



What do we know about economic strengthening for family reintegration of separated children?



The Child Protection in Crisis (CPC) Network undertakes innovative research and builds evidence to effect change in child protection policy and practice. At the country level, the CPC Network brings together policy makers and practitioners to determine learning priorities and ensure the results of these endeavors are put to good use. Globally, the CPC Network works with coalitions of UN, nongovernmental, private sector and government actors to generate evidence and link research findings to global practice.

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

The Women's Refugee Commission is a research and advocacy nongovernmental organization based in New York. It identifies needs, researches solutions and advocates for global change to improve the lives of crisis-affected women and children.

The Inter-agency Group on Children's Reintegration was formed in 2012 to pool learning from different actors engaged in this area of child protection work. The group includes NGOs and UN agencies engaged in the reintegration of children from a range of circumstances, including children in residential care, from the streets, who have been trafficked or migrated and in conflict and other emergency contexts.

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Acronyms & Abbreviations

| | |
|--------|---|
| ES | Economic strengthening |
| CAAFAG | Children associated with armed forces and armed groups |
| CCT | Conditional cash transfer |
| DDR | Disarmament, demobilization and reintegration |
| GBV | Gender-based violence |
| IDP | Internally displaced persons |
| IPEC | International Programme on the Elimination of Child Labor |
| M&E | Monitoring and evaluation |
| OVC | Orphans and other vulnerable children |
| TVET | Technical and Vocational Education and Training |

Executive Summary

While every category of separated children has distinct characteristics and needs, household poverty is often the major driver of family separation, and poverty affects the ability of separated families to reintegrate and stay together.

In their efforts to bring children formerly associated with armed forces/groups, children living in the street, children orphaned by AIDS and trafficked children (back) into family care, humanitarian actors employ a wide variety of economic strengthening (ES) approaches to shore up the household economy. These include, among others:

- Skills training
- Microcredit
- Income-generation projects
- Savings accounts
- Cash transfers
- Job development
- Agricultural development
- Cash-for-work
- Small business development
- Financial education
- Food-for-work
- Value chain development

This document collects lessons learned from humanitarian- and development-context ES interventions across various categories of separated children, across contexts and across agencies. Depending on the age of the child and the context, some programs engage caregivers, households or entire communities as the primary ES beneficiaries, while others engage older children directly.

The history of ES interventions in resource-poor and crisis-affected environments includes a great many failed experiments, and even where programs have

succeeded, most have failed to properly evaluate and document lessons learned in a way that could inform future efforts. Donors and implementing organizations with different categories of children may be working on similar issues but are largely unaware of each others' work and learning. As a result, programmers, funders and policymakers struggle to know what ES approaches to implement.

This report looks back at ES approaches used in family reintegration programs to capture lessons learned. It outlines common ES approaches, their advantages and disadvantages; offers case studies of innovative models; and recommends key principles for improved programming, monitoring and the building of an evidence base. Given the scarcity of academic literature on ES in family reintegration efforts, the authors relied on semi-structured interviews with experienced practitioners and a review of "gray literature," including program reports and tools employed in the field.

The report authors recommend that agencies prioritize building internal capacity to design and implement effective ES programs and that donors and policymakers work to build the ES capacity of the child protection field. All stakeholders should prioritize building the evidence base through evaluation research, including experimental or longitudinal designs.

Introduction

This report pertains to children in resource-poor environments who have been separated from their parents or caregivers as a result of armed conflict or natural disaster; economic shocks; food insecurity; caregiver death, disability or illness; forced migration or human trafficking. Reintegration is defined here as *the process of a child without parental care making the transition (back) to his or her immediate or extended family and the community (usually of origin), in order to find a sense of belonging and purpose in all spheres of life.*¹

The objectives of this exercise were to:

- Understand the types of ES approaches taken during the reintegration of separated children, their general advantages and disadvantages.
- Catalog and describe the tools used to determine the particular needs of the child and household.
- Synthesize lessons learned as indicated by interview respondents or program documents.
- Present case studies of programs that provide valuable lessons or that show how to overcome challenges to ES programming.
- Assess the state of monitoring & evaluation for ES during reintegration.

Methodology

The original aim of the project was to use results from rigorous impact evaluations to document best practices in family reintegration programs that included any kind of ES component. Three separate methodical database searches (WRC/CPC 2010-11, WRC/CPC 2012, University of Michigan Survey Research Center 2013) were unable to find any articles of this nature in the academic literature.

Several recent reports have synthesized the evidence base on various types of ES for the benefit of children,²

but the purpose here was to narrow the scope to ES for family reintegration. Searching NGO and research institute websites and UN databases uncovered more than 50 reports on ES themes with a focus on children associated with armed forces/groups; children in/of the street; and survivors of trafficking. None could be considered evidence per se of what ES approaches work for family reintegration, but some of this “gray literature” (programming toolkits, discussion papers and case studies) is referenced below and/or listed in the Resources section.

The limited available literature on ES and family reintegration necessitated a turn to semi-structured interviews with experts in the field. The authors contacted 63 practitioners and academics via email and conducted voice or email interviews with 41 persons. Interviewees were selected based on their expertise in child protection, family reintegration and/or livelihood interventions, based largely on peer recommendations.

Interview questions related to:

- Strategies for incorporating ES into family reintegration programs;
- Evaluation methods;
- Lessons learned for potentially effective approaches;
- Potentially harmful consequences of ES initiatives; and
- Suggestions for further research.

Many respondents provided program documents, some of which were unpublished internal reports.

Inclusion Criteria

This report draws from program experience in resource-poor environments in the Global South. While the line between social protection and ES is a blurry one, the paper does not include discussion of government-sponsored “social welfare” programming implemented

mostly in Latin America and South Asia.

An important goal of this exercise was to focus on ES in reintegration contexts. However, the report includes discussion of many models that have not been implemented in reintegration programs, whose innovative approach may have potential for facilitating sustainable reintegration.

Limitations

The literature review only included documents written in English. Due to the logistics of communication and economic and time constraints, the pool of interviewees is skewed toward English-speaking headquarters and management staff, admittedly under-sampling NGO national staff, who likely have a wealth of technical knowledge.

Key Findings

Especially after a long separation, the physical act of reunifying a child with her/his family is often not sufficient to ensure the child will remain in family care.³ Thus, household ES is seen as a crucial component for successful reintegration of separated children with their families. This is not to downplay the importance of social reintegration at the community level, especially for demobilized children, for whom stigma and distrust may be a hindrance to effective ES. However, ES is itself seen by some respondents as an important means of psychosocial healing, where individuals contributing economically to a household can build their self-esteem and acceptance in the family and community.⁴

The ES interventions most often mentioned in interviews included:

- Provision of microloans or small grants;
- Startup kits for small business or agriculture;
- Vocational skills training; and

- Support to income-generation activities (IGAs).

Depending on the age of the child and the context of separation, agencies engage older children directly or engage their caregivers, and sometimes do both simultaneously. Among the interventions listed above, none has been demonstrated to be more effective than the others at keeping families together.

Evidence Base

The evidence around ES as a means to facilitate family reintegration is extremely weak. No examples were found of ES programs rigorously evaluated for their effectiveness at successfully reintegrating children with their families. A small but growing number of ES interventions for caregivers are being evaluated for their impact on household children,⁵ but none of these pertain to family reintegration programs per se. Further, in the few existing rigorous evaluations of family reintegration efforts, few conclusions are drawn about the role of economic components of the programs. The few existing longitudinal studies on reintegration efforts do not focus on the effects of their ES component. Given the slim evidence base, any discussion of best practices for ES in family reintegration must be based on anecdotal information or gleaned from evaluations of ES programs conducted outside the reintegration context.

Challenges to ES Programming

Many informants lamented having achieved poor results with their ES programs. Supporting the economic needs of children and their families is a complex undertaking with many possible combinations of approaches. Agencies face the dilemma of how to shore up the household economy based on the specific needs of the child, household or community within a context of budgetary constraints, and with a view to preventing agency dependence. These problems become more acute when receiving households live in remote locations or are spread out across wide areas.^{6,7}

The formal job market in reintegration contexts can be nearly non-existent, lacking private firms with the ability to hire workers. Work opportunities may be especially hard to find for children and youth, given their lack of experience and their need to balance work with school and/or vocational training, caring for their children and other responsibilities.⁸ Agencies often struggle to manage unrealistic beneficiary expectations of an intervention such as skills training. Beneficiaries may also be suffering from trauma that hinders them from working or attending trainings.

When families have broken apart because of economic hardship, they may not be in a position to take advantage of a market-based ES intervention such as business development. This may be especially true of families with major urgent needs—sick, disabled or imprisoned family members, extreme poverty, etc.⁹ NGOs complain that microloans and small grants are often spent on consumption needs rather than business investment. While many acknowledge the need for a more holistic, graduated approach to ES, few agencies manage to implement in this way.

Agency Capacity

Many respondents lamented a lack of strategy for ES within their agencies' reintegration work. ES is seen by many as an "add-on component" or an "afterthought" in their own programs. The gray literature includes several examples of programs that started out with a social or public health goal (girls' education, HIV prevention, etc.) and only resorted to ES programming as a way to increase beneficiary uptake.

ES is seen as an area where child protection agencies have inadequate capacity. Skills training and IGA support in particular are widely seen as "very challenging" because agencies lack the skills or initiative to conduct meaningful market analysis to ensure that beneficiaries will succeed in business or finding employment. Agencies typically seem to implement the one or two ES interventions with which they are familiar, rather than basing the choice on any kind of local market assessment of

demand for goods and services. Some respondents lamented what they saw as over-use of entrepreneurship models, since "not everyone is an entrepreneur."¹⁰ Others were critical of approaches to skills training, which is seen by some as "an end in itself,"¹¹ with insufficient attention paid to selecting skill areas for which there is market demand or connecting beneficiaries to sustainable employment or self-employment after training.

Program and Funding Cycles

Respondents consistently reported that donors do not allow enough time to implement sustainable ES projects when they support reintegration programs. Several mentioned a "lack of follow-through" to ensure that micro-enterprises, farms or income-generation activities are successful. As one interviewee stated, "We don't expect to reintegrate kids with our economic intervention. We are only just giving them a little push. Reintegration is not possible in one year." Some respondents wondered about the "dose effect" of ES interventions, unsure about "how long is long enough" for the positive effects to accrue.

The program cycle problem is seen by many as one originating with donors, who may be more willing to fund the demobilization component of a disarmament, demobilization and reintegration (DDR) program, for example, than post-reunification support. "Pressure [for funding] goes away once you've [reunited children with their families]. This is an advocacy task for agencies with their donors."¹² One donor agency respondent said that budget priorities are also to blame for disappointing ES outcomes, as "...more money sits in response budgets than prevention budgets. It's hard to convince donors to fund preventive approaches for unaccompanied kids, and this has consequences on program learning and M&E as well."

Targeting

Several respondents noted that ES targeting specific individuals or their households on the basis of the chil-

dren falling into a specific programmatic category (former child soldier, trafficked child, street child) can invite negative treatment from resentful peers, stigma and violence against the child or household.¹³ In response, some have designed their programs based on need rather than on the child's specific background and have included at least some children in the community with a similar economic status. But agencies struggle within their budget constraints with such widening of support to a larger number of children.¹⁴

Risks and Negative Incentives

Economic interventions are acknowledged to introduce a spectrum of potential risks to children. Some risks are more acceptable than others, which makes program monitoring crucial to minimizing harm.

Especially at the onset of economic interventions, children sometimes face negative impacts on school performance, school attendance and loss of playtime from increases in domestic and sibling care responsibilities while parents are at work or in training.^{15,16} This is particularly true of families of persons with disabilities, whose siblings may drop out of school to take over the role of caregiver while family members engage in ES programs.¹⁷

ES interventions are acknowledged to sometimes lead to increased incidence of child labor. In some cases, reunited children themselves may be drawn into a new or expanded household economic activity supported by the reintegration project. Children tend to work in most household businesses that are supported by micro-credit programs, even when they are not engaged as direct beneficiaries.¹⁸ However, child labor does not always decrease with an increase in household income; the relationship is complex.¹⁹ Programmers can expect to observe both lower and higher rates of child labor resulting from an intervention, and should plan their monitoring and response accordingly.²⁰

ES interventions can also affect power relations within a household. When older children go from being de-

pendent on the family to being financially independent, there is potential for intra-household tension and family separation. When women gain financial independence, they may be subject to domestic abuse, especially at early stages, which can lead to worse outcomes for the children in their care.

Some ES interventions can also introduce negative incentives that undermine program effectiveness, and should be monitored accordingly. Interviewees were quick to warn of the dangers of offering families cash to care for a separated child, as this can lead to some children or families making false claims.²¹ Many DDR programs have seen cases of children (re)joining militias simply in the hope of receiving reintegration assistance. In the case of families living in temporary locations such as an internally displaced persons (IDP) camp, ES programs (especially cash-based programs) may act as an incentive to stay in the camp rather than return to the place of origin.

Assessment and Program Monitoring & Evaluation

Agencies adapt a variety of instruments to assess and monitor changes in the community's, the child's or the household's vulnerability, including income and assets. These include, among others, the Child Status Index, the Household Vulnerability Index, the Household Economy Approach tools, and various custom-made assessment tools. These tools and approaches are not standardized within a country, let alone more widely. Increasingly assessments involve collaborative resource mapping, where a worker leads the family through an exercise to identify the financial and material resources they currently possess and could access.²²

Few programs appear to measure outcome indicators from ES programming, due in part to the typically short program cycle. None of the programs appearing in the literature seem to have measured their effects on incidence of family re-separation, or any medium- or long-term health, nutrition or protection outcomes for

the child in the household after reintegration. Respondents said ES programs are more likely to use process indicators like the number of persons attending skills training, or increases in assets or income, than whether ES interventions served to sustain reintegration.

Several respondents spoke of the need for monitoring and evaluation (M&E) systems to collect qualitative data from children directly, to hear the story from the child's perspective. However, gathering case information is a conspicuous activity in a community, and regular visitation from a data collector can serve to remind the community of the child's status as an ex-combatant, trafficking survivor, etc., undermining the reintegration effort.²³

Evaluation Research

Impact evaluation has not typically been included in reintegration program budgets, but nearly all respondents spoke of a need for in-depth external evaluations, especially with longitudinal or experimental designs. Even outside the context of family reintegration programming, few evaluations have attempted to separate the effects of ES components on household children from other program components (health, protection, etc.), which would necessitate multi-arm studies. A list of suggested indicators for evaluation research is included as an annex to this report.

ILO's Retrospective Study in DRC and Burundi^{24,25}

A 2011 International Labour Office study traced 452 children associated with armed forces/groups in Burundi, and another 304 in DRC, who had participated in DDR skills training and small grants programs. Two years after program implementation in Burundi, 52.6% of respondents were supporting their families economically. Of all children who had been demobilized, 14.6% had been re-recruited. For other children, the intervention helped youth gain new skills such as beekeeping, masonry and entrepreneurship. Socially, youth said they were able to improve relations with their communi-

ties and feel accepted.

In the DRC, the program was assessed on indicators such as employment rates, school enrollment, income generation, sexual violence and acceptance in the community. The program was deemed unsuccessful, perhaps due in part to the lack of choices offered to participants in selection of skills training subjects, leading to lack of interest and ownership.

Although this research was retrospective, it indicates the utility of longitudinal research. ILO/ International Programme on the Elimination of Child Labor (IPEC) is currently working on including a follow-up study component in programs involving former child soldiers in the other parts of the world.

Key Principles for Economic Strengthening in Family Reintegration Programs

Based on the expert interviews and a review of the literature, the following principles emerge as key to successful ES programming to facilitate family (re)integration:

- Integrate ES interventions with programming in health, including sexual and reproductive health; formal or non-formal education, including life skills; peace-building initiatives.²⁶
- Align ES interventions with any existing national economic development plan, youth policy, gender policy, etc.
- Build the participation of children and their caregivers into all stages of the program cycle, including assessment, program development, monitoring and evaluation.
- [allowing an adequate duration for ES programming to be effective and to assess the adequacy of reintegration]

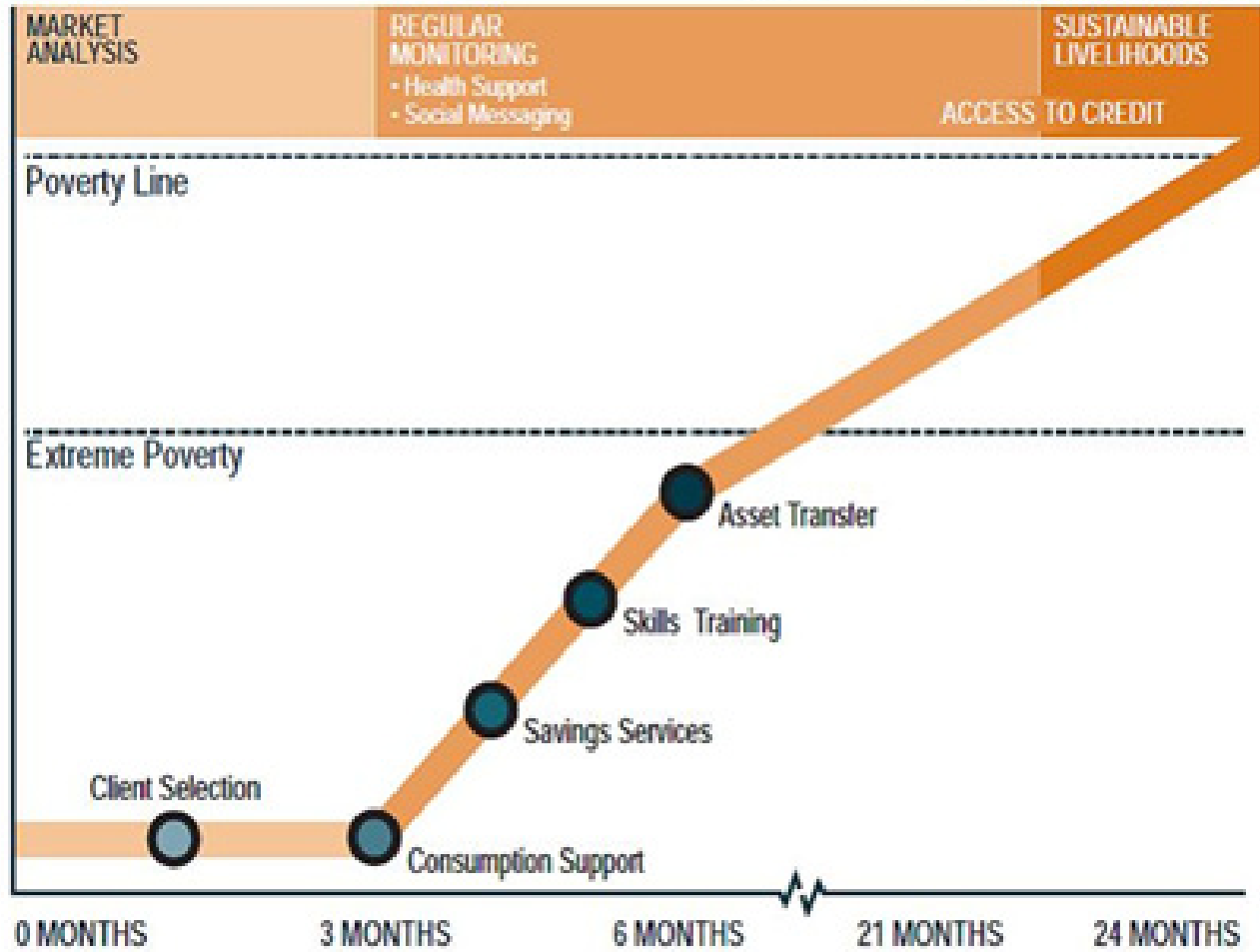
- Assess the economic condition of the family, and the child within that family, to identify the appropriate ES strategy to support financial, social and re-integration goals.
- Build impact evaluations into program budgets to contribute to the global learning agenda on this little-researched topic. Evaluators should prioritize wide dissemination of their evaluation results.
- Build programs upon joint field missions and multi-disciplinary assessments that include personnel with expertise in both child protection and in ES.
- Take a graduated approach to ES by first meeting immediate needs through consumption support, then connecting beneficiaries with a sustainable source of income generation and/or access to financial services.²⁷ (See Graduation Model below.)
- Weigh carefully the risks and benefits of targeting individual children. Where budgets permit, programs that also work to strengthen the household economy of other community members are preferable.
- Conduct a local market analysis before determining the type of skills training to provide, or what kinds of goods and services should be produced. (Several market analysis tools are listed under Resources, below.) Build ES programs upon what economic activity already exists in the community.
- [need for building in rigorous evaluation of ES results and adequacy of reintegration]

The Graduation Model

This program model (see illustration, page 8), popularized by CGAP and the Ford Foundation, involves careful sequencing to create context-specific economic pathways for people to “graduate” from extreme poverty to sustainable livelihoods within 18 to 36 months. It recognizes that there are different levels of poverty and, consequently, different interventions needed for each level. It is designed for households that are at the level of destitution (difficulty providing for necessities, unpredictable income, etc.) at the beginning of the intervention process. The duration of economic intervention to support a child’s reintegration is likely to depend on the level of the household at the starting point of the intervention. Once immediate needs of destitute families are met through consumption support, households are provided with a coach to help guide them through the livelihood planning process. Then families receive seed capital, skills training and further coaching support, as required, to establish a sustainable source of income generation. They are encouraged to save, and some may access formal financial services in the latter stages of the project.²⁸

Bottom levels require material support, stipends for travel, food parcels and cash or vouchers. At that stage also, participants benefit from longer-term investments in financial literacy in preparation for subsequent interventions. All wealth groups are given access to a safe place to save money. At higher levels of income and only after financial education, beneficiaries access microcredit. Younger youth and households that cannot meet their basic needs are not provided with loans.

THE GRADUATION MODEL



(Illustration: CGAP)

Programs Implementing Graduated Approaches to Economic Strengthening

ES with the Ultra-poor: Trickle Up

Trickle Up, a U.S.-based NGO, is a successful implementing organization of the graduation model in Asia, Central America and West Africa. Based on lessons learned from its involvement in the CGAP-Ford Foundation Graduation consortium, Trickle Up is utilizing the graduation approach with all participants in India, including with a local Indian NGO partner, Jamgoria Sevabrita (JS), in Purulia, West Bengal. JS is implementing a 3-year program, to facilitate the graduation of 600 women and their families out of extreme poverty by establishing sustainable livelihoods and active savings and credit groups. The program starts with participatory community mapping and wealth-ranking exercises²⁹ to identify ultra-poor families, followed by household-level verification, through which individual women were identified. Next, women's support systems were strengthened by connecting them to mentors and self-help groups. Mentors worked with families to identify viable livelihood activities and provide appropriate training and seed-capital grants to purchase productive assets. Women are also encouraged to save regularly with their groups.

Group members are encouraged to save and take small loans first for consumption and then for income-generation activities. Trainings on government health and social schemes along with monthly health education sessions were also delivered. An internal evaluation of 795 participants in India found that participants were able to increase their net asset value from an average baseline value of 1,936 rupees to average endline value of Rs. 20,248 (adjusted for inflation).³⁰

Long-term Separated Children Leaving Institutional Care in Rwanda: International Rescue Committee³¹

After years in care, children returning to extended family members from residential centers were ill-prepared for community life, and families were fragmented. To ensure that separation did not reoccur, IRC placed an equal emphasis on reintegration after reunification, conducting a Family Willingness and Suitability Study as well as a Family Assessment Analysis that looked at social networks and economic status. The program provided ES assistance based on the poverty status of the family. Destitute families were provided with land, animals and referrals to charitable organizations; very poor families were given assistance through small business training, provision of grant money and referrals to credit provision; and poor families were given referrals to economic support networks and skills training. According to IRC, in a six-year period, over 56,000 children were reunified and the center population dropped from 12,000 in 1995 to 3,500 in 2003.

Options for Economic Strengthening Interventions³²

This section presents a typology of common ES interventions, their advantages and disadvantages, including their potential for improving outcomes for children. Wherever possible, evidence from evaluation research is cited. However, most ES interventions have not been evaluated rigorously for their impacts on children, and to our knowledge, none have been evaluated rigorously for their impact on preventing family separation or facilitating sustainable family (re)integration.

Often the more than one of the following ES interventions is implemented at the same time. In most cases, interventions will need to be complemented with non-formal education in life skills, business skills and basic literacy and numeracy.

| Conditional Cash Transfers (CCT) | | |
|---|---|--|
| Approach | Strengths | Limitations/Challenges |
| Provision of regular cash transfers contingent upon specific behavior (ongoing support for child's education, health-care, food, etc.). | <p>Strong evidence base relative to other ES interventions.</p> <p>Can incentivize the protection of children by, for example, reducing the opportunity cost of not using child labor and instead sending children to school.</p> | <p>Requires specialized expertise and a safe, dependable delivery mechanism.</p> <p>Children should not directly receive cash.</p> <p>Some households may try to game the system to become eligible or to receive benefits more than once. Negative incentive for parents to send children to work in order to qualify.</p> <p>May be less effective against the worst forms of child labor, such as slavery, sexual exploitation and engagement in armed forces of groups.</p> <p>Effects are limited in acute emergency contexts. Most effective with children who were not in an exploitative position prior to the emergency.</p> <p>Risk of community jealousy, stigma, bullying and theft.</p> |

Unconditional Cash Transfers

| Approach | Strengths | Limitations/Challenges |
|--|---|--|
| Provision of cash without conditions. The target population is often a more vulnerable one (child-headed households, elderly). | <p>In comparison to CCTs, unconditional cash transfers give more flexibility and control to beneficiaries.</p> <p>Evaluation research from Uganda showed that most poor youth beneficiaries of unconditional cash started micro-businesses in skilled trades, and “earnings rose nearly 50%, especially women’s.”³³</p> <p>Evaluation research in Ecuador showed large reductions in paid and unpaid child labor from unconditional cash transfers.³⁴</p> | <p>Risk of community jealousy, stigma, bullying and theft.</p> <p>Children should not directly receive cash.</p> <p>Some households may try to game the system to become eligible or to receive benefits more than once.</p> |

Cash-for-Work

| Approach | Strengths | Limitations/Challenges |
|--------------------------------------|--|--|
| Providing cash in exchange for work. | <p>Can ensure best-practice working conditions (minimizing risk of exploitation, maximizing safety, restricting working hours, providing breaks, setting age limits, ensuring work is accessible to different demographics, etc.).</p> <p>Useful for ensuring that priority types of work are completed in a short time, such as emergency reconstruction.</p> | <p>Must be monitored to ensure no increased incidence of child labor in beneficiary households.</p> <p>May inadvertently attract children below working age. Programmers should use age-verification techniques.</p> <p>May require provision of childcare to ensure female participation. Programs should monitor to ensure household children are not pulled from school to care for siblings.</p> |

| Food-for-Work | | |
|--|---|---|
| Approach | Strengths | Limitations/Challenges |
| Payment in food rather than money, in exchange for work. | <p>Can ensure best-practice working conditions.</p> <p>Can ensure beneficiaries fulfill the household's basic need for food, reducing the likelihood of child malnutrition.</p> | <p>Must be monitored to ensure they do not cause increased incidence of child labor in beneficiary households.</p> <p>May attract children below working age. Programmers should use age-verification techniques.</p> <p>May require provision of childcare to ensure female participation. Programs should monitor to ensure household children are not pulled from school to care for siblings.</p> |

| Vouchers | | |
|--|--|--|
| Approach | Strengths | Limitations/Challenges |
| Paper, tokens or electronic cards that can be exchanged for a set quantity or value of goods, with either a cash value or as a pre-determined set of commodities or services. Vouchers are redeemable at pre-selected vendors. | <p>Useful to circumvent cultural norms against women dealing with money.</p> <p>Could circumvent risks of giving money to children by providing vouchers for education or training.</p> <p>Helps ensure payments are used for basic needs.</p> | <p>Vendors must be carefully selected and subject to random monitoring to mitigate embezzlement of commodities.</p> <p>Some households may try to game the system to become eligible or to receive benefits more than once.</p> <p>Household benefits are limited to whatever goods/services are accessed via vouchers and may not address other household needs directly.</p> |

Community-managed Microfinance (Group savings, Village Savings and Loan Associations)

| Approach | Strengths | Limitations/Challenges |
|--|---|---|
| Self-selected groups pool resources to accumulate savings and make loans to members. Groups may become a platform for provision of other types of services (health, non-formal education, etc.). | <p>Proven sustainable approach in multiple contexts, successful at reducing poverty, building agency of female caregivers and increasing spending on children.³⁵</p> <p>Low cost per participant relative to many other ES approaches.</p> <p>Suited to people too poor or risk-averse for credit. Good entry point for financial literacy education.</p> <p>Can help build trust between community members where social capital has been eroded.</p> <p>Evaluation research has shown some success in using savings groups as platforms for other kinds of programming (health, non-formal education, etc.).³⁶</p> | <p>May pose challenges where targeted households are spread over a wide area, requiring savings groups to be mobilized around individual households.</p> <p>Most successful when groups are self-selected, as social ties within the group often encourage better performance.</p> <p>Groups formed for other purposes, such as health education, may not be an appropriate platform for becoming savings groups.</p> |

Program examples:

Taking village savings and loan groups to scale: Care International

By 2004, Care International had facilitated creation of 7,114 savings groups in Zimbabwe, targeting an area highly affected by HIV/AIDS. An external evaluation indicated that 68% of the loans were used for production, and 32% for consumption. Productive assets (livestock, tools, etc.) and unproductive assets (such as utensils) increased significantly. 45%-85% of participants reported increased consumption of major food groups; 81% reported improved standing in the community; and 77% reported increased leadership in community/social committees. There was also a statistically significant increase in reported planning for future education of children.³⁷

Testing group savings “plus”: International Rescue Committee in Burundi

IRC is currently implementing the Urwaruka Rushasha (New Generation), a three-year randomized controlled trial project in provinces known for their high rates of refugee return, population density and potential for instability. With the goal of improving the protection and well-being of highly vulnerable boys and girls, the project has two study groups: 1) a Village Savings and Loans Association (VSLA) intervention to strengthen the participants' economic situation and 2) an added family-based discussion group called “Healing Families and Communities” (referred to as “VSLA Plus”). Midterm results indicate that while participation in the VSLAs significantly decreased poverty levels and increased household assets for families, few positive effects on children could be detected.³⁸ As family dynamics are important to successful long-term reintegration, the VSLA Plus model has significant potential in the context of ES for the reintegration of separated children.

| Individual Savings | | |
|---|--|---|
| Approach | Strengths | Limitations/Challenges |
| <p>Savings account opened in the name of the child or caregiver. NGO can add matched savings, perhaps conditional on positive behaviors (school attendance, clinic visits, etc.).</p> | <p>Children can be direct beneficiaries.</p> <p>Financial behaviors formed in childhood (such as how they save money) may persist into adulthood.³⁹</p> <p>Facilitates relationship of beneficiary with financial institution.</p> <p>Enhances motivation to save.</p> <p>Evaluation research in multiple settings shows increase in child's savings, educational planning, self-esteem.⁴⁰</p> | <p>One study found that individual (vs. group) savings may have resulted in greater risk of violence for girls.⁴¹</p> <p>Requires forming partnerships with financial institutions willing to work with low-income vulnerable populations.</p> <p>Legal and policy restrictions may restrict children or non-nationals from accessing banks.</p> |
| <p>Program example:</p> <p><i>Matched savings accounts, financial education and mentorship for children: The SUUBI project⁴²</i></p> <p>Researchers in rural Uganda established an NGO and used a cluster randomized study to evaluate an innovative savings-led model of care and support for orphaned adolescents. “277 AIDS orphans (ages 11–17) from 15 schools were randomly assigned to (i) control group: usual care including counseling and education-related supplies or (ii) the treatment group: in addition to the usual care participants also received 1) a matched savings account for educational opportunities and/or investing in a small business; (2) financial management classes aimed at promoting family-level income-generation projects expected to enhance economic stability, reduce poverty and inequality, and enhance protective family processes for children; and (3) an adult mentor to reinforce learning. Results show that with support and economic incentives, poor families in Uganda can and will save for their children. Furthermore, statistically significant differences were seen on attitudes toward savings, academic performance, educational aspirations and health-related behaviors between the control and intervention groups.”</p> | | |

Job Placement

| Approach | Strengths | Limitations/Challenges |
|--|--|---|
| Job opportunities facilitated through linkages with employers. If necessary, agencies can offer a salary subsidy to employers as an incentive. | <p>Appropriate when children are not of working age.</p> <p>Appropriate for individuals who are not interested in self-employment or taking loans.</p> | <p>Less feasible in rural areas and where wage jobs are scarce.</p> <p>May require provision of childcare. Programs should monitor to ensure household children are not pulled from school to care for siblings.</p> <p>Requires complementary “soft skills” education: customer service, punctuality, etc.</p> <p>Requires mapping of, and maintaining relationships with employers.</p> <p>Legal and policy restrictions may restrict non-nationals from wage employment.</p> |

Program examples:

Outreach to firms, job placement and salary subsidy: International Office on Migration, Indonesia

The IOM in Aceh adopted an innovative approach to job placement services to promote reintegration. After conducting extensive market research, IOM created partnerships with businesses that showed promise for growth. IOM provided these businesses with an investment grant per child or adult that they hired through a one-year contract.⁴³

Exposing youth to career options through job fairs: Solidarité des Hommes, DR Congo

To complement a vocational training initiative for young people formerly associated with armed forces, the ILO's IPEC supported Foundation Solidarité des Hommes to organize career fairs. Through presentations by professionals and visits to potential workplaces, trainees were better informed to make decisions about the market for certain skills. The job fairs were also seen as helpful for overcoming traditional gender stereotypes that prevented women from entering well-paying trades such as mechanics and carpentry. Employers reported that the fairs showed them the advantages of offering internships and apprenticeships.⁴⁴

Training in non-traditional skills and connecting with employers: Bharatiya Kisan Sangh, India

The NGO Bharatiya Kisan Sangh (BKS) rehabilitates and reintegrates children and women survivors of trafficking. BKS works with influential people in villages to encourage girls to enroll in training. BKS trains girls as housekeepers and security guards and has partnered with the private sector to facilitate job placements. Of the 234 people trained as security guards, the program reports that 176 found jobs with schools, hotels, factories and community-based organizations. Of the 100 trained as housekeepers, 71 found jobs at hotels.⁴⁵

| Apprenticeships | | |
|--|--|---|
| Approach | Strengths | Limitations/Challenges |
| Working-age child/youth learns a trade under the guidance of a skilled worker. | <p>Older children can be direct beneficiaries.</p> <p>Child gains practical work experience useful for the future.</p> <p>May be more likely than Technical and Vocational Education and Training (TVET) alone to result in near-term wage employment.</p> | <p>Must establish a code of conduct for employers and monitor to ensure that the work is not harmful or exploitative.</p> <p>Requires mapping of and monitoring employers and the well-being of apprentices.</p> <p>May result in apprentices dropping out of school.</p> <p>Legal and policy restrictions may restrict non-nationals from wage employment.</p> |
| <p>Program examples:</p> <p><i>Apprenticeships with soft-skills training: Hagar Cambodia⁴⁶</i></p> <p>Since 1994, Hagar Cambodia has been providing survivors of trafficking with assistance in finding employment through career guidance and counseling and a 3-12 month apprenticeship with vocational training. Feedback from employers indicated that while the training had been effective, the women were lacking in “soft skills” such as communication, confidence and punctuality. Hagar’s Career Pathways Model added a six-week job readiness component; life-skills, financial and numeracy training; and case-management follow-up. As a result, between 2007 and 2010, 202 women began the Career Pathways intervention and the NGO claims that 65% gained employment. The average salary earned was \$75 per month or \$900 annually, compared to Cambodia’s annual per capita income of \$597.</p> <p><i>Linking youth with agricultural cooperatives in Nepal⁴⁷</i></p> <p>Women’s Refugee Commission observed several NGOs in Nepal using an innovative apprenticeship model for ex-combatant youth. The NGOs linked youth to a cooperative project, such as goat raising or vegetable production, supported through membership fees, so that the child became a shareholder. An initial deposit was often placed into the cooperative’s savings and loan program, which the child could access for credit. Co-op members served as mentors and trainers for the young person and provided ongoing technical support her income generation project. The inclusion of vulnerable children within the community, as well as direct support to schools and cooperatives, reduced discrimination and stigmatization while promoting community inclusion.</p> | | |

| Technical and Vocational Education and Training (TVET) | | |
|--|---|--|
| Approach | Strengths | Limitations/Challenges |
| <p>Skills are taught in a central location, sometimes in a residential facility. Length of training depends on the occupation. Often includes such additional skills as basic literacy, numeracy, business skills and life-skills education, employability skills.</p> | <p>Older children can be direct beneficiaries.</p> <p>Useful when beneficiaries are unable or unwilling to attend formal school.</p> <p>Quality of training is usually higher than community-based or mobile training.</p> <p>Brings much-needed skilled labor into the local economy.</p> <p>Graduates often leave rural areas to ply their trades in cities, but many remit a portion of their earnings back home.</p> <p>Institution is often accredited, leading to certification that is officially recognized.</p> <p>Additional services can be organized around the center, such as healthcare and consumption support.</p> | <p>Where such placements are residential, takes the child to be reintegrated out of the household.</p> <p>Agencies often provide training based on what they have experience with, or the kinds of jobs potential trainees would like to have, and fail to conduct meaningful market analysis. Dangers include flooding local labor market with particular skills, leaving beneficiaries unable to work in their skill area. For a list of potential skill areas for training, see Annex.</p> <p>Requires working directly with children and young people to understand their options and potential careers, managing often unrealistic expectations.</p> <p>More expensive than apprenticeships or community-based or mobile training (see below).</p> <p>Follow-up services after training are essential. Graduates need linkages to employers, access to capital/inputs, and job-readiness skills.</p> <p>May cause some learners to drop out of formal education.</p> <p>Some training centers may be hesitant to work with disadvantaged groups or fail to integrate them effectively.</p> <p>Longer training duration. Some skills take a year or more to learn.</p> <p>Quality of training must be sufficient, preferably in compliance with any existing national standards; however, national standards are often inadequate/out of date, requiring capacity-building interventions with government bodies.</p> |

Technical and Vocational Education and Training (TVET) (continued)

Program example:

TVET for survivors of trafficking and children leaving the street: Casa Alianza

Since 1981, the NGO Casa Alianza has worked to rehabilitate and reintegrate street children and survivors of trafficking in Guatemala, Honduras, Nicaragua and Mexico. The first phase involves meeting basic needs through shelter facilities, building their trust in the program and helping each child develop a “Life Plan.” In the second phase, the team conducts interviews with the family and a feasibility assessment for family reintegration. In the third phase, Casa Alianza provides caregivers with job training, business skills and linkages to self-help groups. In Nicaragua, Casa Alianza provides vocational training courses on sewing, bakery, jewelry making and business to mothers of teenagers living in shelters. The mothers develop business plans and start micro-enterprises with the NGO’s support. Once the household is prepared, the child gradually reintegrates with the family and Casa Alianza offers two years of follow-up visits and additional material assistance if necessary. With this model, Casa Alianza claims a reintegration success rate of 88%.^{48,49}

Mobile Training

| Approach | Strengths | Limitations/Challenges |
|--|---|--|
| Trainers visit villages or neighborhoods for short periods. Training is tailored to the needs of the community in order to improve a given production technology or the quality of a specific product, especially in agriculture and agro-processing. Trainers can return for follow-up. | <p>Appropriate when beneficiaries are scattered across wide geographic areas and productive inputs are locally available.</p> <p>Older children can be direct beneficiaries.</p> <p>Useful when beneficiaries are unable or unwilling to attend formal school.</p> <p>Less expensive than training centers.</p> <p>Appreciated by under-served communities; demand is often high.</p> | <p>Can only be used to train basic skills. Not appropriate for more technical trades.</p> <p>Must be planned around the agricultural calendar.</p> |

Program examples:

Agricultural training and extension services, ChildFund-Liberia

Following two years of costly demobilized youth vocational skills training with disappointing results, ChildFund Liberia changed course toward farming and gardening, introducing sustainable techniques to improve yields

(continues on next page)

Mobile Training (continued)

and generate higher incomes among whole communities. A series of intensive two-day training events reached 1,375 farmers. The curriculum was developed from consultations with the government Ministry of Agriculture. A demonstration plot was developed in each training location, and participants received on-site training in crop and animal science, including spacing methods, beds and ridges construction; organic farming, composting and farmyard manure; and pest and disease control. Farmers were assisted to write business plans and establish community seed banks. Agricultural extension workers visited each community periodically for follow-up sessions over the course of a year.⁵⁰

Income-generation Activities (IGAs)

| Approach | Strengths | Limitations/Challenges |
|---|---|---|
| Groups or individuals receive training and/or inputs for the production of goods (handicrafts, vegetable gardening, agro-processing, etc.) and generate income to be divided among group members. | <p>Work can often be home-based, which is suitable for parents with childcare responsibilities, persons legally restricted from working a wage job, disabled or with limited mobility.</p> <p>Feasible for very poor, low-skilled individuals.</p> <p>Useful in both urban and rural contexts.</p> <p>Useful for non-nationals when formal employment is illegal.</p> | <p>The rate of success of business started with externally provided resources is often low.</p> <p>Must ensure existence of a market for goods produced, taking care not to flood the local economy with too much of the same IGA.</p> <p>Goods produced should be up to commercial standards.</p> <p>May require facilitating linkages with suppliers, buyers.</p> <p>Children usually become involved in a household's home-based production, and agencies should monitor to ensure that school attendance does not suffer as a result.</p> |

| Market Linkages (Value Chain, Local Economic Development) | | |
|--|---|--|
| Approach | Strengths | Limitations/Challenges |
| Interventions to enhance profitability of enterprises or whole industries by studying the market system and creating linkages with actors along the value-chain. Can include negotiating with suppliers, buyers or processors; establishing cooperatives; strengthening law and policy; improving firms' competitiveness; increasing exports; attracting investment and tourism. | <p>Can result in significant, sustained increase in participant's income.</p> <p>Urban or rural.</p> <p>Integrates isolated local economies with national, regional or international markets.</p> | <p>The risks of failure are higher than with some other approaches, as changes within an initially promising value chain can result in significant diminished economic opportunities.⁵¹</p> <p>Requires careful market analysis and consultation process with relevant actors.</p> <p>Requires partnership with organizations with specialized expertise.</p> <p>Intervention can adversely affect other actors in the value chain, causing friction.</p> <p>Interventions that require large investment or infrastructure may not be feasible.</p> |
| <p>Program example:</p> <p><i>Finding niche markets and facilitating market linkages: Sanlaap India</i></p> <p>Although the NGO Sanlaap had been providing knitting and sewing training for survivors of trafficking, the quality and quantity of goods were not up to commercial standards. With the support of the International Office on Migration, Sanlaap collaborated with the Indian National Institute of Fashion Technology (NIFT) to design a 90-day training course with a certificate upon completion. This not only enhanced trainees' skills but allowed them to become competitive for jobs in the fashion industry. Sanlaap also forged a partnership with Indian Bank to train trafficking survivors to perform maintenance on ATMs as a form of employment.⁵²</p> | | |

| Business Loans | | |
|--|---|---|
| Approach | Strengths | Limitations/Challenges |
| <p>Caregivers take on debt to establish or expand micro-enterprises. Often paired with business development services, including entrepreneurship training, and provision of productive assets.</p> | <p>Evaluation research has shown that new spending from micro-business profits generally benefits children (education, nutrition).⁵³</p> <p>Relevant in urban and rural contexts.</p> <p>Particularly needed in rural areas, where access to credit is often more limited.</p> | <p>Not everyone is an entrepreneur.</p> <p>When loans are provided by a humanitarian organization that also provides grants, recipients may assume that loans need not be repaid.</p> <p>Requires partnership with a qualified institution.</p> <p>Inappropriate for very poor households.</p> <p>May require consumption support at the outset to ensure that loan funds are not spent on rent, food, etc.</p> <p>Inappropriate for children as direct beneficiaries. In most cases children are seen as uninterested in credit products or unprepared to manage debt.⁵⁴</p> <p>Children often work in household businesses that are supported by micro-credit programs, even when they are not engaged as direct beneficiaries.⁵⁵</p> <p>Often results in increased incidence of child labor among household children in the near term; child labor should be monitored.⁵⁶</p> <p>Legal and policy restrictions may prevent non-nationals from accessing credit.</p> |

| Small Grants for Business | | |
|---|--|---|
| Approach | Strengths | Limitations/Challenges |
| Cash to establish or expand micro-enterprises. Often paired with business development services, including entrepreneurship training, and provision of productive assets. | Older children can be direct beneficiaries. Relevant in urban and rural contexts. | Not everyone is an entrepreneur. Inappropriate for very poor households. May require consumption support at the outset to ensure that grants are not spent on rent, food, etc. Often results in increased incidence of child labor among household children in the near term; child labor should be monitored. ⁵⁷ Requires substantial planning, training, support, and monitoring of business activities to increase the likelihood of success. |
| <p>Program example:</p> <p><i>Grants and entrepreneurship training for children leaving the street: Street Kids International (SKI)</i></p> <p>SKI of Canada works with youth-serving organizations around the world to deliver entrepreneurship and employment programs that provide the tools to start a small business or prepare for an entry-level job. Street Work is an entrepreneurship program that includes four toolkits: Street Business, Street Banking, Street Mentorship and Practice Business. Street Business Toolkit teaches youth how to identify business ideas, create a business plan and evaluate whether self-employment is something they want to pursue. The Street Banking Toolkit uses games to teach youth the importance of savings and investments, including how to navigate financial services and how to develop savings and loan groups. The Street Mentorship Toolkit facilitates the training of mentors in their communities to provide business advice to youth. The Practice Business Toolkit allows youth to test their practical knowledge in a supported environment. This is particularly important for youth who are interested in beginning a small business, but do not yet have the confidence or experience to succeed.</p> | | |

| Provision of Access to Land | | |
|--|--|--|
| Approach | Strengths | Limitations/Challenges |
| Negotiating with communities and/or municipalities for donation or sale of arable land to NGO on behalf of beneficiaries. | <p>Well-suited to rural areas.</p> <p>Can alleviate tension related to land use, resource competition.</p> <p>Land ownership of caregivers is correlated with better outcomes for children.⁵⁸</p> | <p>Costly and human-resources intensive. May require mapping of land tenure and laws, access to a cadastral survey, legal assistance.</p> <p>Unsuitable for urban areas.</p> <p>Legal and policy restrictions may prevent non-nationals from accessing land.</p> <p>May require training and ongoing agricultural extension support, facilitating market linkages.</p> |
| <p>Program example:</p> <p><i>Land grants and agriculture training for ex-combatant youth: Landmine Action, Liberia</i>⁵⁹</p> <p>This program took ex-combatant youth to residential campuses where they received 3-4 months of training in agriculture, basic literacy and numeracy; psychosocial counseling; meals, clothing, medical care and personal items. After training, graduates gained access to land in any community of their choice, and agricultural tools and supplies. A randomized control trial (RCT) evaluation study found participants spent fewer hours engaged in illicit activities; a sizable increase in average wealth; and small but positive improvements across most measures of social engagement, citizenship and stability. Access to markets for their agricultural produce “may have been an important constraint on success.” The program cost approximately \$1,250 per youth, excluding the cost of building the training facilities.</p> | | |

| Microfranchising | | |
|--|---|---|
| Approach | Strengths | Limitations/Challenges |
| <p>Creation of scaled-down versions of existing businesses using proven marketing and sales techniques. With supplies and training from established firms (and support from NGOs), caregivers and/or youth sell retail goods or provide services.</p> | <p>Older children could be direct participants.</p> <p>Well-suited for urban areas.</p> <p>Parent firms share burden of risk in determining whether demand for goods/services exists.</p> | <p>Micro-franchising is a newer approach with little evidence available on its overall effectiveness, much less for children and youth.</p> <p>Franchisees require training in business and life skills; mentoring; savings accounts; start-up grants.</p> <p>Outreach to firms requires time, relationship-building.</p> <p>Must work with firms and beneficiaries to ensure work is safe.</p> |
| <p>Program example:</p> <p><i>Microfranchising with urban girls: International Rescue Committee in Kenya</i></p> <p>By taking the brand and products or services of an existing successful business, microfranchising provides a way to expand the existing business, while at the same time supporting a new entrepreneur to develop his or her own enterprise.⁶⁰ After conducting initial assessments, IRC's Girls Empowered by Microfranchise (GEM) program took notes of girls' interest in the food preparation and hairdressing. Creating partnerships with Kenya-based chicken production and distribution company, Kenchik, IRC has enabled Kenyan and Somali girls living in the slums of Nairobi to own and operate carts selling inexpensive chicken sausages. Another cohort of girls received training and beauty products from a Kenyan hair-care company, and set up their own salons. The program aims to foster linkages between 2,400 girls and local enterprises, support and train them in business skills, financial management and life skills and monitor and evaluate project outcomes.⁶¹ Program managers solicited the input of the girls to ensure that their business activities would not subject them to risk of violence in the community.</p> | | |

| Provision of Productive Assets | | |
|---|--|---|
| Approach | Strengths | Limitations/Challenges |
| Granting of animals, grinding mills, sewing machines, seeds and tools for agriculture, etc., often to complement another ES intervention (microcredit, skills training, IGA). | <p>Older children can be direct beneficiaries.</p> <p>Caregivers' asset ownership is correlated with better outcomes for household children.⁶²</p> <p>May increase the likelihood of success for credit, skills training or IGA programs.</p> | <p>Assets are often sold or traded away by beneficiaries.</p> <p>Breakdown of machines, depletion of seeds/tools often leads to requests for further assistance, "dependency."</p> <p>Procurement process is often slow and prone to corruption, leading to lost momentum of programs.</p> <p>Goods may have to be transported long distances or to remote areas.</p> |

Recommendations

- Agencies should prioritize building internal capacity to design and implement effective ES programs.
- Donors should work to build the ES capacity of the Child Protection field.
- Donors should require external program evaluations with longitudinal and experimental designs.

Questions for Further Research

- What are the effects of ES programming on rates of family re-separation?
- What is the suitability of different approaches over a period of three years or more?

Notes

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- 11 Interview with Sophie De Connick, ILO, February 2013.
- 12 Interview with Jennifer Morgan, Save the Children-US, February 2013.
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- 15 L.A. Gennetian et al., "How Welfare Policies Affect Adolescents' School Outcomes: A Synthesis of Evidence From Experimental Studies," *Journal of Research on Adolescence* 14: 399-423 (2004).
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- 19 Josh Chaffin, *The Impacts of Economic Strengthening Programs on Children* (Child Protection in Crisis/Women's Refugee Commission/Columbia University Mailman School of Public Health, 2011).
- 20 Ibid.
- 21 Interview with Joanna Wedge, independent consultant, February 2013.
- 22 Joanna Wedge, *Reaching for Home: Global learning on children's reintegration in low or lower-middle income countries* (Inter-Agency Group on Reintegration, 2013).
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- 26 FHI360/Child Protection in Crisis/Women's Refugee Commission, *Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change* (2013). <http://womensrefugeecommission.org/humanitarian-crises-around-the-world/143-misc/1744-why-measuring-child-level-impacts-can-help-achieve-lasting-economic-change>.
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32 Matrix builds on the work of Rebecca Surtees in *Monitoring anti-trafficking re/integration programmes. A manual: Trafficking Victims Re/integration Programme (TVRP)*; Sophie De Konnick's *Economic Reintegration of Children Formerly Associated with Armed Forces and Armed Groups: Background Paper*, International Labor Office, International Programme on the Elimination of Child Labor (IPEC), 2010; and David James-Wilson, et al in *Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions*. Discussion of cash/vouchers and food for work borrows heavily from Hanna Thompson's *Cash and Child Protection: How Cash Transfer Programming Can Protect Children from Abuse, Neglect, Exploitation and Violence*, Save the Children-UK/CalP/ Women's Refugee Commission/Child Protection in Crisis, 2012.

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40 Josh Chaffin, *The Impacts of Economic Strengthening Programs on Children* (Child Protection in Crisis/Women's Refugee Commission/Columbia University Mailman School of Public Health, 2011).

41 FHI360/Child Protection in Crisis/Women's Refugee Commission. *Why Measuring Child-Level Impacts Can Help Achieve Lasting Economic Change* (2013). <http://womensrefugeecommission.org/humanitarian-crises-around-the-world/143-misc/1744-why-measuring-child-level-impacts-can-help-achieve-lasting-economic-change>.

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57 Ibid.

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

59 Reintegration Support for Ex-combatant Youth in Liberia. http://www.poverty-action.org/project-evaluations/country-search/551?keys=&type=project&field_country_nid=2103&tid=All&field_researchers_nid=All.

60 International Rescue Committee Youth and Livelihoods Technical Unit, *Microfranchising: The Potential for Innovation in Youth Entrepreneurship* (IRC, August 2011).

61 International Rescue Committee, *IRC Youth Livelihoods Capacity Statement* (IRC, 2011).

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

Annex 1: Selected Resources

Program Guidance

General

- Child Protection in Crisis/Women's Refugee Commission/FHI 360, Children and Economic Strengthening: Maximizing Benefit and Minimizing Harm. <http://wrc.ms/ES-benefit>.
- International Labor Organization, Prevention of child recruitment and reintegration of children associated with armed forces and groups: Strategic framework for addressing the economic gap. <http://wrc.ms/ILO-ES>.
- Rebecca Surtees, Monitoring anti-trafficking re/integration programmes. A manual: Trafficking Victims Re/ integration Programme (TVRP). <http://wrc.ms/ES-Surtees>.
- David James-Wilson et. al, Economic Strengthening for Vulnerable Children: Principles of Program Design and Technical Recommendations for Effective Field Interventions. <http://wrc.ms/ES-microlinks>.

Cash Transfers

- Hanna Thompson, Cash and Child Protection: How Cash Transfer Programming Can Protect Children from Abuse, Neglect, Exploitation and Violence, Save the Children-UK/CaLP/Women's Refugee Commission/ Child Protection in Crisis.

Market Assessment

- Market Assessment Toolkit for Vocational Training Providers and Youth, Women's Refugee Commission. <http://wrc.ms/WRC-market-assessment>.
- Market Research for Value Chain Initiatives, MEDA. <http://wrc.ms/ES-valuechain>.
- Emergency Market Mapping and Analysis (EMMA) Toolkit, Practical Action. <http://wrc.ms/ES-emma>.
- Ensuring Demand-Driven Youth Training Programs: How to Conduct an Effective Labor Market Assessment, International Youth Foundation. <http://wrc.ms/ES-labormarket>.

Evidence Base

- A catalog of program evaluation reports on the impact of a wide variety of ES programs on children is maintained at the website of the Livelihoods and Economic Strengthening Task Force of Child Protection in Crisis. <http://wrc.ms/ES-CPC>.
- A bibliography of program evaluation reports on the effects of cash transfers on children can be found at <http://wrc.ms/ES-CPC>.

Annex 2: Suggested Indicators for Evaluation Research

The following indicators can be used when evaluating ES interventions' impact on children. Originally proposed by Gammage & Williams for microfinance programming,* they are considered to be well-specified, cost-effective and consistent. Some of these indicators are already in use, while others are not.**

Education: Number of children enrolled in primary and secondary school, attendance rates of children enrolled in primary and secondary schools, percentage of children who successfully complete primary and secondary education, number of children who receive assistance with school-related expenses, number of children who receive education-related assistance from an adult mentor on a regular basis, number of days a child has been absent from school in the past week or month and the educational deficit of children.

Health: Number of children who receive medical assistance when they are sick, reported number of days that a child has been sick in the past month, number of households that report an improvement in the overall health of family members, the number of children receiving HIV/AIDS education and counseling, the number of children who have been tested for HIV/AIDS and the percentage of children covered by health insurance.

Nutrition & Food Security: Number of children eating three meals per day, the number of times a child has eaten each food group in the past week or month, the degree of wasting and stunting exhibited by children, and children's height and weight in proportion to one another.

Time Use/Child Labor: Number of children in a household who spend time working on an IGA for their household, the number of hours spent by each child working on an IGA for their household in the past week, and the number of hours children have spent in the past week of playing or socializing, free from school and household work.

* S. Gammage & S. Williams, Economic Opportunities. Impact of Microfinance Programs on Children: An Annotated Survey of Indicators (Save the Children, 2007).

** Lindsey Parr, The Impact of Village Savings and Loan Associations on Children's Well-being: A Review of the Literature (FHI 360, Forthcoming).

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