

## Can we provide cash transfers to children?

Yes, but with conditions. Cash assistance can be provided to unaccompanied children and child heads of household **when it is necessary to meet humanitarian needs and if it can be done safely and legally.**

**Who is considered a child?** Anyone under the age of 18

- **Unaccompanied Child:** Child without a parent, legal guardian or customary caregiver and not accompanied by an adult relative. *(Note: A Separated Child is a child separated from both parents, legal guardian or customary caregiver, who may be accompanied by an adult relative).*
- **Child Headed Household:** A household without an adult parent or caregiver where an older child (<18) is caring for other children, including siblings or their own children.
- ✓ *Always ask: Does the community consider a particular age (e.g. 15 or 16) to be 'old enough' to be receiving assistance & caring for themselves/their family?*

**What is Child Protection?** "The prevention of and response to **abuse, neglect, exploitation and violence** against children and separation." Even if you do not work in an organization that has a mandate on child protection, it is important to **ensure child protection is mainstreamed** as essential part of the 'do no harm' principle.

*Child Labour is always prohibited, regardless of age (Worst Forms of Child Labour & all hazardous work). Some activities, such as labour-based programmes (e.g. food assistance for assets) can be permitted from 15 years of age*

### Do's

- ✓ **Report any violence, abuse, exploitation,** including child labour, and negative behaviour towards children
- ✓ **Consult and coordinate with protection & child protection actors,** including establishing referral pathways
- ✓ Ensure the confidentiality of information
- ✓ Ensure child participation, and child-friendly procedures and communication.

### Don'ts

- ✗ **Interact/interview children without the presence of a child protection expert or a care giver** without proper safeguards.
- ✗ **Take photographs of a child without the consent** of the caregiver and child
- ✗ Provide cash to children **where it is legally prohibited.**
- ✗ **Use children** to receive assistance **on behalf of adults or sign for adults** without safeguards.
- ✗ Create push factors for **family separation**
- ✗ Ignore child abuse and aid diversion.
- ✗ Use standard adult-focused monitoring tools
- ✗ **If you are not a trained child protection actor, don't try to deal directly** with a case relating to child protection.

## Steps to send money to unaccompanied children and child headed households

1. Engage	<ul style="list-style-type: none"> <li>• <b>Consult with child protection actors,</b> communities, and (if safe) children over the age of 15</li> <li>• Understand <b>local definitions/expectations around</b> adulthood and child responsibilities</li> <li>• <b>Identify vulnerabilities, risks, and existing support systems.</b> Cash assistance must be designed to avoid harm, exploitation, or abuse.</li> </ul>
2. Design	<ul style="list-style-type: none"> <li>• Together with child protection actors, choose appropriate transfer mechanisms based on feasibility (e.g., mobile money, cash-in-hand), including legal aspects e.g. feasibility to open accounts (age restrictions, ID/KYC rules)</li> <li>• Work with <b>trained partners</b> with child protection experience, where available</li> <li>• Adapt <a href="#">communication channels and community feedback mechanisms</a> to be child-friendly.</li> </ul>
3. Deliver	<ul style="list-style-type: none"> <li>• <b>Ensure safe, discreet, and accessible distribution.</b> <i>NB: If legal or safety concerns exist, consider value vouchers or in-kind support</i></li> <li>• Use <b>child-specific sites and trained staff.</b> <i>NB: Maintain low visibility to reduce risks</i></li> <li>• Have protection focal points and <a href="#">referral pathways</a> (p.5) in place. <a href="#">Access more information.</a></li> </ul>
4. Monitor	<ul style="list-style-type: none"> <li>• Use child-appropriate tools to assess safety, usage, and feedback.</li> <li>• Monitor for risks, abuse, or unintended consequences.</li> <li>• Maintain confidentiality and ensure children feel safe to speak and feel heard.</li> </ul>

## Where to find more information?

- UNHCR – [Guidance on Promoting Child Protection Outcomes through Cash Assistance](#)
- UNHCR – [Cash assistance and access to formal financial services: Information on assessing KYC and CCD](#)
- WFP – [Sending Money to Unaccompanied Children and Child Heads of Household](#)

For more guidance on how to make **your Community Feedback Mechanism more child-friendly**, check the [Plan International Child Friendly Feedback and Complaints Mechanism Guide](#)

