

Child Labour Action  
Research Innovation in  
South & South Eastern Asia



# **CLARISSA Social Protection Cash Plus Pilot**

## **Preliminary Findings**

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31 October 2023

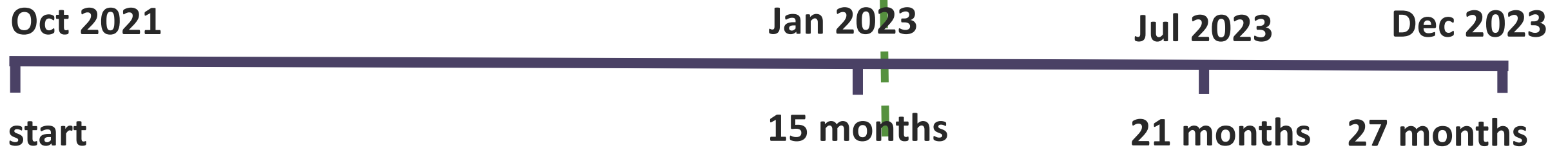
# Outline

- Overview of Intervention
- Research and Evaluation Design
- Preliminary Findings
- Next Steps



# Overview of the Intervention

# Intervention Overview

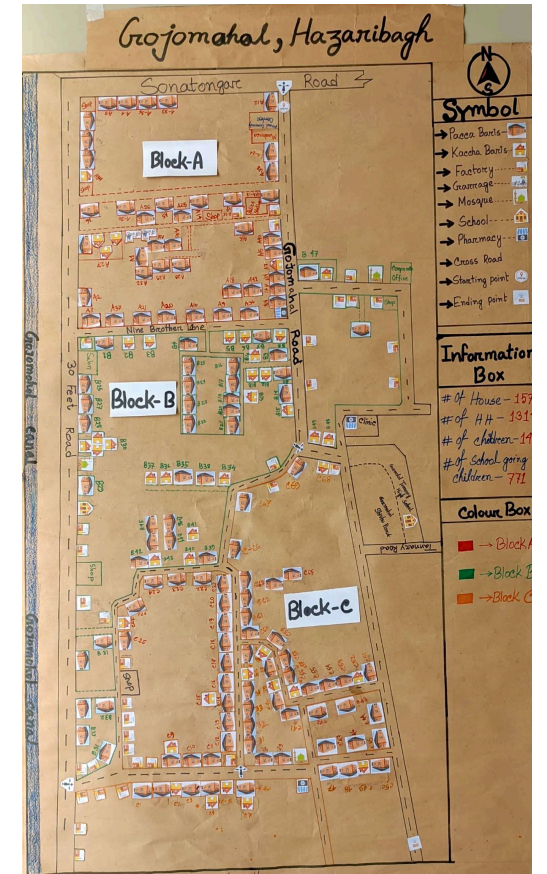
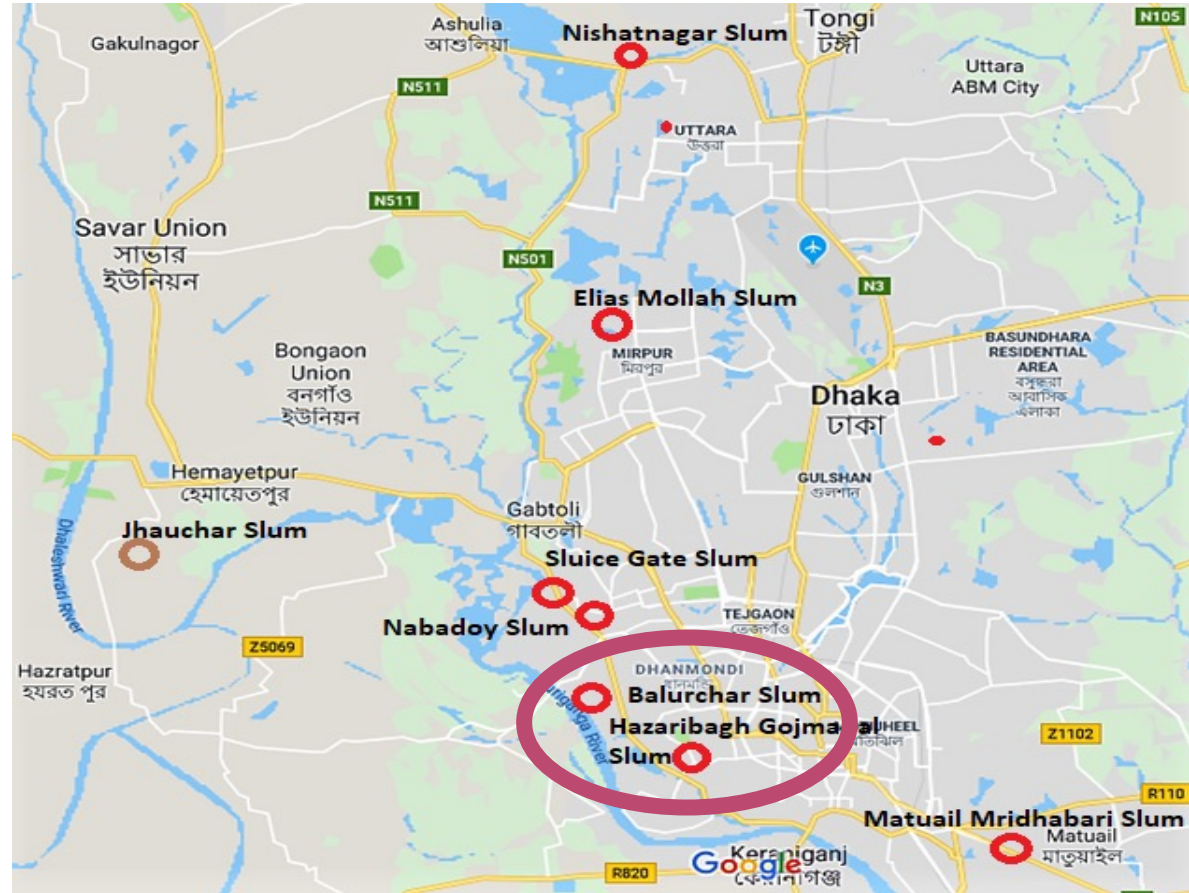


**PLUS – Individual and Family level:** Case work; Mediation; Linking to Services

**PLUS – Group and Community level:** Participatory Action; Collective Organising

**CASH (6 transfers Jan -Jun)  
+ INVESTMENT GRANT  
(Sep)**

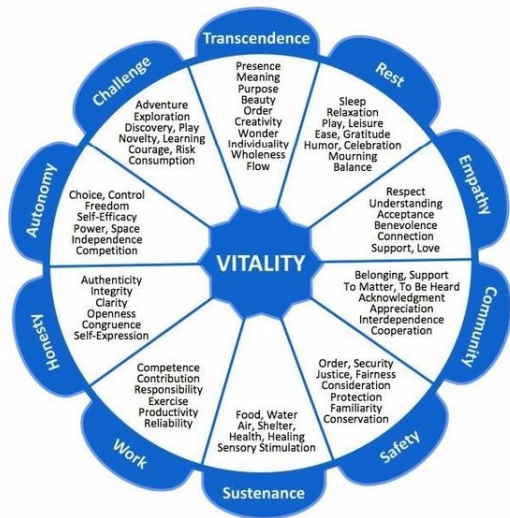




# Principles

- UNCONDITIONALITY: Recipients are free to use the cash in any way they think is best
- UNIVERSALITY: All community members receive the cash transfers, regardless of their socioeconomic conditions

**The Wheel of Needs**  
Universal Human Needs



**Needs-centred**



**People-led**



**Open-ended & Emergent**

# The 'Plus' Component

## WORK ON MULTIPLE LEVELS

Layers of Engagement	Example Types of Activity
Individuals	Referrals, Coaching, Safeguarding
Families/Households	Coaching, Mediation, Livelihood Planning
Groups	Research-Action-Reflection, Group Formation, Coalition Building

# The Cash Component

**Frequency:** Six monthly payments from Jan 2023 to June 2023 and one investment transfer in Sep 2023.

**Amount:** Transfer amounts had been identified based on a basic amount for all households (BDT 2200) topped up (BDT 500) for each additional child under 18 years of age – principles that the amount would be high enough to be impactful, small enough to be replicable; based also on norms in cash sector.

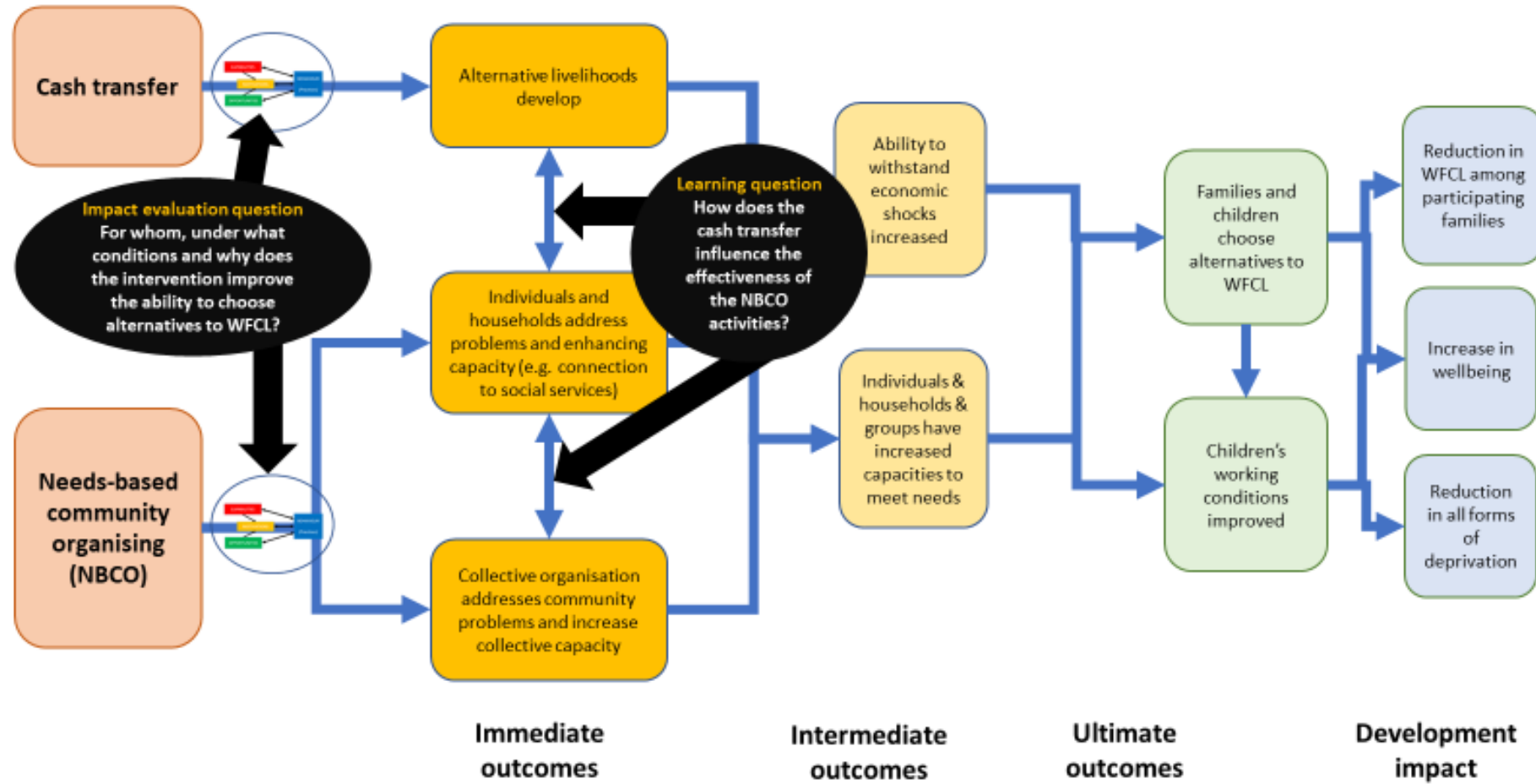
**Cash Recipient:** One nominated person within the household on behalf of all members. Nomination was discussed with CMs.

**Cash Recipients:** 1573 HHs.

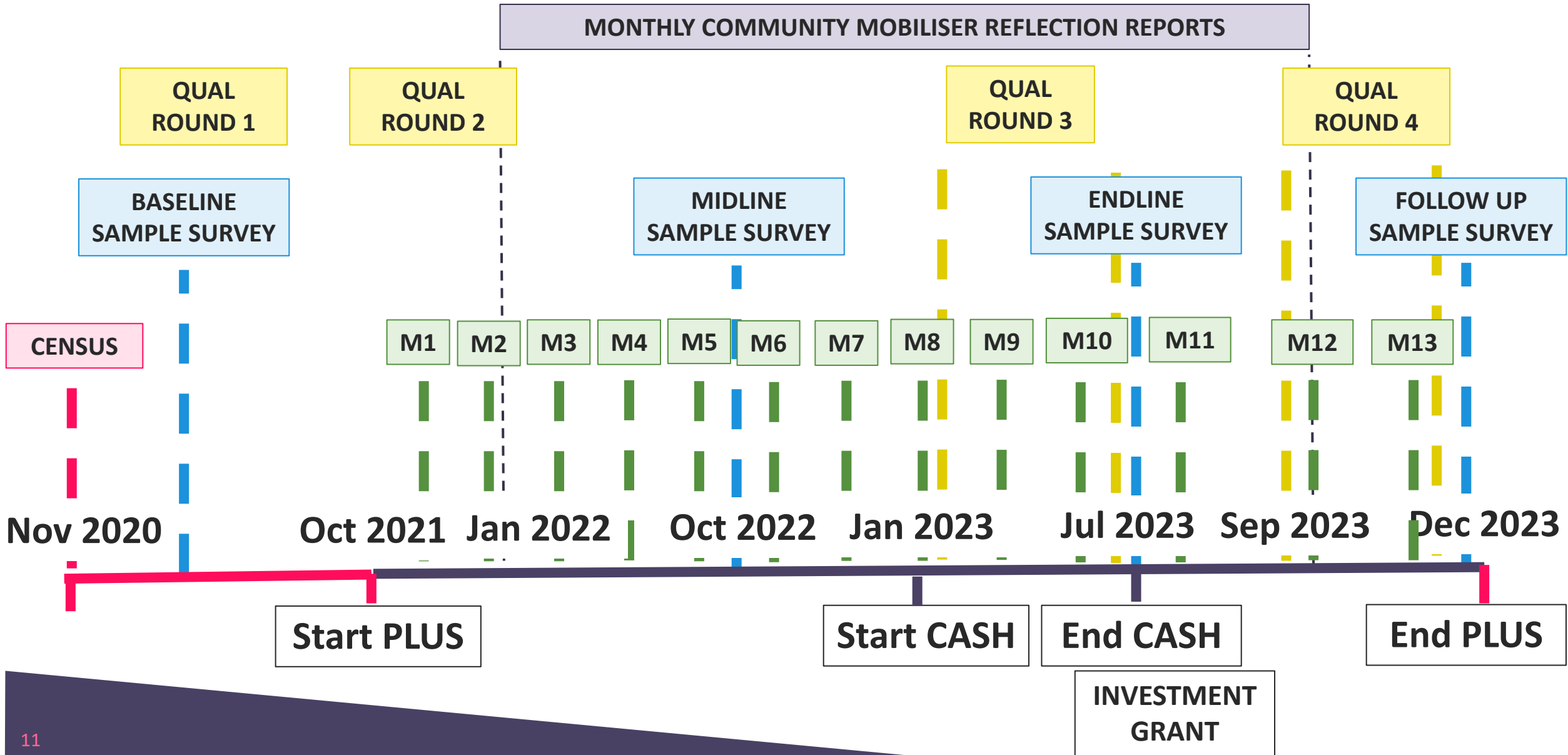
**Transfer/Payment Modality:** Upay mobile financial service.

# Research and Evaluation

# Theory-Based Evaluation



# Data Collection





# Preliminary findings



## **Dispelling Misconceptions**

- No waste of money on drink and drugs
- No reduction in work
- Universality not a waste
- Unconditionality not counter-productive



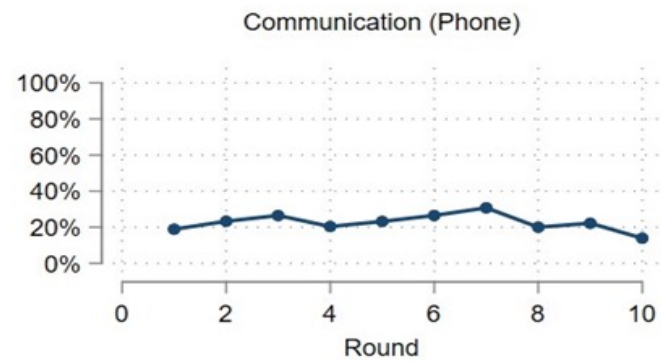
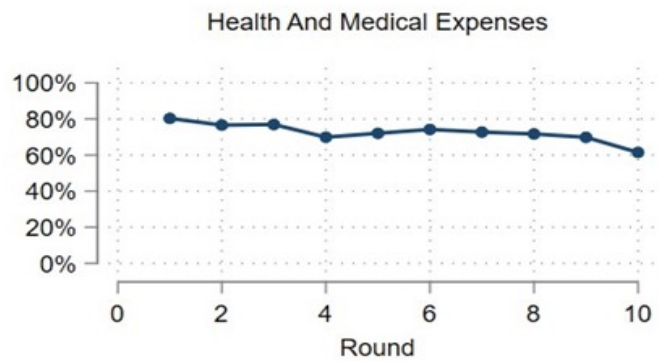
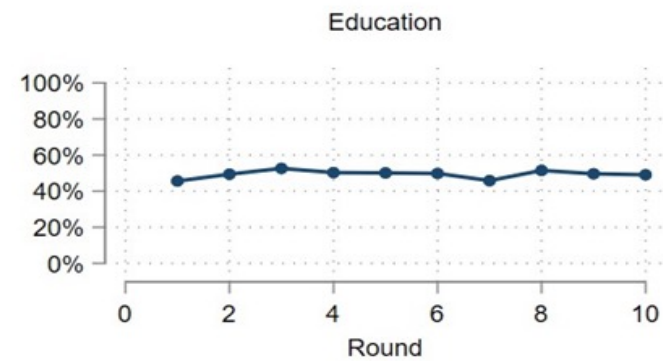
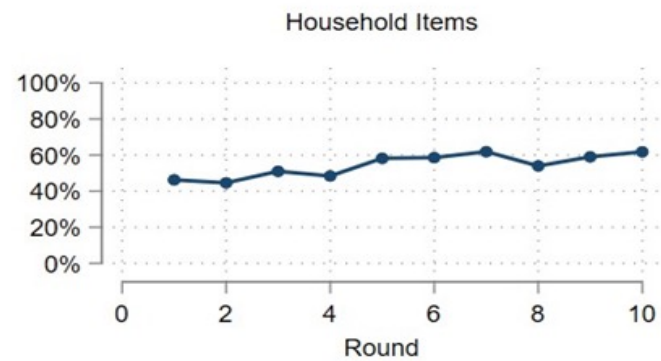
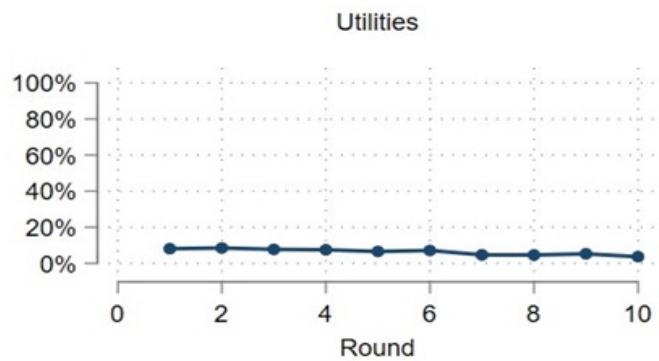
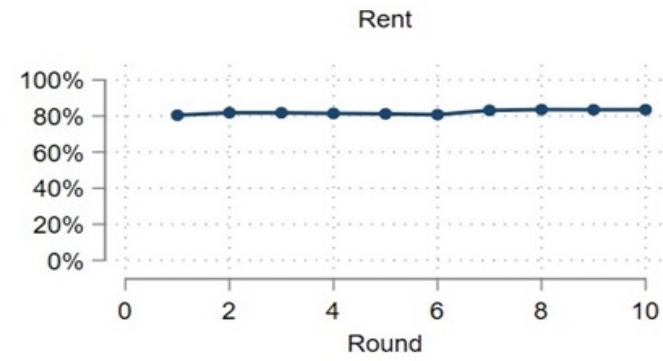
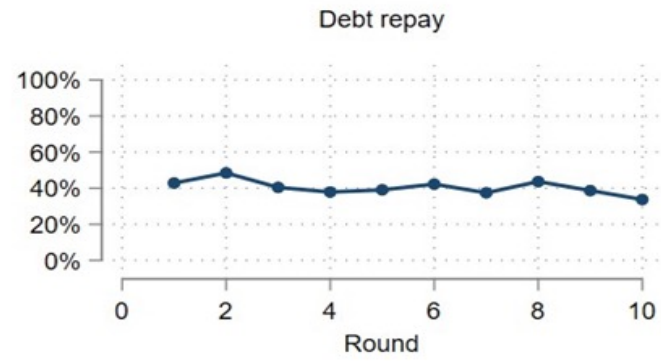
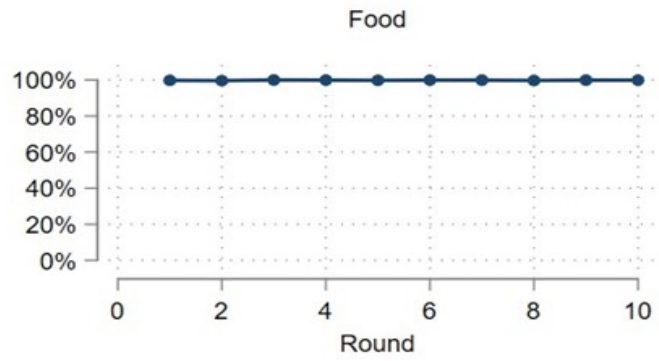
# FINDING 1

Urban poverty is multi-faceted  
and low-income residents face  
many intersecting crises

## CONTEXT: High poverty likelihood

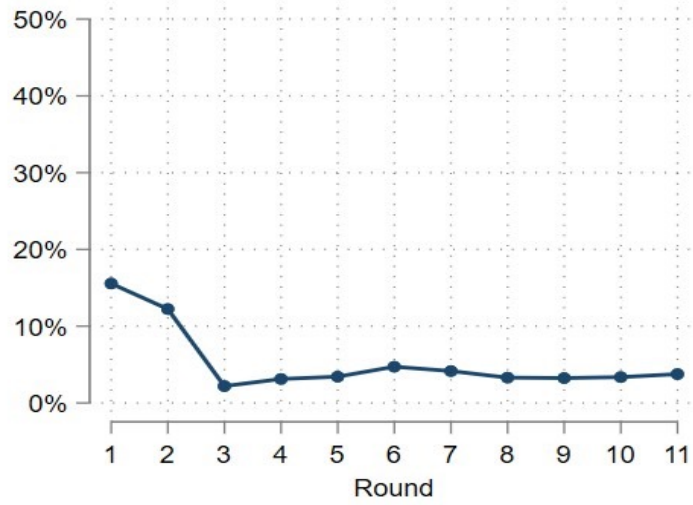
<b>Poverty Likelihood based Poverty Score Card methodology</b>	
Intl. 2005 PPP USD 1.25	18 %
Intl. 2005 PPP USD 1.75	48%
Intl. 2005 PPP USD 2.00	59%
Intl. 2005 PPP USD 2.50	74 %
N	1,367

# CONTEXT: Food, Rent, Health Among Most Important Expenses

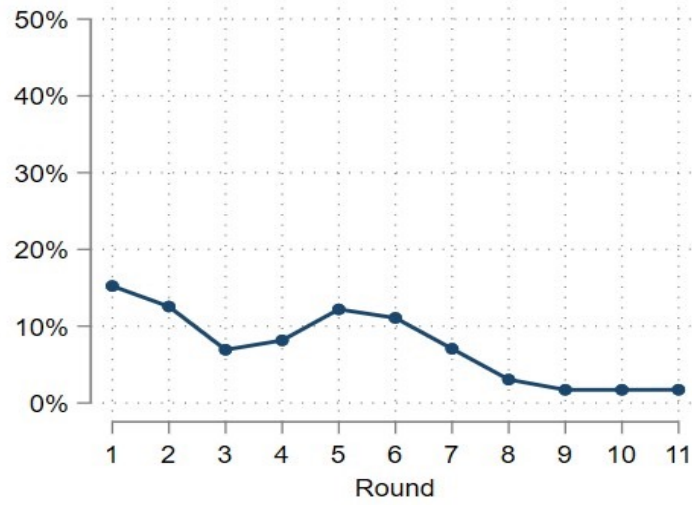


# CONTEXT- Shocks are Commonplace

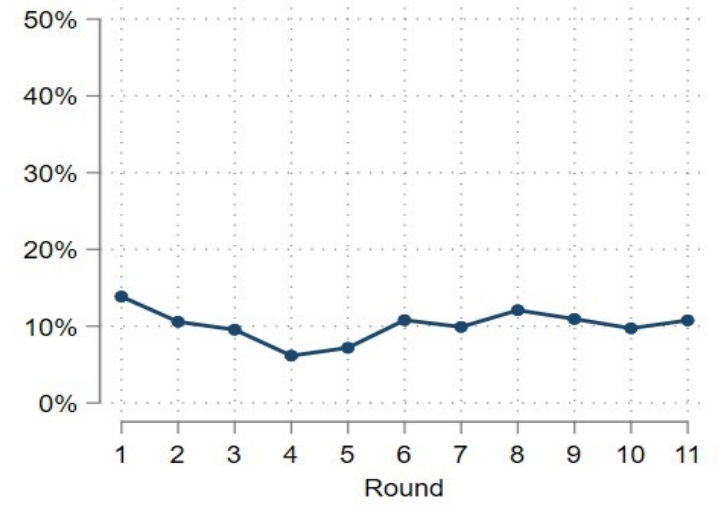
Loss of Job



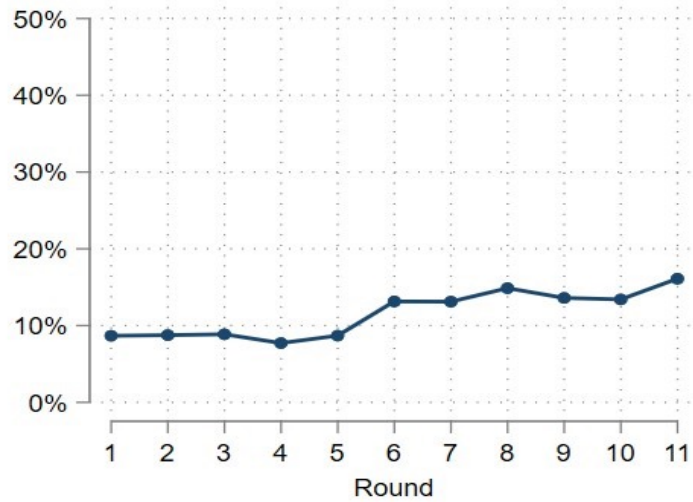
Loss Or Disruption In Wage Payment



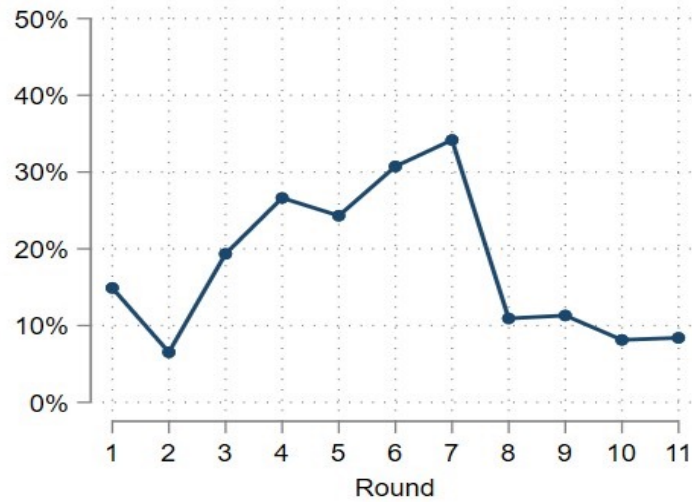
Severe Illness Or Injury (Non Covid-19) Of Income-Earning HH Member



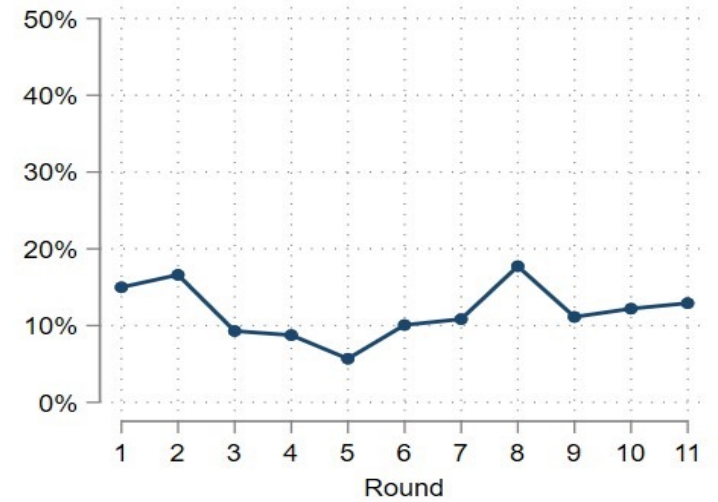
Severe Illness Or Injury (Non Covid-19) Of Non Income-Earning HH Member



Unexpected Price Increase In Commodities that you Consume



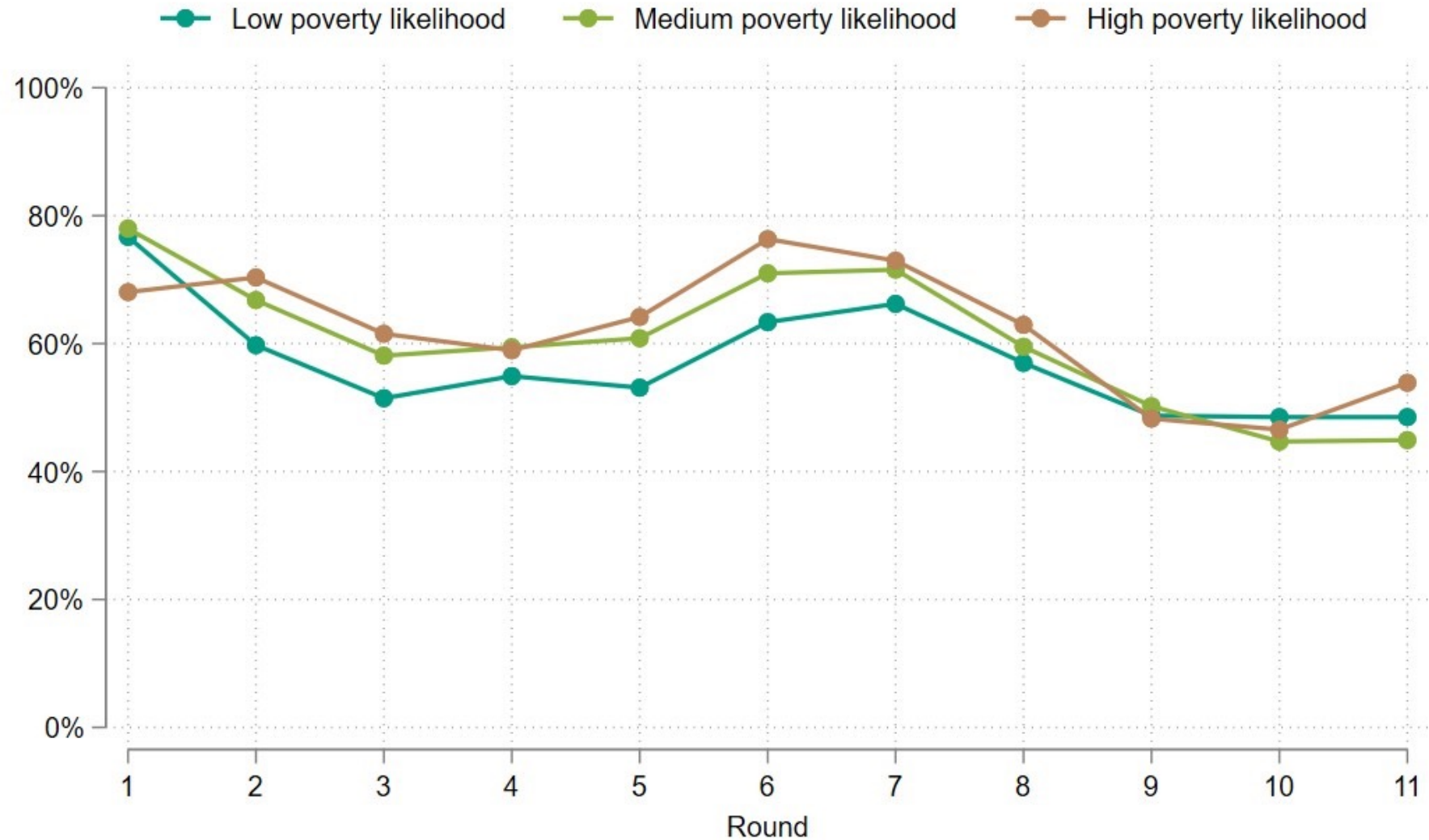
Other affection





# CONTEXT- Shocks are Commonplace

Figure 7: Any negative shock



# CONTEXT– Coping Strategies are Limited

## CASE STUDY 1: Coping Strategies

My Brother was sick during corona and my father did not have his income. I could understand the financial hardship of my family as my parents took out a huge loan for my brother's treatment and household expenses. So, I did not say anything about when I was not sent back to school...

*Girl, 15 in Round 1 Focus Group With Adolescent Girls*

If we have an emergency, we may borrow from a loan shark. But these loans are expensive. And the lenders call the borrowers names and even beat them up.

*Adult Male in Pre-Intervention Focus Group*

We couldn't eat much during the lockdown. We used to eat lentils, vegetables, rice and what we got as reliefs. We got reliefs from Bangladesh Army, ward commissioner Babul and from some other rich persons in our area. We used to eat three times a day but we couldn't eat fish and meat at that time.

*Boy, 15, Round 2 Interviews*

# FINDING 2

Unconditional cash transfers reduce poverty and promote resilience in the face of crisis



# PROGRAMME EFFECT – Income Increases

Figure 3: Average Monthly Income by Poverty Likelihood

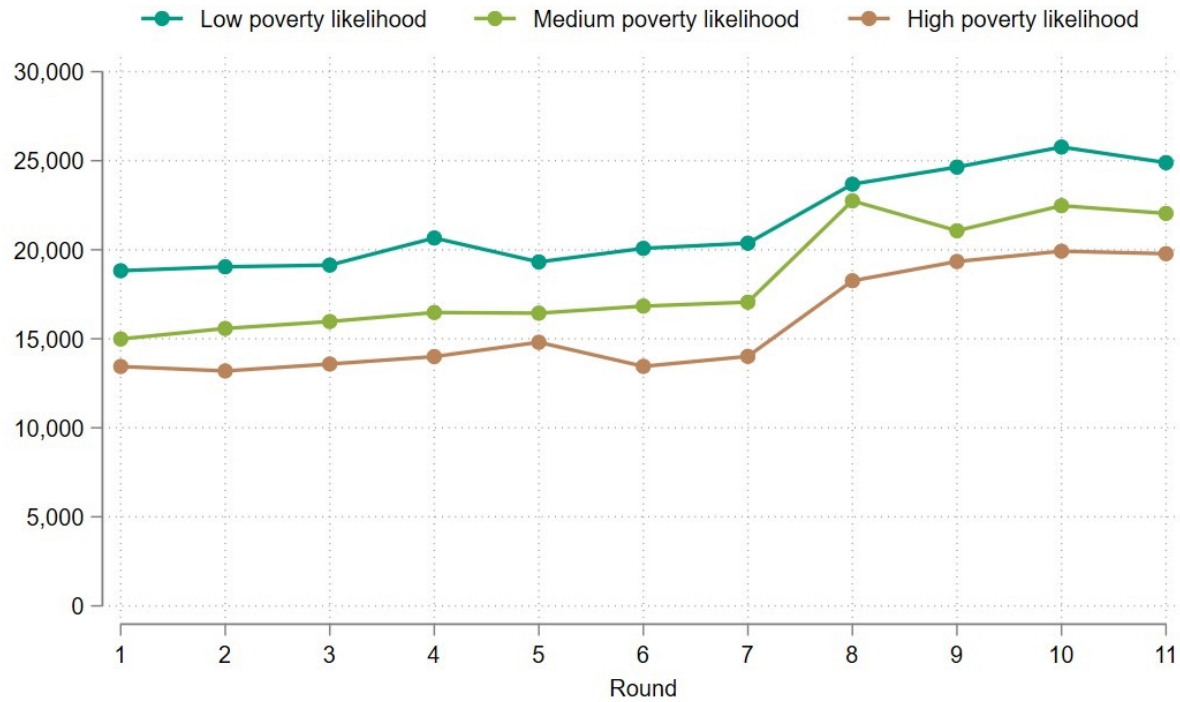
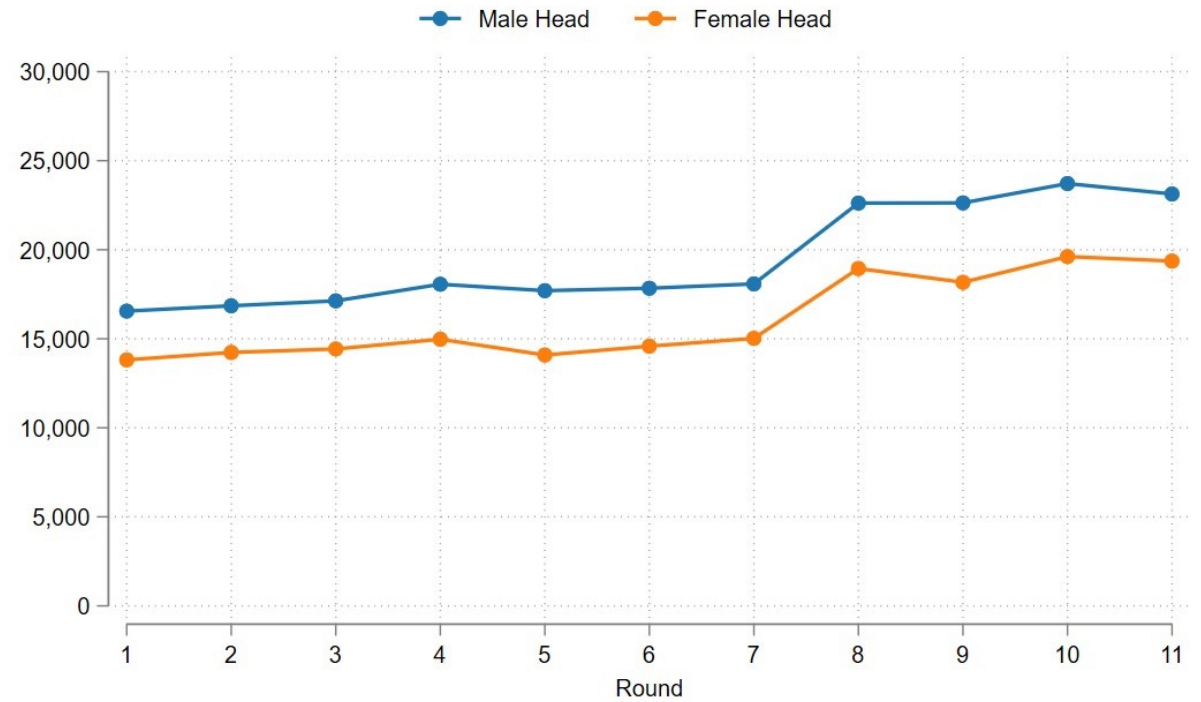


Figure 4: Average Monthly Income by Gender of HH Head



# PROGRAMME EFFECT– Income Increases

## Cash transfer

Reported amount of Cash Transfer received by the household (average round 8-11)

Categories	Mean BDT	Median BDT
Low poverty likelihood	2,738	2,727
Medium poverty likelihood	3,018	3,232
High poverty likelihood	3,303	3,232
Male head	2,992	2,727
Female head	2,794	2,727
<b>Total</b>	<b>2,968</b>	<b>2,727</b>

- The households received a cash transfer of about BDT 3,000
- The group with the highest poverty likelihood received BDT 3200-3300, while the group with the lowest poverty likelihood received BDT 2,700 (a difference of BDT 600).
- This could be due to the fact that poorer household have more family members (specially children, see Table 3)

# CONTEXT – Income Increase = Resilience

## CASE STUDY 3: Cash = Resilience

Things started looking up when TDH NGO helped us. Over six months, they gave us support. I got 3700 taka every month through my Upay account. We used the money to cover our daily expenses, send our granddaughter to school, and get our basic needs met. During that time, their money was a lifeline, helping us through tough times.

*Mother in R3 Interview, post-cash*

TDH has been a blessing for us. We got a good amount of money for 6 whole months. It was really helpful.

*Father in R3 Interview, post-cash*

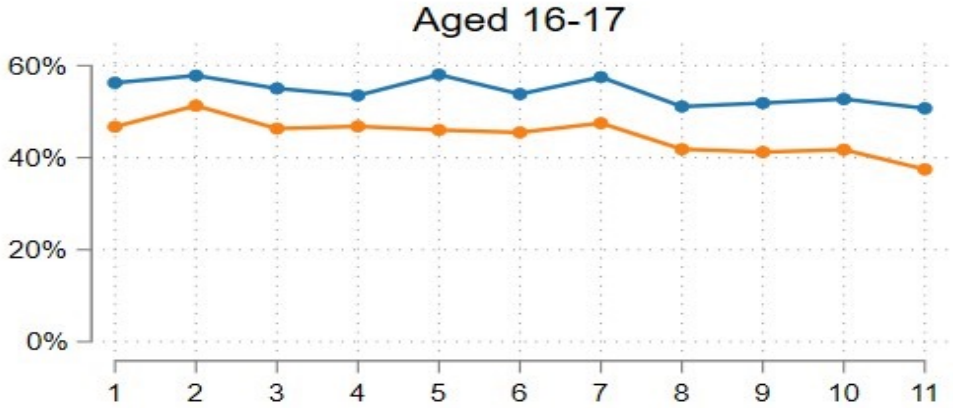
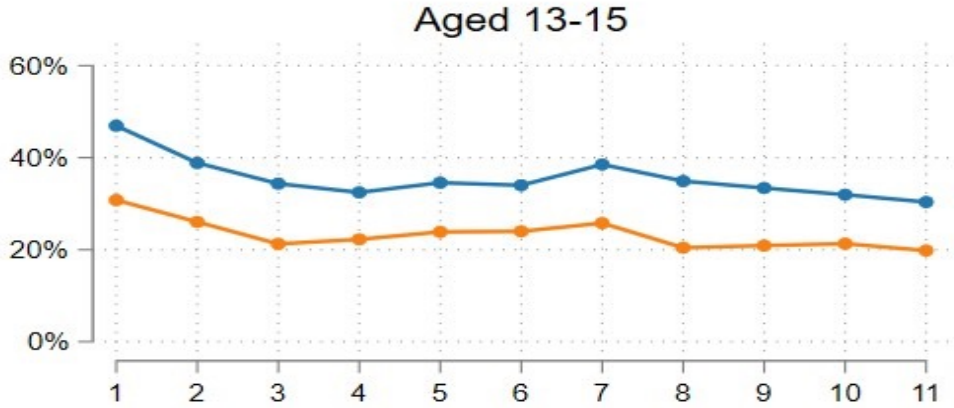
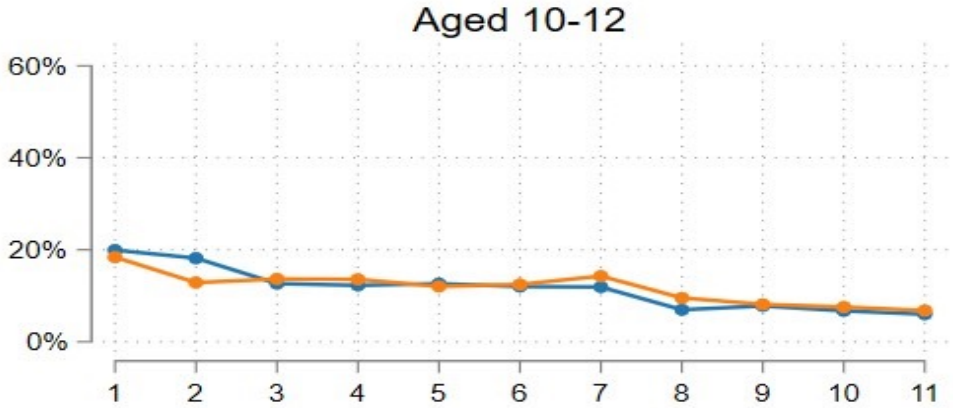
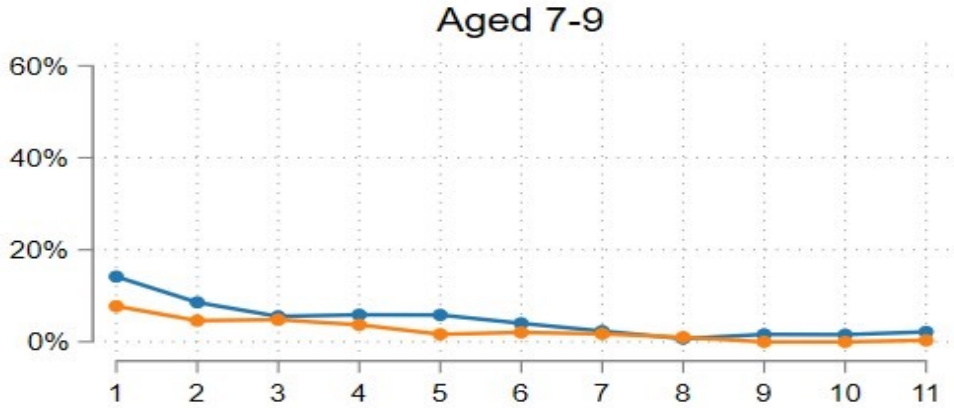
Yes, we do receive a small financial support. For my two daughters, myself, and my husband, we receive taka 3200. And, yes, it has helped us pay off the small amounts of money we owed to different people. Also, I had an infection in my arm and this financial support allowed me to do the treatment.

*Mother, 4, in Round 2 Focus Group with Mothers*

# Resilience = Reduced Negative Coping Strategies

Figure 20: School Dropout by Age-Cohort average at Report & Gender

Male Female

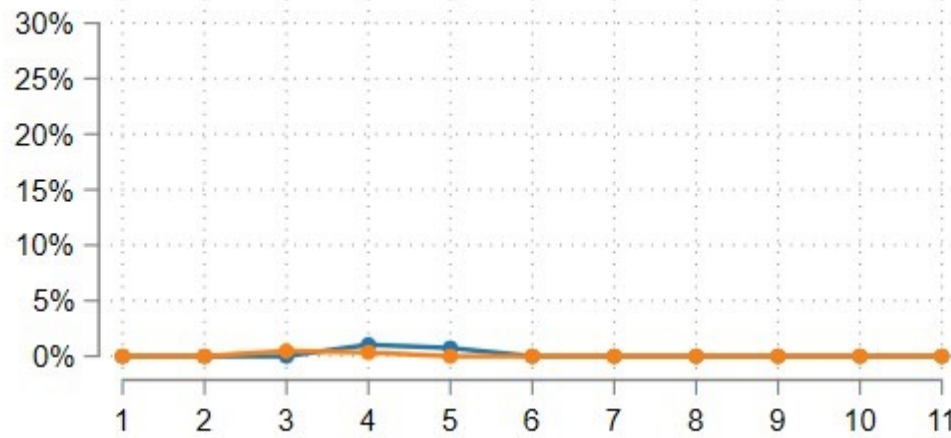


# PROGRAMME EFFECT – Possible Slight Reduction in Harmful Work

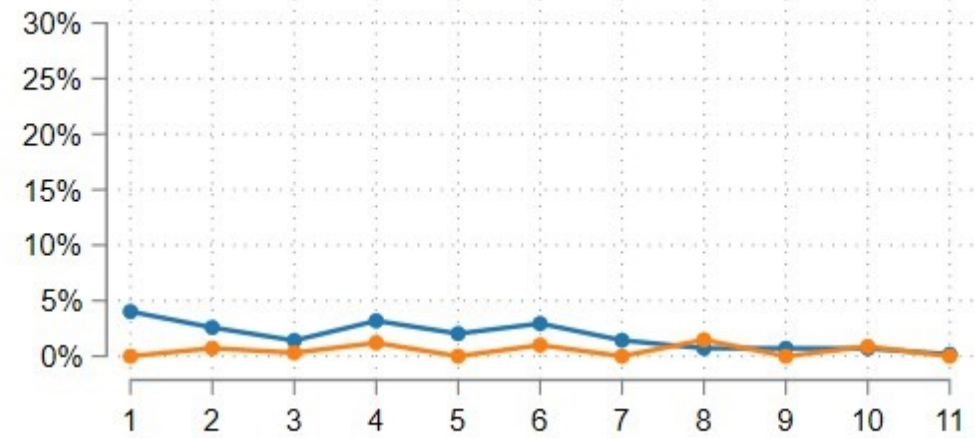
25

Male Female

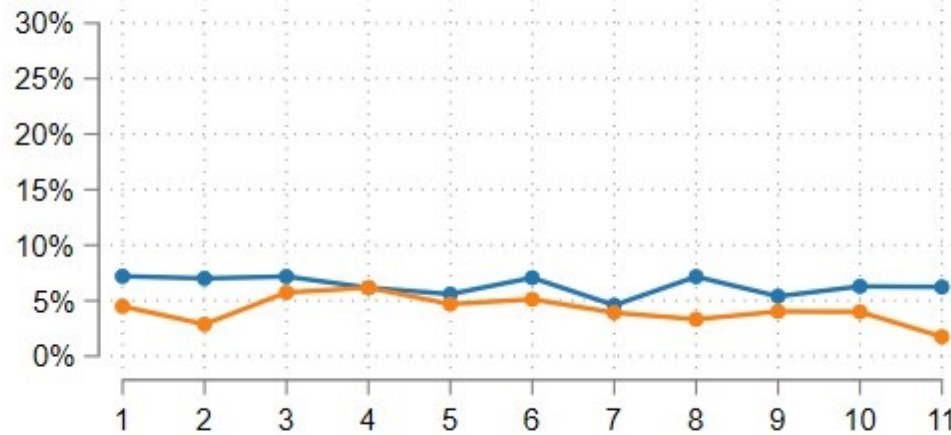
### Aged 5-8



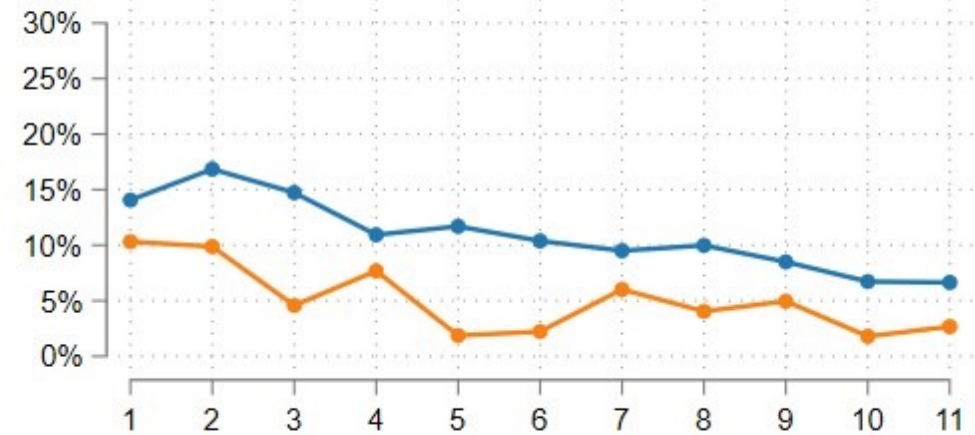
### Aged 9-11



### Aged 12-13



### Aged 14-16



## Qualitative Evidence of Harmful Work Reduction

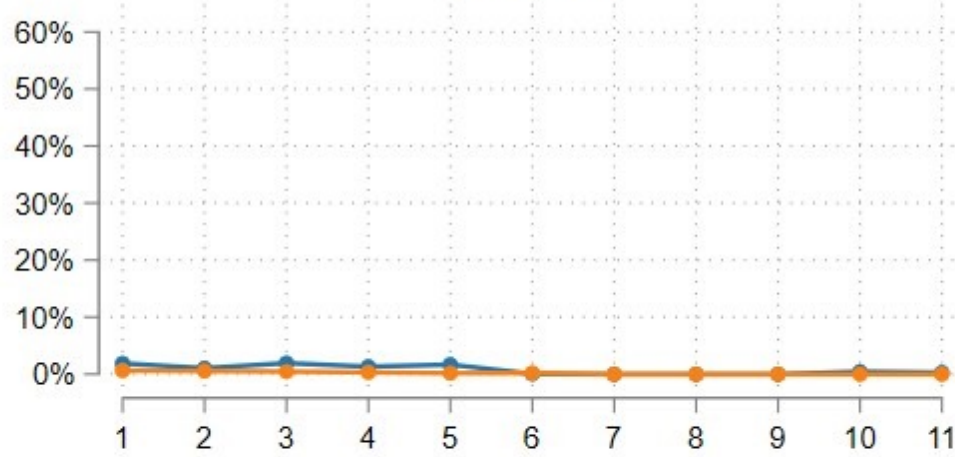
*“I left work and enrolled in school...You know the brothers and sisters from TDH? They got my admission to school. I left the school last time ... .it was in 2021 when lockdown ensued... Now I got readmission because the TDH has been providing money for six months....”*

*15 Year Old Former Working Girl*

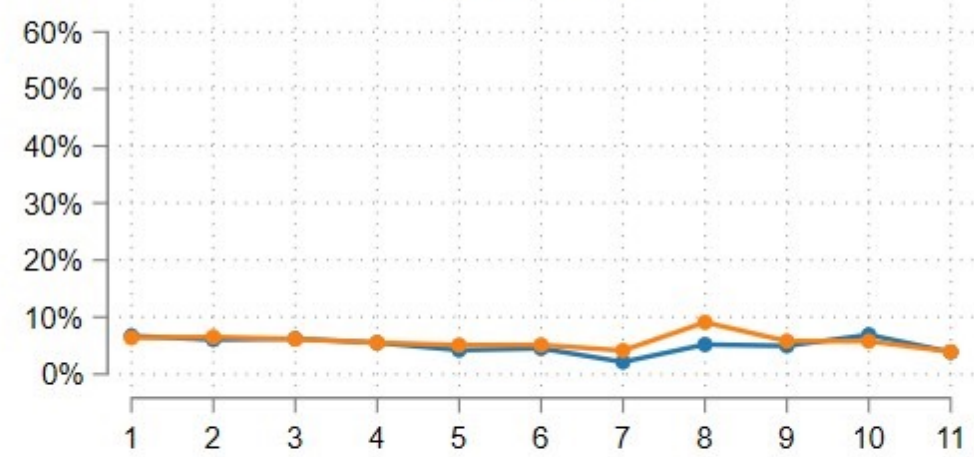


# PROGRAMME EFFECT – Slight Reduction in Older Children's Paid Work

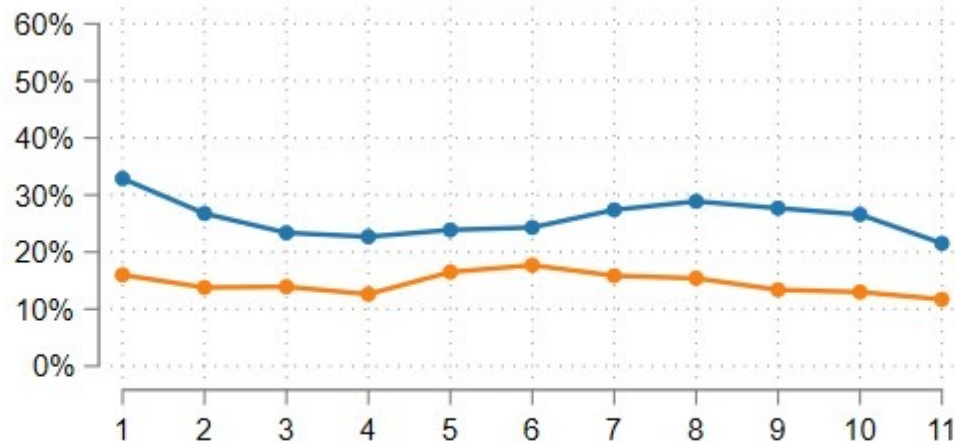
Aged 7-9



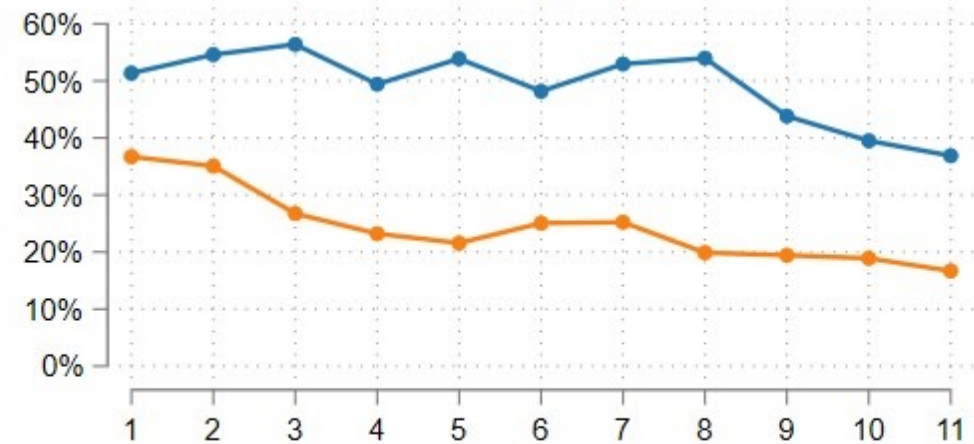
Aged 10-12



Aged 13-15

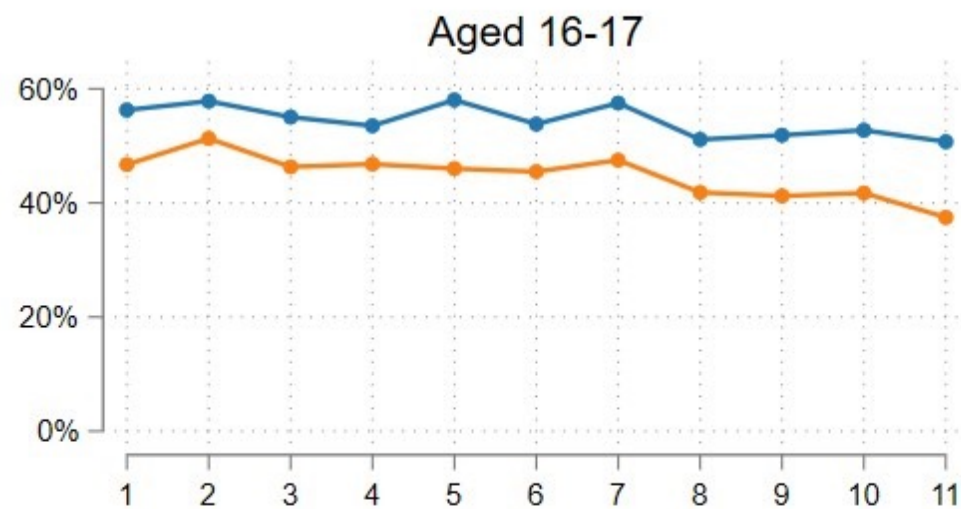
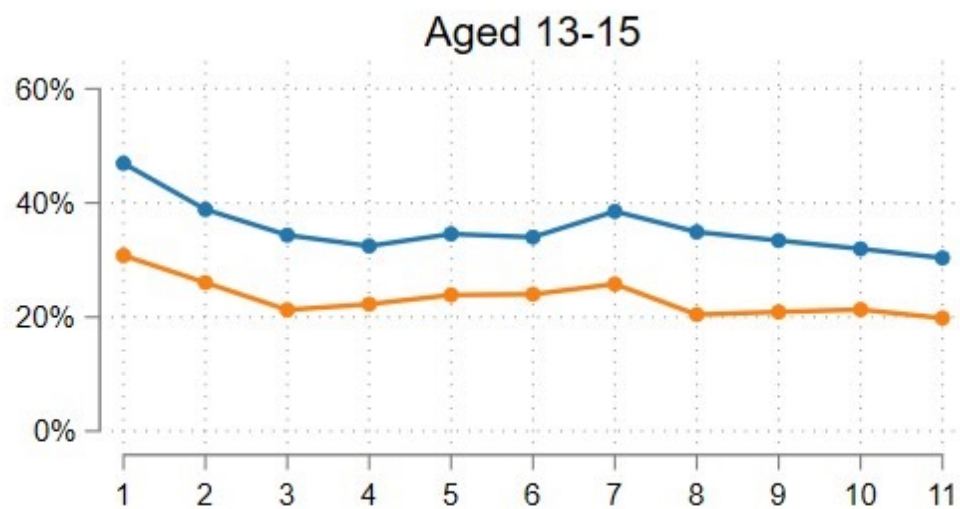
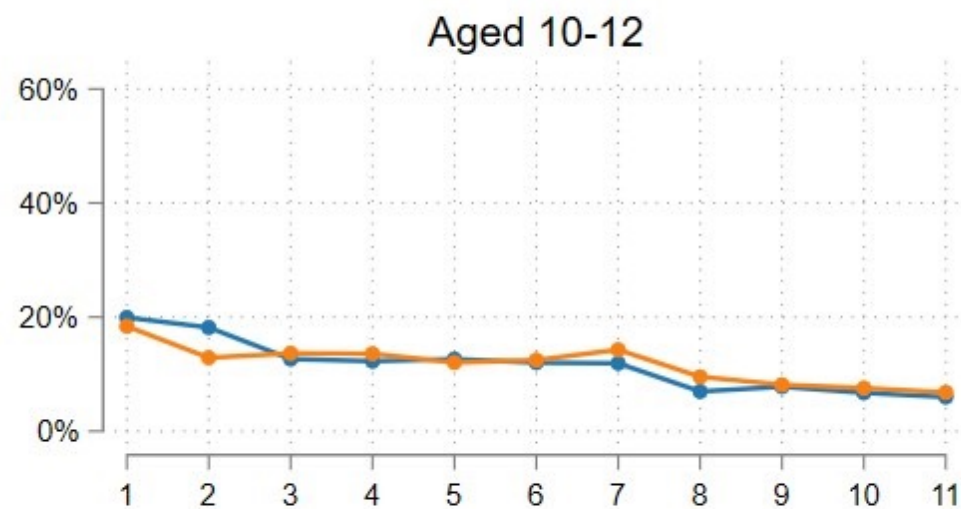
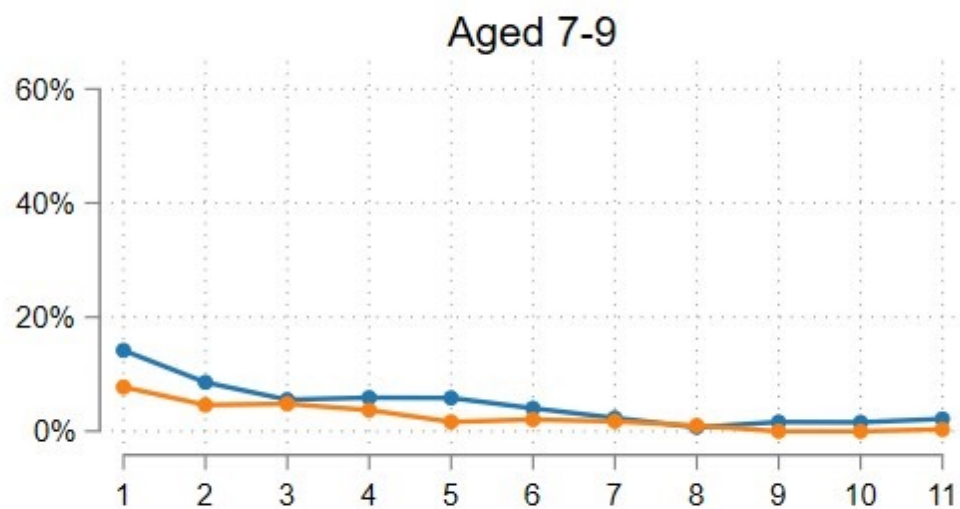


Aged 16-17



# PROGRAMME EFFECT – Slight Reduction in School Dropout

Male Female





## CONTEXT – Income Matters Because Limited Support Accessible

	Low poverty likelihood	Medium poverty likelihood	High poverty likelihood
The household is enrolled in cash or food assistance program (%)	5%	6%	7%

*“While talking, at a point he expressed that COVID-19 and lockdown was a better time for them. Because he got support from other house owners and political persons during the lockdown but now no one comes to support him with anything. Their sufferings have no bounds now.” [MC 162]*

# FINDING 3

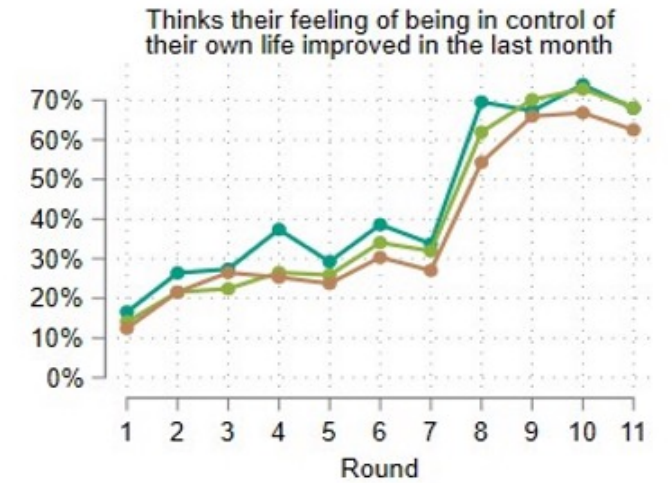
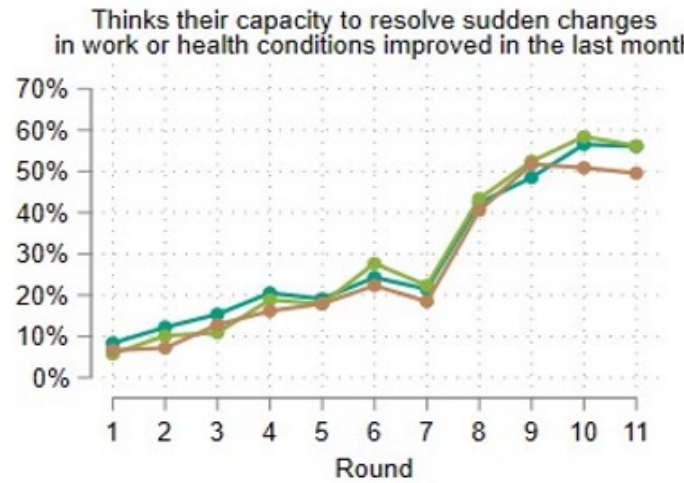
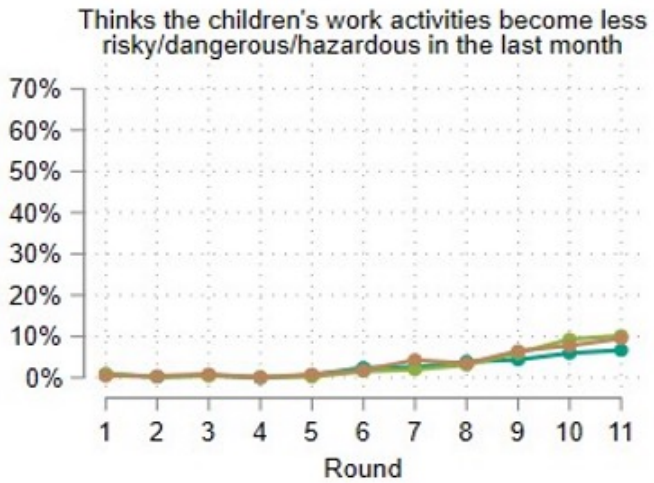
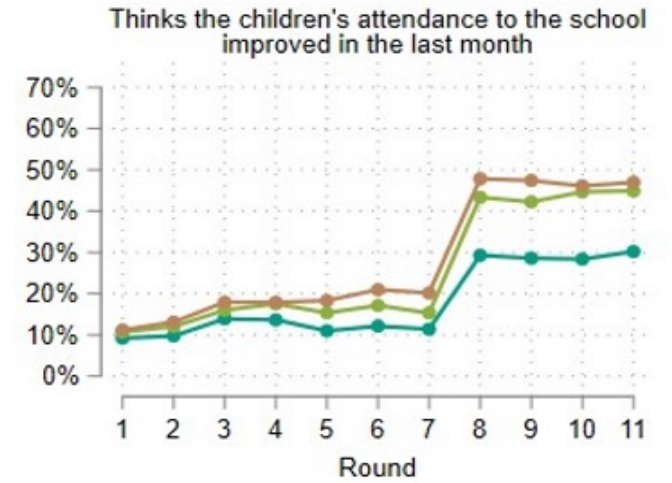
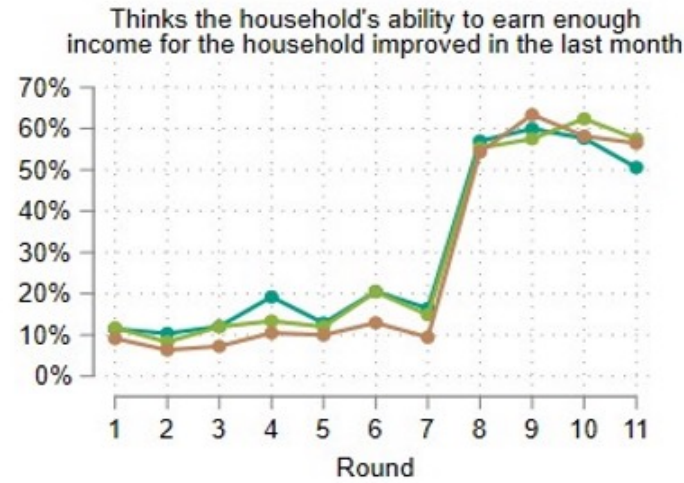
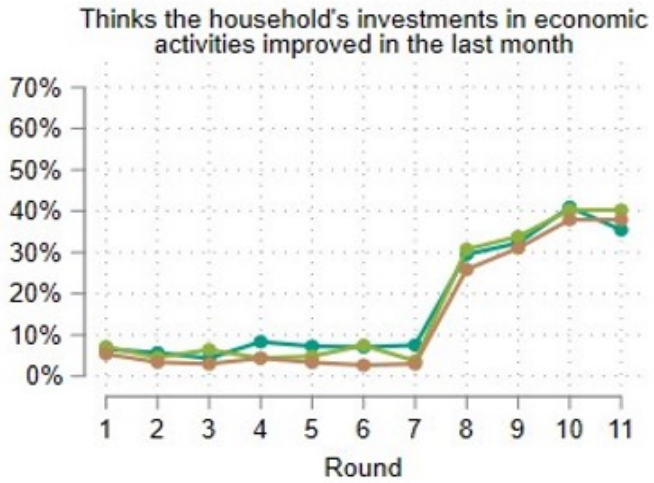
Unconditional cash is associated  
with many individual and  
household level improvements

# PROGRAMME EFFECT – Increased Wellbeing, Reduced Stress, Increased Sense of Ability to Cope

● Low poverty likelihood

● Medium poverty likelihood

● High poverty likelihood



# PROGRAMME EFFECT – Investments

## CASE STUDY 4: Stress Reduction

*Interviewer:* What kind of impact has the cash transfer have on your family's mental well-being? What do you think?

*Boy 2:* People of our area were not happy before but now they look happy. People become happier when they receive the money. They think that they could use the money to reduce their stress.

# PROGRAMME EFFECT – Debt Repayment

## CASE STUDY 5: Paying Back Debts

Jalal is a 12-year old boy going to school in North Gojmohol. He is in Class 4. He lives with his Mother, Father, Grandmother and younger brother. Jalal's family are poor – his Father works in a rickshaw garage and his mother is a cleaner. Every month the cash transfer came to his Mother's phone, and she uses that to pay off debts that the family had previously accrued in times of crisis.

*Woman, 40s, in FGD R2 with Mothers*

# FINDING 4

Alongside cash, community work and case work function as a form of social protection

## PROGRAMME EFFECT– Links to Services

### CM's Like a Last Mile for Social Protection

*“[One of the] participants has a physically disabled child who cannot walk. If the child wants to go anywhere, he has to ride on his mother's lap. The child has a broken wheelchair which is unusable. So I reported it in writing to the Social Service Office and verbally to the Centre for Zakat Management Office at different times. Zakat Management Office provided a wheelchair. The family benefited by getting this wheelchair. Now the child can walk in the wheelchair and eat all kinds of food. The family is very happy to receive this support.” [MC92]*

# PROGRAMME EFFECT – Children Back to School

## **CASE STUDY 6: Community Mobiliser Impacts – Advocacy for Schooling**

What kind of changes occurred in me because of the CMs? If they didn't come here then it wouldn't be possible for me to get readmission in school. With their help I managed to get readmission. They encouraged me a lot. That's why I managed to get readmission, and also, I am helping many other children to get their admission. Yes, there are some children who get admitted to school with our help. There are two who got admission in the same class as mine... I mean they got admission in class 9... And also, we admitted one student in class 8. Yes, we did it. They, the TdH personnel, went to the school with us to talk to the teachers. They told the teachers to give a chance to those children who are working and want to continue their education as well. The head teacher was really a nice person. TdH personnel advocated with the head teacher regarding the working children who also desire to study.... he was told to create an opportunity like taking classes on Fridays for the working .children...the head teacher said they could do it.

*Girl, 15, School-going, in Round 2 Interview*



# PROGRAMME EFFECT – Supporting Investments and New Work Opportunities

Community mobilisers have successfully contributed to enhancing households' productive and human capital, through providing income generating (IGA) activity trainings, business advice, and encouragement as well as support for children to return to school. In total, CLARISSA community mobilisers have delivered IGA trainings to well over 100 people and supported more than 15 new businesses to be set up. They have advised in investments in assets such as livestock or auto-rickshaws.

# FINDING 5

Unconditional, needs-based approaches are highly impactful as a form of cash PLUS

# PROGRAMME EFFECT – Community Responsive Activities

## Health Camps



## Youth Activities



# Community Responsive Activities

**SP Children Group:** Clean Environment

**SP Adult Group:** Parent-Child Relationship

## ***Emerging groups***

- 2 groups with adolescent boys and adolescent girls
- Female-headed HH Group
- NVC Practicing group
- Rotational savings group
- Health Camps

## ***Emergent activities***

- Income Generating Activities Training(IGA)
- Training on Financial Literacy & Mentoring session on
- Motivational and Career Counselling with adolescent boys
- Sports & Recreation
- Individual Coaching



## PROGRAMME EFFECT

- The 'plus' – relational component – translates in some change, and lays strong foundation;
- The cash is an ignition for further change.

### Some key factors:

- the programme's universal nature helped to secure wide engagement across community
- unconditionality allowed for programme to respond to needs
- cash was paid on time without substantial issues



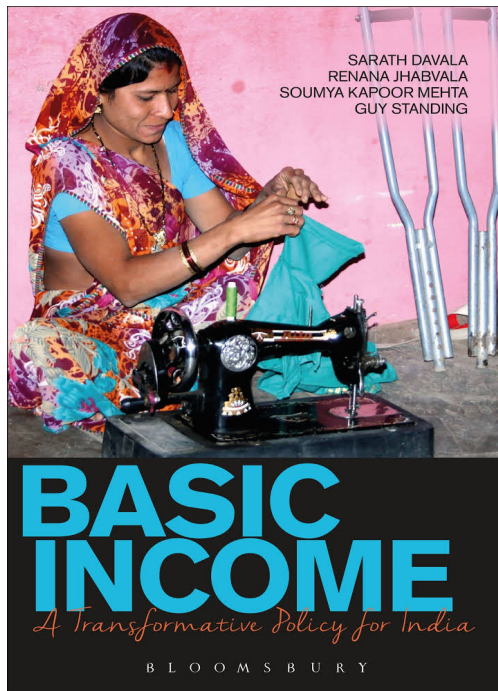
# Next Steps

## MITIGATING DEPARTURE

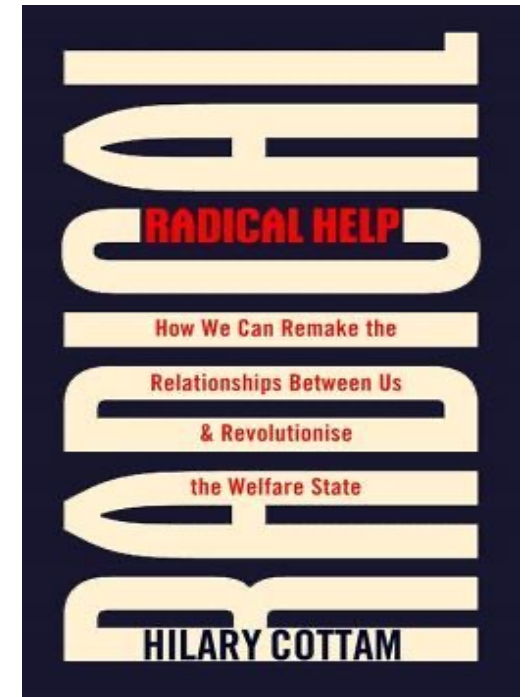
- Informed consent – constant reminders!
- Individual, household & group discussions and plans
- Sustainability actions:
  - Ongoing health camps
  - Rotational savings
  - Leaders' NVC Practice Group
  - Adult group to register w/ Social Service Dept
  - We are Gojmohol Community Facebook Page



# Next Steps



- Ministerial Take-Up?
- Cost Calculations Forthcoming
- Future SP + Health Bids
- Sustainability?







**Thank you!**