



Child Protection in Crisis

Network for Research, Learning & Action



The Impacts of Economic Strengthening Programs on Children

A review of the evidence

Produced by the CPC Livelihoods and Economic Strengthening Task Force

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WOMEN'S
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The Livelihoods and Economic Strengthening Task Force is convened by the Women's Refugee Commission on behalf of Child Protection in Crisis.



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The Child Protection in Crisis (CPC) Network was established in 2008 as a mechanism to strengthen and systematize child care and protection in crisis-settings through collaborative action of humanitarian agencies, local institutions and academic partners. The secretariat of the CPC Network is housed at Columbia University's Program on Forced Migration and Health. Emphasizing learning, the CPC Network undertakes innovative research and builds evidence to affect change in child protection policy and practice. At the country level, the CPC Network brings together policy makers and practitioners to determine learning priorities and ensure the results of these endeavors are put to good use. Globally, the CPC Network works with coalitions of UN, NGO, private sector and government actors to generate evidence and link research findings to global practice.

As a part of this effort, the **CPC Task Force on Livelihoods and Economic Strengthening** seeks to enhance the protection and well-being of crisis-affected children through sustainable livelihoods approaches and economic strengthening of households. The Task Force strives to improve the design, quality and effectiveness of economic programming targeting crisis-affected populations, both with adults, and in economic interventions for adolescents themselves.

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Summary

This review of 43 impact studies sought to methodically capture the known impacts of economic strengthening (ES) programs (microcredit, skills training, agricultural interventions, etc.) on the well-being of children (0-18 years) in crisis contexts in low-income countries. The review looked at effects on children both from interventions engaging caregivers as beneficiaries, and those targeting children themselves. The goals were to understand the types of approaches taken to economic strengthening that focus on improving children's welfare, catalog the interventions that have been rigorously evaluated for their impacts on children, and synthesize the evidence to identify the gaps in knowledge.

Most of the evidence from rigorous research to date comes from non-emergency contexts, and even the literature on impacts from non-crisis settings is fragmented and underdeveloped. Analysis is largely gender-blind at the level of the child and rarely disaggregated by age within the category of children (0-18 years). With so many possible approaches and contexts, and with such a small universe of rigorous impact research reports, positive results from any particular study are not necessarily generalizable to the wider field.

The review shows that economic strengthening programs can have many positive benefits for children of beneficiaries, or for children themselves when targeted directly. In several cases ES programs were also shown to increase the demand for, and/or the efficacy of, non-economic programming (health education, building social capital, etc.).

ES programs do not always benefit children, and can also cause harm in some cases. Incidence of child labor may follow an inverted U-shape depending on the phase of the program or the size of a loan, meaning programmers should expect both increases and decreases in child labor and must monitor accordingly. Children's exposure to gender-

based violence can increase as a result of changing time-use patterns and increased income. Microcredit is seen as inappropriate for children as direct beneficiaries, but savings interventions for children show promise in various combinations with non-economic interventions. Financial literacy education may be more appropriate for younger than for older adolescents. Spillover effects on outcomes among non-beneficiary children can be positive or negative.

Looking at the basic research on income and assets, gender, bargaining, and agency, we posit a theory of change, wherein ES programs targeting adults result in better outcomes for children when the female caregiver has the power to make important decisions that affect well-being, both in the home and in the community. In ES programs engaging children directly, we argue, their intra- and extra-household agency should be a major determinant of program success.

The review finds some evidence to reinforce this model. Approaches that work to strengthen the social capital of adolescent girls have shown positive results, though the relationship with the efficacy of the economic intervention is still unclear. For women borrowers in microcredit schemes, group deliberation may hold a key to increasing their agency and achieving better results for children in their care.

ES practitioners should build children's protection and well-being into the assessment, design, implementation, monitoring and evaluation of economic strengthening programs. Monitoring and evaluation staff and researchers should monitor changes in beneficiary and children's time-use, as well as changes in women's (or children's, where children are direct beneficiaries) intra- and extra-household agency. Donors should require that proposals for ES programming include the protection and well-being of children in their monitoring and evaluation strategies, and that data collection is disaggregated by sex and age.

Introduction

Economic strengthening approaches (microcredit, cash transfers, skills training, etc.) are increasingly applied in crisis and post-crisis contexts. These programs are aimed at achieving a wide variety of socio-economic goals, which may or may not explicitly include goals for children's protection and well-being. Programs are implemented by a variety of actors from various sectors such as early recovery, child protection, health, nutrition, gender-based violence, etc., on the assumption that greater household wealth can lead to better outcomes in their category of focus (HIV, psychosocial, etc.).

Terminology

- Livelihoods refers to the capabilities, assets and activities required for a means of living.*
- Economic Strengthening refers to the actions taken by governments, donors and implementers to improve livelihoods.
- Confusion can arise as the term livelihoods is also used colloquially to refer to economic strengthening interventions (e.g., "livelihoods program").

* A widely-quoted definition from Chambers, R. and G. Conway, 1992 (Department for International Development)

Engaging children or their households in economic programs can have positive effects, but they are also acknowledged to introduce risk of harm, which can sometimes undermine the benefits. Introducing new economic incentives may cause children to change their routines in dangerous ways. In programs engaging caregivers, even when they are deemed effective at the level of the household, they may be ineffective in reaching the youngest in the house,^{1,2} and can even put children at greater risk of school-leaving, exploitation or harmful labor.

Due to the broad range of approaches, the methodological difficulties and cost implications, the impact of economic interventions on children's welfare is not often assessed. Monitoring and evaluation (M&E) processes and evaluation research often focus on first-order effects like changes in knowledge, attitudes and practices, which are seen as preconditions for achievement of second-order effects

like improved nutritional status or greater educational attainment. Over the last decade or so, external evaluation research has begun to look more closely at impacts for children, and this review is an attempt at compiling the initial results.

The theme of this study emerges from a poll of practitioners, donors and academics taken at a 2008 Child Protection in Crisis (CPC) network meeting on livelihoods/economic strengthening and child protection in Kampala, Uganda, which found that documenting the impact of interventions was the group's first priority for research.³

Additionally, many factors combine to justify this area of inquiry:

- The lack of evidence as to which approaches work and in which contexts.
- The wider effort toward impact evaluation in humanitarian and development work. Traditionally, economic interventions engaging caregivers, even where they are implemented by child protection agencies, have not been evaluated for their impacts, much less for their impacts on children.
- The rights-based approach increasingly favored by humanitarian actors.
- Recognition of the need to tackle intergenerational cycles of poverty in order to maximize aid effectiveness. Poor children are much more likely to become poor adults.⁴
- Recognition that household poverty is often a major factor in family separation, which has many documented negative impacts on children.
- The principle of 'doing no harm'. Some economic strengthening interventions have been shown to increase risk of harmful child labor and school dropout, among others.

The review finds that the evidence of impact on children from economic strengthening (ES) approaches in crisis settings is scarce, and that even the literature on impacts from non-crisis settings is fragmented and underdeveloped. The review draws on basic research on gender, agency, intra-household resource allocation, and asset theory to posit a theoretical model of change. A synthesis of the evidence from the impact literature is then presented, and priority areas for future research are suggested.

1. Peace, Gill and David Hulme. *Microenterprise and Children: What Are the Intra-household Impacts of Income-generating Programmes?*, Social Enterprise Development Vol. 5 No. 1, 1994.

2. As in the case considered in Save the Children UK. *How Cash Transfers Can Improve the Nutrition of the Poorest Children: Evaluation of a Pilot Safety Net Program in Niger*, 2009.

Review Process

The review relied on an extensive database search for rigorous program impact evaluation reports, supplemented with expert interviews. Feedback on the first draft was provided by humanitarian and development agency staff on the CPC Livelihoods and Economic Strengthening Task Force.

Focus

The review focused on evidence of impacts from economic strengthening interventions on the protection and well-being of children in crisis and post-crisis settings.

Objectives

- Understand the types of approaches taken to economic strengthening that focus on improving children's welfare,
- Catalog the interventions that have been rigorously evaluated for their impacts on children, and
- Synthesize the evidence and identify the gaps in knowledge.

Information from the review process also fed into the drafting of the forthcoming minimum standard on Child Protection and Economic Strengthening as part of the Child Protection in Emergencies Minimum Standards (IASC Child Protection Working Group, 2012. See Annex IV). In addition, the review process will inform a Child Protection in Crisis program guidance document on economic strengthening and other products to follow.

Methodology

An initial search of social science journals, international NGO and research institute websites, and UN and development agency databases focused on a broad range of keywords⁵ related to child welfare and livelihoods in the Global South, and yielded a variety of project documents, research reviews, reports on basic research from various disciplines, and program guidance documents. The bibliographies of these documents were scanned to yield more results, and a series of expert interviews led to additional reports.

The search yielded approximately 160 relevant documents, which was pared down to the present 36 (plus 11 ongoing studies) based on the inclusion criteria detailed below. The final set of program evaluation reports were added to a matrix and assigned to categories based on types of interventions, target groups and indicators, and their findings were summarized for analysis. A handful of relevant research reviews were also included in the document set. See Annex I for the matrix of the research reports, which also includes web links to the individual reports.

To submit impact studies for inclusion in this area of research, please contact info@cpcclearingnetwork.org.



3. For the report from this conference, see: USAID DCOF/AED/Columbia University Program on Forced Migration and Health, *Household Livelihoods in Crisis Situations: What Do We Know and Need to Learn about Economic Interventions for Child Protection and Well being?*, 2008.

4. *Child Poverty and Cash Transfers*, CHIP Report No. 4, Child Poverty Research and Policy Center, 2004.

5. For a detailed list of document sources and search terms see Annexes II and III.

Inclusion Criteria

Most reports generated on these themes are prepared by implementing agencies evaluating their own work to satisfy a donor agency, and do not take pains to rigorously measure outcomes or impact. Reports of this nature were rejected as impact evidence.

The document set consists of published evaluation reports in English of economic strengthening interventions that specifically sought to rigorously measure impacts for children. Peer-reviewed journal articles evaluating randomized controlled trials (RCTs) of economic interventions were prioritized and are considered here as evidence, but given the small number of such reports available, the criteria for consideration were expanded to include non-peer-reviewed program evaluations, provided that they were conducted by independent (non-implementing) researchers whose methodology included both baseline and post-project data collection on both treatment group(s) that received the intervention and control group(s) that did not. A handful of ex-post evaluations without baselines are also included as evidence, but with caveats. Reports on research in Northern contexts were excluded.

Type of Population

While the direct beneficiaries of programs are often adult caregivers, the review focused on reports looking at outcomes and impacts for children aged 0-18, both within and outside of household care in developing countries.

Types of Interventions

Interventions considered in this review fall into the broad category of economic strengthening programming: approaches undertaken by governments, national and international NGOs and agencies to help people increase their assets and income. These include, among others:

- vocational skills training
- income-generation schemes
- cash transfers and conditional cash transfers
- agricultural development projects including livestock and aquaculture
- entrepreneurship training and small business development services
- financial education

- microfinance
 - microcredit
 - group and individual savings
 - micro-insurance
- micro-franchising
- value-chain work
- jobs development interventions including career counseling and apprenticeships
- for-work programs (cash, food)
- vocational counseling, mentoring

Research reports considering program impact on children were found for many but not all of the above classes of programming.

With so many possible approaches, establishing parameters for a discrete category of 'economic strengthening' is difficult, and inclusion decisions become somewhat subjective. At one end of the spectrum, the line between economic strengthening and social protection ("welfare" programming) is a blurry one. The reviewers chose not to include studies of national social protection programs such as unemployment insurance, but the review does include a study on a large-scale guaranteed employment scheme in India,⁶ because of the relative quality of the research and the apparent applicability of lessons. At another end of the spectrum, the line between economic strengthening and grassroots community organizing is also blurry. The review considers a handful of multi-sectoral empowerment programs for girls that, while they do include economic interventions such as vocational training, ES is only one fairly minor component alongside many others.

Types of outcome measures

The review focused on interventions evaluated for their child protection and child well-being outcomes such as (but not limited to) child nutrition (number of meals in a day, stunting, wasting, etc.), education (school enrollment, attendance, level of attainment), health (accessing a health facility, knowledge of health concepts), mental health (self-esteem, hope for the future) and child-caring (hours spent with inadequate care, etc.).

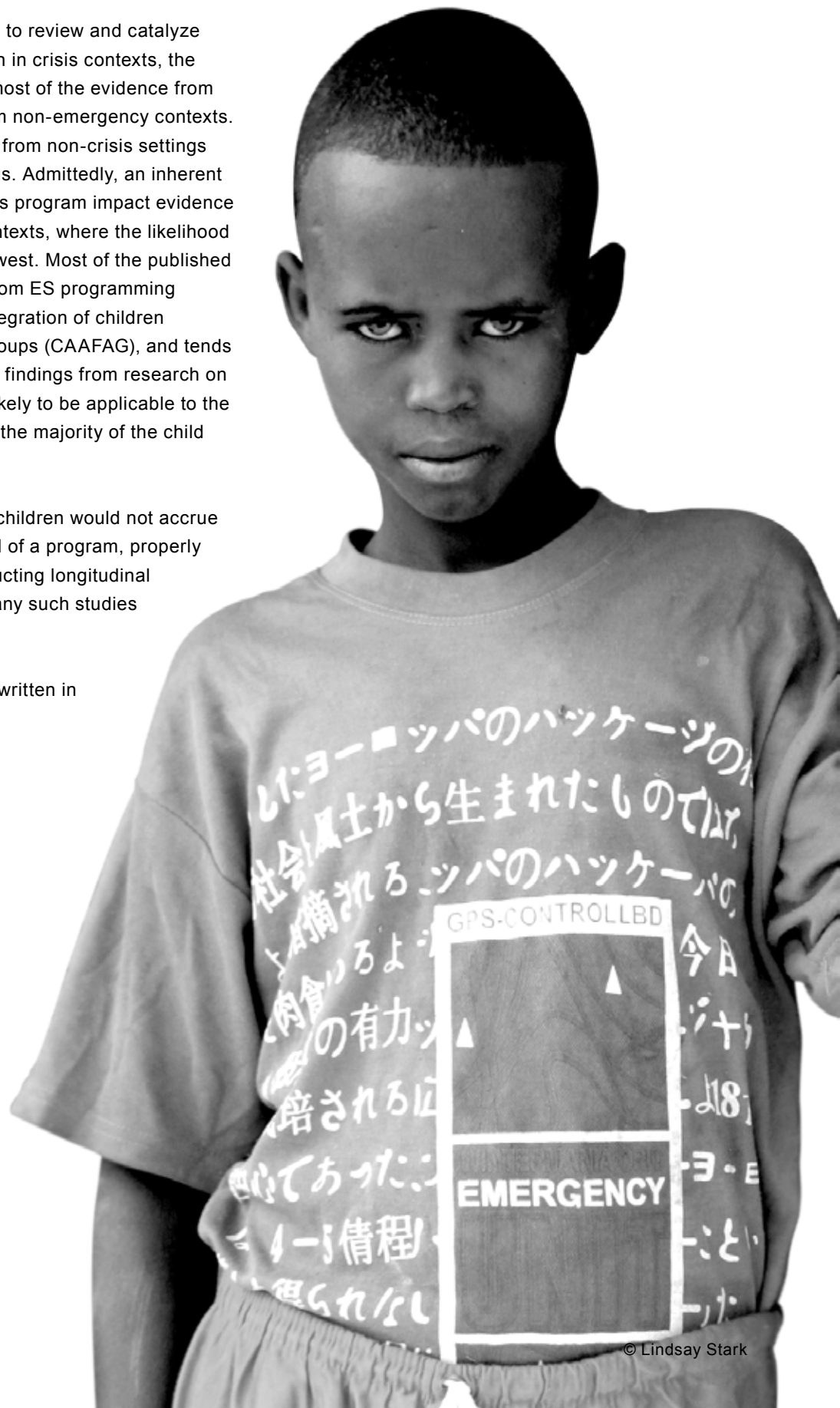
⁶ Dev, S. Mahendra. *NREGS and Child Well Being*, Indira Gandhi Institute of Development Research, 2011

Limitations

While the goal of the CPC network is to review and catalyze learning around protection of children in crisis contexts, the major limitation of this study is that most of the evidence from rigorous research to date comes from non-emergency contexts. Some reviewers noted that evidence from non-crisis settings may be of limited use in crisis settings. Admittedly, an inherent tension lies between seeking rigorous program impact evidence and seeking evidence from crisis contexts, where the likelihood of finding rigorous research is the lowest. Most of the published knowledge on children's outcomes from ES programming in crisis comes from the field of reintegration of children associated with armed forces and groups (CAAFAG), and tends to lack methodological rigor. Further, findings from research on ES approaches for CAAFAG are unlikely to be applicable to the non-CAAFAG children who make up the majority of the child population even in a conflict setting.

As many effects of programming on children would not accrue for perhaps many years after the end of a program, properly measuring impact would entail conducting longitudinal studies. The review did not unearth any such studies that met the inclusion criteria.

This review did not consider reports written in languages other than English.



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State of the Evidence Base

Rigorous research on the impacts on children's welfare from economic strengthening programs in crisis settings is scarce. The two reports on individual programs in crisis settings that met our inclusion criteria included one on an agricultural intervention during a food crisis in Niger ⁷ (slow onset emergency), and another on the impacts of microcredit programming after the 2004 tsunami in Aceh, Indonesia ⁸ (retrospective research, initiated by CPC).



The evidence from non-crisis contexts (29 reports) is fragmented and underdeveloped. In the pool of studies that met our criteria for inclusion, many of the lessons are more context-specific than generalizable.

The final document set of 31 research reports can be divided in two major categories: 18 measure the impact of programs in which caregivers were the direct ES beneficiaries, and 13 measure the impact of programs in which children were the direct ES beneficiaries.

Geographical coverage of the 36 completed studies:

- 14 reports on Sub-Saharan Africa
- 11 on Latin America
- 7 on South Asia
- 2 from elsewhere in Asia (both Indonesia)
- 3 multi-country
- 1 on North Africa (Egypt)

Rural-urban breakdown:

- 19 reports on a rural context
- 6 reports on an urban (or peri-urban) context
- 11 reports on both rural and urban contexts

Through the expert interviews we found 11 further studies currently ongoing. A few of these have preliminary results reports, which were factored into the review. Eight of the ongoing studies are looking at ES programs in Sub-Saharan Africa (though one also includes a program in Ecuador), as well as one study focused on each Morocco, Bolivia and Indonesia.

Most of the studies appear to have disaggregated results by sex, but the reports rarely include an analysis of differential effects from ES programs on girls and boys. Similarly, the category of children (0-18 years) is rarely disaggregated by age in the studies, except to the extent the programs target a particular age range such as adolescents 10-18, or a subset of adolescents such as 10-14.

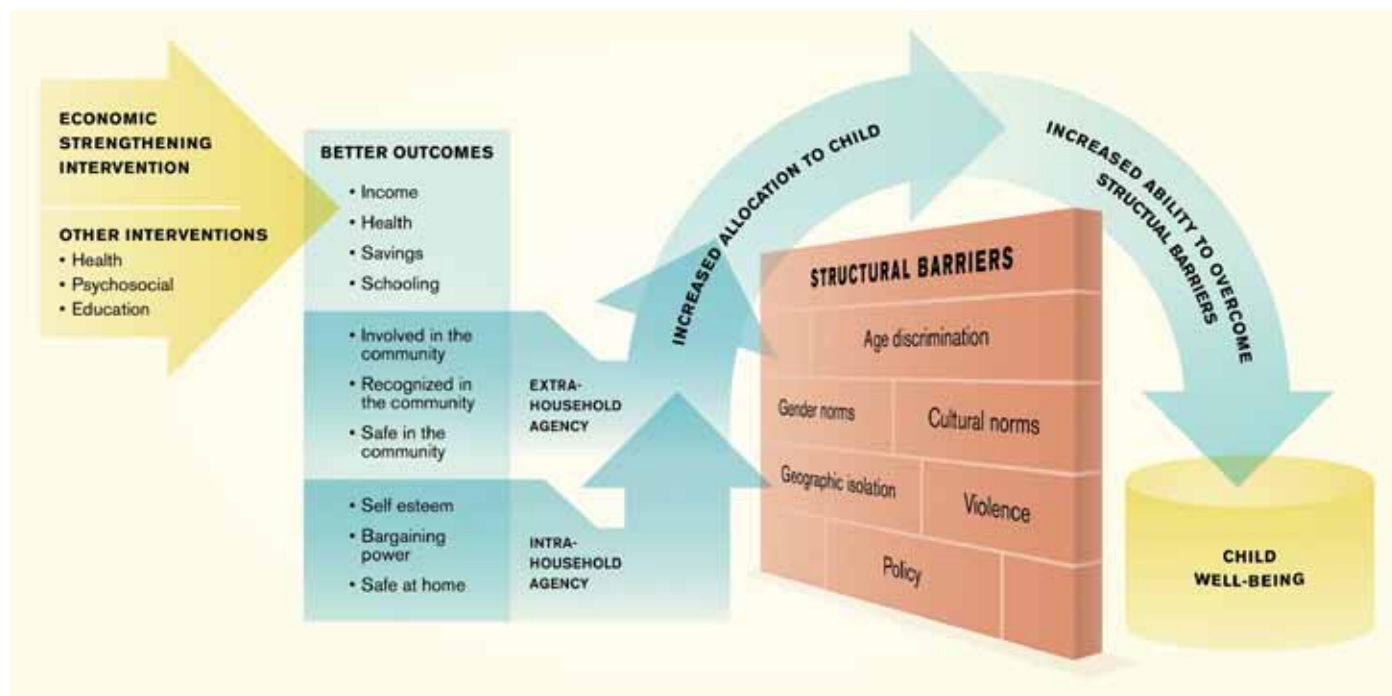
⁷ Burns, John C. and Omeno W. Suji. *Impact Assessment of the Chical Integrated Recovery Action Project*, Niger, Feinstein International Center, 2007

⁸ Sparling, Thalia and Rebecca Gordon. *Assessing Impact of Post-Disaster Livelihood Programs on Children: A Two-Country Report from Indonesia and Sri Lanka*, Columbia University Program on Forced Migration, 2011

⁹ Defined by dictionary.com as "the network of social connections that exist between people, and their shared values and norms of behaviour, which enable and encourage mutually advantageous social cooperation".

Looking at basic research on gender, agency, intra-household allocation, and asset theory, we posit a model of change for economic strengthening programs that achieve improved outcomes for children in crisis situations:

Economic strengthening programs targeting adults result in better outcomes for children when the female caregiver has greater agency (capacities to make important decisions that affect well-being and strategic interests) both in the home (resulting in more child-centered resource allocation) and in the community (resulting in greater social capital⁹ and increased ability to overcome structural barriers such as restrictive norms and policies, geographic isolation, etc.). In ES programs engaging children as direct beneficiaries, it is their intra- and extra-household agency that matters.



Logic behind the model

Outside the context of an economic intervention, basic research from various disciplines has found that owning assets leads to increased wealth and better options for the future, political participation, educational attainment, diet, and health.¹⁰ Multiple studies have also found that well-being is improved among children when their caregivers own assets, as reflected in lower rates of child mortality.¹¹ Increased income in the household has been found to be a main determinant of how much children work or go to school.¹²

Looking across the body of impact studies that met our inclusion criteria, there also appears to be a positive association between exposure to economic strengthening interventions and child well-being. That is, intervening to grow people's income and assets can often have positive effects on their children, in various categories of indicators. For example, findings from a multi-country qualitative survey of beneficiaries of an integrated education and savings program said the program made the difference between being able to afford medicines or not, being able to send a child to school, and the number of meals in a day, and having sufficient savings to gird against future economic shocks.¹³

10. Chowa, Gina A. N. *Asset Outcomes for Women and Children: a Research Review*, Center for Social Development, 2007, a literature review which lists multiple sources for each of these individual categories.

11. Ibid.

12. A finding of several studies including Congdon Fors, Heather, *The Determinants of Rural Child Labor: An Application to India*, Working Papers In Economics No. 256, Göteborg University, 2007; and Das, Saswati and Diganta Mukherjee. *Measuring Deprivation Due to Child Work and Child Labour: A Study for Indian Children*, 2010.

13. Jarrell, Lynne, et al. *Human Faces of Microfinance Impact*. Freedom From Hunger International, 2011.

Programs engaging adults: The centrality of the female caregiver

In some cases “control and ownership of assets increases [women’s] bargaining power in the household, provides better prospects for their education and employment, and increases female autonomy and empowerment.”¹⁴ These effects can accrue to the children in their care. When mothers own assets, children have better outcomes because their nutrition is better and they benefit from increased spending on education and clothing.^{15 16} In Nepal, women’s land ownership is correlated with better child nutrition,¹⁷ and in various countries, livestock in the hands of women is associated with better outcomes in education and nutrition.¹⁸ Most economic strengthening programs aimed at adults favor women as direct beneficiaries for these reasons.

None of this is to minimize the role of males, which is crucial. In conservative settings especially, sustainable ES programming will be impossible without the consent and involvement of men. In restrictive normative environments, women’s control and ownership of assets can be harmful and may not increase women’s bargaining power. Control of assets will only work to women’s interests through the transformation of gender relations—changing the social positioning of women and men. For this reason, ‘male-friendly’ ES approaches are increasingly applied alongside programs engaging women and/or children.

Intra-household resource allocation

Given that the household is known to be a ‘contested terrain,’¹⁹ in which women, men, girls and boys bargain over resources and decision-making power, we identified intra-household (IHH) agency as a key indicator for analyzing economic empowerment and the success of an ES program in reaching children. Household members enact their “priorities, perceptions, and norms for survival”²⁰ through IHH decision-making processes. The capacity of women, men, girls and boys to participate in resource allocation decisions is the critical filter through which benefits to children flow.

In the absence of analysis (i.e., through program monitoring) on how new or multiple income sources are controlled within

households, “it will be a gamble whether giving money to women [or children, in cases where children are direct ES beneficiaries] will improve life for the household, promote better gender relations and women’s status, or bring harm.”²¹ This is especially true of crisis contexts, when household composition may change due to the loss of some members and/or sudden integration of others.

In the past it was generally assumed “that the needs and priorities of children coincide with the household.”²² However, with the reevaluation of household livelihoods, composition and headship in the past decade, children have been recognized as economically capable and targeted as direct beneficiaries of ES programs with some success. For children, financial education and asset accumulation have been shown to have an impact on a variety of well-being indicators including improved self-esteem, school attendance, and reduced sexual risk-taking intentions. A review of the evidence of these impacts is given in greater detail in *Economic Strengthening Engaging Children Directly*, below. As with female caregivers, allocation of increased resources accruing from ES programs targeting children in household care will depend on the degree of intergenerational agency they enjoy.

For female caregivers and children alike, participation in ES programs is itself a means to increase IHH agency. The ability of any household member to participate in resource allocation decision-making may be linked to their perceived income generating potential. In evidence from our document set, Barnes found that when a woman’s income rises proportionally to that of her spouse, her financial control increases as well.²³ In some contexts, income earners may receive a higher proportion of household resources than non-income-earners;²⁴ Engle and Nieves found that girls who worked for income were more likely to survive than their siblings who did not, using samples from food insecure parts of rural Philippines and India.²⁵

Increased IHH agency may also translate into increased extra-household agency and to influence the changing of social norms that previously prevented them from engaging in the economic sphere.

14. Chowa, Gina A. N. *Asset Outcomes for Women and Children: a Research Review*, Center for Social Development, 2007.

15. Ibid.

16. Holvoet, Nathalie. *Impact of Microfinance Programs on Children’s Education - Do the Gender of the Borrower and the Delivery Model Matter?*, Journal of Microfinance Vol.6 No.2, 2004.

17. Allendorf, Keera. *Do Women’s Land Rights Promote Empowerment and Child Health in Nepal?*, World Development 35(11), 2007.

18. Valdivia, Corinne. *Gender, livestock assets, resource management, and food security: Lessons from the SR-CRSP*, Agriculture and Human Values 18: 27–39, 2001.

Extra-household agency

Economic empowerment (and resulting outcomes for children) is also constrained by forces outside the household. Social norms “regulating the socially permissible economic activities of women [and we argue, of girls and boys] are of equal if not perhaps greater importance than their intra-household bargaining power.”²⁶ Women and children, and especially girls, have been more constrained than men by policies and local norms regulating their behavior. The ability of women and children to engage in the economic sphere in a meaningful way “will depend on the restructuring of long-term and deeply unequal processes of integration in the market.”²⁷

Programs that work to change local norms may have largely favorable effects for women and children. Those that allow women to generate their own income have a positive effect on women’s status and level of empowerment and family’s economic situation.²⁸ As discussed below, this effect has been shown to be stronger when a program incorporated some kind of group process (savings and lending groups, etc.); participation in extra-household groups in a decision-making capacity has a significant effect on intra-household decision-making processes.^{29 30} This can translate into changes in expenditure and consumption

patterns,³¹ which, as shown above, favors better outcomes for children. If the approaches include group-based activities or community outreach, participation in economic programming can also reinforce social capital and shift social attitudes about the roles of men and women.³²

ES programs engaging children have sometimes helped them to obtain birth certificates and government IDs, secure apprenticeships or jobs, and participate in community-level discussion groups. These strategies enhance the extra-household agency of children by making them more visible in their communities, and equipping them with the knowledge, tools, and skills required to exercise their rights.

Program evidence: intra- and extra-household agency

- Iyengar and Ferrari tested the impact of adding an economic strengthening component to an intervention focused on changing harmful social norms. They found that the addition of a village savings and loan (VSLA) project not only made the discussion group intervention more effective, but that the economic component was essential to ensuring community tolerance of a process that might otherwise be met with hostility.³³

19. Guyer, Jane. *Dynamic Approaches to Domestic Budgeting: Cases and Methods from Africa*, in *A Home Divided: Women and Income in the Third World*, Stanford University Press, 1988.

20. Piwoz, E.J. and Viteri, F.E. *Studying Health and Nutrition Behaviour by Examining Household Decision-making, Intra-household Resource Distribution, and the Role of Women in These Processes*, Food and Nutrition Bulletin, 1985.

21. Slater, R. and M. Mphahle. *Cash Transfers, Gender and Generational Relations: Evidence from a Pilot Project in Lesotho*, ODI for World Vision International, 2009, as cited in Paul Harvey and Sarah Bailey, Humanitarian Practice Network at ODI. *Cash transfer programming in emergencies*, Good Practice Review No. 11, 2011.

22. Sebstad, J. and Chen, G. *Overview of Studies on the Impact of Microcredit Enterprise*, Management Systems International, 1996.

23. Barnes, Carolyn. *Microfinance Program Clients and Impact: An Assessment of Zambuko Trust, Zimbabwe*, Office of Microenterprise Development Global Bureau, USAID, 2001.

24. Based on International Federation for Family Development (IFFD) studies in multiple countries, as cited in Patrice L. Engle and Isabel Nieves, *Intra-household food distribution among Guatemalan families in a supplementary feeding program: Behavior patterns*. 1993.

25. Patrice L. Engle and Isabel Nieves, *Intra-household food distribution among Guatemalan families in a supplementary feeding program: Behavior patterns*. 1993.

26. Kevane, Michael. *Extra-household Norms and Intra-household Bargaining: Gender in Sudan and Burkina Faso*, 1998.

27. O’Laughlin, B. *A Bigger Piece of a Very Small Pie: Intra-household Resource Allocation and Poverty Reduction in Africa*, Development and Change, 2007.

28. Schuler, Sidney Ruth and Syed M. Hashemi. *Credit Programs, Women’s Empowerment, and Contraceptive Use in Rural Bangladesh*, Studies in Family Planning 25 (2), 1994.

29. Holvoet, Nathalie. *Impact of Microfinance Programs on Children’s Education - Do the Gender of the Borrower and the Delivery Model Matter?*, Journal of Microfinance Vol.6 No.2, 2004.

30. Iyengar, Radha and Guilia Ferrari. *Women’s Empowerment in Burundi: Impact Evaluation Paper*, London School of Economics, 2011.

31. Iyengar, Radha and Guilia Ferrari. *Women’s Empowerment in Burundi: Impact Evaluation Paper*, London School of Economics, 2011.

32. International Center for Research on Women and Nike Foundation. *Emerging Insights: Linkages Between Economic Empowerment and HIV Interventions for Girls and Young Women*, 2010.

33. Iyengar, Radha and Guilia Ferrari. *Women’s Empowerment in Burundi: Impact Evaluation Paper*, London School of Economics, 2011.

Structural barriers

In addition to the gender and intergenerational barriers already mentioned, the ability of ES programs to improve the lot of children is mediated by such conditions as structural inequality, geographic isolation, age discrimination, poor quality of health and education services, lack of information about parenting, and cultural norms. The quality of health or education services available may also affect the level of demand and evidence of impact on health, education, etc. in evaluation of programs.³⁴

as currently designed.³⁵ Looking across the body of impact evidence, this review finds that questions of agency and structural barriers are insufficiently incorporated in the programs (and to a lesser extent, the research) in the adults-as-beneficiaries category. Programs engaging children (at least those that are captured in our document set) are more closely aligned with our theoretical model of change, incorporating strategies to address issues of agency and structural barriers, and evaluating based on observed changes in those categories.

Important constraints may not be addressed by programs

34. Becchetti, Leonardo and Pierluigi Conzo. *The Controversial Effects of Microfinance on Child Schooling: A Retrospective Approach*, University of Rome, 2010.

35. Fiszbein, Ariel et al. *Conditional Cash Transfers: Reducing Present and Future Poverty*, The World Bank, 2009.



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Approaches To Economic Strengthening

Starting in the 1980s, economic strengthening programs were mostly aimed at the household head and designed on the assumption that the household was a benevolent, co-operative unit, where an increase in income would likely benefit all members.³⁶ Since that time the field has seen several major shifts in understanding that have led to changes in programmatic and evaluation approaches. Many programs—including large-scale cash transfer and microfinance schemes—now focus more on women as primary program beneficiaries because a wealth of studies has shown female caregivers allocate more resources to household needs than do their male counterparts. In contexts with high numbers of adolescent household heads and other vulnerable children, agencies sometimes engage children directly with ES programming.

Economic strengthening is increasingly applied as part of a multi-sectoral integrated community development approach. Many of the programs considered here use ES approaches as part of holistic initiatives that may include multiple economic programs and multiple non-economic programs at the same time, and which may engage more than one cohort of community members. Sometimes ES programs are established to enable time-poor beneficiaries to access programming (health education, peer groups, etc.) that they might not be able to access without the promise of a near-term economic benefit.

Program evidence: General

- Non-economic programs can achieve better outcomes with the addition of an ES component. For example, a multi-arm Population Council impact evaluation in South Africa found that adding a financial literacy component to an HIV education program helped achieve safer sex outcomes for participants.³⁷

Approaches to ES can be divided into two major categories: those that engage caregivers as the primary beneficiaries, and those that engage children directly. In some cases programmers use both approaches simultaneously. Within

these two categories, the discussion below is broken up below by the type of intervention.

Economic Strengthening Engaging Caregivers

Microfinance

Leaving aside the question of impact on children, the question of microfinance impact in general is one of intense controversy and little firm evidence. The term microfinance includes a variety of services including credit, savings, and insurance, among others, which are delivered by many different types of providers including informal financial service providers (ROSCAs, ASCAs, etc.), member-owned organizations (self-help groups, credit unions, etc.), NGOs, MFIs and formal banks.

Several major global evidence reviews have found mixed and limited results from microfinance in reducing poverty. In the tiny universe of our evidence base on the impacts of microfinance on children, results are similar: a mixture of positive, weak positive, negative and inconclusive. Some of the most promising approaches, those more in line with the theory of change proposed in this paper such as the successful Intervention with Microfinance for AIDS and Gender Equity (IMAGE) model,³⁸ have not been evaluated for their impacts on children.

Microcredit is one of the most common ES approaches globally, and it played a role in all but two of the studies in the adults-as-beneficiaries category of our document set. Sometimes credit was the principal intervention of the program, and in other cases it was one strategy among others including savings, agricultural support and non-economic interventions.

All of the caregiver-targeted development-context credit programs in this review seem to have had some positive benefit on children, though most are gender-blind at the level of the child. The one study of microfinance program impact in an emergency context was unable to discern a significant effect on children.

36. Peace, Gill and David Hulme. Microenterprise and Children: What Are the Intra-household Impacts of Income-generating programmes?. Social Enterprise Development Vol. 5 No. 1, 1994.

37. Isihlangu Health & Development Agency, the University of KwaZulu-Natal and Population Council. Siyakha Nentsha, "Building with Young People." Enhancing the health, economic, and social capabilities of highly vulnerable adolescents, summary brief, 2010.

38. Program description and other resources on IMAGE can be found at http://www.aidstar-one.com/promising_practices_database/g3ps/intervention_microfinance_aids_and_gender_equity_image_study.

Program Evidence: microfinance engaging caregivers

- Two major (though largely gender-blind in the case of children) multi-country impact studies of microfinance programs found that the resulting new spending generally benefits children. Significant numbers of beneficiaries in the Freedom from Hunger study reported that they use their increased income to pay for children's education or to purchase more food.³⁹ In the Canadian International Development Agency (CIDA) cross-sectional study, education was the first priority for spending, followed by health care.⁴⁰
- Looking at experiences in eight countries, the CIDA study found that children were involved in supporting most beneficiaries' household microenterprises, even when they were not engaged as direct beneficiaries.⁴¹ This has profound implications for monitoring and evaluation (M&E) and evaluation research, because many ES programs are aimed at least in part at microenterprise development.
- The multi-country CIDA study found differences in the amount of time girls and boys spend working in their households' microenterprises, but that the combined total time spent on chores and microenterprises was similar for both sexes.⁴²
- In one of the few studies looking at an emergency context, a retrospective research project after the 2004 tsunami in Indonesia could find no statistically significant effect on children from microfinance treatment households in comparison to control households.⁴³ This may be due to acknowledged difficulties in measurement, or perhaps to a failure of programs even to improve the lot of adult beneficiaries.
- Looking at outcomes in children's education in rural India, Holvoet found that in the case of individual bank-borrower credit delivery, it did not matter whether credit entered the household through the mother or the father. Large differences were observed, however, when mothers obtained credit through women's groups. "Combined financial and social-group intermediation led to higher educational inputs and outputs, mainly for girls. Changes in underlying allocative rules that are provoked by group membership could be explanatory for the results obtained."⁴⁴
- An evaluation of Project HOPE's Health Bank approach (small business loans combined with health classes and peer education) compared children of beneficiaries with a control group of children whose mothers had received only loans. The study showed that health practices do not improve automatically with greater wealth. Health Bank participation "significantly raises subsequent healthcare over credit-only participation, and at least reduces the tendency to switch from breast-feeding to bottle-feeding as income rises."⁴⁵
- Looking at education and child labor in a rural Bolivian context, Maldonado and Gonzalez-Vega found that for some ranges of household income and some types of borrowers, access to MFIs can have conflicting impacts on child schooling. "Microfinance may increase the demand for education...[or]...households that cultivate land may discover new demands for child labor for farming (or perhaps taking care of siblings while the mothers operate a new or expanded business)."⁴⁶ For more on the conflicting impacts on children from microfinance approaches, see Negative outcomes, below.

39. Jarrell, Lynne et al. *Human Faces of Microfinance Impact*. Freedom From Hunger International, 2011.

40. CIDA. *Impacts of Microfinance Initiatives on Children: Overview of the Study Report*, 2007.

41. Ibid.

42. Ibid.

43. Stark, Lindsay, et. al. *Assessing the Impact of Microfinance Programming on Children: An Evaluation from Post-tsunami Aceh (draft)*, 2011.

44. Holvoet, Nathalie. *Impact of Microfinance Programs on Children's Education - Do the Gender of the Borrower and the Delivery Model Matter?*, Journal of Microfinance Vol.6 No.2, 2004.

45. Smith, Stephen C. *Village Banking and Maternal and Child Health: Evidence from Ecuador and Honduras*, George Washington University, 2001.

46. Maldonado, Jorge H. and Claudio Gonzalez-Vega. *Impact of Microfinance on Schooling: Evidence from Poor Rural Households in Bolivia*, 2008.

Cash and vouchers

Cash and vouchers is one of the few areas of ES research that has been conducted in acute emergency contexts. This paper relies partly on a 2007 Humanitarian Policy Group literature review to represent the body of research on this area. In development contexts, cash transfer programs have been implemented at great scale and are widely acknowledged as a cost-effective means of helping families escape the inter-generational poverty cycle. They are usually made conditional upon investments in children such as regular doctor visits and school attendance. In acute crisis settings, cash transfers have more often been delivered without such conditions.

Imposing conditions on cash and vouchers allows programmers to address non-economic barriers to child welfare. For example, conditional cash transfer (CCT) programs in some countries address the lack of adequate parenting skills by requiring participation in dialogs on parenting. Programmers in some contexts have attempted to apply such conditions to other types of ES programs (skills training, etc.) but this is a poorly documented and little-understood area.

Program evidence: cash transfers to caregivers

- The provision of cash can enhance caring practices because it enables women to feed their children more frequently, diversify their diet and obtain medical care more quickly.⁴⁷
- A World Food Program (WFP) cash pilot project in Sri Lanka found that, in households where women already had greater control over resources, receiving cash rather than in-kind transfers led to improved and diversified dietary quality and reduced expenditure on alcohol.⁴⁸
- Program evidence from South Africa and Brazil shows that cash transfers targeted at women have a stronger impact on the living standards of their children, particularly girls.⁴⁹
- The same study found that cash transfers directed at women can also have equalizing impacts on bargaining power within the household, because “the strength of negotiating positions arises partly from the income which members contribute to the household.”⁵⁰
- In her study of a CCT program in Nicaragua, Del Carpio found that girls required much less of an increase in total household income to experience a decrease in labor than did boys.⁵¹
- Del Carpio also found that combining a CCT with a vocational or business grant and an education condition makes it far less appealing for parents to send their children to work instead of school.⁵²
- However, conditionality is not a guarantee of protection. A survey of CCT beneficiaries in Mexico found that while the program caused most children to stay in school during a negative economic shock, the incidence of child labor among those children rose nonetheless.⁵³ Children were simply working outside of school hours.
- Disaggregating types of labor, Del Carpio found that the CCT program not only reduced the incidence of children working, but helped to change the nature of the work children were doing. CCTs led to a decrease in the amount of children’s physical labor, and an increase in non-physical labor such as minding a family store or doing calculations.⁵⁴

47. Harvey, Paul. *HPG Report 24: Cash-based responses in Emergencies*, Humanitarian Policy Group, 2007.

48. Ibid.

49. Barrientos, Armando and Jocelyn DeJong. *Child Poverty and Cash Transfers*, Childhood Poverty Research and Policy Centre, 2004.

50. Ibid.

51. Del Carpio, Ximena V. *Does Child Labor Always Decrease with Income? An Evaluation in the Context of a Development Program in Nicaragua*, World Bank, 2008, and several other studies have reached this conclusion.

52. Ibid.

53. de Janvry, Alain, et. al. *Can Conditional Cash Transfer Programs Serve as Safety Nets in Keeping Children at School and from Working When Exposed to Shocks?* World Bank and UC Berkeley, 2006.

54. Del Carpio, Ximena V. *Does Child Labor Always Decrease with Income? An Evaluation in the Context of a Development Program in Nicaragua*, World Bank, 2008.

Other ES approaches engaging adults

Besides the approaches already discussed, many other approaches to economic strengthening of caregivers exist, but few have been captured in the rigorous research. A limited number of findings are presented here.

Program evidence: other approaches engaging adults

- An integrated emergency agricultural intervention (asset transfers, skills training, credit access) in Niger led to better nutritional outcomes for children in beneficiary households, but the project's establishment of a granary also led to increased demand for the labor of women and girls to pound millet,⁵⁵ which has implications for childcare and child labor.
- The S. Mahendra Dev study of a large-scale government-run guaranteed-employment program in India found a significant impact on child well-being. The positive impacts on household incomes, migration, and the empowerment and well-being of women have helped in improving nutrition, health and education of children and reduction in child labor.⁵⁶ (See also Spillover Effects, below.)
- In their evaluation of an intervention to increase production of cash crops (vs. consumption agriculture) in Nepal, Paolisso et. al. found that the ages and the number of children in a household can determine the degree of change in time-use for child care.⁵⁷ The intervention increased the time that both women and men were able to care for under-5-year-olds, but this effect was recorded only in households with greater numbers of young children. In households with only one preschooler, the opposite effect was seen. As in many program contexts, this would seem to warrant the provision of child care as a feature of the program, especially for households with fewer children.

Economic Strengthening Engaging Children Directly

Many adolescent girls and boys have the ability, the desire, and the need to engage in economic activities, and in crises they are often forced by parents to contribute to the household income. In the country contexts considered in the research, the majority of older adolescents may already be economically active. In addition, after conflict or in high HIV prevalence contexts, there may be a large number of adolescent household heads, orphans, and other vulnerable children who will need to learn skills to make a living and to manage their money. Thus, older children are sometimes engaged by humanitarian actors directly in training and other ES activities.

Savings and Financial Education

Savings schemes are a common economic strengthening approach in programs engaging children as direct beneficiaries, and savings features in most of the child-focused programs considered in our document set. Exclusion from access to formal financial services is widespread in developing countries, especially among the poor,⁵⁸ and programmers must intervene to help children access savings accounts to lay the foundation for adult personal financial management behavior. In some cases this involves advocacy with banks or policymakers to change the minimum age for opening a sole owner account. Major donors are now working to take child savings approaches to global scale, using a "social movement" model.

55. Burns, John C. and Omeno W. Suji. *Impact Assessment of the Chical Integrated Recovery Action Project, Niger*, Feinstein International Center, 2007

56. Dev, S. Mahendra. *NREGS and Child Well Being*, Indira Gandhi Institute of Development Research, 2011

57. Paolisso, Michael J. et. al. *Does Cash Crop Adoption Detract from Child Care Provision? Evidence from Rural Nepal*, University of Maryland, IFPRI and New ERA, 2002

58. ChildFinance/YouthFinance. *ChildFinance: A Literature Review*, 2011.

Sometimes savings is a group activity, often centered in a school, and in other cases children have access to individual accounts. Savings schemes for children can be formal or informal and are delivered in several ways:

- Traditional savings accounts alone
- Matched savings accounts alone
- Matched or unmatched savings accounts with financial education
- Matched or unmatched savings accounts with other financial services

As with most of the approaches considered in this paper, savings schemes are often delivered in a package of non-financial support services.

A comprehensive literature review on savings and financial education for children was prepared by ChildFinance in 2011. The evidence base on child savings in developing countries was found to be very limited, and the research on crisis contexts may be non-existent. However, several rigorous impact evaluations of child savings schemes in non-crisis settings are currently underway, some details of which can be found at the end of ANNEX I: Impact evaluations looking at protection/well-being outcomes for children from economic strengthening programs.

Program evidence: savings with children

- ChildFinance found from the literature on developed countries that it may be necessary to target financial education at younger rather than older children, the latter having already formed beliefs and behaviors that weaken the impact of financial education efforts.⁶⁰

- Evaluating its own local NGO implementing partner, the INGO Aflatoun found that 65 percent of participating child savers used their savings to pay for school-related expenses.⁶¹
- In a matched savings account program in Uganda, where adolescent girls and boys saved as much as \$318.60 per year, there were weak positive results for the treatment groups on psychosocial indicators. HIV prevention attitudes and educational aspirations improved slightly, while those of the control groups declined slightly over the same period.⁶²
- Looking at the same program, researchers concluded that programs with components that encourage and facilitate improved communication between adolescent girls and boys and their care-givers have the potential to increase a child's intra-household agency.⁶³
- In a savings intervention that included mentoring, job counseling, and financial education, AIDS-orphaned adolescent girls and boys self-reported significant positive effects on their health and mental health functioning. A study confirmed that health, mental health, and community involvement are all connected to improving economic stability.⁶⁴ Another study on the same dataset in Uganda found significant positive effects reducing adolescent girls' and boys' self-reported sexual risk-taking intentions.⁶⁵
- A successful Population Council savings experiment with adolescent girls in Kenya and Uganda found that saving with a group (vs. individual borrowing) had little effect on how much girls saved, but girls who saved with a group were found to withdraw their money less often.⁶⁶

59. Ibid.

60. Ibid.

61. Ibid.

62. Ssewamala, Fred M. et al. *A Novel Economic Intervention to Reduce HIV Risks Among School-Going AIDS Orphans in Rural Uganda*, Journal of Adolescent Health, 2008

63. Ssewamala, Fred M. et al. *Economic Empowerment as a Health Care Intervention among Orphaned Children in Rural Uganda*, Center for Social Development, 2006.

64. Ssewamala, Fred M. et al. *Asset Ownership and Health and Mental Health Functioning among AIDS-orphaned Adolescents: Findings from a Randomized Clinical Trial in Rural Uganda*, Social Science and Medicine, 2009.

65. Ssewamala, Fred M. et al. *Effects of Economic Assets on Sexual Risk-Taking Intentions Among Orphaned Adolescents in Uganda*, American Journal of Public Health, 2010.

66. Austrian, Karen. *Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya and Uganda: Results from the Uganda Pilot Evaluation* (Presentation slides from an address at Making Cents International's Global Youth Economic Opportunities Conference 2011, Washington DC).



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Adolescent girl-focused work: “girl platforms”

About half of the child-targeted ES programs that have been rigorously evaluated are pilot programs aiming to promote the rights of adolescent girls. The research around these approaches, conducted mostly in conjunction with the Population Council, is based on a more nuanced causal chain theory than most others, and has researchers involved from the beginning stages of program implementation. In these approaches (and the corresponding research), the economic intervention is but one element among many in the empowerment of girls. They focus on a spectrum of outcomes including strengthening girls’ social networks; better knowledge, attitudes and practices in reproductive health; exposure to positive role models through mentorships; improving personal safety through community risk mapping; and literacy/numeracy, among others. Establishing safe spaces as multi-purpose platforms for economic strengthening and other mutually-reinforcing interventions is a primary activity in these programs.

Program evidence: girl platform approaches

Results from this kind of programming have been mixed, but in general the application of social capital theory, which is the principal innovation of holistic girl-focused work, is seen as a key to success.⁶⁷ Programmers start by creating safe spaces where girls are given access to social networking opportunities. Evidence from the following pilot programs contributes several valuable lessons to the field. While this evidence includes a variety of positive and negative effects, all of the programs tended toward strong positive results with regard to their social networking components.

- A pilot evaluation in Kenya and Uganda found multiple positive effects from adding a social capital approach to a savings intervention for adolescent girls. Girls who were in groups had higher levels of trust in members of their community and stronger social networks. Girls with a savings account only (not in groups) were more likely to be sexually harassed and teased by males than girls in the groups, and they were two times more likely to have been touched indecently by a male. Girls in the groups were found with better self-esteem and attitudes toward gender norms and were more likely to have future life goals.⁶⁸
- In Uganda and Tanzania, BRAC International found that many adolescent girls who regularly attend school were uninterested in income generating activities. For girls who do not attend, self-employment and entrepreneurship training may be more appropriate in these contexts.⁶⁹
- The Population Council evaluated a livelihoods training program in India and found that in this instance, skills and vocational training were more accessible than group savings accounts. After the program ended, participants maintained control over and use of their new skills, while structural barriers such as age and gender discrimination kept them from using their savings accounts.
- In rural Egypt, the Population Council implemented a social capital program that unexpectedly generated girls’ interest in economic strengthening. The success of the subsequent skills training program resulted in spillover effects at community and governmental levels, with local businesses and ministry officials becoming supporters of the program. In very conservative rural settings, adolescent girls (and the communities where they live) must first recognize their social and economic capabilities before being introduced to an off-the-shelf vocational skills program.⁷⁰
- Mentoring is an important part of girl platform work and several of the other ES approaches considered here. However, psychosocial and health-related impacts of mentoring are not immediately measureable, and will likely accrue in the decade following adolescence, necessitating the use of longitudinal studies in impact evaluations.⁷¹

67. Brady, Martha et. al., *Providing new opportunities to adolescent girls in socially conservative settings: The Ishraq program in rural Upper Egypt*, Population Council, 2007.

68. Austrian, Karen. *Safe and Smart Savings Products for Vulnerable Adolescent Girls in Kenya and Uganda: Results from the Uganda Pilot Evaluation*. (Presentation slides from an address at Making Cents International’s Global Youth Economic Opportunities Conference 2011, Washington DC. Report forthcoming.)

69. Zerihun, Abebual and Ntambi Richard, *Social and Economic Empowerment of Adolescent Girls in Uganda and Tanzania*, BRAC International, 2010.

70. Brady, Martha et. al., *Providing New Opportunities to Adolescent Girls in Socially Conservative Settings: The Ishraq Program in Rural Upper Egypt*, Population Council, 2007.

71. Amin, Sajeda et. al., *Enhancing Adolescent Financial Capabilities through Financial Education in Bangladesh*, Population Council, 2010.

Cash transfers to children

Cash transfers directly to children are not widely used, and even less widely researched for their impacts, much less in emergency contexts.

Program evidence from cash transfers to children

- Recent World Bank research on cash transfers for adolescent girls in a development context (Malawi) found that the positive income shock can cause a substantial temporary reduction in psychological distress, but that the effect is mostly limited to the duration of the program.⁷² The positive psychological effect was greater when the cash was offered without the condition that the girl attend school.
- Meanwhile the HIV prevalence among beneficiaries was 60 percent lower than the control group and herpes simplex virus type 2 was more than 75 percent lower. No significant differences were detected between those offered conditional and unconditional cash payments.⁷³

Microcredit

Microcredit and small enterprise development interventions are sometimes extended to older children, but in most cases children are seen as uninterested in credit products or unprepared to manage debt. Younger, in-school adolescents are seen as lacking the networks and experience necessary to sustain a small business. Further, donors and programmers are often reluctant to enable children to engage in work. Only two impact evaluations of credit programs engaging children were found meeting the inclusion criteria.

Program evidence from microcredit to children

- Due to low levels of beneficiary enthusiasm and low repayment rates, the authors of a report on the SHAZI! program for adolescent girls in Zimbabwe recommended against extending credit to children in the future.⁷⁴
- In a project in Nairobi, Kenya, researchers found younger girls significantly more likely to drop out of a microcredit program compared to older girls.⁷⁵



72. Baird, Sarah et. al. *Income Shocks and Adolescent Mental Health*. Policy Working Paper 5644, World Bank Development Research Group, 2011.

73. World Bank. *A Cash Transfer Program Reduces HIV Infections among Adolescent Girls*, (year unknown, accessed at [http://siteresources.worldbank.org/DEC/Resources/HIVExeSummary\(Malawi\).pdf](http://siteresources.worldbank.org/DEC/Resources/HIVExeSummary(Malawi).pdf)).

74. Dunbar, M.S. et. al., *Findings from SHAZI! A Feasibility Study of a Microcredit and Life-skills HIV Prevention Intervention to Reduce Risk among Adolescent Female Orphans in Zimbabwe*, 2010.

75. Erulkar, Annabel S. and Erica Chong. *Evaluation of a Savings & Micro-Credit Program for Vulnerable Young Women in Nairobi*, 2005.

Negative outcomes

As shown above, economic strengthening interventions can have various positive effects on children. They can also sometimes inadvertently cause harm to children. Changes in time-use patterns for caregivers and children themselves can reduce the time a child spends under caregiver supervision, increase the time that children must care for their younger siblings or work, and reduce the time spent in school. Negative effects can also spill over to non-beneficiary children (See Spillover effects, below). Still, increases in caregiver time spent doing paid work can result in increased income, expenditures and resource allocations that improve children's nutrition, education, clothing, healthcare, etc. Programs should be designed to help caregivers address risks of their new economic activities.

Program evidence: negative outcomes

- A microcredit and life-skills HIV prevention intervention for adolescent female orphans in Zimbabwe was found to have increased exposure to gender-based violence, as girls increased their movement around the community and to other towns for their new petty trading businesses.⁷⁶
- Several reports note that child labor does not always decrease with income, and that the relationship is complex. Programmers can expect to observe both lower and higher rates of child labor resulting from an intervention, and must monitor accordingly.
 - The Del Carpio research on a CCT program in Nicaragua found that the child labor rate exhibits an inverted U-shape; upon receiving the grant, "child labor first increases and then decreases as household production passes the maximum point."⁷⁷
 - The CIDA study found another inverted U in Egypt, where the amount of child labor was directly influenced by the size of a microloan. At smaller loan sizes child labor increased, while larger loan sizes meant caregivers could hire adult workers in their businesses and stop relying on children's work.⁷⁸

- In the National Rural Employment Generation Scheme (NREGS) public works program in India, in some project sites where no crèche arrangements were made, participation of women led to school-leaving as older school-going children were made to care for younger siblings when the mother was working.⁷⁹

Spillover effects

A few of the studies considered here mention spillover effects on non-program children.

Spillover effects can be positive or negative:

- A life skills/financial education/girl groups intervention in Uganda found better reproductive health knowledge, attitudes and practices for all girls living in the intervention villages, regardless of their participation in the program, which the researchers attributed to the changing norms among girls brought about by the program, and not to the economic intervention per se.⁸⁰
- A conditional cash transfer program in Brazil found adverse spillovers, where the number of working hours for non-program children increased as the working hours for program children decreased.⁸¹
- Looking at the NREGS guaranteed-employment scheme in India, S. Mahendra Dev found that in addition to the improved outcomes for children from increased household income, the program's public works projects improved infrastructure that helped indirectly in improving child well-being.⁸²

76. Dunbar, M.S. et. al., *Findings from SHAZI: a Feasibility Study of a Microcredit and Life-skills HIV Prevention Intervention to Reduce Risk among Adolescent Female Orphans in Zimbabwe*, 2010.

77. Del Carpio, Ximena V. *Does Child Labor Always Decrease with Income? An Evaluation in the Context of a Development Program in Nicaragua*, Policy Research Working Paper 4694, World Bank, 2008.

78. CIDA. *Impacts of Microfinance Initiatives on Children: Overview of the Study Report*, 2007.

79. Dev, S. Mahendra. *NREGS and Child Well Being*, Indira Gandhi Institute of Development Research, 2011.

80. Bandiera, O. et. al. *Economic Empowerment of Female Adolescents: Evidence from Uganda*, BRAC and World Bank, 2011.

81. Yap, Yoon-Tien, et. al. *Limiting Child Labor Through Behavior-Based Income Transfers: An Experimental Evaluation of the PETI Program in Rural Brazil*, 2001.

82. Dev, S. Mahendra. *NREGS and Child Well Being*, Indira Gandhi Institute of Development Research, 2011.

Indicators

All classes of ES programs face significant obstacles in trying to measure outreach and impact at an acceptable cost.⁸³ Because of the research logistics, in the case of programming engaging adults, it is much easier to fall back on measures of outcomes for adults. Child-specific information is less available than household level information, especially in developing countries,⁸⁴ and affordable methodologies that unpack the impact of economic programs on individual household members have yet to be developed.⁸⁵

Perhaps unsurprisingly, considering the small size of the document set, no common approach to indicators for children's outcomes emerges from the impact literature on ES approaches. Education (attendance, enrollment, etc.) is the most popular class of indicator among the studies considered here, followed by nutrition (meals consumed, variety, etc.). Child labor appears in five of the 31 studies, and early marriage appears in one study, but other indicators associated with child protection, such as exposure to violence and abuse, are not found in the document set.⁸⁶

Any economic strengthening intervention will have an effect on the beneficiary's time-use, and will usually have effects on the time-use of others in the household. Few studies make a concerted effort to measure time-use or to examine the changing activity patterns of women and men in response to economic strengthening interventions.

Other findings include:

- In the S. Mahendra Dev study of a national guaranteed-employment program in India, the availability of crèche facilities was used as an indicator of whether the benefits of an ES approach could be expected to accrue to children.⁸⁷
- Only one study, Burns and Suji, makes note of having evaluated their intervention using community-developed indicators of children's welfare. Here, change in labor migration out of the project area was used as an indicator of economic stability and child protection.⁸⁸
- Only three studies of ES approaches engaging adults appear to have measured adult spending on children.⁸⁹
- Of the 13 evaluations of ES approaches engaging children, only one study seems to have looked at children's spending.⁹⁰
- Only two of the studies of programming engaging adults looked at measures of intra-household decision-making.⁹¹
- Few studies looked at changes in levels of extra-household agency of female caregivers. One study looked at changes in their civic involvement.⁹²
- Only one of the studies of ES engaging children looked at measures of children's intra-household agency, using an indicator of increased child-caregiver communication resulting from the intervention.⁹³

83. USAID/AED/Save the Children. February 2008. FIELD Report No 2: Economic Strengthening for Vulnerable Children: Principles of Program Design & Technical Recommendations for Effective Field Interventions.

84. Roelen, Keetie and Franziska Gassman. Measuring Child Poverty and Well-Being: a literature review, Maastricht Graduate School of Governance, 2008.

85. USAID/AED/Save the Children. FIELD Report No 2: Economic Strengthening for Vulnerable Children: Principles of Program Design & Technical Recommendations for Effective Field Interventions, 2008.

86. A forthcoming study from CPC will include an indicator on exposure to violence and abuse to examine any possible correlation with exposure to economic strengthening interventions.

87. Dev, S. Mahendra. NREGS and Child Well-being, Indira Gandhi Institute of Development Research, 2011.

88. Burns, John C. and Omeno W. Suji. Impact Assessment of the Chical Integrated Recovery Action Project, Niger, Feinstein International Center, 2007.

89. Barnes, Carolyn. Microfinance Program Clients and Impact: An Assessment of Zambuko Trust, Zimbabwe, Office of Microenterprise Development Global Bureau, USAID, 2001; CIDA, Impacts of Microfinance Initiatives on Children: Overview of the Study Report, 2007, and the forthcoming CPC Uganda study.

90. IPA Labs. Starting a Lifetime of Saving: Teaching the Practice of Saving to Ugandan Youth, <http://www.poverty-action.org/project/0113> (ongoing study).

91. Iyengar, Radha and Guilia Ferrari. Women's Empowerment in Burundi: Impact Evaluation Paper, London School of Economics, 2011; and Dev, S. Mahendra. NREGS and Child Well-being, Indira Gandhi Institute of Development Research, 2011.

92. MKNelly, Barbara and April Watson. Credit with Education Impact Review No. 3: Children's Nutritional Status, Freedom From Hunger, 2003.

93. Ssewamala, Fred M. et. al. Effect of Economic Assets on Sexual Risk-Taking Intentions among Orphaned Adolescents in Uganda, American Journal of Public Health, 2010.

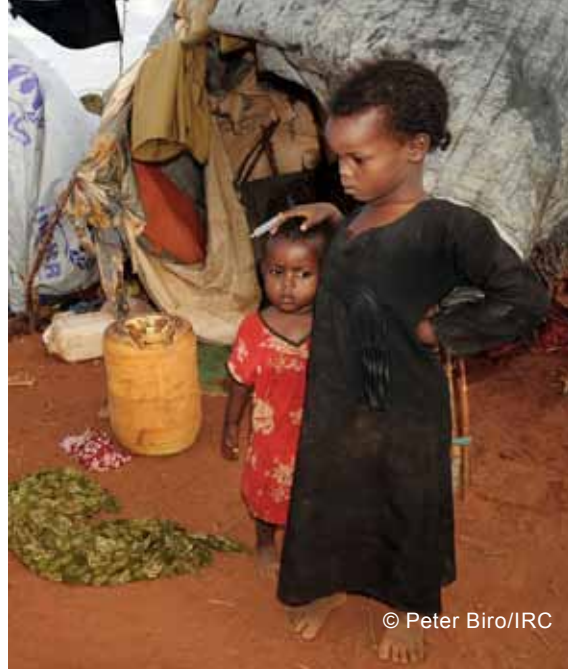
Recommendations

In order to improve the quality and sustainability of their practice, **practitioners** should:

- Build children's protection and well-being into the assessment, design, implementation, monitoring and evaluation of economic strengthening programs.
- Review existing economic strengthening programs to ensure they mainstream a children's rights perspective.
- Program around the Minimum Standards on Livelihoods and Child Protection. (See ANNEX IV: Draft minimum standard on Child Protection and Livelihoods.)

M&E staff and evaluation researchers should:

- Monitor changes in beneficiary and children's time-use.
- In ES programs engaging caregivers, monitor changes in women's intra-household and extra-household agency, i.e., their capacity to make important life decisions and decide over allocation of resources.
- In ES programs engaging children, monitor changes in children's intra-household and extra-household agency.
- Experiment with methods that can link improvements in children's outcomes to participation in particular economic strengthening activities and combinations of ES and non-economic activities.
- Ensure that M&E data is disaggregated by age and sex to facilitate analysis and inform program decisions.⁹⁴
- Adapt indicators to locally-determined priorities and needs. Comparing child welfare across different settings requires universal standards. However, depending on the local context, certain aspects of children's wellbeing will be more salient than others.⁹⁵
- Include children's perspectives in the process to identify relevant indicators.
- Monitor significant changes in time spent on care-giving and paid work of beneficiaries and their households, as well as non-beneficiary children, and address needs for childcare services for working caregivers.
- Given that ES interventions may not result in easily measurable outcomes for children in the short term, proxy indicators should be used such as meals consumed, school participation and child health data where available.



In order to enable all of the above, **donors** should:

- Require that proposals for ES programming include the protection and well-being of children in their M&E strategies.
- Fund systematic robust evaluation of ES programs.
- In particular, support the development of longitudinal studies of impact.
- Require sex- and age-disaggregated data collection.

Questions for Further Research

- What are the impacts for children from economic strengthening programs in crisis contexts, where evidence is scarce?
- As with conditional cash transfers, (how) can non-cash ES interventions be made conditional upon human capital investments in children?
- What child-focused M&E indicators are used by ES programs around the world? (Mapping exercise)
- In seeking to increase female caregivers' leverage in household decision-making, which approaches are better at improving outcomes for the child?⁹⁶
- What are the contributions of children to household economies?
 - What impact does children's income have on other household children?

94. Miller, Carrie, Melita Sawyer and Wendy-Ann Rowe. *My Skills, My Money, My Brighter Future in Zimbabwe: An Assessment of Economic Strengthening Interventions for Adolescent Girls*, Catholic Relief Services, 2011.

95. Sparling, Thalia and Rebecca Gordon. *Assessing Impact of Post-Disaster Livelihood Programs on Children: A Two-Country Report from Indonesia and Sri Lanka*, Columbia University Program on Forced Migration, 2011.

96. Holvoet, Nathalie. *Impact of Microfinance Programs on Children's Education - Do the Gender of the Borrower and the Delivery Model Matter?*, Journal of Microfinance Vol.6 No.2, 2004.

ANNEX I: Impact evaluations looking at protection/well-being outcomes for children from economic strengthening programs

Methodology	Proj./Report Name Publication Date	Location	Research Group/ Authors	Interventions	Target Population	Indicators	Summary
Programs with children as direct beneficiaries							
Multi-arm RCT study report	Enhancing Adolescent Financial Capabilities through Financial Education in Bangladesh 2010	Bangladesh rural and urban	Population Council Sajeda Amin, Laila Rahman, Sigma Ainul, Ubaidur Rob, Bushra Zaman, Rinat Akter	Financial education, mentoring, life skills, includes males but focuses on females	Adolescents	Goal setting, budget awareness, use of savings, record keeping	This pilot study included a control group, a teaching arm, and a teaching plus mentoring arm in urban and rural sites. Participants reported a significant increase in savings, record keeping, and budgeting. The difference in short-term impact on financial knowledge, attitudes, and behaviors was not significant between the teaching arm and the mentoring arm. There was no significant increase in life skills, as there were high levels of reported self-efficacy in this area at the outset. Financial education had no impact on health, education, sexual or reproductive health in the short term. A program of longer duration is necessary to measure the positive outcome of mentoring, as mentoring relationships require time to mature.
Evaluation of pilot study w/ baseline and endline surveys	Introducing Adolescent Livelihoods Training in the Slums of Allahabad, India 2007	India urban slums of Allahabad, Uttar Pradesh	Population Council Monica J. Grant, Barbara S. Mensch, Mary P. Sebastian	RH education, IGA, life skills, vocational training, savings groups, girls' group, includes males but focuses on females	Adolescents, young women	Savings performance, RH knowledge, use of skills training, social networking	Program increased participation in social groups, higher self-esteem and better social skills, more informed about RH, and time spent on leisure activities (although girls still spend four times as many hours on chores than boys do). No demonstrable effect on gender role attitudes, mobility, work expectations, time use, or labor market work. More than 80% continued to use their vocational skills after the project ended, and more than 50% were able to open savings accounts. Gender and age discrimination impeded use of savings accounts, program staff had to act as intermediaries for girls to access accounts, so many girls did not continue to actively use their savings accounts. NOTE: looks like same data set as "The Effect of a Livelihoods Intervention in an Urban Slum in India", Mensch, 2004.
Multi-arm RCT study report	Initial Findings from Impact Evaluation of Brac's Program for Adolescent Girls in Uganda 2011	Uganda rural	BRAC Oriana Bandiera, Niklas Buehren, Robin Burgess, Imran Rasul, Munshi Sulaiman	Skills training, livestock, IGA, seeds, life skills, financial education, girls' group, microcredit for older girls	Adolescent girls	Social networking, school enrollment, health and knowledge practices, economic empowerment, earning activity, entrepreneurial ability, market participation, life aspirations	No significant difference in enrollment or education attainment. Significant impact on health awareness and fertility behavior. Participants have greater knowledge on HIV/AIDS, pregnancy and STDs, more likely to use contraceptives, and less likely to have a child. These effects are found for all girls in the intervention villages, regardless of their direct participation in ELA. It appears that these effects are mainly driven by training and changing norms for the adolescent in the village rather than through their economic empowerment. Spillover effects- increased RH knowledge among non-participant girls. NOTE: information from parents will be used to evaluate indirect effects of the program on other household members.
Longitudinal study of a 4 year project	Evaluation of a Savings & Micro-credit Program for vulnerable Young Women in Nairobi 2005	Kenya urban, Nairobi	Population Council Annabel S. Erukar, Erica Chong	Savings, credit, mentoring, business support	Adolescent girls who are not in school	Increased earnings/assets/ savings, RH knowledge, HIV attitudes	At endline participants had significantly higher levels of income and assets compared to controls. Participants had significantly more savings and were more likely to keep it in a safe place. Participants demonstrated more liberal gender attitudes, and more ability to refuse sex or insist on condom use, compared to controls. 66% of participants dropped out by the endline of program. Delays in receiving loans and not having access to savings were often cited as reasons for dropping out. Younger girls were significantly more likely to drop out than were older girls, as were girls who had less education and lived away from their parents. This implies that the model was not appropriate to most girls, especially for the most vulnerable.
RCT study report	A Novel Economic Intervention to Reduce HIV Risks Among School-Going AIDS Orphans in Rural Uganda 2008	Uganda rural	Society for Adolescent Medicine Fred M. Ssewamala, Stacey Alicea, William M. Bannon, Jr., Leyla Ismayilova	Childrens Savings Accounts (CSA) with 2:1 matching funds, scholarships, 28% male participants	Adolescent OVC	Savings level, HIV attitudes, educational planning	Participants saved as much as \$318.60 per year. HIV prevention attitudes improved only slightly, although those of members of the control group decreased over the same period of time. Similarly, participants noted an increase in education planning, while control group educational planning decreased. NOTE: This is the same data set as "Economic Empowerment as a Health Care Intervention among Orphaned Children in Rural Uganda" F. Ssewamala, 2006.
RCT study report	Economic Empowerment as a Health Care Intervention among Orphaned Children in Rural Uganda 2006	Uganda rural	Center for Social Development Fred M. Ssewamala, Stacey Alicea, William M. Bannon, Leyla Ismayilova	Child Development Accounts (GDA) with 2:1 matching funds for school or business, financial education, health education, school supplies, 28% male participants	OVC	HIV attitudes, educational plans, child/caregiver relationship	Children did not significantly differ between arms in their baseline scores on HIV prevention attitudes, educational plans or the degree of child-caregiver communication. At 12-month follow-up, experimental arm children had improved their HIV prevention attitudes, whereas control arm children showed decreased scores relative to baseline measurement on this variable. Educational plan findings showed a similar pattern. Findings on the degree of child-caregiver relationship revealed a similar pattern for differences between arms. The mean level of child-caregiver communication reported by children in the experimental arm increased from 2.2 to 2.5 from baseline to 12-month follow-up. Children in the control arm decreased their mean level of child-caregiver communication, from 2.4 to 2.2 from baseline to 12-month follow-up. NOTE: This is the same data set as "A Novel Economic Intervention to Reduce HIV Risks Among School-Going AIDS Orphans in Rural Uganda" F. Ssewamala, 2008, and increased child to care-giver communication level is potentially IHH agency for kids.
RCT study report	Integrating Children's Savings Accounts in the Care and Support of Orphaned Adolescents in Rural Uganda 2009	Uganda rural	Columbia University Fred M. Ssewamala, Leyla Ismayilova	Child Savings Account (CSA) with 2:1 matching funds for educational expenses or income generating activities, skill building workshops, mentoring, 43% male participants	AIDS-orphaned youths (ages 11-17) living with relatives, not in institutions	Educational plans and aspirations, academic performance, HIV attitudes.	Participants saved an average of \$228 per year, enough to pay for 1.5 years of secondary education. Participants reported more confidence in education plans and attitudes toward sexual risk-taking behavior. A family-centered economic intervention could have a role in providing care, support, and educational funding for OVC. Matched-savings programs might achieve positive long-term effects for participants by incorporating asset-building training and a mentorship component. If the future looks brighter, youths may be more inclined to preserve it. Economic empowerment models incorporating a multidimensional approach combining care for orphaned youths with monetary savings programs, training in financial management, and other microfinance-related services may be most effective.

Methodology	Prog./Report Name Publication Date	Location	Research Group/ Authors	Interventions	Target Population	Indicators	Summary
Programs with children as direct beneficiaries							
Evaluation of pilot program with baseline and endline surveys	Providing New Opportunities to Adolescent Girls in Socially Conservative Settings: The Israq Program in Rural Upper Egypt 2007	Egypt rural	Population Council Martha Brady, Regui Asaad, Barbara Ibrahim	Girls' groups, sports, literacy education, life skills, vocational skills training for some participants, male involvement	13-15 yr old adolescent girls who are not in school	Self-esteem, social networking, community attitudes toward girls, ID cards	Israq secured safe spaces for girls. 92 percent of participants who took the government literacy exam passed; 68.5 percent of participants have entered or re-entered school. Participants report knowledge of "rights" and higher levels of self-confidence. Attitudes of parents and male peers toward girls' mobility and community participation were altered through programs designed for them. Participants expressed interest in a livelihoods program, so Israq added training in home and vocational skills. Of 277 participants, 87 took part in vocational training including electrical appliance management and repair, hairdressing, and sweets production. Spillover effects. Local businesses offered participants apprenticeships, and "Farah" changes [that] occurred among governorate and national-level ministry officials, who have become enthusiastic supporters of Israq."
Longitudinal study, RCT	Asset Ownership and Health and Mental Health: Functioning among AIDS-Orphaned Adolescents 2009	Uganda rural	Fred M. Ssewamala, Chang-Keun Han, Torsten B. Neilands	Asset building opportunities, job counseling, mentoring, financial education, CDA with 2:1 matching funds, 40% male participants	OVC	Self-rated health and mental health functioning, use of savings accounts, self-esteem	Significant positive effects of economic empowerment intervention on adolescents' self-rated health and mental health functioning. Health and mental health functioning found to be positively associated with each other. The findings have implications for public policy and health programming for AIDS-orphaned adolescents.
Program Evaluation	Findings from Shazi: A Feasibility Study of a Microcredit and Life-Skills HIV Prevention Intervention to Reduce Risk among Adolescent Female Orphans in Zimbabwe 2010	Zimbabwe urban/peri-urban	Women's Global Health Imperative M. S. Dunbar, M. C. Maternowska, M. S. Kang, S.M. Laver, I. Mudekunya-Mahaka, N.S. Padian	RH education, IGA, life skills, vocational training, savings groups, girls' group, includes males but focuses on females	Adolescent girls	Financial independence, HIV attitudes, repayment rates, GBV risk, social power	At 6 months, results indicated improvements in knowledge and relationship power. Because of the economic context and lack of adequate support, however, loan repayment and business success was poor. The results suggest that microcredit is not the best livelihood option to reduce risk among adolescent girls in this context. Unintended consequences: increased risk of GBV in the home.
Longitudinal study of an RCT	Effects of Economic Assets on Sexual Risk-Taking Intentions Among Orphaned Adolescents in Uganda 2010	Uganda rural	Fred M. Ssewamala, Chang-Keun Han, Torsten Neilands, Leyla Ismayilova, Elizabeth Spetber	Asset building opportunities, job counseling, mentoring, financial education, CDA with 2:1 matching funds, 40% male participants	OVC	Communication with care-givers about risk-taking behavior, intentions to engage in risk-taking behavior	Reduced self-reported sexual risk-taking intentions.
Statistical analysis of an RCT	Income Shocks and Adolescent Mental Health 2011	Malawi urban and rural	The World Bank Development Research Group Poverty and Inequality Team Sarah Baird Jacobus de Hoop Berk Özler	Cash transfers	Adolescent girls	Psychological distress as measured by the overall GHQ-12 score	The provision of monthly cash transfers had a strong beneficial impact on the mental health of school-age girls during the two-year intervention. Among baseline schoolgirls who were offered unconditional cash transfers, the likelihood of suffering from psychological distress was 38 percent lower than the control group, while the same figure was 17 percent if the cash transfers offers were made conditional on regular school attendance. The authors find no impact on the mental health of girls who had already dropped out of school at baseline. The beneficial effects of cash transfers were limited to the intervention period and dissipated quickly after the program ended.
RCT study report	Siyakha Nentsha 2008	Ngonyameni, South Africa peri-urban	Population Council	Financial literacy education, sex education, livelihoods training	Adolescents	Access to social grants, looking for work, self-esteem, gender relations	The financial education and career guidance offered by the program also appear to have made a lasting impression on participants. Siyakha Nentsha males and females had much higher rates, having discussed financial decision making, careers, starting a business and looking for work. Program learners were also more likely to have greater knowledge of the range of social grants available in South Africa, including eligibility criteria for each grant. Ability to answer math/financial questions correctly was also higher among Siyakha Nentsha participants.
Program Evaluation	Youth and Savings in Assets Africa 2009	Uganda rural	Center for Social Development, School of Social Work, Washington University in St. Louis Gina A. N. Chowa, David Ansong	Financial education, HIV prevention training, CSA with 1:1 matching, 55% male participants	Youth (ages 15 to 35)	Asset accumulation, performance	The mean difference in financial assets (\$763.17), total wealth (\$897.75) and net-worth (\$1,117.83) are statistically significant in favor of the youth in the treatment group. However, the mean difference in productive assets (\$3.77) is not statistically significant. Youth in rural Sub-Saharan Africa (SSA) are able to accumulate substantial assets that may well contribute to their well-being in the long term.

Methodology	Proj./Report Name Publication Date	Location	Research Group/ Authors	Interventions	Target Population	Indicators	Summary
Programs with caregivers as direct beneficiaries							
Cross-sectional study	<u>NREGS (National Rural Employment Guarantee Scheme (NREGS)) and Child Well-Being 2011</u>	India rural	Indira Gandhi Institute of Development Research (IGDR) S. Mahendra Dev	Public works: 100 days guaranteed wage employment/yr per household. Male/female participation varies greatly by village	Households	Child labor patterns, household expenditure, women's well-being, women's empowerment, intra-household decision-making, nutrition, migration, number of females working and controlling their own wages	Positive, significant impact on child well-being. The positive impacts on household incomes, migration, and the empowerment and well-being of women have helped in improving nutrition, health and education of children and reduction in child labor. The improved infrastructure through public works projects also helped indirectly in improving child well-being. Participation of women in some cases led to school-leaving as older school-going children were made to care for younger siblings when the mother was working. Possible spillover effects for villages—better overall sanitation and health from improved public facilities.
Mixed methods statistical analysis	<u>Does Cash Crop Adoption Detract from Child Care Provision? Evidence from Rural Nepal 2002</u>	Nepal rural	University of Maryland, IFPRI, New ERA Michael J. Paolisso Kelly Hallinan, Lawrence Haddad, Shibesh Regmi	Agricultural inputs, agricultural training, targets males and females equally	Subsistence farmers	Food security, child care; breast-feeding, psychosocial stimulation, nutrition, hygiene	Results included an increased allocation of resources to children. Greater time for women and men to care for under 5 year olds. Children received less care in households with only one preschooler. The current data set does not permit a long-run analysis of the impacts of this agricultural technology and training on the nutrition status of preschoolers, but future data collection efforts in this area of research should strive to do so. NOTE: One of the few programs that is not an integrated intervention.
Ex-post impact evaluation based on quasi-experimental data	<u>The Controversial Effects of Micro-finance on Child Schooling: A Retrospective Approach 2010</u>	Argentina urban, Buenos Aires	University of Rome Leonardo Becchetti, Pierluigi Conzo	Credit	Households	School attendance	Years of credit history have a positive and significant effect on child schooling conditional to the borrower's standard of living and distance from school. Microfinance generates positive effects on child schooling only when parent income is above a certain threshold. Impact depends on income and schooling costs. The bank-borrower relationship may provide additional resources that compensate transport costs for families which are more distant from schools but is ineffective (or even harmful) if the level of income remains below the threshold of income under which parents are forced not to send children to school by necessity. NOTE: validates graduation model.
Statistical analysis of a nation-wide survey using a difference-in-differences model	<u>Measuring the Impact of Micro-finance on Child Health Outcomes in Indonesia 2011</u>	Indonesia urban and rural	Elon University, Department of Economics Steve DeLoach, Erika Lamanna	Credit	Households	Children's weight	Children living in participant communities experienced significantly higher rates of weight gain. Results reinforce the importance of access to credit as a crucial policy tool. Gaining access to microcredit led to faster rates of weight gain in children, while the loss of such access did not appear to have deleterious effects. What we do not know is why. One possibility is that the communities that originally had microfinance institutions had time to develop alternative sources of credit that are not captured by the data. Alternatively, households in those communities may have had other sources of wealth available to help smooth consumption during this period. Data compiled from Indonesia Family Life Survey 1993-2000.
Cross-sectional study of randomly selected borrowers in several countries	<u>Impacts of Micro-finance Initiatives on Children 2007</u>	global	Partners in Technology Exchange Ltd, Memonte Economic Development Associates Canadian International Development Agency	Credit	Households	Adult spending on: education, housing, nutrition	When family income improves, priority areas of spending generally benefit children. Education is the highest priority for spending, followed by health care. Housing and nutrition are other areas of spending that were identified by the study participants. A significant way that children are affected by microfinance programming is through their own participation in microfinance initiatives. The study found that children were actively engaged in many, if not most, of the microenterprises examined. Study findings suggest that children play an important role in the initial growth of family enterprises that begin to access credit through microfinance institutions.
Randomized Quasi-Experimental Analysis of Household Survey Data and FGDS	<u>Impact of Micro-finance Programs on Children's Education: Do the Gender of the Borrower and the Delivery Model Matter? 2004</u>	India rural	Institute of Development Policy and Management, University of Antwerp Nathalie Holvoet	Credit	Households with children aged 4-17	Incidence of schooling, kind of schooling, number of years of schooling, incidence of literacy, ability to read and write	Regression results show that, in the case of direct bank-borrower credit delivery, it does not matter whether credit enters the household through the mother or the father. However, large differences occur when mothers obtain credit through women's groups. Combined financial and social-group intermediation leads to higher educational inputs and outputs, mainly for girls. Individual interviews with borrowers and interviews with women's groups suggest that changes in underlying allocative rules that are provoked by group membership could be explanatory for the results obtained.
Statistical Analysis	<u>Impact of Micro-finance on Schooling: Evidence from Poor Rural Households in Bolivia 2008</u>	Bolivia rural	Universidad de los Andes—CEDE, Bogota, Colombia, Ohio State University Jorge H. Maldonado, Claudio Gonzalez-Vega	Credit	Households	Schooling gaps	For some ranges of household income and some types of borrowers, access to MFIs may have conflicting impacts on schooling gaps. Microfinance may increase the demand for education as a result of income, risk-management, gender, and information effects. Or, credit-constrained households that cultivate land may discover new demands for child labor for farming (or perhaps taking care of siblings while the mothers operate a new or expanded business). The relationship between farm size and demand for education may create some policy dilemmas, as increased opportunities for farming appear to raise the household's demand for child labor. Similar effects seem to emerge from the encouragement of household microenterprises. The first source to fill this larger demand for labor is the family.

Methodology	Proj./Report Name/ Publication Date	Location	Research Group/ Authors	Interventions	Target Population	Indicators	Summary
Statistical Analysis	How Does Credit Access Affect Children's Time Allocation? Evidence from Rural India 2009	India rural	Institute of Developing Economies (IDE) N. Fuwa, S. Ito, K. Kubo, T. Kurosaki, Y. Sawada	Credit	Households	Children's time allocations on school, leisure, work, chores	Credit market failures lead to a substantial reallocation of time used by children for activities such as schooling, household chores, remunerative work, and leisure. The negative effects of credit constraints on schooling amount to a 60% decrease of average schooling time. However, the magnitude of decrease due to credit constraints is about half that of the increase in both domestic and remunerative child labor, the other half appearing to come from a reduction in leisure.
Quasi-experimental analysis of baseline and endline data	Credit with Education Impact Review No. 3: Children's Nutritional Status 2003	Ghana, Bolivia rural	Freedom from Hunger Barbara McNelly, April Watson	Credit, health education	Women with children	Civic involvement, food security, breast feeding, child nutrition, social networking	Nutritional status of children in Ghana positively and significantly different while results from Bolivia were not so clear. At community level, women's degree of civic involvement and strength and variety of social networks beyond their families improved in both study areas. At the individual level, women's self-confidence, self-perception and attitude improved in Ghana. At the household level, there were few significant results, except for greater "say" in Bolivia in how much to spend on house repairs and greater "say" in Ghana in whether or not their children went to school.
Longitudinal survey of randomly selected loan recipients	Microfinance Program Clients and Impact: An Assessment of Zambuko Trust, Zimbabwe 2001	Zimbabwe urban-urban, Harare, Bulawayo, Mutare	AIMS, Management Systems International, USAID Carolyn Barnes	Credit	Households	Savings level, spending, school attendance	"Positive impact on the education of boys aged 6 to 16 in client households, positive impact on the education of boys aged 6 to 16 in extremely poor client households. No effect on the rate of girls aged 6 to 16 enrolled in school. Significant impact on the consumption of meat, fish or chicken in extremely poor continuing client households. The trend among married clients and non-clients was more consultation and joint decision making with the spouse, rather than the financial decision being solely made by the micro entrepreneur. This pattern was found among both married women and men. Among married women, about one-quarter reported a change to autonomous decision making and a similar proportion experienced greater involvement of another person, while approximately half said there was no change. Among the married men, slightly more than half said there was no change and one third reported greater involvement of another person.
Program evaluation through focus group discussions and household interviews	Impact Assessment of the Chical Integrated Recovery Action Project, Niger 2007	Niger rural	Feinstein International Center, Tufts University, Africare John C Burns, Omeno W. Suji	Cereal banks, asset transfer, livestock, credit, skills training, balance between male and female participation	Communities recovering from food crisis	Income diversification, food security, child nutrition, income	Improved child nutrition. Cereal bank has led to an increased labor demand for women and girls to pound millet. An increase in the contribution of petty trade and income generating activities in comparison to other household income sources. Income from this category is mostly derived from livestock conditioning and fattening facilitated through the projects re-stocking and micro-credit activities. A significant decline in the importance of income from labor migration and urban employment. The significance being that community members consider a reduced dependency on this income source as a good indicator of household food security. NOTE: this is the only one that uses community-established indicators.
RCT study report	What Changes Are We Seeing In People's Lives: Quantitative Research 2011	India urban and rural	IPA, CGAP Dean Karlan	Cash and asset transfer, skills training, savings plan, financial education	Single women with school-aged children who are working rather than attending school	Income, food security, school attendance, healthcare, basic literacy, spending	Increase in food consumption, increase in health knowledge, little impact on physical health, increase in livestock and fruit trees, little increase in other assets, no impact on business/agriculture; treatment gives approx 1 more meal per month (10% of mean) to other HH; no effect on credit, increased formal savings, more income from HH non-agri, adults work more hours per day, no diff in how children spend time, children spend 30-40 min more/day studying. NOTE: the website says participants receive US\$0.90/week, while the report states this amount at US\$2.00/week.
Retrospective evaluation with comparison group	The Controversial Effects of Micro-finance on Child Schooling: A Retrospective Approach 2011	Indonesia urban, Aceh	Women's Refugee Commission, Columbia University Maliman School of Public Health Lindsay Stark, Nafessa Kassim, Thalia Sparling, Dale Buscher, Neil Boothby	Group guarantee lending and savings program	Households	Long-term impacts on nutrition, health, child care, education	The research team found no difference between the households that received microfinance and comparable households, indicating the impact of the program on children was not detectable on this context, or that there was no salient benefit for child well-being.
Case control study	Programa de Erradicação do Trabalho Infantil (PETI) 2001	Brazil urban and rural	IXI Corporation, World Bank, Iowa State University Yoon-Tien Yap, Guilherme Sedlacek, Peter F. Orazemc	Cash transfers	Households	School enrollment, labor participation, hours of work, sector of employment, highest grade attained	Program increased time in school, reduced labor force participation and hazardous work, and increased academic success for children in the program. For the most part, spillover effects on nonprogram children were small and insignificant. However, we do find evidence that as program children reduced their working hours, nonprogram children became more likely to work ten hours or more. Consequently, there were some adverse spillover effects on nonparticipants. Nevertheless, the overall municipal impact of PETI, net of any potential adverse impact on nonparticipants, is almost universally in the direction of program objectives. Consequently, the PETI appears to be a successful mechanism to speed the decline of child labor in rural areas.
Statistical analysis of an RCT	Can Conditional Cash Transfer Programs Serve As Safety Nets in Keeping Children at School and From Working When Exposed to Shocks? 2008	Mexico rural	Alain de Janvry, Federico Finan, Elisabeth Sadoulet, Renos Vakis	Cash transfers	Households	School enrollment, child labor	Using panel data for villages from the Mexican Progresa program we have shown that shocks are highly prevalent, many children have irregular periods of school enrollment, child labor is very frequent, and children are indeed used as risk coping instruments. The cash transfers, however, largely compensate for these shocks, reducing both the drop-out rate and irregularity in school enrollment. Conditional transfers helped protect enrollment, but did not refrain parents from increasing child work in response to shocks.

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Programs with caregivers as direct beneficiaries							
Research review	Conditional Cash Transfers: Reducing Present and Future Poverty 2009	Global	World Bank Ariel Fiszbein, Norbert Schady	Cash transfers	Households	Various	Program analysis by country and a review of CCT impact evaluations. Overall, CCT programs have been very successful in reforming social assistance policies by replacing badly targeted and ineffective subsidies and in creating the political conditions for expanding income support to the poor.
RCT study report	Does Child Labor Always Decrease with Income? An Evaluation in the Context of a Development Program in Nicaragua 2008	Nicaragua rural	The World Bank Ximena V. Del Carpio	Credit	Households	Child labor, "human capital" outcomes of school aged children: nutrition, health, formal education, on-the-job training	When households are given a CCT with a vocational or business grant, non-physical child labor increases (calculations, store-minding, etc). Gender matters- girls require far less increase in total household income to have a decrease in labor than boys do. Including an education condition makes it far less appealing for parents to send their children to work instead of school. When we disaggregate between physical and non-physical labor, we see that the CCT helps decrease physical labor and increase non-physical labor.
Examines quasi-experimental data	Village Banking and Maternal and Child Health: Evidence from Ecuador and Honduras 2002	Ecuador, Honduras	George Washington University Stephen C. Smith	"Health banks," credit-only village banks	Households	Child health, breast feeding, spending	Health practices do not improve automatically with greater wealth. In Honduras, results show that health bank participation is robustly associated with reduced subsequent conditional child diarrhea probability, but in no specification does credit-only bank participation have this effect. In Ecuador, results suggest a larger effect of credit-only banks. In both countries, health bank participation significantly raises subsequent healthcare over credit-only participation, and at least reduces the tendency to switch from breast-feeding to bottle-feeding as income rises. Effects on expenditures are ambiguous.
RCT study report	Household Income: As A Determinant of Child Labor and School Enrollment in Brazil: Evidence From A Social Security Reform 2008	Brazil	International Monetary Fund (IMF) Ineue Evangelista de Carvalho Filho		Children aged 10-14	Child labor, school enrollment	This paper studies the effects of household income on labor participation and school enrollment of children aged 10 to 14 in Brazil using a social security reform as a source of exogenous variation in household income. Estimates imply that the gap between actual and full school enrollment was reduced by 20 percent for girls living in the same household as an elderly person benefiting from the reform. Girls' labor participation rates reduced with increased benefit income, but only when benefits were received by a female elderly. Effects on boys' enrollment rates and labor participation were in general smaller and statistically insignificant.
RCT study report	The Impact of Cash Transfers on Child Labor and School Attendance in Brazil: Department of Economics 2004	Brazil	Eliana Cardoso, André Portela Souza	Conditional cash transfers	Households/families	Child labor, school attendance	The paper estimates the impact on school attendance and child labor of conditional cash payments to poor families in Brazil. It describes Brazil's transfer programs and presents statistics on school attendance and child labor. In the second half of the 1990s, many municipalities had adopted the "Bolsa Escola" (a cash transfer conditional on school attendance) and/or the federal minimum income program (in place during 1999 and 2000 and replaced by the "Bolsa Escola Federal" in 2001). Although conditional cash transfer programs in Brazil have been in place since 1996, studies on their ex-post impact are very few. Micro household level data from the 2000 Census allows the use of propensity score methods to estimate the impact of income transfers on child labor and school attendance. The paper finds that income transfer programs had no significant effect on child labor but a positive and significant impact on school attendance. These preliminary results suggest that these programs have not been effective in fighting child labor in Brazil. They increase the chance of a poor child going to school but do not reduce her labor activity perhaps because she prefers to combine school and labor, considering that the transfers are too small to provide an incentive to forgo the labor income.
RCT study report	Measuring the Impact of Microfinance in Hyderabad, India 2005-2008	Hyderabad, India	J-PAL Abhijit Banerjee, Esther Dufo, Rachel Glennester, Cynthia Kinnan	Microfinance loans	Women	New businesses, business profits, expenditures, health, education and female empowerment	Spandana introduced their financial products into the treatment villages at the beginning of the study in 2005. Fifty-two areas were randomly selected for the opening of an MFI branch immediately, while another 52 served as the comparison communities. No evidence was found to suggest that micro-credit empowers women or improves health or educational outcomes. Women in treatment areas were no more likely to make decisions about household spending, investment, savings, or education. Households in treatment areas spent no more on medical care and sanitation than do comparison households, and were no less likely to report a child being sick. Among households with school-aged children, households in treatment areas are also no more likely to have children in school- although school going rates were already high in the treatment and comparison groups.
RCT study report	Health Education for Microcredit Clients in Peru 2005-2007	Peru	J-PAL Rita Hamad, Dean Karlan	Microfinance loans, health education	Mostly women (85% of clients)	Height, weight, hemoglobin, days absent from work due to illness, child nutrition patterns, client retention and repayment rates	PRISMA, a microfinance institution lending to over 20,000 clients, partnered with IPA to provide microfinance with health training that included the following topics focusing on child and maternal health: common childhood illnesses, four danger signals (e.g. diarrhea, cough, fever), medical exams, indicators of quality medical visits, and care for sick children. Adults who received the health education training had significantly higher levels of knowledge of module content than those in the comparison group. There was no impact on health outcomes for children or institutional outcomes.

Methodology	Proj./Report Name Publication Date	Location	Research Group/ Authors	Interventions	Target Population	Indicators	Summary
Programs with caregivers as direct beneficiaries							
RCT study report	Improving the Design of Conditional Cash Transfer Programs: Evidence from a Randomized Education Experiment in Colombia 2011	Colombia: San Cristobal and Suba in Bogota	J-PAL Felipe Barrera-Osofio, Marianne Bertrand, Leigh Linden, Francisco Perez-Calle	Conditional cash transfers, savings	Adolescents	Attendance rates, student retention, graduation, enrollment in secondary school, matriculation to tertiary institutions	The following three incentive structures were used for a CCT system: basic model, participants received US \$15 monthly based on school attendance. Savings treatment of US \$5 banked monthly, tertiary treatment students receive US \$300 after graduating from a higher education institution. On average all increased attendance from 3 to 5 percentage points. The savings treatment and the tertiary treatment proved effective at improving enrollment of the lowest income students and students with the lowest participation rates. The basic treatment has little effect on these groups of students. Study found that incentivizing graduation rather than attendance lead to higher levels of attendance and enrollment at secondary and tertiary level. There were negative spillovers of increased labor for non-recipient siblings.
On-going Studies							
Unknown	Starting a Lifetime of Saving: Teaching the Practice of Saving to Ugandan Youth Ongoing	Uganda specific location unknown	IPA Labs FINCA	Support groups, mentoring, financial literacy, group savings, financial education	Adolescents	Savings performance, financial literacy, how kids invest their savings, social networking	The evaluation will measure the effects of the savings account and financial literacy on the financial awareness, attitudes, knowledge, and behaviors of Ugandan youth
Unknown	Girls Vulnerability Assessment: Economic Empowerment of Adolescent Girls in Liberia 2013	Mexico rural	EPAG, World Bank IRC, ARC, others	Girls' groups, skills training, health education, credit, job placement	Adolescent girls, young women (16-24 years old)	Social networking, wage employment, use of credit	Aim: the creation of girls' clubs as a hub for delivery of many services (psychosocial, health, skills training, etc.).
Unknown	Examining Underinvestment in Agriculture: Measuring Returns to Capital and Insurance in Ghana Forthcoming	Ghana rural	Yale, IPA Labs, ISSER Dean Karlan, Isaac Osei, Robert Osei, Chris Udry	Cash grants, agricultural insurance	Households	School enrollment	With capital increase, 13 to 16 year old children were 24% more likely to be enrolled in school. http://www.poverty-action.org/sites/default/files/Christopher%20Udry.pdf .
Unknown	Effects of an Integrated Protection and Economic Strengthening Program on Child Well-being [working title] 2012	Uganda rural	Child Protection in Crisis, Women's Refugee Commission, Columbia University Mailman School of Public Health Benjamin Katz, Josh Chaffin, et al.	Credit	Households	Health spending on children, meals per day, protein consumption, incidence of abuse, schooling, intra-household allocation of food, child working outside the home	Study Question: What is the relationship between household livelihood status & strategy, child protection risks and children's psychosocial well-being in communities served by the WUBP program? Specifically: • Does a household's livelihood status (measured in terms of assets) predict the likelihood of protection from risks within that household? • Does a household's livelihood status (measured in terms of assets) predict the psychosocial well-being of children within that household? • Does a household's livelihood strategy (measured in terms of recent adjustments to household economic activity) predict the likelihood of protection from risks within that household? • Does a household's livelihood strategy (measured in terms of recent adjustments to household economic activity) predict the psychosocial well-being of children within that household? • Does receipt of any services (from WUBP or other programs active in the area) at the household level predict any of these outcomes?
RCT study report	Human Capital, Financial Capital, and the Economic Empowerment of Female Adolescents in Uganda and Tanzania Forthcoming	Uganda, Tanzania rural and peri-urban	Poverty Action Lab Oriana Bandiera, Robin Burgess, Markus Goldstein, Selim Gulesci, Imran Rasul, Munshi Sulaiman	Formation of Adolescent Development Centres, which provide life skills training, health assistance, income generation, skills training, asset transfer, financial literacy training, access to microfinance	Girls age 14-20	School enrollment, risk-taking behavior, marriage age, dowry giving, economic aspirations, economic empowerment, social networking	Researchers will try to measure changes in girls' expectations and aspirations, as well as those of their parents, over the course of the two year project (2008-2010) in a sample of 120,000 households in 300 villages.
Unknown	Advancing Integrated Microfinance for Youth—AIM Young	Ecuador, Mali rural	Freedom from Hunger Rossana Ramirez	Financial education, savings and credit products	Adolescents, male and female participants	Ability to manage money, plan ahead, set aside savings	In this three-year initiative, Freedom from Hunger will design, test, and document youth-focused micro-finance and financial education services benefiting 37,000 youth in Ecuador and Mali. New savings and credit products will be designed and tested as part of the initiative.

Methodology	Proj./Report Name Publication Date	Location	Research Group/ Authors	Interventions	Target Popula- tion	Indicators	Summary
Ongoing Studies							
Multi-arm RCT study report	Economic Empow- erment of Female Adolescents: Evidence from Uganda 2011	Uganda rural	LSE, UCL O. Bandiera, S. Gulesci, N. Buehren, I. Rasul, R. Burgess, M. Sulaiman, M. Goldstein	Girls' clubs, life skills, skills training	Adolescent girls	Engaged in IGA, health knowledge, entrepreneurial ability, financial skills, analytical ability, savings amount	Two years after the inception of the program, and before the introduction of the credit component, participants have better RH knowledge, engaged in less risky behaviors, have better financial and analytical abilities, more confidence in entrepreneurial capacity, and are likely to be running their own businesses and saving money.
RCT study report	Sivakha Nentsha: Building Economic, Health and Social Capabilities among Highly Vulner- able Adolescents in KwaZulu-Natal, South Africa Ongoing	South Africa peri-urban, outside of Durban	Population Council Kelly Halliman, Eva Roca	Mentoring, life skills, cash stipend, fi- nancial education, targets males and females equally in a group setting	Adolescents	Financial planning, HIV attitudes, community involvement	Program led to important changes in young people's attitudes and behaviors. Participants were more likely to know where to get condoms, have knowledge of social grant requirements and criteria, improved budgeting and planning skills, and have attempted to open a bank account. Other impacts differed between males and females. Girls reported feeling higher self-esteem, greater confidence in their ability to obtain condoms, greater levels of social inclusion in their communities and were more likely to have obtained a national birth certificate. Boys reported having fewer sexual partners and were more likely to have a South African ID than boys in the control group, and were more likely to have reported undertaking an income-generating activity.
RCT study report	Conditional Cash Transfers for Edu- cation in Morocco Ongoing since 2008	Morocco: 5 of the poor- est regions	J-PAL Florencia Devoto, Es- ther Dufo, Pascaline Dupas	Conditional cash transfers, uncondi- tional cash transfers	Primary school aged children	Student attendance, dropout rates, test scores and household welfare	A total of 320 school sectors are involved in the pilot. Schools were randomly assigned to three groups. In 180 school sectors, the government is providing funding to the families conditional on school partici- pation. Parents receive cash transfer every two months as long s the child maintains an 80% attend- ance rate. Allowance increases with progress through grade levels. In 80 school sectors, the govern- ment provides funding to all families with children of primary school age, regardless of attendance rate. 60 school sectors serve as a comparison group and where parents do not receive cash transfers. The 180 school sectors are further divided into three sectors, where attendance monitoring is light, medium intensity and intensive. Effectiveness is evaluated also by gender of adult recipient.
RCT study report	Introducing Finan- cial Services to Newly Monetized Amazonian Com- munities 2010-2011	San Borja, Bolivia	J-PAL Ricardo Godoy, Dean Karian, Margaret McConnell, Harry Patrinos, Jonathan Zinman	Savings	Amazonian Tsimane' com- munities	Income, con- sumption, sav- ings activity and household well- being measures (short-run nu- tritional status and household emergencies)	The study includes 1100 households in 70 villages randomly assigned to one of two treatment groups or a comparison group. To assess whether savings boxes in the possession of female household heads produce greater household saving and expenditures on children than saving boxes in the hands of male household heads, locked boxes will be randomly given to either female or male heads of households. The variation of key placement will allow us to evaluate whether possession of the key encourages impulsivity and altered expenditure patterns. Outcomes will be measured one year after the introduction of the lock boxes in a follow-up survey.
RCT study report	Project Generasi: Conditional Com- munity Block Grants in Indonesia 2007-2009 Results forthcoming	Indonesia	J-PAL Ben Olken, Junko Onishi, Susan Wong	Community-based block grants	Rural villages	Health and education service delivery (prenatal and postnatal care, childbirth assisted by trained person- nel, immuniza- tions, school enrollment and school attend- ance)	The Government of Indonesia selected 300 Indonesian sub-districts for researchers to evaluate, testing the effectiveness of the annual block grants to improve service coverage and usage of basic health and education services. Of these, 100 will be enrolled in Generasi and given an annual block grant proportional to the number of households in the village. Villages can use these grants to improve the coverage of specified health and education services in their community. When villages re-apply in subsequent years, the size of the block grant will depend in part on past performance relative to other villages in the same sub-district, providing an incentive for villages to use the funds efficiently. A series of evaluation surveys will be conducted to assess whether provision of aid is more effective when it is made conditional on performance. The evaluation surveys will also measure whether communities are able to collectively work out solutions to improve physical and financial accesses to services and solve small-scale supply problems, and how the incentive structure alters the type of investments chosen by communities.

ANNEX II: Search Methodology

The literature review focused mainly on published literature from a broad search of social science journals such as Academic Search Premier, EconLit, European Journal of Development, JSTOR, PAIS, ProQuest and others. Reviewers searched keywords from Annex III at the websites of international NGOs and research institutes (Save The Children, ODI, DFID, IDS, Plan International, World Vision), the Directory of Open Access Journals, the ALNAP database, Eldis, RePEc, Google Scholar, Google, Reliefweb and the USAID Development Experience Clearinghouse, UNICEF and World Bank databases. Databases of experimental research were also searched including IPA, JPAL, the Center for Evaluation of Global Action, International Initiative for Impact Evaluation (3IE), National Council for the Evaluation of Social Development Policy (Coneval), the Swedish Agency for Development Evaluation (SADEV), and the Independent Commission on Aid Impact (ICAI).

ANNEX III: Literature Review Search Terms

Keywords associated with economic strengthening interventions

Agriculture	Garden	Micro-insurance
Apprenticeship	IGA	Pond
Aquaculture	Income generating	Savings
Asset transfer	Income generation	Seeds and tools
Business development services	Income growth	SILC
Career counseling	Income support	Skills training
Cash for work	Job creation	SLA
Cash transfer	Job development	Sustainable livelihoods approach
Credit	Livelihood	TVET
Economic strengthening	Livestock support	Value chain
Enterprise	Loan	Vocational education
Entrepreneurship	Local economic development	Vocational training
Extension	Market linkages	Voucher
Farm	Microcredit	VSLA
Fishing	Microfinance	
Food for work	Micro-franchising	

Keywords associated with child protection and well-being

Abuse	Diet	School attendance
Bride price	Dowry	School enrollment
Care-taking	Early marriage	Schooling
Child care	FGC	Self-esteem
Child nutrition	FGM	Stunting
Childcare	Forced marriage	Survival
Child health	Nutrition	Violence
Child protection	Education	Wasting
Child safety	Mental health	
Child welfare	Psychosocial	

ANNEX IV: Draft minimum standard on Child Protection and Livelihoods

As part of the coordination effort in the humanitarian field, agencies have collaborated to create a set of Minimum Standards for their work, under what is known as The Sphere Project. The Sphere Standards are seen as the minimum commitment that humanitarian agencies are responsible for in their crisis response. As a companion to the Sphere Standards, child protection actors are now collaborating to develop the Child Protection in Emergencies Minimum Standards (Inter-Agency Standing Committee, Child Protection Working Group, 2012). As part of this process, the following draft language on Child Protection and Livelihoods was submitted to the Child Protection Working Group in 2011.

Standard 15. Economic recovery and child protection

Economic interventions such as vocational skills training; cash transfers and vouchers; enterprise development; and microfinance, among others, are meant to stabilize and increase income of emergency-affected populations. Effective programs are based on The SEEP Network's Minimum Economic Recovery Standards.⁹⁷ They often have protective effects on children, particularly when mothers are engaged as direct beneficiaries and when interventions build on existing livelihood strategies.

But even when programs are effective at the level of the household, they may be ineffective in protecting or promoting wellbeing of some girls and boys. Children may face increased risk of leaving school or being exploited due to an economic intervention. Adolescents (10-18 years) themselves may become heads-of-household during a crisis, and tailored action must be taken towards sustainable strategies that help the family or the child to earn a living.

Standard

Children at risk and working-age children have access to adequate livelihood/economic strengthening support, and child protection and well-being concerns are reflected in the assessment, design, monitoring and evaluation of economic recovery programmes.

Key actions for child protection actors

- In collaboration with communities including older children, government actors and the private sector, lobby and support economic recovery specialists to design livelihood interventions that specifically address child protection
- Train personnel working on economic recovery on child protection issues
- Map the most vulnerable children in need of economic recovery interventions

Key actions for economic recovery actors

- Ensure that child protection is considered in economic recovery assessments and interventions, so as to identify specific child protection issues and target-groups
- Ensure that positive impacts of household economic strengthening programs for children within a household are not assumed, but instead, are carefully monitored and evaluated
- Include gender mainstreaming and gender-targeted programming within any strategy and make sure all gathered data are disaggregated
- Design livelihood interventions that are flexible and can quickly accommodate new children and families, and coordinate with CPWG to get up-to-date information on new children and families
- Provide or facilitate access to cash grants and other emergency social protection measures for those who cannot work
- Include child protection specialists in planning economic recovery interventions

97. The SEEP Network. Minimum Economic Recovery Standards (Second Edition) 2010. <http://www.seepnetwork.org/Pages/EconomicRecoveryStandards.aspx>.

Core indicators

- Monitoring and evaluation of economic interventions includes child protection, economic empowerment, and well-being indicators
- % of economic recovery programmes that are designed based on market and value chain analyses and/or vulnerability analyses
- % economic recovery programmes are designed with the active involvement of personnel well-versed in child protection principles
- % economic recovery programmes are designed with the input of local women and girls, boys and men.
- % of economic recovery programs which have a CP focal person

Guidance notes

1. Livelihood assessments should engage stakeholders—including women, older boys and girls, and caregivers of vulnerable children to identify any emerging detrimental coping mechanisms due to loss of household assets and income, such as child labour, transactional sex, or school dropout. Assessments should also identify any protection risks for girls and boys that may be unintentionally exacerbated by economic recovery responses.
2. First conduct adequate analysis of root causes of the vulnerability or shock, critical economic assets, local demand for labour and goods, or value chain opportunities.
3. In the aftermath of an emergency, cash-for-work programming can lay the groundwork for recovery for vulnerable households. Direct cash transfers may be necessary for households without able-bodied members of working age (injured, disabled, orphan, etc.) and should be carefully targeted, with a clear exit strategy. Women, girls and vulnerable groups should be engaged to ensure that their livelihood needs will be met, either through economic recovery programming or emergency social protection measures.
4. Economic recovery programming should include outcomes for children as part of M&E plans, organizing data in a way to facilitate analysis and inform programme decisions based on age and sex. Livelihood and economic recovery interventions may not result in easily measurable outcomes for children in the short term and, therefore, proxy indicators should be used such as meals

- consumed, school participation, and child health data where available. Programs should monitor indicators of potential harm from interventions, such as incidence of hazardous labour (see also Child Protection Minimum Standard 8: Child Labour). Actors should share data and coordinate to avoid duplicating M&E efforts.
5. Since many child protection agencies lack the expertise to deliver economic programming, and vice-versa, agencies should focus on delivering from their core competencies and build partnerships to deliver the rest. Child protection actors have the responsibility for the provision of information and training, while economic recovery actors should facilitate access to such training for their staff.
 6. As part of a market-based approach, implementers of economic recovery interventions will often rely on self-selection of beneficiaries, resulting in programs that favor participants who are most able. Child protection actors should identify the unreached cohorts and connect them with alternative forms of assistance.
 7. While most programs target adults, older adolescents may also benefit directly from skills training, savings schemes, apprenticeships and other activities.⁹⁸
 8. In many contexts, women and girls are more likely than men and boys to prioritize the needs of children in their care. Women and girls are also more vulnerable to many risks including HIV and gender-based violence (GBV), but in spite of the protective benefits of economic programming, in many cases they are left out.⁹⁹ Programs cannot expect to fulfil the participation rights of both sexes by relying solely on beneficiary demand for programs; women and girls face many barriers to participation and will require special measures to be reached. The availability of crèche facilities will often determine whether female caregivers can take part in programs. Dialogs at the household and/or community level may be needed to negotiate their participation. Men and boys as caregivers may also be in need of targeted approaches.

98. OVCsupport.net, *Technical Areas: Economic Strengthening*, accessed at <http://www.ovcsupport.net/s/index.php?c=10>.

99. Betcherman, Gordon et. al, World Bank. *A Review of Interventions to Support Young Workers*, 2007.





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