

CASH

TRANSFER PROGRAMMING AND CHILD
PROTECTION IN HUMANITARIAN ACTION:

REVIEW AND OPPORTUNITIES TO STRENGTHEN THE EVIDENCE



THE ALLIANCE
FOR CHILD PROTECTION
IN HUMANITARIAN ACTION

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

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SECTION 1

**EXECUTIVE
SUMMARY**

EXECUTIVE SUMMARY

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

Use of cash transfer programming to achieve child protection outcomes:

Evidence and gaps

The majority of studies reporting on child protection outcomes involve unconditional cash transfers and, to a lesser extent, conditional cash transfers. There is some indication that conditional cash transfers may be used to affect positive change, notably where a condition can be tied to a behavior change such as stopping child labor or child marriage. Studies suggest that the effectiveness of conditional cash transfers may depend on the root cause of the child protection issue; its linkages to financial strain; and the availability, quality and affordability of complementary services. Much of the existing evidence for child protection comes from multi-sector unrestricted and unconditional cash transfer programs, many of which are considered multi-purpose cash grants. However, these were designed without specific child protection outcomes in mind. The findings highlight the need to better understand how to involve and measure child protection outcomes within broad-scale multi-purpose cash grants, particularly in relation to measuring coping strategies and overall wellbeing.

The small number of well-designed studies that report on child protection outcomes provides insufficient evidence to draw specific conclusions of impact or causality on the relationship between cash transfer programming and child protection outcomes. Few studies capture baseline data or use control groups, making it difficult to attribute even significant positive changes to the cash transfer interventions. Fewer still compare the efficacy and appropriateness of different modalities in supporting child protection outcomes. Ultimately, the cash modality itself may influence child protection outcomes less than other contextual and programmatic factors. All cash transfer programs should be based on risk-informed analysis, which should include child protection risks.

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The child protection outcome areas with the most (and most rigorous) evidence are child labor and mental health and psychosocial support. Areas of potential benefit that require further research include (a) pairing child labor with education outcomes and (b) exploring the use of cash transfer programs to contribute to a reduction of intra-household tensions and violence and improve wellbeing. Early findings also suggest the potential for cash transfer programming to be leveraged early in humanitarian response to support family resilience and prevent child protection risks.

Strengthening the evidence: Needs and opportunities

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

- Clearly defined and measurable child protection outcomes;
- Stronger theoretical frameworks, including theories of change;
- Greater understanding of the linkages across sector outcomes, particularly for child protection outcomes that require multi-disciplinary approaches; and
- Individual-level data, disaggregated by sex, age, and disability, showing the effects of cash-based interventions on different household members.

A main driver for the increasing use of cash transfer programming is that it is rooted in a more dignified approach to humanitarian response. This dignity must be extended to children and adolescents, and evidence generation on the highly controversial topic of children as direct recipients of cash transfer programs is needed. Actions are reportedly being taken that are not always rooted in evidence or aligned with safeguarding principles. Child protection practitioners need informed guidance on if, when, and how children should receive cash transfers.

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

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

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

Recommendations

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

Generating quality evidence and research

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

Strengthening child protection prevention and response

- Develop guidance and tools on cash transfer programming for child protection practitioners (e.g. for risk analysis, program design, and monitoring).
- Include a standard on child protection and cash transfer programming in the Minimum Standards for Child Protection in Humanitarian Action.
- Capitalize on opportunities for cross-sectoral collaboration in generating evidence and articulating linkages across conceptual pathways, particularly with the education sector.
- Prioritize areas for further research that provide knowledge and evidence in support of multiple needs, such as:
 - The linkages between child protection outcomes and economic vulnerability;

- The potential preventative role of cash transfer programming and its use to both prevent and respond to negative coping strategies; and
- The potential role of cash transfer programming as a tool within child protection strategies.

Addressing measurement-related gaps

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

Including children as recipients of cash transfer programming

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

Strengthening communication, capacity building, and advocacy

- Develop a mechanism to share learning about cash transfer programming and child protection.
- Develop trainings and capacity-building initiatives on cash transfer programming and child protection.

Bridging the humanitarian-development nexus

- Explore how learning from development settings can inform child protection and cash transfer programming in humanitarian settings.

Advocating for supportive donor action

Donors can support advancement of the recommendations by undertaking the following critical actions:

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



SECTION 2

INTRODUCTION

INTRODUCTION

Donors and humanitarian organizations are seeking solutions to meet pressing humanitarian needs and address the growing financing gap. Cash transfer programming is increasingly playing an integral role in filling those needs, reinforced by its emphasis on and application to a variety of global humanitarian initiatives. The fifth core responsibility of the [Agenda for Humanity](#) includes a commitment on humanitarian financing that calls for increasing and diversifying support and resources for humanitarian assistance, including scaling the use of cash transfer programming when appropriate and relevant.¹ Goal 3 of the [Grand Bargain](#) commits to increasing the use of cash, enhancing coordination, and building the evidence base to better understand the comparative effectiveness, efficiency, and risks associated with different types of cash-based interventions.² Cash transfer programs also show potential to contribute to all 17 [Sustainable Development Goals](#).³

The evidence for cash transfer programming is more established for development settings, where there has been more programming and research into its impacts, including its incorporation into poverty reduction strategies, national safety net programs, and other social protection strategies that contribute to child wellbeing.⁴ Cash transfer programs are among the most rigorously evaluated interventions in non-emergency settings and among the best-researched tools in humanitarian settings.⁵

While evidence for cash transfer programming in humanitarian contexts is mounting, it is growing faster in some sectors than others. The evidence is stronger and more conclusive for sectors traditionally considered as meeting ‘basic needs’, that are commodity or market-based sectors, and sectors that respond to acute economic shocks (e.g. food security and livelihoods). Sectors such as education have generated evidence for easier-to-measure outcomes (e.g. school enrollment and drop-out), but outcomes that are harder to measure need further investigation.⁶ Child protection, which has complex outcomes and root causes, is lagging in the generation of both rigorous and conclusive evidence.⁷ Although children make up roughly half or more of all affected populations in humanitarian contexts, sectors focused on children and children’s outcomes continue to be among the least engaged in

1. See [Agenda for Humanity: Core Commitment Alignments](https://www.agendaforhumanity.org/core-commitment), available at: <https://www.agendaforhumanity.org/core-commitment>

2. ICVA (2017)

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

4. Mishra & Battistin (2018); Abu Hamad, Jones & Pereznieto (2014)

5. Tappis & Doocy (2018); CaLP (2018)

6. Mishra & Battistin (2018)

7. CaLP (2018); Mishra & Battistin (2018)

cash transfer programming.⁸ Changing this is critical, as humanitarian donors are directing more funding towards cash-based responses and interventions: the percentage of humanitarian aid delivered in different cash modalities nearly doubled between 2014 and 2016, from USD 1.2-1.5 billion to USD 2.8 billion.⁹

As the prevalence of cash transfer programming in humanitarian response has grown, so too has the recognition by child protection actors that the sector must learn how to use cash transfer programs to achieve better outcomes for children. This includes working in complementary ways with cash practitioners to strengthen integrated approaches and generate rigorous evidence for effective interventions that benefit children, reduce risk and harm, and contribute to overall child wellbeing. In a recent survey of child protection practitioners on priority research needs for the sector, 86% of respondents identified evaluating the effectiveness of cash-based social safety nets as the top area in need of rigorous, high-quality investigation and guidance.¹⁰ Other areas related to cash transfer programming also ranked in the top ten, including evaluating the effectiveness of interventions to reduce child labor, identifying best practices for bridging humanitarian and development initiatives, and investigating the effect of multi-sector programs on child wellbeing. These identified priorities speak to the need for greater research and understanding on the applicability of and potential synergies between cash transfer programming and child protection in humanitarian settings.

This report summarizes the evidence specific to cash transfer programming and child protection in humanitarian contexts and recommends areas for action and further research. It reviews existing gaps and challenges and identifies needs and opportunities for addressing them. The findings and recommendations are intended to guide the Cash Transfer and Child Protection Task Force of the Alliance for Child Protection in Humanitarian Action (the Alliance)¹¹ as it builds a multi-year research agenda in support of strengthening the evidence for child protection and cash transfer programming in humanitarian action.

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

9. CaLP (2018)

10. Bermudez, Williamson & Stark (2018)

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



SECTION 3

METHODOLOGY

METHODOLOGY

The report methodology included a literature review and key informant interviews.¹² The evidence and gaps identified in the literature were elaborated on, contextualized, and substantiated by experts working across child protection, cash transfer programming, and other relevant areas in humanitarian action and international development. The findings and recommendations presented within this report result from a combined analysis of these sources.

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

- Mishra & Battistin (2018) is a systematic review of children’s outcomes of cash transfer programming. It comprehensively reviews indicators for health, nutrition, food security, education, and child protection in both development and humanitarian contexts. It considers quantitative and qualitative evaluations and systematic reviews published between 2012 and 2016; older publications are included in the systematic reviews. It applies standardized tools to rate the confidence and robustness of these studies.¹³ Of the 106 studies included in the review, 12 spoke to humanitarian settings. Of these, eight included findings on child protection.
- Cross, Sanchez Canales & Shaleva (2018) reviews education and child protection in emergencies literature in order to create evidence gap maps for each sector. It includes peer-reviewed publications and grey literature published between 2005 and 2017. It does not exclude based on rigor or research design. Studies were assessed for quality using a framework adapted from the UK’s Department for International Development (DFID).¹⁴ Of the 15 studies included that reported on child protection, nine did not overlap with Mishra & Battistin (2018).

The systematic approaches used to identify sources in these two reviews were considered sufficiently thorough to instill confidence that they had captured most, if not all, of the available evidence for child protection in

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

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

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

humanitarian settings.¹⁵ Thus, their findings and sources were used as the basis for this report. This helped avoid duplication and allowed for the limited resources available to be used to conduct more interviews. Additional literature was identified through the interviews and light online searches.

Key informants were purposively chosen in collaboration with the Cash Transfer and Child Protection Task Force co-leads or were suggested by other interviewees. In total, 25 key informant interviews were conducted, some individually and some in small groups. Key informants self-identified as working across multiple sectors, at times identifying more than one sector as their primary area of work: cash (9), child protection (6), protection (6), food security/livelihoods (3), sexual and gender-based violence (2), social policy (2), research and evaluation (2), disability (1), health (1), international development (1), risk mitigation (1), and youth (1).¹⁶ Similarly, they defined their roles as having multiple functions: technical/advisor (12), researcher (10), practitioner (6).¹⁷ A full list of key informants appears in [Annex I](#).

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

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

Limitations

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

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

16. One interviewee did not provide an answer to this question.

17. Five interviewees did not provide answers to this question.

A note on the terminology used throughout the report

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

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

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



SECTION 4

**EVIDENCE +
GAPS**

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

The child protection sector is increasingly using cash transfer programming as a tool to achieve child protection outcomes. Other sectors are also engaging in cash transfer programs that may have a secondary impact on child protection outcomes, whether measured and reported or not. Although programs are generating documentation (e.g. program reports, case studies, research pieces, and tools), the quality is often anecdotal and lower than the threshold required for publication or 'evidence generation.'¹⁸

Building a rigorous evidence base is a stated objective for the child protection sector.¹⁹ To that end, this report reviews the existing evidence for cash transfer programming and child protection in humanitarian contexts to help direct future research and support development of evidence-informed guidance and policy. The following questions warrant consideration when undertaking such an endeavor:

- What does it mean to be evidence-based?
- What threshold will the sector apply when designing evidence-based programs?
- What is needed in terms of evidence generation and learning to be an evidence-based sector?²⁰

These questions extend beyond the scope of this report and the interplay of cash transfer programming and child protection. However, they do impact this study and its findings: much of the existing (grey) literature on cash transfer programming and child protection was not included in this report based on assessments of methodological rigor.²¹ In order for the child protection sector to strengthen its position as an evidence-based and evidence-informed sector in humanitarian response, these questions will need to be answered. The gaps and needs highlighted in this report can help clarify some of these issues for the sector.

The use of different cash modalities for child protection

Based on the small number of well-designed studies that report on child protection outcomes, there is insufficient evidence to attribute causality, make inferences, or draw conclusions on the relationship between different

18. Mishra & Battistin (2018); Key informant interviews, August 2018

19. The Alliance for Child Protection in Humanitarian Action (2018)

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

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

cash modalities and the large number of child protection outcome areas. Few studies capture baseline data or use control groups, making it difficult to attribute even significant, positive changes to the interventions.²² Fewer still compare different cash modalities to each other and to a control group. Consequently, it is difficult to make evidenced-based determinations on which cash modalities are more or less effective and appropriate for use with child protection programs to achieve different child protection outcomes. Ultimately, the cash modality may exert less influence on child protection outcomes than other contextual and programmatic factors.

Unconditional and conditional cash transfers

The majority of studies reporting on child protection outcomes involve unconditional cash transfers and, to a lesser extent, conditional cash transfers, predominantly ones that incorporate cash-for-work schemes or linkages to education outcomes. Studies indicate that the effectiveness of conditional cash transfers may vary depending on the root causes of the child protection issue being addressed; the issue's linkages to financial strain; and the availability, quality, and affordability of the services needed to facilitate change.²³ For example, there are indications that child labor can be reduced by making the cash transfer conditional on a child attending school instead of working.²⁴ One study even suggests that 'perceived conditionality'—the families' perception that a condition is linked to the cash transfer—may influence outcomes.²⁵

The effectiveness of conditional cash transfers seems to be dependent on the degree to which other needs are met. For example, cash transfers' impact on education and child labor is additionally influenced by the accessibility of quality education and the transfer amount being sufficient to cover both the financial gap generated by the child not working and all education-related costs. Needs like these are similarly important for unconditional cash transfers to be effective. For situations that involve certain cultural norms and beliefs or that have complex root causes (such as those related to recruitment of children by armed groups), the conditionality may be less effective in affecting change.²⁶ In some instances, application of conditions may discriminate against the most vulnerable populations and actually incentivize exclusion and harm.²⁷

Cash practitioners increasingly consider unconditional transfers to be good practice, and child protection practitioners report receiving push-back from

22. See Lehmann & Masterson (2014), for example.

23. Mishra & Battistin (2018); Thompson (2012); Key informant interviews, August 2018

24. Mishra & Battistin (2018); Thompson (2012)

25. de Hoop, Morey, et al. (2018)

26. Mishra & Battistin (2018); Thompson (2012)

27. Mishra & Battistin (2018); Thompson (2012)

cash colleagues when proposing a conditional approach over an unconditional one. There are justifiable reasons for this. Firstly, conditional cash transfers require additional time and resources for design, implementation, and monitoring, particularly when involving children and (at times) sensitive child protection outcomes.²⁸ Secondly, while some circumstances seem to indicate that conditional cash transfers may be more effective than unconditional cash transfers, it is not clear whether it is the condition or the transfer itself that leads to the positive change.²⁹

What is clear is that a more nuanced understanding of the use of unconditional and conditional cash transfers in addressing child protection concerns is needed to support stronger collaboration and programming. This includes generating evidence to inform a strong understanding of if, where, when, and how conditions can help address root causes and enable positive change. The role of accompanying services in encouraging greater programmatic success, the additional needs and costs for implementation and monitoring, and the situations where conditions can potentially cause harm also need to be better understood. With stronger evidence, actors will be better able determine whether, and under which circumstances, conditional cash transfers are effective and whether any potential additional costs are outweighed by improvements in the outcomes.

Multi-purpose cash grants

There is a growing trend towards the use of multi-purpose cash, reportedly at the encouragement of donors as they look for flexible and efficient ways to stretch limited foreign aid budgets.³⁰ However, their increased use is reportedly contentious: as of yet there is no clear evidence that this is the most effective cash modality, nor agreement on use of the term.³¹

Multi-purpose cash grants are unrestricted and unconditional. While it is implied that they are designed to cover the needs and outcomes of multiple sectors based on an average cost of meeting basic needs, there is less clarity on how this is actually accomplished.³² Some humanitarian actors have raised concerns regarding the impact of multi- purpose cash grants on independent sector outcomes:

28. Mishra & Battistin (2018); Key informant interviews, August 2018

29. Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (in press); Key informant interviews, August 2018

30. ICVA (2017); Key informant interviews, August 2018

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

32. Key informant interview, August 2018

“Cash is just a tool and there's more talk now on multi-purpose cash and multi-sector outcomes...cash has pushed donors to get more evidence on outcomes. [But it's] so hard to disaggregate outcomes, to identify theories of change.”³³

Efforts are underway to better understand how to measure sector-specific impacts within this modality. This will require disaggregating outcomes and linkages across sectors' theories of change. To achieve this, humanitarian actors are advocating for inclusion of sector-specific expertise in all stages of the multi-purpose cash program cycle.³⁴ However, there is reportedly a push to include broader integrated outcomes in these programs, such as using markers such as coping strategies to measure wellbeing.³⁵ A focus on outcomes similar to the core areas of child protection could provide opportunities and inroads for the sector.

Although much of the existing evidence for child protection comes from multi-sector unrestricted and unconditional cash transfer programs, many of which are considered multi-purpose cash grants, the role of child protection within these programs is tenuous, even when looking at theories of change.³⁶ A recent review on the role of multi-purpose cash in refugee settings identified the potential of this modality to contribute to many child protection outcomes (e.g. reducing child labor, child marriage, and other risky behaviors) and to complement case management, referral services, advocacy, and behavior-change initiatives.³⁷ However, it found that multi-purpose cash grants can neither address the structural issues that increase the risk of and exposure to violence, nor improve the availability or quality of services.

These findings highlight opportunities for the child protection sector to build its evidence base on cash transfer programming, including how to involve and measure child protection outcomes in broad-scale multi-purpose cash grants, and how to capture the secondary impacts or 'spillovers' from multi-sector programming.³⁸ It is also crucial for the sector to be involved in cross-sector discussions regarding the broader outcomes to be measured within any form of multi-sector programming. This is particularly important when considering household wellbeing and linkages to coping, as these relate to multiple child protection outcomes. Current priorities within the sector will support these efforts. These priorities include establishing a clear definition for the term 'wellbeing' and evaluating the effect of multi-sector programs on child wellbeing and the inter-connectivity of different multi-sectoral components.³⁹

33. Key informant interview, August 2018

34. Harvey & Pavanello (2018)

35. CaLP (2018)

36. de Hoop, Morey, et al. (2018)

37. Harvey & Pavanello (2018)

38. Spillovers are unintended or unplanned consequences of the programs. They are bi-directional; that is, they can be positive or negative.

39. Bermudez, Williamson & Stark (2018); The Alliance is currently working towards developing a definition of wellbeing.

Additional factors influencing the effectiveness of cash transfer programs

From reviewing the evidence, it is not clear that the type of cash modality itself plays a significant role in influencing child protection outcomes.⁴⁰ The literature across development and humanitarian contexts, both from the child protection sector and more well-studied sectors such as food security and nutrition, suggests that there are few differences found and consistently reported in comparisons of cash modalities.⁴¹ One key informant noted:

“One thing I’ve learned – no two cash programs are the same, and they are all unicorns and unique.”⁴²

For example, one study from a non-humanitarian setting in Malawi compared unconditional and conditional cash transfers and found that conditions on small transfer amounts were effective in encouraging access to education for girls and improving their overall psychological wellbeing. However, once the transfer amount increased to become a major source of income for the family, the pressures applied on the girls to meet the conditions (i.e. school attendance and performance) resulted in decreased wellbeing.⁴³

A wide variety of factors interact to influence the effectiveness and success of an intervention, including:

- Programmatic objectives and considerations such as:
 - The length and scope of the program;
 - The complementary services⁴⁴ that are included alongside the cash transfer; and
 - The importance of undertaking a good, inclusive, participatory program design process.
- Operating context.
- Transfer frequency, value, and delivery mechanism.

40. Mishra & Battistin (2018); Tappis & Doocy (2018); Key informant interviews, August 2018

41. Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (2018); Tappis & Doocy (2018); Key informant interviews, August 2018

42. Key informant interview, August 2018

43. Baird, de Hoop & Özler (2013); Mishra & Battistin (2018); de Hoop, Morey, et al. (2018)

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

- Targeting criteria and selection of the transfer recipients.
- Targeting vulnerable individuals within the household, such as children with disabilities.
- Issues related to market dynamics, supply and demand, and the availability of quality complementary services.⁴⁵

Contextual considerations are of critical importance when deciding which cash-based intervention to use. The unique characteristics of each humanitarian response must be taken into account; no one approach to cash transfer programming can be prescribed for a given context, such as identifying one “best” approach for displacement or conflict settings.⁴⁶ The decisions on whether to use cash transfer programming interventions and how to design them are also influenced by programmatic, operational, and environmental factors, such as:

- Existing cultural norms and practices;
- Historical differences;
- The feasibility of using different assistance and cash modalities;
- The availability of human and financial resources; and
- The overall direction and leadership of the humanitarian response, including donor and host-government preferences.⁴⁷

Operations looking to implement cash transfer programs are therefore advised to undertake risk, context, gender, and protection analyses and to work with partners to determine the appropriateness and design of the intervention.

Practitioners need flexibility, a notable and touted advantage of cash transfer programs, to adapt programming according to the different needs of their context. All these factors are equally as important as, if not more than, the cash modality in determining what might make cash transfer programs more effective for child protection in humanitarian contexts:

“It’s so context specific, particularly in refugee or IDP contexts and the humanitarian continuum. I think cash is quite flexible and so it should be very much context specific.”⁴⁸

Analysis to identify the underlying causes of child protection risks in order to inform programming requires consideration of similar factors. Operations looking to implement cash transfer programs are advised to undertake risk, context, gender, and protection analyses and to work with partners to determine the appropriateness and design of the intervention.⁴⁹ Unfortunately, cash practitioners report that these analyses do not always occur.⁵⁰ Instead, the focus is more on market analysis and operational risks than on (child) protection risks. This even holds true for programs directly

45. Tappis & Doocy (2018); Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (in press); Key informant interviews, August 2018

46. Key informant interviews, August 2018

47. Tappis & Doocy (2018); Key informant interviews, August 2018

48. Key informant interview, August 2018

49. Key informant interview, August 2018

50. Key informant interviews, August 2018

involving children, particularly in the absence of a ‘protection’ practitioner advocating for their inclusion.⁵¹

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

This highlights a disconnect in the collaboration between child protection and cash practitioners and a common weakness in program design. Many sectors, including child protection, do not base programs on strong risk and contextual analyses.⁵³ When they do, they often focus on the risks and needs of the primary intervention of focus and miss out on valuable opportunities for cross-sectoral linkages. This affects outcomes that require multi-disciplinary approaches, including child protection outcomes relating to violence, child labor, child marriage, and children affected by armed conflict.⁵⁴ Cash practitioners need to ensure that child protection lenses are applied when designing and implementing cash transfer programs, regardless of the intended sector outcome.

NOTE: The most programmatically effective interventions, based on thorough risk and contextual analyses, may not always be the most cost-effective or cost-efficient, particularly for complex outcomes that may not be directly impacted by a short-term increase in cash.

Child protection prevention and response involving cash transfer programs

Based on the current evidence on humanitarian cash transfer programs and child protection, specific conclusions regarding impact or causality cannot be made. However, there is valuable learning that could support the generation of additional evidence and better inform child protection practice. The majority of the existing evidence is focused on responding to child protection risks and needs. Less is available on prevention. Nascent findings suggest that cash transfer programming could be leveraged early in humanitarian responses to support family resilience and prevent child protection risks from materializing. Similarly, there is limited evidence on the impact of cash transfer programming on the core child protection strategies as identified in the CPMS. What is available, however, suggests opportunities for cross-sectoral learning and the potential to use vulnerability analyses to design responses across multiple levels of the child protection system.

51. Key informant interviews, August 2018

52. Key informant interview, August 2018

53. Key informant interviews, August 2018

54. Key informant interview, August 2018

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

The outcome areas with the most (and most rigorous) evidence are child labor and mental health and psychosocial support. Studies that reported on other child protection outcome areas, such as family separation, violence, and child marriage, were either too few in number or of insufficient methodological rigor to include in this report.⁵⁵ As the areas with the strongest available evidence, the findings for child labor and mental health and psychosocial support are used to illustrate what knowledge and gaps exist on the use of cash transfer programming in child protection in humanitarian contexts. Interestingly, the evidence for both areas is often reported under outcomes for other sectors—such as education, health, or livelihoods—which may indicate the need for greater clarity and understanding of child protection outcomes.⁵⁶ This may reflect the finding that the majority of the evidence for child protection in humanitarian settings comes from multi-sector or other sector studies that might not have applied a child protection lens to program design and implementation.

Issues related to measurement are detailed in the second half of the report: [Strengthening the Evidence: Needs and Opportunities](#).

Child labor

The evidence for whether cash transfer programs have a positive impact on child labor is mixed.⁵⁷ Several studies involving unconditional cash transfers indicate a reduction in work among children, particularly in work undertaken within the household.⁵⁸ Others find no effect or report less engagement in ‘hard labor’ but increases in more menial work.⁵⁹ Positive, even significant, findings cannot always be attributed to the intervention due to weaknesses in the program or study design (e.g. lack of an appropriate baseline or comparison group).⁶⁰

Some studies report slight gender differences. While some find that boys whose families participate in cash transfer programs spend less time working and more time in school, many of these studies occur in cultural contexts where boys are more likely than girls to be sent to work. This may help account for why the reported impacts of the cash transfer programs are

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

56. Mishra & Battistin (2018); Harvey & Pavanello (2018)

57. This report cites nine studies and five evidence reviews that include findings on child labor, including the Mishra & Battistin (2018) and Cross, Sanchez Canales & Shaleva (2018). There is some duplication in the sources across the evidence reviews.

58. Mishra & Battistin (2018); de Hoop, Morey, et al. (2018); Lehmann & Masterson (2014); UNICEF (2015); Harvey & Pavanello (2018); Perezniето, Jones, Abu Hamad & Shaheen (2014)

59. Mishra & Battistin (2018); Battistin (2016); UNICEF (2015)

60. Foster (2015); Lehmann & Masterson (2014)

specific to boys. Other studies suggest cash transfer programs may help reduce time spent engaged in household chores and caring for family members—roles that are more often associated with girls.⁶¹ In most cases, the findings and gender differences are not significant. This reinforces the need for strong baseline data and comparison groups to help compare and contextualize findings.

All the studies report continued levels of child labor even with the cash transfer programming interventions, but they also provide direction for modifying programs to potentially achieve greater outcomes. Qualitative findings suggest that transfer amounts may have been insufficient to match or meet household income gaps created when the child was no longer working.⁶² Cash transfer programming may also be less effective in reducing child labor when financial need is not the primary factor—or the root cause—for why a child is engaged in labor. Rather, there may be compounding and complex causes that influence why a child is working, such as pre-existing cultural attitudes and beliefs or the presence of multiple stressors or vulnerabilities in a household (e.g. illness, disability, or death of a caregiver).⁶³

Moreover, the worst forms of child labor, the elimination of which is considered an urgent outcome for child protection in humanitarian response, can have their own nuanced motivators and causes.⁶⁴ These could include understanding why and how children are recruited and used by armed groups and armed forces, why they are trafficked, or why and how they are engaged in other dangerous and hazardous forms of work. In situations where the motivation may be more complex and not solely economic, some literature suggests that using conditions to help address the underlying causes may be more effective than unconditional cash transfers.⁶⁵ In all cases, root causes are highly contextual and reinforce the need for strong analysis prior to designing and implementing interventions and studies.

Care is required when considering the use of conditional cash transfer programs, as they have sometimes resulted in unintended harmful or negative consequences, specifically when involving cash-for-work schemes. One study found that mothers taking part in a public works scheme struggled

61. Harvey & Pavanello (2018); Abu Hamad, Jones, et al. (2017); Perezniето, Jones, Abu Hamad & Shaheen (2014); de Hoop, Morey, et al. (2018)

62. Mishra & Battistin (2018); Foster (2015)

63. Thompson (2012); Abu Hamad, Jones, et al. (2017); Sloane (2014)

64. Article 3 of ILO Convention No. 182 (1999) on the Worst Forms of Child Labour, defines the term 'worst forms of child labour' as follows: (a) all forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom and forced or compulsory labour, including forced or compulsory recruitment of children for use in armed conflict; (b) the use, procuring or offering of a child for prostitution, for the production of pornography or for pornographic performances; (c) the use, procuring or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties; (d) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.

65. Thompson (2012); Sloane (2014)

to find quality child care, resulting in inadequate care arrangements while they were working.⁶⁶ Studies from development contexts have found that, in some instances, cash-for-work programs can actually *increase* child labor. These programs can create pull factors that result in the child withdrawing from school in order to participate in the scheme or, if an adult is taking part in the scheme, in the child replacing the adult at the usual place of employment.⁶⁷ Findings and learning like these can be used to mitigate unintended consequences and help increase understanding of the needs and safeguarding measures required for cash transfer programming, such as:

- Careful consideration of conditionality and participant selection criteria in program design;
- Community involvement and engagement; and
- Strong monitoring processes.

Lastly, regardless of the cash modality used, reductions in child labor (often accompanied by increases in school attendance) are unlikely to be maintained beyond the duration of the intervention. Families report that children will be withdrawn from school and sent back to work should the cash transfer program end, presumably in response to renewed financial need.⁶⁸

Overall, these findings speak to the need for better quality research and evaluation of programs and to the importance of considering root causes and exit strategies in program design to better understand whether, how, and where cash transfer programming can positively influence and sustain child protection outcomes. Additionally, many child protection outcomes areas, including child labour, can only be adequately addressed by multi-sectoral approaches and complementary services. Further evidence is needed to understand how cash transfer programming can serve as a tool to support these approaches.

Mental health and psychosocial support and wellbeing

There are a handful of studies that explicitly report on the effects of cash transfer programming on the psychosocial needs of children in humanitarian contexts.⁶⁹ In general, studies find that cash transfer programming can have a positive impact on the mental health and psychosocial wellbeing of children, though these findings are not always statistically significant.⁷⁰ Part of the challenge in comparing findings are the different ways in which studies assess psychosocial wellbeing. Some studies measure self-efficacy; others measure confidence and optimism.⁷¹ Still others consider the mental health and stress

66. Roelen & Shelmerdine (2014)

67. Dammert, de Hoop, Mvukiyehe & Rosati (2018); Mishra & Battistin (2018)

68. Lehmann & Masterson (2014); Sloane (2014); Berg & Seferis (2015); Thompson (2012)

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

70. See Mishra & Battistin (2018); de Hoop, Morey, et al. (2018); Foster (2015); Perezniето, Jones, Abu Hamad & Shaheen (2014)

71. de Hoop, Morey, et al. (2018); Perezniето, Jones, Abu Hamad & Shaheen (2014)

of caregivers, suggesting that improvements in these areas positively affect the entire household.

A study of Syrian refugees in Lebanon reported highly significant reductions in protection insecurity—a measure encompassing areas such as physical abuse and safety, social cohesion, and fighting inside and outside the home—among adults and, to a lesser extent, children.⁷² The study found that significantly fewer children from intervention households received a ‘severe’ psychosocial wellbeing score than children from non-intervention households.⁷³ The assumption was that the caregivers’ improved security and wellbeing positively affected the children. Other studies have reported fewer household tensions and less stress among parents participating in cash transfer programs, resulting in more time spent with their children.⁷⁴

The link between economic vulnerability and intra-household tensions and violence in humanitarian settings has been well documented.⁷⁵ The effects of cash transfer programming on violence within the household has been studied in more detail in development contexts, with predominantly positive, though some mixed, findings.⁷⁶

The use of different measures and definitions of psychosocial wellbeing (or distress) makes it difficult to make comparisons and draw conclusions on the effectiveness of cash transfer programming in this area. Other factors also come into play, such as the availability of quality services and effective referral systems to support mental health and psychosocial needs.⁷⁷ However, the potential impact of cash transfer programs to improve the wellbeing of children, caregivers, and the overall household—including through the reduction of intra-household violence and tensions—warrants further investigation. Given the broad nature of protective environments⁷⁸ and the inter-connectivity of child protection outcomes, a stronger and more nuanced understanding of how to measure and improve the psychosocial wellbeing of both caregivers and children could also benefit many other areas of child protection.

72. Foster (2015)

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

74. Roelen & Shelmerdine (2014); Pereznieto, Jones, Abu Hamad & Shaheen (2014)

75. Abu Hamad, Jones & Pereznieto (2014); Key informant interviews, August 2018

76. Buller, Peterman, et al. (2018)

77. Pereznieto, Jones, Abu Hamad & Shaheen (2014)

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

Cash transfer programming for the prevention of child protection risks

The literature on child protection and cash transfer programming in humanitarian contexts primarily focuses on reducing and responding to existing child protection risks and concerns. The role of cash transfer programming as a preventative tool for child protection has not yet been fully explored. However, the available evidence suggests that cash transfer programs could potentially play a strong role in helping to prevent child protection risks from occurring. Preventative application of cash transfer programs in humanitarian settings could reduce household vulnerability, improve economic standing and livelihood opportunities, and minimize the deterioration of mental health and psychosocial wellbeing frequently associated with economic strain.⁷⁹ These improvements may in turn impact other child protection outcome areas linked to stress and tension—such as physical, sexual, and emotional violence and abuse—and neglect, all major gaps in the evidence. They could also impact outcomes tied to economics, such as negative coping mechanisms or certain situations of secondary separation.⁸⁰

Early use of cash transfer programs to help stabilize household finances may be able to minimize the use of negative coping mechanisms such as child labor or transactional sex. If robust evidence can be generated documenting the effect of cash transfer programming in helping families reduce reliance on negative coping mechanisms, it stands to reason that cash transfer programs could be used to help strengthen family resilience to prevent them from resorting to negative coping mechanisms in the first place. This was a main recommendation from a recent study in Jordan: to target parents at the beginning of programs as a means of preventing school withdrawal and engagement in child labor rather than as a responsive action after children have already experienced the negative impact of financial strain in their households.⁸¹ This recommendation was incorporated into the design and rationale of the next iteration of the program.⁸²

Thorough risk and context analyses are required to understand the broader applicability and effectiveness of preventative cash transfer programming since ‘blanket coverage’ may not be appropriate or sustainable.⁸³ Understanding context-specific root causes, pull factors, and

79. Abu Hamad, Jones & Perezniето (2014); Perezniето, Jones, Abu Hamad & Shaheen (2014)

80. Key informant interviews, August 2018

81. Abu Hamad, Jones, et al. (2017)

82. Boncenne, Erba, John & Khan (2018)

83. Key informant interviews, August 2018

drivers of child protection risks could help identify how and where cash transfer programs can be used as a preventative tool. For example, studies in protracted or more 'stable' humanitarian settings find that economic stress is a main driver for secondary separation.⁸⁴ This may create a role for cash transfer programming in preventing separation due to a lack of basic needs or economic opportunities. Findings from one study suggest that cash transfer programs contributed to reducing separation and reunifying families by addressing poverty, the lack of basic needs, and minimal livelihood opportunities, the reported causes of separation.⁸⁵ While cash transfer programs may help stabilize households' finances and prevent engaging in negative coping mechanisms, it is likely that a combination of various socio-economic interventions would be required to ensure sustainability. This presents a multi-disciplinary opportunity to address risks and vulnerability early-on and to link interventions to more sustained outcomes. Might cash transfer programming become an integral part of early and acute child protection response alongside more traditional approaches like child-friendly spaces and case management? Further research is essential to better understand cash transfer programming's potential to decrease negative coping and violence in the household, to increase psychosocial wellbeing, and to support positive coping and resilience. If cash transfer programming can be used in child protection pathways to reduce vulnerability, prevent risks, and protect from harm, it becomes imperative for both child protection and cash practitioners to do so.

Cash transfer programming as a tool for implementing child protection strategies

Alongside the need to further explore the role of cash transfer programming in preventing child protection risks, there is also a need to better understand its use within the core child protection strategies and approaches identified in the CPMS, such as case management, systems strengthening, and linkages to community-based child protection.⁸⁶ The studies reviewed provide little information on the role of cash transfer programming in relation to these strategies. The sexual and gender-based violence sector has been piloting approaches and tools in refugee and other humanitarian contexts that incorporate cash transfer programs into gender-based violence case management.⁸⁷

84. Roelen & Shelmerdine (2014); Key informant interview, August 2018

85. Roelen & Shelmerdine (2014); Key informant interview, August 2018

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

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

1549-mainstreaming-gbv-considerations-in-cbis-and-utilizing-cash-in-gbv-response

The knowledge and evidence being generated by these initiatives present opportunities for cross-sectoral learning on tool development, monitoring needs, and complementarity of services. The child protection sector can benefit from other sector findings, like those from sexual- and gender-based violence, which indicate that outcomes are stronger and more sustainable when cash transfer programming is paired with complementary services and that the programs helped reduce violence and stress in the household.⁸⁸

The complexities of strategies like systems strengthening, case management, or community-based child protection are not likely to be achieved through cash transfer programming alone. Better understanding of theoretical frameworks could identify where cash transfer programs can play a supportive or complementary role, such as in advocacy and policy initiatives. One study looks at community-based capital cash transfers, a social protection program in Kenya, and finds that communities can be more engaged and active in supporting orphaned children by pairing community transfers with training, sensitization, and mobilization of economic, political, and social resources.⁸⁹ This hints at the multifaceted nature of community-based models and multi-level systems.

Another study provides a potential framework for analyzing vulnerabilities across the multiple levels involved in child protection outcomes.⁹⁰ Looking at both macro- and micro-level vulnerabilities, this study considers household-, school-, and community-level vulnerabilities, in addition to looking at direct impacts on children, their families, and intra-household tensions. This analytical approach follows the socio-ecological model and considers the many stakeholders engaged in a strong protective environment.⁹¹

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

88. Yoshikawa (2015)

89. Berg & Seferis (2015); Harvey & Pavanello (2018)

90. Abu Hamad, Jones & Perezniето (2014)

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



SECTION 5

**NEEDS +
OPPORTUNITIES**

STRENGTHENING THE EVIDENCE: NEEDS AND OPPORTUNITIES

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

Many of these needs are not exclusive to cash transfer programming but exist more broadly within the child protection sector. Addressing them will support evidence generation for cash transfer programming and contribute to strengthening data that can lead to improved practice across the sector.

Needs and priorities related to the measurement of child protection

Historically, the monitoring of humanitarian activities, inputs, outputs, and intended outcomes has been poor.⁹² The child protection sector is no exception. Recent efforts to strengthen tools and knowledge in these areas, including the development of inter-agency tools for assessment and monitoring, have helped, but the data and evidence across the sector remain weak.⁹³ Child protection practice and interventions tend to be 'aspirational' rather than rooted in scientific evidence or supported by strong theoretical frameworks.⁹⁴ The sector continues to rely heavily on anecdotal or weak qualitative research findings, with little evidence to support the efficacy of its interventions.⁹⁵

As the use of cash transfer programming in humanitarian response increases, so too does the demand for evidence on the effectiveness, cost-effectiveness, and efficiency of programs. This presents an opportunity for child protection to address multiple needs together, particularly the improvement of

92. Harvey & Pavanello (2018)

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

94. Bermudez, Williamson & Stark (2018); Key informant interviews, August 2018

95. Bermudez, Williamson & Stark (2018); Key informant interviews, August 2018

measurement elements to strengthen evidence and practice between cash transfer programming and child protection.⁹⁶

Defining child protection outcomes

There is a need to better identify and clearly define child protection outcomes. Numerous key informants, even those whose work involves secondary impacts on child protection, were unclear on what these outcomes were, let alone how they are measured or how they relate to cash transfer programming.⁹⁷ Given the multi-disciplinary nature of many child protection outcomes areas; that many are considered to be complex and ‘hard to measure’; and that the sector itself lacks standardized definitions, concepts, and indicators to help enable better monitoring and measurement; it is not surprising to find these fundamental challenges raised as priority for action.⁹⁸

Theoretical frameworks

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

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

96. Key informant interviews, August 2018

97. Key informant interviews, August 2018

98. Bermudez, Williamson & Stark (2018); Mishra & Battistin (2018); Key informant interviews, August 2018

99. Mishra & Battistin (2018); Abu Hamad, Jones, et al. (2017); Key informant interviews, August 2018

100. Key informant interviews, August 2018

101. Mishra & Battistin (2018)

between child labor and education.¹⁰² This collaboration can contribute to greater understanding of child protection's role within multi-sector and complementary programs and help address other child protection measurement needs, such as disaggregated household data.

Individual versus household-level data

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

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

“In a sector that’s mostly focused on a household level, how do we capture the impact of cash-based programs on child protection that is an individual-level issue?”¹⁰³

It is a fair assumption that any intervention occurring at the household level will undoubtedly affect the individuals within that household, but these effects could be positive, negative, or neutral and may not affect all members equally. To understand effects on individuals, intra-household dynamics, the impact of targeting, and whether there are differences across outcomes dependent on who is the recipient of the cash transfer program, individually disaggregated data are required. A lack of individually disaggregated data creates a challenge for child protection practitioners and researchers as they seek to engage in cash transfer programming and learn how it can optimally support better outcomes for children.

Disaggregation of cash transfer programming data

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

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

103. Key informant interview, August 2018

104. de Hoop, Morey, et al. (2018)

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

Disability and inclusion in cash transfer programming

The data gaps are even more pronounced for children living with disabilities, as the effects of cash transfer programming on people with disabilities are often not studied.¹⁰⁷ The existing evidence reviews on child protection and cash transfer programming do not fully analyze disability. One study in Lebanon found that both physical and mental disabilities were given very limited inclusion within targeting frameworks and were largely ignored in programming and tools; therefore, they were also absent from monitoring activities and impact analyses.¹⁰⁸

Studies undertaken in Palestine, where disability rates are high, include more consideration of disability needs and data. These studies yielded mixed results. Some findings indicate that families in one of two intervention areas have significantly better access to medical devices and services for children with disabilities, although that figure represents only one-fifth of children in need.¹⁰⁹ Another study noted that an unintended consequence of establishing a safety net system was the discontinuation or assimilation of smaller programs that targeted children with specific vulnerabilities and disabilities.¹¹⁰ This resulted in reduced in-kind supports and therapeutic services, despite the increased household income.¹¹¹ Consequently, children living with disabilities in intervention areas had worse and inequitable access to services. The authors noted that the cash transfer program had not been designed with children in mind and so did not address their specific needs and vulnerabilities.

Areas mentioned as requiring further clarity and guidance included the identification or defining of different ‘types’ of disability and how these are assessed and scored within cash transfer programming:

105. Abu Hamad, Jones, et al. (2017)

106. Foster (2015)

107. Berg & Seferis (2015)

108. Foster (2015)

109. Perezniето, Jones, Abu Hamad & Shaheen (2014)

110. Abu Hamad, Jones & Perezniето (2014)

111. Abu Hamad, Jones & Perezniето (2014)

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

It was also questioned why children with disabilities, when considered at all, are viewed through a vulnerability lens and not through a resilience framework.¹¹³ All these points highlight the importance of integrating children and their needs into program design.

Child-led monitoring

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

One study that looked at decreasing child labor and increasing school outcomes asked adolescents about their perceptions of the impact of the cash transfer program. Although the study did not find decreases in labor or increased school attendance in this age group, the adolescents reported the program was helpful in improving their overall wellbeing through reduced stress and improved intra-household relationships.¹¹⁵ Findings and self-reports like these provide insights into the benefits and different perceptions of household cash transfer programming that cannot be determined without engaging children directly.

Not all humanitarian practitioners are comfortable with or trained to interact with children. Therefore, support is needed to help facilitate greater engagement of children and use of child-led approaches, such as:

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

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

112. Key informant interview, August 2018

113. Key informant interview, August 2018

114. Key informant interview, August 2018

115. Abu Hamad, Jones, et al. (2017)

116. Key informant interviews, August 2018

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

Sustainability of cash transfer programming interventions

Sustaining interventions and maintaining gains over time is vital for all humanitarian programs. For cash transfer programming, a major discussion point for all sectors is whether any improvements can be sustained beyond the intervention.¹¹⁷ Child protection has engaged in very little follow-up to determine the sustainability of interventions and the maintenance of positive gains beyond the duration of the cash transfer program. Rather, findings on sustainability are taken from development contexts or from self-reports of participating intervention households on their intended post-program actions. In both instances, findings show that across all child protection outcome areas (e.g. child labor and psychosocial wellbeing) positive gains are not maintained in the medium or long term.¹¹⁸ These findings are consistent with those from other sectors.

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

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

Children as recipients of cash transfer programming

Practitioners and researchers identified engaging children as direct recipients of cash transfer programming, rather than as secondary beneficiaries within households, as an important priority and significant gap in current research and practice. This is a highly controversial area. Different views and perspectives abound on whether—and if so, how—children should receive direct cash transfers.¹²⁰ It is an area where the lack of robust evidence to

Practitioners and researchers identified engaging children as direct recipients of cash transfer programming... as an important priority for additional research and practice.

117. Tappis & Doocy (2018)

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

119. Key informant interviews, August 2018

120. Key informant interviews, August 2018

inform policy and practice is reportedly resulting in perceptions based on anecdotes and weak information, leading to fear and, at times, unilateral refusals to engage on the topic. This is reportedly true for child protection, cash, and other sector practitioners; researchers; and humanitarian response leadership, including donors and governments.¹²¹

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

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

In all these examples, the transfer recipients were adolescents, who usually already have a history of using and being responsible for cash, and for whom this type of engagement could be empowering and dignified if paired with close monitoring and support programs and services.¹²³

Practitioners emphasized the need for guidance on how to engage children in cash transfer programming, such as key considerations for selecting assistance and cash modalities, determining the frequency and sums of transfers, and considerations for different age groups.¹²⁴ Age is a particularly important factor, given that there are local legal frameworks to adhere to as well as minimum-age policies and requirements of implementing organizations and financial service providers that may impact program design. Cash transfer programming guidance cannot be prescriptive due to the importance of context, but it can provide information on the process, the

..the transfer recipients were adolescents who usually already had a history of using and being responsible for cash and for whom this type of engagement could be empowering and dignified in combination with close monitoring and needs-based support programs and services.

121. Key informant interviews, August 2018

122. Thompson (2012); Key informant interviews, August 2018

123. Key informant interviews, August 2018

124. Key informant interviews, August 2018

questions, and the analysis to contemplate when considering children as transfer recipients.

The European refugee crisis from recent years was raised by many as a timely and consequential example of the need for evidence-informed guidance. With large numbers of unaccompanied and separated children on the move throughout Europe, humanitarian actors reportedly struggled with what information and services they could offer to children during their limited interactions.¹²⁵ This included whether or not to provide them cash assistance.

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

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

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

125. Key informant interviews, August 2018

126. Key informant interview, August 2018

127. Key informant interviews, August 2018

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

129. Key informant interviews, August 2018

The transition of the entire response in Greece to cash transfer programming and the challenges encountered in determining how to provide assistance to unaccompanied children within this shifting response strategy raises many important questions, including on the role of safeguarding in humanitarian decision-making and good donorship practices. This situation highlights gaps, needs, and the real-time consequences of insufficient evidence and guidance. Whether by choice or necessity, child protection and cash practitioners are being confronted by this issue and are seeking guidance to inform their practice. If a main driver for transitioning to cash is that it is rooted in a more dignified approach to humanitarian response, this dignity needs to be extended to children and adolescents.¹³⁰ There is a duty among all humanitarian actors to determine when and within what parameters this is possible and to facilitate its appropriate implementation.

Strengthening communication, capacity building, and advocacy

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

Communication and dissemination of evidence and learning

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

- Poor communication and coordination between actors and across sectors that creates parallel or duplicative initiatives;
- Limited or poor sharing of existing tools, resources, and literature;
- Insufficient packaging and dissemination of findings and learning that contribute to perceptions that the evidence gap is larger than it actually is or that the information simply does not exist; and
- The evidence and literature for child protection and cash transfer programming cannot easily be found in one location.¹³¹

Safeguarding, for example, was raised by non-child protection practitioners as an area where they require guidance to avoid doing harm in cash transfer programs. This guidance exists within the child protection community, but other practitioners were unaware of it.¹³²

Regarding the accessibility of existing literature, the primary online sources for resources and information for both child protection and cash practitioners do not adequately cover these areas. For example, there is not currently a specific child protection designation within CaLP's website and database.

If a main driver for transitioning to cash is that it is rooted in a more dignified approach to humanitarian response, this dignity needs to be extended to children and adolescents.

¹³⁰. Key informant interviews, August 2018

¹³¹. Key informant interviews, August 2018

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

Similarly, cash transfer programming is not listed as a (cross-cutting) thematic area within the Save the Children Resource Centre. Funding constraints were also identified as creating challenges in communicating and scaling findings: donors are not funding replications of promising programs; studies are poorly funded; and grants do not include funds for effectively sharing findings.¹³³

Capacity building

There is a widely acknowledged need for greater training and capacity building of child protection and cash practitioners on the basic principles, standards, fundamental approaches, and needs for undertaking effective and ethical cash transfer programming in each area.¹³⁴

“Everybody needs to be a cash person now, to an extent. And anybody doing cash work or economic strengthening work has to first do no harm, has to be aware of all the protection issues.”¹³⁵

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

Child protection practitioners need to:

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

Cash practitioners need to:

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

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

133. Key informant interviews, August 2018

134. Key informant interviews, August 2018

135. Key informant interview, August 2018

Advocacy

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

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

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

There is a need to demystify the use of cash transfer programming within child protection programs and vice-versa. Both child protection and cash practitioners have their individual biases and expertise.

“We need a cash and child protection champion in our community. We don't have one. Child protection practitioners are passionate about lots of areas—not cash. We need someone for cash. And we need a cash person passionate about child protection.”¹³⁶

Some child protection practitioners feel any use of cash transfer programming within their programs will cause harm and should therefore be avoided. Conversely, cash and other sector practitioners reportedly feel that child protection is too complicated and requires approaches and heavy investments of resources that are unrelated to their own programming needs. As the evidence is sparse and the linkages are not clearly or widely understood, the following activities will help improve understanding, such as:

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

Advocacy with the leadership of implementing agencies, researchers, and donors is needed to strengthen support, willingness, and interest in generating more child protection-specific research, both independently and

136. Key informant interview, August 2018

through other sectors.¹³⁷ Key informants shared examples of child protection indicators or individual-level data and disaggregations being removed from post-distribution monitoring forms or from cash transfer programming evaluations. Senior managers, even those in protection capacities, sometimes questioned the need for these child protection data and the additional human and capital resources needed to collect them.¹³⁸

Donors can play a role in changing these attitudes and perceptions. However, advocacy is also needed to better inform donors on cash and child protection so that they will support pilots and research that can generate needed evidence.¹³⁹ Donors are reportedly reticent to fund the additional costs required to undertake individual-level research and to support the additional design, implementation, and monitoring costs that may be required for conducting more complex, integrated programs or when including safeguards to account for child protection risks. Herein lies a catch-22: donors do not want to fund these initiatives without evidence of their efficiency and effectiveness, but additional funding is required to generate this evidence.

Bridging the humanitarian-development nexus

There is stronger evidence for cash transfer programming and child protection in development contexts than in humanitarian ones. Humanitarian and development situations can differ significantly, and both child protection and cash transfer programming are highly context-specific. There are, however, opportunities to learn from development contexts in order to better understand the role of cash transfer programming in humanitarian child protection, particularly for prevention-focused work. In the absence of robust humanitarian-specific research, lessons from development settings on pull factors and unintended or harmful consequences or learning on measurement practices and sustainability could benefit practitioners and help inform humanitarian child protection programs. It may be better practice to use and adapt well-generated evidence from development contexts than to rely on poor-quality research from humanitarian contexts.¹⁴⁰

While theories of change, risks and root causes may differ across the two settings, exploring where their paths are similar or shared could help advance understanding on the use of cash transfer programming for child protection outcomes in humanitarian settings. It has also been suggested that developing standardized indicators may help, recognizing there are challenges and that some risks and root causes are not shared across the settings.¹⁴¹

137. Key informant interviews, August 2018

138. Key informant interviews, August 2018

139. Key informant interviews, August 2018

140. Key informant interviews, August 2018

141. Tappis & Doocy (2018)

Further, understanding how to bridge humanitarian and development initiatives for child protection systems strengthening has been identified as a sector priority research area alongside understanding the effectiveness of safety nets to improve child wellbeing.¹⁴² Social protection systems have long been studied in development contexts and are increasingly being looked at in humanitarian contexts, though with a more limited child protection lens.¹⁴³ Capitalizing on the learning in this area offers a strong and clear entry point for bridging work in these two contexts. Even controversial areas, such as providing cash to children, have been studied more in development settings (or in Europe) and provide opportunities to synthesize learning.¹⁴⁴ Bridging the gap between child protection knowledge and practice in development and humanitarian settings has long been identified as a need that can help improve both prevention and response across both settings. The imperative for child protection to better understand the role of cash transfer programming may help provide the impetus needed to do so.

142. Bermudez, Williamson & Stark (2018)

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

144. Key informant interviews, August 2018



SECTION 6

SUMMARY OF FINDINGS

SUMMARY OF FINDINGS

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

The majority of the evidence for child protection and cash transfer programming in humanitarian contexts is on unrestricted and unconditional cash transfers, and to a lesser extent, conditional cash transfers, mostly in relation to increasing access to education and reducing the prevalence of child labor. There is some research to suggest that conditions may effect positive change in certain settings, such as those involving behavior change. The evidence comes predominantly from multi-sector programs. These are often designed without specific child protection outcomes in mind, though they look to measure impact in terms of wellbeing and reduced negative coping. These areas speak directly to child protection outcomes and provide a potential in-road for greater engagement and research by the sector.

Much of the available child protection research conducted in humanitarian settings tends to be qualitative and of weaker quality. Even the better-quality studies lack comparison groups or the sufficiently rigorous designs needed to attribute findings or to compare modalities. However, it is not clear whether the type of modality itself or the application of conditions or restrictions in the cash transfer program significantly influences humanitarian child protection outcomes. It may be that other contextual and programmatic factors are more important than modality in influencing child protection outcomes. All cash transfer programs should be based on risk-informed analysis that includes child protection risks. Reportedly, these analyses are not universally occurring during the design phase of programs, but they are particularly critical for programs directly or indirectly affecting children.

The child protection outcome areas with the most evidence in the literature are child labor and mental health and psychosocial support. The majority of the evidence is focused on responding to child protection risks and needs. Although less is available on prevention, nascent findings suggest the potential for cash transfer programming to be leveraged early in humanitarian response to support family resilience and to prevent child protection risks from materializing. Little in the literature reflects on the application of cash transfer programming with the child protection strategies identified within the CPMS. However, opportunities exist to learn from other sectors—such as the sexual- and gender-based violence sector—as well as to strengthen analysis of vulnerabilities and design responses across multiple levels of the child protection system.

The sustainability of cash transfer programs poses a major challenge for all sectors. Where there are indications of positive gains, there is no evidence to

suggest that these are sustained after the program or intervention has been discontinued. The literature suggests that sustainability of interventions for complex child protection outcomes may be more dependent on other factors, such as the root causes of the child protection risks and pre-existing family and cultural attitudes and norms. Cash transfer programs may be most effective when financial need is a primary factor influencing the child protection concern.

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

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

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

Another key priority is to strengthen and expand children's inclusion in the assessment, design, implementation, and monitoring of cash transfer programming, including through child-led processes wherever possible. Current programming and research give limited consideration to children's needs and perspectives, particularly children with disabilities. Participatory and inclusive processes are needed to ensure dignified approaches are extended to all.

Children as direct recipients of cash transfer programs remains highly controversial. While some level of caution and concern is warranted, actions and decisions are being taken that are not always rooted in evidence or aligned with safeguarding principles. This is a critical area for further investigation as situations are arising that are forcing practitioners to make difficult choices involving children and cash transfer programming without adequate and informed guidance.

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

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



SECTION 7

RECOMMENDATIONS

RECOMMENDATIONS

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

Generating quality evidence and research

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

Strengthening child protection prevention and response

- Develop guidance and tools on cash transfer programming for child protection practitioners, including tools for risk analysis, program design, and monitoring.
- Develop and include a standard on child protection and cash transfer programming in future revisions of the CPMS.¹⁴⁵
- Capitalize on opportunities for cross-sectoral collaboration in generating evidence and articulating linkages across conceptual pathways, particularly with the education sector.
- Prioritize areas for further research that provide knowledge and evidence in support of multiple needs, such as:
 - Investigating the linkages between child protection outcomes and economic vulnerability;
 - The potential preventative role of cash transfer programming and its use to both prevent and respond to negative coping strategies; and
 - The potential role of cash transfer programming as a tool within child protection strategies.

¹⁴⁵ The 2019 Edition of the CPMS includes references and evidence gathered on child protection and cash transfer programming in the years since it was first released in 2012. References to cash transfer programming are being integrated and strengthened where possible and appropriate.

Addressing measurement-related gaps

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

Including children as recipients of cash transfer programming

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

Strengthening communication, capacity building, and advocacy

- Develop a mechanism to transparently share lessons learned from cash transfer programming and child protection and to promote open discussion and collaboration on what has worked and shows potential to scale, what has not worked, what challenges were encountered, whether and how challenges were mitigated, and what successes were achieved.
- Create a centralized resource center for child protection and cash transfer programming in humanitarian contexts.
- Develop trainings and promote capacity-building initiatives to strengthen knowledge and capacity on cash transfer programming and child protection.

Bridging the humanitarian-development nexus

- Explore how learning from development contexts can inform child protection and cash transfer programming in humanitarian settings.

Advocating for supportive donor action

Donors can support advancement on the recommendations by undertaking the following critical actions:

- Support evidence generation for child protection through additional funding for research, including longer-term follow-up and guidance development.
- Support additional costs for individual-level data collection and inclusion of child protection indicators in multi-sector programs.

- Require that all cash transfer programs include child protection risk analysis and individual-level data collection, disaggregated for age, sex, and disability.
- Insist that cash transfer programs, including response-wide transitions, include appropriate considerations and safeguards for children.



SECTION 8

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SECTION 9

APPENDIX

Appendix

Annex 1: List of key informants

Name ¹⁴⁶	Organization	Title
Stefano Battain	War Child UK	FSL Advisor/Cash Focal Point
Francesca Battistin	Save the Children	Humanitarian Cash & Markets Adviser, acting Senior Economic Programming Adviser
Dana Benasuly	Mercy Corps	Protection and Youth Sector Manager
Annalisa Brusati	International Rescue Committee	Senior Technical Advisor for Child Protection
Stefan Bumbacher	Cash Learning Partnership	Senior Technical Officer
Josh Chaffin		Independent Consultant
Jacobus de Hoop	UNICEF Office of Research-Innocenti	Humanitarian Policy Specialist
Shannon Doocy, PhD.	Johns Hopkins Bloomberg School of Public Health	Associate Professor, International Health; Associate Director for Academic Programmes, Health Systems
Kathryn Falb	International Rescue Committee	Senior Researcher
Joanna Friedman	UNHCR	Independent Consultant, formerly Cash and Protection Advisor
Binod Koirala	Plan International	Deployable Cash and Markets in Emergencies Specialist
Marleen Korthals Altes		Child Protection Specialist
Boram Lee	Women's Refugee Commission	Disability Advisor
Tenzin Manell	Women's Refugee Commission	Senior Technical Advisor, Cash and Livelihoods
Hani Mansourian	UNICEF / Alliance for Child Protection in Humanitarian Action	Senior Child Protection Specialist; Co-coordinator of the Alliance for Child Protection in Humanitarian Action
Claire Mariani	UNICEF	Humanitarian Cash Transfers Coordinator
Kevin McNulty	Mercy Corps	Senior Protection Advisor
Anjini Mishra	International Rescue Committee	Officer, Evidence to Action (E2A), REL
Gergey Pasztor	International Rescue Committee	Senior Technical Advisor—Risk mitigation
Kariane Peek Cabrera	UNICEF	Emergency Officer (Humanitarian Cash Transfers)
Amber Peterman	UNICEF Office of Research-Innocenti	Social Policy Specialist
Omar J. Robles	Women's Refugee Commission	Senior Program Officer, Adolescents in Emergencies
Beth Rubenstein, MPH, MBA	Earth Institute, Columbia University	Associate Director for Evaluation—Fostering Resilience Initiative
Vanessa Saraiva	World Vision Canada	Child Protection Technical Specialist

¹⁴⁶ One additional key informant is not listed above.

Annex 2: Glossary

Cash transfer programming terminology

Term	Definition ¹⁴⁷
Assistance modality	Refers to the form of assistance (e.g. cash transfer, vouchers, in-kind, service delivery, or a combination). This can include both direct transfers to household level and assistance provided at a more general or community level (e.g. health services, WASH infrastructure).
Cash transfer programming	Refers to all programs where cash (or vouchers for goods or services) are directly provided to beneficiaries. In the context of humanitarian assistance, the term refers to the provision of cash or vouchers given to individual, household, or community recipients, not to governments or other state actors. CTP covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). <i>The term can be used interchangeably with Cash Based Interventions, Cash Based Assistance, and Cash and Voucher Programming</i>
Cash-for-work	Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g. number of days, daily rate) but may also be quantified in terms of outputs (e.g. number of items produced, cubic meters dug). CFW interventions are usually in public or community work programs but can also include home-based and other forms of work.
Cash modality	Refers to the different types of cash or voucher transfer [e.g. conditional (cash for work, etc.), unconditional, restricted, unrestricted, multipurpose, etc.]. A single transfer can generally be categorized in terms of several of these variables (e.g. a conditional, unrestricted transfer).
Cash plus	Refers to complementary programming where CTP is combined with other modalities or activities. Complementary interventions may be implemented by the same agency/agencies providing CTP or by other agencies working in collaboration. Examples might include provision of training and/or livelihood inputs or behavioral change communication programs.
Conditionality	Refers to prerequisite or qualifying conditions that a beneficiary must fulfill to receive a cash transfer or voucher (i.e. activities or obligations that must be fulfilled before receiving assistance). It is distinct from restriction, which pertains only to how transfers are used. Conditionality can in principle be used with any kind of cash, voucher, or other type of assistance depending on its objectives and design.
Conditional transfer	A conditional transfer requires beneficiaries to undertake a specific action/activity (e.g. attending school, building a shelter, attending nutrition screenings, undertaking work, trainings, etc.) in order to receive assistance: a condition must be fulfilled before the transfer is received. Cash for Work/Assets/Training are all forms of conditional transfer.
Cost-effectiveness	Cost-effectiveness is the extent to which the program has achieved or is expected to achieve its results (outcomes/impacts) at a lower cost compared with alternatives. <i>Source: World Bank</i>
Delivery mechanism	Means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfers, cash in envelopes, etc.).

¹⁴⁷ All cash transfer programming definitions are taken from the CaLP [Glossary of Cash Transfer Programming Terminology](#), published in 2017. The revised 2018/2019 Glossary was published after completion of this report.

Effectiveness	Effectiveness relates to how well outputs are converted to outcomes and impacts (e.g. reduction in poverty gap and inequality, improved nutrition, reduction in school dropout, increased use of health services, asset accumulation by the poor, increased smallholder productivity, social cohesion). <i>Source: DFID</i>
Efficiency	Refers to the ability of a program to achieve its intended objectives at the least cost possible in terms of use of inputs (i.e. capital, labor, and other inputs).
Financial service provider	An entity that provides financial services, which may include e-transfer services. Depending upon your context, financial service providers may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs include many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer humanitarian cash transfers or voucher services, hence within CTP literature, FSP generally refers to those providing transfer services.
Multi-purpose cash grants	Multi-purpose cash grants or multi-purpose cash assistance are defined as a transfer (either regular or one-off) corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs. They are by definition unrestricted cash transfers. The MPG/MCA can contribute to meeting a Minimum Expenditure Basket (MEB) or other calculation of the amount required to cover basic needs but can also include other one-off or recovery needs.
Restriction	Refers to limits on the use of a transfer after it has been received by a beneficiary. Restrictions may describe either the range of goods and services that a transfer can be used to purchase, the places where a transfer can be used, or both. The degree of restriction may vary from the requirement to buy specific items, to buy from a general category of goods or services, or to achieve an agreed output (e.g. to repair a shelter or start-up a livelihood activity). Restriction is distinct from conditionality, which applies only to prerequisite conditions that a beneficiary must fulfill before receiving a transfer.
Safety nets (or social safety nets)	Safety nets target the poor or vulnerable and consist of non-contributory transfers, such as in-kind food, cash or vouchers. They can be provided conditionally or unconditionally and are a sub-set of broader social protection systems.
Social protection	Actions carried out privately or by the state to address risk, vulnerability, and chronic poverty. Social protection refers to comprehensive systems including safety nets, social assistance, labor market policies, social insurance options (e.g. contributory pensions, health insurance), and basic social services (e.g. in education, health, and nutrition).
Unconditional transfer	Unconditional transfers are provided to beneficiaries without the recipient having to do anything in order to receive the assistance.
Unrestricted transfer	Unrestricted transfers can be used entirely as the recipient chooses: there are no direct limitations imposed by the implementing agency on how the transfer is spent. Cash transfers are by default unrestricted unless they require beneficiaries to spend their cash on particular goods or services in order to receive subsequent transfers.
Voucher	A paper, token, or e-voucher that can be exchanged for a set quantity or value of goods, denominated either as a cash value (e.g. \$15), a predetermined commodity or service (e.g. 5 kg maize; milling of 5kg of maize), or a combination of value and commodities. They are redeemable with preselected vendors or in 'fairs' created by the agency. Vouchers are used to provide access to a range of goods or services at recognized retail outlets or service centers. Vouchers are by default a restricted form of transfer, although there are wide variations in the degree of restriction/flexibility different voucher-based programs may provide. The terms vouchers, stamps, or coupons are often used interchangeably.

Child protection terminology

Term	Definition
Child protection in emergencies / Child protection in humanitarian action	The prevention of and response to abuse, neglect, exploitation, and violence against children in humanitarian settings.
Child protection outcome	Refers to outcome areas related to the child protection standards as per the CPMS. More specifically, child protection outcomes are the changes that are measured in a child's circumstances or behavior that result from a particular intervention or combined interventions in accordance with the CPMS. ¹⁴⁸
<u>The Minimum Standards for Child Protection in Humanitarian Action (CPMS)</u>	<p>The <u>Minimum Standards for Child Protection in Humanitarian Action (CPMS)</u> are inter-agency-developed and agreed-upon standards that guide the work of child protection practitioners. They are <u>companion standards</u> to the Sphere Standards. The CPMS comprises four pillars:</p> <ul style="list-style-type: none"> i) Standards to ensure a quality child protection response; ii) Standards to address child protection needs; iii) Standards to develop adequate child protection strategies; and iv) Standards to mainstream child protection in other humanitarian sectors.¹⁴⁹ <p>The CPMS aim to establish common principles among those working in child protection; improve the quality of child protection programming; improve accountability within child protection work; provide a synthesis of good practice and learning to date; and enable better advocacy and communication on child protection risks, needs, and responses.</p>
<u>Protective environment</u>	The protective environment framework sets out eight broad, pivotal elements that determine children's protection from violence, exploitation, and abuse. Strengthening a protective environment for children requires many levels of engagement, which in turn demands dialogue, partnerships, and coordination based on a shared analysis. The eight elements key to creating or strengthening a protective environment around children are government commitment and capacity; legislation and enforcement; culture and customs; open discussion; children's life skills, knowledge, and participation; capacity of families and communities; essential services; and monitoring, reporting, and oversight.
<u>Socio-ecological model/framework</u>	The socio-ecological model considers the interaction between personal and environmental factors across four 'nested' levels—the individual, family, community, and society—and how these interact and influence risks and protective factors.

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

149. The fourth pillar will transition to focus on integrated programming with other humanitarian sectors in the forthcoming revision of the CPMS.

Worst forms of child labour

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

- (a) All forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom, and forced or compulsory labor, including forced or compulsory recruitment of children for use in armed conflict;
- (b) The use, procuring, or offering of a child for prostitution, for the production of pornography, or for pornographic performances;
- (c) The use, procuring, or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties; and
- (d) Work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety, or morals of children.



THE ALLIANCE
FOR CHILD PROTECTION
IN HUMANITARIAN ACTION