

Cash and Voucher Assistance and Child Protection for Adolescents: A Monitoring and Evaluation Toolkit



THE ALLIANCE
FOR CHILD PROTECTION
IN HUMANITARIAN ACTION



Field testing version

TOOL 2.3

Adolescents' Protection and Safeguarding
Risks Analysis Tool



Sweden
Sverige

The development of this material has been financed by the Government of Sweden. Responsibility for the content lies entirely with the creator. Sida does not necessarily share the expressed views and interpretations.



This tool is adapted from the Protection Risk and Benefit Analysis Tool in the [Guide for Protection in Cash-Based Interventions and Child Safeguarding for Cash and Voucher Assistance Guidance](#) (Save The Children).

Cover photo: KM Asad, Plan International

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Risks and Mitigation Measures

Purpose of the tool

CVA is not inherently risky. Associated risks are context, age, gender and diversity-specific. This tool outlines a range of possible (Child) Protection and Safeguarding Risks associated with CVA that may present across the program cycle. Risk categories and risks are listed for the most common areas where potential risks may arise and where existing risks may be exacerbated not due to, but associated with, CVA. The contents are pulled from recent evidence reviews and lessons learned documents. The tool also suggests individual, community- and humanitarian-led actions that may be used to mitigate those risks. To review the benefits of CVA for adolescent outcomes see the [Desk Review](#) and new evidence as published.

Instructions on how to use the tool

The list of associated risks and mitigation mechanisms are intended to encourage critical thinking. The table is filled in as an example. A blank printable template can be found below. The template is provided for you and your team to populate for the specific operational context where you are working.

Humanitarian practitioners who carry out this risk analysis, ideally with the participation and / or leadership of crisis-affected adolescents, caregivers and communities, should add other associated risks as relevant and explore the actions that could mitigate the identified protection and safeguarding risks. More than one mitigation measure for each perceived risk is recommended. While some risk mitigation measures will be suitable for more than one sub-population of adolescents and / or adolescents' caregivers, it may be appropriate to identify and establish mitigation measures which are specific to a subpopulation (for example, uniquely tailored to mitigate any associated risks common among married girls, or common among adolescents' caregivers living with disabilities).



Protection and safeguarding risks associated with CVA

Risk Category	Risks	What does the evidence say could be a risk?
Child Protection Risks	Family separation	<ul style="list-style-type: none"> Financial incentives may lead guardians and parents to abandon the care of children so that the children can access the extra support (Thompson, 2012). When supporting spontaneous foster care arrangements, it is important to ensure that assistance does not create a pull factor for households to claim that their own child is fostered or to pass 'fostered' children from one household to another (Thompson, 2012).
	Sexual and gender-based violence	<ul style="list-style-type: none"> A program evaluation in the DRC found that adolescent girls who received a scholarship were physically attacked by their male peers who did not receive a scholarship (IRC, 2017). Adolescent girls experienced "harassment" from host community members and other refugees when collecting CVA (WRC, 2018). Exploitation of children, including sexual exploitation (e.g. grooming, or pressure to provide sex-for-assistance) may arise from the unequal power dynamic between, on the one hand, children (who are particularly vulnerable) and / or families who may need cash or assistance, and, on the other hand, those who have the power to distribute these resources. This risk could come from humanitarian agencies' staff, delivery partners, or the local community, especially if they are part of the distribution committee (Save the Children, 2019). Vouchers that require users to visit particular vendors who are in locations dangerous to children increase the risk of physical / sexual abuse of children (Save the Children, 2019). The conditions of CVA when applied to children directly may put them at risk of physical or sexual abuse (e.g. working in unsafe conditions in a CfW programme, or having to travel through an environment where there is the risk of physical or sexual assault to access school if attendance is a condition) (Save the Children, 2019). In some contexts, households have been shown to use cash transfers to save or to leverage credit to pay a dowry. The limited evidence available shows that, without adequate investment in countering social norms for early marriage, both UCTs and CCTs pose a risk of expediting girls' marriage across South Asia and other areas where dowry is prevalent. A better understanding of these potential negative consequences of cash transfers is necessary to ensure risks are mitigated through appropriate programme design. Expanding research on existing UCTs in South Asia would be a promising place to start (Girls Not Brides, 2021). When children act as proxies for their parents / caregivers to collect the CVA, children may be exposed to physical or sexual attacks or exploitation (Save the Children, 2019). The staff of partner organisations, including FSPs and traders, may exploit (sexually, financially, or otherwise) or abuse programme participants, including children, if they are in direct contact with them or have access to sensitive data (Save the Children, 2019).

	Child Labour	<ul style="list-style-type: none"> • A review of cash and CP noted that children should be safeguarded from exploitation in CfW programmes, and that cash transfers that boost family-based agricultural productivity can inadvertently increase child labour (Thompson, 2012). • Studies from development contexts have found that CfW can increase child labor. Such 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 (Alliance for CP in Humanitarian Action, 2019). • CfW can expose children to exploitation or physical abuse if they are required to participate in work (either the caregivers' formal employment so that the caregiver can participate in the CfW programme or go to the CfW in place of their caregiver who is otherwise occupied) (Save the Children, 2019). • A system which requires children to work for assistance could expose them to dangerous situations where they are at risk of physical, emotional, or sexual harm. These may come from the work itself (e.g. physical harm caused by carrying heavy building materials) or the environment (e.g. placing children in proximity to adult beneficiaries or staff who may abuse them) (Save the Children, 2019). • When children are the recipients of cash, they may be at risk of exploitation if they are unfamiliar with how to manage a budget and the cost of goods and services (Save the Children, 2019).
	Dangers and injuries	<ul style="list-style-type: none"> • To fulfill conditions (e.g. a training), adults may leave children unattended or take them along to potentially dangerous work sites (Save the Children, 2019). • Children accessing the marketplace may be exposed to safety risks such as physical dangers in the marketplace or on the journey to and from market (e.g. open sewers, or roads passing through mined areas) (Save the Children, 2019).
	Physical abuse	<ul style="list-style-type: none"> • Children who are direct recipients of CVA, accompany adults to collect cash or vouchers, or have to travel to markets to spend the transfer can be exposed to attacks or theft. Children going to distribution / disbursement sites, either with their caregiver or alone, have an increased risk of physical attack if they are known to be carrying large sums of money (Save the Children, 2019).
Safe and dignified access	Exclusion of most vulnerable groups of adolescents	<ul style="list-style-type: none"> • In some instances, application of conditions may incentivize discrimination, exclusion or harm against the most vulnerable populations (Alliance for CP in Humanitarian Action, 2019). • Adolescents with disabilities have heightened needs and are being overlooked and underserved in CVA programming (Plan & WRC, 2020). • Lack of identity papers to retrieve cash which disproportionately affects women and girls (evidence to be found).
	Risks associated with CVA modalities and delivery mechanism	<ul style="list-style-type: none"> • Some CVA modalities and delivery mechanisms may present associated risks for adolescents and are likely to affect girls more than boys. In Plan International's project in Uganda, whereby cash was directly transferred to adolescent girls and boys, adolescent girls expressed more concerns than boys about the delivery mechanism. Girls requested confidentiality about their recipient status and amount and ranked mobile money as their most preferred mechanism because of its low visibility (McAteer, 2020).

		<ul style="list-style-type: none"> In Greece, where IRC directly transferred vouchers to unaccompanied adolescents, anecdotally some adolescents sold the vouchers in exchange for cash. The IRC switched from vouchers to delivering transfers as cash-in-envelope, and adolescents subsequently reported this mechanism being more empowering and presenting fewer associated risks (Plan & WRC, 2020).
Data protection	Confidentiality of personal data	<ul style="list-style-type: none"> Sharing personal data of affected individuals or households with third parties, such as FSPs, potentially put them at risk of violence, discrimination or detainment (Guide for Protection in Cash-Based Interventions, 2015).
Fraud and diversion with protection implications	Diversion of funds intended for adolescents' wellbeing through coercion and threats	<ul style="list-style-type: none"> Studies have found that adolescent girls living in a household reported feeling pressured, obligated, coerced, or desired to use the cash for family expenses, rather than for their own needs as intended (IRC, 2017). Adolescent girls were potentially more subject to this kind of associated risk given their role vis-à-vis male household members. Adolescent boys corroborated these reports, stating they would consider themselves the decision makers for adolescent girl family members who were directly targeted (Plan & WRC, 2020). Adolescent boys formerly associated with armed groups experienced pressure or threats from armed groups for a share of boys' CVA (Mercy Corps, 2018). In the evaluation of the Palestine National Cash Transfer Program (PNCTP), adolescents reported that their parents used cash transfers intended for their wellbeing to pay off pre-existing debt (Perezniето et al 2014 p. 38). Another source of diversion is risk of coercion from influential community members, such as camp leaders demanding a portion of the cash received (IRC, 2017; Plan & WRC, 2020). Cash could also be diverted by service providers, traders or extorted from beneficiaries upon receipt.
	Cash used for unintended purposes	<ul style="list-style-type: none"> Adolescents may use cash for drugs, alcohol, clothing that may not be in their best interest. Compared to adults, adolescents may be particularly susceptible to this diversion risk because of peer dynamics with other children or adolescents (Plan & WRC, 2020).
Family and community relations	Intra-household tensions	<ul style="list-style-type: none"> In a study in CAR, adolescent recipients of cash mentioned possible household tensions within host families wherein assistance is intended for the child being hosted which can create problems with the other children of the family (Plan & WRC, 2020). A study found that mothers taking part in a public works scheme struggled to find quality child-care, resulting in inadequate care arrangements while they were working (Roelen, 2014).
	Inter-household or intergroup tensions	<ul style="list-style-type: none"> A pilot project in the DRC which transferred cash directly to adolescent girls observed community tensions or conflict around families who had received CVA (IRC, 2017). Plan International's programming in Egypt and in the Central African Republic (CAR), which transferred CVA to families to support adolescent wellbeing, both reported community tensions arising from targeting criteria and misunderstanding as to which families received or did not receive CVA (Plan & WRC, 2020).



Mitigation mechanisms

Individual and community-led mitigation measures

- Mobilize adolescents, caregivers and community members and encourage them to take part in needs assessment and risk and benefit analysis, and share their perceptions on the potential risks and barriers they face associated with CVA as well as what measures led by the community or members of the community can help mitigate these risks.
- Engage communities to support humanitarian agencies to identify accessible and safe communication pathways to enhance clarity among the target community on eligibility criteria and entitlements.
- Engage communities to support humanitarian agencies to identify adolescents and / or their caregivers with specific needs requiring alternative modality or delivery mechanisms to ensure access and safety.
- Encourage adolescents, caregivers and community members to report safeguarding concerns.
- Ensure informal support networks (i.e. family support networks, women's groups, youth groups community CP groups) are available and accessible to adolescents and their caregivers.

Humanitarian-led mitigation measures

During needs assessment and analysis

- Involve adolescents, caregivers and communities in needs assessment and analysis.
- Identify potential child protection risks associated with CVA, including targeting, CVA modalities and delivery mechanisms.
- Coordinate with cash, CP and education coordination mechanisms and agencies to obtain the latest guidance and lessons learnt on child protection risks associated with CVA, mitigation measures and develop plans to address them.
- Map CP referral pathways and available services.
- Collect information on child labour laws, especially if considering CfW programmes.

During response design & strategic planning

- Involve adolescents, caregivers and communities in response design & strategic planning.

Reporting mechanisms

- Establish child- and adolescent- friendly feedback mechanisms and ensure they are connected to programs using CVA.
- Ensure mechanisms to report fraud or corruption are in place.

Context analysis

- Conduct comprehensive and integrated gender, protection, community and conflict analysis, and power mapping.

Targeting

- Ensure that targeting is done in a fair and transparent manner, and that targeting criteria are clearly communicated to the community
- Ensure targeting does not create perverse incentives (i.e. families sending their children to live with distant relatives to take advantage of a programme targeting households with children in that area).
- Ensure eligibility criteria are based on context, community inputs, evidence, and program objectives.
- Where girls are targeted, in consultation with the girls, be sure to communicate programme details to spouses and partners or other gatekeepers such as sons or in-laws. Engage men and boys in the sensitization efforts helps to limit men's alienation and backlash (for not being selected) and to increase chances for women's participation.

Delivery modalities and mechanisms

- Utilize multiple modalities and delivery mechanisms to meet the different needs of sub-groups of adolescents, especially in the case of direct transfer to adolescent, and to facilitate adaptation during implementation as needed in order to ensure access and safety. Select delivery mechanisms that are well understood and accepted by recipients, and will not create or reinforce literacy, language, technology barriers (i.e. women / girls are less likely to possess much needed literacy and numeracy skills to receive payments by mobile, and to have access to a mobile airtime or charging facility).
- Provide sufficient training and support for recipients using delivery mechanisms new to them.
- Select delivery mechanisms that maximise discretion and flexibility of use and are accessible by programme participants with specific vulnerabilities (e.g. child headed households, single mothers, etc.)

Conditions

- Leverage conditional cash approaches in CVA program design by designing adolescent-specific conditionalities.
- If conditions are deemed necessary, ensure the conditions set are appropriate, achievable and not harmful to the targeted programme participants. This involves ensuring:
 - Conditions set and the amount of CVA provided do not create negative pull factors (i.e. renouncing employment to attend a training to receive CVA)
 - Where required, appropriate support is provided to targeted programme participants to allow them to meet the conditions without having a negative impact on their children (i.e. consider childcare systems, time of working hours or training sessions, etc.)
 - Conditions are based on situation and response analysis and a rigorous theory of change
- The impacts of conditionalities, especially the unintended impacts on adolescents, are carefully monitored. Carefully consider the costs (and opportunity costs) conditions impose on programme participants, as well as the ability of more vulnerable participants to meet conditions (e.g. breastfeeding women, child headed households, adolescent mothers, etc.). Discuss proposed conditions with caregivers and children at the design, implementation, and monitoring stages to understand their (potential) unintended impacts.
- Where conditions are expected to be met by adolescents themselves, set achievable conditions that will not cause stress and anxiety, particularly if the CVA represents a high proportion of that household's income. It may be more difficult for adolescents, as a more vulnerable group per se (and more so if they are UASC, head of households, etc.) to meet conditions (e.g. training / school / work attendance).
- To improve childcare practices, potentially combine CVA with parenting interventions, then monitor the parenting practices to assess the impact of such programmes.

Cash for Work (CfW)

- Ensure that CfW participants will not be forced or encouraged to send their children to participate in either the work of the CfW programme or the participant's regular job.
- Identify existing childcare strategies used by programme participants and if those are to be undermined by CfW then consider providing childcare.
- Agree to frameworks for adolescent's participation in CfW (e.g. age limits, number of hours, schedule, types of task) with child protection experts.
- Follow the ILO recommendations on the minimum age for admission to employment and work and national labour laws. Train all staff to verify the age of beneficiaries selected for CfW.
- Ensure the type of work is in line with adolescents' physical abilities, is not hazardous or exploitative, and does not prevent them from attending school, recreation, or meeting their household obligations.

Physical distribution of cash

- Carefully consider the location and set-up of distribution points. In consultation with girls, women and other community members, ensure:
 - The routes to the site do not expose girls, boys, women or men to the risk of abuse, exploitation or violence, especially if they are carrying money.
 - The route is not too far to walk, including for children at different stages of development. If necessary, an additional stipend can be added for transportation to overcome these concerns.
 - The route itself is not hazardous (e.g. free from landmines, broken-down infrastructure, flash flooding)
 - The site is not in near an armed actors' base or other potentially sensitive sites
- If beneficiaries are expected to wait for significant periods at the distribution site then the site should provide adequate water, shade, shelter, latrines, places for mothers to breastfeed etc.
- It does not infringe on other child-centred community activities. For example, school playgrounds and buildings should not be used as distribution sites.
- Set up a helpdesk at the distribution site to answer questions
- Ensure distribution / disbursement points have sufficiently long operating hours and adequate staffing to minimise waiting times and allow choice for beneficiaries.

Adolescents as recipients

- Appropriately consider and budget for staff required to follow up and support adolescents receiving CVA
- Where there are concerns about adolescents' capacity to manage funds and budget appropriately consider splitting transfers to adolescents into bi-weekly, or weekly, installments and advocating with Child Protection actors to complement CVA distributions with life skills courses on financial management.
- Consider smaller, more frequent payments if: (i) the gender needs assessment reveals cultural issues where women / girls / children are not accepted to manage large amounts of cash; (ii) when there are additional security risks related to theft of the payment and E-transfers are not feasible or do not mitigate the problem; and (iii) if an objective of CVA is to link recipients to complementary protection or empowerment programming — a greater payment frequency can provide more opportunities for contact (although implementers should be aware that increased contact could potentially be burdensome).
- Consider larger, less frequent payments if: (i) the gender needs assessment reveals cultural issues where women / girls / children are not accepted to manage large amounts of cash, but there is an opportunity to pair CVA with complementary programming focused on GBV prevention targeted at both women and men; (ii) if CVA is delivered via E-transfers, thus reducing the potential safety risks associated with the collection of the payment.

Cash plus

- Leverage cash plus approaches to enhance adolescent wellbeing outcomes (combine CVA with case management, life skills, social norms change, etc.).
- Ensure cash plus is combined with multisectoral approaches in CVA program design, such as complementary components or conditionalities, to address harmful gender and social norms and beliefs (i.e. behavioural change communication engaging men and boys).

FSPs and other partners

- Ensure FSPs and other partners have robust and enforced safeguarding and PSEAH policies.
- If planning to disburse cash through FSPs, traders (for voucher programmes), or other partners:
 - a. Allocate enough resources to appropriately monitor FSPs' work, including investigating / following up on issues raised by recipients
 - b. Ensure all partners sign a zero tolerance policy on child safeguarding and PSEAH
 - c. When choosing partners, FSPs and traders to support with CVA, consider their experience working with vulnerable individuals, including children, child safeguarding policies and procedures and their ability and capacity to uphold these, data protection protocols and capacity to apply data protection standards.
 - d. Organize trainings for FSPs on basic child protection issues, child safeguarding and PSEAH policies

Data protection

- Ensure contracts with FSPs include data protection protocols.
- Ensure data protection policy dissemination and adherence to data protection principles
- Ensure confidentiality of cash and voucher recipients.

Capacity building

- Organise training for program staff involved in the delivery of CVA to adolescents on basic child protection issues and child safeguarding, and make them aware of internal and external CP referral pathways.

Monitoring system

- Embed monitoring of identified protection risks and benefits, as well as mitigation measures and their effectiveness, into program monitoring processes and post-distribution monitoring tools.

During implementation

Reporting mechanisms

- Ensure that program participants are aware of how and where to report safeguarding concerns.

Distribution of cash

- Keep CVA distributions predictable and regular, so families don't find themselves suddenly and unexpectedly out of money. If delays are expected, ensure programme participants are informed in a timely manner.
- Ensure disbursement or distribution processes are not managed by a single individual, and responsibilities are shared and reviewed or signed-off by different individuals / teams.

Information dissemination and awareness

- Conduct adequate community sensitisation to ensure communities' understanding that the intended purpose of CVA as well as conditions are clear.
- Organise gender-specific sensitization sessions.
- Communicate clearly to program participants:
- Any conditions or restrictions on the CVA
- If several CVA modalities are in use at the same time in the same location, communicate the different types of CVA in use and the rationale for the differences
- Their entitlements (how much they should receive, when, how, etc.)
- The behaviours expected from staff / partners / FSPs and that there are no 'favours' expected from them as part of the receipt of CVA

Cash for alternative care

- Accompany the provision of CVA within case management with training and messaging on expected use and consider signing agreements with the carers to formalise their commitment.

Data protection

- Protect programme participants' data at all stages of the programme – from registration to evaluation and ensuring that partners (including FSPs) do the same. This may include training staff (and partner's staff) on the importance of data protection and related tools.
- Understand Know Your Customer (KYC) requirements so that only necessary data is collected and recognise the differences between data of different sensitivities (i.e. that sensitive personal data such as an individual's health records requires greater protection and poses greater risks if unduly released than non-personal data).
- Ensure beneficiaries are aware of their rights when it comes to retracting and accessing their personal data.
- Follow protection protocols on encrypting, anonymising, storing, sharing, archiving and disposing of data.
- Follow General Data Protection Regulation (GDPR) and other relevant data protection regulations.

Capacity building

- Organise trainings for program staff involved in the delivery of CVA to adolescents on basic child protection issues and child safeguarding, and make them aware of internal and external CP referral pathways
- Train all partners, traders, FSPs, community leaders, or other relevant stakeholders on: code of conduct, child safeguarding policy, spotting signs of abuse, and how to report concerns; how to engage with programme participants (including how to act if children are to act as proxies for adults or are the direct beneficiaries).

During monitoring

- Involve adolescents, caregivers and communities in monitoring
- The following elements should be monitored in all CVA but with greater emphasis placed on them when adolescents are the direct recipients of CVA:
- How the CVA has been used
- The use of risky coping strategies by adolescent participants
- Vulnerabilities increased or child protection risks encountered as a result of the CVA (e.g. increased vulnerability to theft / stealing, smuggling, drug / substance abuse).
- Household and social relations
- When possible, link CVA to case management to ensure frequent follow-up of children's situation



Template - Adolescents' Protection and Safeguarding Risks Analysis

Protection risks associated with CVA		Mitigation mechanisms	
Risk Category	Risks (context-specific)	Individual and community-led mitigation measures (context-specific)	Humanitarian-led mitigation measures (context-specific)
Child Protection Risks			
Safe and dignified access			
Data protection			
Fraud and diversion with protection implications			
Family and community relations			



