



## **WORKING PAPER 4**

# **CHILDREN'S ENGAGEMENT WITH EXPLOITATIVE WORK IN DHAKA, BANGLADESH**

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# ABOUT THIS WORKING PAPER

Despite decades of interventions aiming to reduce child labour, children's engagement with exploitative work remains widespread, particularly in South Asia. Emerging evidence about cash transfer programmes point towards their potential for reducing children's engagement with work, but knowledge is scarce in terms of their impact on exploitative work and in urban settings. One component of the CLARISSA programme is to trial an innovative 'cash plus' intervention and to learn about its potential for reducing children's harmful and hazardous work in two slum areas in Dhaka, Bangladesh. This Working Paper presents findings from a small-scale qualitative study that was undertaken in late 2019, aiming to inform the design of the cash plus intervention. Findings point towards the potential for cash transfers to reduce the need for children to engage in exploitative work and highlight key considerations for design and delivery, including mode and frequency of delivery and engagement with local leaders and community representatives.

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## The Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA)

is a consortium of organisations committed to building a participatory evidence base and generating innovative solutions to the worst forms of child labour in Bangladesh, Myanmar, and Nepal.

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# ABBREVIATIONS AND ACRONYMS

**ASA** Association for Social Advancement

**BNPS** Bangladesh Nari Pragati Sangha

**CBO** community-based organisation

**CLARISSA** Child Labour: Action-Research-Innovation in South and South-Eastern Asia

**DSK** Dustha Sasthya Kendra

**FCDO** Foreign, Commonwealth & Development Office

**FGD** focus group discussion

**IDS** Institute of Development Studies

**KII** key informant interview

**MFI** microfinance institution

**MNO** mobile network operator

**NGO** non-governmental organisation

**REC** Research Ethics Committee

**Tdh** Terre des hommes

**WFCL** worst forms of child labour

*Section 1:*

# **INTRODUCTION**

## 1 INTRODUCTION

Despite decades of efforts to reduce child labour, children's engagement in hazardous and exploitative work remain widespread. In 2018, the International Labour Organization (ILO) estimated that 73 million children across the world were engaged in hazardous work (ILO 2018). This includes activities that endanger children's health, safety, and development such as working long hours, working with dangerous machinery, or being exposed to abuse (ILO 2017). Worst forms of child labour (WFCL) represent a subset of hazardous child labour and refers to forced labour and children working on illegal activities, among others (*ibid.*). South Asia has high rates of children in hazardous work: 75 per cent of working children aged 15–17 years old in Bangladesh and 30 per cent in Nepal are estimated to be engaged in work that is hazardous in nature (Khan and Lyon 2015).

Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA) is a four-year programme led by the Institute of Development Studies (IDS) that is implemented in Bangladesh, Nepal, and Myanmar and aims to co-develop innovative and context-appropriate ways to increase options for children to avoid engagement in exploitative work (also referred to as worst forms of child labour – WFCL). The programme includes four interconnected workstreams, namely: (i) innovations in social protection; (ii) supporting positive family dynamics and social norms; (iii) revealing and reducing harm in supply chains; and (iv) building children's agency and child-led coalitions.

The objective of the social protection workstream is to design and test an innovative cash transfer intervention that works towards freedom from hazardous and exploitative forms of work for children. Existing research suggests that cash transfer programmes and similar interventions have the potential to reduce children's

engagement with hazardous forms of work (Dammert *et al.* 2018; de Hoop and Rosati 2014). However, these interventions are primarily located in rural contexts and evidence is limited in terms of their potential to reduce exploitative and harmful types of work. In addition, most of the interventions adopt an abolitionist approach that overlooks benefits that derive from children's engagement with work (Aufseeser *et al.* 2018; Bourdillon and Carothers 2019). The CLARISSA intervention takes a more nuanced approach by understanding and responding to children's and their families' priorities without aiming for preventing all forms of work. It will be based on a model of 'cash plus' programming. So-called 'cash plus' interventions of regular cash transfers exist and provide complementary services, ranging from additional in-kind transfers to psychosocial support and referral to other services (Roelen *et al.* 2017).

This Working Paper is part of the foundation for design and implementation of the 'cash plus' intervention. It provides insight into children's engagement with work in two slum areas in Dhaka. Following a mapping of slums in Dhaka and neighbouring areas, conducted by the Grambangla Unnayan Committee with Child Hope UK in January 2019, two adjacent slums were identified as intervention areas. Both slum areas have a heavy concentration of tannery work and high proportions of children engaged in exploitative work.

Based on qualitative interviews with children, parents and community members, the study presented in this paper explores types of work, reasons for engaging with work, and the potential for a social protection intervention to reduce hazardous forms of work. In doing so, it provides new and important contextual information for the purposes of the 'cash plus' intervention and – more generally – adds to literature about the potential role for social protection to reduce exploitative work in urban areas.

*Section 2:*  
**METHODS**



## 2 METHODS

This paper is based on small-scale qualitative research in the two slum areas that were selected for the intervention, in Dhaka, Bangladesh. The study involved primary qualitative data collection with children, parents, community members, and stakeholders from non-governmental organisations (NGOs) and community-based organisations (CBOs), including activities such as focus group discussions (FGDs) and key informant interviews (KIIs). Fieldwork was undertaken in November 2019 by a team led by Terre des hommes (Tdh) Bangladesh.

The study aimed to get insights from multiple perspectives. As such, sampling was based on four participant profiles, namely:

- 1 Parents/adult caregivers of children engaged in exploitative work;
- 2 Young adolescents (aged 11–15) engaged in exploitative work;
- 3 Representatives of NGOs, CBOs, and associations; and
- 4 Community leaders.

Semi-structured conversations with adults and young adolescents took place in FGDs; semi-structured conversations with representatives of NGOs, CBOs, and associations as well as community leaders were held using KIIs.

An overview of all activities is provided in Table 1. We aimed for equal representation across the two slum areas, but practical constraints resulted in a larger number of activities in slum area 1. In general, it was more difficult for adults and young adolescents in slum area 2 to take time away from their work in order to engage with the research. Focus groups were separated by gender to the best extent possible. In total, we undertook six KIIs and 12 FGDs.

In order to guide fieldwork, separate interview guides were developed for KIIs with NGO representatives; KIIs with community leaders; FGDs with mothers and fathers; and FGDs with adolescents. Eight themes were covered to varying degrees across all methods. These included: community perceptions of child work; savings and loans; income and expenditures; children's earnings; use of mobile phones (including for cash transactions); past, current, and future interventions (including cash); cash as a solution to the communities' perceived problems and to reducing the exploitative work; and community and government anti-corruption mechanisms. In addition, two mixed group activities were held with men and women in slum area 1: one to develop an urban seasonal calendar and discuss use of financial service providers, and another to discuss findings as obtained through the first group.

Data were collected by six fieldworkers working in gender-balanced pairs, supervised by Tdh Bangladesh. One fieldworker would serve as facilitator while the other acted as notetaker. Fieldwork was undertaken in accordance with ethical protocol and guidelines as set out

**Table 1: Overview of data collection tools**

|                     | General | Slum area 1 | Slum area 2 |
|---------------------|---------|-------------|-------------|
| <b>KIIs</b>         |         |             |             |
| NGO representatives | 2       | 1           |             |
| Community leaders   |         | 2           | 1           |
| <b>FGDs</b>         |         |             |             |
| Mothers             |         | 2           | 1           |
| Fathers             |         | 2           | 1           |
| Mixed adult group   |         | 2           |             |
| Adolescents – girls |         | 1           | 1           |
| Adolescents – boys  |         | 1           | 1           |

**Table 2: List of codes for quotes**

| Activity                |     | Community        |   | Respondent group  |    |
|-------------------------|-----|------------------|---|-------------------|----|
| Focus group discussion  | FGD | Slum area 1      | G | Female parents    | FP |
| Key informant interview | KII | Slum area 2      | B | Male parents      | MP |
|                         |     | Larger slum area | R | Mixed group       | MG |
|                         |     |                  |   | Adolescent girls  | AG |
|                         |     |                  |   | Adolescent boys   | AB |
|                         |     |                  |   | Community leaders | CL |
|                         |     |                  |   | NGO officials     | NO |

for the overall CLARISSA programme, and approved by the Research Ethics Committee (REC) at IDS. Research respondents were informed about the research before the start of the research activity and were asked for their consent. We decided against recording interviews as this may be too sensitive and cause tension; instead notetakers took extensive notes (verbatim to the best extent possible). Notes were taken in Bangla and were subsequently translated into English by a professional translator. All notes were anonymised and do not include names of research respondents. Fieldwork was undertaken mostly as planned, although lack of time on behalf of adolescents (because they had to work – see above) meant that fewer FGDs were undertaken than envisaged and not all themes were covered in all discussions.

Data were analysed using principles of thematic analysis. Data were re-structured by theme and question using Microsoft Excel so that single worksheets would provide an overview of responses across different respondent groups. Responses to individual questions and within themes were then compared across respondent groups to gain insight into similarities, differences, and patterns. A team of three researchers took part in this analysis, ensuring triangulation of key findings.

In the presentation of findings, we use codes for denoting the origin of quotes. The code indicates the type of activity, the community in which the activity took place, and the respondent group. Hence, the code for a FGD in slum area 2 with a group of adolescent girls would be (FGD-B-AG) (see Table 2).

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*Section 3:*

**RESULTS – CHILDREN'S  
ENGAGEMENT IN WORK**

### 3 RESULTS – CHILDREN'S ENGAGEMENT IN WORK

This section outlines the current situation regarding children's engagement with work, including wage patterns, timings of work, work environments, and nature of work. Findings also explore community perspectives (parents, children, and other key informants such as NGOs and community leaders) on the issue of child labour and education.

#### 3.1 Types of work and working conditions

The large majority of children living in both slum areas are engaged in work. Adult respondents in both areas referred to 80–90 per cent of children working; adolescents provided similar responses. The most common age at which children reportedly start work is 10–11 years old: 'Almost 90 per cent of the children do some sort of work. They start working from the age of 10–12' (FGD-G-FP). Often this means that children drop out of school.

There is no reported gender gap in access to work for children, with both boys and girls being engaged in work. While children may work in similar industries, types of work may differ. Girls reportedly work in shoe factories, clothes factories, bag factories, and tanneries or some home-based professions like garland-making, bangle-making, embroidery and tailoring, or domestic work. Boys work at tea and grocery shops, pulling carts, construction work, garment and leather factories, glass factories or garages. Some respondents also mentioned that girls contribute more to household chores, in addition to working outside home. This type of work is undertaken throughout the year irrespective of seasons. However, the intensity of work is greater in April and September due to religious and festive occasions such as: *Pahela Baishakh* (the first day of the Bangla calendar year) and *Qurbani* Eid. Respondents also mentioned that children may work less in June and July due to rainfall, but that they work regularly during the rest of the months.

There was almost unanimous consensus across all respondents that extreme poverty is a key reason for children having to go and work: 'Conditions are so dire that missing work for even a single day means they may not be able to secure food for that day' (KII-G-CL). This can be manifested in families to the extent that the parents' income does not cover the costs of the household or of their children: 'This way children can

bear their own expenses' (FGD-B-FP). Families may also have an adult who is unable to work because of either a disability or illness, thereby requiring the children to contribute to the family income: 'They go to work because their families are poor. Families are usually large in size. Often fathers or some other family members can't work, and children need to support family income. Younger siblings are often in school' (FGD-B-AB). In the mixed group, respondents also indicated that severe illness drastically changes family situations. If family members remain constantly sick, then their living conditions deteriorate.

A majority of responses from parents about why children are not going to school note that school is very expensive, especially when accounting for hidden costs like cultural functions and school materials: 'Schools are very expensive. Additional hidden costs of tuition, books, and clothes' (FGD-B-MP). Some parents claimed that children, mostly boys, are not interested in studying and get involved in *Osot Songo* (bad company) and nefarious activities like drugs and gambling.

*Boys don't want to go to work. They do not give any importance to their work or their family. They just want to roam around here and there. Most of them are addicted. But some of them go to school* (FGD-B-MP).

Choosing work over school was also mentioned by adolescents, indicating that some children may not like going to school or experience peer pressure: 'Sometimes other friends or siblings encourage/force/persuade children to work' (FGD-G-AB).

With respect to the nature of work and the work environment, most respondents believe that working conditions are difficult and dangerous. Having to stand for long hours, working with dangerous tools and chemicals, and facing physical and verbal abuse, amongst other problems, can create a harmful environment for the children that, according to certain NGO informants, 'treats them like modern slaves' (KII-R-NO). Parents' responses include:

*Sometimes they get mentally and physically abused at the factories* (FGD-B-FP).

*When they have to work with leather, they have to work with chemicals. One child died because of chemical gas* (FGD-G-FP).

*The problems persist when they come back from their work late at night. There are some boys who*

*stand beside the roads and try to tease these girls. So sometimes we have to go to bring our daughters from work to home. Sometimes when they have a late night duty and their duty ends at 3am, then they spend rest of the night at the factories and go to their houses at morning (FGD-B-MP).*

Interestingly, when asked explicitly, many children report that their working conditions are good, but upon further elaboration highlight similar problems as those pointed out by the parents or other stakeholders. So, while a group first claimed, 'The environment is quite good. As we are young, people take special care for us. Our bosses behave well with us. The pressure of work is quite low. There is enough air and light', they later went on to say, 'Work is harmful and there are accidents. Children have to wear safety jackets, but they don't protect them from getting burnt. They have to work with chemicals wearing masks and goggles' (FGD-B-AB).

Other responses include:

*It is risky. There is almost no break or day off. The bosses verbally abuse the children (FGD-G-AG).*

*They get their hands cut, their legs cut while working with the big machines. Sometimes when they work with chemicals, they burn themselves with it. They get sick from the smells of the chemicals. Those who work in the tanning process, has to work under the scorching heat of the sun. So, their skin gets burnt as well... Some bosses who treat children badly. Not all bosses give salaries on time and disappear at the time of payment. This demotivates children from going back to work (FGD-G-AG).*

The variation in these responses points to the need for further, more detailed analysis of how children experience their work, what they would like to change about it, and how we might go about doing so.

### 3.2 Interaction between work and education

Conversations around parents' and children's perceptions of children's engagement in relation to education highlighted interesting patterns.

Most parents expressed sadness and regret at having to make their children work, particularly in relation to girls: 'This is a matter of shame that daughters have to earn for their family at this early age' (FGD-B-MP). Parents also

worry about how the lack of education will undermine their children's future and that they will not be able to get good jobs: 'They will never be able to be something big if they continue doing these works. Their sufferings are same as ours. They have to do the same job after our death' (FGD-G-MP). In relation to girls, having to pay a dowry was also associated with lack of schooling:

*If they studied, we won't be needed to give dowry in their marriage. They would have been established by doing a good job if they studied and they could have married by themselves. But now we have to marry them off by taking loans from other (FGD-B-FP).*

Adults recognise that education is crucial for upward social mobility, and that the opportunity for doing 'better' jobs is being taken away from children when they do not go to school. 'If they study, they will be able to take up a good job, may be a government job. They won't have to live in this area anymore. Their future will be brighter' (KII-G-CL). Most mothers indicated that while they and their children acknowledge the importance of education, they also recognise the dire need to work and make money for the family.

Children's responses are more nuanced. A few children express happiness and even pride at being able to contribute to their family's income and support their parents: 'We are very happy to be working and earning for our family and are able to support our own expenses. Some children feel sad that they cannot go to school' (FGD-B-AB). Responses by adolescent girls highlight the tension that they experience between wanting to go to school and needing, and thus wanting, to provide income for the family: '[We] understand value of school, but prioritise need for having an income to support the family' (FGD-B-AG).

There is disagreement among the group of adolescent boys in terms of their opinions about schooling with some wanting to continue education and others preferring to work. NGO officials also reflect on the lack of enthusiasm for education and attribute this to high levels of poverty:

*They are not very keen to study. Sometimes we need to bring them to schools forcefully. Sometimes we remain unsuccessful despite using force. I didn't have to face anything like this where I worked before. The biggest problem is that they are poor. They live in the lowest level of poverty. Poverty is controlling everything here (KII-G-NO).*

Almost all parents indicated that if they have some monetary help and do not have the same level of desperation to get their children to work, they would send them to school. Within this, there is a preference for sending younger children to school or getting children to work alongside studying to be able to continue to earn an income from the children. NGO workers, however, point to the difficulties for children to combine work with school:

*A student feels some sort of mental pressure when they are studying in the evening. When someone simultaneously study and work, he/she is always in a state of mental pressure that he/she has to go to work after studying. If they miss going to work once, their salary gets cut. The factory owners only say that they will help. But in reality, they do not help at all (KII-G-NO).*

*Section 4:*

# **RESULTS – FINANCIAL (IN)SECURITY**



## 4 RESULTS – FINANCIAL (IN)SECURITY

This section provides information about income earned by children and their families, expenditure patterns and practices related to savings and loans.

### 4.1 Income

Household earnings differ depending on household size and types of work undertaken by its members. On average, household earnings are reported to range between 6,000 and 25,000 Taka (approximately US\$70–300) per month, depending on the number of members that work and what kind of work they do.

Day labour by adults is remunerated at a rate ranging between 150 and 600 Taka (approximately US\$2–7) per day. Women appear to earn less (ranging between 150 and 300 Taka – approximately US\$2–3.5 – per day) compared to men (ranging between 200 and 600 Taka – approximately US\$2.5–7 – per day). Rates also differ depending on whether assets for income generation are owned or rented: 'You will earn 200/300 Taka in a day if you drive a rickshaw and the rickshaw is not your own. My husband earns 500/600 Taka now in a day after buying his own rickshaw' (FGD-G-FP). Monthly earnings reportedly differ between 2,000 and 4,000 Taka (approximately US\$23–47) per month for women, up to 10,000–12,000 Taka (approximately US\$115–140) per month for others.

In the mixed group, respondents indicated that those who have a (small) business or run services in any company are comparatively in a better condition than others. Vehicle drivers, those working in the leather business, and fruit sellers also earn more than others, they added. Beggars and sweepers are worst off in their community. In terms of the leather business, respondents also differentiated between two groups: those who own the tanneries are millionaires, and small businessmen who work with them also earn better.

Earnings, however, are seasonal and fluctuate based on season as well as days. 'Income varies based on the day; for example, rickshaw pullers and CNG<sup>1</sup> drivers earn less on weekends as offices are closed. In the winter people prefer using the bus' (FGD-G-MP). Additionally: 'Earnings for labourers goes up during the rainy season since

people build more. Or rickshaw drivers earn lesser at the end of the month as people have less disposable income to use rickshaws at the end of the month' (FGD-B-FP). Work is also more highly remunerated around Eid.

Children's wages reportedly range between 2,000 and 10,000 Taka (approximately US\$23–115), with 4,000–6,000 Taka (approximately US\$47–70) roughly being the average wage. Wages differ depending on the industry and type of job: 'Leather factory worker earns the least while the shopkeeper's assistant earns almost three times as much, that is 3,000 Taka as compared to 10,000 Taka' (FGD-G-AB). Two more interesting patterns emerged from this data. The first is that age, and the associated experience and/or skills, largely determines children's wages. Older children are assumed to be more skilled and earn more: 'Experience doesn't matter that much actually. If you are older, you will earn more. That is the norm here. But it differs from factories to factories' (FGD-B-MP). The second pattern that emerged is that girls earn approximately 10–15 per cent less than boys do: 'Boys earn more than girls. This is because bosses think boys are doing more work than girls' (FGD-B-AG). Male respondents argue that boys are paid more because their work is riskier and often more physically demanding, along with more overtime hours. These thoughts are not necessarily shared by women and girls: 'Girls earn less than the boys. For the same work, a boy will get 4,000 Taka and a girl will get 3,500 Taka' (FGD-G-FP). Additionally, children earn more in the summer as daylight is longer than in winter.

There was near unanimous acceptance that the children do not keep the money for themselves. Most respondents across groups reported that children predominantly give their earnings to their mothers. They may keep 'about 20 per cent' (FGD-B-AB) of the money for themselves, although this appears more common for boys than for girls. 'Most of the children give their full earning to their mother. Sometimes the boys keep some money for themselves and give rest of the money to their mothers. Whereas the girls give the full amount to their mothers' (FGD-G-FP). However, girls indicated that they also use their wages for the purpose of 'sending money back home. Pocket money used to buy snacks and gifts' (FGD-G-AG). Some parents expressed concern that boys indulge in smoking weed, gambling, or spending money that they make while at work on girlfriends.

1 CNG refers to Compressed Natural Gas; the acronym is used in colloquial language to refer to auto-rickshaws.

## 4.2 Expenditures

At the household level, food, rent, and medicines stand out as the biggest and most prioritised expenditures, with families spending the biggest chunk of their income on these three items. Items like clothing and school fees also feature on the list of substantial and regular expenditures. In addition, families spend a lot of their income on festivals like Eid, family events such as marriages and funerals, and on dowries. Medical emergencies and repayment of loans also represent high costs.

While individual spending amounts obviously vary, average expenditure for a household was reported to be between 15,000 and 25,000 Taka (roughly US\$170–300) per month, primarily depending on rent and the size of the family. On average, households spend roughly 10,000 Taka on food and between 2,000 and 5,000 Taka on rent.

Different narratives emerge from the data regarding who decides how money is spent. The majority of respondents indicate that women take most of the day-to-day decisions about expenditures while husbands tend to take the larger decisions: 'Most women believed they take spending decisions. Other said while their husbands take the decisions, they are the ones who carry out the shopping/spending' (FGD-B-FP). Various other responses point towards joint decision-making between husbands and wives. A third narrative points to men making most of the decisions regarding expenditures. Further elaboration by respondents and corroboration from NGO workers reveal that while men might take the decisions, they are carried out in practice by the women through shopping and other expenditure:

*Nowadays the matriarchs take the decisions in the families. The mother of the family keeps track of the house rent, food cost, and other costs that incur. Normally the fathers hand over their earnings to the mothers. And then the mother takes care of everything (KII-G-NO).*

Responses – from both women and men – also suggest that women are more frugal or better at bargaining when making spending decisions. Various respondents also voiced concerns about men spending money on alcohol, drugs, or cigarettes, and that they may take money from their wives forcefully: 'We spend their money in cigarettes, *betel* leaves<sup>2</sup> or in drinking tea. Women do not do these. They can go ten days with this amount of money' (FGD-B-MP).

2 Commonly chewed in Asia.

## 4.3 Saving

Findings in relation to saving point towards a clear pattern: while all respondents expressed a desire to save money, almost none of them were able to actually have any substantial savings. This was attributed to low levels of income: 'The amount of money that we earn... we cannot save up anything from it' (FGD-B-FP) and, 'There is a desire to save but it is difficult because incomes are very low' (FGD-G-MP).

Reasons to save were threefold. First, respondents indicated that they needed savings to buy large assets such as a cow or land, or for doing business. Second, families need to put money aside for their daughters' dowries and marriages. Third, unforeseen circumstances such as illness, emergencies, and times of need were mentioned. One group referred to a more general need for savings: 'Saving useful for illnesses, school fees, house rent, clothes, and sometimes even basic household expenditures' (FGD-B-MP).

Multiple different answers emerge in response to where people save their money. The most common were private actors like the City Corporation insurance company, the Popular Insurance Company and the NGO, Association for Social Advancement (ASA). 'People do not trust other organisations. City Corporation and Popular have their branches here plus we know the people who work there. That is why we feel safe to keep our money there' (FGD-B-FP). Other than these three, people form local associations and save money there with a rotational format of withdrawal. Bad experiences with embezzlement of funds have led to people distrusting associations and a reduction in their use: 'There were rotational savings associations where money would be divided by lottery. But they are not very popular any more. One association embezzled and ran away with the money once' (FGD-B-FP). Banks are also a trusted form of saving but involve a lot of formalities and possible harassment of the respondents. 'Banks are least preferred because of compliances and complications. Associations are preferred because smaller amounts are deposited and can be withdrawn easily' (FGD-B-MP).

## 4.4 Lending

Almost all respondents have at least one form of loan. The one group who showed some hesitation clarified, 'We won't be able to pay interests. If someone thinks that

he/she will be able to pay off the interest that incurs on that loan, then s/he takes loans' (FGD-B-FP). All other groups claimed that 'almost 80 per cent of the people in the community took loans' (FGD-B-MP). Those with more income are reportedly more likely to take loans: 'Mainly the people with regular income [take loans], such as: rickshaw puller or vegetables seller, take loans' (FGD-B-FP). Interest rates can be as high as 20 per cent.

The most common use of loans seems to be investing in a business or assets such as rickshaws or land. Major expenditures like renovating houses, getting children married or educated are also financed by loans: 'Buy rickshaws, set up businesses, use for diseases, use for marriages' (FGD-B-MP). Many respondents also argued that loans are used to facilitate daily expenditures due to poverty: 'The main reason is poverty. Expenditures like weddings or illnesses need to be taken care of by loans' (FGD-B-AG).

The most common credit providers are NGOs like BRAC, ASA and Dushtha Shasthya Kendra (DSK), followed by the Sajida Foundation. The next most popular source was local associations that are usually formed by the people themselves. Despite unfavourable conditions, the practice of taking loans from other individuals directly is also relatively common: 'Lots of people take loans from individuals. Sometimes the interest of this kind of loans reaches up to 100/150 Taka in per 1,000 Taka' (FGD-B-FP).

Indeed, taking out more formalised forms of credit is ridden with challenges for the borrowers. NGOs like BRAC, ASA and DSK charge lower interest rates than other institutions or individual lenders. However, they often require guarantors or are hesitant to give a loan when they are not confident that the borrower will be able to repay it. Additionally, some respondents claimed that 'They [NGOs] only want to work with women as women are usually illiterate and don't ask as many questions as men' (FGD-G-MP) and 'ASA and BRAC give loans here with interests. But they do not want to give loan to us. We won't be able to repay the loan timely. That is why they do not give us loans' (FGD-B-FP). Whereas, 'taking

loans from organisations or institutions requires heavy paperwork, formalities and often you need to have your husband, ID and guarantor with you' (FGD-G-FP).

But even informal loans are difficult to obtain:

*As we are poor, no one wants to give us loans. Not even with interest. If we take loans, we can neither repay the interest nor the loan itself. We are helpless, we have nothing. People think that we might run away with the money. We are living here for 20–22 years. Despite that no one wants to rent us house without some sort of advance or token money. No one rents us house without seeing any ID card. They think that we will run away without paying the rent (FGD-B-FP).*

Many respondents indicated having experienced massive delays in the processing of loans; it often takes 7–15 days to receive the money. Emergency loans thus need to be taken from individuals by mortgaging assets, and at harsher terms of repayment.

*Unless the loan is an emergency loan, it's better to take loan from an organisation than from an individual... But if you want to take loan from an organisation, then you need to have your husband, ID, and guarantor with you. You have to pay your instalments no matter what. It doesn't matter whether you have money for food or house rent, instalments are must (FGD-G-FP).*

Finally, almost all respondents claimed that paying back the loans was a difficult task, and failure to repay the loans led to harassment, including verbal and even physical abuse from the lender: 'The lenders call the borrowers names and even beat them up' (FGD-G-FP). Additionally, as was also verified by many respondents:

*Terms of repayment are very harsh – interest starts accumulating from the week after borrowing, rates of interest are very high, missing two instalments means the borrower has to start repayment again from scratch. Even a death in the family does not receive respite (FGD-G-MP).*

*Section 5:*

**RESULTS – THE  
POTENTIAL FOR CASH  
TRANSFERS**

## 5 RESULTS – THE POTENTIAL FOR CASH TRANSFERS

This section explores the potential for cash transfers in reducing children's engagement with exploitative work and considers the need that cash transfers may fill as well as design, implementation, and delivery considerations. Respondents considered these issues against the backdrop of various other NGOs having operated programmes for the empowerment of children, women, and households in both slum areas in the past. This included support by Nari Maitree of 6,000 Taka to 100 people whom they identified as the poorest to help set up businesses and work opportunities. BRAC is a major financial credit provider and conducts vocational training in the communities. Other NGOs such as World Vision, Surjer Hashi, and Bangladesh Nari Pragati Sangha (BNPS) provided support regarding children's nutrition, female hygiene and sanitation, domestic abuse, and marriage.

### 5.1 Need for cash transfers

Respondents listed many needs for additional income. They can be categorised along three themes: (i) education, (ii) saving, and (iii) income generation.

As discussed above, lack of income is a key reason for children being out of school. When asked specifically about the stimulus provided by cash transfers, most respondents claimed that it would help to get children back into school: 'With the help of this money, people will be able to send their children to school' (FGD-B-MP). Both adolescent boys and girls also indicated that additional income would allow them to go back to school: 'Would go to school if the family had more income' (FGD-G-AB) and, 'Monetary help will be useful in going back to school' (FGD-B-AG). Some parents also explicitly noted that it would avoid children having to work: 'If someone gave me the same amount of money that my daughter earns, then she won't have to go to work anymore' (FGD-B-MP).

At the same time, parents and other stakeholders also note that the likelihood for older children to go back to school is smaller:

*You need to admit them when they are quite younger. If they are older, then it will just not happen. If the appropriate age passes, then there is no other way other than engaging them in some sort of work. If you admit the younger ones into schools, almost 80 per cent of them will stay in schools (KII-R-NO).*

Some mothers said, 'a children who has understood what "money" is, will never want to go to school' (FGD-B-FP).

Almost all respondents, across demographics, highlighted that a monetary support in the form of cash will be useful for increasing **savings**: 'If incomes increase then money can be saved' (FGD-G-MP) and, 'Monetary help can aid saving' (FGD-B-AB). This highlights a dire situation of precarity, that does not allow a buffer for larger investments like education, or for exigent circumstances like illnesses or other emergencies. 'All our money is used for household expenses, there is no money left to save' (FGD-B-AG).

Many parents also express the need for investment in business and other **income-generating activities**: '[If we get cash] we will be able to do business with that money' (FGD-B-FP) and, 'Buy rickshaws, set up businesses...' (FGD-B-MP). Key informants also emphasised the importance of any cash transfers being used to set up businesses: 'They will be able to do business with that money. But whether they will make profit from that business or not, that will depend on the money they are given' (KII-B-CL).

Various respondents directly or indirectly highlighted the need for there to be an increase in the household's income so that the mother could stay at home, and possibly provide better environments for the children: 'But the main thing is that mother needs to stay at home and for this the income of the father needs to be increased' (FGD-G-FP). This involves investment as well as training in, often domesticated, income-generating tasks: 'That is why you need to arrange something where the mothers would be able to earn from home. If you can buy them sewing machine, it would be better' (FGD-G-FP).

### 5.2 Design and implementation considerations

Respondents voiced various concerns and considerations in terms of how cash transfers would need to be distributed and to whom. Some parents and especially community leaders and NGO officials argued for some degree of targeting and conditionality.

First, respondents argued that cash transfers must be means-tested and not universal: 'Aid should be given depending on how the aid is going to be used by the recipients. It needs to be checked whether the family is really poor or not?' (FGD-B-MP). This opinion was widely shared among community leaders as well, highlighting that many people want cash transfers to reach those who are most in need or most deserving, such as old people,

people with disabilities, or those who are unable to earn an income: 'You should give the money to those who are extremely old, cannot earn themselves and do not have their children living with them. You can give the money to the physically challenged individuals as well' (KII-B-CL) and, 'You should give the money to the disabled people. There are some families which have five/six children, but the head of the family cannot go to work for being disabled. You should give your money there' (KII-B-CL).

Second, various respondents – especially NGO officials and community leaders – indicated the need for conditionality. It was argued that this would help people to appreciate the transfers and to use them more effectively:

*People will never understand the value of something if you give them that thing for free. If you give them 6,000 Taka, you have to tell them that you have to return me this money in a certain period of time. You need to give them money under terms and conditions. This pressure will help them to work more effectively* (KII-B-CL).

Others highlighted the need for strict monitoring, ensuring that parents spend the cash transfers to the benefit of children or to adequately invest in their businesses.

Some were sceptical about the idea of cash transfers altogether. Some parents indicated that it would not suffice to make meaningful change in the lives of the ultra-poor: 'The aid will not be much helpful for the ultra-poor families. This will help those who already has some savings to add with that aid' (FGD-B-MP). Various NGO officials claimed that the cash would be wasted and would make no difference. They emphasised the importance of training on how to raise children or set up income-generating activities. Many NGO officials feel that programmatic interventions might be more useful than cash transfers. 'It is better to buy them machines rather than giving them cash. Otherwise they will spend everything all at once. We used to train them, make them skilled and buy them sewing machines' (KII-R-NO).

A number of parents also suggest that it would be better to provide children with training as opposed to giving them money:

*If you could train them for their future, it would have been better. Like computer training, mobile training, mechanical training, etc. Plus, you need to closely monitor how the money is being spent. Children need advising regarding their future plan* (FGD-G-MP).

## 5.3 Design and delivery considerations

This section looks at people's opinions with respect to the delivery of cash transfers. While agreements are hard to come by, we explore the multiple answers given by respondents. Main differences in opinions occur between community members (parents and adolescents) and community leaders and NGO officials.

### 5.3.1 Frequency of payment

Opinions are roughly equally split between preferences for monthly versus quarterly payments. The first half believes money should be paid monthly in order to support regular expenditures as well as planning for regular bigger payments like education and health care: 'It will be better if the money is given every month. If we get 5,000 Taka per month, we will be able to send our children to school' (FGD-B-FP). The other group of people argues that lump sum payments can go a long way in providing capital for investment in business and other income-generating activities: '15,000 Taka after every three months is better. This will be better to start a new business or to buy a car for renting' (FGD-B-FP). These two opinions are held in equal measure across mothers and fathers.

This half-and-half split can also be observed among community leaders and NGO officials. While the arguments from NGO officials and community leaders on both sides are broadly similar to the aforementioned ones, they also include procedural forewarnings and considerations. For example, those speaking for monthly payments highlight the value in regularity and trust in the payment:

*It's better if you give the money every month. Then the children will be admitted into schools because of the money... If not one month then maximum two months interval. If you take long intervals, it might create some mistrust* (KII-G-NO).

Ease of monitoring constituted another important consideration in favour of monthly payments: 'It's better if you give them the money after one-month interval. This will also help you to monitor. Otherwise they'll spend it all at once' (KII-B-CL). For those in favour of quarterly payments, the way in which such larger payments would facilitate business investments was a key consideration:

*So, you need to look for business opportunities for them. Maximum 1,500–2,000 Taka is needed to start the business of selling betel leaves or selling water but at the end of the day they will earn a very good profit from these businesses* (KII-B-NO).

### 5.3.2 Payment modalities

In terms of daily financial transactions, cash remains the most popular form of payment. By extension, many parents indicated a preference to receive cash in hand. This preference was also motivated by challenges – related to technology, logistics, and access – in using bKash (a mobile financial service of BRAC Bank Limited) or other forms of digital/mobile money: 'It will be better if the money is given in hand as most of the people do not understand mobile banking' (FGD-B-FP) and, 'Cash transfer is best, as mobile technology fails, people forget PINs, etc.' (FGD-B-MP).

When asked about banks, microfinance institutions (MFIs) and mobile network operators (MNOs) in their community, respondents in the mixed group in slum area 1 mentioned bKash, Rocket (a mobile financial service of Dutch Bangla Bank Limited), Dutch Bangla Bank Limited, Rupali Bank, and BRAC Bank Limited. However, the respondents mentioned that they are not so aware about existing banks as: 'lower-income people usually avoid banks' (FGD-G-MG). They noted that this is mainly because of very limited income, the travel distance involved, and the long queues before being served.

Indeed, when banks are used, they tend to present hassles in terms of formalities and documentation: 'Some people do not have any ID cards, some people do not have any birth registration certificates. These created some problems in the bank...' (KII-B-CL). Also:

*The main problem with the banking process was that you need a lot of documents while opening a bank account. Such as NID [National Identity Card], birth certificate, photo, nominee, etc. Moreover, you won't be able to withdraw money from your account if you do not know how to sign your name. So, these created some problems for us. Some of them were not willing to come to bank to open an account due to their traditional conservative mindset. So, what we did was, we sent a bank officer to each of their home and opened account. I think if you want to give someone some sort of financial assistance it is better to use bank (KII-B-NO).*

bKash was deemed to hold various advantages over cash payments or transfers into bank accounts. It is considered to be safe with less risk of leakage due to corruption and more easily accessible. A substantial number of parents argued in favour of mobile money as it is 'safe, easy, and hassle free' (FGD-B-MP). The mixed groups in slum area 1 indicated that the majority of the community uses bKash, and that it is easy to use. Men are more likely to have a bKash account than women.

Various parents did indicate that they would need support in setting up accounts and in how to use them. One challenge is that bKash has additional charges, although there was some recognition that these charges do lead to better financial services: 'But bKash is comparatively easier than banks. Only problem with the bKash is that they have extra charges. I guess, if you want hassle-free services, you need to spend some money' (KII-B-CL).

### 5.3.3 Main recipient of payment

There is strong consensus among parents and adolescents that payments should be given to the main woman of the household. Reasons for this include beliefs that women are more fiscally responsible and that they are best suited to understand and act in the best interest of the family: 'It's better to give the money to the mother. Because women will be able to hold onto that money. Whereas men will spend everything all at once' (FGD-B-FP). This involved particularly women's proclivity to spend on 'sensible' areas like education: 'It's better to give the money to the mother. Because mother will know what to do. Mother knows what is better for the family. Mothers always think about the education and future of her children' (FGD-B-MP). It is notable that many men also hold the opinion that it is better to provide money to women, despite claiming that men were the heads of the household and those in charge of the household's expenditures.

NGO officials from Nari Maitree – which has experience of giving cash transfers – further highlighted the advantages in giving money to women: 'Sometimes the father can turn out to be drug addict. But mother always takes care of the family and the children. So, I think it is better to give the money to the mother' (KII-B-NO). However, there were a few comments highlighting that men's insecurity with women getting the money might lead to an increase in domestic violence and other domestic challenges for the household, particularly women: 'This money might create problem in the family. Husbands sometimes beat up the wives for money. But then again it is better to give the money to the mother' (KII-B-CL).

Respondents were less keen on the prospect of giving the money directly to children, highlighting concerns of misuse and domestic troubles. First, there are warnings of children not using that money 'responsibly': 'My son is 18 years old. If he is given the money, he will spend it all on Android phone. He will not be able to value the money. That is why it is better not to give the money to the children' (KII-B-CL). Second, some NGO officials

indicated that it would be difficult to monitor whether or not the money is reaching the household:

*There are many boys who do not let their parents know about the date of the allowance... Sometimes there are some children who wants some share of the money from their parents. Then we ask the mothers to give some money to the children. We advise the children not to spend the money on futile things. If you give the cash directly to the hands of the children, sometimes they do not let their family know about the money and gets addicted to bad things. These problems are more prevalent in boys than girls (KII-G-NO).*

And finally, there were also concerns about this fuelling discord in the family and community: 'If you give the money to the children, his/her father will take the money from him/her forcefully... In slums most of the fathers don't take responsibility of their children. It's better not to give the money to the children' (KII-B-NO).

## 5.4 Challenges and risks

The sections above clearly highlight the need for monetary support in the form of cash transfers from within the selected communities. In addition, respondents have flagged potential challenges and risks that need mention to be able to create mitigative modifications in the intervention's design. Drawing on the discussion in previous sections, we identify potential challenges in three areas, namely: (i) challenges in delivery, (ii) engagement with political leaders and middlemen, and (iii) securing positive results.

### 5.4.1 Challenges in delivery

All payment modalities hold potential challenges. Cash payments may lead to leakages, corruption, and hijack from middlemen and power brokers in the community. Banks hold challenges in relation to documentation, signatures, long queues, and harassment from staff and other powerful people. In terms of mobile money, challenges relate to mobile penetration, mobile usage, and digital literacy. Responses highlight that about 60 per cent of the households would have at least one mobile phone. Usage, however, is not straightforward: affordability and accessibility of mobile phones and data are unclear. Some people said: 'Almost 80 per cent of the people use mobile phones. But access to phone is restricted by both costs and need for IDs' (FGD-B-MP). At the same time, others found mobile phone costs and

rates much more affordable: 'Mobiles are easy to procure' (KII-B-CL). Mobile phone usage tends to be gendered: 'Boys use the phone more than girls given stronger parental control over girls' (FGD-B-AB). Finally, access to bKash is often mediated through agents: 'Most of the people here do not have personal bKash number. If they are to receive money via bKash, they go to a bKash agent to withdraw money' (KII-G-CL).

### 5.4.2 Community dynamics, political leaders, and middlemen

Community leaders, middlemen, and *dadas* (strongmen) play a strong role in the community, which holds implications for the implementation of cash transfers. Past experiences with cash transfers by DSK and Nari Maitree illustrate the roles that community leaders play:

*From our experience in Hajaribagh, we saw that when we gave them the money in hand, they were forced to give some money to the leaders and power brokers of that area. Those leaders would come to them and tell them 'because of me you have your name in the cash receiver list, so you must give me some of your money'. So, the recipients were somewhat forced to give some money to those leaders. This was the main problem of giving the money in hand (KII-B-NO).*

In other words, community leaders have a major say in identification, registration, collection, and distribution of cash transfers and other benefits and thus are an important factor in any distribution strategy. A worker from Nari Maitree explained:

*Another piece of advice for you is... You need some people to work for you. When we go [to] the community to look for people to work for us, community leaders create problem if we do not involve them. We cannot assert our personal preferences. You need to keep your eyes and ear open all the time while working in the community (KII-B-NO).*

Community leaders themselves warned against the involvement of political leaders in disbursement of cash transfers:

*You need to have a discussion with the people of the area to make sure that only the poor families get the money. You can form a committee and give the money in a joint account. The committee can decide who deserves to receive the allowance. If*



*you involve political leaders, then the poor will end up getting nothing. The money should be given to the helpless and old people (KII-B-CL).*

Strong communication and collaboration with community leaders was indicated to be key for successful implementation of cash transfers: 'For this [cash transfer], motives need to be clear. You need to talk with the government, political/local leaders, law and enforcement officials beforehand. Because they might have some expectations from your programme' (KII-R-NO).

It is apparent from the description of general dynamics and previous experiences of implementation of cash transfer programmes that accounting for, and possibly involving, local leaders and brokers will be essential for smooth delivery of the cash. From the process of identification of beneficiaries, disbursement of cash, and in ensuring the safety of the cash and the beneficiaries, keeping the local power holders engaged is crucial. Suggestions for managing vested interests include strong communication and the establishment of community committees. NGO officials offered insights from their previous experiences. With respect to committees, they note: 'We have formed a group with 15–20 households and we have chosen a group leader from our beneficiaries from those households. We do our work with the help of the group leaders' (KII-B-NO).

### 5.4.3 Securing positive results

Many community leaders and NGO officials voiced concerns regarding potential misuse of money and the need for monitoring or some level of conditionality to ensure that cash is used in the best interest of the child.

There was a suggestion that everyone – parents and children – needs to be aware of the purpose of the intervention in affecting positive change: 'Parents and the children, both need to be present at the time of cash transfers. Then the child will understand that their parents are getting the money because their child is regular at school' (KII-G-NO).

With regard to terms and conditions, respondents worry about the unconditionality of the cash transfer and the associated harms of mis-/improper use of funds and a lack of trust if the motives are not clear:

*There is no point in giving them the money if you do not attach some terms and conditions with the money. This year we were supposed to give our last instalment of payment in December. But we told the authority to give them money after their final exam. Because if they are given the money before the exam, some of them will not sit for the exam. I think awareness and patience are needed to overcome these problems (KII-G-NO).*

A further challenge is the need to ensure that positive changes are sustained after the intervention comes to an end. Training was mentioned as one option to ensure long-term change:

*You need to create awareness among parents. Our children's education might get stopped if the money stops coming. But it won't be right. So, we need to do something substantial for our families and our children so that we do not need to beg in near future (KII-G-NO).*

*Section 6:*

# **CONCLUSION AND WAY FORWARD**

## 6 CONCLUSION AND WAY FORWARD

This Working Paper offers insight into the lives of children and their families in the two communities that will participate in the CLARISSA 'cash plus' intervention. It aims to inform the design of the intervention and make its implementation more effective in achieving the objective of reducing children's engagement with exploitative work and to avoid doing harm through inadvertently creating protection risks ensuing from an ill-adapted intervention. Findings point towards the fact that a cash transfer programme and complementary services could, at least to some extent, help to prevent children's engagement with exploitative work.

Poverty is understood to be the overwhelming cause of exploitative work and the inability of parents to cover all household needs, leading children to leave school and to enter the labour market. This interacts with other factors such as costs associated with education, lack of quality education that is safe to get to, and large expenses such as medication, dowries, and social celebrations. Expenditures are largely focused on basic needs such as food, rent, and socially significant celebrations and transitions (e.g. weddings). Shocks can be impactful and although the availability of credit is reasonably wide, it is often expensive. Generally speaking, children's earnings serve as an important contribution to household economies and are valued by both parents and children. Children's work provides children with a sense of dignity and contribution, yet it often also takes place in circumstances recognised as problematic, with children using dangerous equipment, working long hours, and at times subject to verbal and even physical abuse. Types of work and wages differ for boys and girls (with girls being paid less than boys) but both are involved in work that can be considered hazardous or harmful.

Given that money, and lack thereof, represents a major obstacle to the improvement of many lives in both slum areas, it is unsurprising that cash transfers were widely regarded as an opportunity to put money aside, and potentially to invest. Greater availability of cash was also considered an important enabler for children to remain in school. Parents attach great value to education for their children, but the immediacy of lack of resources within the household means that children are required to contribute

to, rather than draw from, household income. Many children, and girls especially, often prefer to continue their education but are drawn into work due to income constraints at the household level, as well as the desire to earn their own money, learn skills, and be with friends.

There exists some skepticism amongst NGO workers and local leaders as to the utility of cash transfers. However, there is broad agreement that any intervention must reach the most vulnerable (with targeting suggested as an option by some), and arguments were made for attempting to ensure effectiveness by making transfers conditional. Preferences as to how cash could be received, or how often, varied widely, ranging from cash to mobile payments and from receiving money in lump sums or on a monthly basis. Broad agreement exists that one household representative should receive money on behalf of all members and that this should be the mother. The most notable challenges included the danger posed by middlemen and political/business elites who could seek to embezzle funds and place pressure on recipients.

Going forward, findings in this scoping study – in combination with other scoping exercises – will provide the basis for making decisions about the design and implementation of the 'cash plus' intervention. Findings about preferences in relation to modality and frequency of payment will be considered *vis-à-vis* practical considerations. Potential risks in relation to leakage and corruption, community tension, and misuse of funds will be mitigated by establishing strong relations within both communities and setting up rigorous monitoring and complaints procedures. In line with the programme's overall adaptive approach, the team will track community and beneficiary perceptions and experiences throughout the intervention to ensure appropriate responses to emerging issues. Furthermore, lessons learned about the desire to diversify income and invest in income-generating activities, lending and savings practices, working conditions and pay, and concerns about general security within the slum areas provide input into the 'plus' components of the programme. Tailored case management and emergent forms of collective action aim to connect people to relevant services, formulate joint solutions to common problems, and to negotiate better conditions with employers, intermediaries, and other influential actors.

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# ANNEXES

## ANNEXE 1: INTERVIEW GUIDE 1 – FOCUS GROUP DISCUSSION

Women and men from households with children engaged in WFCL/youth engaged in WFCL

### 1 CHILD LABOUR IN THE COMMUNITY – 30 minutes

- How common is it for children in this community to work?
- What kinds of work do children in this community do?
- Under what kind of conditions do children undertake this work? [probe for information on location, working hours, etc.]
- What are the reasons for children to be engaged in this work? [probe for inter-connected reasons/several levels of causes]
- What do you think about children doing this work? [probe if and how they find it harmful in any way to the child]
- Do you think that this work is harmful? Why, or why not?
- Describe any benefits or difficulties related to children doing this sort of work?
- What would help to improve the well-being of children in your community? [explore several solutions and how they interconnect]
- What would help to avoid children being engaged in work? [explore several solutions and how they interconnect]

### 2 SAVINGS AND LOANS – 45 minutes

#### Loans

- If you (and most people like you in your community) take out loans, then what is the purpose?
- Who do you (and most people like you) lend from? [probe for information on formal and informal mechanisms]
- Describe any differences in sources of loans between groups in your community? [e.g. age, socioeconomic status]
- What are the conditions for repayment? [probe for information on interest rates, possible non-monetary means of repayment? Describe differences between sources]

- How do you (and most people like you) feel about taking out these loans? [probe for difficulties in repaying, penalties, other problems ensuing from this, etc. and differences between sources and socio-economic groups]

#### Savings

- If you (and most people like you) save, what is the purpose? [differentiate between long-term savings and short-term savings for particular purpose]
- How do you and most people like you save? [probe for individual and groups savings, informal and formal mechanisms, amounts saved, frequency, when savings are used, etc.]
- Where do you and most people like you save? [probe for formal and informal mechanisms]
- If you and most people like you do not save, then why? [probe to see if they do not have the means to save, they do not know how to save, or they do not find it useful]
- Would you and most people like you like to save?
- If yes, how would savings be useful for you and most people like you?
- Describe any support that you and others would need to be able to save. [probe for needs around numeracy, financial management, groups formation and/or strengthening, access to saving mechanisms such as community groups or former financial services, etc.]

### 3 EXPENDITURE AND INCOME – 45 minutes

- What do households like yours spend your money on?
- How much do households like yours spend in a typical month? [on average, and for each item listed before]
- How much do households like yours earn in a typical month?
- What kind of work do households like yours do to earn this money?
- Who works within households like yours? What type of work is done by different members? [probe for work in slums, in other areas of the city,

through seasonal migration, etc. Gather information on differences between men and women, younger children, adolescents, young adults]

- **How much is earned in a typical month for each type of activity?** [also ask for daily earnings if day labourer]
- **Do earnings change a lot from week to week? Or for certain days in the week?**
- **Do they change a lot during certain periods of the year?**
- **How much do children earn for different types of work?**
- **Do earnings differ for young children versus older children? Does it differ for boys and girls?**
- **How do households like yours make decisions about how to spend money?** [probe for differences linked to earners, non-earners, women, men, children]
- **What are the differences in spending priorities between men and women?**
- **What happens to income that is earned by children?** [probe for differences related to age and gender]
- **Who keeps the cash spent by children? Who decides how it is spent?** [probe for differences related to age and gender]
- **If certain groups of children keep the cash/decide how it is spent, what are their spending priorities?** [probe for differences related to age and gender]

#### 4 PAST AND FUTURE CASH TRANSFER INTERVENTION – 45 minutes

- **If your community received in the past cash from an agency from the outside, how did the community react to this cash intervention?** [describe any positive aspects or issues raised]
- **How successful was the cash intervention in meeting the needs of the community?** [describe any positive or negative unintended changes]
- **What would you suggest needs to be done differently for future cash interventions which could be initiated and implemented by the government?**

\* Present different scenarios and ask participants to vote for ONE of the suggested choices. Discuss their choices.

- **Scenario 1** In a year or two, if you were to receive a cash transfer for your family, through a government programme lasting 18 months, would you prefer to:

- Receive 5,000 Taka every month.
- Receive 15,000 Taka every 3 months.
- Another frequency (if yes, what frequency)?

Why this choice?

- **Scenario 2** If you were to receive a cash transfer for your family, through the same government programme lasting 18 months, would you prefer to:

- Receive it in cash
- Receive it through mobile money
- Receive it in a bank account
- Receive it through other means (if yes, what other means)?

Why this choice?

- **Scenario 3** Imagine a family with a mother, father and a child aged 16, and that the family as a whole is entitled to 6,000 Taka per month over an 18-month period. Would it be better for:

- The mother to receive 6,000 Taka on behalf of all family members
- The father to receive 6,000 Taka on behalf of all family members
- For each member (including the child) to receive 2,000 Taka individually?

Why this choice?

How would this choice be affected if the amount was 3,000 instead of 6,000 Taka per month over an 18-month period?

- **How do you feel this cash transfer would impact on the well-being of you and your household (and households like yours)? Explain.**
- **Describe any decisions you (and people similar to you) would make about the well-being of your children, if such a cash transfer were to be received? What would you do with the money? Particularly for children?**
- **What kind of support would you need to receive from a cash transfer for it to prevent children from working in harsh conditions? When will a cash transfer be able to prevent WFCL?**



## **5 LOCAL ANTI-CORRUPTION MECHANISMS – 10 minutes**

- **If there was an incidence of corruption or fraud affecting your well-being and committed by those of authority/decision-making power in your community, what would you and members of your community do?**
- **Where would you go to resolve the issue?**
- **Who do you trust to resolve the issue in a fair manner?**

## ANNEXE 2: INTERVIEW GUIDE 2 – FOCUS GROUP DISCUSSION

*Younger adolescents (11–15 years old) engaged in WFCL*

### 1 CHILD LABOUR IN THE COMMUNITY – 30 minutes

- How common is it for children like you in this community to work?
- What kinds of work do children like you in this community do? What kind of work do you do?
- Why are you, and other children like you, doing this work? [*probe for inter-connected reasons/several levels of causes*]
- How do you, and other children like you, feel about doing this work?
- Do you think that this work is harmful? Why, or why not?
- What do you like about doing this work?
- What don't you like about doing this work?
- Are there any dangers to doing this work? What are those dangers?
- If your parents or other important people in your community told you to stop doing this work, then how would you feel about this?
- If children like you want to stop doing this work, then what could be the solution? What would be needed for you to stop doing this work?
- What would help to improve the lives of children in your community?

### 2 CHILDREN'S EARNINGS – 10 minutes

- How much do children like you earn?
- What happens to the money that is earned by you and other children your age?

- Who keeps the cash earned by you and others your age?
- Who decides how it is spent?
- If you and others your age keep the cash/decide how it is spent, what do you spend it on?

### 3 SAVINGS – 10 minutes

- How common is it for children to save? Either long-term savings or short-term savings for particular purpose?
- If you and most children your age save, why do you save?
- How do you and most children your age save? [*e.g. cash, mobile money*]
- How do you feel about having savings?
- If you and most children your age do not save, then would you like to save?
- If yes, how would savings be useful for you and most children your age?
- Describe any help that you would need to be able to save. What would make it possible for you to save?

### 4 MOBILE PHONES – 10 minutes

- How many of you use phones? How many have your own phone?
- What do you use your phones for?
- Do you send or receive money on phones? If yes, how? For what reason?

## ANNEXE 3: INTERVIEW GUIDE 3 – KEY INFORMANT INTERVIEW

Field staff/project managers of NGOs, associations, CBOs working in slums

### 1 CHILD LABOUR IN THE SLUMS – 20 minutes

- What has been your experience with interventions to improve the well-being of children in the slums (including taking children out of work)?
- Describe any conditions and profiles/groups of the population for which interventions have been more effective in bringing about positive change? For whom did it work, and why?
- Describe any conditions and profiles/groups of the population for which interventions have been met with more challenges?
- What kind of children's work do you consider harmful and why?
- What are the reasons for children to be engaged in work or harmful forms of work? [*probe for interconnected reasons/several levels of causes*]
- What would help to avoid children being engaged in work? [*explore several solutions and how they interconnect*]
- What would be the differences in interventions that aim to avoid children in harmful work or other types of work? Do you think that programmes that try to address WFCL are different from programmes that tackle all forms of child work? How?

### 2 CASH TRANSFERS AS A SOLUTION – 40 minutes

- What do you think would be the potential impact of cash transfers to households in the two slums? Explain.
- How do you feel a cash transfer would impact on the well-being of households with children? Explain.

- How do you feel a cash transfer would impact on the well-being of children? Explain.
- What do you think would be the household decision-making process for the well-being of children, if such a cash transfer were to be received? Who will spend the money, and how are decisions made?
- Who do you feel should receive the cash transfer within the household? Explain.
- What do you feel would be the effect of giving the cash transfer to women in the household?
- What do you feel would be the effect of giving the cash transfer to children, along with others in the household?
- Within an 18-month period, how often should the household receive the cash? Explain?
- Describe any benefits or challenges for women, children, or other groups in the community if *cash-in-hand*, *cash through mobile telephones* or *cash through bank accounts* were to be provided to them.
- What could be the community's perception of the benefits of cash transfers that could outweigh their perception of the benefits of children engaging in the WFCL? Do you think that cash transfers will help to reduce WFCL?
- What would be a reasonable monthly cash amount for a household within an 18-month period to significantly reduce the number of children engaged in the WFCL?
- Describe other factors that would determine the success of a cash transfer aimed at reducing the WFCL in the slums (including in terms of sustainability once the intervention ends) [*probe for cash plus interventions*]. Is only giving money enough? Or do we need something else? What could be other things that help?

## ANNEXE 4: INTERVIEW GUIDE 4 – KEY INFORMANT INTERVIEW

*Slum authorities, community leaders, representatives of women/youth/minorities*

### 1 PAST, CURRENT AND FUTURE INTERVENTIONS (INCL. CASH) – 15 minutes

- Describe any kind of support that a significant number of members in your community recently received/are receiving from the government and other agencies. *[gather information on periods from 2017–19, who provided the support, how many people received support, who was targeted, duration of support]*
- Which NGOs, associations, CBOs or UN agencies operate in this area? Describe the kinds of things they do.

### 2 CHILD LABOUR IN THE COMMUNITY – 45 minutes

- How common is it for children in this community to work?
- What kinds of work do children in this community do? *[ask for differences for different children]*
- Under what kind of conditions do children undertake this work? What is their work environment like? *[probe for information on location, working hours, etc.]*
- What are the reasons for children to be engaged in work? *[probe for inter-connected reasons/several levels of causes]*
- What do you think about children doing this work?
- Do you think this work is harmful? Why, or why not?
- What are the benefits and disadvantages of children doing this sort of work?
- How much do children earn for different types of work?
- Do earnings differ for young children versus older children? Does it differ for boys and girls?
- What would help to improve the well-being of children in your community? *[explore several solutions and how they interconnect]*
- What would help to avoid children being engaged in work? *[explore several solutions and how they interconnect]*

### 3 USE OF MOBILE PHONES – 15 minutes

- Describe the use of mobile phones in your community. *[gather information on approximate % who own, approximate number of mobile phones per household, difference women, adolescents, young adults, particular marginalised groups]*
- For those who own mobile phones, what are the phones primarily used for? *[gather information on uses/services other than calling]*
- How easy is it to get a mobile phone in this community? How about SIM card registration?
- How often do people change phone numbers?
- What would be the challenges for people to receive money through their mobile phones? *[gather information on differences for women, young people, particular marginalised groups]*

### 4 CASH TRANSFERS AS A SOLUTION (only ask questions in this section, if cash transfers were received in the past) – 40 minutes

- Who received and who delivered the cash transfer and what was the purpose, amount, and duration?
- How did the community react to this cash intervention? *[describe any positive aspects or issues raised]*
- How successful was the cash intervention in meeting the needs of the community? *[describe any positive or negative unintended changes]*
- What would you suggest needs to be done differently for future cash interventions?
- Describe any difficulties certain groups currently have or would have if they started sending or receiving money through banks, MFIs or MNOs compared to cash in hand. *[gather information specific to women, young people, particular marginalised groups]*

*\*Imagine if in a year or two, the Bangladesh Government rolls out a cash transfer intervention (giving a monthly amount to every household in your community) over 18 months:*

- How do you feel a cash transfer would impact on the well-being of *households with children* engaged in the WFCL? Explain.
- How do you feel a cash transfer would impact on the well-being of *children* engaged in the WFCL? Explain.
- What do you think would be the household decision-making process for the well-being of children, if such a cash transfer were to be received?
- Who do you feel should receive the cash transfer within the household? Explain.
- What are the pros and cons of giving the cash transfer to women in the household?
- What are the pros and cons of giving the cash transfer to children, along with others in the household?
- Within an 18-month period, how often should the household receive the cash? What are the pros and cons of this frequency?
- Describe any benefits or challenges (or pros and cons) for women, children, or other groups in the community if *cash-in-hand*, *cash through mobile telephones* or *cash through bank accounts* were to be provided to them.
- How much money would make a difference in reducing the number of children engaged in the WFCL? Why?
- Describe other factors that would determine the success of a cash transfer aimed at reducing the WFCL in the slums (including in terms of sustainability once the intervention ends) [*probe for cash plus interventions*]. Is only giving money enough? Or do we need something else? What could be other things that help?

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**CLARISSA** works by co-developing with stakeholders practical options for children to avoid engagement in the worst forms of child labour in Bangladesh, Myanmar, and Nepal.

The participatory processes which underpin the programme are designed to generate innovation from the ground which can sustainably improve the lives of children and their families.

The programme's outputs are similarly co-designed and collaboratively produced to enhance local ownership of the knowledge, and to ensure that our research uptake and engagement strategy is rooted in the direct experience of the people most affected on the ground.