

# Elevating Education in Emergencies

20 November 2018



## Making Cash Transfers Work for Education Responses Framing Paper

Second instalment of the Elevating Education in Emergencies series  
Palais des Nations, Geneva



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Education Cluster



Permanent Mission of Norway  
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## Second instalment of the Elevating Education in Emergencies series

The overall purpose of the Elevating Education in Emergencies series is to galvanise increased attention for and prioritisation of education in humanitarian responses. Following the first session which explored education's critical role in bringing protection to children, youth and communities affected by crisis, the second instalment takes stock of the work done within the education sector to implement cash transfer programming (CTP) and reflects upon the challenges, successes and opportunities for the future, with a focus on Iraq and Somalia. This event is part of the Global Education Cluster's (GEC) initiative to scale up CTP for Education in Emergencies (EiE) outcomes.

While the body of knowledge on general CTP practices has grown, there is a significant knowledge gap for the use of CTP for EiE. Furthermore, CTP is typically led by cash experts within humanitarian organisations and social protection branches of governments, and education practitioners often have no or very little influence over its initiation, planning and design.

The GEC<sup>1</sup> therefore, has embarked on a series of activities including events such as this, an ECHO funded study to document current practices in CTP for EiE outcomes, and collaboration with partners in this area to initiate a more systematic consideration of CTP use for EiE outcomes.

### What is Cash Transfer Programming?

**Cash transfer programming (CTP)** refers to the provision of cash transfers or vouchers directly to aid recipients, and not to government or state actors. In development contexts it can be equated to social assistance, which transfer money to individuals and households to ensure they can access basic goods and services. In humanitarian contexts, cash is a modality used to address needs caused by conflict, natural disasters and other types of crisis.



### Types of CTP

#### Multipurpose cash assistance (MPC)

This is a transfer (either regular or one-off) corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs. They are by definition unrestricted cash transfers.

#### Sector specific cash intervention

This refers to a CTP intervention designed to achieve sector-specific objectives. Sector-specific cash transfers can be restricted or unrestricted, and conditional or unconditional.

#### Conditional Cash Transfers

This is cash transfer programming which requires beneficiaries to undertake a specific action/activity, e.g. attending school, in order to receive assistance; i.e. a condition must be fulfilled before the transfer is received.

Definitions from Cash Learning Partnership  
[www.cashlearning.org/resources/glossary/#Conditional%20Transfer](http://www.cashlearning.org/resources/glossary/#Conditional%20Transfer)

The use of cash transfer programming has significantly increased in recent years due to its ability to meet humanitarian needs effectively, efficiently, flexibly and in a dignified manner. Its use for Education in Emergencies has, however, been limited due to perceived risk, capacity constraints, narrowly focused needs assessment practices and predominant focus on service delivery.

The literature and evidence from programming has acknowledged a number of benefits of using CTP. It has been found to stimulate local markets and in many contexts is the modality of assistance preferred by recipients.<sup>2</sup> CTP affords more choice and dignity and can empower recipients to choose how best to meet their needs. Those with specific needs, such as marginalised groups or minorities, may be better equipped to access goods and services with cash. Finally, it is considered a safer modality for both aid recipients and providers.<sup>3</sup>

1 Supported by DG-ECHO and NORCAP / CashCap

2 Berg, M., Mattinen, H. and Pattugalan, G. (2013). Examining Protection and Gender in Cash and Voucher Transfers. WFP and UNHCR.

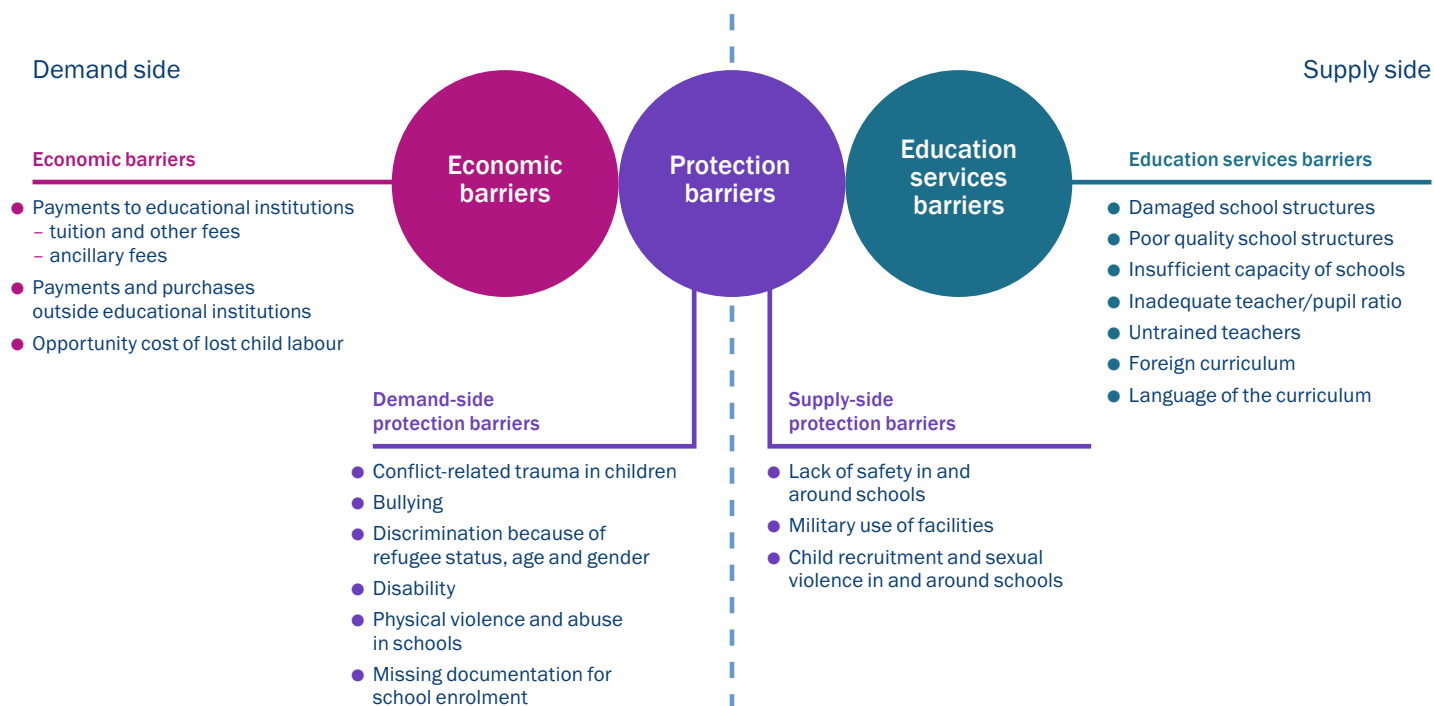
3 UNHCR Protection Risks and Benefits Analysis Tool, 2017

4 Cross, A., Sanchez Canales, A., & Shaleva, E. (2018). Emergency Cash: Education and Child Protection. Literature Review and Evidence Mapping. CaLP. (unpublished)

5 UNHCR. (2018c). Cash for Education. A Global Review of UNHCR Programs in Refugee Settings. Retrieved from: <https://reliefweb.int/sites/reliefweb.int/files/resources/5a280f297.pdf>, and Bailey, S. (2009). An Independent Evaluation of Concern Worldwide's Emergency Response in North Kivu, Democratic Republic of Congo. Concern Worldwide and Humanitarian Policy Group at ODI. Retrieved from: [www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/5090.pdf](http://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/5090.pdf)

# What does cash transfer programming in EiE mean? What can it do? What can it not do?

**Figure 1: Barriers to accessing education**



Children face numerous supply- and demand-side barriers in accessing education. See Figure 1 above.

An extensive mapping conducted by the Cash Learning Partnership (CaLP) in the first half of 2018 found **CTP for EiE removes economic barriers to education which prevent crisis affected children from accessing education. This, in turn, can lead to increased enrolment and attendance.**<sup>4</sup>

Cash for EiE can provide critical assistance to families by helping them to:

- purchase the necessary school supplies;
- cover school fees and transportation costs; and
- cover the opportunity cost of lost earnings from child labour.

Cash for EiE has been shown to prevent drop-outs and lead to re-enrolment of children who have been out of school. Conditional CTP has been found to also promote behavioural change by addressing cultural barriers and helping people realise the added value of education.<sup>5</sup> This finding mainly applies to development programmes and protracted humanitarian settings, and is unlikely to apply to shorter humanitarian programmes.

**In protracted crises, sector-specific cash transfers are the most common modality in the EiE sector.** This sector-specific CTP typically covers education-related needs for a whole school year, and is integrated within other interventions. See Figure 2 overleaf. This approach is more time consuming to put in place, but has resulted in strong EiE outcomes such as prevention of school drop-outs, enrolment of out of school children, and improved attendance and education outcomes. For example, the UNICEF Iraq CTP for EiE programme covers education related expenses for the school year as well as a referral mechanism to protection and health services. The programme has had a close to 100% success rate in preventing school drop-outs and a significant impact on enrolling previously out of school children.

Cash Transfer Programming is recognised to efficiently and effectively meet humanitarian needs in a dignified and flexible way:

- CTP for Education in Emergencies is often used to tackle economic barriers preventing crisis affected children from accessing education, leading to increased enrolment and attendance
- CTP provides more flexibility and dignity to affected populations than in-kind assistance by empowering them to choose how to best meet their needs
- CTP strengthens and stimulates market systems to support local economies

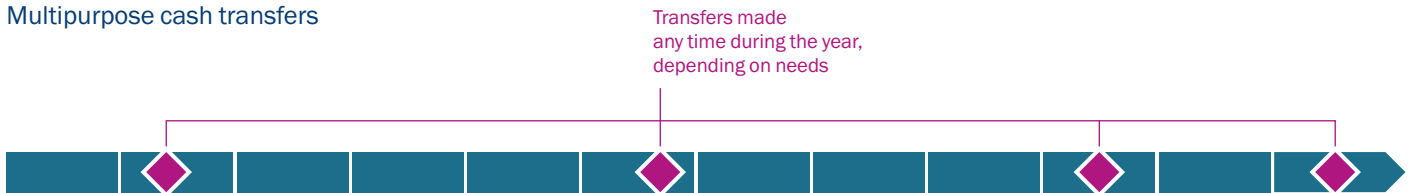
**EiE-specific CTP tends to provide one-off transfers to cover higher expenses incurred usually at the beginning of the school year, followed by smaller, recurrent transfers to cover regular expenses during the school year.** This practice is based on the knowledge that households tend to spend available cash on most urgent needs. For practical reasons, these smaller recurrent transfers are often delivered in instalments covering several months.

A few Multipurpose Cash Assistance programmes experimented with higher frequency, which is believed to be associated with an increased propensity of household to spend the transfer for education-related expenses. This was the case of the UNICEF Alternative Responses for Communities in Crisis programme, in which households receiving the same amount of money in three transfers instead of one were more likely to spend it on school fees.

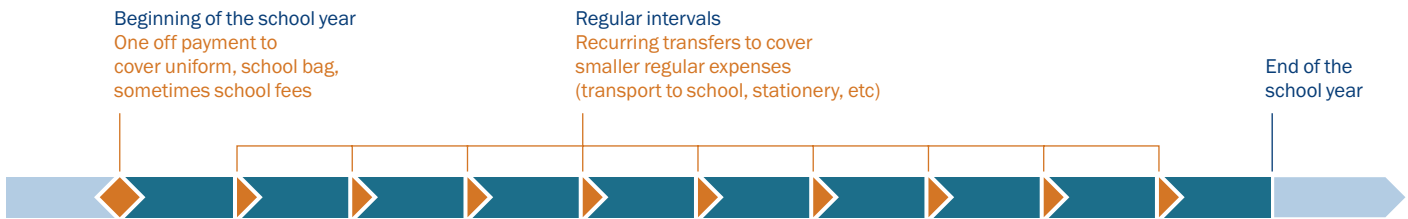
**Figure 2: Timing, duration and frequency of cash transfers**

■ Period during which cash transfers can be made

### Multipurpose cash transfers



### Education-specific cash transfer programming



**In emergencies, multipurpose cash assistance (MPC) is most often used as a first line response, but education and child protection integration is often not considered.** When transfer value for MPC is calculated, it does not always consider education-related expenses, despite the fact that families consistently use part of it to cover education needs. Some multipurpose cash assistance has contributed to EiE outcomes by decreasing negative coping strategies affecting a child’s education, such as withdrawal from school.

**Practices around calculating the transfer value for CTP in EiE need to be systematised and strengthened.** A majority of programmes delivering MPC and EiE-specific CTP use expenditure basket methodologies<sup>6</sup> as a basis to calculate the transfer amount. A review of 20 Minimum Expenditure Baskets for MPC indicated that less than half of them included education-related costs. However, in some projects it was evident that families were spending part of the transfer on education costs. This was evidenced in UNHCR’s and the Cash Consortium’s multipurpose cash assistance in Iraq where the transfer value was calculated without taking into account education-related expenses, and was intended to cover one to three months of basic needs. Monitoring showed a constant tendency of spending between 3 to 4 percent of the total transfer value on education. Moreover, the negative coping strategy of withdrawing children from school decreased significantly after the first transfer, and even further after the second transfer.

<sup>6</sup> For MPC this is called the Minimum Expenditure Basket (MEB), defined in the literature as what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost.

<sup>7</sup> Such as promotion of healthy and safe learning environments, teacher and curriculum development, and case management.

<sup>8</sup> Supply side barriers include: availability, accessibility, functionality, safety of education services and facilities

## Key takeaways

The use of CTP for EiE has numerous benefits not only to children and families, giving them more flexibility and choice, but also to aid providers and donors, as it is a cost effective and efficient intervention. Today’s discussion will further delve into these topics and explore three key areas critical to the success and scale-up of cash for EiE: coordination, integration and linkages with social safety nets.

**CTP should not be a stand-alone intervention.** Integrating CTP with other EiE interventions<sup>7</sup> is imperative when addressing non-economic barriers, such as weak education systems or protection concerns, which may prevent children and youth from accessing education. Programmes that have used this integrated approach have increased enrolment and retention, and resulted in more consistent school attendance. While this is good practice, it is not always applied.

**To strengthen the humanitarian development nexus within the education sector, CTP should be linked with existing social safety nets, wherever possible.** While work is already being done in this area, CTP coverage between humanitarian and development contexts can still be improved as gaps in current responses leave households exposed to renewed multiple shocks. Linking CTP in EiE with existing social safety nets ensures therefore a continuous and coherent response in humanitarian and development contexts, paving the way for human capital development. Even before considering such sustained links, existing social safety nets can serve as a platform for delivering humanitarian CTP, and contribute to state strengthening.

**Improved coordination between EiE specialists and other sectors and Cash Working Groups is needed throughout the Humanitarian Programme Cycle.** It is unrealistic to expect that the education sector alone can collect required data on household income, expenditure and access to markets. Having access to this data will enable the education sector to expand beyond the prevailing school-centric focus on supply side barriers.<sup>8</sup>