

Child Development Fund

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Preamble

- Even short period of deprivation can affect children's long-term growth and development
- Must be in addition to access to adequate basic services and satisfactory material conditions for a life of dignity without exclusion or discrimination.

Poverty

- Approaches
 - Monetary approach – failed to recognize unequal provision in household, non-marked-based goods e.g. access to services and safe environment for play, poor household, undue stress
 - Basic needs approach – material needs, nutrition, house, warmth, access to services, safe environment, failed to recognize discrimination, undue stress, reduced opportunity to develop full potential
 - Capability approach – empowerment of parents and children
 - Human rights approach – empowerment of poor and poverty become more than charity, more than a moral obligation but a legal obligation, emphasis on universality, accountability, principles of non-discrimination and equality and principle of participatory decision-making processes = holistic approach

Office of the United Nations High Commissioner for Human Rights



PRINCIPLES AND GUIDELINES FOR A HUMAN RIGHTS APPROACH TO POVERTY REDUCTION STRATEGIES

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The human rights approach underlines the multidimensional nature of poverty, describing poverty in terms of a range of interrelated and mutually reinforcing deprivations, and drawing attention to the stigma, discrimination, insecurity and social exclusion associated with poverty.

Guidelines on human rights approach to poverty reduction

Guideline 1: Identification of the poor
Guideline 2: National and international human rights framework
Guideline 3: Equality and non-discrimination
Guideline 4: Setting targets, benchmarks and priorities : obligation on duty-bearers to work towards poverty reduction
Guideline 5: Participation
Guideline 6: Monitoring and accountability
Guideline 7: International assistance and cooperation
Guideline 8: Integrating specific human rights standards

- o Right to work
- o Right to adequate food
- o Right to adequate housing
- o Right to health
- o Right to education
- o Right to personal security and privacy
- o Right of equal access to justice
- o Political rights and freedoms

Box 1. The Five Core Principles of the UN Convention on the Rights of the Child

- The right to life, survival, and development
- Non-discrimination
- Devotion to the best interests of the child
- Respect for the views of the child
- The right to an adequate standard of living and social security

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Right to

- Being adequately nourished
- Being able to avoid preventable morbidity and premature mortality
- Being adequately sheltered
- Having basic education
- Being able to appear in public without shame
- Being able to earn a livelihood and
- Taking part in the life of a community

UNICEF definition of child poverty

"Children living in poverty are those who experience deprivation of the material, spiritual and emotional resources needed to survive, develop and thrive, leaving them unable to enjoy their rights, achieve their full potential or participate as full and equal members of society."

The State of the World's Children, UNICEF 2005

Definitions

Christian Children's Fund	Childhood Poverty research and policy centre	Canadian International development Agency	Institute for Democracy in South Africa
Deprivation – lack access to adequate basic social services and material conditions for a life of dignity	Adequate livelihood – economic, physical and environmental resources	Access to education, health and nutrition	Insufficient income and income-earning opportunities
Exclusion – unjust exclusion to rights	Opportunities for human development – access to quality education and life skills, health, social, cultural resources		Lack of human development opportunities – health, education, recreation, sanitation
Vulnerability to adverse environment	Family and community structures that nurture and protect them	Free from abuse, exploitation and discrimination	Feelings of economic and physical insecurity
	Opportunities for voices – participation	Participation in decision that affect their lives	Feelings of powerlessness – exclusion

Objectives of CDF

Reduce intergeneration poverty by

1. Provide more development opportunities
2. Cultivate positive attitudes through
3. Formulating and implementing personal development plan for future – asset building habit
4. Accumulation financial assets via Targeted saving element and
5. Non-financial assets e.g. right attitude and proper mindset, personal resilience and capacities as well as social networks

Model = Asset building model

Prerequisite – all basic needs are met, family supported

Programme

- \$300 Million earmarked for CDF
- Age : aged 12-16 years
- Students who live household of CSSA or full grants from SFAA or median income < 75%ile
- In 7 regions (HKE, KW, NTE, NTW, TSW and TC) – each region 100 children ie 700

Child Target Saving Fund

- Family to save \$200 a month
- At least 1:1 matching contribution from business or individual sectors
- Financial incentives from Government for children who complete the saving programmes of \$3000
- Only on completion of saving

Questions

- What is **policy objectives** of CDF that is coverage eventually. Is it to all children from low income families?
- Has any **policy impact assessment** done? How will this CDF reduce intergeneration poverty?
- Is the **child targeted saving** by 18 years enough for higher education or vocational training or setting up of business?
- How to **guard against discrimination** or stigmatization?

Reduce inter-generation poverty	Personal development plans	Meaningful	Targeted saving
Provide more development opportunities	Encourage to participate in community services		
Capacity enhancement: education, vocational training or skill enhancement	Formulate and implement personal development plan	Guidance by mentors with skills in SB planning, financial planning skills on FDI	Financial asset building habit, increase saving potential
Cultivate positive attitude and proper mindset, personal resilience and capacities as well as social networks		Build relationships and share experience with children's parents and guardians	
Accumulation financial assets			Family - \$200 mo 1:1 matching Govt - \$3000 only

Operating NGOs

- (a) the identification and recruitment/solicitation of participating children, suitable mentors and matching contributions;
- (b) the provision of training and guidance to participating children, including the use of existing services and programmes, to help them achieve the short-term as well as long-term development targets as set out in their personal development plans;
- (c) the provision of training and guidance to the parents/guardians to engage them in the life planning and financial planning for the children;
- (d) the provision of training and guidance to the mentors;
- (e) monitoring the implementation of the savings programmes and the short-term development targets of the children; and
- (f) the organization of regular sharing sessions for participating children, their parents/guardians, mentors and donors etc.

Questions – many studies have shown that using para-professionals may not be effective

- The Personal Development Plan will be formulated by the child with guidance from mentor/parents but how will the Plan be implemented?
- How to ensure best recruitment and retention of mentors?
- What type of trainings should be provided and how will they be supported?
- Is there a matching programme between mentor and the child in context of family?
- What will be success factors for the programme?

Suggested factors for success

- Sustained Leadership and Commitment from Govt Programme
 - Accountability
 - Comprehensive and intensive
 - Life-cycle approach – long term
 - Family and community approach – district based and flexible
 - Robust evaluation and monitoring – longitudinal, multi-level, process and outcome
 - Mainstreaming eventually or at least having exit strategies
- Mentors
 - recruitment and retention of quality people
 - adequate training especially on developmental needs of children in context of family and community, supervision and support
 - good matching of mentors and family

Monitoring and evaluation

- Dedicated vetting committee from LWB and SWD to consider proposal from NGOs
- Contracts of project made with NGOs and progress reported to Steering committee
- Steering Committee – comprising largely un-officials members
 - Policy steer to design
 - Oversee and monitor implementation of CDF
- Final evaluation at completion of 7 pioneer projects

Questions

- Will vetting committee also include un-official members from Steering Committee to ensure communication?
- What will be criteria for selection and setting of contracts? Will the 7 projects be identical or different?
- Who will be monitoring the performance of NGOs – Steering Committee or other committee?
- How will the 7 projects be evaluated?

Questions – how to ensure

1. Minimal overlap of existing services
2. Optimal utilization of services
3. Coalitions of services enhanced
4. Maintain best practice of programme and outcome monitoring that match target needs
5. Promote stake-holder *participation including targeted children and family*
6. *Is two years adequate?*

Suggested outcome indicators

- Individual –
 - Child : social, cognitive and positive developmental outcome, healthy life style, financial management habit building
 - Family and parents : financial and developmental planning
- Programme – degree of collaboration among NGOs, triad of mentor-parents-children partnership building
- Target saving outcomes – fund matching, regular saving habits

Funding

Item	\$ Million	Percent	Remark
Special financial incentive	40.8	11.6%	Too low
Training programmes for children, parents and mentors	264.0	68.0%	
Administrative cost for operation NGOs	20.4	6.1%	
Evaluation study	4.0	1.3%	Too low
Monitoring, promotion and publicity	7.5	2.5%	What is this?
Contingency	22.3	7.5%	Too high
Total	300.0	100%	

Suggested target group

- 12 to 16 years at low income families
 - For maximal effect, it would be best to target a younger age with multiple exit point at which children can withdraw funds for personal development
 - This will better encourage future planning and better development of attitude and skills at younger age which is more cost effective
- Handicapped children are also disadvantaged and the programme can also help equipping them with better planning

Suggested allowable use of funds

- Only for education, vocational training and skill enhancement that will improve employability may be too limited
- Fund should be allowed to develop other
 - Qualities – leadership, coping, stress reduction and other life skills
 - Skills in arts, creativity and sports etc
 - Opportunities to widen scope of experiences – travel, overseas training, attachment
 - Seed money for business
- The need to develop guidelines on allowable use of fund to be best interest of the child concerned

Individual development plan

- Should aim to help develop full potentials of the child in all aspects – need holistic life course developmental approach in development of social and vocational competencies and healthy life skills
- Just focusing on education, vocational training would not be adequate
- Healthy – a state of well-being physically, socially, emotionally and morally is basis for effective learning, optimal development and productivity. Inputs from paediatricians are essential in the formulation of individual development plan at planning and operation stage.

Suggested mentorship

- Success depends on quality and intensity of mentorship
- Recruitment of motivated and high quality volunteer mentors is essential
- Mentorship should be stable and consistent – not changing every year – at least 3 years best till reaching 18 years.
- They should form partnership with family in co-planning for the child and family as a unit.
- Training and long term support if not supervision is essential.
- Paediatricians should be vital in providing input on health and developmental needs of children from birth to young adulthood. What factors are beneficial or detrimental for optimal growth and development etc.

Mentorship and service organisation

- Child right based approach needed – poverty reduction is more than charity, more than moral obligation but is a legal obligation from ratification of UNCRC
- Programme basics – governance, accountability, principle of non-discrimination and equality and principle of participatory decision making process
- Programme must support participation of child in context of family at large supported by local community with agreed upon outcome
- Operated on 1-1 basis but supported by mass and group programming for long-term building up of intergeneration relationship with an extra-familial, resource-bearing mentor through a period of years with transition arrangement to informal mentoring from either competent and responsible parents or other professionals

Suggested eventual evaluation

- Developmental outcome of child
 - Health
 - Economic success
 - Constructive citizen
- Programme success
 - Targeted saving account - sponsorship
 - Recruitment and retention of mentors
 - Quality of mentors-child-family relationship
 - Utilization of local / available resources