



## ENDLINE REPORT

## ESFAM PROJECT

### Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) Project, Uganda

November 16, 2015 – June 30, 2018

## August 2018

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## List of Acronyms

BSTC	Business Skills Training and Coaching
CBO	Community-Based Organization
CCI	Child Care Institutions
CT	Cash Transfer
CGIST	Caregiver Integration Status Tool
CIST	Child Integration Status Tool
CPA	Core Program Area
DCOF	Displaced Children and Orphans Fund (USAID)
DOVCU	Deinstitutionalization of Orphans and Vulnerable Children in Uganda
ESF	Economic Strengthening Facilitator
ESFAM	Economic Strengthening to Keep and Reintegrate Children into Families
ES	Economic Strengthening
FI	Financial Institution
FSVI	Family Status Vulnerability Index
HH	Household
IGA	Income Generating Activity
MSA	matched savings account
PIRS	Performance Indicator Reference Sheet
PRA	Participatory Rapid Appraisal
PSS	Psycho Social Support
PSW	Para-social Worker
PSWO	Probation and Social Welfare Officers
SG	Savings Group
SW	Social Worker
TAC	Team Around the Child
VSLA	Village Savings and Loan Association

## Executive Summary

ChildFund International received grant funding under FHI 360's USAID-funded Accelerating Strategies for Practical Innovation and Research in Economic Strengthening (ASPIRES) project to implement the *Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)* project in Uganda. The two-and-a-half-year project, funded by USAID's Displaced Children and Orphans Fund (DCOF), was implemented between 16 November 2015 and 30 June 2018, in partnership with the Women's Refugee Commission and Making Cents International. The overall goal of the project was to contribute to program learning and development of the evidence base related to economic strengthening (ES) interventions and family preservation. The ESFAM project was implemented in three districts: Gulu (a post-conflict district in Northern Uganda), Kamuli (a rural district in Eastern Uganda), and Luwero (a peri-urban district in the central part of the country). However, during implementation, part of geographical area of implementation in Luwero was redistricted and became part of Nakaseke District.

The project's Theory of Change (TOC) was grounded in the idea that effective Economic Strengthening (ES) interventions delivered at the household (HH) and child levels, integrated with social services, would reduce the effects of the primary drivers of unnecessary child separation (poverty and lack of access to education), thereby reducing risk of unnecessary separation, increasing the chances of permanent reintegration, and supporting children's resilience and improvements in their status in the HH and community.

The project's goal was to test the effectiveness and cost efficiency of sequenced and overlapping economic strengthening interventions (integrated with social support services) implemented at household and child levels, to reduce the effects of key drivers of unnecessary family-child separation (poverty and lack of access to education). It was designed to achieve the following specific objectives:

**Objective 1:** To support reintegration of children in family care and prevention<sup>1</sup> of family-child separation/re-separation with targeted household-level packages of case management and social support services and sequenced ES interventions.

**Objective 2:** To support the targeted children's resilience and status in their families with financial skills, business training, coaching and children's saving groups integrated with appropriate social services.

**Objective 3:** To contribute to the small but growing evidence base linking ES interventions to positive child outcomes.

The project enrolled 611 families identified to be at risk of separation and 89 families reintegrating a child who had returned from a Child Care Institution (CCI). Households at risk of separation were first identified through a participatory rapid appraisal process and then assessed using a Family Status Vulnerability Index (FSVI) household questionnaire tool. This tool looks at five Core Program Areas (CPAs): CPA1) Household economic livelihood security, CPA2) Access to basic needs, CPA3) Health, CPA5) Psychosocial support and basic care, and CPA6) Child protection and legal support.

ESFAM analyzed CPA1 and 2 data to classify households by economic vulnerability level (destitute or struggling to make ends meet) and designed and implemented a set of three household-level ES intervention packages targeted at households at three different levels: cash transfers (CTs) and optional

village savings and loan associations (VSLAs) for Destitute Households, matched savings accounts (MSAs) for struggling households at higher economic risk (called Struggling 1) and VSLAs for struggling households at slightly lower economic risk (called Struggling 2). It also offered a group saving intervention to children and youth.

Along with the ES intervention packages, ESFAM offered all enrolled families a set of social support services that used a case management approach and home visit program to provide psychosocial support, strengthen parenting skills, and link to other social services through referrals to health care services, education, and other child wellbeing and protection-related services. It also provided a component dedicated to the capacity building of targeted households that involved financial literacy and business skills training and needs-based coaching during home visits to reinforce financial literacy, business, and parenting and family relationship skills. ESFAM partner Making Cents International designed this capacity building component, with input from ESFAM project staff, volunteers and community members, and assisted ESFAM staff to roll it out.

Most activities at household level were conducted by stipended volunteer Para-Social Workers (PSWs) who were trained by the project and facilitated to implement the activities especially social support services such as parenting education, psychosocial support services and child protection. ESFAM's stipended economic strengthening facilitators (ESFs) were responsible for individualized and group-based financial literacy and business skills training, contributing to coaching caregivers, and training and supporting VSLA groups on VSLA methodology. PSWs and ESFs were technically supervised by a project social worker in each district whose cardinal role was to coordinate the project activities at district level. The district based social worker was technically supervised by a technical specialist based at ChildFund's national office, providing overall high-tech support, capacity building, monitoring and ensuring quality control in delivery of the project packages to the various household categories. An ES specialist at ChildFund's national office oversaw the ES component of the project. ESFAM began to roll out these activities in December 2016 and concluded them in March 2017.

Monitoring, evaluation and learning activities under the project included collection of household vulnerability and well-being data from participating families. This was done at three stages: prior to the start of project interventions, at project midpoint and shortly after the conclusion of field activities. The tools included the Family Status Vulnerability Index (FSVI) used to collect household level data, and Child and Caregiver Integration Status Tools administered to a caregiver and an index child in each household. The main objective was to track progressive change in the outcome domains that were linked to the stability and retention of children in family care. The project also regularly assessed information collected by the para-social workers using home visit forms, household case files and activity monitoring data. The project staff conducted follow-up visits and assessed the performance of the children and youth saving groups and matched saving account interventions. In addition, the project staff participated in ASPIRES-led assessments of its cash transfer and VSLA interventions. Making Cents International conducted qualitative assessments to derive lessons learned/best practices on the capacity building components that were developed. ASPIRES is independently conducting evaluation research on ESFAM.

Some of the key project achievements include the following:

- Based on the vulnerability score classification (see Table 8 below), there was an average of 50% reduction in economic vulnerability for the *Destitute* category of households over the life of the project. A similar trend in the reduction of economic vulnerability was observed for *Struggling 1*

households (an average of 33%) and *Struggling 2* households (an average of 44%). It should be noted that on average, there was a bigger progressive shift to another classification among the Destitute households compared to the other two categories of households. The proportion of households classified as *Struggling 2* increased more than three-fold (from 20% to 68%) between baseline and end line points.

- The project supported the reintegration of 89 children who had been reunified with their biological families. During the end-line evaluation, it was observed that 94% (84 children) of the 89 reunified children were still in family care for more than 10 months following enrollment. The remaining 6% of the children were not reached at end line data collection as they were not at home at the time of final data collection. Some were staying elsewhere within extended families while others had gone back to school given the fact that end line assessment timeline was in the beginning of term one of academia year 2018.
- By the end of the implementation of project activities, 86% of index children had positive child wellbeing status based on the project's vulnerability classification for children. This was an improvement from 48% at baseline.
- The proportion of households with all children attending school increased from 50% at baseline to 80% at endline. The proportion of index children with positive education status (reporting caring about school, enjoying learning, school encouragement, fair enforcement of school rules and eagerness to do well in school and other activities) increased from 44% at baseline to 80% at end line, exceeding the life of project (LOP) target of 75%.
- There was a four-fold increase in the proportion of index children demonstrating positive adaptive capacity and resilience, from 11% at baseline to 49% at end line.
- At end line, the proportion of families at *high* risk of family-child separation, according to ESFAM project baseline and endline data, had decreased from 39% to 1% (see Table 15).

Key lessons from the ESFAM Project include:

- Capacity building in financial literacy was an important strategy for successful implementation of ES packages. Project participants embraced the financial literacy training and coaching, and this was reflected in the improved planning on spending. Additionally, the project participants appreciated the difference between needs and wants, leading to better use of their money.
- As a part of its cash transfer methodology, which involved multiple transfers of varying amounts based on need over several months up to a total cap of about USD 120, ESFAM undertook periodic household cash flow assessment exercises to determine the amount of each of the cash transfers a household would be given to close the income gap for basic needs expenses. Although these exercises were tedious and time consuming, coupled with regular Catalyzing Business Skills training and coaching and mentoring sessions (by ESFs), they were important in increasing the ability of Destitute households to save money.
- Financial support in the form of cash transfers or savings match was a catalyst to positive family and child outcomes. Destitute and *Struggling 1* households that received financial support were more motivated to participate in project activities, leading to better outcomes than *Struggling 2* households, which did not receive financial support. The latter felt they were left out and were therefore not motivated to effectively participate in project activities. The cash transfer was a major incentive for participants in the "Destitute" category to participate in VSLA groups.
- Promoting a culture of saving by ESFAM participants in a bank required extra effort and time to sensitize and re-sensitize project beneficiaries on the benefits. As such, sufficient time and other resources need to be committed to the process of addressing fears and other misconceptions around the banking practice.



- Sequencing ES interventions was important to their successful implementation. For example, financial literacy, which preceded all the ES interventions, formed a strong knowledge base for successful implementation of the project, especially the cash transfer and matched savings accounts program components.
- Family reunification of children from CCIs and supporting their reintegration was a lengthy and labor-intensive process that required ample planning and adequate time to achieve positive measurable results.
- Mentorship of the PSWs and ESFs by both Project Social Workers and technical staff played an important role in ensuring effective case management and overall implementation of project interventions. The ESFs and PSWs were well equipped to support families effectively during home visits as well as during group activities

Challenges faced during implementation were:

- The limited implementation period meant some effects of interventions might not have shown by the time of data collection and the end of the project, and it was not possible to measure the sustainability of effects.
- A considerable amount of time was spent to identify reunified children who could be included, with their families, in the project and this reduced the implementation period in the reunified families.
- Limited technical capacity of PSWs and ESFs vis-a-vis complex programming and case management process affected the pace at which activities were implemented.
- High PSW and ESF drop-out rates delayed project implementation in some locations.
- Classifying households, targeting interventions based on vulnerability assessment and not providing all participants in the same community with a cash infusion created operational challenges affecting the rollout of activities and the desire of some targeted households not receiving cash transfers to participate.

Recommendations for future similar programs include:

- Allocating not less than six months for a preparatory phase with a highly sequenced process to allow for identifying participants; carrying out reunifications; assessing households; benchmarking and monitoring the progress of implementation; and developing, reviewing, harmonizing, and adopting training materials and tools, while other implementation processes are carried out.
- Using experimental evaluation design to test more rigorously the effects of the project design packages in reducing child-family separation.
- Committing more resources to assessing and classifying households in order to improve the targeting of interventions.
- Learning more about effective engagement of community-based extension workers (PSWs and ESFs), particularly around how their capacity to use a case management approach can be effectively strengthened.

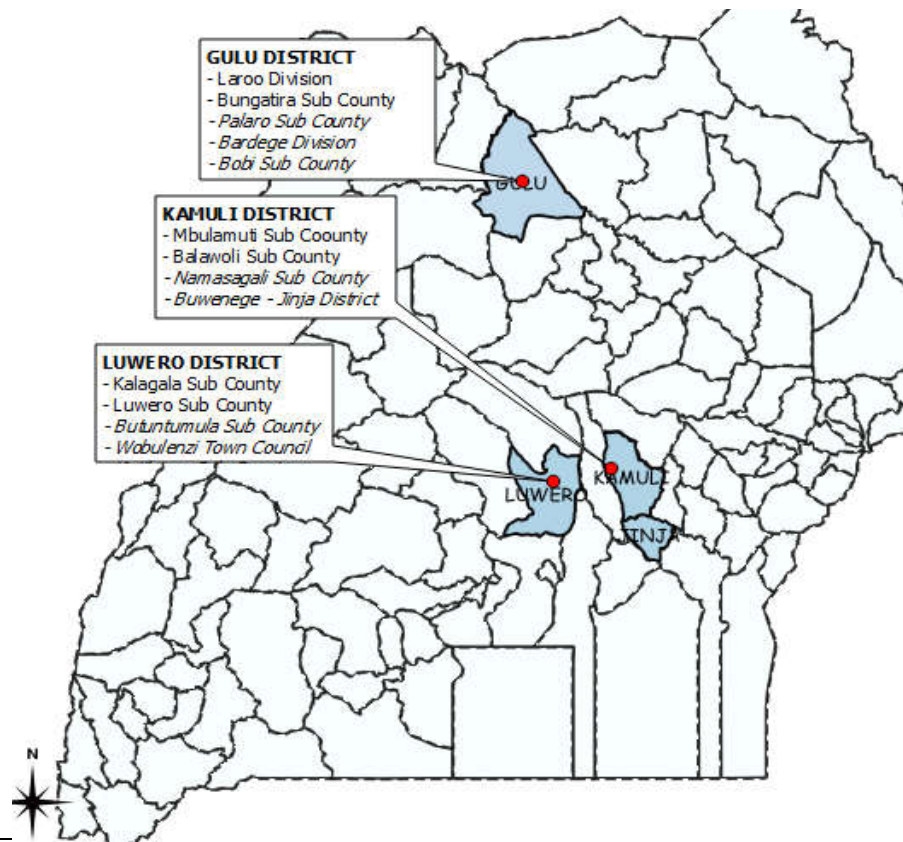
# Section 1: Introduction and Project Background

## 1.1: ESFAM Project Background

In 2015, ChildFund International received grant funding under FHI 360’s USAID-funded Accelerating Strategies for Practical Innovation and Research in Economic Strengthening (ASPIRES) project to implement the *Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)* project in Uganda. The two-and-a-half-year project, funded by USAID’s Displaced Children and Orphans Fund (DCOF), was implemented between November 2015 and June 2018, in partnership with the Women’s Refugee Commission and Making Cents International. The overall goal of the project was to contribute to program learning and development of the evidence base related to economic strengthening (ES) interventions and family preservation.

To maximize impact and leverage existing resources, project activities tested in ESFAM were based on work started earlier under ChildFund’s Deinstitutionalization of Orphans and Vulnerable Children project (DOVCU), another DCOF-funded program whose goal was to improve the safety, well-being, and development of highly vulnerable children, particularly those living without adequate family care. ESFAM utilized DOVCU-collected data to screen its initial set of potential project participants at risk of separation, collaborated with DOVCU to identify cases of children reunified by CCIs with little support, and adapted DOVCU’s case management guidelines and social support resources for use in the project. The ESFAM project was implemented in three districts: Gulu (a post-conflict district in Northern Uganda), Kamuli (a rural district in Eastern Uganda), and Luwero (a peri-urban district in the central part of the country).<sup>2</sup> They were selected based on DOVCU assessments in 12 districts and that showed that Gulu, Kamuli and Luwero had families at the highest risk of separation and supplied most of the children to the

**Figure 1: Map of Uganda Showing ESFAM Project Locations**



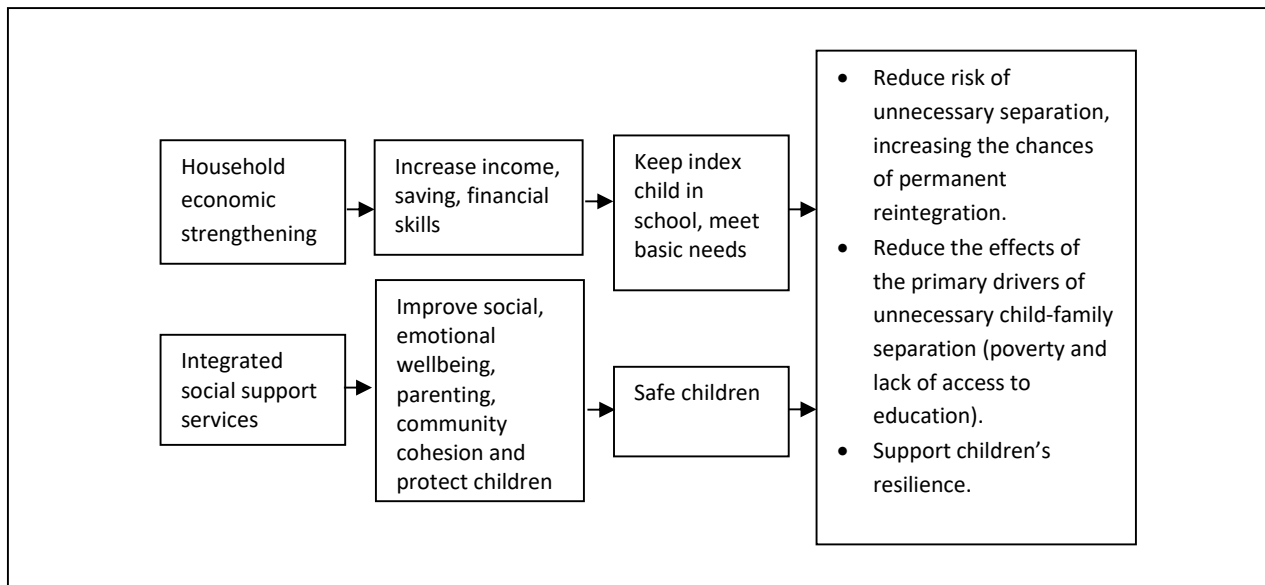
<sup>2</sup> During the course of the project, the project’s targeted location in Luwero was divided through redistricting resulting in the creation of a new district (Nakaseke).

CCIs. The sub-counties shown in italics on the map in Figure 1 were not selected for the at-risk-of-separation component of the project but are areas to which children were returned to family care from a CCI. Jinja was also included for this same reason.

### 1.2: ESFAM’s Theory of Change

ESFAM’s Theory of Change (TOC) was grounded in the idea that effective Economic Strengthening (ES) interventions delivered at the HH and child levels, integrated with social services, would reduce the effects of the primary drivers of unnecessary child separation (poverty and lack of access to education), thereby reducing risk of unnecessary separation, increasing the chances of permanent reintegration, and supporting children’s resilience and improvements in their status in the HH and community.

**Figure 2: ESFAM Theory of Change**



### 1.3: Project Logic – Goals, Objectives, Targets and Outcomes

ESFAM’s goal was to test the effectiveness and cost efficiency of sequenced and overlapping economic strengthening interventions (integrated with social support services) implemented at household and child levels, to reduce the effects of key drivers of unnecessary family-child separation (poverty and lack of access to education).

The Project was designed to achieve the following specific objectives:

**Objective 1:** To support reintegration of children in family care and prevention of family-child separation/re-separation with targeted household-level packages of case management and social support services and sequenced ES interventions.

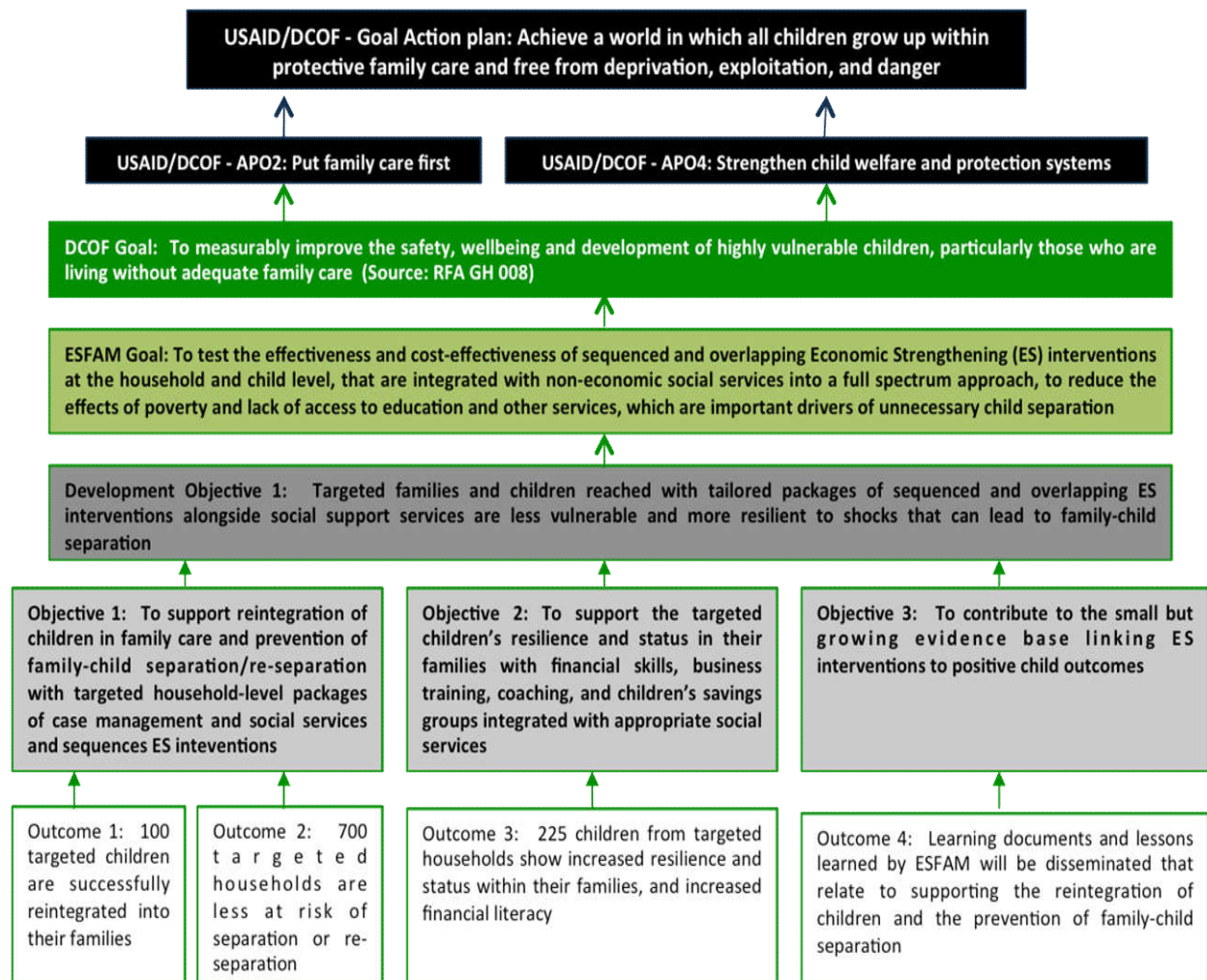
**Objective 2:** To support the targeted children’s resilience and status in their families with financial skills, business training, coaching and children’s saving groups integrated with appropriate social services.

**Objective 3:** To contribute to the small but growing evidence base linking ES interventions to positive child outcomes.

In line with USAID’s overarching Action Plan: “Achieving a world in which all children grow up within protective family care and free from deprivation, exploitation, and danger” and the three objectives above, the ESFAM Project sought to achieve the following key outcomes:

- Outcome 1:** 100 targeted children are successfully reintegrated into their families
- Outcome 2:** 700 targeted households are less at risk of separation or re-separation
- Outcome 3:** 225 children from targeted households show increased resilience and status within their families, and increased financial literacy
- Outcome 4:** Learning documents and lessons learned as relate to supporting the reintegration of children and prevention of family-child separation by ESFAM will be disseminated

**Figure 3: ESFAM Results Framework Summary**



## Section 2: Project Delivery Model and Methods

### 2.1: Identification of Project Participants

Initially, the project planned to reach 350 households at risk of separation and support 350 reunified children and their families. At-risk households were to be handed over by the DOVCU project, which had identified and assessed these households in the beginning of 2016. The DOVCU identification and assessment of at-risk households entailed a two-step process involving an initial community-based Participatory Rural Appraisal (PRA) process and subsequent verification of vulnerability status of the households using the DOVCU's Family Status Vulnerability Index (FSVI) tool. In order to validate the vulnerability status of the households identified by the DOVCU project, in June-July 2016, ESFAM re-verified the at-risk of separation households using a version of the FSVI tool adapted for the ESFAM project to address some of ASPIRES' research needs and enrolled 350 households in the project.<sup>3</sup> The FSVI tool looked at five of the Core Program Areas (CPAs) that reflect priorities in Uganda's National Strategic Program Plan of Intervention (NSPPI) framework for orphans and other vulnerable children: CPA1) Household economic livelihood security, CPA2) Access to basic needs, CPA3) Health,<sup>4</sup> CPA5) Psychosocial support and basic care, and CPA6) Child protection and legal support (see Annex 1 for FSVI).<sup>5</sup>

Initially, during its inception stage, the ESFAM project also anticipated referral of a caseload of recently-reunified children and families from DOVCU. However, by September 2016, it became clear that there was not a sufficient number of reunified children and families that could be transitioned from DOVCU to the ESFAM project. The two projects worked together with 12 Child Care Institutions (CCIs)<sup>6</sup> in the three targeted districts to identify children whom the institutions had either returned to family care without preparation of the children or families or children in those institutions who were preparing to return to family care. As a result of this activity, between November 2016 and February 2017, the project enrolled 89 of these children and their families, reunified by CCIs between December 2015 and February 2017, and assessed them using the FSVI. This left a deficit of 261 to achieve the target of 350 reunified children and their families to be included in the project.

To reach its enrollment target, the project increased its at-risk of separation target to 611 households. An additional caseload of 261 at-risk of separation households was obtained through a residual caseload that the DOVCU project had identified but was unable to serve, as well as through a new participatory rural appraisal process carried out by the ESFAM project to validate and identify more families at risk of

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<sup>3</sup> See "Multistage Processes of Identifying Children at Risk or Out of Family Care: a Case of DOVCU Project Methods in Uganda," Fred Mutenyo et al., 2019, *Global Social Welfare*, <https://doi.org/10.1007/s40609-019-00140-9>

<sup>4</sup> The FSVI CPA 3 is titled Health, Care and Shelter in the FSVI document, but in fact includes only questions related to health. Shelter questions are included under CPA 2 and Care questions are included in CPA 5 as basic care

<sup>5</sup> The NSPPI-2 for Orphans and Other Vulnerable Children structures CPAs as follows: CPA 1 Economic Strengthening, CPA 2 Food and Nutrition Security, CPA 3 Health, Water, Sanitation and Shelter, CPA 4 Education, CPA 5 Psychosocial Support and Basic Care, CPA 6 Child Protection and Legal Support and CPA 7 Legal, Policy and Institutional Mechanisms. See

<http://www.mglsd.go.ug/Plans/National%20OVC%20M&E%20Framework%202012.pdf>.

<sup>6</sup> As a part of its alternative care reform process, the Government of Uganda initiated a process to assess, register and regulate CCIs. A number of CCIs sent home children who had families to return to during this process, with very little preparation. Some children returned to the CCIs for school and then returned home again. One of the institutions with which ESFAM collaborated was a government remand home. Of the others, three continued to function as child care institutions, two converted into schools, five closed and the status of one was unclear.

separation for inclusion in the project. The project used the FSVI tool to assess and enroll the additional households.

The project thus enrolled 700 households. About 70% of the FSVI respondents were female; 68% baseline and 73% end line. At baseline, out of the 700 FSVI respondents, 49% were married/cohabiting partners, 30% widowed and 14% separated partners. 77% were rural dwellers. With regard to education levels, 59% of the participants had attained primary level of education, 25% never went to school, 14% attended some secondary school education and only 1% had reached tertiary level of education. In terms of primary occupation, 6% were casual workers, 54% were peasant farmers, 22% were involved in petty business and only 4% engaged in skilled labor.

## 2.2: Classification of Project Participants

### 2.2.1: Risk of Separation

Risk of separation analysis was done by computing total sum of scores across all CPAs (CPAs 1, 2, 3, 5, and 6); households with total sum of scores of 100 and above were classified as at high risk, those with total sum of scores ranging between 50 to 99 were classified as at medium risk, and households with total sum of scores below 50 were classified as at low risk of family separation or re-separation. The table below shows the scoring range (minimum and maximum scores) across CPA of the FSVI tool. CPAs 1 and 2 carried higher point values than the other CPAs because there were more variables put into consideration by ESFAM project. They therefore contributed heavily to the project’s assessment of a household’s level of vulnerability to separation, consistent with the theory of change that posited financial vulnerability as a major driver of separation -- the main focus of learning in ASPIRES Family Care.

**Table 1: FSVI Scoring**

Core Programme Areas	Description of the CPAs	Score Range
<b>CPA1:</b>	Household economic livelihood security	0-88
<b>CPA2:</b>	Access to basic needs	0-32
<b>CPA3:</b>	Health	0-08
<b>CPA5:</b>	Psychosocial support and basic care	0-20
<b>CPA6:</b>	Child protection and legal support	0-20
<b>Total (CPA 1,2,3,5&amp;6)</b>		<b>0-168</b>

Source: ESFAM Project FSVI tool

Table 2 below shows the overall vulnerability classification of all households at baseline, disaggregated by district and at-risk (prevention<sup>7</sup>) and reintegration (reunified) status.

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<sup>7</sup> Prevention households are also known as at-risk-of-family separation households, the two terms are being used synonymously in this report.

**Table 2: Overall Household Vulnerability/Risk of Separation Based on Total FSVI Score by District and At-Risk/Reunification Status**

Districts	Vulnerability Category	Participant categories		
		Prevention n=611	Reunified n=89	Total N=700
Luwero <sup>8</sup>	Low	42 (19%)	5 (45%)	47 (20%)
	Medium	49 (22%)	3 (27%)	52 (22%)
	High	131 (59%)	3 (27%)	134 (58%)
<b>Total</b>		222 (100%)	11 (100%)	233 (100%)
Kamuli <sup>9</sup>	Low	30 (18%)	10 (15%)	40 (17%)
	Medium	29 (17%)	24 (36%)	53 (23%)
	High	109 (65%)	32 (48%)	141 (60%)
<b>Total</b>		168 (100%)	66 (100%)	234 (100%)
Gulu	Low	47 (21%)	3 (25%)	50 (21%)
	Medium	47 (21%)	3 (25%)	50 (21%)
	High	127 (57%)	6 (50%)	133 (57%)
<b>Total</b>		221 (100%)	12 (100%)	233 (100%)

### 2.2.2: Economic Vulnerability

The project conducted a second level of household verification and validation to aid the classification and assignment of households to the different project intervention packages. The classification was mainly based on CPA 1 and CPA 2 Household Economic Livelihood Security and Access to Basic Needs. Based on these criteria, households were categorized into three economic statuses: Destitute households, Struggling 1 households and Struggling 2 households. The classification was consistent with the characterization of families in destitution and families struggling to make ends meet based on the PEPFAR's OVC program guidance.<sup>10</sup>

To place households in the three economic groups, the ESFAM M&E team reviewed the frequency distribution of households across the total score range, grouped them into quartiles (lowest-scoring 25 percent of total households, second lowest-scoring 25 percent of total households, second highest-scoring 25 percent of households and highest-scoring 25 percent of households) to see approximately where the cut-offs for these quartiles of households might lie (initially assuming half might be destitute and half might be struggling). After observing the skewing of the distribution toward the higher scores, the team used this information to help establish its destitute and struggling target beneficiary household numbers and adjusted its cut-off scores for economic vulnerability categorization to most closely capture the targeted number of beneficiary households for each of its three intervention packages. It divided the struggling category into two levels so that the project could target its three intervention packages at distinct groups: households that scored 70 or higher in the two CPAs were categorized as "Destitute" households, households that scored between 60 and 69 were categorized as "Struggling 1" households, households that scored between 35 and 59 were categorized as "Struggling 2" households. Households with scores of 0 to 34 would have been classified as "Growing" households. No households scored in this range, most likely because the initial PRA process would have screened them out. Table 3,

<sup>8</sup> Includes sub-counties that were included in Nakaseke District after redistricting.

<sup>9</sup> Includes reunified families in neighboring Jinja District.

<sup>10</sup> PEPFAR. 2012. Guidance for Orphans and Vulnerable Children Programming. The project did not plan to include families the PEPFAR framework might characterize as "prepared to grow," since they would be in less need of economic strengthening support.

below, shows the distribution of targeted household economic vulnerability by district and at-risk-of-separation/reunification status.

**Table 3: Household Economic Vulnerability by District and At-Risk/Reunification Status**

Districts	Vulnerability Category	Participant categories		
		Prevention n=611	Reunified n=89	Total N=700
Luwero	Destitute	131 (59%)	3 (27%)	134 (58%)
	Struggling 1	49 (22%)	3 (27%)	52 (22%)
	Struggling 2	42 (19%)	5 (45%)	47 (20%)
<b>Total</b>		222 (100%)	11 (100%)	233 (100%)
Kamuli <sup>11</sup>	Destitute	109 (65%)	32 (48%)	141 (60%)
	Struggling 1	29 (17%)	24 (36%)	53 (23%)
	Struggling 2	30 (18%)	10 (15%)	40 (17%)
<b>Total</b>		168 (100%)	66 (100%)	234 (100%)
Gulu	Destitute	127 (57%)	6 (50%)	133 (57%)
	Struggling 1	47 (21%)	3 (25%)	50 (21%)
	Struggling 2	47 (21%)	3 (25%)	50 (21%)
<b>Total</b>		221 (100%)	12 (100%)	233 (100%)

Source: ESFAM Project baseline data

### 2.2.3: Social Vulnerability

The project also assessed targeted households for social vulnerability. The risk analysis for social vulnerability was considered crucial in facilitating targeted delivery of the project's social support services. Social vulnerability was determined using information on three CPAs: CPA 3 Health (possible score 0- 8), CPA 5 Psychosocial Support (possible score 0- 20) and CPA 6 Child Protection and Legal Support (possible score 0-20). The possible total score of the three CPAs was 48. Households that scored within the range 0-12 on the three CPAs were placed in the low social vulnerability category. Those that scored in the range of 13-24 from the three CPAs were classified under the medium risk category and those that scored within the range of 25-48 were considered to have high social vulnerability. Table 4 below, shows the social vulnerability classification of participant households at baseline, disaggregated by district and at-risk-of-separation /reunification status. The largest proportion of both at-risk and reintegrating households, 50% of all households, was classified as being at a medium level of social vulnerability, and a greater proportion of reintegrating households was classified as at a high level of social vulnerability.

<sup>11</sup> Includes reunified families in Jinja.



**Table 4: Household Social Vulnerability by District and at-risk-of-separation /Reunification Status**

	Social vulnerability level	Prevention n=611	Reunified n=89	Grand Total N=700
<b>Luwero</b>	Low	43 (19%)	8 (73%)	51 (22%)
	Medium	95 (43%)	3 (27%)	98 (42%)
	High	84 (38%)	0 (0%)	84 (36%)
<b>Total</b>		222 (100%)	11 (100%)	233 (100%)
<b>Kamuli<sup>12</sup></b>	Low	8 (5%)	9 (14%)	17 (7%)
	Medium	85 (51%)	28 (42%)	113 (48%)
	High	75 (45%)	29 (44%)	104 (44%)
<b>Total</b>		168 (100%)	66 (100%)	234 (100%)
<b>Gulu</b>	Low	72 (33%)	3 (25%)	75 (32%)
	Medium	135 (61%)	7 (58%)	142 (61%)
	High	14 (6%)	2 (17%)	16 (7%)
<b>Total</b>		221 (100%)	12 (100%)	233 (100%)

Source: ESFAM Project baseline data

### 2.3: ESFAM Project Intervention Model

ESFAM’s support to families included multiple components provided using a case management approach implemented by District Social Workers hired as ChildFund staff members, and part-time, stipended Para-Social Workers (PSWs) and Economic Strengthening Facilitators (ESFs).

**Family assessment, planning and social support:** In each target district, the project hired a District Social Worker who worked with community-based PSWs and ESFs—23 in Kamuli district, 25 in Luwero and 25 in Gulu. PSW to case ratio was approximately 10, and was about the same for ESFs. The PSWs and ESFs were supervised and supported by the district-based ESFAM Social Worker to assess families using a set of case management tools developed for the DOVCU project. They also guided the targeted families to develop household plans especially on prioritizing their needs and made regular home visits to families, in which PSWs provided counseling and psychosocial support services as part of the social support component. They also strengthened parenting skills through individualized PSW-led discussions and counseling of the participants. For services that the ESFAM project was not able to offer, field staff and Para-Social Workers made referrals on a case-by-case basis, especially for health education, as well as child wellbeing and protection-related services.

**ESFs provided financial literacy capacity building for all households as a component of economic strengthening:** To build the participants’ capacities, the interventions with all households ESFAM’s partner, Making Cents, conducted an assessment to measure household needs, capacities and resources. The assessment results were then used to develop a financial literacy and business skills curriculum, Catalyzing Business Skills for Caregivers (CBS). The seven modules of the financial literacy component of the curriculum aimed to help all participating households develop their financial literacy, knowledge, skills and attitudes related to money management. PSWs used a companion economic and social coaching tool, “Follow-on Coaching to Households: Para-Social Worker’s Guide,” during home

<sup>12</sup> Includes reunified families in Jinja.

visits to reinforce and increase the families' adoption of new economic and social skills, practices, and knowledge key to child and family wellbeing.<sup>13</sup>

**Economic strengthening interventions were designed targeting households based on their different vulnerability levels:** The differentiated components of the intervention packages included cash transfers and later optional VSLA participation for Destitute households, Matched Saving Account (MSA) for Struggling 1 households<sup>14</sup> and VSLA plus group-based business skills training for Struggling 2 households. The twelve business skills modules in the CBS curriculum aimed to build the business knowledge, skills and attitudes necessary for ESFAM VSLA participants to successfully generate income. Each package is described in more detail in Table 5, along with project enrollment targets for reunified families and those seen as high risk of family-child separation.

**Savings groups for children and youth:** In addition to the three packages for caregivers, in support of Objective 2, ESFs supported children and youth in targeted households, as well as other children in their communities, to form and maintain children and youth saving groups (CYSGs). Participating children were grouped by age (10-13 and 14-17), supported to save in groups and trained using age-adapted versions of the CBS curriculum. The curriculum for children aimed to build the financial literacy and business knowledge, skills, and attitudes and emphasized building a savings culture, leadership and management skills. The curriculum for youth aimed at building the financial literacy and business knowledge, skills, and attitudes necessary for child and youth members of ESFAM savings groups to successfully generate and manage income. This intervention area is known as Package 4 within the ESFAM framework.

**Material support for families reintegrating children:** A reunification package was provided to households of children from CCIs that were reunifying with their families. This included items such as mattresses, blankets, bedsheets, scholastic materials and food items, with an average value of \$90, to assist the children to settle into their families and ease the economic burden posed by the addition of the child to the household. ESFAM also provided some money for school uniforms. ESFAM designed the package so that multiple family members would benefit from it.

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<sup>13</sup> Making Cents used a cascade approach to first train ESFAM staff as master trainers with the necessary facilitation skills and understanding of content to deliver the Training of Trainers (TOT) on the CBS curriculum directly to the project's ESFs. The same process was used to prepare the project's PSWs through a Training of Coaches (TOC) on the CBS coaching guide.

<sup>14</sup> In the design phase of the project, it was felt that Destitute households would not be able to come up with the necessary match. Struggling households, slightly less vulnerable than destitute, were broken into 2 categories: "Struggling 1" and "Struggling 2". Struggling 1 households were assigned to the MSA intervention and Struggling 2 Households to village savings and loan associations.

**Table 5: ESFAM Intervention Packages and Household Targets**

<b>Economic Package</b>	<b>Purpose</b>	<b>Reunified Households ; Children from CCI/Remanded Home</b>	<b>Households at Risk; High, Medium Risk of Family-Child Separation</b>	<b>Total Targeted Households</b>
<b>Package 1</b> HH-level financial literacy (FL) + cash transfers + later optional ESFAM VSLA + Catalysing Business Skills (CBS) training + monthly social support and business coaching home visits	To stabilize consumption for destitute HHs so that the pressure to separate from children is reduced, and the HH members can then concentrate on improving their economic situation	<b>41</b> (Gulu 6, Kamuli 32, Luwero 3)	<b>367</b> (Gulu 127, Kamuli 109, Luwero 131)	<b>408</b>
<b>Package 2</b> HH-level FL training + support for matched savings accounts + monthly social support and business coaching home visits	The account is meant to be used to assist families to pay for education costs and other basic needs while incentivizing them to save for educational purposes.	<b>30</b> (Gulu 3, Kamuli 24, Luwero 3)	<b>125</b> (Gulu 47, Kamuli 29, Luwero 49)	<b>155</b>
<b>Package 3</b> Village savings and loan associations (VSLA) + group-level FL training + group-based CBS training + monthly social support and business coaching	To encourage the project participants to access credit and capital (own savings) for investment in productive micro-enterprises as well as social capital. This in a way improves the HHs' economic resilience to address economic vulnerability, which was one of the root causes of child separations.	<b>18</b> (Gulu 3, Kamuli 10, Luwero 5)	<b>119</b> (Gulu 47, Kamuli 30, Luwero 42)	<b>137</b>
<b>Total</b>		<b>89</b> <b>(Gulu 12, Kamuli 66, Luwero 11)</b>	<b>611</b> <b>(Gulu 221, Kamuli 168, Luwero 222)</b>	<b>700</b>
<b>ESFAM Child ES Services and Targets</b>				
<b>Package 4</b> Child and youth savings groups (10-13 and 14-17) + group-based financial literacy and business skills training and coaching + interactive learning sessions and other social support services	These are groups of children/youth, divided by cohort (ages 10-13 and 14-17) to introduce children and youth of ESFAM HHs to the saving and good money management culture	<b>24</b> (Gulu 4, Kamuli 15, Luwero 5)	<b>201</b> (Gulu 71, Kamuli 60, Luwero 70)	<b>225</b>

## Section 3: Project Monitoring and Evaluation (M&E) Methods and Processes

### 3.1: M&E Overview

Monitoring and evaluation for the ESFAM project was vital, not only during implementation of activities but also in terms of contributing to the evidence base about economic strengthening activities. In line with the project's overall intent to integrate programming from two perspectives (prevention of family child separation and permanent reintegration), the project M&E component was developed to facilitate systematic data collection to provide information related to ASPIRES Family Care's three key research objectives below:

- **ES Objective:** To assess extent to which the ESFAM programs affected the economic status and vulnerability of beneficiary HHs.
- **Reintegration Objective:** To assess the extent to which the ESFAM programs have been successful at fostering family-child reintegration
- **Reintegration and Prevention of Separation Objective:** To assess the extent to which the ESFAM programs are successful at preventing family-child separation

ESFAM's M&E component also measured 30 other indicators prioritized by ChildFund to assess project progress and monitor outcomes and which served multiple other purposes, including i) Guiding the planning, management, and documentation of progress towards achieving project outputs and outcomes; ii) Facilitating results-based management, iii) Providing accountability to the project funder, FHI 360 and iv) Contributing to the knowledge base about the effectiveness of different ES packages on project outcomes, including feeding into the FHI 360 ASPIRES larger research agenda. See Section 7, Summary Indicator Table, for results.

### 3.2: ESFAM M&E Process

#### 3.1.1: M&E Planning

ESFAM developed a draft monitoring and evaluation plan in March 2016 and revised and finalized it in April 2017 after it established its caseload. The plan outlined key project indicators related to processes, outputs, and some outcomes that were to be measured to provide regular and timely information about progress towards project results and targets. The plan also provided information about the key monitoring tools that would be administered to obtain this data. This included the frequency of data collection, data aggregation, analysis and use. The specific tools adopted during the life of the project are outlined in Annex 4. Key tools include the FSVI (see Annex 1) and Child and Caregiver Integration Status Tools (see Annexes 2 and 3)<sup>15</sup> used in project M&E and FHI 360's evaluation research; case management tools used by ESFAM social workers, PSWs and ESFs; and activity tracking tools. See Annex 4 for a list of M&E tools.

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<sup>15</sup> The Child and Caregiver Integration Status Tools were developed by ASPIRES Family Care and Retrak staff for the project and reviewed by ChildFund. They were specifically designed, following a review of several tools that look at child well-being, to reflect domains of child well-being that the literature and practice wisdom identify as central drivers of family-child separation. The developers licensed relevant indicators from the Search Institute's Developmental Assets Profile (DAP) and selected others from the Child Status Index (CSI) and other tools.

### **3.1.2: Data Collection, Flow and Management**

Smooth flow of data was an important portion of the ESFAM M&E Plan. The following outlines the general flow of ESFAM Project monitoring and evaluation data for the entire project period.

#### Monitoring Case Files and Savings Group Activities

Most of the monitoring data for ESFAM was collected at the community, or participant household level. ESFAM's 73 PSWs and ESFs were responsible for obtaining information about the adults, children (aged 10-13), and youth (aged 14-17) participating in the project at the household and savings group level. They documented this data in their Case Management and VSLA Monitoring Tools and other monitoring forms mentioned above.

The standard procedure was for this information to be shared in a consolidated form in the PSW and ESF Monthly Progress Reports with their District Social Worker for review and reflection. After reviewing these data, the Social Workers consolidated them into a *Social Workers Quarterly Progress Report*, which was then shared with the ESFAM M&E team, based at the ChildFund National Office in Kampala. Data entry into the ESFAM MIS system, data cleaning and overall quality assessments were conducted by the ESFAM M&E team, based at the ChildFund National Office. In addition, the team was responsible for conducting quality assessment and spot checks throughout the project period. Analyzed program information was generated and disseminated both internally and externally; mainly during the ESFAM quarterly meetings at the national and field offices.

#### Evaluation Data

Data for the ESFAM evaluation was collected at three points during the project period, i.e., baseline (July 2016), midline (June 2017) and project endline (February 2018). Research Assistants (8-10 in each district) were hired to collect data from all ESFAM households, using the FSVI and the Child and Caregiver Integration Status Tools. At the end of each data collection period, fully completed forms were submitted to the M&E Team in Kampala for data entry, cleaning, quality assessment, and analysis.

#### Data Entry and Cleaning

All monitoring data was updated at least quarterly, unless otherwise noted in the Performance Indicator Reference Sheet (PIRS). Data was entered directly into Excel spread sheets developed by the M&E Manager. The process was supervised by the ChildFund M&E Manager.

With respect to ESFAM evaluation data, externally-hired data entry clerks with extensive experience in the use of EpiData conducted data entry throughout the project life. These data entry clerks utilized a double-entry system to enter all data collected from the households. This approach was adopted to assist in preventing errors in data entry. The entire process was supervised by the ChildFund M&E Manager. EpiData and Microsoft Excel were used to perform an initial cleaning and eventually SPSS for more in-depth cleaning.

#### Data Quality Assurance

Key steps to ensuring quality project data included the following.

- Train ESFAM Project staff and Research Assistants on the concept of research ethics and data quality management.
- Train Research Assistants and Field Supervisors on the use of ESFAM's FSVI and the Caregiver and Child Integration Status Tool, research ethics and other research aspects.
- Conduct spot checks and check-ins with respondents to confirm the responses recorded.

- Close supervision and review by the M&E Manager of data entries for every tool based on a random sample of at least 10% of the tools and records.

#### Data Storage

Hard copies of household and saving group data were stored at the ChildFund Field Offices and all the other data were stored at the ChildFund National Office in Kampala. All data were securely stored and not accessible to non-ChildFund or partner staff.

## Section 4: Project Implementation and Outcomes

### 4.1: ESFAM Capacity Building for All Families – Description and Key Outcomes

#### 4.1.1: Financial Literacy

The financial literacy component of the [Catalyzing Business Skills](#) curriculum was delivered either in individual sessions at the household level or to groups by the ESFAM ESFs, at least twice a month for 45 minutes per session over a period of 2 to 3 months.<sup>16</sup> The training sessions focused on topics including managing HH money flow; managing needs and wants; why save, how and where to save; borrowing money in the community and managing financial emergencies. The home-based training and group training sessions were aimed at increasing the understanding of heads of households and other adult household members of financial management concepts and building their capacity to use knowledge and skills in their lives. Financial literacy training provided an opportunity for the various household members to learn and share how they could improve their livelihoods in their respective households. By the end of the project, 642 caregivers and 249 children and youth had been trained on financial literacy by the ESFAM ESFs in the three districts. Figure 4, below, highlights some of the key outcomes<sup>17</sup> and benefits that are attributed to the ESFAM financial literacy training.

#### Figure 4: ESFAM Financial Literacy Training: Key Outcomes

- i. **Planning for spending:** *“Unlike before, I now plan every family expenditure. The training taught me that you first have to plan before you spend money and you must come together as a family to decide how to spend. This has brought so much harmony and closeness among all family members”* **ESFAM Caregiver-Gulu district.**
- ii. **Distinguishing between needs and wants:** The concept of distinguishing between needs and wants has been widely mentioned by both caregivers and ESFs since the commencement of the trainings in 2016. During the recently concluded assessment by Making Cents, ESFs identified it as a positive result of CBS, noting that *“our people are very happy, now they know how to save, and they understand very well the difference between needs and wants.”* *“The basic thing you need to spend the money on is school, medical needs and food; we then need to save the rest in the cash box.”* **Destitute Caregiver, Gulu district**
- iii. **Increased capacity for saving:** The importance of saving and how to save has also been a dominant theme related to the benefits of financial literacy training for ESFAM caregivers. Findings from the ESFAM end line evaluation indicate that children can save and should be supported to save through participation in savings group activities. There was a positive response to savings concepts as reflected in the profile of savings accumulated by the savings groups (both children/youth and adults). For example, the average savings per children’s group were UGX. 320,000 and UGX. 403,000 for the youth groups by the end of first cycle.
- iv. **Increased access to loans:** Caregivers across the three districts emphasized the benefit of borrowing money and paying it back. Information obtained from the project supported VSLA indicates that the capacity for group members to borrow and pay back increased over the project period. This is confirmed by findings from the end line evaluation, which indicate that 63% of the caregivers in VSLA reported accessing loans and paying

<sup>16</sup> The Catalyzing Business Skills curricula and accompanying coaching guide can be accessed at <https://bettercarenetwork.org/library/strengthening-family-care/household-economic-strengthening/catalyzing-business-skills>.

<sup>17</sup> Source: *ESFAM Capacity Building Assessment*, February 2018

them back, compared to 44% of respondents at baseline in 2016. This shows an increase of about 19% over the two-year period. These findings are complemented by the qualitative data from one of the caregivers' testimony of loans they had taken from their savings groups, noting the importance of paying them back. For example, a destitute caregiver in Gulu stated that *"George [ESFAM Social Worker] taught us how to borrow money from the savings group. Now, I know how to borrow and pay back the money. I have borrowed money from the savings group and expanded my poultry project...my profit margin has gone so high as a result...and I have paid it all back. I used to fear getting loans...thinking that it was impossible to pay it back. Now I am very confident..."*

#### 4.1.2: Business Skills

Following completion of the financial literacy training, the ESFAM ESFs conducted the business skills components of CBS training for ESFAM project VSLA and CYSG participants in the three districts. The training was aimed at building beneficiaries' business and money management skills including saving, borrowing, budgeting, understanding the market, making investments, customer service and understanding and calculating profit. The CBS training also included soft skills, mainly decision-making, planning and communication. The curriculum also emphasized family strengthening concepts such as mutual support to the household and building social capital. As indicated in the preceding sections, the CBS curriculum comprised three training sub-manuals, one for children aged 10-13, one for youth aged 14-17 and one for adults/caregivers, along with a follow-on coaching manual for all three participant categories. The sub-manuals for children and youth were used with the children and youth savings groups described in section 4.5. Together, the training sessions were conducted over a period of 20-24 hours for each of the three participant categories. A total of 891 participants, 249 children and youth and 642 caregivers, were trained by project closure in March 2018. Figure 5 highlights key outcomes attributed to the business skills training component; see Annex 5 for more details.

##### **Figure 5: Business Skills Training: Key Outcomes**

- **Increased business management skills/increasing profitability:** Results from the capacity assessment by MCI indicated that 54% of destitute HHs, 38% of Struggling 1 HHs and 36% of Struggling 2 caregivers reported very high confidence in operating a profitable business enterprise at the end of the project.
- **Turning learning into action:** results also indicated that 67% of the destitute HHs that participated in CBS invested part of their CT disbursements in income generating activities (IGAs) by the end of the project. The training emphasized investment in IGAs as one of the ways to enhance economic resilience of the families.

**Source:** MCI Capacity Assessment, 2018

#### 4.1.3: Home-Based Individual Financial Literacy, Business Skills and Social Services Coaching

Economic Strengthening Facilitators and Para-Social Workers provided coaching support to caregivers during home visits on a monthly basis for a period of 9 to 12 months. The coaching support was given using the *"Follow-on Coaching to Households: Para-Social Workers Guide"* developed by Making Cents International. The one-on-one home-based sessions were aimed at increasing the caregivers', children and youth and other household members' capacities to practically apply the acquired knowledge and skills in their lives and hence stabilize their livelihoods.

Business coaching sessions were typically tailored around the needs of individual households and included topics such as business decision making, dreams for the future, planning for the business,



knowing costs and potential gains, communicating plans, and the importance of investing in children. Some of the noticeable benefits of these coaching sessions included the following:

- Increased prioritization of the needs of children, with about 80% of CT expenditures directed towards school-related items (school tuition and other scholastic materials) according to case file data;
- Wider involvement of family members in financial planning and management;
- Increased participation in VSLAs;
- Increased participant ability to start and manage income generating projects.

The social support services component of the coaching sessions was conducted by the project supported PSWs in all the target communities at an individual level. During these sessions, PSWs provided information on child protection to prevent, but also improve household’s response to, all forms of child abuse or violation of child rights such as sexual abuse (defilement, child marriage, and sexual exploitation). PSWs also supported positive parenting skills among caregivers and offered psycho-social support to strengthen coping skills and restore dignity and hope of families struggling with a range of social and emotional challenges. Consequently, there was noted increased awareness of the negative impact of child abuse and strengthened awareness on how to report cases to the appropriate child protection structures. Psychosocial support and positive parenting skills helped to change the attitudes of project participants, leading to the reduction in domestic violence cases based on information from case files, improved permanency of care of the children within their families and improved child-parent/caregiver relationships. Table 6 compares the social and emotional status of the supported households, at baseline, midline and endline. Results indicated that there was a general improvement in the social and emotional status of the families.

**Table 6: Changes in the Social and Emotional Environment of the Households**

<b>Social and emotional situation of the targeted household at baseline, midline and at project end line</b>	<b>Baseline (N=700)</b>	<b>Midline (N=656)</b>	<b>Endline (N=656)</b>
<b>HHs expressing there are frequent or periodic signs of aggressive behaviours, domestic violence, child abuse, child neglect</b>	70 (10%)	19 (3%)	4 (1%)
<b>HHs known for alcohol or drug over use, alcohol addiction</b>	63 (9%)	48 (7%)	14 (2%)
<b>HHs with family conflict, conflict with mate, child problems is frequent</b>	71 (10%)	49 (7%)	41 (6%)
<b>HHs frequently or periodically faced with community conflict</b>	66 (9%)	42 (6%)	71 (11%)
<b>HHs with some of the above signs but a bit mild</b>	221 (32%)	215 (33%)	204 (31%)
<b>Families with positive social and emotional environment</b>	208 (30%)	283 (43%)	322 (49%)

Source: ESFAM baseline and endline data from FSVI

**Figure 6: Susan, a Cash Transfer Beneficiary, and Her Growing Stock of Piglets**



**Spotlight on ESFAM CT Caregiver**

Susan (pseudonym), a 51-year-old ESFAM caregiver from Gulu district, learned about making wise investments from the *Catalyzing Business Skills* training. After recognizing a good investment opportunity, she used her ESFAM cash transfer to invest in a piggery, since she knew the pigs would multiply very easily. Now, Susan's one pig has delivered 18 piglets. Her children help to take care of the piglets, giving the children shared responsibility in the well-being of the household, strengthening their confidence, self-esteem and contributions to the family. Renting a home in Gulu town after relocating from her village during the conflict in northern Uganda, Susan's goal is to build a permanent home with the profit she earns from her next sale of pigs.

**Figure 7: Benefits from Business Skills Training and Coaching (BSTC): Voices of Children and Youth**

As with the caregivers, ESFAM youth beneficiaries aged 14-17 and children aged 10-13 years learned business management concepts, including profitability. Some examples from the ESFAM communities include the following:

*"As a result of the training, I was able to network and to connect with other business owners. I know where to sell my product and am now profiting. I am selling produce at the trading center, I first networked to see if they like it or not. Every time I go to the market, I am very keen to study and understand which products are scarce and then I plan to supply that for profitability."* **Youth (14 years) - Gulu district**

*"I used to buy and sell chickens, thinking that they were profitable. But now, I make bricks and when I sell them, I make more money, buy books and pay for school fees for myself and my siblings. I started last year after starting the ChildFund business skills training. I think that bricks are more profitable. I now know how to calculate profit margin."* **Youth (17 years) - Kamuli district**

*"The first thing I learned about business is how to handle a customer. I learned that I will make more money if the customer is happy."* **Child (12 years) - Luwero district**

*"One Important thing I learned was how to determine a profitable business enterprise. I learned that you have to look for something which meets the needs of people in the community and which may not have so much competition."* **Child (13 years) - Kamuli District.**

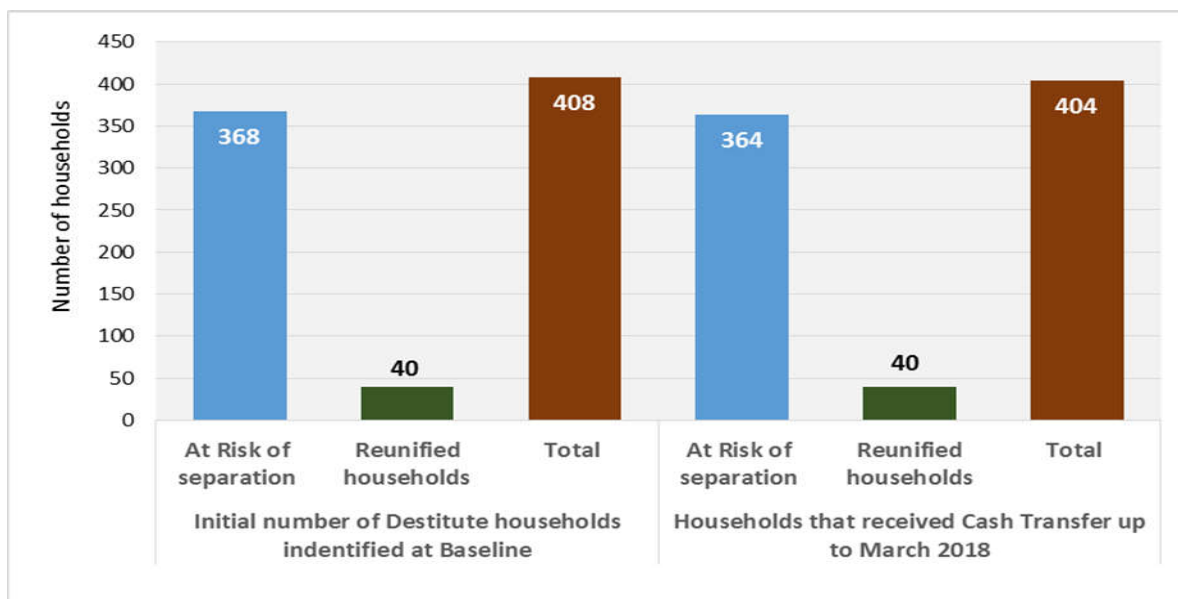
*"I learned that I can do business and still go to school. The most important thing is to keep my eyes on the future and make sure a business enterprise I get engaged in does not affect my studies."* **Child (10 years) - Gulu district**

#### 4.2: Package 1 – Cash Transfer and Optional VSLA Activities for Destitute Households, Description, Outputs and Outcomes

At the inception of the project, 408 households were classified as Destitute. These were targeted to benefit from Intervention Package 1. Interventions under this package were designed to help families stabilize consumption to reduce pressures leading children to separate and improve the economic resilience of the families. Between March 2016 and September 2016, the project developed Cash Transfer Guidelines to guide the implementation of this component (Annex 6). The project designed its cash transfer (CT)-led intervention so that targeted households would receive up to UGX 420,000 (\$120) through multiple installments paid over a period not to exceed 12 months (but more likely a shorter period of time). The cash amounts disbursed each time were determined through periodic assessments of household needs and delivered either in cash or via mobile money.

In addition to the CTs, other interventions under this package included home-based financial training (Module 1 of Catalyzing Business Skills), conducted by ESFs between December 2016 and March 2017, as the first activity before the CTs. As described in the previous section, this training emphasized ways of managing financial resources, because it was imperative for the participants to understand how and where to spend the money available to the household. Following the training, the ESFs, supported by the district Social Worker, assessed households using a household cash flow assessment tool to determine their current financial needs. Cash transfers were advanced to them accordingly. ESFAM began making cash transfers in December 2016 and completed them for most recipients by December 2017, with final cash transfers made to two households in January 2018. On average, households received five transfers over 10 months. In all, a total of 404 (99%) out of the planned 408 households (364 at-risk of separation and 40 re-unified) received the full allocated UGX 420,000 per household. Four at-risk households did not receive the cash transfer because they moved out of the community and stopped participating in the project. Figure 8 below provides an overview.

**Figure 8: Destitute Households Identified and Supported with Cash Transfers**



Source: ESFAM records of case files

Part of the project’s strategy was to ensure that the households that were supported with CTs used them appropriately to meet the needs of their families. To that effect, the ESFs guided the households to come-up with cash utilization plans, so that the CT would be used to fill the households’ cash deficits. Results from the analysis (see Section 7; summary of the indicators) indicated that, overall, 40% of the households (41% of at-risk households, and 35% of reunified households) used the CT for the intended purposes. This outcome was attributed to the fact that households had varying needs that included consumption, investment in agriculture (buying inputs) and some expenditures were for urgent/emergency needs.

The main purpose of the CT intervention was to provide consumption support to stabilize recipient households. ESFAM did not expect CT participants to start and run micro-enterprises. The project did plan to encourage Destitute households to form VSLA at some point. As a result of intense capacity building efforts and the skills imparted, participants showed a great deal of interest in and enthusiasm for savings groups and ESFs found themselves supporting VLSA development earlier than anticipated. Between January and March 2017, ESFs assisted Destitute participants to organize themselves and recruit other members of their communities. By the end of the project, 20 VSLAs had been formed comprising members of 338 project-supported Destitute HHS. These households accounted for 52% of the members of the groups. Participants not only joined VLSAs, but also made substantial savings and invested some of the funds in micro-enterprises. This was an unexpected positive outcome of this intervention. Table 7 below shows membership in these VSLAs, disaggregated by the district of the project operation. The table also shows the average size of the membership of the VSLAs and savings per VSLA group in Uganda shillings and USD dollars.

**Table 7: VSLAs composed of ESFAM destitute participants and other community members**

District	Number of Destitute VSLAs	ESFAM members (1 per HH)	Non ESFAM members	Total members	Avg size per group	ESFAM members as % total	Average Savings Per VSLA, UGX	Amount in USD
Gulu	11	129	201	330	30.0	39%	1,985,409	\$522.47
Kamuli/Jinja	6	127	39	166	27.7	77%	2,081,400	\$547.70
Luwero/Nakaseke	5	82	77	159	32.1	52%	4,126,333	\$1,085.9
<b>Total</b>	<b>20</b>	<b>338</b>	<b>317</b>	<b>655</b>	<b>32.8</b>	<b>52%</b>	<b>8,193,180</b>	<b>\$2,156.1</b>

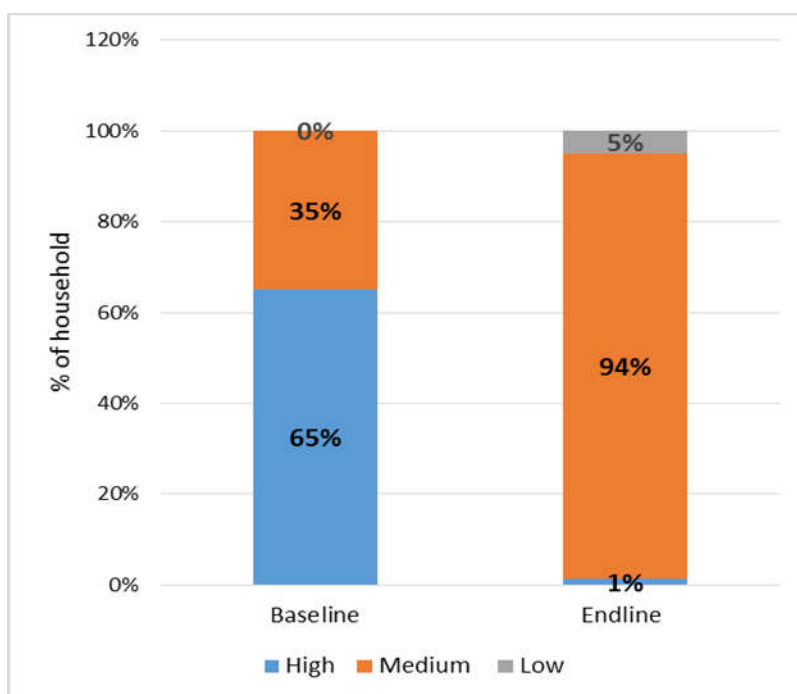
Source: ESFAM Project records

These VSLAs shared out (distributed) their collective savings among group members between December 2017 and March 2018. By the end of the project, all groups had started their second saving cycle. Four VSLAs registered as Community Based Organizations (CBOs) with the Community Development Office to formalize their operations and become legal entities. The VSLAs that registered as CBOs included one from Kamuli and three in Gulu district. Registration as a CBO is a requirement of groups holding regular meetings and would also enable the groups to have access to government programs.

Beside the economic strengthening interventions, Destitute households were trained in parenting practices and child protection (both prevention and response) during home visits and occasionally in sessions connected to VSLA meetings. They also received psychosocial support, counseling (for them and the children under their care), child protection training and referral to other relevant services, and business coaching.

In this section, results of the vulnerability dynamics of Destitute households are presented. It compares the vulnerability status for at-risk and reintegrating households and the overall vulnerability of the Destitute households at baseline and end line, shown in Figure 9 and Table 8, below. It considers the average of Destitute households' vulnerability scores based on: (i) All the CPAs: 1, 2,3,5,6 (overall vulnerability, or risk of separation) (ii) CPAs 1 and 2: (economic vulnerability) and (iii) CPAs 3,5 and 6 (social vulnerability). From baseline to endline, the proportion of Destitute households classified as being at a high level of overall vulnerability based on total CPA score reduced from 65% at baseline to 1% at endline. The reduction in the high-risk category of households correspondingly meant an increase in medium risk and low risk category of households as indicated in Figure 9 below.

**Figure 9: Vulnerability Status of Destitute Households at Baseline and Endline**



**Source:** ESFAM baseline (N=408) and endline (N=394) data from FSVI assessment.

Table 8 below shows progress of Destitute households against key indicators including vulnerability scores, average income and saving, households reporting they would use lower risk coping strategies<sup>18</sup> to pay for sudden expenses without eroding their assets, and positive educational status (index children

<sup>18</sup> Both low and high-risk strategy options were captured in the FSVI tool. Lower risk strategies are those modest coping strategies a household might use to handle costs of unexpected shocks. They include paying for unexpected expenses with cash on hand/savings; seeking contributions from friends, relatives, community members, through harambee, gifts or church help; requesting help from a charitable organization, CBO or NGO; borrowing from a friend or relative; looking for another source of income near or at home; reducing household spending. Higher risk strategies to cope with the costs of unexpected shocks are those with potentially undesirable consequences. . They include selling small livestock, household goods or items used in the household (eroding household assets); migrating for work; borrowing from a moneylender at high interest; selling a bicycle, land, tools or other items that help produce income; breaking up the household—sending children to others to care for; going without food and engaging in transactional sex or illegal activities.

reporting caring about school, enjoying learning, school encouragement, fair enforcement of school rules and eagerness to do well in school and other activities). It also shows the proportion of reunified children in Destitute households who were still in family care by the end of the project. Results in Table 8 indicate that the average overall vulnerability score of Destitute households decreased from 105 to 67, a 37-point (36%) reduction. This trend was similar across at-risk and reintegrating households, with vulnerability scores reducing 38 points (36%) and 35 points (34%). Economic and social vulnerability scores also decreased across the Destitute HHs, while average monthly income, savings, ability to pay for sudden expenses, and the proportion of HHs with a positive education status all increased.

**Table 8: Key Indicators for Destitute HHs**

Indicator	At-risk HHs			Reintegrating HHs			All Destitute HHs		
	Baseline N=367	Endline n=353	Change	Baseline n=41	Endline n=41	Change	Baseline N=408	Endline N=394	Change
Average total FSVI score*	105	67	-38	103	67	-35	105	67	-37
Average economic vulnerability score*	83	56	-27	79	56	-22	83	56	-26
Average social vulnerability score*	22	11	-11	24	11	-13	22	11	-11
Average monthly income	35,753	68,189	32,436	33,767	77,281	43,514	35,578	69,145	33,567
Average savings held	52,016	105,358	53,342	66,200	78,449	12,249	53,341	102,451	49,110
% HHs reporting they would use lower risk coping strategies to pay for sudden expenses (without eroding their asset base)	34.0%	47.5%	13.5%	34.0%	66.6%	32.6%	34.8%	60.5%	25.7%
% HHs with positive educational status for children	41.0%	79.0%	38.0%	68.0%	85.0%	17.0%	44.0%	80.0%	36.0%
% reunified children who remain in family care for at least 10 months					94%				

Source: ESFAM baseline and end line data. *Note: the negative signs on the figures indicated a reduction in the vulnerability status of the households and the absolute numbers indicate the magnitude of reduction.*

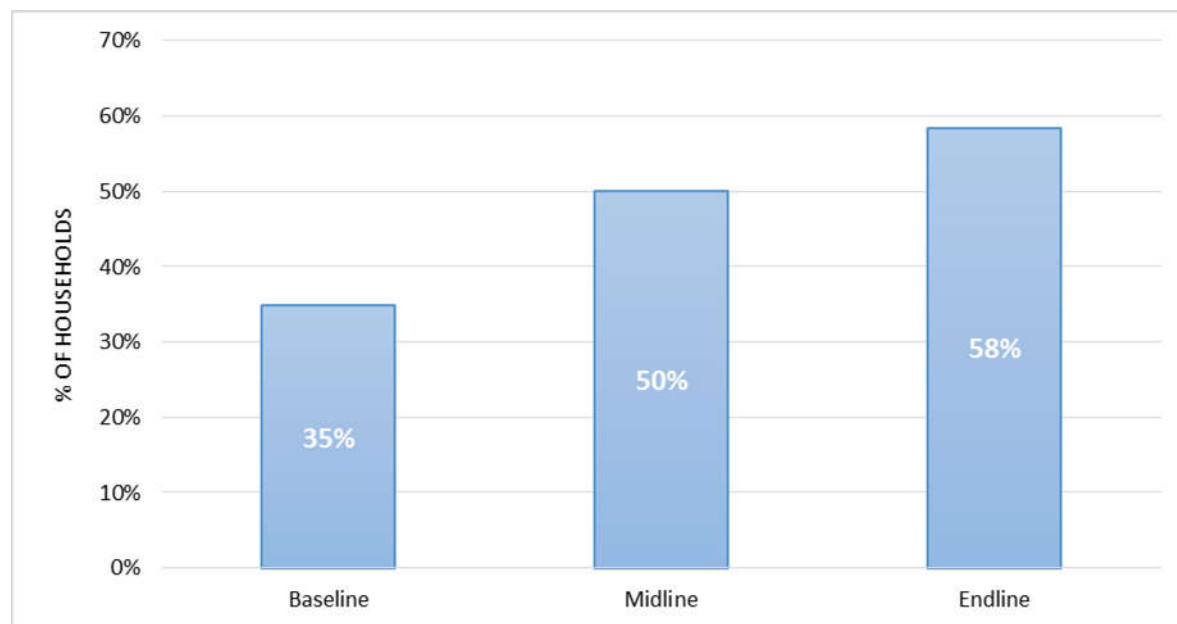
\*Lower scores better

The average income of Destitute households improved from UGX 35,578 (\$10) to UGX 69,145 (\$18), an increase of UGX 33,567 (\$8.78, just over 94%) against the target increase of UGX 20,000 (\$5.23) that had been estimated at project commencement. When compared with Struggling 1 and Struggling 2 households, it was observed that this was the greatest change observed amongst the three classification categories, suggesting that the cash transfer intervention had a greater influence on household incomes than the MSA- or VSLA-led interventions. Savings profiles for the participants from the Destitute category also increased tremendously from an average of UGX 53,341 to 102,451 (\$13.96 to \$26.81) by the end of the first cycle operations, a 92% increment in savings amounts per household on average.

Similar results were observed amongst the two categories of at risk of separation and reintegrating households. However, reintegrating households had a greater average increase in income (UGX 43,514 compared to UGX 32,343) and average savings held by reintegrating HHs was higher than that for at-risk HHs at both baseline and endline. At-risk HHs demonstrated a greater average increase in savings held from baseline to endline (UGX 53,342) than reintegrating households (UGX 12,249), as indicated in Table 8 above. In addition, the proportion of CT recipients who reported they would use lower risk strategies to pay for sudden expenses/shocks increased as indicated in Figure 10 below, but the increase was more

marked among reintegrating households. This variation could be explained by the fact that reintegrating households were supported with cash transfers, given reintegration packages and supported with social services as well. Thus, this complete package of interventions to these households could have enabled them to improve their ability to take care of shocks without eroding their asset bases.

**Figure 10: Percentage of Destitute Households Reporting They Would Use Lower Risk Coping Strategies to Pay for Sudden Expenses at Baseline, Midline and Endline**



**Source:** ESFAM baseline (N=408), midline (N=394) and endline (N=394) data

It was also observed from the results that households with positive educational status for children in all the Destitute households improved from 44% at baseline to 80% at end line, and this was equivalent to an 82% improvement on the education status based on the Child Integration Status Tool. 95% of children that were reunified in the Destitute households were still in family care after 10 months. The index children from at-risk HHs started from a lower place than did reintegrating children because most of the reintegrating children had previously received education in/through a CCI cum boarding school, whereas children in at-risk HHs may not have been in school. Both groups showed improvement over time, but the at-risk group showed greater improvement.

#### **4.3: Package 2 – Matched Savings Accounts for Struggling 1 Households, Description, Outputs and Outcomes**

Matched Savings Accounts (MSA) were made available to the 155 households categorized as Struggling 1. The MSA intervention was intended to assist families to pay for education costs and other basic needs while incentivizing them to save for educational purposes, thus addressing a major driver of family-child separation. Between March 2016 and September 2016, the project developed Matched Savings Account Guidelines to guide the implementation of this component (Annex 7).



Figure 11: A Caregiver Opening a MSA with Post Bank Uganda, Gulu District

As in Package 1, the entry point was home-based financial literacy training (Module 1 of *Catalyzing Business Skills*), conducted by ESFs between December 2016 and March 2017. Following this training, Struggling 1 caregivers were given the opportunity to open accounts with Post Bank Uganda, a local financial institution with which the ESFAM Project had established a Memorandum of Understanding for this purpose. The MSA accounts were opened in the names of the index child but managed by the caregiver until the child attains the age of 18 years. Households used “piggy banks” (actually small metal banks shaped like birds) that were provided by Post Bank Uganda (PBU) at no cost, into which caregivers and other family members could place their savings in their homes. PBU staff kept the key to the piggy banks, so there was no possibility of the HH removing the funds and spending them. This helped households resist the temptation of spending money from their piggy banks.

Participating HHs were given between 2-3 months to save the money that would be matched. PBU then collected the savings and deposited it in the caregivers’ respective bank accounts. The match of their savings was provided in a ratio of 1:1 by the ESFAM Project, up to a ceiling of UGX 490,000 (\$128.22) for a girl index child and UGX 420,000 (\$109.90) for a boy index child. The different ceiling amounts took into consideration the unique needs of the girl child which are more than those of the boy child, especially items for menstruation and other feminine hygiene related needs. Savings matches were disbursed in time periods coinciding with the school-term calendar, either at the start or in the first 2-3 weeks of the new school term. Caregivers were educated through the financial education component about making informed financial judgments about necessities and investments. The importance of education for children in these households was emphasized.

Broad uptake of the MSA intervention was not as swift as Package 1 uptake. District Social Workers and ESFs began supporting Struggling 1 households to open accounts in March 2017 and by the end of September 2017, intended as the cut-off for account opening, 126 of the targeted 155 caregivers had opened accounts in the name of index children. In the period January to March 2018, ESFAM assisted a



few additional, newly motivated caregivers to open accounts, bringing the total number of accounts opened to 134 (86% of target) across the three districts. Some households did not open accounts due to lack of trust from previous negative experiences, while a few reported financial inability to save. For some, suspicions were allayed after the release of funds for the first match. Out of the 134 households, 114 (85%) were at-risk-of-separation households while 20 (15%) were reunified households. Over 90% of targeted at-risk households opened a MSA, but less than 50% of the reunifying households did. By the project endline, 77% of the households who opened a matched saving account were able to make further deposits in their accounts and receive match of equal amount to their saving (up to the cap). The average amount contributed by households to the MSA was UGX 706,928 (\$184.98), with the average for at-risk households being UGX 732,982 (\$191.80) and reunified households UGX 539,206 (\$141.09).

In this section, the vulnerability status of Struggling 1 households is presented. Table 9 shows the disaggregated analysis of the vulnerability of the Struggling 1 households, along with progress on other key indicators. It reveals that households' vulnerability, in terms of average total FSVI scores, reduced from 85 to 63, a reduction by 22 points, which was equivalent to 26%. Results indicate that there was 14-point reduction in at risk household economic vulnerability among Struggling 2 households and the overall average social vulnerability of these same households reduced from 19 to 10 (47%). The proportionately greater reduction in social vulnerability may reflect the kind of project intervention designed for this category of households that had no direct cash transfers (although families could receive a transfer in the form of matched bank savings) and they received soft skills like financial literacy. A similar trend in the reduction was observed in the economic and social vulnerability of the households, but to different magnitude of variation, among at-risk and reintegrating households.

**Table 9: Key indicators for Struggling 1 HHs**

Indicator	At-risk HHs			Reintegrating HHs			All struggling 1HHs		
	Baseline N=125	Endline n=113	Change	Baseline n=30	Endline n=30	Change	Baseline N=155	Endline N=143	Change
Average total FSVI score*	85	62	-22	85	65	-20	85	63	-22
Average economic vulnerability score*	65	52	-14	64	53	-11	65	52	-13
Average social vulnerability score*	19	10	-10	21	12	-8	20	10	-9
Average monthly income	49,211	80,080	30,870	39,000	51,700	12,700	47,197	74,085	26,887
Average savings held (FSVI)	89,259	154,943	65,684	52,625	117,840	65,215	84,818	147,808	62,990
Average savings in MSA	0	732,982	732,982	0	539,206	539,206	Na	706,928	706,928
% HHs reporting they would use lower risk coping strategies to pay for sudden expenses (without eroding their asset base)	41.6%	41.2%	-0.4%	43.3%	28.6%	-14.7%	42.5%	34.9%	-7.6%
% HHs with positive educational status for children	50%	83%	33%	60.0%	83.0%	23%	52.0%	83.0%	31%
% reunified children who remain in family care for at least 10 months					93%				

Source: ESFAM Project baseline and endline data, MSA records. *Note: the negative signs on the figures indicated a reduction in the vulnerability status of the households and the absolute numbers indicate the magnitude of reduction.*

\*Lower scores better

Results indicated that the average income and savings of Struggling 1 households improved. The overall average monthly income of the supported households increased from UGX 47,197 (\$12.35) to UGX 74,085 (\$19.38), an increase of UGX 26,887 (\$7.03) (56.9%). The overall average savings of the households reported via FSVI improved from UGX 84,818 (\$22.19) to UGX 147,808 (\$38.66), an improvement of UGX 62,990 (\$16.48). The average amount saved by Struggling 1 households in MSA (exclusive of match) was 706,928 (\$184.92); households were able to withdraw and use these savings after each match, so these savings may not be reflected in savings reported at endline. This increment reflects that project activities for these households were geared towards mobilizing them to save for investment in education of the children. However, a lower proportion of both at-risk and reintegrating households indicated they would pay for sudden unexpected expenses with lower risk strategies.

The average monthly income of Struggling 1 at-risk households was higher at baseline and increased by a bigger margin (UGX 30,870 or \$8.07) compared to that of reintegrating households (UGX 12,700, or \$3.32), a difference of UGX 18,170 (\$4.75). In contrast to Destitute households, reintegrating Struggling 1 households had lower average incomes and held lower average savings at baseline than at-risk Struggling 1 households. Savings in both groups increased by a similar amount.

In terms of positive educational status for children in these households, at-risk Struggling 1 index children had higher positive educational status scores at baseline than did their Destitute counterparts, while the opposite was the case for reintegrating Struggling 1 index children. Overall results indicate that there was an improvement in the proportion of households with positive education status from 52.0% at baseline to 83.0% at end line. Similar trends were observed for the at-risk and reintegrating households. 93% of reunified children remained in care.

#### **4.4: Package 3 – Village Savings and Loan Associations (VSLA) for Struggling 2 Households, Description, Outputs and Outcomes**

ESFAM selected a total of 137 Struggling 2 households (123 at risk and 32 reintegrating), to participate in Package 3. As indicated in Table 4, the VSLA interventions were intended to improve access to credit and capital funds for investment, increasing economic resilience to events that might lead to separation. Community entry engagement preceded VSLA formation under this intervention as VSLAs were to be composed of both ESFAM project participants and other community members that could join the groups on a self-selected basis. Orientation meetings for local leaders and government officials were conducted in accordance with the VSLA methodology training manual. ESFs, supported by the district Social Workers, explained the importance of community-based financial systems and the other benefits of working in and belonging to groups to the community leaders and identified project participants.

Subsequently, ESFs mobilized and organized interested caregivers from Struggling 2 households and other community members into groups. Training of the group members commenced using the VSL Associates training manual<sup>19</sup> that provided knowledge and skills on group dynamics, savings and loan management. In addition to basic VSLA and group dynamics trainings, ESFAM ESFs trained all VSLA participants during VSLA meeting using the Catalyzing Business Skills curriculum. The training lasted a combined 20 hours over several weeks and consisted of financial literacy and business development

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<sup>19</sup> VSL Associates training products are periodically updated. See Allen, Hugh and Mark Staehle. 2015. Access Village Savings and Loan Associations: Field Officers Training Guide at <https://www.mangotree.org/Resource/VSLA-Programme-Guide-Field-Operations-Manual>. Further resources can be accessed by registered users at <http://www.vsla.net/>.

topics such as planning for business and household, making wise investment decisions, decision making and value addition. The monthly social support and business coaching through home visits were done throughout the project life by PSWs and ESFs.

Mobilization of Struggling 2 households to join ESFAM VSLAs was very challenging, mainly because they did not receive any financial support from the project, unlike other participant categories, and were not happy about that. In addition, some reintegrating families were not located near other ESFAM participants and could not access ESFAM-supported groups. The project had intended to support 137 households that had been identified and classified as Struggling 2. However, only 68 (49.6%) out of the targeted 137 Struggling 2 households joined the project-supported VSLAs. About 47% of the 119 targeted at-risk households and 72% of the 18 targeted reintegrating households declined (or, in the latter case, were unable) to participate.

**Table 10: Breakdown of VSLA participants and average savings of ESFAM Struggling 2 VSLAs**

District	Number of VSLAs	ESFAM members (1 per HH)	Non-ESFAM members	Total members	Average size per VSLA	ESFAM members as % total	Average Savings Per VSLA, UGX	USD
<b>Gulu</b>	3	34	38	72	24.0	47%	1,092,000	\$285.74
<b>Kamuli</b>	4	23	73	96	24.0	24%	2,073,200	\$542.49
<b>Luwero</b>	3	11	84	95	31.7	12%	3,133,750	\$820.00
<b>Total</b>	10	68	195	263	26.3	26%	6,298,950	\$1648.23

Source: ESFAM Project data

Destitute and Struggling 2 VSLAs across the three districts were overwhelmingly populated by women (85%), compared to an average of 68.2% women members of VSLAs in Uganda and an average of 78% women overall reported on the VSL Associates website (<http://www.vsla.net/>).<sup>20</sup> Although the savings groups may be a commonly used strategy to economically empower caregivers, ESFAM project observed higher participation among female caregivers compared to the male counterparts; the reasons for this anomaly is an area for further research.

Table 11 presents progress on key indicators by Struggling 2 households. Analysis of the overall average household vulnerability score based on FSVI CPAs 1, 2, 3, 5 and 6 at baseline and endline indicates that there was eight-point reduction from 71 to 63, equivalent to an 11% reduction. In terms of economic vulnerability alone, there was a two-point reduction, from 54 at baseline to 52 at end line and this reduction was equivalent to 4% reduction. Social vulnerability of the households reduced from 17 points at baseline to nine at end line, a six point, or 47%, reduction. A similar trend was observed for at-risk of separation households regarding their scores for average total vulnerability, economic vulnerability and social vulnerability. However, for the reintegrating category of households, the average total vulnerability and social vulnerability reduced, but economic vulnerability of these households increased by 2 points which was equivalent to 4%; this might be an area for future exploratory research. The increase in average economic vulnerability score may reflect the fact that most reintegrating HHs could not participate in group-based activities because most of them were geographically scattered. Many could not or did not participate in either ESFAM VSLA or non-ESFAM VSLA, and so they did not receive the full package designed for this household category. The geographic scattering of these households also made it challenging for ESFAM Social Workers, PSWs and ESFs to reach them regularly. It should be

<sup>20</sup> Source: Savix data from the first quarter of 2018 (VSL Associates, 2018).

noted although there was a reduction in the social vulnerability of the reintegrating households, this reduction was less pronounced than with those that were at risk of separation. This, too, could be due to the fact that the reintegrating households were geographically dispersed and could not be easily reached with project interventions of social support.

**Table 11: Key Indicators for Struggling 2 HHs**

Indicator	At-risk HHs			Reintegrating HHs			All struggling 1HHs		
	Baseline N=119	Endline n=102	Change	Baseline n=18	Endline n=17	Change	Baseline N=137	Endline N=119	Change
Average total FSVI score*	71	63	-8	66	63	-2	70	63	-8
Average economic vulnerability score*	54	52	-2	51	53	2	54	52	-1
Average social vulnerability score*	17	9	-8	14	10	-5	17	9	-8
Average monthly income	83,000	85,490	2,490	136,563	75,647	-60,915	89,592	84,084	-5,508
Average savings held	116,592	154,513	37,922	108,857	136,071	27,214	115,897	151,852	35,954
% HHs reporting they would use lower risk coping strategies to pay for sudden expenses (without eroding their asset base)	22%	11%	-11%	29.0%	19%	-10.0%	23%	12%	-11%
% HHs with positive educational status for children	68%	73%	5.0%	67.0%	82%	15.0%	68%	74%	6.0
% reunified children who remain in family care for at least 10 months					94%				

Source: ESFAM Project baseline and endline data. *Note: the negative signs on the figures indicated a reduction in the vulnerability status of the households and the absolute numbers indicate the magnitude of reduction.*

\*Lower scores better

At baseline, Struggling 2 at-risk and reintegrating households demonstrated higher average monthly incomes than did Struggling 1 or Destitute households. The average baseline monthly income of Struggling 2 reintegrating households was substantially greater than that of Struggling 2 at-risk households. The average monthly income of Struggling 2 at-risk households increased slightly from baseline to endline, while that of Struggling 2 reintegrating households decreased by about 45%.<sup>21</sup>

The overall average savings of the households improved from UGX 115,897 (\$30.31) at baseline to UGX 151,852 (\$39.71) at end line; this increase was equivalent to 31.0%. This might be explained to some extent by the Struggling 2 intervention package's focus on supporting households to form VSLAs, where they could save money for investment; however, it is important to bear in mind that nearly half of the Struggling 2 households declined or were unable to join ESFAM VSLA (and therefore also may have had less exposure to financial literacy and business skills training than VSLA participants). The same trend was observed for the both reintegrating and at-risk households, although at-risk households had slightly more average savings: UGX 37,922 (\$9.92) compared to UGX 27,214 (\$7.12). The proportion of

<sup>21</sup> A few households reporting higher incomes at baseline contributed to the high average baseline income. The high baseline average monthly income. Measuring income directly from verbal response may have introduced some bias into the data, as households may have over- or under- reported income or savings at one of the time points.

both at-risk and reintegrating households that indicated they would use lower risk strategies to pay for sudden expenses declined. This could have been because most of their disposable income was invested in saving (for VSLA participants), they were not inclined to borrow (borrowing rates among the Struggling 2 VSLA participants increased by only about 10% between baseline and endline), and/or their incomes depended on the sale of agricultural produce, which was affected by the long drought experienced in 2017 in Uganda. The low participation of Struggling 2 households in VSLA activities may have hampered their ability to use lower risk strategies to pay for sudden expenses. The proportion of index children reporting positive educational status among the Struggling 2 at-risk and reintegrating households improved. 94% of children reunified in these households were still in family care as indicated by the results in Table 11 above.

#### **4.5: Building Children and Youth Adaptive Capacity and Resilience through Children and Youth Savings Groups (CYSGs)**

CYSGs were incorporated into the project to foster self-confidence, build social resilience, create social cohesion among children and adolescents in a group setting, build financial literacy and money management skills, build a culture of saving for educational and other needs, and increase their status within their families. Between March 2016 and September 2016, the project developed Children and Youth Savings Groups Guidelines to guide the implementation of this component (Annex 8). CYSGs were formed with children from households that were targeted by the project, along with other children from their communities. The life cycle for each CYSG under the ESFAM project was between 9-12 months, at which time the participants' savings were distributed to each member.

The intervention included group savings activities, financial literacy training, business skills training, and coaching. The CYSGs engaged in savings only; there were no loans. Boys and girls were organized into mixed-gender groups by age cohort: 10-13 years old and 14-17 years old. Twenty-seven CYSGs were formed between January and April 2017, comprising 225 child and youth beneficiaries from families targeted by the project plus 206 other children in their communities. This economic strengthening intervention was accompanied by psychosocial support services and child protection-related activities.

**Figure 15. Children in Savings Groups in Gulu and Kamuli**



**Members of a Children's Saving Group attending a share-out session in Gulu District.**



**Children attending a Savings Group weekly meeting in Kamuli District.**

ESFAM's CYSG program had a positive influence on the lives of children and youth who participated in the CYSG intervention. Through the ES and Social Services support components, the project has helped to develop a disciplined savings culture for children and youth. The result is reflected in the amount saved by 20 CYSGs in a period of 9-12 months of UGX 7.5 million (\$1,963). Project staff observed that it has apparently increased self-confidence among this target group and has enhanced financial literacy and business knowledge.

It is worth noting that there were no cases of negative unanticipated effects resulting from participation in CYSGs reported. Participation in CYSGs did not prevent children/group members from attending school, supporting their caregivers with chores at home or playing. This was because implementation of this project intervention was done in such a way to avoid interfering with other activities. For example, CYSG meetings were held only on weekends, which are non-schooling days in the three districts of intervention, in the afternoons. The meetings lasted for only 45 minutes. There were no reports of children engaging in child labor or activities which could put their well-being at risk. Obtaining money through safe means was emphasized in the trainings.

Regarding financial literacy, the benefits of the program were evident. CYSG members who shared-out their savings in December 2017 put the money received to varied and productive uses. According to CYSG records, nearly all children and youth who participated in CYSGs invested their savings to generate income, especially purchases of chickens and small merchandise for re-sale, and/or they purchased scholastic materials and other essentials, as opposed to making wasteful expenditures. In addition, they put some of the money aside to be remitted back to the group in form of new savings, which signifies a desire to sustain the benefits of the CYSG program. In sum, children and youth savings groups, including financial literacy and business skills training, can help children and youth build savings habits, save money, start small income-generating activities, and acquire self-confidence.

**Figure 16: ESFAM Children and Youth Saving Groups (CYSGs) - Key Learning**

- Children can work and save money without external financial assistance
- Children engage in productive work without endangering their future
- Financial literacy and business skills training are great catalytic agents for developing a saving culture among children and youth
- Integration of social support services (interactive and peer social learning) is the key to building group cohesion, positive attitudes towards participation and success of CYSG

**Source: ESFAM Assessment report, 2018**

## Section 5: Project Level Outcomes and Impact

**ES Objective: Assess the extent to which the ESFAM programs affected the economic status and vulnerability of beneficiary HHs**

### 5.1: Economic Vulnerability (by District): Profile of Project Participants at Baseline and Endline

This section discusses changes in the economic vulnerability of the households reached by the project. Table 12 below shows life-of-project targets and compares the baseline and endline economic vulnerability status of all households participating in ESFAM, disaggregated by district and reintegration/at-risk of separation (prevention) status. Overall, project targets were achieved for the Destitute, Struggling 1 and Struggling 2 participant categories. However, the findings show that only 2% of ESFAM’s 700 targeted households graduated to the “Growing” category, compared to the project target of 15%. From baseline to endline, the total number and percent of Destitute households reduced substantially from 408 (58%) to 43 (7%), while the number and proportion of Struggling 1 households remained about the same (22%-23%) and the number and proportion of Struggling 2 households increased more than three-fold (from 137, or 20%, to 449, or 68%) between baseline and endline. Both reintegrating and at-risk households demonstrated this trend.

**Table 12: Compares the Economic Status of All HHs at Baseline and Endline**

	Baseline (N=700)				Endline (N=656)			
	Destitute	Struggling 1	Struggling 2	Growing	Destitute	Struggling 1	Struggling 2	Growing
<b>LoP target</b>					<b>25%</b>	<b>30%</b>	<b>30%</b>	<b>15%</b>
<b>Overall</b>	408 (58%)	155 (22%)	137 (20%)	(0%)	<b>43 (7%)</b>	<b>154 (23%)</b>	<b>449 (68%)</b>	<b>10 (2%)</b>
<b>Prevention</b>	367 (60%)	125 (20%)	119 (19%)	(0%)	40 (7%)	133 (23%)	386 (68%)	9 (2%)
<b>Reunified</b>	41 (46%)	30 (34%)	18 (20%)	(0%)	3 (3%)	21 (24%)	63 (72%)	1 (1%)
<b>Gulu</b>	57%	21%	21%	0%	8%	18%	72%	3%
<b>Kamuli</b>	60%	23%	17%	0%	4%	22%	73%	1%
<b>Luwero</b>	58%	22%	20%	0%	8%	31%	61%	0%

Source: ESFAM baseline and endline data

Detailed analysis shows that only 7% of households classified as Destitute at baseline remained in destitution at endline; 25% moved to Struggling 1, 63% moved to Struggling 2 and 1% moved to Growing. 70% of households in Struggling 1 category moved to Struggling 2 and 2% surpassed the Struggling 2 category to reach Growing by endline. Despite the fact that there were significant positive movements between household categories, particularly destitute and Struggling 1, it was noted that Struggling 2 households showed minimal positive movement from baseline to endline. ESFAM’s inability to reach its target for households classified as growing may be mainly attributed to the short implementation period that may not have permitted adequate time for intervention effects to be observed. Additionally, the project also observed low participation of the Struggling 2 households in the VSLA activities, a group that was anticipated to easily graduate to the growing level.

In terms of performance comparisons across the three districts, there were no significant variances; although Kamuli district demonstrated the highest movements, reducing participants in the Destitute category by 56 percentage points (from 60% to 4%) between baseline and endline. This could be attributed to a relatively uninterrupted program implementation process compared to the other two

districts, which experienced staff changes and subsequent disruptions and delays. Luwero and Gulu districts reduced the proportion of participant households categorized as destitute by 50 and 49 percentage points respectively.

## 5.2: Reduction in Household Economic and Social Vulnerability: Contribution by Each ESFAM Intervention Package

Changes in economic and social vulnerability were assessed and analyzed throughout the project period. Findings indicate different rates and magnitudes of change within the economic vulnerability status and social vulnerability status of the ESFAM-supported households receiving different intervention packages. Table 13 below illustrates magnitude of household economic and social vulnerability reduction within the households participating in the different project intervention packages. Overall, the project's integrated packages of economic interventions and social support services reduced household vulnerability status by an average of 28% according to the meta-analysis. As indicated in table 13 below, average economic vulnerability scores, based on CPA 1 and 2, reduced from 73 at baseline to 55 at endline, a reduction equivalent to 25%. Concurrently, average social vulnerability scores reduced from 20 at baseline to 10 at endline, a 50% reduction.

More specifically, Destitute households demonstrated a reduction in the average economic vulnerability score by 33%, and the average social vulnerability score by 50%. With regards to Struggling 1 households, the average economic vulnerability score of the beneficiaries reduced by 20% and the average social vulnerability score by 49%. A similar trend was observed for Struggling 2 households, which were supported to form VSLAs and also received social services. The average economic vulnerability score for Struggling 2 category reduced slightly by 4% while the average social vulnerability score reduced by 47%.

**Table 13: Changes in Social Vulnerability Score by ESFAM Intervention Package**

Household Category (Based on total score in FSVI CPA 1 and 2)	Intervention Provided	Average score on FSVI CPA 1 and 2 (economic vulnerability)		Average % reduction on FSVI CPA 1 and 2	Average score on FSVI CPA 3,5 and 6 (social vulnerability)		Average % reduction on CPA 3,5 and 6
		Baseline N=700	Endline N=656		Baseline N=700	Endline N=656	
All supported HHS	All combined	73	55	18 (25%)	20	10	10 (50%)
Destitute HHS (Score 70+)	CT+ Optional VSLA	83	56	27 (33%)	22	11	11 (50%)
Struggling 1 HHS (Score 60-69)	MSA	65	52	13 (20%)	20	10	10 (50%)
Struggling 2 HHS (Score 35-59)	VSLA	54	52	2(4%)	17	9	8 (47%)

Source: ESFAM baseline and endline FSVI data



**Reintegration Objective: Extent to which the ESFAM program has been successful at fostering family-child reintegration**

**5.3: Children Remaining in Care (by District)**

Over the life of the project, permanency of care was considered an important measure of sustainable reintegration. Project assessment exercises evaluated the proportion of children that had been reunified into family care and were continually supported by their families. Children were considered to have “remained in family care” if they continued to live in family care for at least 10 consecutive months after reunification, evidenced by their being at home to participate in the Child Integration Status Tool. Originally, a minimum of one year was considered as the target timeframe to demonstrate permanency of a reunified child in family care. However, in order to increase its caseload of reunified children, ESFAM reduced its target timeframe to at least 10 months so that it could include 10 children from Luwero district who were reunified in January and February 2017 and whose families received 10 or 11 months of support. Most reintegrating families received at least 12 months of support.

By the end of the project, 94% of the 89 ESFAM reunified children remained in family care 10 months after reunification; all children (100%) reunified within Luwero were still in family care 10 months after reunification, 95% in Kamuli and 83% in Gulu respectively as indicated in Table 14. It is important to note that none of the reunified children that benefited from the ESFAM project moved back to child care institutions (CCI). It is known that the 6% of reunified children not reached by data collectors at endline had moved to the households of extended family members while others had gone back to school to begin term one of academic year 2018. Although the situation of households has improved in the three categories above (i.e. Destitute, Struggling 1, Struggling 2), continuous follow up of these families is needed; this is currently being done by staff from the District Probation and Social Welfare Departments in the three districts.

**Table 14: Percent of reunified children who remained in family care for at least 10 months**

Location	Number of reunified children	% that remaining in family care for least 10 months
Overall	89	94
Gulu	12	83
Kamuli	66	95
Luwero	11	100

Source: ESFAM project baseline and endline data

**Reintegration and Prevention Objective: Assess to what extent the ESFAM programs are successful at preventing family-child separation**

**5.4: Risk of Separation in ESFAM Households**

As indicated in the preceding sections, ESFAM supported households at low, medium, and high risk of family-child separation. Risk of separation was measured by aggregate score on all CPAs of the FSVI. A household was considered to be at low risk when it scored 0-49, medium risk when it scored 50-99 and at high risk when it scored 100 or greater on the tool.

At commencement of the project, 271, or 39% of the 700 at-risk and reintegrating households were at high risk of separation, 425 (61%) were at medium risk and 4 (1%) were at low risk. By the end of project

activities in March 2018, high risk participants had reduced to 5 (1%, against a target of 14%), medium risk increased to 594 (90%, against a target of 75%) and low risk increased to 57 (9%, against a target of 11%). This represents a positive shift in the profile of project participants toward medium and low vulnerability levels. Table 15, below, depicts district and household category variations. We observed positive changes in risk of separation among targeted households and the trend lines for reintegrating and prevention households seem similar. The endline assessment of 656 families however revealed that while reunified children were still connected to their families, 5 households did not know where some of their other children had gone, 19 of them noted other children had left for jobs elsewhere and 67 households indicated some of their children were staying with relatives because the household could not provide for them.

**Table 15: Family-Child Separation Risk Classification between July 2016 and March 2018**

	Baseline N=700			End line N=656		
	High	Medium	Low	High	Medium	Low
<b>Overall</b>	39%	61%	1%	1%	91%	9%
<b>Gulu</b>	30%	69%	1%	0%	80%	20%
<b>Kamuli</b>	50%	50%	0%	1%	95%	4%
<b>Luwero</b>	36%	64%	1%	0%	97%	3%
<b>Prevention</b>	40%	59%	1%	1%	91%	9%
<b>Reintegrating</b>	30%	70%	0%	1%	90%	9%

Source: ESFAM project baseline and endline data.

The evaluation also assessed overall vulnerability outcomes for Destitute, Struggling 1 and Struggling 2 households. Results show a 30% reduction in overall average vulnerability score among participating households. Destitute households demonstrated the greatest reduction in average overall vulnerability scores (30%), followed by Struggling 1 households (26%) and Struggling 2 households (10%).

**Table 16: Household Overall Vulnerability/Risk of Separation by ESFAM Intervention Packages**

Household Category (Based on baseline economic vulnerability score from FSVI CPA 1 and 2)	Intervention Provided	Average score on FSVI CPA 1,2,3,5 and 6 (overall vulnerability/risk of separation)		Average % change on CPA 1,2,3,5 and 6 scores
		Baseline (N=700)	Endline (N=656)	
<b>Total</b>	All	94	66	30% (-28)
<b>Destitute (score of &gt;=70)</b> (baseline average 83)	Cash + optional VSLA	105	67	36% (-37)
<b>Struggling 1 (score of 60-69)</b> (baseline average 65)	MSA	85	63	26% (-22)
<b>Struggling 2 (score of 35-59)</b> (baseline average 54)	VSLA	70	63	10% (-8)

## 5.5: Good Social, Family and Community Child Care Environment

This aspect was considered crucial in deterring family-child separation and fostering family-child reintegration. ESFAM targeted households were considered to be experiencing good social, family, and community childcare environments if a caregiver scored at least 15 points (out of 20 possible points) in

three of the five domains of the Caregiver Integration Status Tool: social well-being, parent-child attachment, and community belonging.<sup>22</sup> Assessment findings indicate that the proportion of caregivers reporting having a good social, family and community child care environment increased from 26% at baseline to 51% at midline to 65% at endline. Compared to the reintegrated households at 63%, 73% of prevention households reported having a good social, family and community child care environment by endline

## 5.6: Child Protection Status

A positive child protection status for children was defined by the ESFAM Project as a household associated with an index child who attains a score of 15 points or higher (out of 20 possible points) on the “Child Protection” domain of the Child Integration Status Tool. The Child Protection domain of the Child Integration Status Tool takes into consideration the child’s sense of safety at home, at school, and in their neighborhood. It also takes into consideration whether the child has someone to turn to for suggestions on how to deal with personal problems and whether the child reported “I say no to things that are dangerous and unhealthy.”

Overall, the proportion of index children reporting positive child protection status in the ESFAM households increased substantially, from 48% at baseline to 86% at endline, with no major variability at endline among the three categories of households; Destitute, Struggling 1 and Struggling 2, although Destitute and Struggling 1 households started the project with much lower scores. District level comparisons indicate that Gulu nearly doubled the proportion of index children reporting positive child protection status (from 50% to 91%) between baseline and end line points with the lowest shift observed in Luwero district.

**Table 17: Child Protection Status by Participant Categories; proportion of index children reporting positive child protection status**

<b>Participant Category</b>	<b>Baseline (N=700)</b>	<b>Midline (N=656)</b>	<b>End line (N=656)</b>
<b>Overall</b>	48%	72%	86%
<b>CT recipient (Destitute) HHs</b>	40%	71%	86%
<b>MSA recipient (Struggling 1) HHs</b>	48%	69%	85%
<b>VSLA recipient (Struggling 2) HHs</b>	71%	81%	84%
<b>Prevention HHs</b>	46%	72%	87%
<b>Reunified HHs</b>	57%	76%	84%
<b>Project location</b>			
<b>Gulu</b>	50%	77%	91%
<b>Kamuli</b>	50%	72%	88%
<b>Luwero</b>	43%	69%	78%

Source: ESFAM project baseline and endline data

<sup>22</sup> The CGIST contains domains of child well-being that the literature and practice experience identify as central drivers of family-child separation: social well-being, parent-child attachment, community belonging, emotional well-being and care and protection of children.

## 5.7: Regular School Attendance and Positive Educational Status for Children

Based on the findings from the 2015 DOVCU assessment which demonstrated that search for educational opportunities was a major push factor for family-child separation, the ESFAM Project aimed to address education challenges at household level with a combination of ES and social support services intended to support children's schooling. The project assessed this through children's participation in education (none of the children in household attending school, some attending school, all attending school) and households with positive educational status. Households with positive educational status of index children were considered as those associated with an index child who attained a score of 15 points or higher (out of 20 possible points) on the "Enjoyment of education" domain of the Child Integration Status Tool. The Enjoyment of education domain takes into account key considerations including caring about school, enjoying learning, school encouragement, fair enforcement of school rules and eagerness to do well in school and other activities. If an index child was not currently attending school, each question and the domain automatically received a score of 1, the lowest score.

Assessment findings reveal that the proportion of households with all children attending school increased from 58% at baseline to 77% at endline. The proportion of index children reporting positive education status nearly doubled from 44% at baseline to 80% at end line; exceeding the life of project (LOP) target of 75%. In the 3 ESFAM districts, the greatest change in proportion of index children with positive educational status was observed in Gulu with baseline at 48% and end line at 84%, followed by Kamuli from 54% to 85% and Luwero from 48% to 79%. More positive changes were realized from the at-risk households as compared to the reintegrating households. This could have been because reintegrating children had mostly been in a CCI for schooling purposes. In terms of the different intervention packages, the greatest increase was registered among the CT recipients, who also started with the lowest level of positive education status.

**Table 18: School Attendance of all Children 6-17 years of age and Positive Educational Status of Index Children by District, ES Package and At-risk/Reintegration Status**

Participant category	Baseline (N=700)	Mid line (N=656)	End line (N=656)
<b>Attendance</b>			
% of households with none of the children attending school 3+ times a week	47 (7%)	18 (3%)	7 (1%)
% of households with some children not attending school 3+ times a week	238 (34%)	174 (27%)	133 (20%)
% of households with all the children attending school 3 + times a week	404 (58%)	456 (70%)	506 (77%)
<b>% of index children with positive education status (overall; n=353)</b>			
<b>CT recipient: Destitute HHs (180)</b>	44%	67%	80%
<b>MSA recipient: Struggling 1 HHs (80)</b>	52%	67%	83%
<b>VSLA participants: Struggling 2 HHs (93)</b>	68%	78%	74%
<b>Prevention HHs (295)</b>	48%	68%	79%
<b>Reintegrated HHs (58)</b>	65%	76%	84%
<b>Project location</b>			
<b>Gulu (113)</b>	48%	72%	84%
<b>Kamuli (127)</b>	54%	77%	85%
<b>Luwero (113)</b>	48%	59%	70%

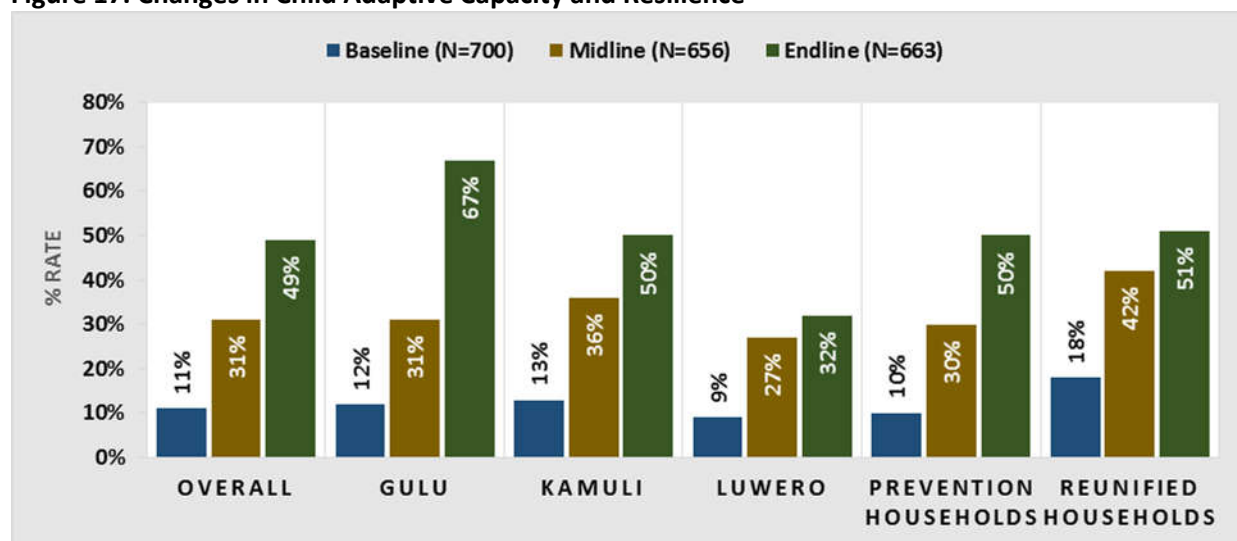
Source: ESFAM project baseline and endline data

## 5.8: Child Adaptive Capacity and Resilience (by District)

A child's adaptive capacity and resilience are key to fostering family-child reintegration and the prevention of separation. Index children's adaptive capacity and resilience was measured using all domains of the Child Integration Status Tool, i.e., 1) Enjoyment of education, 2) Social well-being, 3) Parent-child attachment, 4) Community belonging, 5) Emotional well-being, and 6) Safety/child protection. A child/youth was considered to have a "positive" adaptive capacity and resilience when their score was 15 points or higher (out of a possible 20) in each of the six sections outlined above. Whether or not a child was currently attending school or training played a key role in assessing this indicator.

Overall, there was more than a four-fold increase in the proportion of children and youth reporting positive adaptive capacity and resilience, from 11% at baseline to 49% at end line. However, this performance rated below the life of project target of 60%. In Gulu, performance was at 67% at endline, above target, while Kamuli and Luwero fell below the LOP target at 50% and 32%, respectively, by endline. High performance in Gulu district is attributed to a higher level of and timely support from the local government counterparts that provided home visits and technical support throughout the project period, while low performance in Luwero is attributed to delay in project implementation resulting from limited support from the district counterparts. There were no significant differences in performance between children from at-risk and reintegration households with 49% and 51% meeting the threshold for positive adaptive capacity, respectively.

**Figure 17. Changes in Child Adaptive Capacity and Resilience**



Source: Source: ESFAM Project FSVI baseline (n=700<sup>23</sup>), midline (n=656<sup>24</sup>) and end line (n=663<sup>25</sup>) surveys

<sup>23</sup> Gulu=233; Kamuli=234; Luwero=233; Prevention hhs=611 and reintegrated hhs=89

<sup>24</sup> Gulu=216; Kamuli=214 and Luwero=226; Prevention hhs=573 and reintegrated hhs=83

<sup>25</sup> Gulu=212; Kamuli=224 and Luwero=227; Prevention hhs=568 and reintegrated hhs=88

## Section 6: Project Cross-Cutting Themes

### 6.1: ESFAM Project Partnerships

ChildFund partnered with local and international agencies that were instrumental in implementing activities that addressed the cross-cutting themes of the project. The project was able to tap into their expertise and positions to the benefit of vulnerable households.

#### 6.1.1: Making Cents International

Making Cents International was one of the key partners in the ESFAM project. Making Cents International took the lead in designing and developing the capacity building materials, e.g. the Catalyzing Business Skills manuals for caregivers, children and youth groups, and Follow On Coaching Guide. In addition to the Training of Trainers (ToT) for the ESFAM PSWs and ESFs plus the ESFAM project team, Making Cents International conducted an assessment to ascertain the effectiveness of the training manuals and the knowledge acquired during the training of trainers.

#### 6.1.2: Women's Refugee Commission (WRC)

This partner played an important role in the development of key project guidelines and implementation strategies. Specifically, the WRC team reviewed the ESFAM Economic Strengthening Strategy, initial field assessment tools as well as training materials.

#### 6.1.3: Post Bank Uganda (PBU)

Post Bank was another major partner in the implementation of the ESFAM project. Post Bank provided a platform for Struggling 1 participants to open up matched saving accounts for them to be able to save and ChildFund to match their savings. Accounts were held by caregivers in the names of the index children. Post Bank provided piggy banks to allow participants save regularly. Post Bank had dedicated staff who would work with ESFAM's district social workers to ensure that participants' savings were deposited in their individual accounts. These accounts will continue to be used by the participants even after project closure. Participants will use their accounts to access other bank products if they so wish.

#### 6.1.4: District Local Governments

District and sub-county local governments were also key partners during the implementation of the project. At the district level, the Community Based Services Department (CBSD) and the Probation and Social Welfare Office (PSWO) played key roles especially at time of reunification of children from CCI into their families. Officers from both the CBSD and the PSWO did monitoring to check the families that the project was supporting. They also helped with referrals, especially for abused children.

The sub-county leaders, especially the sub-county community development officers, also played a very important role in project implementation. They provided technical support, especially to the adult VSLAs on developing a constitution. They equally supported the referral processes for abused children. In addition, they identified the PSWs and ESFs that the project worked with during the implementation.

### 6.2: Project Sustainability Mechanisms

Project sustainability mechanisms were ingrained in the ESFAM project design and implementation mechanisms. Through the process, the team worked to strengthen the capacities of the following structures and systems in order to improve their functionality and sustainability.

### **6.2.1: Community Volunteers (PSWs and ESFs)**

The project worked with community-based volunteers (PSWs and ESFs) in the 3 districts. The volunteers were identified by the sub-county community development officers. The capacity of the volunteers was built during the project implementation especially on economic strengthening and social support components. ESFAM supported the volunteers with bicycles, shirts, bags and training materials and these materials were left with them as the project closed. Since local leaders are community based, it is anticipated that they will use their expertise to replicate what they've learned from the ESFAM project interventions. The community volunteers will continue providing support to the households that they have been working with on case-by-case basis as and when they have time (this support may be irregular in contrast to systematic support provided under ESFAM). The district and sub-county leadership will link PWSs to other projects that may need to work with them. In Gulu district, the PSWs and ESFs in Bungatira SubCounty have been asked to support the USAID-funded Bantwana project implemented by World Education.

### **6.2.2: Registration of VSLA Groups at Sub-county and District Level**

In Gulu and Luwero districts, seven VSLA groups (three in Gulu and four in Luwero) have so far been registered at the sub-county level through the support of the project. During the Project closure meetings with district and sub-county stakeholders, leaders committed that these groups will be linked with and benefit from existing government programs such as Uganda Women Entrepreneurship Program, Youth Livelihood Fund, and Operation Wealth Creation but also with other projects that are being implemented by other partners in the districts. In Kamuli district, groups are also being supported to register so that they benefit from similar government programs. In Luwero district, the CDOs revealed that an assessment was going on to identify groups that will benefit from a Heifer International project, and it is hoped that some of the ESFAM groups will be identified to benefit from this project.

### **6.2.3: Post Bank Uganda Agency Banking**

Post Bank Uganda (PBU) is proposing to roll out an agency banking initiative which will help customers that are located far away from the bank to make their deposits without necessarily having to travel to the bank. The banking agents will be business owners located in villages or trading centers where customers can make their deposits. In addition, PBU is also piloting the telephone-mobile money banking innovation where customers can bank through their phones using the mobile money platform. We anticipate that these initiatives will help the Struggling 1 participants to continue saving with Post Bank.

### **6.2.4: Saving Groups Continued**

At the beginning of 2018, all ESFAM adult and children and youth saving groups in the three districts started their second cycle of saving. This implies high commitment of groups to continue even after the ESFAM project closes. These groups were supported with saving boxes and pass books, which they will continue to use. In addition, all groups had received group-based training in business skills, financial literacy, PSS, parenting and child protection sessions. Despite the inability of CYSGs to register due to children being under the age limit for legal registration, the department responsible for children and youth in each of the districts will continue to support them in their operations.

### 6.3: Knowledge and Learning from ESFAM Project Delivery Model

Key lessons learned during the implementation period include the following.

- Financial literacy was an important strategy for successful implementation of ESFAM's ES packages. Experience showed that through financial literacy training and coaching, caregivers developed positive attitudes to making rational financial decisions in spending household income on needs as opposed to wants and they also started appreciating the importance of saving for future household needs.
- Although very tedious and time consuming, regular household cashflow assessments using ESFAM's household cashflow assessment tool, coupled with regular Catalyzing Business Skills training and coaching and mentoring sessions by ESFs, were a key factor in increasing the ability of households to make better use of financial resources and enhance accumulation of savings by destitute participants.
- VSLAs in all the districts were a mechanism through which community members could learn how to manage and improve their HH finances. As the ESFAM savings group activities continued, community members no longer needed to be mobilized to join the VSLAs. This manifested itself in the numbers of community members expressing their desire to join the VSLAs during their second savings cycle.
- Destitute and Struggling 1 households, which received direct financial support in the form of cash transfers and matched savings respectively, exhibited better outcomes compared to the Struggling 2 households, which did not receive any financial support. Financial support was associated with positive family and child outcomes.
- Implementation of group-based activities for reintegrating households was not very feasible given their geographical spread in the communities; this affected their participation and therefore resulted in low positive family and child outcomes.
- Cash transfers were a major incentive for saving and participation in the full package of interventions, particularly VSLAs. Secondary data analysis of the savings profiles between the Destitute and Struggling 2 households shows that participants in the Destitute category saved, on average, more than double what their counterparts in the Struggling 2 category saved. Analysis of primary data from FSVI revealed that the destitute households registered increases in household savings approximately 3 times as compared to the households in Struggling 2 category. We believe that this is due to the continuous support by ESF as well as the feeling of empowerment experienced by participants.
- Promoting saving by ESFAM participants in the bank required extra effort and time to sensitise and re-sensitise project beneficiaries on the benefits. The project team learned that while some participants were genuinely unable to save the full amount that ESFAM would match, a larger number of participants declined this option because they were hesitant to risk saving their money with a bank. This is primarily due to the fact that some banks collapsed in the past and people lost their savings, so trust in banks was limited. ESFAM learned that sufficient time and other resources need to be committed to the process of addressing fears and other misconceptions around the banking practice.
- Sequenced ES interventions were key to successful implementation. Commencing with capacity building activities developed the ability of the target participants to make well-informed decisions about utilizing the available financial resources to build wealth for the households.
- Mentorship of PSWs by project Social Workers played an important role in ensuring effective case management and overall implementation of project interventions. Mentorship support enhanced their technical capacity to make use of the training materials and case management toolkit in supporting families.



## 6.4: Significant Challenges

Some of the key challenges encountered during implementation of the project include the following.

- Classifying households by economic vulnerability level and assigning them to different interventions presented major operational challenges at field level. The majority of ESFAM participants, particularly those categorized as Struggling 1 and 2, did not understand or appreciate the rationale for the different participant categorization, despite continuous efforts to inform them. Major challenges emerged as half of the Struggling 2 families declined to actively participate in VSLA and some project activities offered to them because they did not receive a cash infusion.
- The ESFAM Project also encountered great difficulties in offering the full package of interventions to some HHS, particularly those with reunified children from CCIs, as these HHS ended up being very scattered geographically. It was therefore logistically difficult to reach these families with home visits and impractical to set up VSLAs or CYSGs in each of their areas. To mitigate the effects of this, ESFs and PSWs intensified home-based support—both training and coaching—on both ES and social support service packages.
- Stakeholders, especially the local leadership and district technical staff (such as Community Development Officers, Probation and Welfare Officers, Child Protection Unit of Police), had high expectations for allowances/payments. This expectation stemmed from the practice from other partners and NGOs that provide allowances/payments whenever stakeholder staffs get involved in project activities. ESFAM did not have budgetary provision for this expenditure.
- The case management process is highly technical, requiring intensive documentation and analysis that may not be matched by the low levels of analytical and writing skills among both the PSWs and ESFs. Despite team effort to boost the capacity of these community staff, it was quite a difficult process, contributing to some of the PSWs and ESFs dropping out.
- Turnover of the PSWs and ESFs continued to affect continuity of project intervention implementation in some sub-counties. Throughout the implementation period, the project needed to replace and retrain both ESFs and PSWs across the three project locations. This created challenges related to caseloads and overall ability to reach all the project participants. It also posed a challenge related to continuous training and orientation on the project and PSW and ESF roles. To minimize this challenge, the project team worked to motivate these community resource individuals to continue with the program, including organizing regular feedback sessions during which their performance was appreciated and providing them with items such as T-shirts and certificates to increase their recognition within the community.

## 6.5: Conclusions

Based on the results presented in this report, the project makes the following conclusions.

- According to the indicators measured, households participating in ESFAM showed increased children's resiliency and reduced risks of separation or re-separation.
- Systematic capacity-building for household members and implementers is fundamental to implementing successful economic strengthening interventions. The cascade model of the trainings that targeted both project staff and participants, as explained in the preceding sections, inculcated the necessary skills for impactful implementation of key project components, especially cash transfers, MSA, as well as the social support services.
- Lack of direct financial support (beyond training and coaching) to the children and youth saving groups (CYSGs) did not deter the successful operation of the groups and participating in group activities.

- Case management was reasonably successful, given that the results of the project were generally positive. However, case management requires a full time commitment from a case manager which was challenging due to the fact that PSWs and EFSs were stipended volunteers and had other commitments to fend for their families. Presumably, the volunteers would have delivered much more successful case management if they had full time engagement.

## **6.6: Recommendations**

- Future similar projects should plan for a preparatory phase of not less than 6 months with highly sequenced process to cater for identification of participants, child-family reunification process, household assessment and benchmarking, including development, review, harmonization and adoption of training materials and tools while other implementation processes take course.
- Future similar projects should consider using experimental evaluation design to test the attributable effect of the project model in reducing family separation within the factual compared to counterfactual households or communities.
- Further research is needed to determine if social and economic interventions can prove effective in reducing child placement in CCI over a longer period.
- More resources need to be committed to learning how household classification and subsequent intervention targeting could be more effective in delivering appropriate economic strengthening.
- There should be further effort to learn about effective engagement of community workers (PSWs and EFSs), particularly around how their capacity can be effectively strengthened and enable them to better align with the challenging and intensive case management process.
- Where feasible, it is recommended that the current varieties of household vulnerability assessment tools including child status integration tool and implementation guidelines developed through ESFAM and DOVCU (cash transfer guidelines, MSA guidelines, CYSG guidelines, CBS curriculum, etc.) be reviewed and standardized further by relevant government ministries in order to continue the work that was initiated through the two projects.

## Section 7: Summary Indicator Table and Other FSVI Data

### 7.1: Summary Indicator Table

Performance Indicator	Precise Definition	Disaggregation	LOP Target		Baseline Value (N=700)		Midline Value (N=656)		Endline Value (N=656)	
			#	%	#	%	#	%	#	%
<b>Development Objective 1: Targeted families and children reached with tailored packages of sequenced and overlapping ES interventions alongside social support services are less vulnerable and more resilient to shocks that can lead to family-child separation</b>										
Ind1: % of targeted households categorized as at low, medium, and high-risk of family-child separation	<b>Numerator</b> = Total number of households scoring at the different risk levels (low 0-49, medium 50-99, and high 100+) <b>Denominator</b> = Total number of households assessed using the FSVI	High	98	14%	271	39%	139	21%	5	1%
		Medium	525	75%	425	60%	508	77%	594	91%
		Low	77	11%	4	1%	9	2%	57	9%
Ind2: % of targeted households that are categorized economically as destitute	<b>Numerator</b> = Total number of destitute score of 70, Struggling 1 score of 60-69, and struggling 2 score of 35-59 households in CPA 1 and 2 of FSVI tool <b>Denominator</b> = Total number of households assessed using the	Destitute	400	58%	408	58%	332	51%	43	7%
		Struggling 1	150	21%	155	22%	213	32%	154	23%
		Struggling 2	150	21%	137	20%	107	15%	449	68%
		Growing	105	15%	408	0%	4	1%	10	2%
Ind3: % of targeted households reporting having a good social, family, and community child care environment	<b>Numerator</b> = Total number of ESFAM households that score at least 15 points or higher in all 3 of the outlined domains of the Caregiver Integration Status Tool. <b>Denominator</b> = Total number of all ESFAM households assessed using the Caregiver Integration Status Tool	Total	525	75%	182	26%	337	51%	429	65%
		Social Wellbeing	546	78%	398	57%	472	72%	554	84%
		Parent-Child Attachment	595	85%	446	64%	539	82%	586	88%
		Community Belonging	329	68%	291	42%	426	65%	489	74%
Ind4: % of targeted children with a positive child protection status	<b>Numerator</b> = Total number of households associated with children assessed with the Child Integration Status Tool who score 15 points or higher in the "Child Protection" domain <b>Denominator</b> = Total number of households associated with children assessed using the Child Integration Status Tool	Total	441	63%	334	48%	475	72%	567	86%
		Prevention HH	373	61%	283	46%	412	72%	493	86%
		Reunified HH	64	72%	51	57%	63	76%	74	84%

Ind5: % of targeted households with positive educational status for children	<b>Numerator</b> = Total number of households associated with children assessed with the Child Integration Status Tool who score 15 points or higher in the “Enjoyment of education” domain. <b>Denominator</b> = Total number of households associated with children assessed using the Child Integration Status Tool	Total	525	<b>75%</b>	353	<b>50%</b>	455	<b>69%</b>	522	<b>79%</b>
		<i>Prevention HH</i>	458	<b>75%</b>	295	<b>48%</b>	392	<b>68%</b>	448	<b>78%</b>
		<i>Reunified HH</i>	76	<b>85%</b>	58	<b>65%</b>	63	<b>76%</b>	74	<b>84%</b>
Ind6: % of children and youth reporting positive adaptive capacity and resilience	<b>Numerator</b> = Total number of ESFAM children/youth scoring at least 15 points or higher in all 6 domains of the Child Integration Status Tool <b>Denominator</b> = Total number of ESFAM children/youth assessed using the Child Integration Status Tool	Total	455	<b>65%</b>	79	<b>11%</b>	206	<b>31%</b>	327	<b>49%</b>
		<i>Prevention HH</i>	360	<b>59%</b>	63	<b>10%</b>	171	<b>30%</b>	282	<b>49%</b>
		<i>Reunified HH</i>	63	<b>71%</b>	16	<b>18%</b>	35	<b>42%</b>	45	<b>51%</b>
		<i>Enjoyment of Education</i>	441	<b>63%</b>	353	<b>50%</b>	353	<b>54%</b>	522	<b>79%</b>
		<i>Social Wellbeing</i>	462	<b>66%</b>	371	<b>53%</b>	371	<b>57%</b>	561	<b>85%</b>
		<i>Parent-Child Attach</i>	490	<b>70%</b>	399	<b>57%</b>	399	<b>61%</b>	563	<b>85%</b>
		<i>Community Belonging</i>	329	<b>47%</b>	238	<b>34%</b>	238	<b>36%</b>	437	<b>66%</b>
		<i>Emotional Wellbeing</i>	392	<b>56%</b>	299	<b>43%</b>	299	<b>46%</b>	508	<b>77%</b>
	<i>Child Protection</i>	427	<b>61%</b>	299	<b>48%</b>	299	<b>46%</b>	568	<b>86%</b>	
Ind7: (USAID ES 4-1/DCOF) # of vulnerable people benefitting from USG-supported social services via ESFAM	Count and summation of adults and children/youth living in ESFAM supported households	<b>Na<sup>26</sup></b>	<b>3290</b>	<b>Na</b>		<b>Na</b>	<b>X<sup>27</sup></b>	<b>Na</b>	<b>X</b>	<b>Na</b>
<b>Outcome 1: 89 targeted children are successfully reintegrated into their families</b>										
Ind1.1: % of reunified children who remain in family care for at least 10 months	<b>Numerator</b> = Total number of reunified children ESFAM worked with over the life of the project. <b>Denominator</b> = Total number of all reunified children supported by ESFAM	Total	490	<b>70%</b>	0%	<b>Na</b>	78	<b>88%</b>	84	<b>94%</b>
		<i>Destitute</i>	245	<b>60%</b>	0%	<b>Na</b>	39	<b>95%</b>	39	<b>95%</b>
		<i>Struggling 1</i>	116	<b>75%</b>	0%	<b>Na</b>	24	<b>80%</b>	28	<b>93%</b>
		<i>Struggling 2</i>	103	<b>75%</b>	0%	<b>Na</b>	15	<b>88%</b>	17	<b>94%</b>
<b>Outcome 2: 700 targeted households are less at risk of separation or re-separation</b>										
Ind2.1: % of targeted	<b>Numerator</b> = Total number of	Total	455	<b>65%</b>	269	<b>38%</b>	328	<b>50%</b>	349	<b>53%</b>

<sup>26</sup> Na is Not applicable

<sup>27</sup> X is not assessed

households with ability to pay for sudden expenses/shocks without eroding their asset base; Total;	households that indicate they would use “lower risk” strategies to cope with unexpected expenses on the FSVI. <b>Denominator</b> = Total number of all households assessed using the FSVI	<i>Prevention HH</i>	397	65%	231	38%	281	49%	307	53%
		<i>Reunified HH</i>	58	65%	38	43%	47	57%	42	48%
		<i>Destitute</i>	245	60%	142	35%	197	50%	230	59%
		<i>Struggling 1</i>	109	70%	65	42%	66	46%	76	55%
		<i>Struggling 2</i>	89	65%	62	45%	65	52%	43	36%
Ind2.2: Average increase in targeted household monthly income over the life of the project; Total	<b>Numerator</b> = Total amount of calculated difference between endline and baseline of reported monthly incomes in all households assessed using the FSVI. <b>Denominator</b> = Total number of all households assessed using the FSVI	Total	65,000	30%	50,000	0%	Not tracked <sup>28</sup>		72,953	47%
		<i>Prevention HH</i>	65,000	30%	50,000	0%	Not tracked		73,689	51%
		<i>Reunified HH</i>	72,000	20%	60,000	0%	Not tracked		68,244	18%
		<i>Destitute</i>	42,000	20%	35,000	0%	Not tracked		69,145	94%
		<i>Struggling 1</i>	65,000	30%	50,000	0%	Not tracked		74,085	57%
		<i>Struggling 2</i>	126,000	40%	90,000	0%	Not tracked		84,084	-6%
Ind2.3: Average increase in targeted household savings over the life of the project	<b>Numerator</b> = Total amount of calculated difference between endline and baseline of household savings in all households assessed using the FSVI. <b>Denominator</b> = Total number of all households assessed using the FSVI	Total	100,000	25%	80,000	0%	Not tracked		120,628	49%
		<i>Prevention HH</i>	100,000	25%	80,000	0%	Not tracked		123,566	51%
		<i>Reunified HH</i>	87,500	25%	70,000	0%	Not tracked		101,417	37%
		<i>Destitute</i>	57,500	15%	50,000	0%	Not tracked		102,451	92%
		<i>Struggling 1</i>	100,000	25%	80,000	0%	Not tracked		147,808	74%
		<i>Struggling 2</i>	135,000	35%	100,000	0%	Not tracked		151,852	31%
Ind2.4: # of ESFAM project staff and community workers trained	Count and summation of staff and community workers trained by ESFAM	Total	72	Na	0	Na	72	Na	72	Na
		<i>TOT CBS - Caregivers</i>	72	Na	0	Na	72	Na	72	Na
		<i>TOT CBS - Youths</i>	72	Na	0	Na	72	Na	72	Na
		<i>TOT CBS - Children</i>	72	Na	0	Na	72	Na	72	Na
		<i>TOT Coaching</i>	72	Na	0	Na	72	Na	72	Na
Ind2.5: # of adult project participants trained in financial literacy and business skills	Count and summation of number of adults from ESFAM supported households that have attended at least 20 of 25 Catalyzing Business Skills for Caregivers sessions	Total	700	Na	0	Na	524	Na	642	Na
		<i>Destitute</i>	408	Na	0	Na	329	Na	390	Na
		<i>Struggling 1</i>	155	Na	0	Na	118	Na	138	Na
		<i>Struggling 2</i>	137	Na	0	Na	77	Na	114	Na
Ind2.6: # of destitute households that receive the full amount of cash transfer from ESFAM	Count and summation of destitute ESFAM supported households that have received the full amount of cash transfer from ESFAM	Total	408	Na	0	Na	0	Na	397	Na
		<i>Prevention</i>	359	Na	0	Na	0	Na	354	Na
		<i>Reunified</i>	41	Na	0	Na	0	Na	43	Na
		<i>High vulnerability</i>	257	Na	0	Na	0	Na	252	Na
		<i>Medium</i>	143	Na	0	Na	0	Na	145	Na

<sup>28</sup> Not tracked means the assessment phase omitted tracking such an indicator

		<i>vulnerability</i>								
		<i>Low vulnerability</i>	<b>0</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>0</b>	<b>Na</b>
Ind. 2.7: # of cash transfer recipients who report using cash transfer funds for intended purposes	Count and summation of destitute ESFAM supported households that report using the cash transfer funds for intended purposes	Total	<b>326</b>	<b>80%</b>	<b>0</b>	<b>0%</b>	<b>122</b>	<b>19%</b>	<b>267</b>	<b>40%</b>
		Prevention	<b>293</b>	<b>79%</b>	<b>0</b>	<b>0%</b>	<b>112</b>	<b>20%</b>	<b>236</b>	<b>41%</b>
		<i>Reunified</i>	<b>33</b>	<b>80%</b>	<b>0</b>	<b>0%</b>	<b>10</b>	<b>12%</b>	<b>31</b>	<b>35%</b>
		<i>High vulnerability</i>	<b>212</b>	<b>80%</b>	<b>0</b>	<b>0%</b>	<b>71</b>	<b>27%</b>	<b>170</b>	<b>65%</b>
		<i>Medium vulnerability</i>	<b>114</b>	<b>80%</b>	<b>0</b>	<b>0%</b>	<b>51</b>	<b>13%</b>	<b>97</b>	<b>24%</b>
Ind. 2.8: # of targeted households that report having regular home visits from ESFAM staff	Count and summation of ESFAM supported households that report having had at least 3 visits from ESFAM staff in the 6 months previous to the implementation of the FSVI	Total	<b>700</b>	<b>Na</b>	<b>0</b>	<b>0</b>	<b>391</b>	<b>60%</b>	<b>652</b>	<b>98%</b>
		<i>Prevention HH</i>	<b>611</b>	<b>Na</b>	<b>0</b>	<b>0</b>	<b>340</b>	<b>59%</b>	<b>564</b>	<b>98%</b>
		<i>Reunified HH</i>	<b>89</b>	<b>Na</b>	<b>0</b>	<b>0</b>	<b>51</b>	<b>61%</b>	<b>88</b>	<b>100%</b>
		<i>Destitute</i>	<b>408</b>	<b>Na</b>	<b>0</b>	<b>0</b>	<b>262</b>	<b>67%</b>	<b>394</b>	<b>99%</b>
		<i>Struggling 1</i>	<b>155</b>	<b>Na</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>56%</b>	<b>142</b>	<b>98%</b>
		<i>Struggling 2</i>	<b>137</b>	<b>Na</b>	<b>0</b>	<b>0</b>	<b>49</b>	<b>40%</b>	<b>116</b>	<b>95%</b>
Ind. 2.9: % of VSLA groups formed with ESFAM assistance that are fully operational by the end of the project	<b>Nominator:</b> Number of ESFAM VSLA groups fully operational by the end of the project <b>Denominator:</b> Number of all ESFAM VSLA groups established	Total	<b>42</b>	<b>75%</b>	<b>Na</b>	<b>Na</b>	<b>Na</b>	<b>Na</b>	<b>50</b>	<b>87%</b>
		<i>Youth VSLA</i>	<b>16</b>	<b>60%</b>	<b>Na</b>	<b>Na</b>	<b>Na</b>	<b>Na</b>	<b>20</b>	<b>75%</b>
		<i>Adult VSLA</i>	<b>23</b>	<b>75%</b>	<b>Na</b>	<b>Na</b>	<b>Na</b>	<b>Na</b>	<b>30</b>	<b>100%</b>
Ind. 2.10: # of adults participating in an ESFAM VSLA	Count and sum of ESFAM adult savings group members participating in ESFAM savings groups	Total	<b>490</b>	<b>70%</b>	<b>0</b>	<b>Na</b>	<b>313</b>	<b>48%</b>	<b>414</b>	<b>62%</b>
		<i>Destitute</i>	<b>300</b>	<b>74%</b>	<b>0</b>	<b>Na</b>	<b>250</b>	<b>64%</b>	<b>333</b>	<b>84%</b>
		<i>Struggling 2</i>	<b>135</b>	<b>87%</b>	<b>0</b>	<b>Na</b>	<b>40</b>	<b>33%</b>	<b>60</b>	<b>49%</b>
Ind. 2.11: Average cumulative savings per ESFAM VSLA group	<b>Numerator:</b> Count and summation of all savings of ESFAM VSLA groups. <b>Denominator:</b> Total number of ESFAM VSLA groups	<b>Na</b>	<b>2,040,000</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>1,348,625</b>	<b>Na</b>	<b>2,099,650</b>	<b>Na</b>
Ind. 2.12: % of ESFAM VSLA groups that demonstrate at least a 75% repayment rate over the life of the project	<b>Nominator:</b> Number of ESFAM VSLA groups identified as having at least 75% of loans repaid by the end of the project <b>Denominator:</b> Number of all ESFAM VSLA groups established	<b>Only adult groups</b>	<b>15</b>	<b>50%</b>	<b>19</b>	<b>63%</b>	<b>19</b>	<b>63%</b>	<b>25</b>	<b>84%</b>
Ind. 2.13: % of VSLA members that accessed loans from ESFAM VSLA groups	<b>Numerator:</b> Number of VSLA group members who have taken a loan from their ESFAM VSLA <b>Denominator:</b> Total number of VSLA ESFAM group members	<b>Na</b>	<b>602</b>	<b>70%</b>	<b>0</b>	<b>Na</b>	<b>305</b>	<b>46%</b>	<b>441</b>	<b>67%</b>
Ind. 2.14: # of ESFAM VSLA groups receiving business skills training	<b>Nominator:</b> Number of ESFAM VSLA groups identified as having received all seven CBS curriculum sessions	<b>Na</b>	<b>43</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>43</b>	<b>Na</b>	<b>43</b>	<b>Na</b>

from ESFAM	<b>Denominator:</b> Number of all ESFAM VSLA groups established									
Ind. 2.15: # of targeted households that received matched savings account financial support from ESFAM	Count of number of struggling 1 household that have received matched savings funds from ESFAM	Total	155	100%	0	Na	0	Na	119	77%
		Prevention	125	100%	0	Na	0	Na	103	82%
		Reunified	30	100%	0	Na	0	Na	16	53%
		High vulnerability	5	100%	0	Na	0	Na	5	100%
		Medium vulnerability	148	100%	0	Na	0	Na	112	75%
		Low vulnerability	2	100%	0	Na	0	Na	2	100%
Ind. 2.16: Average total savings deposited into matched savings accounts by targeted households over the 12-month period of the MSA	<b>Numerator:</b> Total amount of savings deposited into ESFAM supported MSAs by struggling 1 targeted households <b>Denominator:</b> Total number of struggling 1 ESFAM supported households	Na	350,000	Na	0	Na	0	Na	377,776	108%
Ind2.17: Average number of times MSA households deposited money into their MSA over the 12-month period of the MSA	<b>Numerator:</b> Number of deposits into ESFAM supported MSAs by struggling 1 targeted household. <b>Denominator:</b> Total number of struggling 1 ESFAM supported households	Total	3	Na	0	Na	0	Na	2.26	Na
		Prevention	3	Na	0	Na	0	Na	2.36	Na
		Reunified	3	Na	0	Na	0	Na	1.75	Na
		High vulnerability	3	Na	0	Na	0	Na	2.60	Na
		Medium vulnerability	3	Na	0	Na	0	Na	2.25	Na
		Low vulnerability	3	Na	0	Na	0	Na	2.00	Na
Ind. 2.18: # of MSA recipients who report using MSA funds for intended purpose	Count and summation of ESFAM supported Struggling 1 Households that report using MSA funds for intended purposes	Total	124	Na	0	Na	0	Na	100	81%
		Prevention	94	Na	0	Na	0	Na	83	88%
		Reunified	30	Na	0	Na	0	Na	17	57%
		High vulnerability	4	Na	0	Na	0	Na	5	125%
		Medium vulnerability	119	Na	0	Na	0	Na	94	79%
		Low vulnerability	1	Na	0	Na	0	Na	1	100%
Ind. 2.19: % of targeted households that have Care Plans and have taken action on them	<b>Numerator:</b> Total number of supported ESFAM households that have a Care Plan and report having taken action on the plan <b>Denominator:</b> Total number of ESFAM households	Na	630	90%	0	0%	656	94%	663	95%
<b>Outcome 3: 225 children from targeted households show increased adaptive capacity and resilience, and financial literacy</b>										
Ind3.1: % of functional ESFAM Child and Youth Savings Groups	<b>Numerator:</b> Number of functional ESFAM Child and Youth Savings Groups	Na	21	75%	0	0%	27	100%	20	74%

	<b>Denominator:</b> Total number of ESFAM Child and Youth Savings Groups formed									
Ind3.2: # of children participating in ESFAM Child and Youth Savings Groups; Total	Count and sum of ESFAM Child and Youth Savings Group members participating in the savings groups	<i>Total</i>	<b>325</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>419</b>	<b>Na</b>	<b>419</b>	<b>Na</b>
		<i>Age group 10-13</i>	<b>172</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>80</b>	<b>Na</b>	<b>80</b>	<b>Na</b>
		<i>14-17</i>	<b>153</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>133</b>	<b>Na</b>	<b>133</b>	<b>Na</b>
		<i>ESFAM</i>	<b>225</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>213</b>	<b>Na</b>	<b>213</b>	<b>Na</b>
		<i>NON-ESFAM</i>	<b>100</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>206</b>	<b>Na</b>	<b>206</b>	<b>Na</b>
Ind. 3.3: Average savings per ESFAM Child and Youth Savings Group	<b>Numerator:</b> Total sum of savings of all ESFAM Child and Youth Savings Groups <b>Denominator:</b> Total number of ESFAM Child and Youth Savings Groups formed	<b>Na</b>	<b>340000</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>157,000</b>	<b>Na</b>	<b>375,000</b>	<b>Na</b>
Ind3.4: # of children and youth trained in financial literacy and business skills by ESFAM	Count and summation of ESFAM Child and Youth Savings Group members trained in financial literacy and business skills	<i>Total</i>	<b>325</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>471</b>	<b>Na</b>	<b>471</b>	<b>Na</b>
		<i>Age group 10-13</i>	<b>172</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>38</b>	<b>Na</b>	<b>81</b>	<b>Na</b>
		<i>14-17</i>	<b>153</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>59</b>	<b>Na</b>	<b>141</b>	<b>Na</b>
		<i>ESFAM</i>	<b>225</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>97</b>	<b>Na</b>	<b>222</b>	<b>Na</b>
		<i>NON-ESFAM</i>	<b>100</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>249</b>	<b>Na</b>	<b>249</b>	<b>Na</b>
<b>Outcome 3: Learning related to supporting the reintegration and prevention of separation of children by using the piloted package of ES interventions integrated with social support services and related practitioner tools supporting those interventions will be disseminated</b>										
<i>Ind3.1: # of learning documents produced and disseminated by ESFAM</i>	Count and summation of all learning documents produced and disseminated by ESFAM	<b>Na</b>	<b>2</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>2</b>	<b>Na</b>
<i>Ind3.2: # of reflection sessions held by ESFAM</i>	Count and summation of all reflections sessions held by ESFAM	<b>Na</b>	<b>8</b>	<b>Na</b>	<b>0</b>	<b>Na</b>	<b>2</b>	<b>Na</b>	<b>8</b>	<b>Na</b>
<b>1.5 Program Management</b>										
<i>1.5.1: ESFAM Technical Advisory Group (TAG) formed</i>	Minutes of meeting in place	<b>Na</b>	<i>Yes</i>	<i>Na</i>	<b>0</b>	<i>Na</i>	<b>Yes</b>	<i>Na</i>	<b>Yes</b>	<i>Na</i>
<i>1.5.2: Number of TAG Coordination meetings with MGLSD, DOVCU, and other projects</i>	Counts of external meeting report by ESFAM staff	<b>Na</b>	<b>3</b>	<i>Na</i>	<b>0</b>	<i>Na</i>	<b>3</b>	<i>Na</i>	<b>3</b>	<i>Na</i>
<b>1.6 Collaboration with Other Entities</b>										
<i>1.6.1: Number of district / lower partner meetings attended</i>	Counts of external meeting report by ESFAM staff	<b>Na</b>	<b>6</b>	<i>Na</i>	<b>Na</b>		<b>Na</b>	<b>2</b>	<b>Na</b>	<b>6</b>



1.7 Monitoring & Evaluation										
1.7.1: Number of reports submitted to donor and approved	Counts of reports submitted to donor and approved	Na	8	Na	Na	0	Na	4	Na	12

## 7.2: Basic Needs Access, Psychosocial Status and Child Protection Concerns in Targeted Households

	Baseline n = 700	Mid line n = 656	Endline n = 656
<b>Households' response to unexpected shock, such as a serious illness or a death in the family etc.</b>			
% of households who would pay shocks with cash on hand/savings	50 (7%)	75 (11%)	121 (18%)
% of households who seek contributions from friends, relatives, community members, through harambee, gifts, church help	404 (58%)	419 (64%)	392 (59%)
% of households who would request help from a charitable organization, CBO, NGO	39 (6%)	64 (10%)	82 (12%)
% of households who would borrow from a friend or relative	337 (48%)	375 (57%)	428 (65%)
% of households who would look for another source of income near my home	143 (20%)	104 (16%)	166 (25%)
% of households who would reduce household spending a little	44 (6%)	45 (7%)	41 (6%)
% of households who would reduce household spending a lot	33 (5%)	35 (5%)	23 (3%)
% of households who would sell small livestock, household goods or items used in the household	162 (23%)	149 (23%)	202 (30%)
% of households who would migrate for work	30 (4%)	30 (5%)	2 (0%)
% of households who borrow from moneylender at high interest	95 (14%)	112 (17%)	72 (11%)
% of households who would sell bicycle, land, tools or other items that help produce income	95 (14%)	70 (11%)	40 (6%)
% of households who would break up the household—send children to others to care for	18 (3%)	22 (3%)	6 (1%)
% of households who would go without food	88 (13%)	56 (9%)	7 (1%)
% of households who would engage in transactional sex or illegal activities	2 (0%)	1 (0%)	1 (0%)
<b>Number of meals targeted households have a day</b>			
% of households who spend some days with no meal	37 (5%)	28 (4%)	1 (0%)
% of households having a meal per day	358 (51%)	352 (54%)	107 (16%)
% of households having two meals per day	272 (39%)	263 (40%)	439 (67%)
% of households having three or more meals per day	32 (5%)	13 (2%)	109 (17%)
<b>Description of household shelter and care condition</b>			
% of family with no stable, adequate, or safe place to live	133 (19%)	79 (12%)	22 (3%)
% of family who lives in a place that needs major repairs, is overcrowded, inadequate, and/or does not protect them from weather	276 (39%)	206 (31%)	83 (13%)
% of family who lives in a place that needs some repairs but is fairly adequate, dry, and safe	219 (31%)	261 (40%)	294 (45%)
% of family who lives in a place that is adequate, dry, and safe	71 (10%)	110 (17%)	257 (39%)
<b>Targeted household access to water, sanitation condition and hygiene</b>			
% of households with access to safe water within 30 minutes	551 (79%)	504 (77%)	536 (81%)
% of households with clean compound	499 (71%)	510 (78%)	578 (87%)
% of households with access to a public health facility within 5 kilometres	451 (64%)	448 (68%)	431 (65%)
% of households with a drying rack for HH utensils	199 (28%)	254 (39%)	309 (47%)
% of households with a garbage pit or dust bin	206 (29%)	233 (36%)	365 (55%)
% of households with hand washing facility	150 (21%)	169 (26%)	246 (37%)
% of households with HH members sleeping under a mosquito net	259 (37%)	410 (63%)	527 (79%)
<b>Education status of children 3-18 in targeted households</b>			
% of households with none of the children was attending school	47 (7%)	18 (3%)	7 (1%)
% of households with some children not attending school, some do not	238 (34%)	174 (27%)	133 (20%)

% of household with all the children attending school	404 (58%)	456 (70%)	506 (77%)
<b>Description of the emotional state of the targeted household</b>			
Family seems hopeless, sad, withdrawn, a member wishes could die, or wants to be left alone. Targeted child may refuse to eat, sleep poorly, or cry a lot.	115 (16%)	83 (13%)	7 (1%)
Family is often withdrawn, irritable, anxious, unhappy, or sad. Targeted child may cry frequently or often be in active.	313 (45%)	222 (34%)	82 (13%)
Family is mostly happy but occasionally a member is anxious, or withdrawn. Targeted child may be crying, irritable, or not sleeping well some of the time	194 (28%)	255 (39%)	339 (52%)
Family seems happy, hopeful, and content	77 (11%)	96 (15%)	228 (35%)
<b>Changes in the social and emotional environment of the targeted household</b>			
% of household expressing there are frequent or periodic signs of aggressive behaviours, domestic violence, child abuse, child neglect	70 (10%)	19 (3%)	4 (1%)
% of household known for alcohol or drug over use, alcohol addiction	63 (9%)	48 (7%)	14 (2%)
% households with family conflict, conflict with mate, child problems is frequent	71 (10%)	49 (7%)	41 (6%)
% of households with family frequently or periodically faced with community conflict	66 (9%)	42 (6%)	71 (11%)
% Some of the above signs but a bit mild	221 (32%)	215 (33%)	204 (31%)
% of families with positive social and emotional environment	208 (30%)	283 (43%)	322 (49%)
<b>Targeted caregivers expressions on what they would do in case any of their children experienced harm</b>			
% of household who would do nothing if any of their children experienced any form of harm.	49 (7%)	31 (5%)	6 (1%)
% of household caregivers suggesting they would sort it out without asking others for help ...	117 (17%)	141 (21%)	81 (12%)
% who said would talk to neighbour/ family only	185 (27%)	166 (25%)	128 (20%)
% who would report to LC/Police / Probation, CDO, Human rights office	346 (50%)	318 (48%)	441 (67%)
<b>Protection issues affecting targeted children living in targeted families</b>			
% of targeted children abused, sexually or physically, emotionally and/or being subjected to child labour or otherwise exploited	58 (8%)	25 (4%)	7 (1%)
% of targeted children neglected, given inappropriate work for his or her age, or is clearly not treated well in household or institution	130 (19%)	67 (10%)	14 (2%)
% of targeted children at risk neglect, being over-worked, not treated well, or otherwise maltreated	245 (35%)	218 (33%)	154 (23%)
% of targeted children not seem to be abused, neglected, do inappropriate work, or be exploited in other ways	266 (38%)	345 (53%)	481 (73%)
<b>% of targeted households reporting a child (or children) under 18 not living in the family for the following reasons;</b>			
% of households reporting children left home for job elsewhere	50 (17%)	37 (15%)	19 (3%)
% of households reporting they do not know where the child has gone	10 (3%)	7 (3%)	5 (1%)
% of households whose children live with relative because family cannot support them	149 (51%)	121 (50%)	67 (10%)

## Annexes

### Annex 1: FSVI

#### Tool 6

**Family Status Vulnerability Index (FSVI) Assessment Tool**  
**Questionnaire for Household Heads Assessment**  
(Household of; At Risk of Child Separation, Child separated, Child being Re-integrated place  
(Baseline and subsequent follow-up Assessments))

Questionnaire ID									
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**Instructions:** Please administer this tool to heads of households, spouses, or to a child (in case of child-headed household) that have been identified as Medium or High risks household of child separation using DOVCU Project Tool 3 and Tool 4 (Household Pre-selection).

The objective of this tool is to further filter using a scoring method those households identified by community members as being at high risk of child separation.

This tool is divided into 5 main sections: Household Identification, Identification of the Household with Project Interventions, Assessment of Core Program Area, Calculation of FSVI Score and Asset Acquisition (Unscored). Instructions for the enumerator are provided at the beginning of each section.

Interview the households using ALL the questions in this tool and circle the appropriate response option. After circling the response, please write the corresponding score in the space provided on the far right-hand column (labelled "Total Score"). At the end of each Core Program Area (CPA), please add up the scores for all questions and write them down under the "CPA TOTAL" row. Finally, add up all CPA Total scores, and enter them under "HOUSEHOLD TOTAL SCORE".

#### The Process

1. Get the lists of all households identified by the PRA process using Tool 4 and summarized on Tool 5 and sort out households categorized as High Risk and Medium risk
2. With the help of Parish Chiefs, LC1, CDOs and Para-social workers get back to the identified households and administer the **Family Status Vulnerability Index (FSVI) - Tool 6**
3. Analyse the data based on CPA1, CPA2, CPA3, CPA5 and CPA6 and categorise the households based on analysis guidelines that will be provided

Please write in, tick, or circle the information as requested below.

Household ID No.									
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Assessment Date		____/____/____
A. Phase of Assessment	Tick	
a. Baseline		
b. Midline		
c. End-line		

B. Household Identification (write in or circle the information requested)			
a) Name of the Respondent: _____			
b) Gender (please circle responses):	1. Male	2. Female	
c) Is the respondent the head of the household:	1. Yes	2. No	
d) If No; relationship to household head			
e) Age of respondent (complete years)			
f) Actual household headship	1. Male	2. Female	
0.12 Number of non-biological children to the caregiver/head of HH			
0.19 Was there any change on the HH roster that indicates a child is missing from the HH?			
1. Yes			
2. No			
If Yes, explain .....			

C. Respondent's Marital Status	Tick	D. Respondent's Education level	Tick
a) Single		1. None	
b) Married/Cohabiting		2. Primary	
c) Widowed		1. Secondary	
d) Separated		3. Tertiary	
e) NA (If a child)		2. Others (Specify)	
What is your current employment?			
Over the past 6 months, how many months have you lived in your home?			

E. Location of the Household	
a) District:	c) Parish/Ward:
b) Sub-county/Division/Town council:	d) Village/Zone:
Type of household dweller	1) Urban dweller [ ] 2) Rural dweller [ ]
Has HH moved since start of projects? Y/N	2) If yes, how many times?

**For REINTEGRATION households only:**

F. Reintegration status		
a. Is reunified child still resident in household?	1. Yes	2. No
If NO, explain:		
b. If No, is child still connected to the household?	1. Yes	2. No
Explain:		

## Identification of the Household with Project Interventions

Questions in white boxes to be completed by case management staff (social worker/parasocial worker); questions in grey to be asked of respondent. Each household should have responses for A, B, or C and may also have responses for D and E. Please circle the correct responses in each appropriate section.

### A1. Destitute Household Project Activities Roster (to be completed by case manager)

a) Received Cash Transfer	Yes	No
<i>If yes:</i> a1. Number of cash transfers		
a2. Mode of CT payment		
a3. Total amount of CTs received		
b) Trained in financial literacy and business skills	Yes	No
c) Trained on VSLA methodology / group dynamic and management	Yes	No
d) Is member of VSLA group under ESFAM project support	Yes	No
e) Received a reunification kit	Yes	No
f) Received Business Skills Coaching	Yes	No
g) Received group parenting education	Yes	No
h) Received from parenting home visit	Yes	No
i) Received from counselling support	Yes	No
j) Followed up during home visits	Yes	No
k) How <b>many family support visits</b> to the home have been received by household July-Dec 2017? (write number in space to the right)		
l) How <b>many family support visits</b> to the home have been received by household Jan-Jun 2017? (write number in space to the right)		

### A2. To be asked of respondent:

a) As a result of the skills training, how much did you increase your knowledge about how to start and operate a business? <b>Please circle:</b>	1. Barely	2. Somewhat	3. Very much	4. Extremely
b) As a result of the skills training, did you start a new business?	Yes	No		
<i>If no:</i>				
I. Had existing business				
II. Insufficient capital for business				
III. Not interested				
IV. Other				
c) As a result of the skills training, how confident do you feel that you could operate a successful business? <b>Please circle:</b>	1. Barely	2. Somewhat	3. Very much	4. Extremely

### B1. Struggling 1 Household Project Activities Roster

a) Trained in financial literacy and business skills	Yes	No
b) Opened a MSA and received a matched saving	Yes	No
b1. Number of matches		
b2. Amount saved by HH		
b3. Amount matched by CF		
b4. Total amount of MSA		
c) Received a reunification kit	Yes	No
d) Received Business Skills Coaching	Yes	No
e) Received counselling	Yes	No
f) Followed up by social workers during home visits	Yes	No
g) How many home visits have been received by household in the last 6 months		

**B2. To be asked of respondent:**

a) As a result of the skills training, how much did you increase your knowledge about how to start and operate a business? <b>Please circle:</b>			
1. Barely	2. Somewhat	3. Very much	4. Extremely
b) As a result of the skills training, did you start a new business?		Yes	No
<i>If no:</i>			
I. Had existing business			
II. Insufficient capital for business			
III. Not interested			
IV. Other			
c) As a result of the skills training, how confident do you feel that you could operate a successful business? <b>Please circle:</b>			
1. Barely	2. Somewhat	3. Very much	4. Extremely

**C1. Struggling 2 Household Project Activities Roster**

a) Trained in financial literacy and business skills	Yes	No
b) Trained on VSLA methodology / group dynamic and management	Yes	No
c) Is member of VSLA group under ESFAM project support	Yes	No
d) Received a reunification kit	Yes	No
e) Received Business Skills Coaching	Yes	No
f) Is a member of parenting group education	Yes	No
g) Received counselling	Yes	No
h) Followed up by social workers during home visits	Yes	No
i) How many home visits have been received by household in the last 6 months		

**C2. To be asked of respondent:**

a) As a result of the skills training, how much did you increase your knowledge about how to start and operate a business? <b>Please circle:</b>			
1. Barely	2. Somewhat	3. Very much	4. Extremely
b) As a result of the skills training, did you start a new business?		Yes	No
<i>If no:</i>			
I. Had existing business			
II. Insufficient capital for business			
III. Not interested			
IV. Other			
c) As a result of the skills training, how confident do you feel that you could operate a successful business? <b>Please circle:</b>			
1. Barely	2. Somewhat	3. Very much	4. Extremely

**D1. If Elderly & Highly Vulnerable Child Headed household (skip if household head is not a child under 18 or an elder above 50)**

a) Trained in financial literacy and business skills	Yes	No
b) Received a reunification kit	Yes	No
c) Received counselling	Yes	No
d) Followed up by Social workers for mentoring	Yes	No
e) Linked to employment opportunity	Yes	No

**E1. Is any household child 10-17 belonging to Children and Youth Group (if no, skip this section)**

a) Child trained on VSLA methodology / group dynamic and management	Yes	No
b) Child trained in financial literacy and business skills	Yes	No
c) Received a reunification kit	Yes	No
d) Child received counselling	Yes	No
e) Child received interactive learning session	Yes	No

**E2. To be asked of respondent:**

a) As a result of the skills training, how much did your child increase his/her knowledge about how to start and operate a business? <b>Please circle:</b>					
1. Barely	2. Somewhat	3. Very much	4. Extremely		
b) As a result of the skills training, did your child start a new business?				Yes	No
If no:					
I. Had existing business					
II. Insufficient capital for business					
III. Not interested					
IV. Other					
c) As a result of the skills training, how much do you think your child increased his/her knowledge about saving and managing money? <b>Please circle:</b>					
1. Barely	2. Somewhat	3. Very much	4. Extremely		



Household ID No.									
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## Assessment of Core Program Area (CPA)

Interview the households using ALL the questions in this tool and circle the appropriate response option number in the left-hand column. Also circle the score in the Score column and then write it in the blank space beside it. Add comments in the Comments column as needed.

CPA1:	Household Economic Livelihood Security	Score	Comments
1.1	<b>Main income earner</b>		
1.1.1	<b>Who is the main household income earner? (<i>The one who pays for most of the household expenses</i>)</b>		
1.	<i>Child (6-17 years)</i>	4	
2.	<i>Grandparent or Elderly Parent/Caretaker</i>	3	
3.	<i>Relatives</i>	2	
4.	<i>Mother</i>	1	
5.	<i>Father</i>	0	
6.	<i>None of the above</i>	4	
1.2	<b>Source of Income</b>		
1.2.1	<b>What is the main source of household income? (emphasis is main source only)</b>		
1.	<i>None</i>	4	
2.	<i>Remittances</i>	3	
3.	<i>Casual Labour</i>	2	
4.	<i>Informal/ Self - employed</i>	2	
5.	<i>labour on other peoples' farms/garden</i>	2	
6.	<i>Peasantry working on own land</i>	2	
7.	<i>Petty Business e.g vending, road side selling, kiosk</i>	1	
8.	<i>Formal Business e.g. any licensed business</i>	0	
9.	<i>Commercial Farming</i>	0	
10.	<i>Formal employment</i>	0	

1.3	Monetary Income, Savings, and Consumption	Score	Comments
1.3.1	<b>What is the current monthly HH income? (express amount in Uganda Shillings, then score according to range)</b>		UGX: _____
1.	<i>None</i>	4	
2.	<i>Less than 50,000</i>	4	
3.	<i>50,001-100,000</i>	3	
4.	<i>100,001-200,000</i>	2	
5.	<i>Above 200,001</i>	0	

1.3.2	<b>How would you describe the status of your household's monthly income based on the ability to meet the needs of your family and children? (enumerator should ask question and then provide choices of "no income" "poor income" "slight income" or "sustainable income" and decide after discussion with respondent)</b>		
1.	<i>Family, especially the targeted caregiver has no income that supports family and children in the household</i>	4	
2.	<i>Family, especially the targeted caregiver has poor income that does not sufficiently meet the needs of the family and children in the household</i>	3	
3.	<i>Family, especially the targeted caregiver has slight income however it is not sustainable enough to meet the needs of the household</i>	2	
4.	<i>Family, especially the targeted caregiver has a sustainable income that supports family</i>	0	

<b>1.4</b>		<b>Access to Land</b>	
<b>1.4.1</b>	<b>Does this household have access to land?</b>		
1.	<i>Does not own, not able to access land</i>	4	
2.	<i>Owns but not able to access land</i>	2	
3.	<i>Does not own, but able to access land</i>	1	
4.	<i>Owns and able to access land</i>	0	
<b>1.4.2 a</b>	<b>During the last agricultural season, how many acres of land did you OWN</b>		
<b>a</b>	<b>LAND OWNED</b>		
a1	<i>0 – acres</i>	4	
a2	<i>0.1 - 0.24 acres</i>	2	
a3	<i>0.5 - 1acre</i>	1	
a4	<i>More than 1 acre</i>	0	
	<i>During the last agricultural season, how many acres of land did you cultivate</i>		
<b>1.4.2 b</b>	<b>OWN LAND CULTIVATED</b>		<b>1.4.2 c OTHER PEOPLES LAND CULTIVATED</b>
b1	<i>0 - acres</i>	4	c1 <i>0 - acres</i> 4
b2	<i>0.1 - 0.24 acres</i>	2	c2 <i>0.1 - 0.24 acres</i> 2
b3	<i>0.5 - 1acre</i>	1	C3 <i>0.5 - 1acre</i> 1
b4	<i>More than 1 acre</i>	0	C4 <i>More than 1 acre</i> 0

<b>1.5</b>		<b>Livestock Ownership</b>				
1.5.1	Does the household own any of the following animals?	Tick		Record score		
		Yes	No	Have none (4)	Have 1-5 (2)	Have Above 5 (0)
1.	<i>Cattle</i>					
2.	<i>Goats or sheep or Pigs</i>					
3.	<i>Small ruminants (Rabbits etc.)</i>					
4.	<i>Chicken and Other Birds</i>					
5.	<i>Ox-traction (Oxen, Ox-plough)</i>					

<b>1.6</b>		<b>Farming and Labour</b>	
<b>1.6.1</b>	<b>During the past 6 months, did the household work in crop farming or livestock care?</b>		
1	<i>Yes, The household did crop farming or livestock care</i>	0	
2	<i>No, The household did not do crop farming or livestock care</i>	4	
<b>1.6.2</b>	<b>If the household did farming during the past 6 months, who did most of the crop farming or livestock care? (If HH did both farming and livestock, ask about who did most of the work for each, and circle the response with the higher score.)</b>		
1	<i>Children (6-17 years) in the household</i>	4	
2	<i>Other household labour</i>	0	
3	<i>Other relatives and friends (Unpaid)</i>	2	
4	<i>Hired labour</i>	0	
<b>1.6.3</b>	<b>If the household did not do farming in the last 6 months the reason is</b>		
1	<i>They are not farmers</i>	4	
2	<i>They are farmers with land but no labour</i>	0	
3	<i>They are farmers with labour but not land</i>	2	
4	<i>They are farmers with neither land nor labour</i>	3	
<b>1.7</b>		<b>Access to Financial Capital and credit</b>	
<b>1.7.1</b>	<b>Does the household have a bank account?</b>		
a	<i>Yes</i>	0	
b	<i>No Account</i>	4	

1.7.2	How much money does this household have in the savings (In the Bank, SACCOS, VSLA, hidden at home etc)?			UGX
1.	None	4		Score
2.	Less than 50,000	4		
3.	50,001-100,000	3		
4.	100,001-200,000	2		
5.	Above 200,001	0		
1.7.3	In the last six months is there any household member that has borrowed any money from the following sources? (circle one response per loan source)			What was the borrowed money used for?
		Yes = 0	No = 2	Amount borrowed
1.	SACCOS			
2.	VSLA, or any saving group			
3.	Private Individual			
4.	Others (NGO, Government, etc.)			
	<b>Total Score</b>			

1.7.4	What is the repayment status for the borrowed money?			
1.	Failed to pay	4		
2.	Not yet repaid due to....	2		
3.	Partly repaid	1		
4.	Fully paid	0		
5.	Not yet due	0		

1.8	Adverse Events				
1.8.1	<b>If you had an unexpected shock, such as a serious illness or a death in the family, how would you handle the expenses? (do not read the options below—wait for the response and then tick those that correspond)</b>				
	Coping strategies	Tick	Circle highest score	Put the highest Score	Comment
	a) Pay with cash on hand/savings		0		
	b) Seek contributions from friends, relatives, community members, through harambee, gifts, church help		1		
	c) Request help from a charitable organization, CBO, NGO		1		
	d) Borrow from a friend or relative		1		
	e) Look for another source of income near my home		1		
	f) Reduce household spending a little		2		
	g) Reduce household spending a lot		3		
	h) Sell small livestock, household goods or items used in the household		3		
	i) Migrate for work		4		
	j) Borrow from moneylender at high interest		4		
	k) Sell bicycle, land, tools or other items that help produce income		4		
	l) Break up the household—send children to others to care for		4		
	m) Go without food		4		
	n) Engage in transactional sex or illegal activities		4		
1.8.2	<b>In how many of the last three months have you consistently been able to pay for the following items without having to sell HH productive assets like land, bicycle or borrowing at very high rates of interest? (Number of Months (0-3) household survived without selling assets)</b>	<b>Basic needs:</b>		<b>Number of months (0-3) of survival without selling Assets</b>	
		a. Food, water, shelter			
		b. Health care			
		c. Education			
		<b>Add Total (a + b +c) months →</b>			
		1. Total = 0-3	4		
	2. Total = 4-6	3			
	3. Total = 7	2			
	4. Total = 8	1			
	5. Total = 9	0			

**CPA 1 TOTAL:**

<b>CPA2</b>	<b>Access to Basic Needs</b>	<b>Score</b>	<b>Comments</b>
<b>2.1</b>	<b>Food</b>		
2.1.1	<b>How would you describe the household food and nutrition status? (ask directly to respondent and review response options)</b>		
1.	<i>Family rarely has food to eat and goes to bed hungry most nights</i>	4	
2.	<i>Family frequently has less food to eat than needed, complains of hunger</i>	3	
3.	<i>Family has enough to eat some of the time, depending on season or food supply</i>	1	
4.	<i>Family is well fed, eats regularly</i>	0	
2.1.2	<b>How many meals does the household have per day?</b>		
1.	<i>Some days no meal</i>	4	
2.	<i>One meal per day</i>	3	
3.	<i>Two meals per day</i>	1	
4.	<i>Three or more meals per day</i>	0	
2.1.3	<b>Over the past 6 months, what has been the MAIN source of food consumed by your household?</b>		
1.	<i>Donated</i>	4	
2.	<i>Given in return for work</i>	2	
3.	<i>Bought from the market</i> <b>SKIP → 2.1.5</b>	1	
4.	<i>Home grown</i> <b>SKIP → 2.1.5</b>	0	
2.1.4	<b>If donated or given in return for work Kindly State how often / frequently you accessed the main source of food</b>		
1.	<i>6 or more times</i>	4	
2.	<i>3 – 5 times</i>	3	
3.	<i>Up to 2 times</i>	1	
2.1.5	<b>Over the 6 months, how many months of food shortage did the household face?</b>		
1.	<i>6 or more Months</i>	4	
2.	<i>3 - 5 Months</i>	2	
3.	<i>0 - 2 Months</i>	0	
<b>2.2</b>	<b>Shelter/Housing</b>		
2.2.1	<b>How would you describe the household shelter and care condition? (Appropriate response will be based on the interviewer's observations)</b>		
1.	<i>Family has no stable, adequate, or safe place to live</i>	4	
2.	<i>Family lives in a place that needs major repairs, is overcrowded, inadequate, and/or does not protect them from weather</i>	3	
3.	<i>Family lives in a place that needs some repairs but is fairly adequate, dry, and safe</i>	1	
4.	<i>Family lives in a place that is adequate, dry, and safe</i>	0	

2.2.6	Do the following apply to this HH? Indicate Yes/No (observe for yourself where applicable)				Score
		Yes	No		
A	Has access to safe water within 30 minutes (half an hour)				
B	Has a clean compound				
C	Has access to a public health facility within 5 kilometres				
D	Has a drying rack for HH utensils				
E	Has a garbage pit or dust bin				
F	Separate house for animals				
G	Hand washing facility				
H	All HH members sleep under a mosquito net				
<b>Option</b>	<b>If 4 or more are No</b>	<b>If 3 are No</b>	<b>If 2 are No</b>	<b>If 1 is No</b>	<b>If all are Yes</b>
<b>Score</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>0</b>

2.3	6. Education				
2.3.1	<b>Targeted child education status during the last term of 2017 (write the number of children in each cell)</b>		Child 1 (Age 0-5 years)	Child 2 (Age 6-14 years)	Child 3 (Age 15-17 years)
a	How many children are in this household				
b	How many of the children in this household were not attending school during the last term of 2017?				
2.3.2	Were all the children aged 6-17 in this HH attending school regularly during the last term of 2017? (Regular attendance is defined as 3 or more times a week)				
1.	None of the children was attending school 3+ times/week	4	<u>Score</u>		
2.	Some children were not attending school 3+ times/week	2			
3.	All children were attending school 3+ times/week	0			
4.	Children not of school going age	0			

<b>CPA 2 TOTAL:</b>	
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CPA3:	Health	Score	Comments
3.1	<b>Does the household head or caregiver have any form of disability that is severe enough to affect their daily activities? (e.g. physical, speech, visual, hearing, or mentally handicapped)</b>		
1.	Yes	4	
2.	No	0	
3.2	<b>If a member of the household got sick, what is the most immediate source of treatment for the person? (the first thing that a family member would go to)</b>		
1.	Local herbs/medicine	4	
2.	Traditional healer/herbalist	2	
3.	Hospital	1	
4.	Private Clinic	0	

<b>CPA 3 TOTAL:</b>	
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CPA5:	Psychosocial Support and Basic Care	Score	Comments
<b>5.1</b>	<b>In the last year, how often have you felt so troubled that you felt you needed to consult a spiritual, faith or traditional healer, counsellor or health worker?</b>		
1.	<i>Most of the times</i>	4	
2.	<i>Sometimes</i>	1	
3.	<i>Never</i>	0	
<b>5.2</b>	<b>How would you describe the emotional state of the targeted household, or children living in the household? (ask directly to respondent and review response options)</b>		
1.	<i>Family seems hopeless, sad, withdrawn, a member wishes could die, or wants to be left alone. Targeted child may refuse to eat, sleep poorly, or cry a lot.</i>	4	
2.	<i>Family is often withdrawn, irritable, anxious, unhappy, or sad. Targeted child may cry frequently or often be in active.</i>	3	
3.	<i>Family is mostly happy but occasionally a member is anxious, or withdrawn. Targeted child may be crying, irritable, or not sleeping well some of the time</i>	1	
4.	<i>Family seems happy, hopeful, and content</i>	0	
<b>5.3</b>	<b>In times of need, who can you approach outside the household for emotional support? (Count those mentioned.)</b>		
A	<i>Nobody</i>	4	
B	<i>One person</i>	3	
C	<i>Two people</i>	1	
D	<i>Three or more people</i>	0	
<b>5.4</b>	<b>In times of need, who can you approach outside the household for material support, such as food or money? (Count those mentioned.)</b>		
a	<i>Nobody</i>	4	
b	<i>One person</i>	3	
c	<i>Two people</i>	1	
d	<i>Three or more people</i>	0	
<b>5.5</b>	<b>How would you describe the social and emotional environment of the household?</b>		
1.	<i>There are frequent or periodic signs of aggressive behaviours, domestic violence, child abuse, child neglect</i>	4	
2.	<i>The household is known for alcohol or drug over use, alcohol addiction</i>	4	
3.	<i>Family conflict, conflict with mate, child problems is frequent</i>	4	
4.	<i>The family is frequently or periodically faced with community conflict</i>	1	
5.	<i>Some of the above signs but a bit mild</i>	0	
6.	<i>None of the above</i>	0	

**CPA 5 TOTAL:**

CPA6:	CHILD PROTECTION AND LEGAL SUPPORT	Score	Comments
6.1	<b>What would you do if any of your children experienced harm or became a victim of any form of child abuse or violence?</b>		
1.	<i>Nothing</i>	4	
2.	<i>We shall sort it out without asking others for help ...</i>	4	
3.	<i>Talk to neighbour/ family only</i>	1	
4.	<i>Report to LC/Police / Probation, CDO, Human rights office</i>	0	
6.2	<b>In the past 6 months (STATE MONTH), have you or another adult in the household used the following method of discipline with any child in your household? (Please circle all the methods that apply)</b>		
	<i>a. Punched, Kicked or hit a child</i>		
	<i>b. Withheld a meal or basic needs to punish a child</i>		
	<i>c. Using abusive words/ language towards the child</i>		
	<i>d. State Month here:</i>		
1.	<i>If two or MORE of the methods are checked</i>	4	
2.	<i>If at least ONE of the method is checked</i>	1	
3.	<i>If NONE of the methods are checked</i>	0	
6.3	<b>What would you say are some of the protection issues that affect children living in the family?</b>		
1.	<i>Targeted child is abused, sexually or physically, emotionally and/or being subjected to child labour or otherwise exploited</i>	4	
2.	<i>Targeted child is neglected, given inappropriate work for his or her age, or is clearly not treated well in household or institution</i>	3	
3.	<i>There is some suspicion that the targeted child may be neglected, over-worked, not treated well, or otherwise maltreated</i>	2	
4.	<i>Targeted child does not seem to be abused, neglected, do inappropriate work, or be exploited in other ways</i>	0	
6.4	<b>Are there any children or child of this household, under 18 years, who are currently not living here or who have not lived with you at some point in the past 6 months?</b>		
1.	Yes	4	
2.	No	0	
6.5	<b>If Yes; why are they not living in the household?</b>		
1.	<i>Child left home for job elsewhere</i>	4	
2.	<i>Don't know where the child has gone</i>	4	
3.	<i>Child does not staying in this home</i>	3	
4.	<i>Child living with relative because family cannot support them</i>	2	
5.	<i>Child went to school</i>	0	

<b>CPA 6 TOTAL:</b>	
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<b>Total Score (Obtained by adding all the scores in the CPA 1, 2, 3, 5 and 6)</b>	<b>SCORE =</b>
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## CALCULATION OF FSVI SCORE

	Score	Range
CPA1:	Household economic livelihood security	0-88
CPA2:	Access to basic needs	0-32
CPA3:	Health and care	0-08
CPA5:	Psychosocial support and basic care	0-20
CPA6:	Child protection and legal support	0-20
	<b>Total (CPA 1,2,3,5&amp;6)</b>	<b>0-168</b>

FSVI - Risk Analysis		
Low	0 – 49	The analysis and categorization of risk levels are based on a summation of total score obtained from CPA1, CPA2, CPA3, CPA5 & CPA6
Medium	50 – 99	
High	100 +	

FSVI - Destitution Analysis (CPA1 & CPA2)		
Growing	0 - 34	Here, the analysis and categorization of risk levels are based on a summation of total score obtained from all elements of CPA1 and CPA2 (Household economic livelihood security and access to basic needs).
Struggling 2	35 - 59	
Struggling 1	60-69	
Destitute	70 +	

### Asset Acquisition (UNSCORED)

In the last 6 months, has the household purchased any of the following assets (tick all that apply)	Tick if yes
a. House (to live in)	
b. Residential Plot	
c. Household items (TVs, radios, jewelry, furniture, clothing etc.)	
d. Agricultural land	
e. Business capital (tools and equipment)	
f. Rental property	
g. Other _____	

Comments:

Additional Comments

## PPI® for Uganda 2012

### Annexure to FSVI Household Tool 6.0

Important: A PPI score must be converted into a poverty likelihood using the PPI Look-Up Table.

Indicators	Responses	Score
1. How many members does the household have?	A. Nine or more	0
	B. Eight	3
	C. Seven	4
	D. Five or Six	6
	E. Four	8
	F. Three	12
	G. Two	21
	H. One	28
2. Are all household members age 6 to 12 currently in school?	A. No	0
	B. Yes	2
	C. No one ages 6 to 12	5
3. Can the (oldest) female head/spouse read and write with understanding in any language?	A. No	0
	B. No female head/spouse	0
	C. Yes	3
4. What time of material is mainly used for construction of the wall of the dwelling?	A. Unburnt bricks with mud, mud and poles, or other	0
	B. Unburnt bricks with cements, wood, tin/iron sheets, concrete/stones, burnt stabilized bricks, or cement blocks	4
5. What type of material is mainly used for construction of the roof of the dwelling?	C. Thatch, or tins	0
	D. Iron sheets, concrete, tiles, asbestos, or other	5
6. What source of energy does the household mainly use for cooking?	A. Firewood, cow dung, or grass (reeds)	0
	B. Charcoal, paraffin stove, gas, biogas, electricity (regardless of source), or other	6
7. What type of toilet facility does the household mainly use?	A. No facility/bush/polythene bags/bucket, etc. or other	0
	B. Uncovered pit latrine (with or without slab), Ecosan (compost toilet), or covered pit latrine without slab	4
	C. Covered pit latrine with slab	6
	D. VIP latrine, or flush toilet	11
8. How many mobile phones do members of your household own?	A. None	0
	B. One	7
	C. Two	12
	D. Three or more	22
9. Does any member of your household own a radio?	A. Yes	0
	B. No	7
10. Does every member of your household have at least one pair of shoes?	A. No	0
	B. Yes	9
<b>Total Score:</b>		

Name of child (Consider children interviewed at baseline)	Sex (M/F)	Age	Date of birth (DD/MM/YY)	Living in HH 6 of 12 last months?	Relationship to the household head	Household member? Apply PPI rules	Out of school (Yes/No/NA)	Enrolled in school (Yes/No/NA)	Orphan (Yes/No/DK)	Disabled (Yes/No)	Chronically Ill (Yes/No)	Immunized (Yes/No/DK)	HIV Status (+/-/DK)	In HIV Care (Yes/No/NA)	Birth Registration. (Yes/No/DK)
1.															
2.															
3.															
4.															
5.															
6.															
7.															
8.															
9.															
Name of adult (18 +)															
1.															
2.															
3.															
4.															
5.															
6.															

## Annex 2: Child Integration Status Tool

### Integration Status tool - Child

Child's ID:	Child's name:	Age:	Sex: 1. Male 2. Female
Assessment Date: ___/___/___ Mo/Day/Yr	Phase of Assessment: Baseline <input type="checkbox"/> Midline <input type="checkbox"/> End-line <input type="checkbox"/>		
Social worker's name:			

To a reintegrated child: I would like you to tell me a bit about how you're doing now that you are living at home again. We want to ensure that we're supporting you in the best way possible and that we can learn about the transition which we know can be challenging.

To a child in vulnerable family: I would like you to tell me a bit about how you're doing living at home. We want to ensure that we're supporting you in the best way possible.

To all children: I'm going to ask you to tell me about an area of your life and then I will ask you if you agree or disagree with a related statement. I'd then like you to tell me if you agree or disagree a lot or a little. This will create a score on a scale from 1 to 4. You can look at this scale if it helps (show coloured version of the scales).

No, I disagree		Yes, I agree	
1 = I strongly disagree	2 = I disagree a bit	3 = I agree somewhat	4 = I strongly agree
1 = this is never true of me	2 = this isn't true of me most of the time	3 = this is true of me some of the time	4 = this is true about me nearly all of the time

We can then plot each area on a star so you can see how you are doing, and then we can discuss further about how we might be able to help you and your caregiver. All the information you share will remain confidential. We will use your scores to help us monitor our support to you, but it will always be anonymous.

Are you happy to continue? Yes No
-----------------------------------

<b>1. Enjoyment of education</b>					
Are you currently attending school?			Yes No (if No mark all below as 1)		
If no, tell me more about that (Probes: What is it that is stopping you from attending school)					
If yes, tell me about your school? (Probes: Can you describe your school? How are the teachers? What have you been learning about?)					
How would rank yourself on the following statements...					
* A. I care about school	1	2	3	4	
* B. I enjoy learning.	1	2	3	4	
* C. My school cares about children and encourages us.	1	2	3	4	
* D. My school enforces rules fairly.	1	2	3	4	
* E. I am eager to do well in school and other activities.	1	2	3	4	
				Total	/20
<b>2. Social wellbeing</b>					
Tell me about the people you spend time with at home? (Probes: Which friends do you play with? What things do you like to do with your friends? Who helps you if you have a problem?)					
How would rank yourself on the following statements...					
* A. I build positive friendships with other people.	1	2	3	4	
* B. I resolve conflicts without anyone getting hurt.	1	2	3	4	

	C. I have someone in my life to help with daily chores if I am sick.	1	2	3	4
	D. I have someone in my life to do something enjoyable with.	1	2	3	4
*	E. I have friends who set good examples for me	1	2	3	4
		Total			/20
<b>3. Parent-child attachment</b>					
Tell me about your relationship with your parent/s (probes: What do you do with your parent/s? How do you find talking with your parent/s/?)					
How would rank yourself on the following statements...					
*	A. I spend time with my parent(s) doing things together in a way that I enjoy.	1	2	3	4
*	B. My family gives me love and support.	1	2	3	4
*	C. My parent(s) are good at talking with me about things that matter.	1	2	3	4
*	D. My family knows where I am and what I am doing.	1	2	3	4
	E. I am comfortable sharing my thoughts and feelings with my parent(s)	1	2	3	4
		Total			/20
<b>4. Community Belonging</b>					
Tell me about your community? (Probes: Who are your neighbors? What groups in your community are you part of? What do your neighbors ask you and your friends to help with?)					
How would rank yourself on the following statements...					
*	A. I have good neighbors who care about me.	1	2	3	4
*	B. I am helping to make my community a better place.	1	2	3	4
*	C. I am involved in a church or mosque, or other community groups.	1	2	3	4
*	D. My community includes me and gives me useful roles and responsibilities.	1	2	3	4
*	E. I think it is important to help other people in my community.	1	2	3	4
		Total			/20
<b>5. Emotional wellbeing</b>					
Tell me about how you feel about yourself (How would you describe yourself? What do you see in your future?)					
How would rank yourself on the following statements...					
*	A. I feel good about myself.	1	2	3	4
*	B. I feel valued and appreciated by others.	1	2	3	4
*	C. I feel good about my future.	1	2	3	4
*	D. I find positive ways to deal with things that are hard in my life.	1	2	3	4
*	E. I feel in control of my life and future.	1	2	3	4
		Total			/20
<b>6. Child protection</b>					
Tell me about how safe you feel (Probes: How safe do you feel? Do you have any worries about your/your child's safety? Have you /your child been hurt and, if so, how?)					
How would rank yourself on the following statements...					
*	A. I feel safe at home.	1	2	3	4
*	B. I feel safe at school.	1	2	3	4
*	C. I have a safe neighbourhood.	1	2	3	4
	D. I have someone in my life to turn to for suggestions about how to deal with a personal problem	1	2	3	4
*	E. I say no to things that are dangerous or unhealthy.	1	2	3	4
		Total			/20

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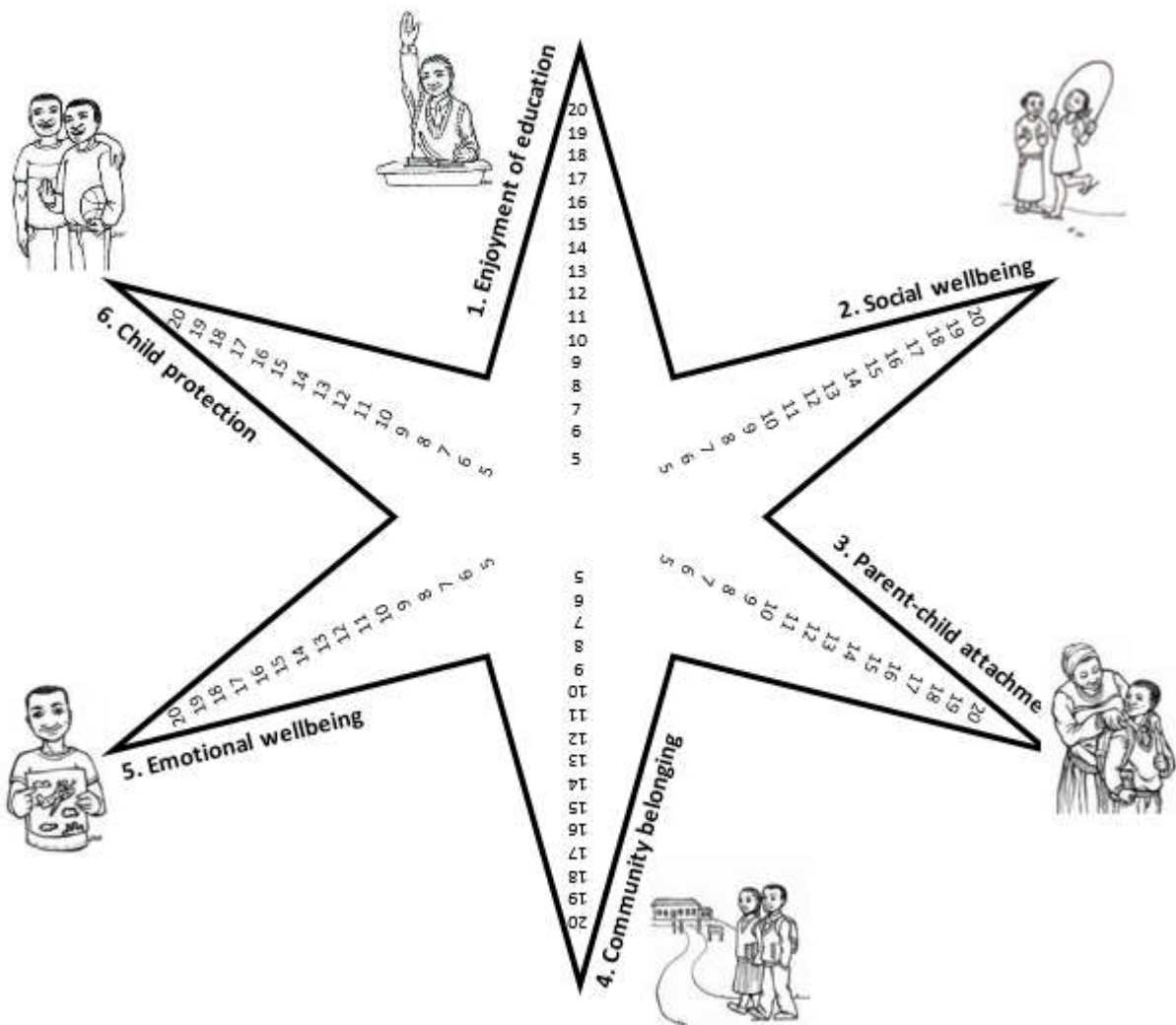
# Integration Status star and action plan – child

Child's ID	Child's name
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Plot all the scores on the relevant points of the star and join together with line. Check with the child that this represents how they are feeling about being back at home at the moment.

Use a different colour pen to mark points and lines for different dates. This will aid comparison over time.

Date 1:	Colour 1:		Date 3:	Colour 3:
Date 2:	Colour 2:		Date 4:	Colour 4:



Use the results and discussions about the star to build an action plan together.

<b>Date 1:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the child about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	
<b>Date 2:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the child about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	
<b>Date 3:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the child about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	
<b>Date 4:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the child about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	

### Annex 3: Caregiver Integration Status Tool

#### Integration Status tool – Caregiver

Caregiver's ID:	Caregiver's name:	Age:	Sex: 1. Male 2. Female
Relationship of caregiver to the index child	Father <input type="checkbox"/> Mother <input type="checkbox"/> Grandmother or father <input type="checkbox"/> Stepmother or father <input type="checkbox"/> Uncle or Aunt <input type="checkbox"/> Neighbour <input type="checkbox"/> Child headed <input type="checkbox"/> Others specify <input type="checkbox"/> ; _____		
Assessment Date: ___/___/___ Mo/Day/Yr	Phase of Assessment: Baseline <input type="checkbox"/> Midline <input type="checkbox"/> End-line <input type="checkbox"/>		
Social worker's name:			

**To caregiver of reintegrated child:** I would like you to tell me a bit about how you're doing now that your child is living at home. We want to ensure that we're supporting you in the best way possible and that we can learn about the transition which we know can be challenging. We would like you to think about your reintegrating child in particular as you answer.

**To caregiver of vulnerable children:** I would like you to tell me a bit about how you're doing in your family life. We want to ensure that we're supporting you in the best way possible. Please consider all the children in your care as you answer.

**To all caregivers:** I'm going to ask you to tell me about an area of your life and then I will ask you if you agree or disagree with a related statement. I'd then like you to tell me if you agree or disagree a lot or a little. This will create a score on a scale from 1 to 4. You can look at this scale if it helps (show coloured version of the scales).

No, I disagree		Yes, I agree	
1 = I strongly disagree	2 = I disagree a bit	3 = I agree somewhat	4 = I strongly agree
1 = this is never true of me	2 = this isn't true of me most of the time	3 = this is true of me some of the time	4 = this is true about me nearly all of the time

We can then plot each area on a star so you can see how you are doing, and then we can discuss further about how we might be able to help you and your child. All the information you share will remain confidential. We will use your scores to help us monitor our support to you, but it will always be anonymous.

Are you happy to continue? Yes No

<b>1. Social wellbeing</b>					
Tell me about the people you spend time with at home? (Probes: Which friends do you talk with? What things do you like to do with your friends? Who helps you if you have a problem?)					
How would rank yourself on the following statements...					
* A.	I build positive friendships with other people.	1	2	3	4
* B.	I resolve conflicts without anyone getting hurt.	1	2	3	4
	C. I have someone in my life to help with daily chores if I am sick.	1	2	3	4
	D. I have someone in my life to do something enjoyable with.	1	2	3	4
* E.	I have friends who set good examples for me.	1	2	3	4
				Total	/20
<b>2. Parent-child attachment</b>					
Tell me about your relationship with your parent/s/child (probes: What do you do with your parent/s/child? How do you find talking with your parent/s/child?)					
How would rank yourself on the following statements...					
* A.	I spend time with my child when we do things together in a way that s/he enjoys.	1	2	3	4
* B.	I give love and support to my child.	1	2	3	4
* C.	I am good at talking to my child about things that matter.	1	2	3	4
* D.	I know where my child is and what s/he is doing.	1	2	3	4



E.	My child is comfortable sharing her/his thoughts and feelings with me.	1	2	3	4	
		Total			/20	
<b>3. Community Belonging</b>						
Tell me about your community? (Probes: Who are your neighbours? What groups in your community are you part of? What do your neighbours ask you and your friends to help with?)						
How would rank yourself on the following statements...						
*	A.	I have good neighbours who care about me.	1	2	3	4
*	B.	I am helping to make my community a better place.	1	2	3	4
*	C.	I am involved in a church or mosque, or other community groups.	1	2	3	4
*	D.	My community includes me and gives me useful roles and responsibilities.	1	2	3	4
*	E.	I think it is important to help other people in my community.	1	2	3	4
		Total			/20	
<b>4. Emotional wellbeing</b>						
Tell me about how you feel about yourself (How would you describe yourself? What do you see in your future?)						
How would rank yourself on the following statements...						
*	A.	I feel good about myself.	1	2	3	4
*	B.	I feel valued and appreciated by others.	1	2	3	4
*	C.	I feel good about my future.	1	2	3	4
*	D.	I find positive ways to deal with things that are hard in my life.	1	2	3	4
*	E.	I feel in control of my life and future.	1	2	3	4
		Total			/20	
<b>5. Care and protection</b>						
Tell me about how you feel about ensuring your child's safety and wellbeing (Probes: How safe do you feel your child? Do you have any worries about your child's safety? Has your child been hurt and, if so, how?)						
How would rank yourself on the following statements...						
*	A.	I have confidence that my child can say no to things that are dangerous or unhealthy.	1	2	3	4
*	B.	I create a safe environment for my child at home.	1	2	3	4
	C.	I am able to talk with my child whenever he/she makes mistakes.	1	2	3	4
	D.	I have positive ways to deal with my child's difficult behaviour.	1	2	3	4
*	E.	I try to make sure my neighbourhood is safe for my child.	1	2	3	4
		Total			/20	

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## FARE Integration Status star and action plan - Caregiver

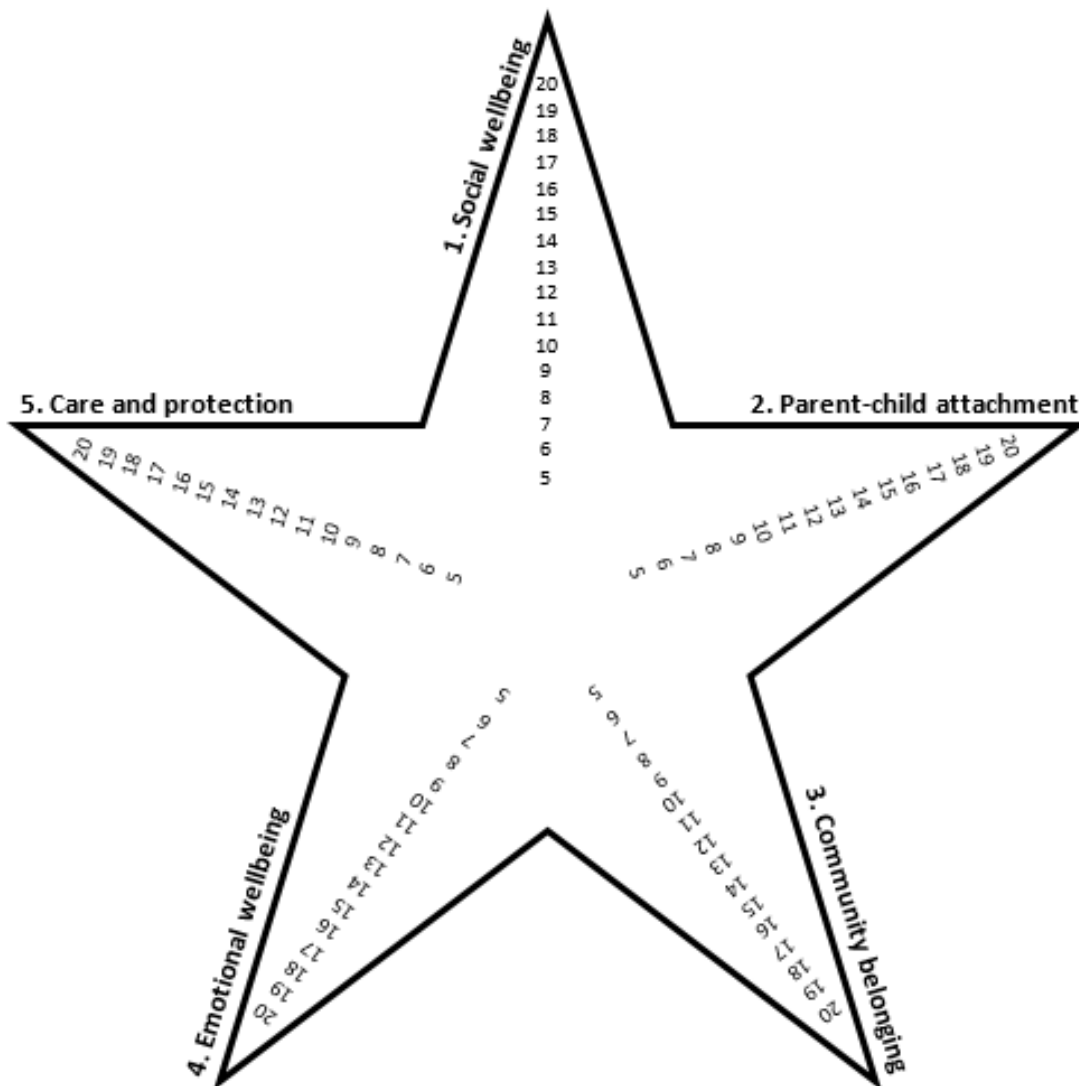
Caregiver's ID	Caregiver's name
----------------	------------------

Plot all the scores on the relevant points of the star and join together with line. Check with the child that this represents how they are feeling about being back at home at the moment.

Use a different colour pen to mark points and lines for different dates. This will aid comparison over time.

Date 1:	Colour 1:
Date 2:	Colour 2:

Date 3:	Colour 3:
Date 4:	Colour 4:



Use the results and discussions about the star to build an action plan together.

<b>Date 1:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the caregiver about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	
<b>Date 2:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the caregiver about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	
<b>Date 3:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the caregiver about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	
<b>Date 4:</b>	<b>Social worker's name:</b>
<b>What are the key concerns? What areas have changed or stayed the same?</b>	
Referring to your notes above and in discussion with the caregiver about the star note down the key progresses and concerns. In particular consider any scores of below 9 on the star above.	
<b>Action plan</b>	
In discussion with the child make suggestions for future actions to address any outstanding issues. These could be actions by child, caregiver and project, or need for referral.	

#### Annex 4: ESFAM Monitoring and Evaluation Tools

Name of Tool	Person Responsible	Frequency of Collection	Information Included	Data Flow
Family Status Vulnerability Index (FSVI)	Research Assistants ChildFund M&E team and ESFAM Social Workers	Baseline Midline Endline	Household demographics Household economic livelihood security Access to basic needs Education Health Psychosocial support and basic care Child protection and legal support Progress out of Poverty Index	Longitudinal exercise- M&E team conducts data collection, entry and analysis -
Caregiver Well-Being Status Tool	Research Assistants ChildFund M&E team and ESFAM Social Workers	Baseline Midline Endline	Enjoyment of education Social wellbeing Parent-child attachment Community belonging Emotional wellbeing Child protection	Longitudinal exercise- M&E team conducts data collection, entry and analysis -
Child Well-Being Status Tool	Research Assistants ChildFund M&E team and ESFAM Social Workers	Baseline Midline Endline	Enjoyment of education Social wellbeing Parent-child attachment Community belonging Emotional wellbeing Child protection	Longitudinal exercise- M&E team conducts data collection, entry and analysis -
Training Attendance Tracking sheets	Trainer	Per training	Attendance of project staff and community workers Date of training Type of training	Documents attendance to be included in Training Report
Training Report	Trainer	Per training	Trainer information Attendance Date of training Type of training Training results, evaluation, assessment	Shared with ESFAM Specialists and then the M&E team for data entry and tracking
Home Visit Form	PSWs and ESFs	Per visit	Date and location of household visit Social services provided Referrals made Household status and update Trainings provided	Included as a part of the Case Management Tool
Case Management Tool	PSWs and ESFs	Updated per visit per household	Household demographics Household economic status Household risk status ESFAM Package received Details about household visits Details about referrals and usage of referrals Social services delivered Trainings provided	Used to generate detailed households status information
Savings Group Management Tool	PSWs and ESFs	Updated per meeting per savings group	Dates of meetings Attendance at meetings Savings Loans Trainings delivered Meeting notes	Used to inform PSW and ESF Monthly Progress Reports
PSW and ESF	PSWs and ESFs	Monthly	Visit details	Shared with Social

Monthly Progress Report			Savings group details Challenges encountered	Worker to be included in their Social Worker Quarterly Progress Report
Child Reunification Form	Social Workers	Upon reunification of each child	Household demographics Household economic status Household risk status ESFAM Package received Details about child Details about household Date of reunification	Included in Social Worker Quarterly Progress Reports.
Social Worker Quarterly Progress Report	Social Workers	Quarterly	Visit details Savings group details Reunification details Challenges encountered	Shared with M&E team for data entry and analysis
Supervision and Mentorship Visit Form	Team Leader and ESFAM Specialists	Per visit	Date and location of visit Services delivered Observation notes Feedback and assessment	Shared with M&E team for data entry and analysis
Cash Transfer Receipts	ESFAM Financial Officer	Per transfer	Household transferred to Amount of transfer Date of transfer	Shared with M&E team for data entry and analysis
Matched Savings Transfer Receipts	ESFAM Financial Officer	Per transfer	Household transferred to Amount of transfer Date of transfer	Shared with M&E team for data entry and analysis

## Annex 5: Participant's Perceived Training Outcomes (Making Cents Training Curriculum)

	Perceived increase in knowledge on business				% who started business	Reasons for not starting a business				Perceived Confidence in operating business			
	Barely	Somewhat	Very Much	Extreme		Had existing business	Insufficient capital	Not interested	Other	Barely	Somewhat	Very Much	Extreme
<b>Destitute Households</b>													
<b>Total</b>	<b>5 (1%)</b>	<b>67 (17%)</b>	<b>213 (53%)</b>	<b>114 (29%)</b>	<b>267 (67%)</b>	<b>32 (24%)</b>	<b>81 (61%)</b>	<b>4 (3%)</b>	<b>15 (11%)</b>	<b>8 (2%)</b>	<b>65 (16%)</b>	<b>217 (54%)</b>	<b>109 (27%)</b>
Gulu	0 (0%)	4 (3%)	45 (34%)	83 (63%)	96 (73%)	20 (56%)	8 (22%)	2 (6%)	6 (17%)	0 (0%)	4 (3%)	53 (40%)	75 (57%)
Kamuli	0 (0%)	21 (15%)	94 (69%)	21 (15%)	93 (68%)	8 (19%)	31 (72%)	1 (2%)	3 (7%)	0 (0%)	19 (14%)	96 (71%)	21 (15%)
Luwero	5 (4%)	42 (32%)	74 (56%)	10 (8%)	78 (60%)	4 (8%)	42 (79%)	1 (2%)	6 (11%)	8 (6%)	42 (32%)	68 (52%)	13 (10%)
Male	0 (0%)	29 (19%)	79 (51%)	47 (30%)	102 (66%)	9 (17%)	38 (72%)	2 (4%)	4 (8%)	0 (0%)	26 (17%)	86 (55%)	43 (28%)
Female	5 (2%)	38 (16%)	134 (55%)	67 (27%)	165 (68%)	23 (29%)	43 (54%)	2 (3%)	11 (14%)	8 (3%)	39 (16%)	131 (54%)	66 (27%)
Prevention	5 (1%)	59 (17%)	186 (52%)	106 (30%)	236 (66%)	27 (23%)	74 (62%)	4 (3%)	15 (13%)	8 (2%)	60 (17%)	183 (51%)	105 (29%)
Reunified	0 (0%)	8 (19%)	27 (63%)	8 (19%)	31 (72%)	5 (42%)	7 (58%)	0 (0%)	0 (0%)	0 (0%)	5 (12%)	34 (79%)	4 (9%)
<b>Struggling 1 Households</b>													
<b>Total</b>	<b>8 (6%)</b>	<b>24 (17%)</b>	<b>72 (51%)</b>	<b>38 (27%)</b>	<b>72 (51%)</b>	<b>12 (17%)</b>	<b>49 (70%)</b>	<b>6 (9%)</b>	<b>3 (4%)</b>	<b>8 (6%)</b>	<b>29 (20%)</b>	<b>66 (46%)</b>	<b>39 (27%)</b>
Gulu	3 (7%)	1 (2%)	21 (48%)	19 (43%)	23 (52%)	11 (52%)	6 (29%)	3 (14%)	1 (5%)	3 (7%)	2 (5%)	20 (45%)	19 (43%)
Kamuli	3 (6%)	15 (29%)	25 (49%)	8 (16%)	21 (41%)	1 (3%)	27 (90%)	1 (3%)	1 (3%)	2 (4%)	15 (29%)	25 (49%)	9 (18%)
Luwero	2 (4%)	8 (17%)	26 (55%)	11 (23%)	28 (60%)	(0%)	16 (84%)	2 (11%)	1 (5%)	3 (6%)	12 (26%)	21 (45%)	11 (23%)
Male	7 (8%)	14 (17%)	39 (47%)	23 (28%)	37 (45%)	8 (17%)	32 (70%)	4 (9%)	2 (4%)	7 (8%)	15 (18%)	36 (43%)	25 (30%)
Female	1 (2%)	10 (17%)	33 (56%)	15 (25%)	35 (59%)	4 (17%)	17 (71%)	2 (8%)	1 (4%)	1 (2%)	14 (24%)	30 (51%)	14 (24%)
Prevention	7 (6%)	14 (12%)	59 (52%)	34 (30%)	63 (55%)	12 (24%)	31 (61%)	6 (12%)	2 (4%)	7 (6%)	21 (18%)	51 (45%)	35 (31%)
Reunified	1 (4%)	10 (36%)	13 (46%)	4 (14%)	9 (32%)	(0%)	18 (95%)	0 (0%)	1 (5%)	1 (4%)	8 (29%)	15 (54%)	4 (14%)
<b>Struggling 2 Households</b>													
<b>Total</b>	<b>18 (16%)</b>	<b>39 (35%)</b>	<b>39 (35%)</b>	<b>15 (14%)</b>	<b>33 (30%)</b>	<b>6 (8%)</b>	<b>63 (81%)</b>	<b>2 (3%)</b>	<b>7 (9%)</b>	<b>17 (15%)</b>	<b>40 (36%)</b>	<b>42 (38%)</b>	<b>12 (11%)</b>
Gulu	2 (6%)	9 (27%)	10 (30%)	12 (36%)	11 (33%)	3 (14%)	14 (64%)	1 (5%)	4 (18%)	2 (6%)	9 (27%)	12 (36%)	10 (30%)
Kamuli	6 (16%)	16 (43%)	14 (38%)	1 (3%)	8 (22%)	(0%)	27 (93%)	0 (0%)	2 (7%)	5 (14%)	18 (49%)	13 (35%)	1 (3%)
Luwero	10 (24%)	14 (34%)	15 (37%)	2 (5%)	14 (34%)	3 (11%)	22 (81%)	1 (4%)	1 (4%)	10 (24%)	13 (32%)	17 (41%)	1 (2%)
Male	12 (17%)	22 (32%)	24 (35%)	11 (16%)	19 (28%)	2 (4%)	40 (80%)	2 (4%)	6 (12%)	12 (17%)	25 (36%)	24 (35%)	8 (12%)
Female	6 (14%)	17 (40%)	15 (36%)	4 (10%)	14 (33%)	4 (14%)	23 (82%)	0 (0%)	1 (4%)	5 (12%)	15 (36%)	18 (43%)	4 (10%)
Prevention	18 (19%)	34 (35%)	30 (31%)	14 (15%)	28 (29%)	5 (7%)	54 (79%)	2 (3%)	7 (10%)	17 (18%)	36 (38%)	32 (33%)	11 (11%)
Reunified	0 (0%)	5 (33%)	9 (60%)	1 (7%)	5 (33%)	1 (10%)	9 (90%)	0 (0%)	0 (0%)	0 (0%)	4 (27%)	10 (67%)	1 (7%)
<b>Project Supported Youths</b>													
<b>Total</b>	<b>9 (4%)</b>	<b>85 (33%)</b>	<b>109 (43%)</b>	<b>51 (20%)</b>	<b>58 (23%)</b>	<b>7 (4%)</b>	<b>120 (61%)</b>	<b>9 (5%)</b>	<b>60 (31%)</b>	<b>15 (6%)</b>	<b>91 (36%)</b>	<b>109 (43%)</b>	<b>39 (15%)</b>
Gulu	0 (0%)	5 (5%)	49 (48%)	49 (48%)	33 (32%)	6 (9%)	35 (50%)	5 (7%)	24 (34%)	2 (2%)	9 (9%)	55 (53%)	37 (36%)
Kamuli	0 (0%)	50 (59%)	35 (41%)	(0%)	13 (15%)	1 (1%)	53 (74%)	2 (3%)	16 (22%)	0 (0%)	54 (64%)	31 (36%)	0 (0%)
Luwero	9 (14%)	30 (45%)	25 (38%)	2 (3%)	12 (18%)	0 (0%)	32 (59%)	2 (4%)	20 (37%)	13 (20%)	28 (42%)	23 (35%)	2 (3%)
Male	4 (4%)	41 (38%)	44 (40%)	20 (18%)	26 (24%)	4 (5%)	52 (63%)	3 (4%)	24 (29%)	8 (7%)	41 (38%)	44 (40%)	16 (15%)
Female	5 (3%)	44 (30%)	65 (45%)	31 (21%)	32 (22%)	3 (3%)	68 (60%)	6 (5%)	36 (32%)	7 (5%)	50 (34%)	65 (45%)	23 (16%)
Prevention	9 (4%)	65 (29%)	99 (44%)	50 (22%)	55 (25%)	7 (4%)	97 (58%)	9 (5%)	55 (33%)	15 (7%)	72 (32%)	98 (44%)	38 (17%)
Reunified	0 (0%)	20 (65%)	10 (32%)	1 (3%)	3 (10%)	0 (0%)	23 (82%)	(0%)	5 (18%)	0 (0%)	19 (61%)	11 (35%)	1 (3%)

## Annex 6: Cash Transfer Guidelines



# CASH TRANSFER (CT) GUIDELINES

## Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)

**Project:** Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)

**Funded by:** USAID Displaced Children and Orphans Fund (DCOF)

**Funded Through:** FHI 360  
P.O. Box 13950

Research Triangle Park, NC 27709 USA  
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**Project Sites:** Luwero, Kamuli, and Gulu Districts- UGANDA

December 2016

Final Version August 10, 2017

## Acronyms

ASPIRES	Accelerating Strategies for Practical Innovation and Research in Economic Strengthening (FHI360 project)
CT	Cash Transfer
CCI	Child Care Institution
CGIST	Caregiver Integration Status Tool
CIST	Child Integration Status Tool
DCOF	Displaced Children and Orphans Fund (DCOF)
DOVCU	Deinstitutionalization of Orphans and Vulnerable Children in Uganda
ES	Economic Strengthening
ESF	Economic Strengthening Facilitators
ESS	Economic Strengthening Specialist
ESFAM	Economic Strengthening for Families Project (ESFAM)
FSVI	Family Status Vulnerability Index
HH	Household/s
MC	Making Cents
MMT	Mobile Money Transfer
PSW	Para Social Workers
SW	Social Workers
USAID	Unites States Agency for International Development
WRC	Women's Refugee Commission



## **1. Background**

In 2015, ChildFund Uganda received grant funding under USAID's ASPIRES Program for the Economic Strengthening for Families (ESFAM) Project. This project runs from October 2015 to March 2018. ESFAM is a package of economic strengthening (ES) interventions that are designed to:

- To support reintegration of children in family care and prevention of family-child separation/re-separation with targeted household-level packages of case management and social support services and sequenced ES interventions.
- To support the targeted children's adaptive capacity and resilience with financial skills, business training, coaching and children's saving groups, integrated with other group activities aimed at promoting coping skills, self-esteem and resilience.
- To contribute to the small but growing evidence base linking ES interventions to positive child outcomes.

By the end of the project, ChildFund and its partner Making Cents (MC) will have achieved the following outcomes:

- Outcome 1: 89 targeted children are successfully reintegrated into their families
- Outcome 2: 700 targeted households are less at risk of separation or re-separation
- Outcome 3: 225 children from targeted households show increased adaptive capacity and resilience, and financial literacy
- Outcome 4: Learning documents and lessons learned by ESFAM will be disseminated that relate to supporting the reintegration of children and the prevention of family-child separation

This document is a guidance manual for ChildFund Uganda ES staff who are responsible for implementing the Cash Transfer (CT) component of the ES activities under the ESFAM project. The staff includes, but is not limited to, the Economic Strengthening Supervisor (ESS), the Social Workers (SWs), the Economic Strengthening Facilitators (ESFs), and the Para- Social Workers (PSWs). These Guidelines are intended to provide information and guidance on the elements of Cash Transfer programming: the rationale for it, targeting methods, the parameters of the CT, financial literacy training as a precondition, communications with recipient families, disbursement procedures, risk mitigation, and M&E. In each section, the responsibilities of each staff position are described for easy reference.

## ***2. Rationale for Using Cash Transfers in the ESFAM Project***

Household assessments conducted by the Deinstitutionalization of Orphans and Vulnerable Children in Uganda (DOVCU) Project, a partner project of ESFAM, indicate that families with separated children, and families that are at risk of separation, are often highly vulnerable and living in destitute conditions where basic needs are not met. Cash transfers can reduce their vulnerability by helping to meet their basic needs. CTs should remove some of the factors that contribute to separation.

ESFAM's cash transfers are not conditional; in other words, there is no link with an expected behavior change. However, the project beneficiaries will be deliberately educated on the expectation that the money should be used to benefit children in the HH. Beneficiaries will be helped to understand that the project will monitor to ensure that the funds are used for the benefit of the children in the target households.

There are also non-economic factors that contribute to separation. The ES interventions in ESFAM, of which cash transfers are one, are provided in the context of case management. Case management is a collaborative process of planning, assessment, facilitation and advocacy for options and services to meet an individual's needs through communication and available resources that promote high quality and cost-effective outcomes. This process provides additional support such as linkages to emergency services, government resources, etc., that address the non-economic factors causing separation.

The social interventions are delivered at the household and individual level (caregiver and child) by ESFAM Social Workers (SWs) and Para-Social Workers (PSW) who accompany Economic Strengthening Facilitators (ESF), thus integrating economic and social support services.

## ***3. Identification and Targeting***

ESFAM targets only destitute (most vulnerable) families for cash transfers. Destitute households are usually characterized by:

- Problems paying for basic necessities (such as food)
- No discernible or predictable source of income
- May be indebted
- Depleted assets (no animals, tools, land or savings)
- No productive/working adult in the household (child-headed households, households where the adults are ill, or have migrated)
- Highly food insecure/hungry periods
- Large number of children in the HH
- Children not attending school
- Low risk tolerance

In general, destitute households often have the following profiles:

- child-headed,
- female-headed,
- elderly-headed,
- disabled-headed,
- extreme income poverty,
- extreme asset poverty,
- member of a marginalized group,
- disaster- or conflict-affected,
- displaced, or
- Any combination of the above.

Destitution is usually measured by tools that assess income, assets, debt, and number of working adults, number of children, status of children, food insecurity, and other factors. ESFAM’s process for assessing destitution is as follows: Through a transparent and participatory rapid appraisal process, community members in the targeted communities identify households at risk of separation and households that reintegrate children. These households are then assessed with the Family Status Vulnerability Index (FSVI) tool (Annex 1), and the children in these households are assessed with the Child Integration Status Tool (CIST) (Annex 2). The categorization of households is based on a summation of total scores: households with scores of 0-34 are growing households; 35-69 are struggling households; and households with scores of 70 or above are destitute households.

The staff roles for the process of identification of destitute households are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Research Assistants	Participate in identification of vulnerable households through administration of the FSVI, CIST and CGIST
Research Assistants	Participate in identification of vulnerable households through administration of the FSVI , CIST and CGIST
Social Worker (SW)	Provide guidance in administering the tools to identify vulnerable households Check accuracy of the FSVI, CGIST and CIST tools administered Organize the tools and submit to the ChildFund M&E team
Economic Strengthening Specialist (ESS)	Liaise with the M&E staff to analyze the data for classification of households according to vulnerability status

#### **4. Parameters of the CT**

##### **a. Amount of the CT**

The use of Cash Transfers is aimed at addressing the key drivers of separation, i.e. poverty and lack of household funds for educational expenses. Based on the findings from the DOVCU project, one of the major factors driving children to CCIs is their parents’ search for educational opportunities that they themselves are not able to provide due to the high poverty levels. ESFAM also acknowledges that cash transfers can be used to indirectly support payment for basic needs and educational expenses by providing investment capital for income-generating projects. In other words, the CTs can be used to directly pay for basic needs and educational expenses, and/or can be used in income-generating activities which might support the household to support the basic needs of food, clothing, shelter and health needs of a child.

To determine the amount of the cash transfer to an individual household, staff make a calculation of:

- a) The amount that the household receives each month in income and other sources, such as remittance flows. The field team will note any seasonal variations in the assessment tool, which is used monthly.
- b) The amount that the household needs to meet the basic needs of all its members each month.

The *Household Cash Transfer Computation tool* will be used to analyze HH cash flow to determine (a) and (b) above, and the gap between them. This gap will determine the amount of the CT, up to the maximum permitted by the budget of ESFAM, which is \$120/year/HH. Where there are seasonal variations, the team will recommend higher amounts of monthly transfers in the lean months, and lower amounts in the abundant months. The amounts may vary, but the total allotted project amount per household is \$120 (UGX 420,000). Therefore, a household that receives lower monthly amounts may receive them for a longer period of time, until the maximum of \$120 is reached. This rationale and procedure are carefully explained to recipients during the CBS training, in order to reduce the potential for conflict or jealousy between HHHs.

The staff roles for the process of determining the amount of CT per HH are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Support the SW in conducting the Household Cash Transfer Computation Form with each targeted HH
Social Worker (SW)	Conduct the Household Cash Transfer Computation Form with each targeted HH Prepare the requests for the CT for each HH
Economic Strengthening Facilitator (ESF)	Support the SW in conducting the Household Cash Transfer Computation for each targeted household
Economic Strengthening Specialist (ESS)	Verify the cash transfer requests and submit to finance department for disbursement

#### ***b. Frequency and Length of Cash Transfers per HH***

Cash transfers are disbursed each month. An individual household may receive CTs over a maximum period of 12 months and each targeted HHHs is expected to receive a cumulative total of \$120 within the 12 months. The actual frequency of disbursement and length of the gaps between periods of CTs will depend on the value of the financial need and timing assessed regularly for each household using the household cash transfer computation form (Annex 2). This is done by the ESFs and verified by the SWs prior to disbursement.

The staff roles for the process of disbursing CTs to HHs are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Assist the SW in the preparation, disbursement and monitoring the receipt of CTs to target HH
Social Worker (SW)	Prepare, disburse and monitor the receipt of CTs to target HH
Economic Strengthening Facilitator (ESF)	No role.
Economic Strengthening Specialist (ESS)	Review each HH's FSVI and CIST checking on their vulnerability level to see if this has changed. If the vulnerability level has improved such that the HH is no longer destitute, discontinue the CT.

### **5. Financial Literacy Training Prior to the CT**

All destitute families, prior to receiving a CT, must participate in financial literacy training. The training module will be chapter 2 of the *Catalyzing Business Skills* curriculum designed by Making Cents, with examples adapted specifically to experiences relevant to destitute households. This course provides approximately 5 hours of instruction divided into 7 sessions, which last approximately 45 minutes each. The training activity will be conducted by Para Social Workers, and will be delivered in the homes of the families. This activity aims at strengthening the capacity of families to manage ESFAM's cash transfers. Key areas to be covered under this training will include household money flow, managing needs and wants, savings management, borrowing money in the community and managing financial emergencies.

The staff roles for the process of providing financial literacy training and coaching to HHs are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Conduct the financial literacy coaching with each destitute household
Social Worker (SW)	Provide support to PSWs in carrying out coaching in the home
Economic Strengthening Facilitator (ESF)	Conduct financial literacy training and support the PSWs in coaching the household members in the home
Economic Strengthening Specialist (ESS)	Supervise and monitor the delivery and impact of the financial literacy training and coaching

### **6. Communicating with the Recipient HH about the CT**

Once the HH has been classified as destitute, and the amount of the CT has been determined, the HH should be informed of the possibility of receiving a CT. The purpose of the CT should be clearly explained to all members in the HH – the CT is meant to stabilize destitute HHs' basic consumption needs so that the children can stay in the HH and go to school. The family members should agree to this purpose. The family should be told that the cash transfers will continue until the cap of \$120 is reached. The family should also be told what options are available to them from ESFAM once the CTs have ended.<sup>29</sup>

The family members should also be told about the requirement to participate in the financial literacy training (*Catalyzing Business Skills*). *All* adult members *should* participate in this training, which is

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<sup>29</sup> Other support programs might include government programs like Operation Wealth Creation, Youth Livelihood Fund, Women Entrepreneur Fund, and development NGO programs.

delivered by the PSW in the home; at a minimum, a productive (i.e., capable of working) adult female *must* participate at each visit.

The recipient households are given 2 options for receiving their CT: 1) by direct transfer of cash by the PSW, 2) by mobile phone transfer. The mobile phone transfer option will only be used for beneficiaries meeting the following pre-conditions:

- Own a phone or willing to use the phone of a neighbor or friend
- Are literate
- Have a SIM card with a registered mobile money wallet
- Have experience with mobile money transfers
- Have a mobile money agent with sufficient cash (“liquidity” or “float”) within a 2-mile radius of the HH where the mobile money can be cashed in
- Have ID to show the mobile money agent for cash withdrawals

The decision about how to receive the CT is left to the family. If cash is more convenient, for whatever reason (even if unstated), this is accepted by ESFAM. Then the details are discussed – when the first CT will be disbursed, how, and by whom. A HH may decide to try with a mobile money transfer, and later change to a direct cash transfer, or vice versa. Once decided, a responsible adult in the family signs the ESFAM Financial Support Agreement for Cash Transfer Utilization (Annex 4).

The staff roles for the process communicating the CT process and preferences to HHs are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Communicate with HH members about the purpose of CTs, their use, and their disbursement Provide a list of HHs with their preferences to the ESS In the above list, for those HHs using mobile money transfers, gather the appropriate information (e.g. phone number)
Social Worker (SW)	Support PSWs with the above communication with HH
Economic Strengthening Facilitator (ESF)	None
Economic Strengthening Specialist (ESS)	Monitor HH to ensure that the communications about CTs are done appropriately. Compile a list of beneficiaries and their preferences for CT transfers.

## **7. Disbursement of CTs**

### **a. Direct Cash Transfers - Administrative Procedures**

#### **i. Preparation for Disbursement**

1. The SW will prepare a distribution spreadsheet for tracking the distribution process showing each beneficiary’s name and number. S/he will ensure there is enough room for a fingerprint or signature next to the recipient’s name, as well as an additional column where another household member who is literate is asked to verify the amount in case the recipient is innumerate. The SW will also prepare the logistics and planning schedule. This should include the timing of disbursements, the amounts of cash per HH, the amount of cash per distribution point, the location of the distribution point (which may be the HH), and

- any necessary security precautions. Finally, the SW prints envelopes with each beneficiary's name, village or location, distribution point and unique reference number
2. The Economic Strengthening Specialist reviews and signs the schedule and the distribution spreadsheet within 1 day of receiving them. These are then delivered to the Accounting Dept. within 1 day.
  3. The Accounting Dept. arranges for the cash to be delivered to the district ESFAM Social Worker (SW) the day before a distribution so that envelopes can be filled and sealed.
  4. The Social Worker counts the cash and organizes bundles according to the amount required for each distribution point. (This can be a lengthy process, so allow sufficient time.)
  5. The SW fills and seals the envelope for each HH according to the distribution requisition spreadsheet, and then packages the envelopes according to their distribution point for delivery.
  6. The Economic Strengthening Specialist confirms the amounts before sealing, and countersigns the sealed envelope flap
  7. The envelopes are delivered to each Para Social Worker area of operation by the SW for distribution to the household caregivers.
  8. The Economic Strengthening Specialist will monitor the distribution process to ensure compliance.
  9. The day before the distribution, the Social Workers (SWs) and Para Social Workers (PSWs) reconfirm the distribution schedule, vehicle and staff requirements and movement plans.
  10. Distribution teams of PSWs and ESFs will obtain from the Social Worker:
    - Copies of beneficiary spreadsheets for the locations they are covering
    - Copies of beneficiaries' registration documents for verification
    - Receipt books
    - A spreadsheet of committee members
    - Notes on staff and vehicle movement plans

**ii. At the Distribution Point**

1. The SW organizes the beneficiaries in the order they appear on the distribution spreadsheets.
2. The SW/PSW will deliver the money to the beneficiary according to operational procedures.
3. The recipient counts the money in his or her envelope in front of the SW/PSW to ensure that the correct amount has been received. The recipient fingerprints or signs the distribution spreadsheet and the receipt confirming the amount received.
4. The SW/PSW should document any problem related to the distribution.

**iii. Challenges and Solutions**

If any of the following challenges occurs in distribution, the SW/PSW should use the solution provided in the right-hand column:

Challenge	Solution
Recipients are illiterate or innumerate and are unable to verify how much they have received or incorrectly report the amount they received.	Print the amount of cash contained in each envelope on the outside of each envelope. There should be a community leader present, and the SW/PSW can ask that person to verify the amount on behalf of the beneficiary. The community leader will

	initial or fingerprint next to the recipient’s fingerprint or initial, and the SW/PSW will write the leader’s name next to that, with the text “verified by:”
Recipient is unable to come to the distribution point because they are housebound/chronically ill/elderly.	Another member of the household will come to the distribution point to collect. This person must be known to the SW/PSW and the SW/PSW must be aware that this person will be picking up the distribution, and will pre-verify their registration documents. This person will provide their registration documents at the time of pickup. Upon successful verification of registration documents, SW/PSW will provide the transfer to the person; or If no other member of the HH is available to collect, then the SW/PSW will hand deliver the CT at the HH to the care giver.
A beneficiary does not come for the distribution.	The SW/PSW will hand deliver the money to the beneficiary at the earliest opportunity, following the appropriate procedures for signatures and receipts.
Envelopes are filled with incorrect amounts of money during the filling process.	The ESS should certify the amount in the envelope contents.
Staff are hesitant to sign for receipt of a certain amount of cash.	The staff should not carry excessive amount of money. They should sign for limited amounts as determined by the Finance Officer.
Recipients are unfamiliar with envelopes	The project staff should explain the contents of the envelopes for the recipients. Recipients sign for the cash received.

**i. After Distribution**

Within 2 days, the SW returns all signed distribution sheets to the ESS at ChildFund head office for verification and submission to the Finance department.

***b. Mobile Money Transfers – Administrative Procedures***

Mobile Money Transfers (MMT) enables ESFAM to electronically disburse funds to CT recipients via their mobile phone. ChildFund International has engaged Airtel Uganda whereby Airtel is willing to support its agents in locations where ChildFund operates to ensure that there is always a certain amount of float to avoid lack of cash and the participants bouncing. ESFAM will ride on this arrangement to disburse amount of transfers to its beneficiaries.

Mobile Money does not require the recipient to have an account in a financial institution but just that they have a phone and SIM card which is registered with a mobile money service provider in their own name. The project will upload a file, usually using an online web-based platform, containing the mobile numbers of the intended recipients and the cash transfer amount. E-money is then transferred from the organization’s wallet to recipient’s wallet. When that happens, the recipient receives a confirmation SMS alerting them of the deposit, and the organization gets a report of all e-money disbursed.



Upon notification, the standard procedure is for beneficiaries to go to a mobile money service agent with their identification documents to register and withdraw money. These agents are generally independent entrepreneurs who operate as Mobile Money Agents, and generate revenue by charging a withdrawal fee every time a recipient cashes out. ESFAM project will include transaction costs in the computation of the CT.

## **8. Risk Mitigation**

### **a. Beneficiaries**

There are potentially negative impacts for beneficiaries that may occur with cash transfers. The table below demonstrates what those are and the solutions that will be taken to avoid them.

<b>Potential Negative Impact</b>	<b>Mitigation</b>
Transaction cost (time, transportation costs) of obtaining the transfers lowers impact	The program will locate distribution points near people’s homes The program will ensure that the CT is large enough to cover transactions costs (transportation)
May cause stigma	The program will keep beneficiary names confidential to the extent possible The program will educate community leaders about the benefits of CTs to the whole community The program will monitor for incidences of stigma The program will endeavor to reduce the visibility of distribution points
Security/safety in receiving and transporting cash	Decisions about where to locate distribution points will be made in consultation with recipients The program will try to locate distribution points near banks/MFIs/credit union so that those recipients with financial accounts can deposit their money with direct deposit if the options are available for affordable price. The program will encourage households to come in groups The program will endeavor to reduce the visibility of distribution points The distributions will be finished early enough to allow recipients to reach home before dark

ChildFund has a Mobile Money Bulk Payment Risk Monitoring Plan for risks associated with mobile money payments. This is a risk management framework for ChildFund’s mobile money payment operations (see Annex 5).

As is ChildFund’s policy, ESFAM will continuously monitor that there is no harm being done inadvertently to beneficiaries, especially children, in beneficiary households. Ongoing monitoring during home visits using these tools will enable the project staff to make necessary adjustments in the course of the project.

**b. Staff**

There are also negative effects on staff that might occur and should be avoided. The table below illustrates what those are and how the program will avoid/mitigate them.

<b>Potential Negative Impact</b>	<b>Mitigation</b>
Safety while carrying cash to distribute to beneficiaries	Limited amounts of money as determined by the Finance Officer will be carried by any staff at any time (In accordance with the ChildFund insurance policy on cash in transit) <sup>30</sup> ; Staff will be deployed to distribution points in pairs; Staff will have constant access to vehicles; Staff will be accompanied by the PSWs and ESFs Staff may change distribution points or days/times in case of problems

**c. Monitoring for Child Protection**

Interventions can sometimes do harm to children. Potential negative effects can include (but may not necessarily occur) in the areas of:

- School attendance - due to involvement in micro-enterprises started using CT, some children may miss out on school times;
- Stigma - leading to discrimination or psychological abuse of target children.

Before enrolling a household in the CT process, the PSWs will engage caregivers and children to discuss how household income-generation activities may affect children’s safety or disrupt their education. The PSWs, with support from the ESFAM SWs, will review baseline data on household income level and expenditures, livelihood security, total asset values including savings, food sources, coping strategies, levels of debt as well as seasonal fluctuations. Level of debt will be established during the household cash flow analysis used to compute the amount of cash transfer. A question will be asked to find out if the household has borrowed to meet some of the household needs. Para- social workers will gather market baseline information on the availability of products (and seasonal differences), and prices of essential items. Various tools including the Case Management Tool Kit, FSVI, Cash Transfer Computation Form and Savings Tracking Form will be used to capture relevant information by the para-social workers with support from the district social workers.

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<sup>30</sup> ChildFund possesses an insurance policy with AIG Insurance Company for cash in transit. Considering the project staff will be taking advances to make cash payments to participating caregivers/HHs that are not registered with mobile money, this insurance serves to mitigate risk of loss of funds for various reasons.

Staff responsibilities for monitoring child protection issues are handled as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Collects information on the economic status of the household, administers the case management tool kit
Social Worker (SW)	Supervise the PSW to undertake data collection and process data to generate reports
Economic Strengthening Facilitator (ESF)	Provide peer support to the PSW in collecting information on the economic status of the household, administers the case management tool kit
Economic Strengthening Specialist (ESS)	Review reports and provide feedback to the social workers and PSWs

## **9. Exit strategy and sustainability**

Cash Transfers to households will be completed within twelve months. Within this time frame it is expected that households will be able to meet their basic needs and start getting back into productive activities. The *Catalyzing Business Skills* curriculum will enhance household capacity to come up with business ideas and think of starting micro-enterprises for income generation. In addition, participants will be connected to long-term social/economic assistance programs such as those provided by the government and other agencies operating in the community. Through the referral system, project participants will be assisted to identify additional resources after project completion. There are programs such as “[Operation Wealth Creation](#)”, a government programme that provides low cost housing, microfinance, agricultural inputs, and other benefits, that the project participants could benefit from. Participants will be encouraged and will be educated upon the importance of maintaining or even expanding the already established VSLA groups to continue their group savings and lending as well as mutual support and among the group members.<sup>31</sup> Project participants will also be linked to ChildFund local partners in the project districts for continued capacity building and possible connections to sponsorship opportunities

## **10. Monitoring and evaluation**

### **a. Monitoring**

ESFAM staff will monitor the CT program to ensure that it is being implemented as planned and that processes are of good quality. This will include:

- SW checking accuracy of questionnaire administration during assessments;
- SW checking accuracy of cash transfer computations;
- ESS verifying CT requests;
- ESS reviewing FSVI and other tools to assess changes in vulnerability levels;
- ESS monitoring CBS coaching/training; and
- ESS monitoring communications about CTs.

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<sup>31</sup> Beneficiaries of CT may already be engaged in VSLAs; those that are not will be encouraged to join. Please see the ESFAM Savings Group Guide for details.

Staff will also monitor information from the utilization of various forms that are part of case management, such as the Economic Livelihood Discussion Form and the Cash Transfer Computation Form and others. The monitoring is to ensure that the intervention addresses the actual need of the targeted household while adapting/reinforcing related learning and skills to maximize the contribution of cash transfers for reduction of economic vulnerability. These forms will capture data that will help the team understand how households are using their transfers such as:

- Number of meals consumed per day in a HH
- Expenditures on educational expenses
- Expenditures on basic needs such as food, health care and clothing
- Investment in income-generating activities, and the results from those

The project will approach M&E from a child rights framework, and will document implementation of ethics in M&E procedures. This will include training M&E staff in best practices related to consent, privacy, confidentiality and anonymity, and acknowledging the risk of trauma to child participants in data collection and risk of stigma from others learning of their involvement.

## **b. Evaluation**

ESFAM program finishes in May 2018. ESFAM will assess the effectiveness of the CT intervention through measurement of project outcome and output indicators at baseline, midline and endline phases of implementation. Data sources include the FSVI, CIST, household visit form and Cash Transfer Acknowledgement and Receipt Form. This information will provide timely information about project implementation and progress towards project results by describing progress achieved against the proposed targets over the life of the project. The evaluation is expected to determine the effectiveness of the MSA and the associated Catalyzing Business Skills coaching sessions, using the following indicators, which are described in more detail in the ESFAM M&E plan:

### **Outcome indicators (collected for all project households and disaggregated by intervention package)**

- % of targeted households categorized as at low-, medium-, and high-risk of family-child separation
- % of targeted households that are categorized economically as destitute, struggling 1, struggling 2, and growing
- % of targeted households reporting having a good social, family, and community child care environment
- % of targeted children with a positive child protection status
- % of targeted households with positive educational outcomes for children
- % of children and youth reporting positive adaptive capacity and resilience
- % of reunified children who remain in family care for at least 10 months
- % of targeted households with ability to pay for sudden expenses/shocks without eroding their asset base
- Average increase in targeted household monthly income over the life of the project
- Average increase in targeted household savings over the life of the project

#### Output indicators

- ***# of adult project participants trained in financial literacy and business skills (disaggregated by intervention package)***
- # of destitute households that receive the full amount of cash transfer from ESFAM
- # of cash transfer recipients who report using cash transfer funds for intended purposes

The project is short (18 months), and this may limit the extent of the outcomes. However, if there are promising signs of a reduction in the incidences of family-child separation, and/or if CTs clearly contribute to the maintenance of children in the home in high-risk households, then after the end of the project, ChildFund will produce a micro-brief that highlights these findings.

#### **Annexes**

Annex 1: Cash Transfer Registration form

Annex 2: Household Cash Transfer Computation Form

Annex 3: ESFAM Financial Support Agreement for Cash Transfer Utilization

Annex 4: Cash Transfer Request Form

Annex 5: ChildFund Uganda Mobile Money Bulk Payment Risk Monitoring Plan

Annex 1

**CASH TRANSFER REGISTRATION FORM :( For information not in the case management profile)**

**LOCATION:**

District:	Parish:
Sub-county:	Village:

**PERSONAL DETAILS:**

Name of Household head	
National ID Number	
Household ID Number	

**CASH TRANSFER TRANFEREES PARTICULARS:**

Do you own a mobile phone? Yes  No

If no, whose mobile number would you like to use for cash transfer?

Family member:  Non-family member:  Both family and non-family member

For b above, are you comfortable for the money to be remitted through selected person's mobile phone number?

Yes  No

Provide personal details of the mobile phone owner selected (through whom the cash transfer will be sent):

<b>Details</b>	<b>Principal Recipient</b>	<b>Alternate Recipient</b>
Names		
Mobile phone number		
National ID Number		
Mobile Money Service Provider (MTN, Airtel)		

**ACKNOWLEDGEMENT:**

Recipient's Name: \_\_\_\_\_

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Annex 2

**HOUSEHOLD CASH TRANSFER COMPUTATION FORM**

<i>Sources of Income</i>		<i>Amount</i>
	Income from agriculture production	X
	Income from business	X
	Income from selling labor	x
	Transfer from relatives	x
<i>"Expected" Expenses</i>		
	Food	x
	Housing	x
	Health	x
	Education	x
	Others	x
<b>"Net Income"/Financial gap</b>		x

**Annex 3: AGREEMENT BETWEEN ESFAM AND THE PARTICIPANT CAREGIVER RECEIVING THE CASH TRANSFER**

**ESFAM FINANCIAL SUPPORT AGREEMENT FOR CASH TRANSFER UTILIZATION**

The ESFAM project has agreed to offer cash of Ugx. \_\_\_\_\_

(Amount in words): \_\_\_\_\_

To: (Name of recipient) \_\_\_\_\_

For (PURPOSE): \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_ 2016

The support is given under the following terms and conditions:

The cash received from this project should not be used for activities other than what indicated in Purpose above (food, clothes, shelter, health, education. The project will make frequent follow-up visits to monitor and evaluate the impact of consumption support provided.

The cash support given will be made on a monthly basis and should be utilized as agreed upon.

The beneficiary is expected to keep proper records of consumption and share them during follow-up visits.

_____	_____	_____
Social Worker	Signature	Date

_____	_____	_____
Para social worker	Signature	Date

_____	_____	_____
Beneficiary	Signature	Date

_____	_____	_____
Witness	Signature	Date



**Annex 4:**

**Cash Transfer Request Form**

***CASH TRANSFER REQUEST FROM.....DISTRICT***

<b>SN. No.</b>	<b>Name of HH Caregiver</b>	<b>National ID No.</b>	<b>HH ID No.</b>	<b>No. of children</b>	<b>No. of adults</b>	<b>Sub-county</b>	<b>Parish</b>	<b>Village</b>	<b>Method of transfer</b>	<b>MM No.</b>	<b>Cash Transfer Amount (UGX)</b>	<b>Purpose(s)</b>

**Annex 5:**  
**ChildFund Uganda Mobile Money Bulk Payment Risk Monitoring Plan**

**ChildFund International Uganda - National Office**  
**Mobile Money Bulk Payment Risk Monitoring Plan.**

#	RISK				MITIGATION
		Probability	Impact	Causes	Planned Action
1	Unauthorized transfers	Low	High	Unauthorized access to the e-wallet platform.	Create and have an approved list of staff that have authority to transact on the e-wallet platform. Ensure that these are the only ones that are set up at the vendor's platform - vendor's platform is able to track who accessed the system at any time.
					Stringent use of pass-words to limit access to authorized staff only.
				Collusion	Use of segregation of duties matrix (Annex 1.)
				By-passing controls	Formal review and approval of accountabilities for payments.
					Regular reconciliations of the e-wallet ledger account.
2	Inaccurate data entry leading to making payments to wrong payees	Medium	Medium	Poor and/or inadequate planning leading to rushed processes	As it is with the regular bank payments and requests for advances must be placed at least 3 days prior to the activity.
				Weak and unsecure data transmission channels from the field to the main Office	Use of authorized email accounts coupled with scanning of hard-copies of participants' details whenever original lists are not available at the main office.
					The responsible officer reviews and approves the participants list prior to transmission to the main Office.

					Review of approved scanned lists against the final schedule - at the main office prior to entering data into the e-platform.
3	Large number of payees at any given time (leading to high levels of funds movement to multiple sites hence possibility of errors and double payments)	Medium	Medium	Limited Staff capacity (band-width) to manage complex transactions.	Use of temporary staff to manage clerical roles such as compiling lists and ensuring arithmetic accuracy during peak sessions.
					Cancelling documents by stamping "PAID" immediately after payment to avoid double- payments.
				Poor and/or inadequate planning leading to rushed processes	Enforce the development of payments schedules that are then discussed and agreed to prior to field activities.
4	Limitation of coverage (mobile network & banks) and system outage.	Low	Medium	Limited spread of Operator net-works across the country as well as Location of participants in hard-to-reach areas	Use alternative payment methods such as prepaid cards or bank transfers whenever necessary.
					Lobby the providers to avail facilities even in hard-to-reach areas.
					Lobby the Uganda Communications Commission (UCC) to engage with providers to consider investments in hard-to-reach areas.
5	Inability to use and unavailability of electronic platforms/gadgets by participants	Medium	Medium	Illiteracy, Apathy & Economic hardship	Provide basic user training to first time mobile-money users.
					For long term participants, consider support to acquire basics mobile phones by lobbying providers to discount phones.
					Engage consumer rights organizations to lobby and provide education to consumers.

6	Identity risk (leading to payments to the wrong participants)	Low	High	Improper registration during mass enrolment by the mobile operators.	Encourage regularization of registration status for participants - that is usually provided on the spot by providers. Each beneficiary would have to complete a form and provide a mobile carrier document that authenticates the fact their mobile phone is registered to them.
				Carelessness by the participants while providing their details.	Sensitization of participants on the risks of providing wrong information.  Each participant would have to complete a form and provide a mobile carrier document that authenticates the fact their mobile phone is registered to them and that all mobile fund transfers to that phone are directed to them. This is an AAPD-04-14 and Patriot Act compliance issue that ChildFund takes very seriously.
				Similarity of participants' identities in the same platforms.	Verification of participants details by the responsible field officers.
7	Protection issues	Medium	Medium	Limited protocols on Child protection and individual's rights in general	Sensitization of participants on their rights and available referral & support structures on protection issues.
				Lack of understanding of the ethical behavior towards children.	Trainings on ethical behavior towards children.
8	Provider agents having limited float/capital especially in rural areas.	Medium	Medium	Low capitalization of agents	Use alternative payment such as prepaid card or bank transfers.
					Engage with the providers to make sure their agents in particular areas have enough float/capital to meet demand.

				Limited agencies in remote locations	Engage with the providers to make available alternatives agencies.
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## Annex 7: Matched Savings Account Guidelines



# MATCHED SAVINGS ACCOUNT (MSA) GUIDELINES

## Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)

**Project:** Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)

**Funded by:** USAID Displaced Children and Orphans Fund (DCOF)

**Funded Through:** FHI 360  
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Research Triangle Park, NC 27709 USA  
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**Project Sites:** Luwero, Kamuli, and Gulu Districts- UGANDA

**March 2017**

**Final Version August 11, 2017**

## **Acronyms**

CT	Cash Transfer
CCI	Child Care Institution
CIST	Child Integration Status Tool
DCOF	Displaced Children and Orphans Fund (DCOF)
DOVCU	Deinstitutionalization of Orphans and Vulnerable Children in Uganda
ES	Economic Strengthening
ESF	Economic Strengthening Facilitator
ESS	Economic Strengthening Specialist
ESFAM	Economic Strengthening for Families Project
FI	Financial Institution
FSVI	Family Status Vulnerability Index
HH	Household
MC	Making Cents
MFI	Microfinance Institution
MMT	Mobile Money Transfer
MSA	Matched Savings Account
PBU	Post Bank Uganda
PSW	Para Social Worker
SW	Social Worker
WRC	Women's Refugee Commission

## **1. Background**

ChildFund Uganda accessed grant funding under USAID’s ASPIRES Program, a program that is administered by FHI 360. The proceeds of the grant are being applied to the implementation of the Economic Strengthening for Families Project (ESFAM) during the period November 2015 to May 2018. ESFAM is a package of economic strengthening (ES) interventions based on the Graduation Approach, designed to:

- To support reintegration of children in family care and prevention of family-child separation/re-separation with targeted household-level packages of case management and social support services and sequenced ES interventions.
- To support the targeted children’s adaptive capacity and resilience with financial skills, business training, coaching and children’s saving groups, integrated with other group activities aimed at promoting coping skills, self-esteem and resilience.
- To contribute to the small but growing evidence base linking ES interventions to positive child outcomes.

By the end of the project, ChildFund and its partners Making Cents (MC) and Women’s Refugee Commission (WRC) will have achieved the following outcomes:

- Outcome 1: 89 targeted children are successfully reintegrated into their families
- Outcome 2: 700 targeted households (89 re-unified and 611 at high-risk of unnecessary separation) are less at risk of separation or re-separation
- Outcome 3: 225 children from targeted households show increased adaptive capacity and resilience, and increased financial literacy
- Outcome 4: Learning documents and lessons learned by ESFAM will be disseminated that relate to supporting the reintegration of children and the prevention of family-child separation

This document is a guidance manual for ChildFund Uganda economic strengthening (ES) staff who are responsible for implementing the Matched Savings Account component of the economic strengthening activities. These staff include, but are not limited to, the Economic Strengthening Supervisor (ESS), the Social Workers (SWs), the Economic Strengthening Facilitators (ESFs), and the Para Social Workers (PSWs). These Guidelines are intended to provide information and guidance on the elements of MSA programming: the rationale for it, targeting methods, the parameters of the MSA, business coaching, and communications with recipient families, risk mitigation for the project participants, M&E, and administrative procedures.

## **2. Definition and Rationale for Using Matched Savings Account (MSA) in the ESFAM Project**

A Matched Savings Account is an account, established in a financial institution (bank, cooperative, microfinance institution), where a family can save and into which it can receive external funding (the “match”). The conditions for receiving the match are defined by the program providing it, and are related to the amount of savings that the recipient family has amassed. The match is designed to be an incentive to encourage the recipient family to save.



The evidence for MSAs is slim but compelling. MSAs have been shown to lead to increased school enrollment, heightened educational aspirations, and positive health-related behavior.<sup>32</sup> In addition, linking children and their families to access to finance, helps families save and meet child-focused financial obligations such as school fees.

The purpose of the MSA component in ESFAM is to provide incentives (the match) to families to save for school expenses. Research from May 2015 from ESFAM's partner program, DOVCU, shows that most children enter institutions and stay there unnecessarily for long periods due to the interrelated effects of poverty and lack of access to schooling. To address these issues, ESFAM was designed with a MSA component. The purpose of the MSA is to provide HHs with incentives to save, and to encourage the use of these savings on educational expenses. As poverty is also a factor in child separation, the account may be used for other expenses pertaining to the well-being of the children in the HH, including in the use of income-generating activities.

The MSA component has four important characteristics:

1. The profile of the family receiving the match – The MSA component is only used with families that are categorized as “struggling” (using the ESFAM tools), i.e. they are not destitute. Participation is voluntary (See Section 5: Communications with Recipients). ESFAM assumes, and will monitor (See Section 10: Monitoring), that these families do not need the savings for basic needs (food/health), but rather for other expenses such as education.
2. The account – the account is established in a financial institution in the name of the index child, i.e. the child with the highest vulnerability score using ESFAM tools. A guardian's signature is required to open the account. Caregivers will be encouraged to keep these accounts so that when participating youth turn 18, they can take full and exclusive ownership of the account and continue the practice of saving they have learned in the project.<sup>33</sup>
3. The match - The match is an amount that is deposited into the account by ESFAM. It is provided in a ratio of 1:1, up to a maximum (see the next section for details). Para Social Workers and Economic Strengthening Facilitators will follow up with caregivers and the index child to empower the index child in familial decision making about the use of the account.
4. The labeling – The match is unconditional: there are no requirements that the family is obliged to honor. However, the MSA is branded/labeled as an education account in ESFAM's written and verbal communications with recipient HH, which conveys the message that the funds in the MSA should be used for children's education as priority.

The MSA alone may not be sufficient to reduce separation. Because of this, ESFAM also provides additional ES activities that focus on building the economic resilience of families, such as financial literacy and entrepreneurship training (i.e. the CBS training), which will be provided to all eligible household members including their children and youth. Finally, for all ESFAM households, psychosocial

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<sup>32</sup> Ssewamala, Fred and Ismayilova, Leyla. “Integrating Children's Savings Accounts in the Care and Support of Orphaned Adolescents in Rural Uganda.” *Soc Serv Rev.* 2009 September 1; 83(3): 453-472.

<sup>33</sup> All children and youth in target HHs are eligible to participate in savings group activities, see the Children and Youth Savings Group Guide for details.

support, counselling in parenting and child protection issues and social support services are provided. These will be delivered on an individualized basis with the help of project staff, community leaders and other stakeholders.

### **3. Identification and Targeting**

Through a transparent and participatory rapid appraisal process facilitated by DOVCU/ESFAM staff, community members identify households at risk of separation.<sup>34</sup> This is followed by assessments at household level using the Family Status Vulnerability Index (FSVI) tool. The children in these households are also assessed with the Child Integration Status Tool (CIST). Using the results from the FSVI Tool, households with scores of 0-34 are categorized as “growing” households (and are not included in ESFAM); 35-59 are “struggling 2” households, 60-69 are “struggling 1”, and 70+ are destitute households.

MSAs will be targeted towards “**struggling 1**” households (ranked 60-69 using the above process). Struggling 1 households are characterized by the following:

- Can usually pay for necessities (such as food) but may not regularly afford other necessities (such as school fees), especially if they require relatively large lump-sum payments
- Have somewhat predictable but limited income, often linked to agriculture
- Possess some assets (animals, tools, land) or savings that may fluctuate during the year
- Have one productive/working adult in the household
- Are moderately food secure, with some hungry periods
- Have low to moderate risk tolerance

The tools used to identify struggling households are designed with these characteristics in mind.

### **4. Parameters of the MSA**

#### **a. Establishing the Account**

ESFAM will work with [Post Bank Uganda](#) (PBU) to manage the MSAs for the project participants. The Bank will reach out to the targeted ESFAM struggling 1 HH for the purpose of establishing savings accounts. This service is customized for ESFAM beneficiaries as contracted by the ESFAM project and Post Bank Uganda. The Bank will keep records of the household savings profiles while project staff will monitor how the funds are used to see if the messaging needs adapting (see section 5 on Communications with Recipient Families).<sup>35</sup> The Child Integration Tool will monitor whether the most vulnerable child (the “index” child) is benefiting. PSWs and SWs will assist in this process. The financial literacy sessions (see section 6 on Concurrent Activities below) will include information on establishing and using savings accounts also.

The recipient HH is required to establish a savings account. The account will be established in the name of the index child (child with the highest vulnerability score). The

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<sup>34</sup> The data used for the first selection of participants was from DOVCU. ESFAM did the participatory rapid appraisal for the second selection of additional participants.

<sup>35</sup> The beneficiaries of the MSAs will be asked to sign waivers such that the Post Bank is able to share account information with ESFAM, so that confidentiality laws are not violated.

caregiver/parent/guardian will handle transactions until the child is 18 years old; after that the account reverts to the child. To open an account, the household will require 10,000 Uganda shillings (approximately \$2.75) that will be matched by an equal amount from ChildFund International. There are no monthly fees, no fees for depositing, and there are four free withdrawals per annum. For this reason, the accounts should be sustainable for recipient families even after the project ends.

***b. Maximum Value and Ratio of the Savings Match***

The amount needed per year per student for uniforms, supplies, books, and transportation for both sexes, and for girls, sanitary supplies, is estimated to be approximately \$280 per year. Therefore, the match cap per HH will be \$120 and \$140 per year for a boy index child and girl index child respectively.<sup>36</sup> The program lasts for one year, so there will be no further transfers after 12 months.

The match will be provided in a 1:1 ratio, i.e., ESFAM will deposit the same amount as is in the MSA at the beginning of each school trimester, up to the cap of \$120/\$140 per year, based on savings of the previous trimester.<sup>37</sup> The match is only for the amount saved during that trimester. The maximum amount may be transferred to the MSA at the end of first term if the amount saved by the HH is \$120 for a boy or \$140 for a girl; if this occurs, there are no further matches for the remainder of the year.

***c. Minimum Savings Required from HH***

There is no minimum savings balance required from the HH by ESFAM. Instead, the incentive of the match should help motivate the HH members to save. This is reinforced by appropriate messages from the PSW during house visits and by the monthly coaching sessions (see Section 6: Concurrent Financial Literacy and Entrepreneurship Training, below). Savings made by the family are monitored (See Section 10: M&E, below).

***d. Timing of the Transfer***

MSAs will be disbursed into HH accounts at the beginning of each school trimester.<sup>38</sup> (See Administrative Procedures, below, for the details on this process).

***e. Withdrawals from the Account***

There are no restrictions on withdrawals from the MSA once it is established. The family is allowed to decide how to use the funds. However, if funds are withdrawn, they are no longer used to calculate the match. The balances at the time of matching will be used to determine the match.

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<sup>36</sup> ESFAM assumes that only one child per HH is likely to be separated at any time (DOVCU baseline assessment).

<sup>37</sup> School terms for 2017 are Feb – early May, late May – August, and Sept – Dec.

<sup>38</sup> See, as a model, Innovations for Poverty Action (2014), Smoothing the Cost of Education: Primary School Saving in Uganda. Accessed at <http://www.poverty-action.org/study/smoothing-cost-education-primary-school-saving-uganda> on 16 Aug 2016.

Transfers will be done in late January/early February, early May, and early September, timed just before the school terms. The table below illustrates an example:

<b>Period</b>	<b>Amount saved by HH during the previous term</b>	<b>Amount of ESFAM match for the term</b>
First Term	\$50	\$50
Second Term	\$30	\$30
Third Term	\$40	\$40
Total for the year	\$120	\$120

Note: "Amount saved by HH during the previous term" is the balance of the account at the date of the ESFAM match, i.e. all deposits minus all withdrawals during that term.

The PSW will monitor the use of the funds in the monthly home visit, using a tool which asks how much has been withdrawn (checked against the passbook) and what it was used for. As this is self-reported information, it may not be accurate.

#### ***f. Location of the MSA***

Accounts will be housed in Post Bank Uganda, which has branches in all areas of ESFAM activity. It also provides mobile money services which may be of interest to recipient HHs.

### ***5. Communications with Recipient Families***

Communication of appropriate messages and explanations is very important, and is primarily the role of the PSW and the SW. This process should begin once a family is enrolled in ESFAM. The results of the FSVI and Child and Caregiver Integration Status Tools should be explained to the household members, such that they understand how their HH has been categorized (struggling or destitute), and why. If designated as a struggling household, the next communication is about the matching savings account – its purpose (keeping children in the family, providing funds for education and other needs), its requirements, and its mechanisms. If a family chooses not to participate in an MSA, there is no penalty, and social services in ESFAM will be provided as with other families. In the rare case that families choose not to participate, they will be encouraged to join VSLA groups and participate in package 3 of the project. This should also be clearly explained. Expectations should be managed: the PSW should clearly explain that the MSA is a limited intervention, for 1 year.

Once a family has agreed to participate in the MSA, the PSW should discuss the account opening. The SW and PSW can explain where the Post Bank branches are located and how to open the account. The PSW should encourage the family to have established their account by the next home visit and to begin saving immediately after opening the account, even if the amounts are small. S/he should also explain about the financial literacy coaching sessions that will occur each month (see next section).

## **6. Concurrent Financial Literacy and Entrepreneurship Training**

MSA recipients will establish their MSA, then begin to receive individualized home-based Catalyzing Business Skills coaching sessions, given by ESFs and PSWs during the monthly home visit. These sessions include financial literacy and entrepreneurship. These coaching sessions are aimed at empowering families to save and manage their money wisely, and to reinforce the message about investing in education of their children.

## **7. Delivery Mechanism**

Post Bank Uganda has been selected to partner with ChildFund based on its geographic presence (branches) in the areas where ESFAM works. It has mobile banking services, adequate mechanisms for deposit/withdrawals, relevant savings products, and interest in serving ESFAM beneficiaries. Post Bank Uganda will facilitate the process of opening household savings accounts in the name of an index child.

## **8. Challenges and Solutions**

PBU may discontinue the services in case the households do not maintain the savings profile. To avoid this, the participating households will be sensitized, trained and coached on the importance of savings to encourage them to continuously save for future investments even after the project ends. Some households may already be participating in savings groups. These HH will be sensitized on the purpose for the matched savings account so that they separate the operations of the matched savings account from their savings activities in the groups.

## **9. Risk Mitigation**

### ***a. Household Level***

*To Mitigate Stigma:* Project staff will sensitize the community about MSAs in order to manage expectations and to minimize misunderstanding of the program goals in order to prevent further stigmatisation of already vulnerable groups.

*To Mitigate Diversion of Matched Savings to other Household Uses that do not Benefit the Most Vulnerable Child:* ESFAM staff will provide messages to recipient HH about investing in children's education and wellbeing. ESFAM staff will monitor the wellbeing and progress of the HH and the child (see Section 10: M & E).

*To Mitigate Risk in the Establishment and Operation of Microenterprises:* The use of funds accumulated in MSAs for business has the potential to expose caregivers to new risks resulting from their engagement in micro-enterprise businesses. ESFAM is providing coaching (Catalysing Business Skills Coaching) which has modules designed to teach best practices in business management. As well, ESFAM staff will monitor the wellbeing and progress of the HH and the child (see Section 10: M & E).

***Mitigate the Risk of Indebting Struggling HH: Participating families will not be encouraged to take bank loans during the project period or until their situation improves enough that they are credit-worthy without risk.***

*Mitigate Undue Bank Commissions and Fees:* The memorandum of understanding spells out the fees to be charged; no fees and commissions will be required by the Bank for these accounts.

**Mitigate Opportunity Costs (transport and other costs associated with traveling and time spent to make deposits or withdrawals):** *PBU will as much as possible use efficient solutions like mobile money transfers, use of agents and mobile banking services.*<sup>39</sup>

*Mitigate financial fraud, especially when recipients are illiterate and/or innumerate:* Financial literacy coaching by PSWs and ESFs will be used to minimize such occurrences. The literate members of the households can be useful in minimizing the risk.

*Community-level Conflict:* Finally, MSAs also have the potential to stoke conflicts at the community level. The community leadership was involved in selection of project participants and during the baseline assessment. The project team explained to them the rationale for the project interventions to reduce likely conflict between community groups. Project team will monitor and address any project-related disturbances in power structure(s) and inter-group relations at community level, including those relating to cultural, economic and territorial rights.

#### ***b. Staff***

There are no perceived risks to staff.

#### ***c. Monitoring for Child Protection***

Interventions can sometimes do harm to children. Potential negative effects can include (but may not necessarily occur) in the areas of:

- Child labor - families eager to save in MSAs may engage under-age children may be exposed to work that is not fit for their age;
- School attendance - families eager to save in MSAs may increase children's work burden and limit their school attendance in the short term;

Before enrolling a household in the MSA process, the PSWs will engage caregivers and children to discuss how household income-generation activities may affect children's safety or disrupt their education. The PSWs, with support from the ESFAM SWs, will review baseline data on household income level and expenditures, livelihood security, total asset values including savings, food sources, coping strategies, levels of debt as well as seasonal fluctuations. Level of debt will be established during the household cash flow analysis used to compute the amount of cash transfer. A question will be asked to find out if the household has borrowed to meet some of the household needs. Para-social workers will gather market baseline information on the availability of products (and seasonal differences), and prices of essential items. Various tools including the Case Management Tool Kit, FSVI, Cash Transfer Computation Form and Savings Tracking Form will be used to capture relevant information by the para-social workers with support from the district social workers.

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<sup>39</sup> PBU works with MTN and Airtel agent networks. MTN alone has some 50,000 agents (Source: A Catalyst for Growth: MTN Uganda, a Success Story (2016). Ericsson.com)

Staff responsibilities for monitoring child protection issues are handled as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Collects information on the economic status of the household, administers the case management tool kit
Social Worker (SW)	Supervise the PSW to undertake data collection and process data to generate reports
Economic Strengthening Facilitator (ESF)	Provide peer support to the PSW in collecting information on the economic status of the household, administers the case management tool kit
Economic Strengthening Specialist (ESS)	Review reports and provide feedback to the social workers and PSWs

## **10. Exit strategy and sustainability**

Matched Savings Accounts to households will be completed within twelve months or before depending on the families' need for utilization for children.

Within this time frame it is expected that households will be able to meet annual costs for student for uniforms, supplies, books, and transportation for both sexes, and for girls, sanitary supplies, and increase focus on productive activities. They will begin to receive individualized home based Catalyzing Business Skills coaching sessions, given by ESF and PSWs during the monthly home visit which enhance household capacity to come up with business ideas and think of starting micro-enterprises for income generation and empower families to save and manage their money wisely encouraging investing in education of their children.

In addition, participants will be connected to long-term social/economic assistance programs such as those provided by the government and other agencies operating in the community. Through the referral system, project participants will be assisted to identify additional resources after project completion. There are programs such as "[Operation Wealth Creation](#)", a government programme that provides low cost housing, microfinance, agricultural inputs, and other benefits, that the project participants could benefit from. Participants will be encouraged and will be educated upon the importance of maintaining or even expanding the already established VSLA groups to continue their group savings and lending as well as mutual support and among the group members.<sup>40</sup> Project participants will also be linked to ChildFund local partners in the project districts for continued capacity building and possible connections to sponsorship opportunities.

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<sup>40</sup> Beneficiaries of CT may already be engaged in VSLAs; those that are not will be encouraged to join. Please see the ESFAM Savings Group Guide for details.

## 11. Monitoring and evaluation

### a. Monitoring

The MSAs will be monitored by a variety of indicators using several forms, and by different staff. The table below illustrates this relationship:

Theme	Frequency	Tool or Form	Purpose	Responsible Staff Member
Amount of deposits (savings in the MSA) by HH	Monthly	Household savings passbook; Monthly Matched Savings Utilization Tracking sheet	To determine: Are HHs able to save? Are HHs saving the maximum amount that can be matched, or more?	SW (using PBU reports)
Number of withdrawals and use of withdrawals			To determine what the savings is used for, and the frequency of this occurrence.	
Use of savings, by HH			Are savings benefiting the index child? Are savings used on education and/or business?	PSW & ESF
Satisfaction of HH members with MSA	Monthly	Household visit form for economic and livelihood security in the Case management toolkit - monitoring during monthly visits of PSW	To evaluate the satisfaction of the child with the use of the MSA, and to identify any problems that might be affecting impact (e.g. distance from FI, bank fees, availability of disposable income, ease of withdrawal, other)	PSW
Effectiveness of Catalyzing your Business-Financial literacy and business skills coaching sessions	Monthly	Home visit reports	To measure if the coaching helps families save better/more, spend better/less, manage businesses better (i.e. % of sampled families reporting increased understanding of and application of financial literacy skills)	SW
Randomized review of quality of data collection	Quarterly	All reports	To ensure quality control, to note trends	ESS

The project will approach M&E from a child rights framework, and will include training staff involved in M&E in best practices related to consent, privacy, confidentiality and anonymity, and



acknowledging the risk of trauma to child participants in data collection and risk of stigma from others learning of their involvement.

## ***b. Evaluation***

The ESFAM program finishes in May 2018. ESFAM will assess the effectiveness of the MSA intervention through measurement of project outcome and output indicators at baseline, midline and endline phases of implementation. Data sources include the FSVI, CIST, household visit form, and Matched Savings Acknowledgement and Report Form. This information will provide timely information about project implementation and progress towards project results by describing progress achieved against the proposed targets over the life of the project. The evaluation is expected to determine the effectiveness of the MSA and the associated Catalyzing Business Skills coaching sessions, using the following indicators, which are described in more detail in the ESFAM M&E plan.

### ***Outcome indicators (collected for all project households and disaggregated by intervention package):***

- % of targeted households categorized as at low-, medium-, and high-risk of family-child separation
- % of targeted households that are categorized economically as destitute, struggling 1, struggling 2, and growing
- % of targeted households reporting having a good social, family, and community child care environment
- % of targeted children with a positive child protection status
- % of targeted households with positive educational outcomes for children
- % of children and youth reporting positive adaptive capacity and resilience
- % of reunified children who remain in family care for at least 10 months
- % of targeted households with ability to pay for sudden expenses/shocks without eroding their asset base
- Average increase in targeted household monthly income over the life of the project
- Average increase in targeted household savings over the life of the project

### **Output indicators**

- ***# of adult project participants trained in financial literacy and business skills (disaggregated by project package)***
- Number of targeted households that received matched savings account financial support from ESFAM.
- Average total savings deposited into MSAs by targeted households over the 12-month period of the MSA.
- Average number of times MSA households deposited money into their MSA over the 12-month period of the MSA.
- Number of MSA recipients who reported using MSA funds for intended purposes

## 12. Administrative Procedures

This section details which ESFAM staff member(s) is/are responsible for each phase of the MSA component.

<b>ESFAM Staff</b>	<b>Responsibility</b>	<b>Frequency</b>
<b>Identification and Targeting</b>		
Identification of struggling HH using FSVI and CIST	SW and PSW	Once per HH
Sensitize the community about MSAs	SW, ESF and PSW	Once per community
<b>Communications with Struggling HH about MSA option</b>		
Explanation of categorization to HH	PSW	Once per HH
Discussion of MSA – how it works, and its purpose, its uses	ESF, PSW	Once per HH
Discussion of account opening	ESF, PSW	Once per HH
Discussion of the importance of savings (prior to the first coaching session)	ESF, PSW	Once per HH
Supervision of quality of communications of PSW with MSA HH (how is this done?)	ESS	Monthly
<b>Establishing the Account</b>		
Linking the beneficiary HH to the Post Bank	SW and PSW	Once per HH
Explaining the characteristics of the account and the passbook	FI staff	Once per HH
<b>Coaching</b>		
Monthly coaching sessions to HH members- financial literacy and business skills coaching	ESF	Monthly
<b>Monitoring the Savings of the HH</b>		
Reviewing amounts deposited in passbook	PSW	Monthly
Recording amount deposited per HH	FI	Monthly
Recording use of savings by each HH	PSW	Monthly
HH deposits of ESFAM MSA recipients	FI	Monthly
Analysis of trends of deposits by ESFAM MSA recipients	ESS	Monthly
Reporting on savings and their use by ESFAM MSA recipients to FHI360	ESS	Quarterly
<b>Preparing for the Match Transfer</b>		
Requisition the Accounting Department using Matched Savings Requisition Form	SW	Each term
Approve amounts requested	ESS	Each term
Monitor that payments have been made to MSAs	ESS	Each term

## **Annexes**

Annex 1: Matched Savings Requisition Form

Annex 2: Agreement Between ESFAM And The Participating Household Caregiver Receiving The Match Savings

Annex 3: Monthly Matched Savings Tracking Sheet



**Annex 2: AGREEMENT BETWEEN ESFAM AND THE PARTICIPATING HOUSEHOLD CAREGIVER RECEIVING THE MATCH SAVINGS**

**ESFAM FINANCIAL SUPPORT AGREEMENT FOR MATCHED SAVINGS UTILIZATION**

The ESFAM project has agreed to offer a match of up to Ugx. ----- (Amount in words): -----  
----- towards the savings deposited by the recipient household into their matched savings account.

To: \_\_\_\_\_

For (PURPOSE): \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_ 2016

The support is given under the following terms and conditions:

The cash received from this project should not be diverted for activities other than what indicated in the purpose above. The project will make frequent follow-up visits to monitor and evaluate the impact of support provided. The cash support given will be made on a quarterly basis and should be utilized as agreed upon. The beneficiary is expected to keep records of savings and utilization of the matched savings and share them during follow-up visits.

_____	_____	_____
Social Worker	Signature	Date
_____	_____	_____
Para social worker	Signature	Date
_____	_____	_____
Project Participant	Signature	Date
_____	_____	_____
Witness	Signature	Date

**Annex 3: Monthly Matched Savings Tracking Sheet**

**Monthly Matched Savings Tracking Sheet**

Date:-----

HH ID	Caregiver	HH Savings	Match Amount (from ChildFund)	Uses of the Matched Savings

## Annex 8: Children and Youth Savings Group Guidelines



# CHILD AND YOUTH SAVINGS GROUP (CYSG) GUIDELINES

## Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)

**Project:** Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM)

**Funded by:** USAID Displaced Children and Orphans Fund (DCOF)

**Funded Through:** FHI 360  
P.O. Box 13950  
Research Triangle Park, NC 27709 USA  
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**Project Sites:** Luwero, Kamuli, and Gulu Districts- UGANDA

**March 2017**  
**Final Version August 2017**

## **Acronyms**

ASPIRES	Accelerating Strategies for Practical Innovation and Research in Economic Strengthening (FHI 360 project)
CYSG	Child and Youth Savings Group
CBS	Catalyzing Business Skills
CCI	Child Care Institution
CIST	Child Integration Status Tool
DCOF	Displaced Children and Orphans Fund (DCOF)
DOVCU	Deinstitutionalization of Orphans and Vulnerable Children in Uganda
ES	Economic Strengthening
ESF	Economic Strengthening Facilitator
ESS	Economic Strengthening Specialist
ESFAM	Economic Strengthening for Families Project
FSVI	Family Status Vulnerability Index
HH	Household
MC	Making Cents
PSW	Para Social Worker
SG	Savings Group
SW	Social Worker
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Association



## **1. Background**

In 2015, ChildFund Uganda received grant funding under USAID's ASPIRES Program for the Economic Strengthening for Families (ESFAM) Project. This project runs from November 2015 to May 2018. ESFAM is a package of economic strengthening (ES) interventions that are designed to:

1. To support reintegration of children in family care and prevention of family-child separation/re-separation with targeted household-level packages of case management and social support services and sequenced ES interventions.
2. To support the targeted children's adaptive capacity and resilience with financial skills, business training, coaching and children's saving groups, integrated with other group activities aimed at promoting coping skills, self-esteem and resilience.
3. To contribute to the small but growing evidence base linking ES interventions to positive child outcomes.

The ESFAM project aims to reintegrate 89 separated children into family care and to prevent family-child separation in an additional 611 households. It is anticipated that due to the scattered geographic distribution of HHs, most of the reunited children may not be able to participate in group savings activities.

This document is a guidance manual for ChildFund Uganda Economic Strengthening (ES) staff who are responsible for implementing the Child and Youth Savings Group (CYSG) component of the economic strengthening activities. These staff include, but are not limited to, the Economic Strengthening Supervisor (ESS), the Social Workers (SWs), the Economic Strengthening Facilitators (ESFs), and the Para Social Workers (PSWs). These Guidelines are intended to provide information and guidance on the elements of Child and Youth Savings Group programming: the rationale for it, targeting methods, the parameters of the Child and Youth Savings Group, communications with recipient families, risk mitigation, and M&E. In each section, the responsibilities of each staff position are described for easy reference.

## **2. Rationale for Using Child and Youth Savings Groups in the ESFAM Project**

The CYSG component uses the Village Savings and Loan Associations (VSLA) model (a form of savings group), adapted to children and adolescents. ESFAM incorporated CYSGs for children/youth because of the need to foster their self-confidence, build social resilience, create social cohesion among children and adolescents in a group setting, build financial literacy and money management skills, and build savings for educational and other needs. These are the outcomes expected from the ES activities with children and adolescents. These outcomes are expected to contribute to the project goal of reducing unnecessary separation and contributing to the permanency of children in HHs.

There is evidence for use of CYSGs with vulnerable children and adolescents.<sup>41</sup> Meaux (2016) notes that research indicates the following:

- SGs can empower youth to accumulate and take control of their assets.
- SGs can increase access to health, reduce sexual risk-taking behavior, and improve psychosocial well-being.
- SGs can lead to the economic and social empowerment of girls.

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<sup>41</sup> Meaux et al (2016). Community-Based Microfinance for Orphans and Vulnerable Children: Literature Review. IRC and FHI 360.

More research is needed on the impacts of economic strengthening activities, and in particular CYSGs, on children and youth, but the preliminary findings are hopeful.

CYSG bylaws, meeting times and places will be determined by the participants. They will be provided business skills training and financial literacy tailored to children and adolescent savings groups. Training topics will include group formation, group dynamics, developing communication skills, group savings, management and group policy.

### 3. Identification and Targeting

The first step in involving HHs in the ES activities of ESFAM is identifying HH at risk for separation. This is done using a transparent and participatory rapid appraisal process with community members, facilitated by ESFAM staff.<sup>42</sup> The second step is to rank their vulnerability. This is done with household level assessments, using the Family Status Vulnerability Index (FSVI) tool. The children in the households are also assessed with the Child Integration Status Tool (CIST). Households with FSVI scores of 0-34 are categorized as “growing households”; 35-69 are “struggling households”; and 70+ are “destitute households”. Only struggling and destitute HH are targets of ESFAM.<sup>43</sup> As noted earlier, due to the scattered geographic distribution of HHs, anticipated that most of the reunited children may not be able to participate in CY savings groups.

Once struggling and destitute HH are identified, ESFAM takes an inventory of the children at risk of separation in those HH.<sup>44</sup> The children who are targeted for CYSGs are age groups 10 - 13 years and 14 - 17 years; all children of these ages are eligible to participate in CYSGs. Because of the differences in maturity and literacy levels, and different cognitive abilities with respect to money, the two age groups are treated separately, i.e., they are grouped into CYSGs according to these two age cohorts.

Children and adolescents from other struggling or destitute HH from the same communities as the target HH (but not at risk for separation), will be invited to participate in CYSGs. Target household children will be first priority for establishing the groups, and non-target household children will be invited to participate to round up the groups to a maximum number of 25 participants. The reason for including children and adolescents from non-target HH is to reduce stigma that might occur if only children and adolescents from target HH are included.

The staff roles for the process of identification of ESFAM target households and their children are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Identification of children and youth through home visits to the participating households and other community members
Economic Strengthening Facilitator (ESF)	Work with the PSWs on identification of children and youth, sensitization on savings group formation
Social Worker (SW)	Provide guidance and supervision to PSWs and ESFs who are involved in tracing and verification of the reunification of children with family that will participate in ESFAM
Economic Strengthening Specialist (ESS)	Provide guidance and support to SWs who are involved in economic vulnerability assessment to identify targeted households

<sup>42</sup> The first participatory process was done by DOVCU. The results were used to select participants in FY 2015/2016. The second participatory process was done by ESFAM and was used to select additional participants in FY2016/2017.

<sup>43</sup> ESFAM experience to date shows that even children from destitute households can save.

<sup>44</sup> All children from target households are free to participate in the savings groups, but only the index child in each household is counted towards the target of 225 households reached. The Savings Group Tracking Tool will be used to capture the following indicators: a) # of targeted HHs from which children are participating in SGs, b) # of children from targeted HHs who are participating in SGs, and c) # of children from non-target HHs who are participating.

#### 4. Communicating about the CYSGs

ESFAM staff will communicate with parents and caregivers and their children about the advantages to having their children and youth join a CYSG. ESFAM will use the following talking points:

- What is a CYSG? What are its benefits to the parents/caregivers? To the children and youth members?
- How does it work, and what are the responsibilities of the parents/caregivers? What are the responsibilities of the children and youth members?
- What are the potential challenges and risks to a member?
- How long does the CYSG last, and what happens after it ends?
- How are they organized? What is the next step (how does one join a CYSG)?

After answering all HH members’ questions and addressing all their concerns, ESFAM staff will ask if the selected children/youth would like to join, and if they have their parents’ or caregivers’ permission and support.

The staff roles for the process communicating to HH adults and children about the CYSG component are as follows:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Sensitization of household members on the potential benefits of membership in children/youth savings groups
Social Worker (SW)	Supervision of the PSW to engage HH with consistent messages and skills building
Economic Strengthening Facilitator (ESF)	Support the PSWs to engage and sensitize the households on savings for children/youth
Economic Strengthening Specialist (ESS)	Review monthly reports submitted by SWs on the performance of the PSWs and ESFs in implementing group activities

#### 5. Activities in the CYSG Component

There are two sub-components to the CYSG activity – the savings group itself and a training component that stresses financial literacy, called Catalyzing Business Skills (CBS).

##### a. Savings Group Sub-Component

The savings groups are formed of between 10 and 25 children or youth, according to their sex and age cohort, as well as their location. The groups are formed by trained Economic Strengthening Facilitators.

Some best practices for child and youth savings groups, which should be adhered to, are:

- Self-selected members;
- Democratically elected leadership;
- Democratic decision-making that determines attendance requirements, savings amounts, and “share-outs” (end of cycle cash distributions)<sup>45</sup>;
- Money-handling procedures that do not endanger the participants<sup>46</sup>;

<sup>45</sup> Note that there are no lending activities in either group; the purpose of the CYSG is to teach savings and money management behavior.

- Avoidance of activities that might cause stigma (i.e. collection of fees)<sup>47</sup>;
- Incorporating non-target children into the groups to avoid stigma; and
- Providing financial literacy training (see the next section: Catalyzing Business Skills).

The training of the children and adolescent savings groups will be done using the savings modules in the VSLA training guides (the loan module does not apply to the children savings groups). The savings groups will be provided with savings kits, which include a box with 3 padlocks, passbooks, a calculator, and a stamp and ink pad. The ESF will teach the participants how to use these, and will supervise their use. The groups will complete at least one savings cycle during the project lifetime.

Savings groups will be encouraged to open interest-generating savings accounts with Postbank (the bank is already operating accounts for “struggling 1” households in the same locations). Linkage with a financial institution will provide safe keeping facilities for the groups’ savings.

Through financial literacy training, groups will be encouraged to continue operations after project completion. To support the sustainability of the groups, the sub-county Community Development Department will be encouraged to mainstream savings group activities in their development programs. This is likely to provide continued support services for the groups after project completion.

The group will be guided by the Economic Strengthening Facilitators to make a constitution that is user-friendly. Mandatory weekly savings will not be a requirement for all members- only those able to are at a given meeting should do so- but the children will be encouraged to attend all training sessions

Through financial literacy training, groups will be encouraged to continue operations after project completion. All written materials and all communications to group members will be created using youth- and child-friendly techniques that are appropriate to the age group, maturity level, gender, literacy level, etc. of the participants; these might include games, toys, tokens, story-telling, and so on.

The ESF is the person primarily responsible for both the savings activities and the training activities (see CBS section, below). The steps that she follows for forming and operating a child or youth savings group are:

- Meet with community leaders, parents and caregivers, and their children to discuss savings groups (see the Section above on Communications);
- Identify safe places<sup>48</sup> for savings groups to meet, with input from community leaders, parents and caregivers, and children/youth;
- Organize the first meeting, inviting the children/youth, their parents/caregivers, and community leaders;
- Explain in a manner that can be understood by children and youth, in the first meeting:

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<sup>46</sup> This pertains to savings that are collected and stored in a safe place between meetings, and also to transporting savings to/from meetings, an activity where girls especially are vulnerable. Child protection is discussed in more detail in a later section.

<sup>47</sup> The fees charged by the groups is a decision of individual groups and is provided for in the constitution; however, in the process of the development of the bylaws, the group members will be educated on the possibility that charging of fees may cause hardship and stigma.

<sup>48</sup> Safe spaces are defined as physical locations that allow access to all participants (especially females), provide an environment free from outside influence and intervention, and allow for transparent interaction between ESFs and children/youth. (Source: SEL Field Guide, Preparing Youth to Thrive: Promising Practices for Social and Emotional Learning (2014), available at SELpractices.org.)

- Savings group concepts of bylaws;
  - Democratic decision-making;
  - Attendance;
  - Savings;
  - Transparency of meeting location and providing a safe space;
  - Additional training that will be provided to the group (Catalyzing Business Skills);
  - Role of the ESF
  - Once the ESF is sure that the selected children/youth are clear on this, ask if they want to form a savings group. Decide how often the group will meet.<sup>49</sup>
- In the second meeting, with those participants who are interested in continuing, go over the bylaws template, and ask the group to make decisions about attendance, amount of savings required, where to keep the savings, how long they will save (the “cycle”) and other issues in the bylaws. The ESF will guide the group to make sure that the savings requirement is small, especially for the younger children.

### ***b. Catalyzing Business Skills Sub-Component***

This is a training component delivered in 45 minute sessions by the ESF at each savings group meeting.

The CBS training is modeled after the adult CBS but adapted for children and youth by Making Cents International.<sup>50</sup> Each age cohort has its own manual. The curriculum aims to build the financial literacy and business knowledge, skills, and attitudes necessary for children and youth members of ESFAM savings groups to successfully save (both groups) and generate income (the older cohort). Participants are introduced to key financial literacy and enterprising life skills, including managing wants and needs, saving and borrowing, planning, finding market opportunities, negotiation, and decision making, amongst others. The curriculum is designed to be delivered to savings groups of up to 25 people. Basic literacy and numeracy are helpful but not required to participate in this training. No activities require literacy, and all are accessible for a wide range of participants. The only requisites for participating in this course are participation in the savings group meetings and a willingness to learn. This course provides approximately 24 hours of instruction divided into 32 sessions, which last approximately 45 minutes each. The sessions are designed to be added onto the beginning or end of each savings group meeting.

All written materials and all communications to group members will be done using youth- and child-friendly techniques that are appropriate to the age group, maturity level, gender, literacy level, etc. of the participants.

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<sup>49</sup> From this point on, there should be no involvement of parents, caregivers, or community leaders other than as quiet observers.

<sup>50</sup> For more information, please see Making Cents’ *Catalyzing Business Skills: For Youth* Trainers Manual for ESFAM (June 2016).

### c. Staff roles in the CYSG component

Staff roles in the CYSG component are:

<b>Position</b>	<b>Responsibilities/roles</b>
Para Social Worker (PSW)	Support the learning of the children and youth by reinforcing the learning acquired during training through providing coaching services to the children and youth savings groups.
Social Worker (SW)	Provide guidance and supervision to PSWs and ESFs in training, mentoring and coaching techniques Regular reporting on group performance
Economic Strengthening Facilitator (ESF)	Prepare for savings group management training and catalyzing business skills training and engage participants with training techniques that include active listening, humor, respect, engagement, and body language.
Economic Strengthening Specialist (ESS)	Monitoring and evaluation of CYSG component. Quarterly reporting to ESFAM

## 6. Child Protection and Risk Mitigation Issues

### a. Beneficiaries

There are potentially negative impacts for group members that may occur with Child and Youth Savings Groups. However, ChildFund/ESFAM is aware of the potential negative impact, and committed to mitigate them in order to promote the well-being of the children it serves. ChildFund/ESFAM has a child protection policy which establishes how children’s right to protection is safeguarded in our activities and programs in order to advance children’s holistic development within supportive family and community.<sup>51</sup> Consistent with its objective, ChildFund/ESFAM strives to promote children’s best interests and create positive environments, in which children grow up with support and amidst respect, hope, and social justice. Recognizing the inherent worth of each child, ChildFund accepts its responsibilities to protect children from harm, to promote children’s rights, and to ensure healthy development of children. Since ESFAM works with households in situations that present serious physical, emotional, and social risks to children’s well-being and that involve unequal power relations, it is vital to clearly define commitments to child protection.

All ESFAM staff and para-social workers (PSWs) in communities are trained to support children and families, identify, mitigate and monitor negative impacts, and put into place protective measures. The table below demonstrates the potential, yet unlikely, negative impacts and the mitigation measures that will be taken to avoid them.

<b>Potential Negative Impact</b>	<b>Mitigation</b>
Exploitation by coercing or leading children into activities that violate their individual rights or harm them. These include: Children’s involvement in heavy, dangerous, or forced labor;	Empower children by making them aware of their rights. Build the capacity of community support structures to advocate for child rights. Provide orientation to community leaders so that they can help monitor and solve problems; Identify safe spaces and safe travel areas, especially for girls; Provide financial education via CBS training; Allow members to choose the time and place of their meetings, but provide guidance;

<sup>51</sup> For more information, please see: <https://www.childfund.org/about-us/child-protection/>

<b>Potential Negative Impact</b>	<b>Mitigation</b>
Selling or buying children for economic gain (child trafficking); Sending children to work in dangerous situations.	For older children who are engaging in economic activities, provide guidance about safety/security issues; Conduct a periodic gender risk analysis with women, girls, boys and men to unpack possible threats associated with participation and mitigate them, via 2 mechanisms: i) a tool for assessing satisfaction of group participants, with gender-specific questions, and ii) periodic consultation with community leaders and caregivers/parents on gender-related issues; additionally, dropout is monitored and disaggregated by gender; Monitor for harm
Violence or abuse from family or community members (due to access to money)	
Discrimination /Stigma	Promoting principle of non-discrimination by creating measures that support and encourage children with physical disabilities to participate in saving groups. Saving groups for children should not be organized by sex of the participants. Set reasonable targets for incorporating non-target children and youth into the groups – work with community leaders to identify these non-target (yet still vulnerable) children and youth; Educate community leaders, parents/caregivers, and group members about stigma; and Monitor for harm
Sexual Exploitation: Consists of misusing a position of power to pressure or demand others to provide sexual favours. Since we are working with adolescent girls, there is high risk of sexual exploitation.	Provide training and awareness raising to staff on sexual abuse and exploitation of children, including: the national legal framework and ChildFund child protection policies and procedures; Ensure that staff sign a code of conduct that addresses sexual exploitation; Inform participating children, families, project stakeholders and community that sexual activity with children (persons below age of 18) is prohibited regardless of the age of majority or age of consent locally; Ensure that staff understand that, in regard to sex with children, the lack of awareness or mistaken estimation of the child’s age will NOT be considered a justification or defense against such violation; PSW/ESFs are expected to create and maintain an environment that prevents sexual exploitation and abuse, and promotes the implementation of their code of conduct and ChildFund CP Policy. Project staff at all levels have particular responsibilities to support and develop systems that maintain this environment
Dropout due to limited ability to save (which may cause stigma and increase dropout)	Ensure that reasonable savings requirements are set by the group so that even the poorest children/youth can contribute; avoid pressuring children/youth in case members are not able to make a savings contribution; provide guidance to the group members about this; monitor for dropout and harm; do exit interviews with dropouts
Reduced time for school or play	Ensure that meetings take a minimum amount of time from a child’s or adolescent’s day; make sure that meetings are scheduled at different times than school; make sure that meetings are run efficiently; do not heavily penalize members who are unable to attend meetings; monitor for harm <sup>52</sup>

<sup>52</sup> Meetings cannot be scheduled at schools, since many participants attend different schools.

## 7. Monitoring of the program

ESFAM will monitor the CYSG component on several levels:

### *Savings Group Indicators*

These are the standardized indicators that are used across the world for savings groups, and include (but are not limited to) the following:

SG Indicators	Frequency	Staff Member Responsible	Tool for Capturing Information
No. of groups	Once per cycle	SW	CYSG Monitoring tool (Annex 1)
No. of members beginning of cycle, disaggregated by gender	Beginning of cycle		
Dropout (at each meeting), by gender	End of cycle		
Savings balances	Monthly		
No of members' younger cohort (10-13 years), by gender	Beginning and end of cycle		
No. of members' older cohort (14-17 years), by gender <sup>53</sup>			

### *Child Well-Being Indicators*

These are the indicators that are related to the objectives of the ESFAM project:

SG Indicators	Frequency	Staff Member Responsible	Tool for Capturing Information
No./ % ESFAM participants per group, by gender	Bi-annually	SW	CYSG Monitoring Tool
No. of members per cohort, by gender			
No. of ESFAM participants per age cohort, by gender			
% CYSG group members from targeted HHs (index children) reporting improved wellbeing, by gender			
% ESFAM CYSG group members reporting improved wellbeing, by gender			
			Case Management (The Household Visit: Economic & Livelihood discussion form in the case management toolkit, adapted for children/youth)

### *CBS Skills Acquisition*

<sup>53</sup> Members of the younger cohort will not “graduate” or “age out” to the savings groups of older cohorts. They will stay in their original cohort so as to maintain stability.



The CBS training to the groups will also have indicators:

<b>SG Indicators</b>	<b>Frequency</b>	<b>Staff Member Responsible</b>	<b>Tool for Capturing Information</b>
No. of CYSG members receiving CBS training, by gender	Monthly	SW	Monthly activity Tracking Tool
No./ % of CYSG members reporting increase in knowledge and skills about CBS, by gender	Bi-annually		FSVI
Change in the number of members actively engaged in an enterprise, by gender	Bi-annually		FSVI

### **8. Evaluation**

ESFAM CYSGs aim to foster self-confidence in children and youth, build their social resilience, create social cohesion among them in a group setting, build their financial literacy and money management skills, lead to improvements in children and adolescent household decision-making and recognition, and contribute to educational objectives. These are the outcomes expected from the ES activities with children and adolescents. These outcomes are expected to contribute to the project goal of reducing unnecessary separation and contributing to the permanency of children in HHs.

ESFAM gathers information on different aspects of CY participation in SGs which notably include both social and economic dimensions. These data are used to monitor the progress of individual targeted children towards aims stated above and are also aggregated and analyzed to inform project learning and adaptation. The experience of children and youth in SGs is also likely to be a focus of analysis within the micro briefs that will be developed by the project.

The ESFAM program finishes in May 2018, with field activities ending in March 2018. The project outcome indicators will be measured through evaluations providing timely information about project implementation and progress towards project results. This will be done over the life of the project at baseline, midline and endline phases of implementation. The evaluation is expected to measure children and adolescent participation in the savings group interventions and the associated Catalyzing Business Skills training and coaching sessions along with all the indicators highlighted in section 7 above.

**Annexes**

**Annex 1: Children and Youth Savings Group (CYSG) Monitoring Tool**

	Week 1	Week 2	Week 3	Week 4	Week.....
Group Name					
Age category					
Date of group formation					
Number of members at date of group formation					
Date of meeting					
Number of attendees, by gender					
Male					
Female					
Number of members from ESFAM target households					
Male					
Female					
Number of ESFAM households with Children in Savings Group					
Number of members from non-target HH					
Male					
Female					
Dropouts since start of group (definition of dropout to be determined by each group in their bylaws)					
Cumulative savings in SG record-keeping					
Cash in social fund					