



CHILDREN AND ECONOMIC STRENGTHENING PROGRAMS

MAXIMIZING BENEFITS AND MINIMIZING HARM



PRODUCED BY THE CPC LIVELIHOODS AND ECONOMIC STRENGTHENING TASK FORCE



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Maximizing Benefits and Minimizing Harm

Produced by
**The CPC Livelihoods and Economic
Strengthening Task Force**

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The **Child Protection in Crisis (CPC) Network** undertakes innovative research and builds evidence to effect 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, nongovernmental, 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, both with adults, and in economic interventions targeting adolescents themselves. The Task Force is convened by Women's Refugee Commission on behalf of CPC.

Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE) is a 6.5-year, \$16 million program funded by United States Agency for International Development's Displaced Children and Orphans Fund (DCOF) and managed by FHI 360. The program aims to fill current knowledge gaps about effective economic strengthening approaches and their impact on reducing the vulnerability of children and youth. In partnership with Action for Enterprise (AFE), ACDI/VOCA, MEDA, and Save the Children, STRIVE is implementing four economic strengthening projects in Africa and Asia between 2008 and 2014. Coupled with a robust monitoring and evaluation framework and learning strategy, STRIVE is tracking and documenting the impacts of these diverse interventions on child-level indicators related to vulnerability factors.

The **Women's Refugee Commission** is a research and advocacy organization based in New York. It identifies needs, researches solutions and advocates for global change to improve the lives of crisis-affected women and children. The Women's Refugee Commission is legally part of the International Rescue Committee (IRC), a non-profit 501(c)(3) organization, but does not receive direct financial support from the IRC.

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ABBREVIATIONS & ACRONYMS

ES – Economic strengthening

CCT – Conditional cash transfer

CPC – Child Protection in Crisis Network

GBV – Gender-based violence

M&E – Monitoring and evaluation

OVC – Orphans and other vulnerable children

INTRODUCTION

This guide is designed for practitioners designing or implementing economic strengthening (ES) programs in low-income settings that are sensitive to the protection needs and well-being of vulnerable children. The guide provides an overview of key learning about how ES can achieve better outcomes and impacts for children aged 0-18, both within and outside of household care, whether the direct program beneficiaries are adults or adolescents (aged 10-18) themselves. It provides guidance on mitigating threats to children's well-being that may be an unintended consequence of ES interventions and discusses what is currently known about ways to maximize benefits to children from ES interventions.

The evidence base shows that ES interventions can have a variety of positive effects on children, but can also sometimes inadvertently cause harm. In response, this guide will help practitioners be more effective in recognizing, monitoring, and mitigating the major risks to child protection and well-being from ES programs. This guide comes primarily from a child protection orientation, but recognizes that programming must also be consistent with best practices for market-based ES programming in order to achieve sustainable results. ES for child well-being calls for a multi-sectoral approach drawing on a range of practitioner experience.

Recommendations aim to help practitioners have productive conversations within project teams and across programming sectors about child protection and well-being issues relevant to a variety of community ES approaches:

ECONOMIC STRENGTHENING APPROACHES

- Skills training
- Income-generation schemes
- Cash transfers
- Agricultural development
- Small business support
- Financial education
- Loan-led microfinance
- Savings-led microfinance
- Job development
- Cash-for-work
- Food-for-work
- Value chain development

WHY ECONOMIC STATUS MATTERS

The households of children at risk, as well as working adolescents themselves, should have access to adequate economic strengthening support. Two studies provide a strong empirical basis for the importance of addressing the household economic circumstances of vulnerable children. The first, “Assessing the ‘orphan effect’” analyzed Demographic Health Survey data from 11 eastern and Southern African countries to identify the factors that contributed most significantly to children’s well-being. After controlling for other intervening factors, the study found that “household wealth is the single most important correlate of better outcomes.” Low household economic status was an even stronger predictor of negative outcomes than orphan status.²

TERMS

Child protection is the prevention of and response to abuse, neglect, exploitation of and violence against children.

—Child Protection Working Group

Child well-being can be measured in a variety of ways. UNICEF has proposed six dimensions of well-being: material well-being; health and safety; education; peer and family relationships; behaviors and risks; and young people’s own subjective sense of well-being.

—UNICEF, *Child poverty in perspective: An overview of child well-being in rich countries*, Innocenti Report 7, 2007.

A second paper, “Who is the vulnerable child? Using survey data to identify children at risk in the era of HIV and AIDS,” looked at 60 national studies in 36 countries. Household economic status and parental education level were the most consistent predictors of negative outcomes for children. Again, household poverty was an even stronger predictor of negative outcomes for children than orphanhood.³

RISKS AND BENEFITS OF INTERVENTION

Engaging children or their households in ES programs can have many positive effects, including increased income, expenditures and resource allocations that improve children’s nutrition, education, clothing and healthcare. However, these same programs can also introduce risks that undermine the benefits. Introducing new economic opportunities or incentives can alter household dynamics by targeting female heads of household instead of males, cause families to spend less time on childcare or cause girls to spend more time traveling risky routes in the community and face an increased possibility of gender-based violence. Even when programs are effective at the level of the household, they may be ineffective in reaching all members of the household so that benefits are shared equally, and can put children at greater risk of school-leaving, exploitation or harmful labor. Therefore, it is crucial to anticipate and explore with participants the possible unintended consequences of economic

interventions, as well as the potential benefits, and to take these into account in selecting and designing interventions. Likewise, program monitoring and evaluation are essential to understand program outcomes at the child level to identify risks as well as benefits. Further, it is vital to compare outcomes for boys versus girls at different ages to disaggregate and assess the effects.

Additionally, measuring impacts on the child shows whether a program is maximizing aid effectiveness by tackling the inter-generational cycle of poverty. Poor children are much more likely to become poor adults,⁴ and if a program fails to positively impact beneficiary children, it may only be effective in the short term.

WHAT WE DID

In conducting research for *The Impacts of Economic Strengthening Programs on Children*⁵ (2011), we found little evidence from rigorous evaluation studies. Most of what is known about the effects of ES programs on children is not captured in the standard literature, but rather resides in the non-academic “gray literature,” such as project and donor reports, and in the minds of experienced programmers.

Here we attempt to collect that knowledge in a form accessible to practitioners and program developers. This document is the product of an extensive literature search,⁶ dozens of expert interviews and the comments and suggestions of members of both the inter-agency CPC Task Force on Livelihoods & Economic Strengthening and the Child Protection Working Group, whose members include staff of international NGOs (INGOs), UN agencies, research groups and governments.

LIMITATIONS

Given the state of the field of ES for child and youth well-being, we have not attempted to provide explicit programming guidance; rather, we articulate general principles of sound programming based on the current state of knowledge in the field. The intention of this document is not to direct programming, but to inform it, and to lay the groundwork for productive collaboration among practitioners as they design programs for their particular context and measure success based on outcomes for children.

TERMS

Livelihood 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”).

—Chambers, R. and G. Conway, DFID 1992

PRINCIPLES AND STANDARDS

Economic strengthening programming intended to benefit vulnerable children requires cross-sectoral technical expertise in analysis, intervention, and outcome measurement regarding economic issues as well as child and family safety and wellbeing. In working with partners across sectors, colleagues should ensure a shared understanding of fundamental principles:

- Because the safety and wellbeing of children depend largely on the capacity of their families, most sustainable interventions target households, rather than children in isolation.
- Adolescents typically achieve sustainable livelihoods through their immediate and extended families' assets and skills.
- The convention on the Rights of the Child is a primary reference point globally for children's safety and wellbeing. Fundamental principles of the Convention on the Rights of the Child are:
 - Make the best interests of the child a primary consideration.⁷
 - Take all measures to ensure the child is protected against discrimination or punishment on the basis of the status, activities, opinions or beliefs of the child's caregivers.⁸
 - Ensure the survival and development of the child.⁹
 - A child who is capable of forming his or her own views has the right to express them freely in all matters affecting the child.¹⁰

PRINCIPLES OF PROGRAM DESIGN AND IMPLICATIONS FROM FIELD REPORT NO 2:

Economic Strengthening for Vulnerable Children

1. Take a multi-sectoral approach and ensure open dialogue throughout the program
2. Base program design on sound market analysis
3. Weigh the benefits and risks of targeting
4. Identify best practices in ES and adapt them to the specific vulnerabilities of children and households
5. Know what you can do yourself and build partnerships to implement the rest
6. Develop interventions for sustainability and scalability
7. Identify robust indicators to track performance and outcomes

James-Wilson, David et. al. *Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions*, USAID/AED/Save the Children, FIELD-Support LWA, 2008

- Monitoring program effects on children and disaggregating those effects by age, sex and other vulnerability factors, such as socio-economic status, helps agencies ensure that they are aware of intended and unintended project effects at the child level. This offers opportunities to build on successful programming, and to identify risks and mitigate harm that may result from interventions.
- In programs targeting adults, one key to maximizing the benefits to children is attention to community and household gender roles and power structures. Programs targeting adolescents should consider that boys and girls are likely to require different provisions in order to participate safely and equitably.
- As far as possible, agencies should make special provisions to include households with children who are particularly vulnerable or marginalized due to their gender, disability, ethnicity, HIV and AIDS status or other factors.¹¹ To avoid stigma and friction, agencies should consider how to include particularly vulnerable households without categorical targeting. However, child protection programmers should recognize that some market-based economic interventions (loans, enterprise development) may be inappropriate for the most vulnerable, who may not yet have the capacity to carry debt or run a successful business.
- Women and men, girls and boys, male and female youth and members of vulnerable groups (refugees/displaced, persons with disabilities, single-headed households, children in/of the street, etc.) should be consulted throughout the program cycle to ensure that their livelihood needs will be met and that risks can be averted.¹² This input is also vital to project success.¹³

PROGRAM NOTES FOR ECONOMIC STRENGTHENING TO BENEFIT VULNERABLE CHILDREN

ES approaches that seek to benefit vulnerable children can be divided into three major categories: 1) those that engage caregivers as the primary participants; 2) those that engage children directly; and 3) those that aim to build systems that will benefit caregivers and children, but do not engage at the individual or household level directly. In some cases, programmers use a mix of approaches simultaneously. All of these approaches can take the principles outlined above as a basis for their activities and utilize the programming considerations below.

These programming considerations highlight key points for engagement and reflection across sectors. We begin with assessment as the foundational step in program design, then discuss general planning and design principles, and finally address particular concerns associated with ensuring that children benefit and are not inadvertently harmed.

ASSESSING NEEDS AND RISKS

The importance of assessment cannot be underestimated. Children’s livelihood-related needs and risks can be captured in early recovery assessments, livelihood assessments and child protection assessments, which, alongside market and economic assessments, can point the way to better results for children.

General Principles

- Female and male family and community members and community leaders should be consulted at the earliest stages of a program, including at the assessment stage and throughout the program process. Local consultation and buy-in will determine program success. Particular attention should be paid to quality and quantity of consultation. Guidelines include:
 - *Consultation and Participation for Local Ownership: What? Why? How?*, Save the Children-UK, 2010¹⁴
- Participatory assessment tools should include questions on which children and adults are working, who worked before; who brings money and goods into the home; how they source these items; and intra-household access and use. It is further important to understand which caregivers or children are being sent away to work, which households are hosting additional children and profiles of those children by sex, age and socio-economic status.¹⁵
- Agencies should review any existing data on social norms, gender power relations, religion, culture and kinship structures to understand local norms and any harmful practices towards girls or boys. This can also help to inform decisions on beneficiary selection (for example, to identify who is most vulnerable and whether working with one particular group may put them at risk).¹⁶
- Involving children in needs assessments and focus groups adds value to programming, can be empowering for children, and must be approached with attention to their particular needs and vulnerabilities. Staff should be trained in working with children, and draw on available tools such as:
 - *So You Want To Consult With Children? A toolkit of good practice*, Save the Children UK, 2003¹⁷

Livelihoods Assessments

- Livelihood assessments should engage stakeholders – including women and men, older adolescents and caregivers of vulnerable children – to identify any negative coping mechanisms due to loss of household assets and income, such as child labor, transactional sex or school dropout.

- Livelihood assessments should also identify economic opportunities for older adolescents that could contribute to their development and to the welfare of their families, as well as any protection or health risks that may be unintentionally exacerbated by economic programming. Assessments should consider the financial literacy and savings practices of target populations.

Market Assessments

- Agencies should consult any existing market analyses to determine the local market conditions, critical economic assets, demand for labor and goods, or value chain opportunities. Assessing the quality of existing market analyses is a good opportunity for engagement of ES colleagues or partners. This information can help identify income-generating opportunities for caregivers and older children to engage in once they have had necessary education in financial literacy and savings.¹⁸ Where no market analysis is available, agencies can engage female and male community members to conduct one. Available tools most appropriate for typical market systems include:
 - *Market Assessment Toolkit for Vocational Training Providers and Youth*, Women’s Refugee Commission, 2008¹⁹
 - *Market Research for Value Chain Initiatives*, MEDA, 2008²⁰
 - *Emergency Market Mapping and Analysis (EMMA) toolkit*, Practical Action, 2010²¹
 - *Ensuring Demand Driven Youth Training Programs: How to Conduct an Effective Labor Market Assessment*, International Youth Foundation, 2012²²

Child Protection Assessments

- Staff conducting the Child Protection Rapid Needs Assessment should include questions on livelihoods coping methods during and after emergencies, economic shocks or other crises, as well as barriers to accessing services. The latest version of the Child Protection Working Group’s ***Child Protection in Emergencies Rapid Assessment Tool*** includes questions on sexual exploitation, child labor and children on the move.

PROGRAM PLANNING AND DESIGN FOR ENGAGING CHILDREN OR ADULTS

GENERAL PRINCIPLES

- Programs are most effective when they are part of a holistic approach to addressing children’s various needs, especially in the case of children outside of household care,²⁴ which includes multi-sector referral pathways between health and nutrition, education, protection, psychosocial and ES actors. ES interventions, combined with health, social and psychosocial interventions, have been shown to achieve better outcomes for children than ES-only programs. Life skills training in issues such as self-awareness, self-esteem, problem solving, negotiation, goal setting, gender equity, sexual reproductive health and money management are seen as crucial to this effort.²⁴
- In contexts with limited and/or unstable livelihoods opportunities people usually have more than one coping strategy, so agencies should consider combining more than one type of ES intervention. Combined interventions may also be necessary to raise incomes above a certain threshold to reduce child risks of negative economic coping strategies. For example, combining an education-focused conditional cash transfer (CCT) with a business grant may give parents an incentive to send their children to school rather than to work.²⁵ Combined interventions may also be necessary for target populations to adopt key behaviors, such as savings practices, that will allow them to better sustain themselves during a crisis.
- Children are typically involved in supporting beneficiaries’ family businesses, even when they are not engaged as direct beneficiaries.²⁶ Preferably as part of a wider child rights education campaign, agencies should engage families and communities to understand the importance of children’s development, including children’s physical, mental and social health and well-being. Parents should discuss how household income-generation activities affect children’s safety or disrupt their education.²⁷ ES beneficiaries and dependent children should be engaged to develop a code of conduct about workplace hazards and risks before children are able to work.²⁸

TERMS

Conditional Cash Transfer (CCT) provides cash payments to poor households that meet certain behavioral requirements, generally related to children’s health care and education.

—World Bank

Microfinance refers to loans, savings, insurance, transfer services, microcredit loans and other financial products targeted at low-income clients.

—United Nations

RISK CONSIDERATIONS

- Most ES programs—including large-scale CCT and microcredit schemes—focus more on women than men as primary program beneficiaries. Multiple studies have shown female caregivers allocate more resources to children than do their male counterparts. However, programmers should anticipate and plan for shifts in household dynamics. In certain contexts, targeting women heads of household can result in increased domestic violence and/or disruption to child care practices. In these cases, it may be better to target the male heads of household and incorporate activities or conditions that encourage males to allocate resources to children.
- In credit and business development, interventions should be designed with the goal of microenterprise growth to the point where the business can support the creation of adult employment rather than rely on the unpaid employment of children.²⁹
 - The beneficiaries' perceived benefits from income-generating activities, cash transfers and loan schemes need to outweigh the perceived benefits of engaging in more lucrative, dangerous and readily available forms of work, such as transactional sex.^{30,31}
 - The use of cash- and food-for-work should be monitored to ensure they do not cause an increased incidence of child labor.³² For-work programs may attract children to engage in the work activities themselves.³³
- Even when an ES program does not target children as direct beneficiaries, it can expose them to risks. Staff should be trained on child safeguarding, including tools on how to analyze potential negative secondary impacts on children within households of ES interventions, age-verification techniques, referral pathways to other services and complaint mechanisms. Staff engaging children directly should also be trained in child rights programming, working with children and child participation.

ACCOUNTABILITY

Agencies should ensure that a complaints mechanism is in place to encourage reporting of exploitation and abuse, and referral pathways that outline the response and who to contact if child protection cases are identified. Communities and children should be involved in its design. Guidance on setting up complaints mechanisms is given in the *Good Enough Guide*, the *Humanitarian Accountability Partnership* website and the *InterAction Step By Step Guide to Addressing Sexual and Exploitation Abuse*.

STAFFING

- 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.³⁴ Child protection actors have the responsibility to provide information and training, while ES and recovery actors should facilitate access to such training for their staff.³⁵

- Though they are often managed by child protection agencies, ES programs require staff with economic and business skills. The combination of social welfare and business experience is critical for success.

BENEFICIARY SELECTION

- Programs should be aware of the heightened vulnerability of children, particularly girls. Vulnerabilities can change in emergency contexts, so programmers should periodically review their programs to ensure that emerging marginalized populations can access needed services.^{36,37}
 - Understanding the particular level of vulnerability of potential beneficiaries helps inform decisions so that appropriate ES interventions can match their needs. In many cases, ES interventions are inappropriately matched to beneficiaries.
 - Practitioners should consult with staff in other sectors (Water, Sanitation and Hygiene (WASH), Education, Health), as they may have information that can contribute to a broader picture of the most vulnerable children.³⁸
- Implementers of ES interventions will often rely on beneficiaries to self-select into programs. This can help to ensure better program outcomes, but it favors participants who are the most capable and entrepreneurial, who may not be the neediest. ES practitioners may choose to work with self-selected beneficiaries as well as targeted beneficiaries, but the choice between both approaches should be driven by the stated program objectives, not the ease of achieving outcomes. If targeting is undesirable, child protection actors have a key role in identifying the unreached population segments — especially among girls, who will be less visible — and connecting them with alternative forms of assistance.³⁹ Where applicable, programs should also include persons with disabilities or their family members, who often experience additional material hardship.⁴⁰
- Selecting participants who are most vulnerable and excluding others can create stigma and make them targets in the community, depending on the criteria for selection. Therefore, the benefits and risks of targeting strategies need to be weighed. Some of the best-targeted programs depend on members of the community identifying beneficiaries and creating the criteria for inclusion, but even community-based targeting can result in problems of jealousy and competition.
- In programs engaging working-age children as direct beneficiaries, young people can be engaged to identify and locate their more marginalized peers. However, steps should be taken to ensure that targeting does not create stigma.

CONDITIONALITY

Imposing conditions on cash and vouchers allows programmers to address non-economic barriers to child welfare. Conditional cash transfer programs in some countries require participation in discussion groups on parenting, or a certain number of clinic visits per year. It should be noted that the value of conditionality is disputed, and conditions should be based on the context and only used when appropriate. Programmers have sometimes attempted to apply such conditions to other types of ES programs (skills training, etc.) but this is a poorly documented and little-understood area.

- In cases where staff lack the capacity to monitor compliance, such as in the acute phase of a crisis, it may be necessary to start with unconditional benefits and add conditions later. However, if this strategy is adopted, it should be well explained and beneficiaries should be informed of changes as far in advance as possible.
- Conditionality is not a guarantee of child protection or improvements in well-being.
 - In at least one rigorous program evaluation, school age girls' mental health has been shown to improve when they receive conditional or non-conditional cash grants, but the improvement does not appear to be permanent, as the measured differences between the control group and the intervention group mostly disappeared after the intervention ended.⁴¹ If the cash transfer is offered to the parents conditional on the actions of the child, this can put undue pressure on the child and increase mental health problems.⁴² In some situations, unconditional transfers have been shown to have a greater impact on delaying child marriage in comparison to conditional cash transfers, largely due to the effect of unconditional cash transfers among girls who dropped out of school during the course of the program.⁴³
 - While a CCT program can help children to stay in school, the incidence of child labor among those children can still rise during an economic shock; children may simply start working outside of school hours, or their siblings may be encouraged to drop out of school to work.⁴⁴
- Cash transfer amounts must be high enough to allow the household to meet the direct and indirect costs involved in complying with all the conditions it entails: lost income due to the withdrawal of children from work, as well as a change in household priorities, for instance from the new costs associated with school, such as tuition, uniforms, books, lunch and transport.⁴⁵

GENDER EQUITY

In programs targeting adults, gender relations are an important consideration for maximizing benefits to children; for example, female caregivers generally allocate more resources to children's needs than do their male counterparts, but men are more likely to make business investments that lead to

higher profit,⁴⁶ so their potential to increase overall household income may be higher. Better practices involve both gender *targeting* and gender *mainstreaming*, and consider how to engage with roles and relationships in the household and the community, including increasing women’s decision-making power and the role of male care giving.

Gender Targeting

Programs targeting adults will rarely fulfil the participation rights of both sexes by relying solely on beneficiary demand for programs. Women face many more barriers to participation than men, which may be overcome by some combination of:

- Funds set aside for ES projects that are just for women;
- Platforms for dialogue within the community around women’s access to programs, and discussion of gender norms that constrain women’s paid work;
- Engaging women to design the intervention and talk through the risks that may arise;
- Advocating for changes to policies restricting women’s activities;
 - In particular, where women’s property ownership or inheritance is prohibited, agencies should advocate with the government for policy change;
- Including men in programs that may have traditionally only included women (e.g., including men in child feeding programs).

Men and boys as caregivers may be in need of targeted approaches, such as parenting classes, to maximize the benefits from economic programming to the children in their care.

Gender Integration

Regardless of whether a program targets female caregivers in particular, gender issues must be analyzed and addressed throughout program design, monitoring and evaluation if programs are to have a comprehensive understanding of their intended and unintended effects. The following are some critical considerations around equity of program access for women:

- The availability of childcare services will often determine whether caregivers—especially young mothers—can take part in programs.
- Program meetings and participation should consider household responsibilities and, when possible, accommodate women’s needs when scheduling meeting times.
- Female instructors should be recruited to serve as positive role models as they may have a greater understanding of women’s needs.
- Routes to and from project sites should be well lit and deemed safe by women and girls.

- To ensure the protection of female participants, menstrual hygiene supplies and single-sex latrines with locks on the doors should be made available.
- Literacy and numeracy classes may need to accompany programs in cases where women are disproportionately illiterate.

Building Agency

Though women are generally more likely than men to allocate resources to children, this will depend largely on their ability to influence decisions made in the household. Also, their power to access markets and other resources will be constrained by community norms and practices.

- Loans, savings schemes and cash transfers directed at women can increase their decision-making power within the home. A woman's bargaining power may rise with the amount of funds she contributes to the household.⁴⁷ However, when planning a program, this benefit should be weighed against the potential increased risks of issues such as gender-based violence or increased burden with lack of additional support. In the case of loans, sometimes male heads of household have been known to take control of the money, reducing the impact on decision-making power as compared with savings schemes or cash transfers.
- ES programs that work through representative and inclusive women's groups may have better outcomes for children (especially girls) than programs that target female caregivers individually. This may be due to social cohesion from group interaction building the woman's power to negotiate over resources and argue for more spending on children.⁴⁸

PROGRAM GUIDANCE FOR ENGAGING CHILDREN DIRECTLY

While most programs target adults, older adolescents may also benefit directly from skills training, savings schemes, apprenticeships and other activities to develop their livelihoods.⁴⁹ After conflict, or in high HIV prevalence contexts, there may be a large number of adolescent (particularly female) heads of household, orphans and other vulnerable children who will need to learn skills to make a living and to manage their money. Thus, older adolescents are sometimes engaged by humanitarian actors directly in training and other ES activities.

- Children should be made aware of their program entitlements, so they do not expect to have to give anything (cash, gifts, favors, sex) in exchange for services or goods. This can include posting signs at the program site (with pictures, for low literacy individuals) about the aid available and related expectations.⁵⁰
- Partners of any program engaging children should be trained in child protection, children's rights, exploitation and abuse, and should sign a code of conduct.
- A complaint mechanism should be established to give beneficiaries recourse against any exploitation or abuse. This is particularly important in programs with residential boarding arrangements or apprenticeships in private businesses.⁵¹

CHILD LABOR AND CHILDREN'S WORK

Many adolescent girls and boys have the ability, the desire and the need to engage in economic activities, and in crises they are often called upon to contribute to the household income. In some cases, the majority of older adolescents may already be economically active. Child or adolescent participation in work, as long as it does not affect their health and personal development or interfere with school, is generally regarded as positive. Activities such as doing chores at home, assisting in a family business and earning pocket money outside school hours and during holidays can contribute to children's development and to the welfare of their families. It also provides them with skills and experience and helps to prepare them to be productive members of society later in life.

—ILO, *About Child Labor*

Many agencies are understandably hesitant to promote interventions that could result in more children working at ages younger than 15, and as a result, dropping out of school. However, harm can also be done in the effort to protect children from work that may in fact be beneficial to them developmentally, and as a part of their household economy. This is especially true in times of crisis.

—Interagency Network on Education in Emergencies (INEE), *Education and Opportunity: Post-Primary and Income Growth*

- Many in-school adolescents are uninterested in working, and should not be incentivized to do so.
- For out-of-school adolescents, self-employment and entrepreneurship training may be appropriate.⁵² Programs should engage girls and boys to help determine the balance of work, education and leisure time that makes sense for them, with an emphasis on educational achievement.⁵³
- When children are working outside the home, their schedules should be reviewed with caregivers and business owners to agree on a reasonable balance of work, school, study and leisure time.⁵⁴
- Providing cash or employment opportunities to adolescents, especially girls, can introduce protection risks. Programmers should continually monitor risks of exploitation and abuse related to program participation and adjust program design to mitigate risks.
 - Children can be subject to coercion or violence by those who want access to their cash. Cash transfer and income generation programs directly targeting adolescents need to build in protective mechanisms, possibly including safe places to save, to reduce risk of harm.
 - New financial incentives may lead to missing school or school dropout. Inability to repay a loan can lead to transactional sex or other negative economic coping strategies. Thus microcredit may be a risk-increasing activity for adolescent girls.⁵⁵
- Participants should be well informed so they have realistic expectations of the benefits and any potential costs related to program participation.⁵⁶ Children, especially, may have unrealistic ideas about what they will gain, which can lead to frustration and program dropout. Clear communication and setting realistic expectations will help ensure that participating children understand the program is not a promise of money, but of self-improvement.⁵⁷
- Programs should focus on building positive relationships between young people, as well as between young people and the community. Platforms include girls' groups, boys' groups and children's clubs.

Before introducing any ES program to adolescents, programmers should look at all available data on school enrolment, completion rates and dropout trends. Identifying trends in this data can help programmers understand which groups of children (by age, sex, ethnic group, etc.) are most likely to miss school or drop out, and at what month(s) in the school calendar the dropouts and missed days tend to occur. The timing of program introduction should be informed by these trends.

—Thompson, Hanna. *Child Safeguarding in Cash Transfer Programming* (draft), SC-UK/CaLP, 2012

- Working children should have a platform to express their views on how to improve the businesses they work in.⁵⁸ The platform must be safe, without the risk of reprisal if children criticize or condemn the business in which they work. Ideally the businesses themselves should engage in the process and be prepared to receive feedback.
- Programs should work with children in the neighborhoods and communities where they are living, and not force them to travel long distances that might expose them to further risks in order to participate in a program.⁵⁹
- ES programs should make a special effort to include older adolescents with disabilities, who are far less likely to access education than children without disabilities, leaving them with fewer economic opportunities as adults.⁶⁰

Registration and Verification of Children

- Eligibility for ES programs should not be affected by the lack of formal documentation, such as birth registration documents.⁶¹
- Because ES programs (especially those offering cash) will often attract children who are below working age, programmers should use age-verification techniques to determine a child's eligibility, such as simple life history questionnaires that document significant life events.
- If project-specific individual identity cards are made, programs should avoid putting vulnerability information on the cards, such as orphan status, HIV status, disability status or demobilization information, as this can stigmatize children and put them at risk.
- Registration and verification processes can cause protection cases to surface. In preparation, programmers should establish a referral mechanism to other service providers.
- Gaining parental and guardian support will encourage child participation,⁶² but it is also a duty. Agencies should ensure that parents have understood and signed (or in the case of illiterate populations, verbally endorsed) a consent form for children's involvement in any aspect of an ES program.

Gender Equity in ES Programs Engaging Children

Historically, girls have been excluded from ES programming,⁶³ most often because programmers have failed to reach out to them. Where they have been included, they have often been engaged in activities that reinforce traditional gender roles and that do not address girls' economic marginalization. Programs that wish to productively engage adolescent girls should keep in mind that:

- Girls are often less visible in the community than boys and they face many more barriers to participation. Programmers should take special measures to reach girls. These can include:
 - negotiating with communities and caregivers to allow and encourage girls' participation;

- engaging female and male caregivers and adolescents themselves to find safe ways to reach out to hard-to-reach girls in a community;
- creating platforms for discussion within the community around girls' access to programs and the consequences of inequitable gender norms;
- advocating for changes to policies restricting girls' activities.
- Girls' program participation can be bolstered with some specific measures:
 - Engage girls to identify appropriate forms of work and timetables for working.
 - Provide services at times convenient to girls' participation—taking into account their many household and sibling care responsibilities.
 - Engage girls to identify risks that may arise due to the intervention and how to mitigate them.
 - Include female instructors on staff. Women can serve as positive role models and may be more likely to understand girls' unique needs.
 - Ensure that routes to and from activity locations are safe and well lit. Include girls and local authorities in discussions to determine how to make these routes safer.
 - Take safety and hygienic measures, such as providing menstrual hygiene supplies and single-sex latrines with locks on the doors.
 - Train staff in child rights, protection, and exploitation and abuse and require that they sign a code of conduct.
 - Engage village or community elders in selecting girls to participate.
- Income generation, vocational and business development programs should be careful not to reinforce gender stereotypes by channeling young people into traditionally male and female jobs where feasible. Male-stereotyped skill areas tend to be better paid and of higher status than female-stereotyped skill areas. Girls and boys should be encouraged to learn non-traditional skills that challenge gender norms, particularly new skills that have yet to become stereotyped, especially because traditional skills are often already saturated.
- Interventions should be complemented by life-skills training in issues such as self-awareness, self-esteem, problem solving, goal setting, gender equity, reproductive health and condom negotiation.

PROGRAM APPROACHES FOR ENGAGING CHILDREN

SAVINGS AND FINANCIAL EDUCATION

Savings schemes are a common ES approach for children in development contexts. Even in emergency contexts, financial education components can be introduced gradually as part of a comprehensive school-to-work program. Savings is a valuable complement to interventions aimed at increasing incomes.

Sometimes savings is a group activity, often managed in a school setting. In other cases children have access to individual accounts in a formal financial institution. Savings schemes for children can be formal or informal and are delivered in several ways, including individual traditional savings accounts, individual matched savings accounts, matched or unmatched savings accounts with financial education or matched or unmatched savings accounts with other financial services.⁶⁴ The following guidance should be considered when engaging children in interventions using savings accounts and/or financial education.

- Lack of access to formal financial services is widespread in developing countries, especially among the poor.⁶⁵ Children in particular may lack appropriate papers to open an account, and often do not hold the minimum balance amount. Agencies can intervene to help children access savings accounts to lay the foundation for positive financial management behavior. In some cases NGOs have successfully lobbied for the easing of restrictions on financial services for children.⁶⁶
- Most financial education interventions are not child-friendly. Agencies should ensure that financial literacy education does not target adults exclusively.

MICROCREDIT

Microcredit programming may be feasible for older children (15+) who have adopted productive behaviors, engaged in financial literacy training and successfully finished business development training, but results for others have often been disappointing. In most cases children are seen as uninterested in credit products or unprepared to manage debt. The engagement of in-school children in micro-business carries a strong risk of reducing school attendance leading to drop out. Younger adolescents especially are seen as lacking the networks and experience necessary to start up and sustain a small business. It may be better to provide credit to female caregivers than to adolescents themselves.

ICRW/Nike Foundation. Emerging Insights: Linkages Between Economic Empowerment and HIV Interventions for Girls and Young Women, 2010.

- Financial education programs should work both with younger and older children through a learner-centered approach that builds upon existing experience with managing money. Financial literacy content can be built into school curricula or nonformal education programs, but a teacher training component will usually be required.
- When possible, agencies should encourage group savings and loan programs. Children who save with a group may tend to withdraw their money less often.⁶⁷
 - A self-selected or pre-existing group usually works better than a group created by programmers.⁶⁸
- Many adolescents have a strong propensity to save, but family and community pressures may mean they have trouble retaining control over income, savings and spending.⁶⁹ Programs should invite parents to discuss the goals and importance of children’s savings.
- Building financial literacy is a long-term investment. Focus should be placed on “teachable moments,” such as the first time a youth earns a wage or is able to open a bank account. Children should be taught that financial health is important to their long-term well-being.⁷⁰
- Some programs add an incentive to save by matching the deposits that children make. Researchers in at least one country have found no difference in the amounts children save between a two-to-one match and a larger match (3-to-1, 4-to-1, etc.).^{71,72} Thorough and participatory market research with the target group is therefore essential for determining an appropriate match for any particular context.

WORK EXPERIENCE/INTERNSHIPS

One of the most effective interventions for adolescents to gain relevant work experience is through direct placements into existing businesses for apprenticeships or internships. These can prepare adolescents for employment, develop employability skills, strengthen occupational skills and develop contacts with potential employers. The work experience or internship is often coordinated along with skills training.

- Ties with local business or local government are important in expanding work experience programs and economic opportunities for participating children and youth.
- In the case of street-involved children or other vulnerable and demobilized youth, work experience can be useful in reducing stigmatization by facilitating reintegration into the community if it is part of wider support programming.⁷³
- Agencies should ensure that employers are educated on child rights and sign a Code of Conduct to govern their behavior toward the beneficiaries.
- Regular monitoring by a dedicated mentor during work experience programs is critical to helping young people adjust to real work environments⁷⁴ and helps to identify protection risks and incidents of exploitation or abuse in the workplace.

NEGATIVE OUTCOMES FOR CHILDREN

ES interventions can have a variety of positive effects on children, but they can also sometimes inadvertently cause harm. Changes in time-use patterns for caregivers and children themselves can reduce the time a child spends under adult supervision, can increase the time that children must spend caring for their younger siblings or working, and can reduce the time spent in school. The effect on girls and boys can be disproportional with either girls or boys more negatively impacted. Negative effects can also spill over to non-beneficiary children, such as requiring them to take on additional work or caregiving responsibilities, which could lead to school dropout.

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.

Adolescents should never be given cash as part of demobilization from armed groups, as it can increase their risk of exploitation and violence.

Programs should consider how to help caregivers and children address child protection risks that arise from their new economic activities. To reduce negative outcomes, the following should be considered:

- With the new resources and agency that ES programs bring, women and girls may at first experience a backlash that can result in violence in the community or in the home.⁷⁶ This increased threat usually subsides as peers, partners, family and community members become accustomed to her new status. Engaging partners and family members throughout the project design and implementation process, as recommended above, can help mitigate this risk.
 - Engage women, girls, boys and men in identifying risks and strategizing ways to avoid violence associated with program participation. This involves working with community leaders and men and boys to discuss and address inequitable and harmful gender attitudes and practices.
- ES programs should be aware that girls' increased mobility may increase their protection risks. Interventions can increase exposure to risks like gender-based violence, as girls increase their movement around or outside of the community for their own or their families' new economic activities.⁷⁶ Projects should consider how to monitor for and balance the risks and opportunities associated with girls' increased mobility.
- Provision of short-term childcare may be essential to enable the participation of women and girls, and it also helps to relieve older children from care-giving responsibilities. At the onset of economic interventions, children sometimes face negative impacts on school performance, school attendance and amount of playtime from increases in domestic and sibling care responsibilities while parents are at work or in training.^{77,78} This situation is particularly relevant

to families of persons with disabilities, whose siblings may drop out of school to take over the role of caregiver while family members engage in ES programs.

- Child labor does not always decrease with an increase in household income; the relationship is complex. With a new household business, children may end up doing domestic work previously done by their parents or working at the new business, which could interfere with school. Programmers can expect to observe both lower and higher rates of child labor resulting from an intervention, and should plan their monitoring and response mechanisms accordingly.
 - A cash transfer program in Nicaragua found that the child labor rate first increased and then decreased as household income passed a minimum threshold.⁷⁹
In a microcredit program, at smaller loan sizes child labor increased, while larger loan sizes allowed caregivers to hire adult laborers in their businesses and decrease reliance on children's work.⁸⁰

MONITORING AND EVALUATION

Programs can only maximize benefits and minimize risks to children if monitoring and evaluation (M&E) systems capture direct and indirect outcomes and impacts on girls and boys. Additionally, evaluation data on outcomes and impacts for children from ES programs can add to the evidence base and help the field leverage greater resources.

Regardless of whether the direct beneficiaries of ES programs are adults or children, a causal model should be constructed that starts with the goal of protecting children and/or improving their well-being. A simple causal model is provided for demonstration purposes below.

- Collecting individual-level data and analyzing by sex and age of the child is crucial to these efforts.^{81,82} Different groups of beneficiary children will be impacted differently, and programmers will need to collect information about age and sex so that programs can be adjusted to meet specific needs. Disaggregated data can also help identify profiles of children who do not successfully complete a program and help identify strategies for retaining their participation.

TERMS

Outcome: Short- and medium-term program effects, e.g., changes in what others do, as influenced by a project's outputs.

Impact: The long-term effects on identifiable populations or groups produced by a project or program.

Bamberger, M. et al. (2006) *Real World Evaluation: working under budget, time, data and political constraints*, SAGE

ACTIVITIES	OUTPUTS	OUTCOMES	IMPACT
Promote savings groups	Greater financial assets, greater social capital	<ul style="list-style-type: none"> • Smoother income and expenditure • Reduced community tension • Reduced intra-household tension 	Improved protection and well-being of children
Agricultural training	Better ability to grow food and cash crops	<ul style="list-style-type: none"> • Higher income • Greater food security 	
Dialogue on child rights, child labor	Awareness of protection risks, importance of expenditure on children	<ul style="list-style-type: none"> • More spending on children • Less violence and abuse 	

Borrows from the causal model presented in *Household Economic Strengthening in Tanzania: Framework for PEPFAR Programming* (Draft), Jason Wolfe, USAID, 2009.

- Where feasible, M&E staff should encourage both girls' and boys' participation (especially those 14-17 years old and child heads of households) in M&E processes: post-distribution monitoring, evaluations for donors, etc.
- Tools for child-friendly methods of engaging children in M&E include:
 - *How to Consult with OVC and Children at Risk* in the World Bank OVC Toolkit, 2005
 - *Children and Participation: Research, Monitoring and Evaluation with Children and Young People*, Save the Children UK, 2000
 - *Ethical Approaches to Gathering Information from Children and Adolescents in International Settings: Guidelines and Resources*, Population Council & Family Health International, 2005
 - *Participative Ranking Methodology*, Child Protection in Crisis, 2010
 - *Time Use PRA Guide and Toolkit for Child and Youth Development Practitioners*, STRIVE Technical Primer, FHI 360, 2013.
- Staff should carry out a baseline survey at the start of a program to understand the initial well-being and vulnerability levels of girls and boys in the program and to monitor changes over time.
- Programmers should ensure that those in supervisory positions carry out regular checks to monitor adherence to guidelines, policies and codes of conduct.⁸³ For example:
 - when carrying out a supervisory visit to a site, asking program staff if child abuse and exploitation cases have been reported, what happened in response and how the reports and responses were documented;

- asking what age verification techniques staff are using;
- asking how staff are documenting program enrollment and completion data, including participant profiles by sex, age and other contextually significant information.
- Evaluation of programs should be based on reliable measures of caregiver well-being — ideally reported by caregivers — and relevant indicators of the child’s well-being and protection as reported by children themselves.⁸⁴
- Indicators should be aligned with locally determined priorities and needs. Comparing child welfare across different settings requires universal standards. However, depending on the local context, changes in certain domains of children’s well-being will be more appropriate than others.⁸⁵
- Staff should seek girls’ and boys’ perspectives on success and well-being in the process of designing M&E systems to identify relevant indicators.
- Agencies should seek to detect increases and decreases 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. Programmers should allocate resources to conduct post-graduation follow-up monitoring of up to a year to determine whether beneficiaries have successfully found paid work and remained in their fields of training or have maintained an adequate level of savings, etc.⁸⁶ Many ES project reports lament the lack of post-program M&E data.

SUGGESTED INDICATORS

As standard practice, data collection should be disaggregated by sex and age of the child and socioeconomic status. Although programs do not generally collect all of the following data, this list is meant to help implementers think about the causal pathway and determine what might be appropriate indicators for the program-specific context and beneficiaries.

Programs targeting either adults or children as primary beneficiaries

Program Design and Management Indicators

- Percentage of ES and child protection (CP) programs designed with the input of local women, girls, boys and men.
- Percentage of ES and CP programs designed with the participatory evaluation of local women, girls, men and boys.
- Percentage of ES programs designed with the active involvement of personnel trained in child protection principles⁸⁷ and practice.⁸⁸
- Percentage of ES programs that have a child protection focal person.

Intra-household Indicators

- Average percentage change in expenditures on girls' and boys' needs (health, education, other basic needs).
- Nutrition: average number of meals consumed/day, protein consumed, [household hunger score](#).
- Percentage change in primary/secondary school enrolment/attendance since the intervention was implemented (or average number of missed days of school).
- Percentage change in primary/secondary school completion rates for girls and boys.
- Average number of hours boys and girls spent doing domestic work.⁸⁹
- Average number of hours boys and girls spent working outside the home.⁹⁰
- Number of children who report improvement in their own well-being.
- Number of women in partnerships who report increased ability to influence household spending decisions.

[Programs targeting children as primary beneficiaries](#)

In the case of programs engaging children directly, monitoring indicators should track whom the program is actually reaching over the course of the program. Is the program attracting and retaining the intended numbers of girls and boys from vulnerable groups? What are the profiles of those who drop out of the program?

TOOLS AND RESOURCES

Assessment

Child Protection in Emergencies Rapid Assessment Tool, Child Protection Working Group, 2011

Accountability Systems

Good Enough Guide, Emergency Capacity Building Project, 2007

Humanitarian Accountability Partnership

Step By Step Guide to Addressing Sexual and Exploitation Abuse, InterAction, 2010

Cash Transfers

Thompson, Hanna. *What Cash Transfer Programming can do to Protect Children: Discussion Paper*, Save the Children-UK/Child Protection in Crisis/Women's Refugee Commission, 2012

Thompson, Hanna. *Child Safeguarding in Cash Transfer Programming Tool*, Save the Children-UK/Child Protection in Crisis/Women's Refugee Commission, 2012

Children in/of the Street

Kobayashi, Yoko. *Economic Livelihoods for Street Children: A Review*, DAI, 2004

Evidence Base

The Impacts of Economic Strengthening Programs on Children, Child Protection in Crisis, 2011

Impact Evaluations of Child Protection/Well-being Outcomes from Economic Strengthening Programs, Child Protection in Crisis, 2012

Market Survey

Emergency Market Mapping and Analysis (EMMA) toolkit, Practical Action, 2010

Ensuring Demand Driven Youth Training Programs: How to Conduct an Effective Labor Market Assessment, International Youth Foundation, 2012

Market Assessment Toolkit for Vocational Training Providers and Youth, Women's Refugee Commission, 2008

Market Research for Value Chain Initiatives, MEDA, 2008

Monitoring and Evaluation

“Monitoring and Evaluation”, Section 4 from *Girl-Centered Program Design: A Toolkit to Develop, Strengthen & Expand Adolescent Girls Programs*, Population Council, 2010

Children and Participation: research, monitoring and evaluation with children and young people, Save the Children UK, 2000

Consultation and Participation for Local Ownership: What? Why? How?, Save the Children-UK

Economic Opportunities: Impact of Microfinance Programs on Children: An Annotated Survey of Indicators, Save the Children, 2007

Ethical Approaches to Gathering Information from Children and Adolescents in International Settings: Guidelines and Resources, Population Council & Family Health International, 2005

How to Consult with OVC and Children at Risk in the World Bank OVC Toolkit, 2005

Participative Ranking Methodology, Child Protection in Crisis, 2010

So You Want To Consult With Children? A toolkit of good practice, Save the Children UK, 2008

Time Use PRA Guide and Toolkit for Child and Youth Development Practitioners, STRIVE Technical Primer, FHI 360, 2013.

Standards

Minimum Economic Recovery Standards, The SEEP Network, 2010

Minimum Standards for Child Protection in Humanitarian Action, Child Protection Working Group, 2012

Minimum Standards for Education, Inter-Agency Network for Education in Emergencies (INEE), 2010

Staff Development

Training and Staff Development website of the Child Protection Working Group

Technical Guidance for Economic Strengthening

Wolfe, Jason. Household Economic Strengthening in Tanzania: Framework for PEPFAR Programming, USAID, 2009.

James-Wilson, David et. al. *FIELD Report #2: Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions*, USAID/AED/Save the Children, FIELD-Support LWA, 2008.

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

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⁶ A search of social science journals, international NGO and research institute websites, and UN and development agency databases focused on a broad range of keywords 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. For a complete list of keywords see the Annexes of *The Impacts of Economic Strengthening Programs on Children*, 2011.

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