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INCOME AND ECONOMIC STRENGTHENING STRATEGY

Practical application of the INSPIRE framework for effective prevention of violence against children

SUMMARY

When families struggle for basic needs like food, shelter and medical services, they become predisposed to domestic conflict as scarce resources means that others go without what they need. The absence of meaningful income, therefore, is a risk factor for intimate partner violence and violence against children. This reader compares three different approaches to income and economic strengthening as described in the INSPIRE Handbook, part of the framework of seven strategies that global child rights actors are using to reduce violence against children.

Keywords: INSPIRE, economic strengthening, gender-equity, cash transfer, financial skilling

An overview of the INSPIRE income and economic strengthening strategy

Impoverished families with no source of income are often stressed as they cannot provide for the basic needs of their children and for some caregivers, beating and abusing children is a channel for their stress, often verbally expressing their resentment of parental responsibility to their children. Some studies have cautioned school staff to be alert to incidences of child neglect (the child is always hungry, unkempt, sickly) which could signal a high risk for violence against that child.

Multiple approaches to income and economic strengthening (IES)

Depending on the socio-economic and cultural context, IES interventions tend to invest in women with the goal of improving child health and nutrition, and education. However, the interventions engage men and the host communities equally, to mitigate potential risks of women facing more violence or children engaging in work rather than going to school. Financial literacy training is also important to deter the misuse of financial resources.

Approach 1: Cash transfers are given to vulnerable families directly based on fulfilling certain desirable conditions (for example children's attendance of school) or without conditions. These work best in humanitarian settings where families require emergency relief following conflict or natural disasters.

Approach 2: Savings and loans groups of community members pool financial resources and invest it in income generating businesses or provide microloans to members who pay it back with minimal interest.

Approach 3: Microfinance support from organizations is given to members who are not able to access bank loans.

Box 1: Gender Equity can strengthen family economic stability

Gender equity training addresses power relations between men and women, educating both parties on the importance of women's participation in income and economic strengthening (IES) activities as a way of improving their family's livelihoods.

The training addresses topics like good communication, decision-making, resource ownership, women's agency and violence against women.

The goal of gender equity training is to ensure men and communities are supportive of women maintaining control of economic resources for the greater good of the family.

Generally, loans groups and microfinance support are more suited in communities that have the capacity to save and invest rather than those where people are extremely impoverished. The combination of training, mentorship and community ownership is critical for sustainable IES interventions.

A key lesson for any IES programmes is that any intervention that involves the family will affect children's time therefore implementers have to carefully decide on the most appropriate activities, considering risks for child labour, exploitation and intimate partner violence (IPV) due to increased access to resources.

These approaches are more effective when the following conditions are in place: parenting support and gender equity training; regular monitoring and assessment for outcomes and risk factors; support staff with experience in delivering social welfare programmes and business skills with linkages to existing government or wider support structures. Further, implementers should have a clear exit strategy that will not leave beneficiaries in a worse position than before the economic strengthening interventions.

Global successes: Best practices in income and economic strengthening

Prospera: Mexico

Started in 1997, Prospera is a conditional cash transfer initiated by the Mexican government for education, health and nutrition support, which had served 6 million people by 2014.

The programme's success can be attributed to clearly defining the target audience and transparency in the beneficiary selection process. Equally, programme staff are based in the field including remote areas where they are able to report and respond early to problems around the scheme. This allows for robust and regular evaluations that allow for iterative improvements.

Expanding beyond its initial value offering, the programme now supports longer-term investments for beneficiaries, linking them to social, vocational skilling and employment opportunities which have improved beneficiary access to additional financial services like microcredit, savings and insurance.

The government is also benefitting by building a national database of the poorest, their locations and their key requirements.

The programme, which has demonstrated decrease in IPV and reduced risks for youth violence has been replicated in 50 countries.

Box 2: How IES reinforce the other INSPIRE strategies

- Supports implementation and enforcement of laws around alcohol misuse as caregivers are given alternative income generating options
- Educating communities about gender relations supports change in community social norms
- By providing economic stability the parent and caregiver support strategy is reinforced as stress levels are reduced
- When family incomes are increased, children are able to attend school and gain education and life skills which in turn reduces poverty

Savings and Internal Lending Communities (SILC): Catholic Relief Services

Developed by Catholic Relief Services, the Savings and Internal Lending Communities (SILC) methodology is built on the village loans and savings association model where field agents support local organizations to implement the SILC interventions and set up community groups of 15-25 members with their own rules on investment and savings. The field agents support the groups to plan, monitor and report as well as trust-building.

The flexibility of SILC methodology is seen in Lesotho, where groups of girls 10-14 years and women 15-24 years provide layered services beyond savings –life skills, financial management, skills building for parents, and an HIV component for teens. The combined value approach works with the DREAMS initiative of PEPFAR, reaching 56,000 girls, women and parents.

The SILC methodology is now used in 43 countries.

Intervention with Microfinance for AIDS and Gender Equity (IMAGE)

IMAGE, an integrated programme of microfinance and HIV education initially targeted 450 women in South Africa and has successfully been scaled up to 30,000 women in Peru and Tanzania.

The collaboration between the Small Enterprise Foundation, the School of Public Health, University of the Witwatersrand and London School of Hygiene and Tropical Medicine delivers a 12-month gender and HIV training curriculum at women groups' loan repayment meetings. This model builds women's economic stability and empowers them to reduce the risk of IPV and HIV by understanding that they stem from poverty and gender inequalities which they can now minimize.

Further reading

IMAGE Study Publications: http:// www.sef.: co.za/image-study

Principles for establishing programmes. In: UN Women's Virtual Knowledge Centre to End Violence Against Women and Girls
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