



Improving the Protective Environment for Children and Building the Resilience of Refugee Families in Cox's Bazar, Bangladesh

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Executive Summary

In a humanitarian emergency, **refugees face a number of protection risks** including exploitation caused by economic vulnerability. Children and women **are often** the most vulnerable to exploitation and require targeted interventions that promote their dignity and enhance their self-reliance and protection. In the Rohingya refugee response in Cox’s Bazar, Bangladesh, it has been found that refugee households are relying on **negative coping strategies** such as child marriage, exploitation, and child labor, as **access to cash, livelihoods, and income-generating opportunities is restricted** in the refugee camps.

Recent humanitarian and development reform initiatives, including the **2030 Agenda for Sustainable Development and the World Humanitarian Summit**, have called for humanitarian and development actors to work together and use **social protection systems** to respond to shocks and protracted crises and to **build the resilience** of vulnerable populations.

Resilience is the ability to **withstand threats or shocks**, or the ability to adapt to new livelihood options, in ways that preserve integrity and that do not deepen vulnerability. Building resilience requires a **multifaceted approach** including looking at protection factors which impact on the resilience of households. A sustainable approach to economically strengthening households through income generation is likely to have a direct impact on **increasing the protective environment for children** and enhancing the households’ ability to respond to **future shocks**.

Evidence shows that **short-term cash transfer programs in emergencies** that address Child Protection and Gender-Based Violence issues can lead to an **improved protective environment** for children and women for the duration of the cash transfer. However, reviews of these programs have found that to **avoid dependency on cash transfers** there is a need to address households’ needs on a longer-term basis, **where livelihoods and income generation support** and wider social protection programming would have a more sustainable impact on reducing vulnerability and economically strengthening households. Further details of these reviews by Save the Children and the Women’s Refugee Commission, and the International Rescue Committee, are discussed in this report.

As this research report demonstrates, there is a need to further examine the ability of income generation strategies to improve the protective environment for children and women through economic strengthening of households, as well as **measure the impact on self-reliance and household resilience**. The changing operational environment which is starting to allow for livelihoods support to Rohingya refugees provides an opportunity for **the Government of Bangladesh, humanitarian and development actors and donors** to address the economic vulnerability of children and women. It also provides an opportunity for all actors to consider how this type of intervention can be integrated in the future into broader social safety net or social protection programs, which would ensure a sustainable approach to **meeting the needs of the most vulnerable** in the Rohingya refugee crisis in Cox’s Bazar, Bangladesh.



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Contents

Introduction	5
The Vulnerability of Refugee Children and Women	6
Economic Vulnerability	10
Building Resilience	10
Social Protection Systems	10
The Grand Bargain	11
Evidence from the Use of Cash-Based Programming for Protection Outcomes	11
Mitigating Protection Risks	13
Dignity and Empowerment	13
Successful Models of Income Generation	15
Livelihoods and Cash in the Rohingya Refugee Response	16
Recommendation for a Protection and Livelihoods Pilot in the Rohingya Refugee Response	16
Conclusion	17
Annex 1	18
Annex 2	20
Bibliography	21



Introduction

In a humanitarian emergency, **refugees face a number of protection risks** including exploitation caused by economic vulnerability. **Children and women are often the most vulnerable** to exploitation and require targeted interventions that promote their dignity and enhance their self-reliance and protection. Recent humanitarian and development reform initiatives, including the **2030 Agenda for Sustainable Development and the World Humanitarian Summit**, have called for humanitarian and development actors to work together and use **social protection systems** to respond to shocks and protracted crises and to build the resilience of vulnerable populations. Taking the form of cash transfers, **income generation** or other transfers, social protection cash-based assistance **delivers life-saving aid in humanitarian emergencies** in a quick and efficient way. Considering this, donors and aid organisations in 2016 have agreed to increase the use of cash in humanitarian programming through the **Grand Bargain agreement**.

Resilience is the ability **to withstand threats or shocks**, or the ability to adapt to new livelihood options, in ways that preserve integrity and that do not deepen vulnerability. Building resilience requires a **multifaceted approach** including

looking at protection factors which impact on the resilience of households. A sustainable approach to economically strengthening households through income generation is likely to have a direct impact on increasing the protective environment for children and **enhancing the households' ability to respond to future shocks**.

Evidence shows that **short-term cash transfer programs in emergencies** that address Child Protection and Gender-Based Violence (GBV) issues can lead to an **improved protective environment** for children and women for the duration of the cash transfer. However, evaluations of these programs have found that to **avoid dependency on cash transfers** there is a need to address households' needs on a longer-term basis, **where livelihoods and income generation support** and wider social protection programming would have a more sustainable impact on reducing vulnerability and economically strengthening households. As humanitarian emergencies become more protracted the **protection risks that girls, boys, and women face increase**, which may lead to negative coping strategies such as **child marriage, trafficking, sexual exploitation, and child labor**.

The Education and Child Protection in Emergencies Joint Rapid Needs Assessment and media interviews conducted by Al Jazeera have found that households are relying on these **negative**

cop ing mechanisms to survive in the **Rohingya refugee crisis in Cox’s Bazar, Bangladesh**. Since the most recent influx of refugees who arrived from August 2017 onwards, a major driver of the vulnerability and exploitation of children and women has been households’ **lack of access to cash, livelihoods, and income-generating opportunities** due to a number of restrictions in the emergency response. **Female-headed households** are considered among the most vulnerable in the emergency, with women facing barriers in accessing markets and food assistance.

Successful models of household economic strengthening through income generation which promote dignity, self-reliance, and sustainability exist in the development sector. It is important to consider how these models can be adapted to achieve protection outcomes in humanitarian programming, and it is important to understand the principles which must be adhered to in designing the interventions ensuring the gender and protection risks are not further exacerbated.

As this research report demonstrates, there is a need to further examine the ability of income generation strategies to improve the protective environment for children and women through economic strengthening of households, as well as **measure the impact on self-reliance and household resilience**. The changing operational environment which is starting to allow for livelihoods support to Rohingya refugees provides an opportunity for **the Government of Bangladesh, humanitarian and development actors and donors** to address the economic vulnerability of children and women. It also provides an opportunity for all actors to consider how this type of intervention can be integrated in the future into broader social safety net or social protection programs, which would ensure a sustainable approach to **meeting the needs of the most vulnerable** in the Rohingya refugee crisis in Cox’s Bazar, Bangladesh.

The Vulnerability of Refugee Children and Women

In a humanitarian emergency, **children and women are among the most vulnerable of the refugee population**. In the Rohingya refugee crisis, **children make up 55 percent** of the total refugee population. Of the 891,233 refugees living in camps and host communities in Cox’s Bazar, **239,143 are girls** and **248,017 are boys**¹. In their flight from persecution, Rohingya children reported they saw family members killed or tortured and their homes burnt down. **Children were also victims of abuse and violence**².

In the refugee camps and host communities Rohingya children face serious protection risks including **violence, exploitation, abuse, neglect, and trafficking**³. According to the Child Protection Sub-Sector, 11,021 girls and boys at risk have been identified. **This includes 6,013 unaccompanied and separated children**⁴. A study conducted by Save the Children nearly one year since the August 2017 influx found that of the 139 unaccompanied and separated children interviewed, 70 percent were found to be separated from their parents or caregivers **by violent attacks**. It also found that 50 percent of the children reported that their parents or caregivers were killed in the attacks, meaning that they **had been left orphaned**⁵.

The issues which unaccompanied and separated children face are demonstrated by 17-year-old Humaira’s story. She **“fled to Bangladesh with neighbours from her village after her parents were killed in front of her during the August 2017 attacks. Her case worker... said it took her a month, and sessions with a counsellor, before she was able to share her story. But after months of searching, she was finally reunited with her two younger brothers. They now live together, with the responsibility of leading the household resting on Humaira’s shoulders**⁶.

1 Inter-Sector Coordination Group, 2018, Joint Response Plan Rohingya Refugee Crisis (Mar-Dec 2018), p. 11, UNHCR 2018, Bangladesh Refugee Emergency Population factsheet (as of 15 August 2018), p. 2.

2 Child Protection Sub-Sector, 2017, Rohingya refugee crisis Advocacy brief – Child Protection, p. 1.

3 Inter-Sector Coordination Group, 2018, Joint Response Plan Rohingya Refugee Crisis (Mar-Dec 2018), p. 11.

4 Inter-Sector Coordination Group, 2018, Situation Report Rohingya Refugee Crisis Cox’s Bazar 5 September 2018, p. 7.

5 Whilst this survey is not statistically representative, it is likely that the experiences of the children reflect that of other unaccompanied and separated children in the camp. Save the Children, 2018, Alarming Number of Rohingya Children Orphaned by Brutal Violence - Save the Children Study.

6 Save the Children, 2018, Alarming Number of Rohingya Children Orphaned by Brutal Violence - Save the Children Study.

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A critical gap exists in child protection services for unaccompanied and separated children, as **“only 19 percent of identified unaccompanied and separated children have been reunified** with their parents or caregivers or placed in long-term family-based care”⁷, leaving over 4,870 unaccompanied or separated children **with increased risks to abuse and exploitation**.

A service provision gap also exists for children at risk or who are survivors of violence, exploitation, and abuse. In total, the Child Protection Sub-Sector partners **have only provided case management services to 48 percent of the 11,021 girls and boys identified** (including unaccompanied and separated children)⁸.

Through the Education and Child Protection in Emergencies Joint Rapid Needs Assessment it was found that the most frequently perceived risks for Rohingya refugee girls in the response are: **child marriage, road accidents, natural disasters, getting lost, trafficking, and sexual harassment**. For refugee boys the most frequently perceived risks are: **road accidents, getting lost, natural disasters, trafficking, physical violence, and kidnapping**⁹. The Children’s Consultation conducted by World Vision, Save the Children, and Plan International also reported children saying: **“Kidnappers are taking away Rohingya children. We do not know who they are: they are faceless”**¹⁰. The rapid needs assessment also found that **74 percent of respondents reported that children are engaged in paid or unpaid work**. The perception of the most frequent types of work girls are engaged in included: domestic labour, tailoring, collecting wood, livestock herding, and sexual transactions, whilst boys are engaged in working at tea shops, collecting wood, helping in the market, domestic labour, and farm work¹¹. Child labour often occurs in emergencies due to loss of household income and possessions

as well as **the loss of the household’s usual wage earner/s**. The rapid needs assessment found that work could be a contributing factor that is preventing children from accessing learning opportunities such as education through temporary learning centres, as the children preferred to be earning money to support their household.

Women and girls are also facing **daily risks of discrimination and violence. 55 percent of the Rohingya refugee population are women and girls, 80 percent are children and women, and 16 percent are female-headed households**¹². Women and girls have been exposed to severe forms of sexual violence in Myanmar and **hundreds of incidents of gender-based violence (GBV)** have been reported on a weekly basis in the camps and host communities¹³. According to the GBV Sub-Sector, **21,698 individuals** have received case management services by providers trained in GBV survivor-centered care approaches, **of which 91 percent are adults and nine percent are children**¹⁴.

As outlined in the Inter-Agency Standing Committee Guidelines for Integrating GBV in Humanitarian Action, in any emergency setting it is necessary to assume GBV is taking place, regardless if it is known or verified, and should be treated as a **life-threatening problem**¹⁵. This is due to the fact that GBV “is under-reported worldwide, due to fears of stigma or retaliation, limited availability or accessibility of trusted service providers, impunity of perpetrators, and **lack of awareness of the benefits of seeking care**. Waiting for or seeking population-based data on the true magnitude of GBV should not be a priority in an emergency due to the safety and ethical challenges in collecting such data”¹⁶. In accordance with these guidelines, it is assumed that the number of incidents of GBV in the Rohingya refugee response **is higher than the recorded figure**.

7 Inter-Sector Coordination Group, 2018, Situation Report Rohingya Refugee Crisis Cox’s Bazar 5 September 2018, p. 1.
 8 Inter-Sector Coordination Group, 2018, Situation Report Rohingya Refugee Crisis Cox’s Bazar 5 September 2018, p. 7.
 9 Education Sector and Child Protection Sub-Sector, Education and Child Protection in Emergencies Joint Rapid Needs Assessment, p. 38.
 10 World Vision, Save the Children and Plan International, 2018, Childhood Interrupted Children’s Voices From the Rohingya Refugee Crisis, p. 13.
 11 Education Sector and Child Protection Sub-Sector, Education and Child Protection in Emergencies Joint Rapid Needs Assessment, p. 59.
 12 Inter-Sector Coordination Group, 2018, Situation Report Rohingya Refugee Crisis Cox’s Bazar 16 August 2018, p. 16.
 13 Inter-Sector Coordination Group, 2018, Joint Response Plan Rohingya Refugee Crisis (Mar-Dec 2018), p. 59.
 14 Inter-Sector Coordination Group, 2018, Situation Report Rohingya Refugee Crisis Cox’s Bazar 5 September 2018, p. 8 .
 15 Inter-Agency Standing Committee, 2015, Guidelines for Integrating Gender-Based Violence (GBV) in Humanitarian Action, p. 2.
 16 Inter-Agency Standing Committee, 2015, Guidelines for Integrating Gender-Based Violence (GBV) in Humanitarian Action, p. 2.



Whilst women and girls face GBV risks such as domestic and intimate partner violence, according to the Joint Response Plan for Rohingya Humanitarian Crisis March–December 2018, a **“lack of income generating opportunities and transferable skills development has catalysed the exploitation of adolescent girls and women in the form of forced marriage, survival sex, trafficking for commercial sexual exploitation, drug smuggling and forced labour”**¹⁷.

The story of 15-year old Fatima, featured in the Al Jazeera article *‘Tricked and trapped: Inside the Rohingya trade’* is an example of this. According to her father, he agreed to marry Fatima off so he will have **one less mouth to feed** in the household. *“When she’s married there will be less burden on me, because we need to buy clothes and other things... There’s no benefit in keeping girls”*¹⁸. According to Fatima, **she couldn’t say no to the marriage**, it made her feel very sad and she would miss her family.

Sharifa, a 14-year old sex worker, also told her story to Al Jazeera. In the refugee camp she befriended a woman who said she would find her a job as a cleaner. However, this woman became her pimp and now **controls Sharifa’s every move**. Sharifa said, *“She told me that when someone calls I need to go where they want and do whatever they say. I just do what they tell me. We don’t have any money or anything else. My mother and brother are both sick”*¹⁹. The stories of Fatima and Sharifa are examples of how exploitation is being caused by economic vulnerability as children and adults struggle to meet their daily food and other basic needs whilst living in poverty in the camps. At the same time, according to the GBV Sub-Sector, **only 85 of the 200 required GBV case management entry points** are operational, which limits the coverage of life-saving care for GBV survivors in the camps and host communities²⁰.

17 Inter-Sector Coordination Group, 2018, Joint Response Plan Rohingya Refugee Crisis (Mar-Dec 2018), p.11.

18 Al Jazeera, 2018, Tricked and trapped: Inside the Rohingya trade.

19 Al Jazeera, 2018, Tricked and trapped: Inside the Rohingya trade.

20 Inter-Sector Coordination Group, 2018, Situation Report Rohingya Refugee Crisis Cox’s Bazar 5 September 2018, p. 8.

Economic Vulnerability

Fleeing to safety often with **little or no** possessions leaves refugee households in an economically vulnerable position. A **vulnerability assessment** conducted in the Rohingya refugee response found that the new arrivals since August 2017 were only able to bring easy-to-carry items such as money and jewellery and **these resources were depleted** within the first few months in order to buy food. This assessment found that the refugees' main concern was lack of access to cash, and that they were **borrowing food or buying food on credit and going into debt in order to survive**²¹. It has been found that female-headed households are one of the most vulnerable households in a refugee camp and are the most vulnerable to food insecurity²².

Whilst the Government of Bangladesh has shown hospitality in hosting over 890,000 Rohingya refugees, restrictions placed on the refugees have made them further vulnerable including: **1). Refusal to recognise the Rohingya with refugee status 2). Restriction of movement 3). Prohibiting employment and 4). Restricting the use of cash and support to refugee livelihoods in humanitarian programming**²³.

Building Resilience

Based on past protracted emergency responses, such as the Syria crisis, there is increasing recognition by **donors and aid agencies** that life-saving humanitarian assistance **alone is insufficient** to meet the needs and mitigate risks of affected populations and host communities. Investment in resilience building however provides an **opportunity to address short, medium, and longer-term needs** in a response, allowing for an integrated approach for both humanitarian and development actors to work together to address current and future shocks²⁴.

Acknowledging that the humanitarian crisis will have a long-term impact on the affected population and host communities in the Syria crisis, resilience building has focused on providing solutions “that allow individuals and communities **to not only survive and adapt**, but also to recover their previous development levels and to improve and **transform their livelihoods skills** to capitalise on the opportunities”²⁵. Resilience building has focused on supporting employment generation and livelihoods opportunities, as well as **increasing the inclusion of women** in resilience building programs. This approach acknowledges that building resilience requires a multifaceted approach including looking at protection factors which impact on the resilience of households.

The safety and wellbeing of children depends largely on the **capacity of their families or caregivers**, and it is important to target resilience building interventions like economic strengthening at the household level rather than towards the individual child²⁶. The resilience of children is built in safe spaces like homes or schools, **where children receive care and support**, and they can develop their capacity to deal with hardships and difficulties²⁷.

Social Protection Systems

One approach to **enhancing the resilience of vulnerable populations is through social protection systems and programs**. According to the Australian Government's Department of Foreign Affairs and Trade, “Social Protection is one of the key responses to reducing poverty and supporting inclusive economic growth. Social protection can take the form of cash and food transfers, an income generating asset (such as livestock), cash-for-work or other transfers”²⁸.

21 WFP, 2018, Refugee influx Emergency Vulnerability Assessment (REVA) – Technical Report, p. 17.

22 Inter-Sector Coordination Group, 2018, Joint Response Plan Rohingya Refugee Crisis (Mar-Dec 2018), p. 15.

23 Human Rights Watch, 2018, Bangladesh Is Not My Country, Inter-Sector Working Group, 2018, Unrestricted Cash for the Rohingya Refugee Crisis in Post-Monsoon, p. 1.

24 United Nations Development Programme, 2015, Resilience Building in Response to the Syria Crisis, p. 6.

25 United Nations Development Programme, 2015, Resilience Building in Response to the Syria Crisis, p. 7.

26 Child Protection in Crisis Network, 2013, Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm, p. 4.

27 UNICEF, Resilience building.

28 Australian Government Department of Foreign Affairs and Trade, Overview of Australia's assistance for social protection.

In a humanitarian emergency, cash-based social assistance programs are recognised as an easier and quicker approach to implement to deliver life-saving assistance.

Using social protection systems to deliver aid in emergencies to households most in need is an **opportunity for humanitarian and development actors to work together**. Recent reform initiatives in both the humanitarian and development sectors have promoted such, with **the 2030 Agenda for Sustainable Development** reaffirming the role of social protection systems in reducing and eradicating poverty²⁹. The **World Humanitarian Summit in 2016** also recommended that social protection systems should be scaled up by Government and development partners to enhance resilience in humanitarian action³⁰.

The Social Protection Inter-Agency Cooperation Board (SPIACB), composed of representatives of **international organisations and bilateral institutions**, argues that aligning the 2030 Agenda for Sustainable Development and the strategic focus of the World Humanitarian Summit provides an opportunity for humanitarian and development actors to use social protection systems to **respond to shocks and protracted crises**. The SPIACB argues that:

“While maintaining humanitarian response capacity, Governments, development and humanitarian actors also need to: ... invest in

(i) building and expanding coverage of social protection systems and strengthening institutional capacities,

(ii) using social protection systems to build individual, household and community level resilience to stresses and shocks”³¹.

The Grand Bargain

In line with these recommendations, the Grand Bargain, **an agreement between 30 of the biggest donors and aid providers**, committed to **increasing funding for cash-based programming** in humanitarian emergencies. This commitment acknowledged the potential transformative power of cash-based interventions, including **restoring dignity and opportunity** to refugees and beneficiaries³². According to the **High-Level Panel on Humanitarian Cash Transfers**, when developing humanitarian programs, the question that now must always be asked is **“Why not cash?”³³**

Evidence from the Use of Cash-Based Programming for Protection Outcomes

Cash-based interventions in humanitarian assistance have more commonly been linked to increasing food security or livelihood outcomes, rather than specific protection outcomes. There are **limited evaluations of the impacts and outcomes for protection**, child protection, and gender-based violence³⁴.

Child protection in emergencies programs involving cash transfers were reviewed by Save the Children and the Women’s Refugee Commission in the discussion paper *“What cash transfer programming can do to protect children”*. This review found that **short-term cash transfers in emergencies can assist in addressing a number of child protection issues** associated with family separation and alternative care, sexual exploitation, and transactional sex and forced/early marriage. However, **it concluded that livelihoods support, skills building and economic strengthening approaches** were required to sustainably meet the needs and reduce the protection risks faced by children and their families and caregivers. The results of this review are detailed below³⁵.

29 United Nations General Assembly, 2015, Transforming our world: the 2030 Agenda for Sustainable Development, p. 7.

30 World Humanitarian Summit 2016, Restoring humanity global voices calling for action: Synthesis of the Consultation Process for the World Humanitarian Summit, pp. 12-13.

31 SPIAC-B, Leaving no one behind: How linking social protection and humanitarian action can bridge the development-humanitarian divide, p. 2.

32 Inter-Agency Standing Committee, 2016, The Grand Bargain, p. 2.

33 ODI, 2015, Doing cash differently, How cash transfers can transform humanitarian aid, Report on High Level Panel on Humanitarian Cash Transfers, p. 6.

34 Berg, M & Seferis, L., 2015, Protection Outcomes in Cash-Based Interventions: A Literature Review, p.7.

35 Save the Children & Women’s Refugee Commission, 2012, What Cash Transfer Programming can do to protect children from violence, abuse and exploitation Review and Recommendations, pp. 14-17.

What Cash Transfer Programming can do to protect children from violence, abuse and exploitation – Review and Recommendations³⁶

Family-based Foster Care: *“... it can be concluded that cash transfers, when delivered after a delay of one to two months, broken down into tranches and with a tight monitoring system, can lead to positive outcomes on the temporary care arrangements for separated and unaccompanied children in an emergency context. However, care should always be taken to ensure that support given does not undermine the care arrangement by creating unsustainable dependency on cash transfers. Cash transfers should be seen as a way to get the carers through a short-term economic shock. If the family has longer-term needs, livelihoods support and wider social protection programming could be more suitable.”*

Sexual exploitation and transactional sex: *“... in order for cash transfers to have a significant impact on sexual confidence and behaviour, and thus reduce the incidence of sexual exploitation in the form of transactional sex, programs should last for an extended period and be coupled with behavioural change and educational activities, including sexual and reproductive health courses, as well as long-term support for alternative livelihoods activities through, for example, skills building.”*

Forced/early marriage: *“... cash transfers can help to reduce the incidence rates of forced/early marriage, especially if conditionality is linked to girls’ education and employment opportunities. Micro-credit programs provide women and girls with the economic opportunities they often lack and a social support network that promotes changes in attitudes and behaviour. Improved economic status gives them more control over decisions such as who and when they marry. This would infer Cash Transfer Programming can have the same potential benefits”.*

Mental health and psychosocial wellbeing: *“Cash Transfer Programming has the potential to reduce the stress caregivers feel in meeting survival needs, thereby reducing the physical and verbal punishment of children and improving their wellbeing.”*

36

Save the Children & Women's Refugee Commission, 2012, What Cash Transfer Programming can do to protection children from violence, abuse and exploitation Review and Recommendations, pp. 14-17.

Similar results were found in relation to cash programming to address GBV. Cash transfers are used in the case management of GBV to assist survivors to leave an abusive relationship and to meet their basic needs, as well as enable financial access to services such as health or legal³⁷. The International Rescue Committee found in the evaluation of the ‘Integrating cash transfers into gender-based violence programs in Jordan: Benefits, risks and challenges’ with refugees, that “providing a standard Cash Transfer amount limits responsiveness to GBV survivors needs and/or for more sustainable solutions”³⁸. The evaluation recommended that sustainable protection outcomes need to be supported beyond the period of cash transfers, such as providing support for income generation to GBV survivors.

Mitigating Protection Risks

Whilst the evidence shows that engaging vulnerable households where children are at risk in income generation could have benefits through providing livelihoods or alternative livelihoods and increased household income, **it is important to acknowledge that these programs could also introduce risks**³⁹. These include undermining the gender dynamics of the household by giving new economic opportunities to women, which could lead to **an increase in domestic violence** in the household, or reducing the time women have available to conduct daily duties such as domestic work and childcare⁴⁰. There is also a **risk that child labour may increase**, with children’s responsibilities increasing to supplement the time their parents have to work, including caring for their siblings, doing additional chores, or looking after livestock⁴¹. There is risk also that the **intended**

benefit will not be sustained past the duration of the program, as found in the response for the Pakistan floods in 2010, where parents reported that they would stop sending their children to school (who were previously involved in child labour) when the conditional cash transfer program ended⁴².

In order to address these potential risks, it is critical to use an **Age, Gender and Diversity approach to understand the specific needs, protection risks, capacities, abilities, and coping strategies** of the affected population to assess if cash programming is appropriate and to inform the design of the program. Tools to conduct this type of assessment in emergencies include: The UNHCR Tool for Participatory Assessment in Operations⁴³ or the CARE Rapid Gender Analysis Toolkit⁴⁴. This approach respects the **principles of ‘Do No Harm’**, where interventions must be designed in a way that does not exacerbate discrimination, conflict, or insecurity, and must take into account the needs of the most vulnerable in the response⁴⁵. It is important that this type of assessment continues through monitoring and evaluation of the program once implemented, to continue to understand the impacts on girls, boys, women, men, and other vulnerable groups, and to **mitigate any arising protection risks**.

Dignity and Empowerment

Cash-based programming, particularly income generation, has often been linked to the goals of **promoting dignity, self-reliance, and empowerment**, a reason underlining programmatic decisions to target women as the beneficiary of cash transfers⁴⁶. However, mixed programmatic results exist in humanitarian settings of cash-based programming achieving these outcomes,

37 Women’s Refugee Commission, Mercy Corps & International Rescue Committee, 2018, Overview of Toolkit for Optimising Cash-based Interventions for Protection from Gender-based Violence: Mainstreaming GBV Considerations in CBIs and Utilizing Cash in GBV Response, pp.2-3.
 38 International Rescue Committee, 2015, Integrating Cash Transfers into Gender-based Violence Programs in Jordan: Benefits, Risks and Challenges, p. 5.
 39 Child Protection in Crisis Network, 2013, Children and Economic Strengthening Programs: Maximizing Benefits and Minimizing Harm, p. 2.
 40 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, pp. 9-10.
 41 Save the Children & Women’s Refugee Commission, 2012, What Cash Transfer Programming can do to protection children from violence, abuse and exploitation Review and Recommendations, p. 10.
 42 Save the Children & Women’s Refugee Commission, 2012, What Cash Transfer Programming can do to protection children from violence, abuse and exploitation Review and Recommendations, p. 22.
 43 UNHCR, 2006, The UNHCR Tools for Participatory Assessment in Operations.
 44 CARE, 2018, CARE Rapid Gender Analysis Toolkit.
 45 UNICEF, 2016, Cash Based Approaches in UNICEF’s Humanitarian Action, p. 1.
 46 Concern Worldwide & Oxfam Great Britain, 2011, Walking the Talk, Cash Transfers and Gender Dynamics, p. 12.

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which donors and aid agencies should be aware of when designing cash transfer and income generation programs.

Cash transfers and vouchers have been found to promote dignity and social status by: **“promoting choice; by avoiding the humiliation inherent in other forms of aid (such as standing in long queues); by enabling individuals to earn and save cash in bank accounts;... and by allowing beneficiaries to avoid degrading activities that might otherwise have been their only way to support themselves”**⁴⁷. However, it has also been found that in humanitarian crises, cash and vouchers do not have an impact on resolving other issues such as displacement, trauma, and psychosocial problems which affect people’s dignity. Whilst cash assistance can ease financial burdens, **it may not be enough to meet all needs of the affected population**⁴⁸.

“While it is undoubtedly true that cash does have the potential to bring positive changes for women (raised confidence and self-esteem, increased harmony in households under emergency-induced stress, allow for more control over money and choice, access to building livelihoods), it does not follow that cash equals empowerment. Lack of access to money and resources is just one of a myriad of financial, educational, social and structural barriers that face women and underpin inequality”⁴⁹.

It is important for donors and aid agencies to recognise that caution is required when making empowerment the goal of cash-based programs. Recognition must be given to the fact that empowerment is unlikely to be achieved after one intervention and that **empowerment should be recognised as a continuum** where progressive steps can be made by individuals towards having full power and control **over decision-making and resources in their lives**⁵⁰.

Successful Models of Income Generation

Successful models of household economic strengthening and promoting empowerment for women exist in the development sector. One example includes a successful income generation project focused on improving food security which has led to impacts also on household **economic security, gender, and empowerment**. The project implemented by the United Nations (UN) World Food Programme in Bangladesh, entitled *‘Food Security for the Ultra Poor’*, had the goal of **increasing the productive assets and enhancing household income** of 30,000 ultra-poor households through diversified economic activities⁵¹. Targeting women as the beneficiaries, the project provided a one-time grant of 14,000 Bangladeshi Taka (BDT) to establish an income-generating activity through the purchase of a productive asset for each beneficiary, while also providing a monthly cash consumption allowance for the duration of the 24-month project. Through the establishment of beneficiaries **into women’s collectives or self-help groups** in each village targeted, **skills training** is provided related to the chosen economic activities which included animal rearing, crop cultivation, tailoring, barbershop, and handicrafts. Beneficiaries also received **complementary training** including life skills, nutrition, disaster risk reduction training, and women’s rights (including on early marriage and dowry, the right to property, and inheritance and marriage registration)⁵².

In the assessment of the project it was found that it had made considerable impact in promoting dignity and empowerment for women. “Women enrolled in the project reported many changes... They described it as **significant** in terms of enabling them to **take control of their lives and gain self-reliance, decision-making, and participation in the social and political spheres**. Participants in the project’s focus group discussions cited

47 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, p. 5.
 48 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, pp. 9-10.
 49 Concern Worldwide & Oxfam Great Britain, 2011, Walking the Talk, Cash Transfers and Gender Dynamics, p. 24.
 50 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, p. 6.
 51 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, p. 71.
 52 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, pp. 72-74.

numerous examples of such changes, which they believed **would be lasting**⁵³. The economic gains made through the project left them feeling as if they were no longer living in **extreme poverty**. The assessment recommended that this project be further examined to see whether some elements can be **replicated in other contexts outside of the development sector**⁵⁴.

Livelihoods and Cash in the Rohingya Refugee Response

A similar model of income generation programming is currently being implemented in the **host community of Cox's Bazar** by the World Food Programme, entitled '*Enhancing Food Security and Nutrition*'⁵⁵. This project is targeting 40,000 Bangladeshi women and contributes to the achievement of the fourth objective for host communities set out under the Joint Response Plan: *Building confidence and resilience of Rohingya refugees and the affected host communities*⁵⁶.

Whilst Government restrictions remain on employment, provision of cash, and support to livelihoods for Rohingya refugees, **cash-based programming is currently ongoing** in the response through cash assistance programs and cash-for-work programs. **Cash assistance is currently being provided** to 908 foster families taking care of children in the camps, implemented by UNICEF and the Department of Social Services of the Ministry of Social Welfare⁵⁷. As this program is in the early stages of implementation, an evaluation of the impact has not been conducted, however the partnership shows promising future developments due to the Department's willingness to provide cash assistance particularly for children at risk. Numerous **cash-for-work programs** are also being implemented by aid agencies which pay a daily minimum wage of 350 BDT⁵⁸.

In April–May 2018 a **Cash Assistance Pilot** was implemented by UNHCR in coordination with the Government of Bangladesh, Bangladesh Rural Advancement Committee (BRAC), and the Bangladesh Red Crescent Society. 9,015 refugee families in Kutupalong settlement **received a once-off payment of 2,500 BDT** to cover household needs. The pilot was carried out to address the problem of refugees having a **lack of access to cash** which prevents them accessing goods and services in the local markets. **Refugees often sell the humanitarian aid** redeemed through vouchers in order to access cash so they can buy what they need⁵⁹.

Also within the refugee camp, **skills-based livelihoods training** is currently being carried out in UN Women's Multi-Purpose Women's Centre in Camp 18 where since February 2018, **360 women and adolescent girls have received tailoring training**. From this training at least one adolescent has started providing tailoring services for her neighbors and has earned 2,000 BDT for her services⁶⁰. UNHCR also has programs that provide training to women in **sewing, making soap, and toothpaste to enable them to earn an income**⁶¹.

Recommendation for a Protection and Livelihoods Pilot in the Rohingya Refugee Response

As this research project has demonstrated, **income generation strategies** can build the economic resilience of households and **are recommended to provide a more sustainable approach to addressing protection risks for women and children**. There is also a need to strengthen evidence of how income generation can contribute to protection and empowerment outcomes, and identification of successful models from the

53 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, p. 32.

54 WFP & UNHCR, 2013, Examining Protection and Gender in Cash and Voucher Transfers, p. 32.

55 WFP, 2018, WFP needs urgent support to provide food assistance to Rohingya and host communities in Bangladesh.

56 Inter-Sector Coordination Group, 2018, Joint Response Plan Rohingya Refugee Crisis (Mar-Dec 2018), p. 26.

57 UNICEF, 2018, Bangladesh Humanitarian Situation report No.38 (Rohingya influx), p. 3.

58 Inter-Sector Coordination Group, 2018, Refugee Volunteer Incentive Rates – Rohingya refugee response, p. 1.

59 UNHCR, 2018, Cash Assistance to Rohingya Refugees in Bangladesh, pp. 2-3.

60 Inter-Sector Coordination Group, 2018, Gender in Humanitarian Action Brief No. 5, Rohingya Refugee Crisis Response Cox's Bazar Bangladesh (July 2018), p. 3.

61 UNHCR, 2018, Rohingya widows worry about their families' futures.

development sector which could be **adapted for humanitarian contexts**. Whilst restrictions remain in the Rohingya refugee response on the use of cash-based programming, **recent developments** such as the implementation of cash assistance programs as well as ongoing livelihoods and skills-based training programs shows the **changing appetite and potential for income generation activities** to be implemented in the response.

Based on this changing situation, this research project finds that there is an opportunity in the refugee response to develop a pilot project which has the dual objectives of **increasing household income and productive assets**, whilst also **increasing the understanding and evidence of the impacts of income generation** on the protective environment for children and women. As female-headed households remain one of the most vulnerable groups, it is proposed that a **pilot project targeting only female-headed households** in one camp or host community could provide an opportunity to evaluate the pilot's results in building resilience and increasing the protective environment for children and women⁶². A suggested outline of the pilot can be seen in Annex 1. **Key socio-economic indicators** could be used to measure the pilot's capacity to build resilience including measuring: the prevalence of child protection concerns, the economic conditions of the households, the households' ability to access markets and services as well as save income to prepare for and respond to future shocks⁶³. Based on the implementation and results of this pilot, **the original programmatic model could be expanded** to assist other groups of people with specific needs and vulnerabilities such as foster families caring for children, adolescents out of school, people living with disabilities, and for the elderly.

Conclusion

Living in the world's biggest refugee camp, Rohingya refugee children and women will continue to **face increasing vulnerability to protection risks** as their situation becomes more protracted and desperate. As this research report has demonstrated, there is a need to further examine the ability of income generation strategies to improve the protective environment for children and women through economic strengthening of households, as well as **measure the impact on self-reliance and household resilience**. The changing operational environment which is starting to allow for livelihoods support to Rohingya refugees provides an opportunity for **the Government of Bangladesh, humanitarian and development actors and donors** to address the economic vulnerability of children and women. It also provides an opportunity for all actors to consider how this type of intervention can be integrated in the future into broader social safety net or social protection programs, which would ensure a sustainable approach to **meeting the needs of the most vulnerable** in the Rohingya refugee crisis in Cox's Bazar, Bangladesh.

62 It is suggested that female-headed households are targeted by this pilot to address the economic vulnerability of children and women in these households. This pilot does not aim to prevent intimate partner violence as a more in-depth assessment is required to understand pre-existing inequalities and relational dynamics of Rohingya households in order to start to address this complex issue in cash-based programming.

63 Monitoring and Evaluation Indicators can be found in Annex 2.

Annex 1

Strengthening the Protective Environment for Rohingya Children and Women Pilot	
Key Outcomes:	To increase the resilience of Rohingya children and women living in female-headed households through increasing household income, thereby increasing the protective environment and the capacity to withstand with future shocks.
Key Objectives:	<ol style="list-style-type: none"> 1. To increase household income and productive assets in female-headed households. 2. To increase the understanding and evidence of the impacts of income generation on the protective environment for children and women in humanitarian emergencies.
Target Group:	Total number of female-headed households in targeted camp or host community, approximately 1,000.
Location of Project:	<p>Discussions with the Government of Bangladesh would be needed to gain permission to undertake this project. One of the five possible locations detailed below is recommended:</p> <p>Camps 5 and 6 Kutupalong Settlement: Based on the Government of Bangladesh's allowance for UNHCR to implement the cash assistance pilot in April–May 2018 in Camp 5 and 6, these locations may also be approved for this pilot. Through UNHCR's pilot, women (and men) have become familiar with the process of receiving and spending cash in the camps⁶⁴. There are currently 1,095 single female parent households in Camp 5 and 822 in Camp 6⁶⁵.</p> <p>Camp 18 Kutupalong Settlement: Implementing the pilot in this location may lead to opportunities to link the pilot with the existing livelihoods program being run in the UN Women Multi-Purpose Women's Centre which has provided services to over 15,000 women and adolescent girls. The Centre already has an awareness raising program for issues such as health, menstrual hygiene, nutrition, gender-based violence including child marriage, sexual exploitation, and trafficking, and also provides psychosocial first aid which could inform the complementary training package for beneficiaries⁶⁶. There are currently 1,167 single female parent households in Camp 18⁶⁷.</p> <p>Shamlapur (Camp 23) or Leda (Camp 24) Host Communities: Living within the host community is a mixture of refugees and Bangladeshi nationals. Implementing the pilot in the host community is in accordance with the Livelihood's strategy for the Host Community in the Joint Response Plan 2018 of providing income-generating opportunities to Bangladeshi nationals. By providing assistance to host community female-headed households, this may provide an opportunity to overcome the barriers for access and providing cash to refugee households living in the host community. There are currently 742 single female parent households in Shamlapur and 1,643 in Leda⁶⁸.</p>
Length of Time:	Six months, after which an evaluation will determine extending the scope or time frame of the pilot.

64 UNHCR, 2018, Post-Distribution Monitoring Cash-Based Interventions, pp. 7-8.

65 UNHCR 2018, Bangladesh Refugee Emergency Population factsheet (as of 15 August 2018), p. 4.

66 Inter-Sector Coordination Group, 2018, Gender in Humanitarian Action Brief No. 5, Rohingya Refugee Crisis Response Cox's Bazar Bangladesh (July 2018), p. 3.

67 UNHCR 2018, Bangladesh Refugee Emergency Population factsheet (as of 15 August 2018), p. 4.

68 UNHCR 2018, Bangladesh Refugee Emergency Population factsheet (as of 15 August 2018), p. 4.

Key Activities:	<p>1. Preparatory Phase:</p> <p>1.1 Discussion of pilot project with the Ministry of Women and Children's Affairs and Ministry of Social Welfare to invite their potential involvement in the pilot and to identify existing social safety net or social protection programs which the programmatic model may complement or be included in, in the future.</p> <p>1.2 Assessment to:</p> <ul style="list-style-type: none"> – identify viable income generation activities and training/inputs required (for example: tailoring, tea stall, shop, firewood selling, soap, and toothpaste making), – review other livelihoods/skills-based training and other services for women and children being implemented in the refugee camps/settlements and the host community, – establish cash grant amounts for income generation activities and monthly consumption allowance. <p>1.3 Age, gender, and diversity analysis to identify needs, capacities and coping strategies of women and children living in female-headed households in the refugee camp and host community, as well as identification of the protection risks associated with cash-based interventions and income generation activities.</p> <p>1.4 Consultation with community including: female-headed households, refugee women, men, girls and boys, community and religious leaders, government representatives, and child protection and community watch committee representatives on pilot design.</p> <p>1.5 Coordination with other actors implementing livelihoods/skills-based training for women or other gender and protection programs in targeted areas.</p> <p>1.6 Training of pilot implementation staff.</p> <p>1.7 Baseline survey of households to be conducted.</p> <p>2. Implementation Phase:</p> <p>2.1 Beneficiary selection and formation of women's collectives (self-help groups).</p> <p>2.2 Introductory session with beneficiaries to explain pilot project, with representatives from child protection and community watch committees to create community linkages and cohesion.</p> <p>2.3 Six months support to beneficiaries to identify and invest in chosen income generation activities, and provision of training and support to carry out businesses. Complementary training will also be provided based on the needs identified which could include: protection, human rights, health, nutrition, disaster preparedness, and financial management.</p> <p>3. Monitoring, Evaluation, and Learning:</p> <p>3.1 Monthly monitoring and community consultations will take place to monitor the impacts of the pilot in accordance with socio-economic indicators.</p> <p>3.2 An evaluation at the end of the six-month period to evaluate the pilot's results in building resilience and the viability to expand the original pilot concept.</p> <p>3.3 A lessons learnt workshop to be held with all relevant stakeholders to contribute to the evaluation process and to consider how the programmatic model can be applied to different groups of people with special needs such as the elderly, adolescents out of school, people living with disabilities, and for foster families caring for children.</p>
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Annex 2

Strengthening the Protective Environment for Rohingya Children and Women Pilot Monitoring and Evaluation Indicators

The pilot’s capacity to build resilience will be measured using key socio-economic indicators. It would be necessary to measure the pilot’s capacity to build resilience using key socio-economic indicators including measuring: the prevalence of child protection concerns, the economic conditions of the households, the households’ ability to access markets and services as well as save income to prepare for and respond to future shocks. A baseline survey would be conducted in the preparatory stage of the pilot to allow for the comparison of evaluation results after six months of implementation. Indicators to measure these results could include⁹:

<p>Economic Conditions Indicators:</p> <p>Average Monthly Household (HH) income, Average Monthly HH expenditure, Number of HH productive assets, Number of HH income sources, % of participating HHs with savings, Average savings per HHs who saved, % of participating HHs who feel prepared for future shocks.</p>
<p>Protection Indicators:</p> <p>% of HHs where boys are involved in income generating activities, % of HHs where girls are involved in income generating activities, % of HHs where girls were married early, % of HHs sending children to Child Friendly Spaces, % of HHs sending children to Temporary Learning Centres.</p>
<p>Access, Participation and Mobility Indicators:</p> <p>% of women who are comfortable accessing aid distributions alone, % of women who are comfortable accessing markets alone, % of HHs who are comfortable accessing health centres alone, % of women who are participating regularly in pilot self-help group.</p>

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