

The Role of Cash and Voucher Assistance in Increasing Equity and Inclusion for Girls and Children with Disabilities in Education in Emergencies

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Acronyms

AECID	Spanish Development Agency
BEAM	Basic Education Assistance Module
CBE	Community-Based Education
CCT	Conditional Cash Transfers
CCTE	Conditional Cash Transfer for Education
CEC	Community Education Committees
CGA	Charlie Goldsmith Associates
CVA	Cash and Voucher Assistance
CWD	Children with Disabilities
EIE	Education in Emergencies
FSP	Financial Service Providers
GEC	Global Education Cluster
GESS	Girls' Education South Sudan
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IDP	Internally Displaced Populations
INEE	Inter-agency Network for Education in Emergencies
KEEP	Kenya Equity in Education Programme
KYC	Know Your Customer
M&E	Monitoring and Evaluation
MEAL	Monitoring, Evaluation, Accountability, and Learning
MEB	Minimum Expenditure Basket
MEHE	Ministry of Education and Higher Education
MPC	Multipurpose Cash
NAP	National Action Plan
SBMC	School-Based Management Committees
SGBV	Sexual and Gender-Based Violence
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme
WUSC	World University Service of Canada



Executive summary

Background

The Global Education Cluster (GEC) has been working to build the evidence base around cash and voucher assistance (CVA) in education in emergencies (EiE), resulting in the publication of the “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines” in 2019.¹ This report identified gaps in the evidence, particularly on the role of CVA in increasing equity and inclusion of the most marginalised children in EiE, which has informed the central focus of this research.

World Vision International, Plan International, and the GEC Cash Task Team aim to gather evidence on the role of CVA in increasing equity and inclusion of girls and children with disabilities (CWDs) in EiE. Charlie Goldsmith Associates (CGA), in collaboration with World Vision International and the GEC Cash Task Team, has conducted this research on the contribution of CVA for EiE in increasing equity and inclusion in education. The study was funded by Plan International Ireland through Irish Aid – Department of Foreign Affairs, PlanBørnefonden through Danmarks Indsamlingen, and United Nations Children’s Fund (UNICEF) through the Swiss Development Cooperation.

Purpose of the Research

Three main research questions from the Terms of Reference guided this research:

- 1 What are the unique barriers faced by girls and CWDs, and by marginalised children in general, when accessing safe and quality EiE?
- 2 How can these unique barriers be addressed in the most effective way by integrated interventions with a CVA component (also sometimes referred to as a “cash plus” component)?
- 3 What is the impact of these integrated interventions with a CVA component on EiE outcomes and other indicators of well-being?

Method

Research was conducted in two overlapping phases:

Phase 1: Literature review. The purpose of the literature review was to gain a foundational understanding of the current status of education and cash programming in the sector. (for literature examined see Annex 4)

1) Global Education Cluster, “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines,” 2019, <https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775.GEC-synthesis-report-FINAL-rgb-1.pdf>.

Phase 2: Consultations. The purpose of the consultations with key informants was to deepen understanding of the key issues identified and gather further detail on programming approach and impact. We targeted education; protection; CVA; monitoring, evaluation, accountability, and learning (MEAL); and inclusion specialists covering (non-exhaustively): Afghanistan, Bangladesh, Colombia, the Democratic Republic of the Congo, Ethiopia, Kenya, Guinea-Bissau, Iraq, Jordan, Lebanon, Nigeria, Somalia, Syria, Venezuela, and Yemen. (For the list of key informants consulted see Annex 5).

Key Findings

The evidence shows that CVA interventions integrated with wider EiE programming are highly effective in addressing a range of supply-side and demand-side barriers to improve the equity and inclusion of girls and CWDs in education in emergencies. In addition to employing an integrated approach with complementary EiE sectoral interventions, humanitarian organisations should work across sectors to meet the needs of marginalised children and their families holistically.

Recommendations

- 1 EiE-specific CVA programmes can be integrated with interventions from other sectors, most commonly protection. A key component of complementary protection programming is the provision of case management support, which can be particularly effective in addressing the specific and highly personalised barriers girls and CWDs face.
- 2 Humanitarian organisations should seek to bridge the humanitarian-development nexus to ensure sustained inclusion of marginalised children in education by considering how CVA recipients can be supported to overcome demand-side economic barriers long-term (e.g., through linkages between EiE-specific CVA and livelihoods programming) and linking humanitarian CVA to larger social protection and safety net mechanisms.
- 3 Governments can prioritise the development of inclusion strategies and policy environments, including within the education and protection sectors, by better enabling effective CVA, ensuring that regulatory environments support access by marginalised groups to CVA, and establishing linkages to national social protection programmes.

Barriers to Education for Girls and CWDs

Globally, 258 million children were out of school prior to the COVID-19 pandemic,² and the COVID-19 crisis has exacerbated this, with school closures in 194 countries.³ Based on the literature review and consultations conducted during this study, we found that marginalised groups, including girls and CWDs, face additional barriers in accessing safe and quality education.

Barriers preventing 258 million children from accessing school are complex and multisectoral and stem from both the demand-side and supply-side:

- **Demand-side barriers** are those that education service users (i.e., children and families) face, which limit or prevent access to education.
- **Supply-side barriers** are those related to education service provision, which limit or prevent access to education.

Payments to education institutions (e.g., tuition, registration and exam fees, school management funds) as well as payments or purchases related to education (e.g., uniforms, books, transport to and from school, learning materials), have a disproportionate effect on school enrolment rates of children living in poverty. Poverty as a barrier for school enrolment is heightened for CWDs as their families often incur greater expenses for healthcare, assistive devices, or special transportation. Economic hardship in combination with socio-cultural norms often results in the deprioritisation of girls' and CWDs' enrolment and retention in school. Higher opportunity costs during humanitarian emergencies can lead to the adoption of negative coping mechanisms, such as child labour and early marriage, which also prevents girls and CWDs from enrolling in or attending school.

Education systems often break down or are significantly disrupted in emergency situations. Some of the most visible impacts of conflict or natural disasters include the destruction of infrastructure and the diversion of resources needed to maintain functioning educational institutions and services. In emergencies where education facilities are damaged or looted, schools are attacked or occupied by armed groups and forces, or schools are closed, children have to travel longer distances to school. Girls are more exposed to protection risks, such as sexual and gender-based violence, abuse, and exploitation on the way to school and in school.⁴ Furthermore, schools and routes to school may be inaccessible and dangerous for CWDs.⁵ Additionally, inadequate and inaccessible water, sanitation, and hygiene (WASH) facilities can limit girls' and CWDs' attendance and retention in education in particular. Access to education for girls and CWDs is not only limited by barriers that keep them out of classrooms but also by discriminatory teaching practices and overcrowding within classrooms. When curricula, teaching, learning, and assessment materials are not adapted to CWDs or learning reflects gender inequalities, girls and CWDs are further marginalised. In times of emergencies, exclusion is further exacerbated by shortages of female teachers or lack of knowledge and skills to teach CWDs in schools.

2) UNESCO Institute of Statistics, "New Methodology Shows That 258 Million Children, Adolescents and Youth Are Out of School," September 2019, <http://uis.unesco.org/sites/default/files/documents/new-methodology-shows-258-million-children-adolescents-and-youth-are-out-school.pdf>.

3) World Vision, "COVID-19 Aftershocks Access Denied: Teenage Pregnancy Threats to Block a Million Girls Across Sub-Saharan Africa From Returning to School," August 2020, https://www.wvi.org/sites/default/files/2020-08/Covid19%20Aftershocks_Access%20Denied_small.pdf.

4) UNGEI, NRC, "Addressing School-Related Gender-Based Violence Is Critical for Safe Learning Environments in Refugee Contexts," November 2016, https://inee.org/system/files/resources/Refugee_Brief_Final.pdf.

5) INEE, "INEE Pocket Guide to Supporting Learners with Disabilities," 2010, https://inee.org/system/files/resources/INEE_Pocket_Guide_Learners_w_Disabilities_EN.pdf.

Approaches and Impacts of CVA Programmes on Equity and Inclusion of Girls and CWDs in EiE

Whether EiE-specific or multipurpose cash (MPC) transfers, CVA interventions primarily address economic barriers to educational access and retention. By raising a household's income, CVA supports a household's ability to address the financial costs of education and potentially mitigate the opportunity costs of lost child labour or early marriage. CVA's role in mitigating the risks of other demand-side barriers should not be underestimated. Increased financial capacity and stability may reduce a family's need to prioritise which of their children get an education. Furthermore, poverty and poor health conditions can mutually exacerbate one another.⁶ Where families are under acute financial strain, CVA may enable a household to meet basic healthcare needs, especially for CWDs, or prevent a household's adoption of negative coping mechanisms such as early marriage, a demand-side protection barrier to which girls and CWDs are particularly vulnerable. CVA is uniquely well-adapted to and efficient in addressing demand-side barriers to inclusive education.

Where CVA is used by families to make payments to education institutions or when paid directly to schools in the form of bursaries or scholarships, it provides schools with the necessary resources to make supply-side improvements. However, supply-side barriers, including insufficient supply and quality of schools, insufficient supply and quality of teachers, and protection issues in and around schools, are more comprehensively addressed through supply-side interventions integrated alongside CVA. Depending on the type of barrier, these interventions can take the form of awareness-raising campaigns, community sensitisation, teacher training and sensitisation, infrastructural investments including increasing the supply of schools or making provisions for gender-sensitive and inclusive WASH facilities, provision of safe transport to schools, development of alternative education opportunities, and funds sent to schools to support teachers.

Research shows that cash transfers have consistently been found to have beneficial effects on school participation (both enrolment and drop-out rates), but there is limited evidence that cash transfers have statistically significant impacts on learning.⁷ While education outcomes may improve as a trickle-down effect of enrolment and attendance, the ultimate impact of a cash transfer programme on learning outcomes will depend on many factors, including the design and implementation of CVA as well as contextual factors and additional supply-side interventions to improve the quality of education services provided. As such, international best practice requires cash transfer delivery be complemented with other interventions in education supply as well as in other sectors, particularly in protection and WASH.⁸

6) Edward Thomas, "Children with Disabilities in Situations of Armed Conflict," UNICEF, December 2018, https://sites.unicef.org/disabilities/files/Children_with_disabilities_in_situations_of_armed_conflict.pdf.

7) Global Education Cluster, "Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines," 2019, <https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775.GEC-synthesis-report-FINAL-rgb-1.pdf>.

8) Francesca Bastagli, Jessica Hagen-Zanker, Luke Harman, Valentina Barca, Georgina Sturge, and Tanja Schmidt, with Luca Pellerano, "Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and of the Role of Design and Implementation Features," July 2016, <https://cdn.odi.org/media/documents/11316.pdf>.

Design Features of CVA in EiE Programmes

This research highlights four key operational and design features that affect the inclusion of girls and CWDs in accessing EiE.

- **Targeting:** Targeting is a key design feature of CVA programmes that supports equity as it determines whether the most vulnerable children will be prioritised for inclusion. While there are no standardised criteria used to target girls or CWDs in emergency contexts, findings reveal that very few programmes specifically target CWDs as they do girls. Furthermore, if included, CWDs often fall under a broadly defined category that aggregates “vulnerable” marginalised children. The most marginalised children, particularly CWDs, are more effectively included where they are specifically and directly targeted, including through cross-sector coordination with child protection programmes.
- **Conditionality:** The choice to include conditionality or to provide unconditional CVA is often based on the type of barriers faced by children in accessing school. Conditionality must be applied cautiously to avoid unintentional exclusion. Conditional CVA can address primarily socio-cultural barriers, whereas economic barriers may be better addressed by unconditional CVA.
- **Transfer value:** Various methods were used to calculate transfer values in the programmes reviewed. Where transfers are calculated by household rather than by the learner, the transfer amount was calculated based on the “basket” approach considering basic needs. EiE-specific CVA tends to calculate transfer value on the basis of individual learners and is more likely to consider education costs. In EiE-specific CVA, both higher and lower transfer values can be impactful on education outcomes. However, this depends on programme objectives and context as higher-value transfers are more often shown to be effective at meeting the additional needs of CWDs and older or secondary level learners, while ultra-low transfers have been impactful on girls’ access generally at the primary level.
- **Delivery mechanisms:** While there is little research on the effectiveness of various payment modalities and their impacts on girls and CWDs, often the most suitable payment modality for a specific humanitarian context is determined by the available infrastructure and regulatory environments and may require programmes to adapt modalities to ensure that CVA reaches girls and CWDs. This includes ensuring that CVA distribution points and payment mechanisms are accessible for people with a range of disabilities. Know Your Customer (KYC) regulations often prevent the most marginalised, especially refugees, from accessing certain financial service providers in order to receive cash, so design must be underpinned by analysis of the accessibility of delivery mechanisms as well as the regulatory environment.



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Part 1

Introduction

1.1

CVA in EiE Research and Objective

One of the nine thematic workstreams in the Grand Bargain⁹ is to increase the use and coordination of cash-based programming.¹⁰ As such, the GEC is working to build the evidence base around CVA in EiE, resulting in the publication of the “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines” in 2019.¹¹ The findings of this report showed that CVA provision helps recipients overcome the economic barriers to EiE, supporting access and leading to increased enrolment and attendance and decreased drop-out rates. The report also highlighted that for optimal EiE outcomes, CVA for EiE needs to be delivered in an integrated manner with other EiE interventions, strengthening education services, and addressing protection concerns. However, the report identified gaps in the evidence, particularly on the role of CVA in increasing equity and inclusion of the most marginalised children in EiE, which has informed the central focus of this research.

9) Launched in 2016, the Grand Bargain is an agreement between some of the largest donors and humanitarian organisations. To get more means into the hands of people in need and to improve the effectiveness and efficiency of humanitarian action, the Grand Bargain sets out 51 commitments distilled in nine thematic workstreams and one cross-cutting commitment.

10) IASC, “The Grand Bargain, Increase the Use and Coordination of Cash-Based Programming,” <https://interagencystandingcommittee.org/increase-the-use-and-coordination-of-cash-based-programming>.

11) Global Education Cluster, “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines,” 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.



1.2 Equity and Inclusion in EiE

Before Crisis

According to the United Nations Department of Economic and Social Affairs, Sustainable Development Goal 4 aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all by 2030.¹² In an education context, equity refers to the idea that the education of all learners is seen as being of equal importance, and inclusion is a process that helps overcome barriers limiting the presence, participation, and achievement of learners.¹³

Globally, 258 million children were out of school prior to the COVID-19 pandemic.¹⁴ Furthermore, the World Bank estimates indicate that over 50 per cent of 10-year-old children in low- and middle-income countries are in learning poverty¹⁵, meaning they are unable to read or understand a basic story¹⁶, raising concerns about the quality of education.

Marginalised groups, including girls and CWDs, face additional barriers in accessing safe and quality education in both non-emergency and emergency contexts. In low-income development contexts, only about 25 per cent of the poorest girls complete primary school. Girls face additional barriers to accessing education as they progress through the school system. In non-emergency contexts, CWDs, including those with sensory, physical, and intellectual disabilities, are 2.5 times more likely to have never been to school than children without disabilities. In low- and middle-income countries, more than 30 million primary and lower secondary school-aged CWDs are estimated to be out of school. The intersectionality of gender and disability status means that girls with disabilities are less likely to enrol in and complete school than boys with disabilities.¹⁷

In Crisis Settings or During Crisis

Crisis and displacement add and exacerbate barriers to accessing safe and quality education. In 2019, prior to the COVID-19 pandemic, 127 million out of 258 million primary and secondary school-age children and young people living in crisis-affected countries faced challenges accessing education and were out of school.¹⁸ Globally, 48 per cent of refugee children of school age are out of school. Although 77 per cent of refugee children are enrolled in primary education, only 31 per cent access secondary school and 3 per cent access tertiary education. Girls living in crisis- and conflict-affected environments are almost 2.5 times more likely to be out of school than girls in countries not affected by conflict, and young women are nearly 90 per cent more likely to be out of secondary school than their counterparts in countries not affected by conflict. There are only about seven refugee girls for every 10 refugee boys enrolled in secondary education worldwide.¹⁹

12) United Nations Department of Economic and Social Affairs, "Goal 4," <https://sdgs.un.org/goals/goal4>.

13) UNESCO, "Inclusion in Education," March 2017, <https://en.unesco.org/themes/inclusion-in-education>.

14) UNESCO Institute of Statistics, "New Methodology Shows That 258 Million Children, Adolescents and Youth Are Out of School," September 2019, <http://uis.unesco.org/sites/default/files/documents/new-methodology-shows-258-million-children-adolescents-and-youth-are-out-school.pdf>.

15) To spotlight the learning crisis, the World Bank introduced the concept of Learning Poverty in 2019, drawing on new data developed in coordination with the UNESCO Institute for Statistics. Learning poverty means being unable to read and understand a simple text by age 10. This indicator brings together schooling and learning indicators: it begins with the share of children who have not achieved minimum reading proficiency (as measured in schools) and is adjusted by the proportion of children who are out of school (and are assumed not able to read proficiently).

16) World Bank, "Ending Learning Poverty: What Will It Take?," 2019, <https://openknowledge.worldbank.org/bitstream/handle/10986/32553/142659.pdf?sequence=7&isAllowed=y>.

17) Save Our Future Campaign, "Averting a Learning Catastrophe for the World's Children," 2020, <https://reliefweb.int/sites/reliefweb.int/files/resources/White-Paper-FINAL.pdf>.

18) INEE, "20 Years of INEE: Achievements and Challenges in Education in Emergencies," 2020, <https://inee.org/resources/20-years-inee-achievements-and-challenges-education-emergencies>.

19) Save Our Future Campaign, "Averting a Learning Catastrophe for the World's Children," 2020, <https://reliefweb.int/sites/reliefweb.int/files/resources/White-Paper-FINAL.pdf>.

According to the Inter-agency Network for Education in Emergencies (INEE) Minimum Standards for Education, all individuals in crisis settings should have access to quality and relevant education opportunities. Learning environments should be secure and safe and promote the protection and the psychosocial well-being of learners, teachers, and other education personnel. Additionally, education facilities should promote the safety and well-being of learners, teachers, and other education personnel and are linked to health, nutrition, psychosocial, and protection services.²⁰

Pandemics/Epidemics: COVID-19 and Ebola

UNESCO estimates that about 1.6 billion students across the world were affected by school closures due to the COVID-19 pandemic in 194 countries, and 7.6 million girls from pre-primary to secondary school are at risk of not returning.

School closures, such as those experienced during the 2014–2016 Ebola outbreak in West Africa, further increase the chances that adolescent girls will be exposed to different forms of sexual and gender-based violence (SGBV), including early marriage and the risk of teenage pregnancy where incidence of sexual violence has been heightened. During the Ebola outbreak in Sierra Leone, school closures were shown to increase teenage pregnancies in some communities by as much as 65 per cent. Prohibitive policies and socio-cultural norms may prevent the re-entry of pregnant girls and adolescent mothers into schools when they reopen.²¹

School closures have exacerbated pre-existing education disparities by reducing opportunities for many of the most vulnerable children, girls, refugees, CWDs, and forcibly displaced persons to continue their learning. Distance learning measures have been introduced in many contexts, but the fact that many distance learning approaches rely on technological or infrastructural investment and the child's ability to engage with them from home limits their accessibility to the most marginalised children in the short term, and there is an increased risk that girls and CWDs will be left even further behind²² as in-person schooling returns. This research aims to build the evidence base to increase equity and inclusion in education, especially for school-aged girls and CWD.

20) INEE, "Domain 2: Access and Learning Environment | INEE," <https://inee.org/standards/domain-2-access-and-learning-environment>.

21) World Vision, "COVID-19 Aftershocks Access Denied: Teenage Pregnancy Threats to Block a Million Girls Across Sub-Saharan Africa From Returning to School," August 2020, https://www.wvi.org/sites/default/files/2020-08/Covid19%20Aftershocks_Access%20Denied_small.pdf.

22) UNICEF, "COVID-19 Response: Considerations for Children and Adults with Disabilities," 2020, <https://www.unicef.org/armenia/media/6851/file/COVID-19-%20Considerations%20for%20Persons%20with%20Disabilities%20.pdf>.

23) Cash Learning Partnership, "Glossary of Terms," <https://www.calpnetwork.org/library-and-resources/glossary-of-terms/>.

1.3 Research Questions

The three main research questions outlined in the Terms of Reference were supplemented by the research team with sub-questions as defined in Annex 3, in consultation with the GEC and the GEC Cash Task Team EiE Co-Leads. The research questions focus particularly on inclusion of two groups of highly marginalised children: school-aged girls and CWD. For the purposes of this research, we employed the definitions of frequently used terms, including CVA, cash transfer, MPC transfers, vouchers, and sector-specific CVA as per the Cash Learning Partnership's glossary²³, defined in Annex 2. The three main research questions are as follows:

- 1 What are the unique barriers faced by girls and CWDs, and by marginalised children in general, when accessing safe and quality EiE?
- 2 How can these unique barriers be addressed in the most effective way by integrated interventions with a CVA component (also sometimes referred to as a “cash plus” component)?
- 3 What is the impact of these integrated interventions with a CVA component on EiE outcomes and other indicators of well-being?

1.4 Methodology

Substantive research was conducted in two overlapping phases:

- 1 A literature review to provide foundational understanding of the current status of EiE and cash programming in the sector, and
- 2 Consultations with key informants to deepen understanding of the key issues identified and to gather further detail on programming approach and impact.

Literature Review

The objectives of the literature review and analysis were twofold. First, the research aimed to identify the barriers that children, specifically school-aged girls, adolescent girls, and CWDs, face in accessing quality education during various types of humanitarian emergencies. This included a range of humanitarian situations, including conflict, natural disasters, and displacement, and encompassed both sudden onset and protracted crises. Secondly, this served to map and analyse evidence on the intended and actual impact of a range of multipurpose cash interventions and EiE-specific CVA interventions on equity and inclusion.

We began the secondary data review by reviewing the findings in the GEC’s “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines.” Following this, we conducted broad web searches for documents on EiE, CVA in emergencies, girls and CWDs in emergencies, inclusive education, and alternative learning programmes. Thereafter, we systematically searched the resource libraries of the Cash Learning Partnership, the INEE, UNICEF, United Nations High Commissioner for Refugees (UNHCR), World Food Programme (WFP), ReliefWeb, Active Learning Network for Accountability and Performance, Give Directly, the Abdul Latif Jameel Poverty Action Lab, the World Bank, Humanity and Inclusion, and Save the Children, among others.

These searches served as a starting point to identify relevant literature, after which we applied a “snowball” sampling approach, whereby documents reviewed helped identify further relevant documents. Throughout the course of our literature review, we reviewed research reports, programme reports and evaluations, briefs, guidance notes, and technical documents on EiE and CVA. During this phase, we reviewed over 50 CVA projects outlined in Annex 4, including projects implemented in different geographies, types of humanitarian emergencies, and across a range of sectors. The majority of the projects reviewed involved cash or voucher assistance, but limited documentation on EiE-specific sectoral CVA programming was found.



Consultations

The research objective of the consultations was to

- 1 understand the barriers facing school-aged-girls and CWDs in accessing education in emergencies, the types of EiE-specific CVA interventions, integrated EiE interventions with other sectors, and multipurpose cash assistance programmes with and without an education component that have been implemented, and
- 2 understand the outcomes and impacts of the interventions on equity and inclusion.

During the literature review phase, we identified 62 individuals from programmes and organisations across diverse geographic regions, educational settings, and a variety of emergency contexts to target for participation in the consultations. Additionally, we received recommendations from the GEC and the GEC Cash Task Team EiE Co-Leads regarding individuals to include in the consultations. We targeted education, protection, CVA, MEAL, and inclusion specialists as well as research experts working across international organisations, including nongovernmental organisations and United Nations agencies. However, the majority of senior government officials contacted were unresponsive.

We developed a questionnaire informed by literature review findings which was used to conduct semi-structured interviews with key informants. Due to ongoing travel restrictions as a result of the COVID-19 pandemic and time constraints, it was not possible to carry out in-person consultations with beneficiary community members in key countries or with policymakers and government staff, as originally planned.

Consultations included programme staff in Afghanistan, Bangladesh, Colombia, the Democratic Republic of the Congo, Ethiopia, Guinea-Bissau, Iraq, Jordan, Lebanon, Nigeria, Somalia, Syria, Venezuela, and Yemen. Annex 5 includes a full list of participants consulted.

Part 2

Barriers to Accessing Quality EiE for Girls and CWDs

24) Global Education Cluster, "Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines," 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.

25) Global Education Cluster, "Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines," 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.

26) According to the Global Education Cluster's Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines, payments to education institutions can include tuition fees, exam fees, registration, parent-teacher association funds, school management funds, construction and maintenance funds, school canteen fees, boarding fees, and/or transport fees organised by the school. Payments and purchases outside education institutions can include uniforms, textbooks, private tuition, transport to and from school, school meals outside school, learning materials, and/or computers and extra books.

27) Sarah Dryden-Peterson, "Barriers to Accessing Primary Education in Conflict-Affected Fragile States," Save the Children, December 2009, <https://projects.iq.harvard.edu/files/wcfia/files/2942.pdf>.

28) Key Informants at Save the Children, DRC and UNICEF Guinea-Bissau, Interviews.

29) Key Informants at UNICEF Guinea-Bissau and Save the Children, DRC, Interviews.

30) UNICEF, "Addressing the Learning Crisis: An Urgent Need to Better Finance Education for the Poorest Children," 2020, <https://www.unicef.org/media/63896/file/Addressing-the-learning-crisis-advocacy-brief-2020.pdf>.

Conflict, displacement, natural disasters, public health emergencies, economic crises, and other types of crises pose a threat to all learners' pursuit of safe and quality education. Fragile and conflict-affected states often have significant variation in rates of enrolment, attendance, and school completion as a result of contextual differences in emergency settings. However, this research confirms that there are common themes among the barriers to inclusive education, particularly for girls and CWDs across various humanitarian contexts. Barriers preventing children from accessing school are complex and stem from both the demand side and the supply side.²⁴ This section analyses the main barriers to equitable and inclusive education, in particular for vulnerable girls and CWDs affected by humanitarian crises. It details which barriers limit access to quality education for girls and CWDs and how they do so.

2.1

Demand-Side Barriers

Demand-side barriers are those which education service users (i.e., children and families) face which limit or prevent their access to education. Individual demand-side barriers can be grouped under wider categories, namely economic, protection and socio-cultural,²⁵ all of which can contribute to the restriction of children's uptake of EiE.

Economic Barriers

The financial cost of education, including payments to education institutions and other payments and purchases related to education (e.g., school uniforms, materials, snacks, transport),²⁶ has a disproportionate effect on school enrolment rates of children living in poverty.²⁷ Poor families who are uncertain about their ability to pay for education-related costs in the long-term are often reluctant to enrol their children in schools.²⁸ In emergency contexts, where sources of revenue are precarious, families are often unable to anticipate whether they will be able to pay school fees at the beginning of each year²⁹ and thus, without being able to anticipate longer-term ability to cover costs, parents may be unwilling to invest in their children's education, or they may be forced to prioritise which of their children to enrol. This is further evidenced by the fact that 44 per cent of girls and 34 per cent of boys from the poorest quintile have never attended any school or dropped out in primary education.³⁰

Economic barriers to school enrolment are often heightened for CWD. A study on the effects of cash transfer programmes on CWDs in Syria found that, after health-related barriers, financial barriers were cited as the second main reason for the lack of school enrolment for 21.7 per cent of boys and 17.5 per cent of girls with disabilities.³¹ Children with physical disabilities may incur greater expenses to pursue education, specifically to cover assistive devices, such as wheelchairs or hearing aids.³² They may also incur additional expenses to adjust uniforms or provide special means of transport to school, while families of children with intellectual disabilities may incur additional expenses to provide specialised in-school assistance to ensure their child learns.³³

Furthermore, people with disabilities are more likely to fall into a “poverty trap,” where their lack of education or lack of employment or participation in income-generating activities may heighten their dependency on their families without a similar ability to contribute economically. Further, other family members may also be unable to work as they provide care for CWD.³⁴ A 2018 survey of Syrian refugees living in Jordan and Lebanon found that families looking after a member with an impairment, injury, or disability faced more unfavourable economic conditions, including fewer opportunities for employment, lower income levels, and higher debt than families in the wider refugee population.³⁵

Limited financial means can also prevent families from seeking treatment for CWDs or investing sufficiently in a child’s health and nutrition, further exacerbating their conditions. This inability to seek treatment is often further exacerbated by crisis, which often compromises provision of healthcare, rehabilitation, and social support facilities or services, and families may have to pay out for services that were formerly free. During times of crisis, inflation may also decrease the value of financial assistance, and rising costs combined with limited availability of facilities or services can further exacerbate economic barriers to accessing education.³⁶

Additionally, economic hardships may increase opportunity costs, further prohibiting enrolment of girls in school. Families under economic strain are more likely to adopt negative coping mechanisms, including removing children from school or sending children to work. For example, in Yemen, inflation has raised prices of consumer goods, resulting in households removing children from school and sending them to work to enable the household to cover living costs. This coping mechanism is more likely to be adopted as children grow older and have increased earning potential. In Jordan, it was noted that students are more compliant and attend school regularly up to grade 5. Students start to drop out after grade 5, with many girls supporting domestic work so their families can work on farms and boys moving into the labour market.

In crises, families may also resort to early marriage as a coping mechanism to alleviate economic pressures by reducing the household size or generate income through “bride price,” a common practice in many of the contexts reviewed. This is demonstrated by the increasing rates of child marriage during conflict and natural disaster. Similarly, in some countries, families suffering from economic hardships are more likely to marry off girls with disabilities as a way to reduce the family’s additional living or health costs.

31) UNICEF, “Cash Transfer Programme for Children with Disabilities Monitoring Survey Report,” 2019, <https://www.unicef.org/syria/media/5316/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

32) Key Informants at Humanity and Inclusion, Interview.

33) UNESCO International Institute for Education Planning, “High Direct Costs,” September 2020, <https://policytoolbox.iiep.unesco.org/policy-option/high-direct-costs/#policies-for-children-with-disabilities>.

34) UNESCO, “Education for All Global Monitoring Note,” 2015, <http://www.unesco.org/new/fileadmin/MULTIMEDIA/HQ/ED/pdf/Facts-Figures-gmr.pdf>.

35) Edward Thomas, “Children with Disabilities in Situations of Armed Conflict” (UNICEF, December 2018), https://sites.unicef.org/disabilities/files/Children_with_disabilities_in_situations_of_armed_conflict.pdf.

36) Edward Thomas, “Children with Disabilities in Situations of Armed Conflict” (UNICEF, December 2018), https://sites.unicef.org/disabilities/files/Children_with_disabilities_in_situations_of_armed_conflict.pdf.

In Mali, it is reported that girls with disabilities are often married to older men and without bride price, which puts them at greater risk of being victims of violence and dropping out of school. Furthermore, early marriage may result in early pregnancy, which can cause additional sexual and reproductive health risks. While education policies on pregnancy vary from country to country, socio-cultural norms around pregnancy and increased household expenses and care responsibilities often serve to significantly reduce a girl's attendance in school or result in the end of her education entirely.

Socio-Cultural Barriers

Existing literature and consultations have shown that socio-cultural norms and structural factors can influence households' decision-making. Boys' education is often prioritised over girls' education as families may perceive that boys are more likely to secure better economic opportunities with higher education levels and contribute to household income.³⁷ These socio-cultural norms provide rationale for differential investments in girls' and boys' education.³⁸ In emergency contexts, where resources are particularly scarce, the inequitable prioritisation of some children is often heightened. With increasingly limited resources, families may want to invest in education for boys than in education for girls because boys' education is perceived to have higher "returns" in some contexts. Similar socio-cultural barriers may hinder school enrolment and retention for CWDs. Parents are often less likely to "invest" in CWDs' education as it may be perceived as an additional cost with low returns. They may not recognise the value of education for CWD, which is further deprioritised in times of crises when families are faced with greater economic insecurity.³⁹

2.2 Supply-Side Barriers

Supply-side barriers are those which are related to education service provision, which limit or prevent the delivery of sufficient or safely accessible education. These include education service, protection, and socio-cultural barriers.⁴⁰

Education Service and Protection Barriers

During humanitarian emergencies, education services are likely to be disrupted, disproportionately affecting vulnerable children. Some of the most visible impacts of conflict or natural disasters include the destruction of infrastructure and resources needed to maintain functioning educational institutions. This damage or destruction can have a particularly pronounced effect on CWDs, who tend to rely more on accessible schools or specialised equipment and learning materials.⁴¹ In many emergency contexts, internal displacement strains already struggling education systems and can result in overcrowded classrooms or schools reaching capacity unless supply is increased.⁴² In overcrowded learning environments, teaching quality and students' academic achievements decrease.⁴³ Overcrowded classrooms can be particularly challenging learning environments for children with physical or visual impairments to navigate. Overcrowded classes can be distracting for all learners but may pose particular barriers to children with hearing or intellectual impairments or other learning difficulties.⁴⁴

37) Sarah Dryden-Peterson, "Barriers to Accessing Primary Education in Conflict-Affected Fragile States," Save the Children, December 2009, <https://projects.iq.harvard.edu/files/wcfia/files/2942.pdf>.

38) Kiran Bhatti, "Educational Deprivation in India: A Survey of Field Investigations," 1998, <https://www.jstor.org/stable/4406990?seq=1>.

39) UNICEF, "Including Children with Disabilities in Humanitarian Action Preparedness Response and Early Recovery and Reconstruction," 2017, https://reliefweb.int/sites/reliefweb.int/files/resources/General_Guidance_English_2017.pdf.

40) Global Education Cluster, "Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines," 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.

41) UNICEF, "Including Children with Disabilities in Humanitarian Action Preparedness Response and Early Recovery and Reconstruction," 2017, https://reliefweb.int/sites/reliefweb.int/files/resources/General_Guidance_English_2017.pdf.

42) UNICEF, WFP, "Min Ila' Cash Transfer Program for Displaced Syrian Children in Lebanon," 2016, https://www.calpnetwork.org/wp-content/uploads/2020/03/1547203564_UNICEF-WFP-NLG-Min-Ila-Impact-Evaluation-Endline-1.pdf.

43) Mary Mendenhall, Sonia Gomez, and Emily Varni, "Teaching Amidst Conflict and Displacement: Persistent Challenges and Promising Practices for Refugee, Internationally Displaced and National Teachers," UNESCO, 2018, <https://unesdoc.unesco.org/ark:/48223/pf0000266060>.

44) INEE, "INEE Pocket Guide to Supporting Learners with Disabilities," 2010, https://inee.org/system/files/resources/INEE_Pocket_Guide_Learners_w_Disabilities_EN.pdf.

45) Global Coalition to Protect Education from Attack, "Education Under Attack 2020," 2020, https://protectingeducation.org/wp-content/uploads/eua_2020_full.pdf.

46) Key Informant at WFP Afghanistan, Interview.

47) During emergencies, particularly after natural disasters, the school environment is often full of hazards such as debris, unstable structures, and dangerous material. Roads and pathways may be impassable for people who use crutches, wheelchairs, or other mobility aids, and unsafe for people who have vision difficulties. Key routes may become rougher, partially blocked or too dangerous to use, due to landmines, landslides, rockfalls, floods, etc.

48) INEE, "INEE Pocket Guide to Supporting Learners with Disabilities," 2010, https://inee.org/system/files/resources/INEE_Pocket_Guide_Learners_w_Disabilities_EN.pdf.

49) Georgetown Institute for Women, Peace and Security, "Closing the Gap: Adolescent Girls' Access to Education in Conflict-Affected Settings," 2016, <https://giwps.georgetown.edu/resource/closing-the-gap/>.

50) Global Campaign for Education, "Make It Right: Ending the Crisis in Girls' Education," 2011, https://www.right-to-education.org/sites/right-to-education.org/files/resource-attachments/GCE_RESULTS_Make_It_Right_Report_2011_EN.pdf.

51) Global Coalition to Protect Education from Attack, "Education Under Attack 2020," 2020, https://protectingeducation.org/wp-content/uploads/eua_2020_full.pdf.

52) Key Informant at an international organization in Yemen, Interview.

53) Global Campaign for Education, "Make It Right: Ending the Crisis in Girls' Education," 2011, https://www.right-to-education.org/sites/right-to-education.org/files/resource-attachments/GCE_RESULTS_Make_It_Right_Report_2011_EN.pdf.

Reports from conflict-affected countries show that schools, teachers, and students are often targeted by violent attacks.⁴⁵ As a result of increased violence, the decision is often made to close schools in areas likely to be affected.⁴⁶ CWDs are particularly affected by insufficient supply of schools as learners have to travel longer distances on inaccessible roads⁴⁷ to reach other schools. This may be especially difficult for CWDs who face mobility challenges or who cannot travel unaided.⁴⁸ Girls' school enrolment and attendance is likely to decrease as a result of a lack of schools. When schools are far away, girls are less able to travel long distances without security and safety risks, increasing the incentive to drop out.

In some instances, violence and bullying in school places girls at considerable risk of sexual violence, abuse, and exploitation. Additionally, girls may be more at risk of sexual violence in schools where safe and adequate WASH infrastructure are no longer provided. The poor condition of WASH facilities in many schools, including lack of water, gender-separated latrines, privacy, and accessibility are key factors in girls' absence from school, particularly during menstruation.⁴⁹ Girls also face increased vulnerability and exposure to SGBV when infrastructure does not ensure safety and privacy.⁵⁰ Effective sanitation that includes gender-sensitive and disability friendly WASH facilities in schools is a vital part of ensuring that education remains accessible to girls and CWDs. As a result of the increased protection risks that children may face to attend school, parents prefer keeping their children at home where they can ensure their safety.⁵¹

Socio-Cultural Barriers

Educational attainment for girls and CWDs is compounded not only by barriers which keep them out of classrooms but also by discriminatory teaching practices. With curriculum and learning materials either not adapted to CWDs or portraying gender inequalities, girls and CWDs face greater bias and exclusion. In times of emergencies, this is heightened by the lack of female teachers and the lack of teachers with the capacity and skills to teach CWDs. The presence of a female teacher can help girls and parents feel more confident in sending their daughters to school. For example, cultural gender norms mean that some communities in Yemen may withdraw girls due to reach puberty from school unless they are taught by a female teacher.⁵² In addition to protecting girls from potential abuse, having female teachers provides girls with role models. Increasing the number of female teachers also has the potential to increase enrolment, with this correlation particularly strong in sub-Saharan Africa.⁵³

2.3 Summary of Barriers to Accessing EiE

Figure 1
Summary of Barriers to Accessing EiE for Girls and CWDs



Part 3

Integrated Interventions Increasing Equity and Inclusion in Education for Girls and CWDs

This chapter presents different types of CVA interventions addressing the main barriers girls and CWDs face in accessing EiE and their impact on strengthening education outcomes for CWDs and girls in particular. These include EiE-specific CVA integrated with education interventions, EiE-specific CVA integrated with interventions across sectors, and multipurpose cash programmes with and without an education component. This section analyses how these approaches distinctly affect demand-side and supply-side barriers facing CWDs and girls.

3.1

CVA Integrated with Demand-Side and Supply-Side EiE Interventions

EiE-specific CVA: An Overview

EiE-specific sectoral CVA interventions are designed to achieve education-specific objectives, most commonly increasing school enrolment and often improving school attendance in an emergency. These programmes typically take the form of cash transfers or vouchers to individuals or households. CVA interventions can take the form of conditional cash transfers (CCTs) where receipt may be contingent on enrolment, attendance, or performance or unconditional cash transfers (UCTs) where there is no prerequisite. A combination of these approaches is used by some of the programmes identified.

EiE-specific sectoral CVA interventions primarily address demand-side economic barriers to educational access, retention, and continuity. By raising a household's income, CVA commonly supports a household's ability to address education costs. By contributing to the household's income, CVA can also mitigate the opportunity costs (e.g., those associated with supporting a household through child labour income) if the transferred amount is sufficiently high, and in some cases, can prevent the adoption of negative coping mechanisms, such as child marriage, removing learners from school, or sending children to work, some of which girls and families with CWDs are particularly vulnerable to.

Evidence indicates that reducing economic strain on households through CVA has the potential to impact resilience of a household beyond education outcomes. An impact study on the UNICEF Syria CWDs cash programme⁵⁴ suggests that reduced economic challenges may positively impact demand-side socio-cultural and protection barriers by mitigating negative coping mechanisms. The study specifically linked the increased financial stability and ability of recipient families to meet their basic needs to a reduction in their need to resort to negative coping mechanisms as well as the increased enrolment and attendance of CWDs at school. Furthermore, this same study highlighted how the prioritisation of families of CWDs shifted, and their spending on education as a proportion of household spending increased over time as their financial stability increased.⁵⁵ Another example is Lebanon's Min Ila programme, which also aimed to help households address education costs beyond payments to education institutions and reduce reliance on children for negative coping strategies by providing unconditional monthly cash transfer for the duration of the school year for Syrian refugee children ages 5–14 enrolled in a second shift. Impact data shows that the programme reduced the percentage of children aged 10–14 conducting household work, including taking care of family members and fetching firewood or water. The impact on girls was particularly pronounced, as the programme reduced the number of girls performing these tasks by 23 per cent.⁵⁶

Socio-cultural attitudes often influence the lower prioritisation of access to education for CWDs and girls. However, according to many of the programmes reviewed in this study, CVA programming increases access to education for girls and CWDs, demonstrating that many households in emergencies are willing to send girls and CWDs to school. When CVA increases a family's financial capacity and stability, there is a reduced need to prioritise which children in the household will receive access to education. As a result of CVA programming, socio-cultural norms may pose less of a barrier for girls and CWDs in regard to access to education.

Furthermore, the literature review and interviews with key informants confirmed that poverty and poor health or disability can be mutually exacerbating.⁵⁷ While health conditions or disabilities may limit economic opportunity, limited economic resources also risk exacerbating such conditions.⁵⁸ Cited as a common expenditure item, medical treatment can deplete a household's resources and contribute to increased financial strain. Similarly, CWDs commonly require costly additional treatment or assistive devices. The inability to seek treatment or access personalised assistance to manage conditions can lead to deterioration.⁵⁹ Where families are under acute financial strain, CVA may enable a household to meet basic healthcare needs, especially for CWDs, and reduce a household's adoption of negative coping mechanisms, such as child marriage and child labour, which simultaneously serve as demand-side protection barriers preventing access to education in their own right.

While CVA interventions can improve access to EiE, especially for girls and CWD, by addressing demand-side economic barriers, interventions other than cash are required to address other types of barriers. Lebanon's Min Ila programme is one example of a CVA programme which highlights the limits of CVA without integration with necessary supply-side interventions.

54) Please see 4.2.3 Emergency CVA Linked with Social Protection Programmes for more information.

55) "UNICEF, "Cash Transfer Programme for Children with Disabilities Monitoring Survey Report," 2019, <https://www.unicef.org/syria/media/5316/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

56) UNICEF, WFP, "Min Ila' Cash Transfer Program for Displaced Syrian Children in Lebanon," 2016, <https://www.unicef.org/evaluation/reports/detail/8754/min-illa-cash-transfer-program-for-displaced-syrian-children-in-lebanon-unicef-and-wfp>

57) Edward Thomas, "Children with Disabilities in Situations of Armed Conflict," UNICEF, December 2018, https://sites.unicef.org/disabilities/files/Children_with_disabilities_in_situations_of_armed_conflict.pdf.

58) Key Informants at Humanity and Inclusion, Interview.

59) Key Informants at Humanity and Inclusion, Interview.

Example 1 No Lost Generation or Min Ila, Lebanon

Lebanon's No Lost Generation or "Min Ila" Cash Transfer Programme for Displaced Syrian Children in Lebanon implemented by UNICEF, in partnership with WFP and the Ministry of Education and Higher Education (MEHE) during the 2016–2017 school year is an example of the importance of sufficient supply of schools in order to effectively increase inclusive access.

The programme was designed to reduce negative coping strategies harmful to children and reduce demand-side barriers to children's school attendance, including financial barriers and reliance on child labour and early marriage in two governorates, Mount Lebanon and Akkar. Through the programme, Syrian refugee children aged 5–14-years-old who were enrolled in a second-shift school received a basic monthly unconditional cash transfer of US\$ 20 for the duration of the school year to support families in addressing education costs beyond payments to education institutions. Syrian children aged 10 and older received an additional monthly US\$ 45 to mitigate higher opportunity costs associated with earning higher wages in this age group. In the 2017–2018 school year, the programme was expanded into the governorate of North Lebanon, and children who were enrolled in Preparatory Early Childhood Education, had disabilities, or faced additional difficulties accessing school due to distance, terrain, or security issues received the basic monthly transfer of US\$ 20. However, children outside of those categories received a lower basic monthly transfer of US\$ 13.50, and children aged 12 and older received US\$ 20 per month.

MEHE data indicated that at midline, average enrolment in second-shift schools increased by 51 per cent in NLG/Min Ila pilot areas compared to 41 per cent in the rest of the country in the 2016–2017 school year. School enrolment increased, especially for children aged 5–9, where it went from slightly over 60 per cent to nearly 90 per cent. Furthermore, the annual amount of money spent on children's education expenses increased by an average of US\$ 60.58 as a result of the program, with a slightly larger impact on spending for girls (US\$ 65.59 impact) than for boys (US\$ 56.24 impact). Households in pilot governorates spent US\$ 9.95 more on healthcare for their children. Additionally, the programme reduced the percentage of children aged 10–14 conducting household work, including taking care of family members and fetching firewood or water. The impact on girls was pronounced, as the programme reduced the number of girls performing these tasks by 23 per cent.

Despite these positive impacts, the resulting increased uptake by Syrian learners was not met with an equal supply-side response. While MEHE's policies were to open new second shifts by opening afternoon classes in primary schools operating first-shift classes, this did not occur in practice. Therefore, over half of all second-shift schools in pilot regions exhausted their capacity and were forced to turn away children. Principals, teachers, caregivers, and students expressed that there were not enough spaces in school for interested Syrian students in pilot areas. Although the programme was implemented alongside existing education interventions by other actors, including fee-waivers for children enrolled in public primary school, provision of stationery and bags, and investments in supply and quality, it was not sufficient to offer the supply required to meet need both in terms of school capacity and available teachers.⁶⁰

60) UNICEF, WFP, "Min Ila' Cash Transfer Program for Displaced Syrian Children in Lebanon," 2016, <https://www.calpnetwork.org/wp-content/uploads/2020/03/1547203564.UNICEF-WFP-NLG-Min-Ila-Impact-Evaluation-Endline-1.pdf>.



Education-specific CVA Integrated with Wider EiE Interventions

EiE-specific sectoral CVA interventions integrated with wider EiE interventions are designed to address both demand-side economic barriers as well as other demand-side and supply-side barriers that girls and CWDs face in accessing education. When CVA is used by families to make payments to education institutions, it provides schools with the necessary resources to make supply-side improvements for access or quality of EiE. However, supply-side barriers, including insufficient supply and quality of schools, insufficient supply and quality of teachers, and protection issues in and around schools, are more comprehensively addressed through supply-side interventions integrated alongside CVA. Depending on the type of barrier, these interventions can take the form of awareness-raising campaigns, community sensitisation, teacher training and sensitisation, infrastructural investments including increasing the supply of schools or making provisions for gender-sensitive and inclusive WASH facilities, the provision of safe transport to schools, the development of alternative education opportunities, and teacher incentives.⁶¹

In Afghanistan, the Community-Based Education (CBE) model has increased education service supply at a lower cost than construction, and such village-run schools with community teachers in northwestern Afghanistan increased enrolment and test scores, particularly among girls.⁶² CBE is the only education modality in Afghanistan that has provided educational services to more girls than boys and appears to have mitigated the effects of many of the security challenges that often serve as barriers to education, particularly for girls.⁶³

Some programmes have sought to maintain a supply of teachers in the face of targeted recruitment or destruction of learning facilities by sending funds to schools to support teachers whose pay has been interrupted⁶⁴ and schools in need of operational funds. Increasing the supply of female teachers can encourage girls' enrolment and retention in school, in particular secondary school-age girls.⁶⁵

61) Global Education Cluster, "Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines," 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.

62) Global Education Evidence Advisory Panel, "Cost-effective Approaches To Improve Global Learning What Does Recent Evidence Tell Us Are 'Smart Buys' For Improving Learning In Low- And Middle-income Countries?", (World Bank, 2020),

63) Global Partnership for Education, "In Afghanistan, Reaching More Children with Community Schools," April 2018, https://www.globalpartnership.org/sites/default/files/afghanistan-gpe_programme_completion_report_.pdf.

64) This approach has been used in South Sudan supported by the EU-funded IMPACT project and in Yemen supported by UNICEF, amongst other locations.

65) Global Campaign for Education. "Make It Right: Ending the Crisis in Girls' Education," 2011, https://www.right-to-education.org/sites/right-to-education.org/files/resource-attachments/GCE_RESULTS_Make_It_Right_Report_2011_EN.pdf.

Example 2 Girls' Education South Sudan (GESS) & IMPACT

GESS Phase I (2013–2018), funded by DFID (now Foreign, Commonwealth & Development Office), provided “lightly conditional” cash transfers to over 300,000 girls throughout the project at upper primary (primary grades 5–8) and secondary levels (secondary grades 1–4) across South Sudan in order to address demand-side economic barriers. Transfers were low-value (between £20–28 GBP) and distributed infrequently (annually) based on school enrolment and attendance. This was complemented by demand-side behaviour change communication to address socio-cultural barriers as well as capitation grants to schools, underpinned by School-Based Management Committee-led school development plans and learning quality interventions to address education service supply-side barriers.

The introduction of the purposefully complementary EU-funded IMPACT programme (2017–2020) was designed to address the supply-side barrier of teacher supply triggered by infrequent and inconsistent government payment of teachers during the conflict through individual incentive payments channelled via schools calculated at US\$ 40 per teacher but which were conditional upon the teacher's regular attendance.

National-level data from 2017 showed that girls' enrolment increased between primary grade 4 and primary grade 5 (grade level at which cash transfers began) by 37 per cent, rather than decreasing, which was the national trend in previous years.⁶⁶ Across all age groups and genders, documented national total enrolment grew from approximately 900,000 learners in 2014 to over 2.7 million by the end of 2019.⁶⁷ In one monitoring survey of 7,407 girls who received cash transfers in 2017 in schools surveyed at endline, 3,501 girls, or just under half of the girls (47 per cent), were present on the day of the survey.

Studies of GESS CCTs and school grants and their impact on net enrolment found that schools receiving grants seem to grow by at least 12 per cent more than schools that do not, and schools that receive cash transfers by at least 6 per cent more than schools that do not.⁶⁸ Later research on the joint impact of both IMPACT and GESS programmes, including teacher incentive payments, suggested that their inclusion helped national enrolment grow by 21 per cent compared to schools which only benefited from GESS (grants and CCTs), indicating that the teacher's required attendance further boosted outcomes.⁶⁹ This finding demonstrates the importance of context-appropriate supply-side interventions addressing education service barriers and non-economic supply-side barriers as well as how different programmes might be designed to take complementary approaches towards a shared objective.

66
GESS, “Endline School Survey Report,” August 2018, <https://girlseducationsouthsudan.org/wp-content/uploads/2020/05/Endline-School-Survey-Report.pdf>.

67
South Sudan Schools Attendance Monitoring System (SSSAMS), “Archives,” <https://www.sssams.org/archive.php>.

68
Lee Crawford, “Cash Grants for Schools and Pupils Can Increase Enrolment & Attendance Despite Ongoing Conflict: Findings from South Sudan,” University of Sussex, 2016.

69
Lee Crawford, “The Effect of Financial Aid from UK Aid Girls' Education South Sudan Programme and EU IMPACT Programme to Education in South Sudan in 2017,” University of Sussex, 2017, <https://girlseducationsouthsudan.org/wp-content/uploads/2020/06/The-effect-of-GESS-and-IMPACT-financial-aid-to-education-in-South-Sudan-in-2017-vf.pdf>.

Multipurpose Cash Programmes

MPC transfers (either periodic or one-off) are designed to address multiple needs, with the transfer value calculated accordingly. All MPC transfers are unrestricted⁷⁰ in terms of use.⁷¹ For the purposes of this research, we considered MPC programmes with an education component as programmes with an explicit link to education. This may include conditionalities related to education (e.g., school attendance) or education-related expenses in the Minimum Expenditure Basket (MEB) when calculating the transfer value.

MPC programmes without any explicit links to education primarily aim to address multiple basic needs and recovery needs of households economically, potentially enabling education to be prioritised. They usually support households in reducing food insecurity, seeking essential health services and purchasing medicines, reducing debts, or meeting other needs such as education, dependent upon household decision-making on expenditure.

As of 2018, about half of the MEBs used to calculate MPC transfer value included education costs, usually for school materials, uniforms, and school fees.⁷² The MEB amount is often reduced when actually implementing MPC programmes, and this amount typically does not include education, yet recipients of some of the MPC studied used at least some of the transfer for EiE spending. Published data on the impacts of MPC on education is limited because most MPC initiatives do not explicitly measure education outcomes, but numerous programmes measure output-level indicators, including “increased education spending” or the “prioritisation of education as a proportion of household expenditure.” Prioritisation of household expenditure on education varies depending on contextual factors, including the type and amount of assistance, type and nature of the emergency, a household’s vulnerability, availability of educational opportunities, and how much a household values education, among others, but is often identified as a priority expenditure.⁷³

A few isolated examples, such as the Ugandan programme below, have gathered evidence on EiE outcomes. These are commonly linked to increased financial stability for households which enable greater education spending on direct or indirect costs associated with access.

70) Unrestricted CVA places no limits on recipients in terms of their expenditure. Restricted CVA may limit its expenditure to prescribed items or according to certain categories of spending.

71) UNHCR, “Operational Guidance and Toolkit for Multipurpose Cash Grants,” 2015, <https://www.calpnetwork.org/wp-content/uploads/2020/01/operational-guidance-and-toolkit-for-multipurpose-cash-grants-web.pdf>.

72) Global Education Cluster, “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines,” 2019, <https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775.GEC-synthesis-report-FINAL-rgb-1.pdf>.

73) Of the MPC programmes reviewed (listed in Annex 4) which gathered and reported expenditure, prioritised expenditure items typically included food, health, and occasionally shelter, although education frequently ranked third or fourth place and occasionally higher. This variation is considered to be reflective of support provided as well as precise contextual needs.

Example 3

Multipurpose Cash for South Sudanese Refugees in Bidibidi Refugee Settlement, Uganda

This programme, implemented by a consortium of partners comprising of DanChurchAid, Transcultural Psychosocial Organization, and Mercy Corps, was intended to address food insecurity and meet basic needs and improve the quality of life of refugee recipients. It provided a monthly cash transfer of 38,000 Uganda Shillings per beneficiary.

The programme consisted of three components: an unconditional MPC transfer targeting vulnerable groups, a conditional cash transfer via e-vouchers issued to pregnant women or mothers with young children, and a cash for work scheme targeting youth. Those targeted for the MPC component included child-headed households and those with disabilities. It had no designated education component but purposefully incorporated a protection response, including psychosocial support and a livelihoods component through savings and loans support.

Quantitative findings revealed that 98 per cent of MPC grant recipients spent the cash received on food, 80 per cent on hygiene materials, 65 per cent on medication, and 28 per cent on education. Qualitative data from the MPC component revealed that the CVA helped prevent children from dropping out of school due to indirect costs such as those associated with scholastic materials. Additionally, qualitative data indicated that some girls in receipt of the CVA from the cash for work scheme also used this to spend on indirect costs such as sanitary wear, which had previously prevented them from attending school.⁷⁴

Generalised financial support from MPC programmes for addressing economic barriers and meeting basic needs may yield some improved educational outcomes for girls, as demonstrated in the programme implemented in Bidibidi Settlement. However, findings from key informant interviews and the literature review indicate that MPC is not necessarily sufficient to directly impact outcomes for CWDs without tailored in-built programme design specifically targeting CWDs and more comprehensively addressing the other non-financial barriers they face, which may be otherwise insurmountable.

3.2

CVA Programmes Integrated with Interventions from the Child Protection and Livelihoods Sectors or Linked to Social Protection

EiE-specific CVA interventions can also be integrated with livelihoods programming, which can support families in addressing chronic economic barriers to education as well as social protection programming, which may provide valuable linkages in targeting or securing sustainable support for CWDs. Finally, EiE-specific CVA interventions may also be integrated with larger-scale social protection programming, which may enable households to meet basic needs and therefore increase the effectiveness of EiE-specific CVA in increasing equity and inclusion in education.

74
Hellen Grace Akwii-Wangusa and
Franco Peter Mpigi, "A Learning Event
Report: Multi-Purpose Cash and
Protection for South Sudanese
Refugees in Bidibidi Refugee
Settlement," DanChurch Aid, 2018,
<https://reliefweb.int/sites/reliefweb.int/files/resources/1520236778.Learning%20Event%20Report%20-%20Cash%20and%20Protection%20in%20Bidibidi%20Refugee%20Settlement%20-%20August%202017%20%28004%29%20%28002%29.pdf>.

CVA Integrated with Child Protection Interventions

EiE-specific CVA interventions are often integrated with interventions from another sector, most commonly protection or WASH, which can increase access for vulnerable or conflict-affected groups. Children's protection needs resulting from conflict-related distress, SGBV in and around schools, and discrimination are commonly responded to, including through psychosocial support and sexual and reproductive health information for learners, other health programmes, referral to protection service providers, and teacher training and sensitisation. However, child protection integration can also support operationally with targeting through referral pathways,⁷⁵ ensuring that the most marginalised are identified. Children's WASH needs are commonly responded to through the provision of safe, gender-sensitive, and inclusive WASH facilities as well as the provision of sanitary kits for female learners.

In humanitarian contexts where socio-cultural and protection barriers heavily restrict access to education, sensitisation and mobilisation of families, community members, and teachers is a particularly cost-effective approach to addressing those barriers and increasing access to education, particularly for girls and CWD, provided that the family has the capacity – financially or otherwise⁷⁶ – to send their child to school.⁷⁷ In further considering policy-level changes to teacher training to meet the needs of CWDs, one education specialist suggested:

"Let's set the correct policy environment, especially when it comes to inclusive education. We can only address this if it starts at teacher training level. There is in-service and pre-service training... With pre-service, these chapters and modules [on disability education] need to be included. For in-service training, it is something that partners and the government need to invest in."

As the Hajati programme's findings indicate in the example below, a key component of complementary EiE-specific CVA integrated with protection programming is the provision of case management support. As demonstrated in various programmes, including in Syria, this can be a highly effective way of improving access (enrolment and attendance) and reducing drop-out rates by providing more individualised support to address specific barriers. For example, as demonstrated by the Hajati programme's integration with Makani Centres, where CWDs may require specialised services, case management is particularly useful in securing them as barriers are addressed better tailored to an individual's needs.

75
Please see 5.1 Targeting for more information.

76
Global Education Evidence Advisory Panel, "Cost-effective Approaches to Improve Global Learning What Does Recent Evidence Tell Us Are 'Smart Buys' for Improving Learning in Low- and Middle-Income Countries?," World Bank, 2020, <http://documents1.worldbank.org/curated/en/719211603835247448/pdf/Cost-Effective-Approaches-to-Improve-Global-Learning-What-Does-Recent-Evidence-Tell-Us-Are-Smart-Buys-for-Improving-Learning-in-Low-and-Middle-Income-Countries.pdf>.

77
Families must be able to act on the information they receive in sensitisations without encountering other barriers. For example, there must be safe, accessible schools nearby to send their children to.

Example 4 Hajati Programme, Jordan

In 2015, UNICEF Jordan began a cash transfer programme for the most vulnerable 55,000 Syrian refugee children in Jordan, later expanded to include individuals in host communities. Due to funding shortages, Hajati was scaled down from supporting 55,000 children during the 2017–2018 school year to 10,000 children by 2018–2019, of whom 49 per cent are girls, 51 per cent are boys, and 10.8 per cent are CWD.⁷⁸

The Hajati programme aims to reduce vulnerable families' reliance on negative coping strategies such as child labour and early marriage to improve their well-being and access to education. During the 2017–2018 school year, the programme provided unconditional cash transfers of JOD20 (US\$ 28) monthly to the most vulnerable children in 205 double-shift schools. While unconditional, households were notified that CVA was intended to support children's education. Additionally, to address other demand-side barriers, the programme included sensitisation and outreach activities to encourage school attendance. When children are absent for more than five days, households are contacted via SMS and/or visited by Makani partners to identify additional support required. Makani ("My Space" in Arabic) centres provide a safe space for children and young people to access learning opportunities, child protection, and other critical services,⁷⁹ which 40 per cent of households participate in.⁸⁰ Two of the vulnerable groups specifically targeted for engagement in this are CWDs and adolescent girls, particularly girls at risk of early marriage or already married. They are supported with Arabic, English, and mathematics classes, life skills training, and child protection services. Makani centre staff refer any learners who may need specialised services (e.g., medical, psychological, legal, educational, or physical assistance)⁸¹ and supplement this with a Community-Based Child Protection approach offering awareness sessions for caregivers and the formation of child protection community committees.

Hajati is estimated to have doubled its impact in comparison to other programmes due to its awareness-raising/case support component. In the 2017–2018 school year, approximately 4,431 out-of-school children were enrolled in school, while attendance increased by 11.4 per cent in comparison to non-recipients. Qualitative data revealed that households used the funds to purchase items including clothes and stationery, which the programme found reduced protection barriers such as bullying and discrimination. Hajati prevented 6 per cent of children from falling into poverty who would have otherwise done so without the programme, and households were 18.3 per cent less likely to use negative coping mechanisms.⁸²

After the 2018–2019 school year, the programme found similarly positive results in that 91 per cent of child beneficiaries are likely to attend school as compared to 86 per cent outside of the programme. Children receiving Hajati support were also less likely to be engaged in economic activity and therefore less likely to be exposed to work-related hazards and were more likely to be sufficiently fed and own warm clothes.⁸³

78) Key Informant at UNICEF Jordan, Interview.

79) Sara AlHattab & AbdelMajid El-Noaimi, "Makani Centres – a Safe Space to Learn and Make New Friends," UNICEF Jordan, October 2019, <https://www.unicef.org/jordan/stories/makani-centres-safe-space-learn-and-make-new-friends>.

80) Key Informant at UNICEF Jordan, Interview.

81) UNICEF, "Makani Standard Operating Procedures," <https://www.unicef.org/jordan/media/1816/file/Jordan-Reports.pdf>.

82) UNICEF Jordan, "My Needs, Our Future Hajati Cash Transfer Post Distribution Monitoring Report," June 2018, <https://www.unicef.org/jordan/media/146/file/My%20Needs,%20Our%20Future.pdf>.

83) UNICEF Jordan, "The Difference a Dollar a Day Can Make," August 2020, <https://www.unicef.org/jordan/media/2976/file/Policy-Report-Lessons-from-Unicef-Jordans-Hajati-Cash-Transfer-Programme.pdf>.

As discussed, key supply-side protection barriers faced by girls and CWDs include a lack of safety either at school or in attempting to reach it. Supply-side interventions which ensure safe transport to and from school as well as teacher training or sensitisation not only address education service barriers, they can also mitigate protection risks. Lebanon's Min Ila programme and Syria's cash transfers for CWDs programme included in the case studies⁸⁴ found that part of the cash transfer provided to families was often spent on school transport.

CVA Integrated with Livelihoods Interventions

EiE-specific CVA interventions should also be integrated with livelihoods programming. Several key informants highlighted the importance of integrating shorter-term humanitarian CVA with livelihoods programmes to support families in securing longer-term income-generating activities and therefore allowing children to continue accessing education upon completion of CVA programmes. This is particularly important for sustaining any gains made in increasing equity and inclusion of girls and CWDs in education through EiE-specific CVA programmes. A key informant in Syria stated,

*"We need to think about how we are decreasing dependency and allow families to generate their own cash, focus more on building self-reliance to allow children to go back to school. An important integration is education and livelihoods. The more cross-sectoral our interventions can be, the more comprehensive we will be in reaching our objectives in decreasing dependency on aid interventions. Families have multi-sectoral needs, so the more we can do comprehensive interventions the better. Focusing only on education without livelihoods is not sustainable. We need to think about how we increase self-reliance. That happens with proper integration of activities and a proper strategy within project design taking it from pure emergency to development intervention. The situation might call for pure humanitarian interventions and sometimes difficult to think long-term, but as much as we can, we need to link it up to more sustainable interventions."*⁸⁵

This review of programmes confirmed that CVA programmes are less commonly linked with livelihoods programmes, but one example is Save the Children Norway's Increasing Access to Quality Education Through Strengthened Resilience and Livelihood programme in Nigeria.

84) See Annex 1 for case studies.

85) Key Informant at an Organisation in Syria, Interview.

Example 5 Increasing Access to Quality Education Through Strengthened Resilience and Livelihood, Nigeria

This integrated intervention funded by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) and implemented by Save the Children in two phases (Phase I between mid-August 2017 and mid-August 2018 and Phase II between September 2018 and August 2019) in Nigeria's Konduga local government area in Borno State aimed to address economic barriers to education for 801 out-of-school children aged 5–14 by increasing income and strengthening the resilience of their households.⁸⁶ While we were unable to access impact-level data, programme outputs are detailed below.

During Phase I, the programme conducted a mapping exercise to identify the most marginalised out-of-school children (prioritising girls and CWDs), supported them to enrol in school, provided beneficiaries with unconditional paper vouchers for learning kits (consisting of a pair of school uniforms, school sandals and socks, writing materials, water bottles and school bags), and provided schools with class registers to track children's attendance. The programme also provided support for households to start income-generating activities in order to enable households to continue their children's education after the programme ends. The support was conditional on the household's children attending school. Heads of households were supported to select income-generating activities viable within their community. The Incoming Generating Activity support consisted of technical, financial, and business management training, the provision of start-up materials for their enterprise, and funds for raw materials.⁸⁷

During Phase II, the project added 700 children to the beneficiary list. Based on monitoring data for the first six months of programme implementation, this phase provided:

- 1 vouchers for learning kits;
- 2 training to 17 School-Based Management Committee and three Community Leaders on how to engage with community members to get children back into school;
- 3 training to 27 teachers on literacy, numeracy, child-centred teaching and learning methods, and assessments;
- 4 reference materials for teachers and textbooks for pupils;
- 5 school-based coaching and mentoring for 22 teachers;
- 6 the rehabilitation of classrooms and construction of disability and girl-friendly latrines; and
- 7 sanitary kits for girls and the formation of school health clubs.

Additionally, the 436 households who were provided with livelihoods support during Phase I received a three-day refresher training on micro-enterprise management and vocational skills. The vocational training focused on 17 different income-generating activities and focused on topics including maintenance of tools and equipment, raw material utilisation, value addition, and involved practical demonstrations. It was also planned for beneficiaries to receive two more refresher trainings and coaching and mentoring twice a month before programme completion. Beneficiaries were also supported in forming Village Savings and Loan Associations intended to build community resilience and increase sustainable livelihoods.⁸⁸

86) Save the Children Norway, "Increasing Access to Quality Education Through Strengthened Resilience and Livelihood Proposal," July 2017.

87) Save the Children Norway, "Increasing Access to Quality Education Through Strengthened Resilience and Livelihood GIZ Donor Narrative Report," March–May 2018.

88) Save the Children Norway, "Increasing Access to Quality Education Through Strengthened Resilience and Livelihood Quarterly Progress Report," May–July 2019.



Emergency CVA Linked with Social Protection Programmes

Evidence further indicated that linkages between humanitarian CVA and large-scale social protection programmes may also serve to increase the sustainability, impact, and scalability of a humanitarian or EiE-specific CVA programme. CWDs may particularly benefit from linkages between EiE-specific CVA and social protection CVA programmes. Social protection programmes often put in place systems that target the most vulnerable and marginalised groups⁸⁸. As many social safety net programmes are structured by life stage and aim to address specific vulnerabilities and risks, they tend to be inherently more inclusive of the most marginalised, including CWDs and girls. Linkages between humanitarian CVA and social safety net programs may enable EiE programmes to utilise these existing social protection systems to more easily identify and target CWDs or girls in need of assistance. Furthermore, they may facilitate the referral to social protection programmes of CWDs who would no longer be able to access education after an EiE-specific CVA intervention comes to an end.⁹⁰

Additionally, linking EiE CVA programmes to social protection programmes may serve to increase the impacts of the EiE-specific CVA for girls and CWDs. Since the CVA from social protection programmes can support households in meeting basic needs, more of the EiE-specific CVA can be used towards education expenses. For example, Zimbabwe's Basic Education Assistance Module (BEAM) aims to improve general access to basic education by addressing demand-side economic barriers through cash transfers. The BEAM programme is part of a wider social protection programme called the National Action Plan (NAP), which aims to provide support in response to a more protracted economic crisis exacerbated by climatic shocks. NAP intends to reduce the vulnerability of children by addressing household poverty and improving access to child protection services. The holistic approach of the programme has improved access to education for thousands of children, notably girls and orphans.⁹¹

88) Save the Children Norway, "Increasing Access to Quality Education Through Strengthened Resilience and Livelihood Quarterly Progress Report," May–July 2019.

89) Nupur Kukrety, "Working with Cash Based Safety Nets in Humanitarian Contexts: Guidance Note for Humanitarian practitioners," February 2016, <https://www.calpnetwork.org/wp-content/uploads/2020/01/calp-humanitarian-pratitioners-guidance-notes-en-web.pdf>.

90) Nupur Kukrety, "Working with Cash Based Safety Nets in Humanitarian Contexts: Guidance Note for Humanitarian practitioners," February 2016, <https://www.calpnetwork.org/wp-content/uploads/2020/01/calp-humanitarian-pratitioners-guidance-notes-en-web.pdf>.

91) CfBT Education Trust, Impact Research International & Paul Musker and Associates, "Process and Impact Evaluation of the Basic Education Assistance Module (BEAM) in Zimbabwe Final Evaluation Report," UNICEF, March 2012, <https://www.unicef.org/evaluation/reports/detail/5324/evaluation-of-the-basic-education-assistance-module-programme>.

Example 6

Conditional Cash Transfer for Education (CCTE) for Syrians and Other Refugees, Turkey

The CCTE for Syrians and Other Refugees, an extension of the national CCTE, was launched in 2017. It includes a cash component which aligns with the national CCTE programme and provides bimonthly payments of 50–75 Turkish Lira (TL) per month to eligible households, conditional on children attending school 80 per cent in a month (with no more than four days of absence). To incentivise families to send girls to school, they receive a slightly higher transfer amount than boys. Girls in grades 1–8 receive 50 TL, while boys receive 45 TL. To offset higher costs of secondary school, girls in grades 9–12 receive 75 TL while boys receive 55 TL. The cash component was implemented nationwide and provided to over 562,016 households between May 2017 and November 2019. As of September 2019, motivational top-ups have been introduced to encourage school completion. Beneficiary children in grades 5–8 receive an additional top-up of 100 TL at the beginning of each semester, and beneficiary children in grades 9–12 (as well as children in alternative learning programmes) receive an additional top-up of 150 TL at the beginning of each semester. Furthermore, students in the Accelerated Learning Programme, regardless of gender, receive 60 TL for each month they regularly attend classes.

The CCTE programme for refugees also includes a child protection component which has been implemented in 15 of Turkey's 81 provinces. It offers case management support through child protection visits to households where children's attendance is at risk. Through these visits, staff identify challenges and risks children may face and provide information or referrals for health, psychosocial, and other specialised services to caregivers. Beyond providing information and linking families to services through referrals, qualitative data revealed that child protection visits also provided families with the sense that someone is looking after them, an unintended positive effect of the protection component. Child protection teams have supported 75,390 children between May 2017 and March 2020, although it was unable to meet the full demand for its services.

The programme found that most participating children attended school regularly and did not miss the 80 per cent attendance condition. 82 per cent of children attended regularly (that is, at least 80 per cent of the time over a six-month period). Girls attended slightly more frequently than boys (83 per cent compared to 81 per cent respectively). The regular attendance rate improved by 5 per cent during the period investigated in this study, with regular attendance in the 2018–2019 school year at 82 per cent and the 2017–2018 school year averaging 77 per cent. This improvement occurred for both boys and girls. The programme yielded higher rates of school attendance in provinces with both cash and child protection components. On average, children in provinces with the protection component missed the 80 per cent monthly attendance condition an average of 0.83 times during the 2017–2018 school year, while children in provinces without the protection component missed the condition an average of 1.14 times. In the 2018–2019 school year, children in provinces with the protection component missed the attendance condition 1.15 times, while children in provinces without the protection component missed the condition 1.31 times.

Qualitative research indicated that the child protection case management component was important in addressing demand-side socio-cultural and protection barriers and encouraging school attendance, facilitating enrolment, and facilitating access to health, psychosocial, and economic services. Additionally, qualitative research indicated that the CCTE for Syrians and Other Refugees contributed to a feeling of equity by some Syrians who received the same assistance as vulnerable Turkish families. 83 per cent of beneficiaries also receive funds through Turkey's Emergency Social Safety Net programme, which aims to meet the basic needs of vulnerable refugee households through MPC transfers of approximately 120 TL per household member per month. Qualitative findings indicate that the overlap between the two programs made the cash transfer more meaningful. However, there are still supply-side barriers that the programme does not address, including bullying and discrimination in schools.⁹²

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Hannah Ring, Victoria Rothbard,
David Seidenfeld, Francesca Stuer,
and Kevin Kamto, "Programme
Evaluation of the Conditional Cash
Transfer for Education (CCTE) for
Syrians and Other Refugees in Turkey,"
American Institutes for Research,
September 2020, [https://www.air.org/
sites/default/files/UNICEF-Turkey-
CCTE-Evaluation-Report-
September-2020.pdf](https://www.air.org/sites/default/files/UNICEF-Turkey-CCTE-Evaluation-Report-September-2020.pdf).

Part 4

Operational Lessons and Design Features of CVA Programmes

This section presents findings on the key operational and design features associated with CVA in EiE programmes. It will highlight features that affect the inclusion of girls and CWDs in accessing EiE. CVA programmes are composed of four main features that can enable greater equity and inclusion.

Figure 2
Overview of Design Features

Design Feature	How Design Feature Drives Equity and Inclusion
Targeting	Identification of the most vulnerable children
Conditionality	Can address primarily socio-cultural barriers to access; must be applied cautiously to avoid unintentional exclusion
Transfer value	Calculation of transfer amounts that address more important or higher barriers to education
Delivery mechanisms	Ensure that the most marginalised children or their families are able to access transfers safely

4.1 Targeting

Targeting, a key design feature of CVA programmes, supports equity by determining whether the most vulnerable children will be prioritised for inclusion. The approach taken to targeting girls and CWDs in an emergency is critical given that the barriers which commonly exclude them from education can similarly pose a challenge to their identification and accessibility by humanitarian actors. Of the 50 programmes reviewed for this study, only six programmes specifically targeted girls and three specifically targeted CWDs. Rather, programmes sought to identify girls and CWDs through targeting “marginalised” or “vulnerable” children more generally. The following section presents lessons in what is effective in identifying girls and CWDs in need of assistance through eligibility criteria and the mechanisms subsequently used to apply those criteria.

Targeting Criteria

Targeting criteria allows programmes both to define the priority recipients of CVA, – in this case, children who face the most severe barriers to education – and ensure that their inclusion supports the programme’s objectives. Targeting criteria typically aim to be multi-dimensional to ensure that the range of demand-side and supply-side barriers to education are taken into account. These criteria usually reflect characteristics of children or households, including their economic assets or social vulnerabilities.

Targeting criteria for CVA programmes is usually designed to measure household consumption, expenditure, income, and other factors to assess well-being and poverty levels. Typically, programmes map the most vulnerable and poorest households by estimating household income and marginalisation through demographic indicators and proxies. This economic or poverty targeting identifies households that are deemed eligible if they are part of a particular social or demographic group. Although this method of targeting may be beneficial in identifying vulnerable populations where children are more at risk of facing barriers to education, these targeting methods do not focus on promoting inclusivity and equity in EiE programmes, as they do not specifically target girls or CWDs in need of education support.

The selection of targeting criteria for girls and CWDs in emergency contexts tends to be developed based on available demographic data used as proxy indicators for school dropouts.⁹³ The Hajati programme, which links cash to school attendance in Jordan, weighs household vulnerability factors in their eligibility calculations as a way to prioritise girls and CWDs in need of cash support.⁹⁴ The Hajati programme targeting criteria comprises 11 variables, including eight indicators that are linked to household vulnerability (dependency ratio, social vulnerability, type of rental, suitability of dwelling, source of drinking water, shared latrine, access to health care, and food consumption score) and three indicators linked to children’s marginalisation (school attendance, distance to school, disability or chronic illness),⁹⁵ which helps the programme identify the most marginalised children in a community who are most likely to not attend or drop out of school.

Programmes which specifically prioritise girls and CWDs have done so by developing targeting criteria such as the marginalisation index. For example, the Kenya Equity in Education Programme, which delivers education-specific cash transfers to girls in refugee camps in Kenya to support school attendance and enrolment, developed targeting criteria that included marginalisation characteristics, including disabilities, child-headed households, and orphaned and vulnerable children.⁹⁶

Targeting Mechanisms (the Use of Criteria to Determine Eligibility)

The second step in targeting focuses on defining targeting mechanisms or methods of identification of individuals to be assessed against the programme’s targeting criteria. Our review of CVA programmes has shown that education actors use a range of targeting mechanisms, broadly categorised as **administrative**, **geographical**, **community-based**, or **institutional**.

93) Global Education Cluster, “Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines,” 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.

94) Key Informant at UNICEF Jordan, Interview.

95) UNICEF Jordan, “Baseline Study for Hajati Cash Transfer,” 2018, https://www.calpnetwork.org/wp-content/uploads/2020/03/1523288198_UNICEF_Hajati-Baseline-Report_Final_3.2018-1.pdf.

96) See Annex 1 for case studies.

Figure 3
Overview of targeting mechanisms

Targeting mechanism	Common approach	Case studies
Administrative targeting	Use of existing social registries such as Civil Registries, Social Registries, EMIS.	Syria CWDs CVA programme (UNICEF) partially used this approach in order to identify CWDs through national registries.
Geographical targeting	Inclusion of children within one particular location, often identified through household surveys.	EiE in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram (Plan International) initially used geographical targeting.
Community-based targeting	Community bodies or structures identify recipients based on their knowledge of need against the prescribed criteria.	EiE in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram (PLAN) used a community-based mechanism to narrow down those who met the criteria from the shortlist.
Institutional targeting	Referrals from or utilisation of schools or protection service providers to identify priority children.	Kenya Equity in Education Programme (KEEP) implemented by World University Service of Canada targeted marginalised learners through schools receiving existing support.

Many practitioners use more than one or a combination of these mechanisms, but each involves some form of data gathering on children or households to enable analysis against the criteria. This ranges from drawing existing data from systems, conducting surveys at household level, or gathering it as part of an existing institutional exercise such as school enrolment or a protection assessment.

Programmes reviewed for this study have used one or a combination of each of these targeting mechanisms. For instance, UNICEF's CWD's CVA programme in Syria employed some administrative targeting drawing on national social protection systems where CWDs are registered. The Hajati programme used geographical targeting, identifying schools in targeted locations that have double shifts as a proxy indicator of schools that welcomed Syrian refugee children.⁹⁷ Data collected on the children enrolled at those schools is then analysed against the targeting criteria. In addition, the Hajati programme also used institutional targeting, as referral systems have been used to identify out-of-school children and encourage them to enrol in participating schools to receive financial support.⁹⁸ Both GESS in South Sudan and KEEP in Kenya used varying degrees of institutional targeting through school enrolment, the latter by developing a marginalisation index supplemented by data collected via household surveys. GESS employed a "hurdles-based approach," whereby schools nationwide proposed as eligible all girls who met the criteria rather than prioritising them on an index.

97) UNICEF Jordan, "Baseline Study for Hajati Cash Transfer," 2018, https://www.calpnetwork.org/wp-content/uploads/2020/03/1523288198.UNICEF_Hajati-Baseline-Report_Final_3.2018-1.pdf.

98) UNICEF Jordan, "Baseline Study for Hajati Cash Transfer," 2018, https://www.calpnetwork.org/wp-content/uploads/2020/03/1523288198.UNICEF_Hajati-Baseline-Report_Final_3.2018-1.pdf.

Each of these targeting mechanisms vary in their level of accuracy, scalability, and associated cost. The use of geographical targeting through household surveys may present a more accurate list of the most vulnerable children by identifying them objectively according to specific criteria within their homes, but this may require additional administrative, financial, and human resources to conduct household-level data collection. Community-based targeting is inherently less objective and risks failing to reflect the most vulnerable children in a community, but is likely to require fewer resources, be more scalable, and utilise highly localised knowledge of households. As such, the data collection approach used by KEEP was more costly, while GESS' approach was more scalable if less detailed on marginalisation factors.

Some of these mechanisms can also present limitations in targeting highly marginalised children. For example, the use of school enrolment as a starting point for targeting may overlook some out-of-school children. UNICEF's Targeting Guidance for CVA in EiE highlights the need to apply a gender lens when establishing targeting methodologies to ensure that girls are included.⁹⁹ Given the often low visibility and stigmatisation of CWDs, it is equally necessary to ensure that targeting mechanisms counter rather than entrench these risks. For example, some staff consulted recounted examples of families and communities who, when surveyed, denied having a child with disabilities or were unsupportive in facilitating their access to education and protection services. As such, they highlighted that a combination of mechanisms is likely to be required and particularly ought to include referral systems and coordination between at least education and protection stakeholders. In contexts where referral systems are not well established, the ability of CVA programmes to identify and include the most vulnerable children may be limited.¹⁰⁰ For example, one inclusion specialist consulted highlighted that it was easier to identify CWDs in need of EiE assistance in refugee camps in Kenya than in remote areas of Mali given the close collaboration between agencies and established practice of referrals of children in need of assistance.¹⁰¹

The need for strong referral systems and coordination among CVA actors is notably key in MPC programmes. UNICEF's targeting guidance highlights that the primary objective of MPC programmes is to meet basic needs of a household and, therefore, it may not necessarily focus on the inclusion of households with school-aged children. For MPC programming to impact EiE outcomes, targeting processes may need to maximise considerations of child-specific vulnerabilities, including gender and disability. UNICEF suggests that targeting CVA for education outcomes requires education practitioners to coordinate across sectors to facilitate joint targeting between sectors involved in MPC programming.¹⁰²

4.2 Conditionality

All CVA programmes are either conditional or unconditional, and this decision in the design is typically tied to the objective of the programme and context. Both types of CVA were used in the programmes reviewed for this study, although unconditional cash transfers were more frequent than CCTs.

99) Gabrielle Smith, "Targeting CVA for Education Outcomes: How to Select Beneficiaries to Advance Equity and Maximise Results," UNICEF, May 2020. <https://www.unicef.org/media/93166/file/Cash%20and%20voucher%20assistance%20targeting%20for%20education%20outcomes%20-%20How%20to%20select%20beneficiaries%20to%20advance%20equity%20and%20maximize%20results.pdf>.

100) UNICEF, "Cash Transfer Programme for Children with Disabilities Monitoring Survey Report," 2019, <https://www.unicef.org/syria/media/53166/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

101) Key Informants at Humanity and Inclusion, Interview.

102) Gabrielle Smith, "Targeting CVA for Education Outcomes: How to Select Beneficiaries to Advance Equity and Maximise Results," UNICEF, May 2020. <https://www.unicef.org/media/93166/file/Cash%20and%20voucher%20assistance%20targeting%20for%20education%20outcomes%20-%20How%20to%20select%20beneficiaries%20to%20advance%20equity%20and%20maximize%20results.pdf>.

Under conditional CVA, transfers are contingent on recipients carrying out a specific action. Enrolment or attendance at school is a common example of a condition. Recipients of unconditional CVA face no specific requirements beyond their eligibility in line with targeting criteria. Unconditional CVA, providing transfers to all enrolled recipients with no prescribed requirement, is the approach generally used in MPC¹⁰³ and humanitarian CVA programmes. This is partly because such programmes are rooted in a human rights-based approach centred on dignity but also, being designed to meet the basic needs of a household makes “...conditions unrealistic and possibly counter-productive.”¹⁰⁴

The theory of change underpinning conditionality’s use in most projects lies beyond the need to address economic barriers, but where social and cultural attitudes towards education, or a lack of understanding of the benefits of it, mean that it may be de-prioritised by a family.¹⁰⁵ As such, some of these programmes indicated that where the objective of a programme is specifically to improve education outcomes and where addressing the financial barrier may not be sufficient, conditionality is viewed as “nudging” parents or learners into investing in education with the assumption that, over time, they may come to appreciate the benefits. Additionally, in some contexts, conditional cash may be better accepted by local communities, as conditionality may remove any ambiguity about participants’ eligibility to the programme. In such cases, programmes may introduce “soft” conditionalities. If socio-cultural attitudes are not a major barrier in a particular context, conditionality may be found redundant.

Where conditions were used among the CVA programmes reviewed, they tended to be “softly” applied. For example, under KEEP II and Hajati, CVA was contingent on school attendance with systems to alert programme staff to reduce the value of the transfer when attendance fell below a certain threshold, triggering a system of monitoring and follow-up similar to a case management approach as would be seen in protection programming. Similarly, Plan International’s Cash Transfer and Child Protection programme providing multipurpose cash transfers to families supporting unaccompanied and separated children in the Central African Republic involved a soft conditionality which stipulated that parents must adhere to evidenced child protection strategies, including their children’s enrolment in school. Families who did not meet the conditions were only offered complementary support rather than having payment halted.¹⁰⁶ Both KEEP and Hajati also sought to react to low compliance with attendance conditions in a supportive rather than punitive manner. Even though KEEP transfers could be halted, there was flexibility in applying the conditionality, especially when KEEP schools closed in response to Kenya’s COVID-19 restrictions. Despite school closures, CVA transfers continued in order to, amongst other things, mitigate the risk of early marriage or pregnancy where such risks are high. This flexible strategy seems to have been successful in ensuring girls’ return to schools. Although more data needs to be collected to understand the degree to which soft conditionality has impacted girls’ return to school, indicative results show that girls’ school return rates ranged from approximately 75 per cent – 90 per cent.¹⁰⁷

103) For example, WFP’s MPC in Lebanon and its MPC programme supporting IDPs in Myanmar’s Kachin and northern Shan; UNICEF’s Emergency Crisis Response Project in Yemen and UNICEF’s CWDs CVA programme in Syria.

104) UNICEF, “Conditionality in cash transfers: UNICEF approach,” February 2016, https://static1.squarespace.com/static/56588879e4b0060cdb607883/t/5c5cc5cff9619a11bc473391/1549583837660/Conditionality+Cash_UNICEF-Sept+15+2017.pdf.

105) UNICEF, “Conditionality in cash transfers: UNICEF approach,” February 2016, https://static1.squarespace.com/static/56588879e4b0060cdb607883/t/5c5cc5cff9619a11bc473391/1549583837660/Conditionality+Cash_UNICEF-Sept+15+2017.pdf.

106) Julia Howland and Dr. Mari Dumbaugh, “Cash Transfer, Child Protection and Digital Data Analysis An Innovative, Integrated Approach Addressing the Needs of Separated Girls and Boys in the Central African Republic Final Evaluation Report” (Insight Impact Consulting on behalf of Plan International-Belgium, February 2020).

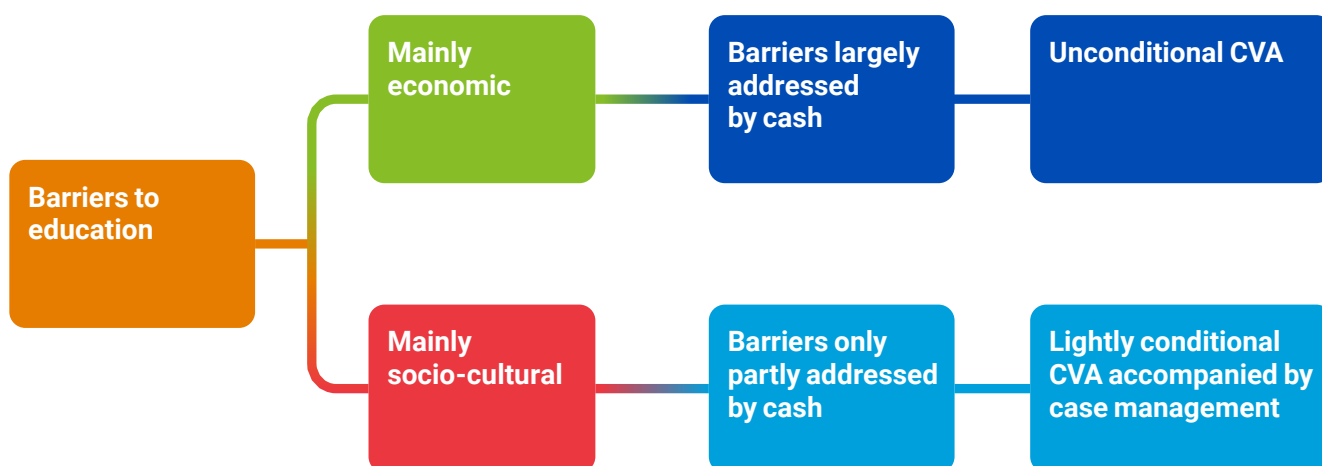
107) Key Informants from Kenya Equity in Education Programme II, Interview.

As well as being applied flexibly or “softly” in line with programme objectives and an analysis of barriers, conditionality should be applied cautiously, dependent upon the context. In emergency contexts where there may be additional strain on supply or safety through long distances to schools, language barriers or discrimination, conditionalities could further marginalise vulnerable CWD or girls.^{108,109} In such contexts, many practitioners consulted suggested it would be more effective to offer soft conditional or unconditional programming and focus design on addressing other supply, infrastructure, or safety barriers.

As there is little data on the comparative impact of conditional and unconditional models, especially in emergencies, model choices are often based on the evidence of the type of barriers children face in accessing education. Economic barriers may be better addressed by unconditional CVA, whereas socio-cultural barriers can be more effectively addressed with soft conditional models, as in the Hajati or KEEP programmes. However, these benefits should be considered in line with programme objectives and weighed against contextual concerns such as education supply, as well as other infrastructural or safety barriers so as not to further marginalise learners and their families by excluding them from support if they cannot reasonably be expected to meet conditions.

Figure 4

High-level summary of the applicability of conditionality in addressing precise barriers



108) Global Education Cluster, “Making Cash Transfers Work for Education Responses Framing Paper Second Instalment of the Elevating Education in Emergencies Series,” 2018, <https://educationcluster.app.box.com/s/abg598bfejn7qel1jebqige5gl0meyco>.

109) UNICEF, “Conditionality in cash transfers: UNICEF approach,” February 2016, https://static1.squarespace.com/static/56588879e4b0060cdb607883/t/5c5cc5cff9619a11bc473391/1549583837660/Conditionality+Cash_UNICEF-Sept+15+2017.pdf.

From an operational standpoint, conditionalities can add a layer of complexity to cash transfers. With conditionality comes the need for monitoring and enforcement of conditions. Although all programmes tend to collect data on a regular basis to monitor and evaluate the programme's effectiveness, monitoring conditionalities requires more regular and systematic data collection with increased administrative and human capacity. It has been estimated that in some programmes, conditionality monitoring can account for up to 20 per cent of the programme administrative costs.¹¹⁰

Under EiE CVA programmes where conditions include attendance and enrolment, monitoring costs can further increase when there is no infrastructure or existing system available to collect data on recipients. Several of the programmes reviewed for this study were implemented in countries where there were no reliable systems established to monitor recipients' attendance. Exceptions to this were found where partners rolled out their own. For KEEP II, monitoring attendance included a digital tool that collects near real-time data on school attendance, flagging when attendance drops under a threshold. Monitoring compliance is more challenging in emergency contexts where physical access to recipients is hindered. As such, programme designers need to weigh the anticipated impact benefits of conditionalities against the costs and the challenges in their implementation.

4.3 Transfer Value

The third key design feature of CVA is the transfer amount. This review of CVA programmes found that various methods were used to calculate transfer values, depending on programme design.

In MPC programmes, where transfers are made to households rather than directly to children, the transfer amount is usually calculated based on the expenditure basket and gap analysis approach considering the difference between the total needs of households and the needs actually met by the households,¹¹¹ taking into account households' characteristics such as the number of school-aged children (c.f. Hajati programme) or the number of CWD.

One of the challenges in using the "food" or "minimum expenditure basket" metric to calculate the transfer values is that it often is not designed to cover education costs; only around half of MEBs were estimated to include them as of 2018.¹¹² As a result, transfer value calculations may not consider barriers to education, such as transport to school, that particularly affect vulnerable children such as CWDs. However, monitoring data from MPC programmes – even those without an education component – sometimes show spending of CVA on education needs, as demonstrated by the CVA programme in Bidibidi Settlement, Uganda.

110) UNICEF, "Conditionality in cash transfers: UNICEF approach," February 2016, https://static1.squarespace.com/static/56588879e4b0060c4b607883/t/5c5cc5cff9619a11bc473391/1549583837660/Conditionality+Cash_UNICEF-Sept+15+2017.pdf.

111) This may refer to a "food basket," an "expenditure basket," or in MPC programmes, this is referred to as the "Minimum Expenditure Basket" (MEB).

112) Global Education Cluster, "Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines," 2019, https://www.calpnetwork.org/wp-content/uploads/2020/03/1551285775_GEC-synthesis-report-FINAL-rgb-1.pdf.

Some programmes sought to make the MEB more inclusive of families of CWD by considering opportunity loss to parents in caring for CWD as they calculated the transfer value. For example, in the Syria CWDs CVA programme, families with CWDs were provided with double the standard MEB value paid to an individual in order to support education costs for the child and mitigate the effects of opportunity costs to a parent or guardian.¹¹³

In EiE-specific programmes, the transfer value tends to be calculated to cover educational costs of children going to schools. Many of these EiE-specific programmes calculated the transfer value using—formally or otherwise—a basket of school-related items, including school fees, books, pens, and uniforms. For instance, the Keep Girls in Education programme in Malawi estimated the education costs at 5,000 Malawian Kwacha (approximately US\$ 9 per term per girl), and the GESS programme at US\$ 24 per year per girl.

There is little evidence to suggest an optimal transfer value or the school-related costs that ought to be included in the transfer amount calculations in EiE-specific programmes. Studies have not conclusively shown the comparative impact of higher or lower transfer values on education outcomes,¹¹⁴ and programmes reviewed have shown some variation in values used.

Studies from the GESS and Min Ila programmes suggest that transfer values may need to be calculated to offset the opportunity costs of children not working or getting married. The GESS programme has notably shown that barriers differ according to learners' age, and the transfer value ought to offset barriers for each age group. The GESS programme yielded greater impact on enrolment for girls in primary levels 5–8 (173 per cent increase in enrolment) than on those in secondary levels 1–4 (44 per cent increase).¹¹⁵ These transfers were found to have had a lower impact on education outcomes in secondary schools because the value of the transfers, which was a flat rate across all years, for secondary school girls was typically not high enough to offset the increasing perceived opportunity costs of sending girls to schools as they get older. In other words, socio-cultural barriers became more prominent as girls got older and costs associated with secondary school rose, requiring higher transfer values in order to counter other barriers which the GESS programme did not offer.¹¹⁶

Some programmes have also aimed to calculate the transfer amounts to offset the opportunity cost of children not working. For instance, Lebanon's Min Ila cash transfer to Syrian displaced children in Lebanon factored in both education costs as well as the opportunity costs of a child engaged in child labour, relative to their age, meaning that teenage children were paid a higher rate.¹¹⁷ Another example is Turkey's CCTE, which provides slightly higher transfer amounts to girls than boys to incentivise families to send girls to school and provides higher amounts to learners in secondary school than primary school.¹¹⁸

113) Key Informants at UNICEF Syria, Interview. See Annex 1 for case studies.

114) Francesca Bastagli, Jessica Hagen-Zanker, Luke Harman, Valentina Barca, Georgina Sturge, and Tanja Schmidt, with Luca Pellerano, "Cash Transfers: What Does the Evidence Say? A Rigorous Review of Programme Impact and of the Role of Design and Implementation Features," July 2016, <https://cdn.odi.org/media/documents/11316.pdf>.

115) Naomi Clugston, "Breaking Barriers to Girls' Education by Breaking Cycles of Poverty: Cash Transfers in South Sudan: A Case Study," November 2018, <https://www.calpnetwork.org/wp-content/uploads/2020/03/genderandctpgessandcga-1.pdf>.



116) Naomi Clugston, "Breaking Barriers to Girls' Education by Breaking Cycles of Poverty: Cash Transfers in South Sudan: A Case Study," November 2018, <https://www.calpnetwork.org/wp-content/uploads/2020/03/genderandctpgessandcga-1.pdf>.

117) UNICEF, WFP, "Min Ila' Cash Transfer Program for Displaced Syrian Children in Lebanon," 2016, <https://www.calpnetwork.org/wp-content/uploads/2020/03/1547203564.UNICEF-WFP-NLG-Min-Ila-Impact-Evaluation-Endline-1.pdf>.

118) Hannah Ring, Victoria Rothbard, David Seidenfeld, Francesca Stuer, and Kevin Kamto, "Programme Evaluation of the Conditional Cash Transfer for Education (CCTE) for Syrians and Other Refugees in Turkey," (American Institutes for Research, September 2020), <https://www.air.org/sites/default/files/UNICEF-Turkey-CCTE-Evaluation-Report-September-2020.pdf>.

Figure 5

Equity-based considerations for weighing relative value of transfers

Targeted children		Transfer value considerations
Girls 	<ul style="list-style-type: none"> ■ Lower primary ■ Upper primary (where girls young) 	Lower-value transfers, paid infrequently, can be effective for improving access rates generally but are unlikely to meet the needs of most marginalised girls and CWDs.
	<ul style="list-style-type: none"> ■ Upper primary (if girls above-age) ■ Secondary ■ Pronounced marginalisation factors (e.g., mother) 	Higher-value transfers are likely required for older learners or those at secondary level in order to meet higher financial and opportunity costs.
Children with Disabilities 	<ul style="list-style-type: none"> ■ All ages/levels 	Higher-value transfers are likely required for CWDs in order to meet additional costs (e.g., related to health, assistive devices, transport) as well as potential opportunity cost of carer.

4.4

Delivery Mechanisms

While there is little research on the effectiveness of various delivery mechanisms and their impacts on girls and CWD, often the most suitable payment modality for a specific humanitarian context is determined by the available infrastructure and regulatory environments and may require programmes to adapt modalities to ensure that CVA distribution points and payment mechanisms are accessible for girls and people with a range of disabilities.

KYC usually refers to the information that the local regulator requires financial service providers (FSPs) to collect about any potential new customer in order to discourage financial products from being used for money laundering or other crimes. Some countries allow FSPs greater flexibility than others as to the source of this information, and some countries allow lower levels of information for accounts that they deem to be low risk.

KYC regulations often prevent the most marginalised, especially refugees, from accessing certain FSPs in order to receive cash. The Kenya Equity in Education Project II project in Kenya encountered this where South Sudanese/Somali refugees are prevented from obtaining the necessary national ID cards required to register for a SIM card, resulting in their inability to access Mpesa (mobile money). Equity, a mainstream bank, allowed the recipients to use UNHCR documents to open a bank account, so the programme had to adapt its payment modality accordingly in order to get CVA to marginalised girls in Kakuma and Dadaab refugee camps and surrounding host communities in northern Kenya.¹¹⁹ These challenges may serve to limit the access of all beneficiaries in a programme to certain payment modalities, so design must be underpinned by analysis of the accessibility of delivery mechanisms as well as the regulatory environment.

119) Liz O'Neill, Paul Gitonga, Hannah Graham, "Kenya Equity in Education Programme (KEEP) II Cash Transfer Strategy Paper," 2017.

Part 5

Conclusions

The barriers to accessing quality EiE that CWDs and girls face include supply-side accessibility of infrastructure and curriculum to supply-side and demand-side stigma, socio-cultural factors, and protection concerns. Poverty as a barrier for school enrolment is heightened for CWDs and girls and often leads to an increase in the adoption of negative coping mechanisms, which highly marginalised children are particularly susceptible to. CVA primarily addresses demand-side economic barriers to educational access facing CWDs and girls, specifically by enabling households to cover education expenses and reducing the reliance on negative coping mechanisms. However, CVA also has a role in countering the effects of other demand-side barriers such as protection (e.g., early marriage) and socio-cultural barriers (deprioritisation of girls' and CWDs' education), when such barriers are linked to economic concerns or have economic roots.

CVA does not typically address education quality, nor is it usually intended to address the supply-side barriers to education. Given that CVA is designed to increase demand, context-specific supply-side interventions are essential to addressing supply-side barriers to educational access and quality, particularly vital for girls and CWDs, for whom low or impeded availability can pose an insurmountable barrier. Dependent on the particular barriers presented in a context, these interventions can take the form of teacher training and sensitisation, infrastructural investments including increasing the supply of schools or making provisions for gender-sensitive and inclusive WASH facilities, the provision of safe transport to schools, awareness-raising campaigns, community sensitisation, the development of alternative education opportunities, and teacher incentives.

Based on the programmes reviewed and key informant interviews, the evidence shows that CVA interventions integrated with wider EiE programming are highly effective in addressing a range of supply-side and demand-side barriers to improve the equity and inclusion of girls and CWDs in education in emergencies. In addition to employing an integrated approach with complementary EiE sectoral interventions, humanitarian organisations should work across sectors to meet the needs of marginalised children and their families holistically. As demonstrated by the examples in chapter 4, EiE-specific CVA programmes can be integrated with interventions from other sectors, most commonly protection. A key component of complementary protection programming is the provision of case management support, which can be particularly effective in addressing the specific and highly personalised barriers girls and CWDs face.

Humanitarian organisations should also seek to bridge the humanitarian-development nexus to ensure sustained inclusion of marginalised children in education by considering how CVA recipients can be supported to overcome demand-side economic barriers long-term (e.g., through linkages between EiE-specific CVA and livelihoods programming) and linking humanitarian CVA to larger social protection and safety net mechanisms.

Governments can prioritise the development of inclusion strategies and policy environments, including within the education and protection sectors, by better enabling effective CVA, ensuring that regulatory environments support access by marginalised groups to CVA, and establishing linkages to national social protection programmes.

In the analysis of over 50 CVA projects and consultations with 33 key informants, this research identified a number of limitations. A small portion of the programmes reviewed included EiE-specific CVA programming and, while many supported girls, few specifically targeted CWDs or documented their specific inclusion of CWDs. Additionally, while many programmes disaggregate post-distribution monitoring and impact data by gender, there is limited data regarding the impact of CVA programmes on CWD. For example, while some programmes targeted marginalised groups, including girls, CWD, and orphans, among other vulnerable groups, they were often collectively treated as an aggregate subgroup, preventing disaggregated data on the differential effects of the interventions on each. Throughout the literature review, it became clear that post-distribution monitoring and impact reports frequently provided output-level education data (e.g., household spending priorities), but less information on the impact of CVA on education access (e.g., enrolment, attendance, retention) or quality, although it is understood that CVA alone is not expected to significantly impact the latter.

Furthermore, while the majority of the projects integrated with other sectoral interventions reviewed in this research were focused on protection, this research found limited documentation on CVA programmes for girls and CWDs integrated with livelihood and social safety net programming, although consultations and literature alike emphasise the importance of these linkages for, amongst other things, sustainability in gains.

Finally, a few of the projects reviewed incorporated in-kind distributions, but the majority of the projects reviewed in this research involved cash or voucher assistance. To further expand the evidence base on increasing equity and inclusion of girls and CWDs in EiE, these evidence gaps should serve as potential priority areas both for future research and data collection.

Annex 1

Case Studies

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Introduction

This document examines three specific integrated programmes involving cash and voucher assistance (CVA) and education or multisector interventions which target girls or children with disabilities (CWDs) in Nigeria, Kenya, and Syria. Each programme is presented as a separate case study describing the emergency context, the barriers girls or CWDs face in accessing education, the programme components, and the programme impacts. The conclusion provides a comparative analysis of the three programmes and their impacts on the equity and inclusion of girls and CWDs in accessing education in emergencies (EiE).



120) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

121) UNHCR, "Nigeria Situation," March 2021, https://data2.unhcr.org/en/situations/nigeriasituation#_ga=2.155809531.1973709748.1571844796-1590759838.1571844796.

122) Global Coalition to Protect Education from Attack, "Education Under Attack," 2020, https://reliefweb.int/sites/reliefweb.int/files/resources/eua_2020_full.pdf.

123) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

124) Global Coalition to Protect Education from Attack, "Education Under Attack," 2020, https://reliefweb.int/sites/reliefweb.int/files/resources/eua_2020_full.pdf.

125) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

126) Global Coalition to Protect Education from Attack, "Education Under Attack," 2020, https://reliefweb.int/sites/reliefweb.int/files/resources/eua_2020_full.pdf.

127) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

128) Key Informant at Plan International Nigeria, Interview.

129) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

130) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

131) Plan International Nigeria, "SPNO/AECID Baseline Assessment Report 2018," December 2018.

132) Plan International Nigeria, "SPNO/AECID Baseline Assessment Report 2018," December 2018.

133) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

Nigeria

Education in Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram

Emergency Context

Since 2009, Northeastern Nigeria has experienced armed conflicts with Boko Haram.¹²⁰ According to United Nations High Commissioner for Refugees (UNHCR), as of March 2021, 2.9 million people in the Lake Chad basin area have been displaced, of which 2.1 million are within Nigeria.¹²¹ Between January 2009 and December 2018, Boko Haram-related violence led to the deaths of 611 teachers and the damage or destruction of 910 schools. As a result of these attacks, there have been over 1,500 school closures, and children have been kidnapped, killed, or recruited into armed groups.¹²² Those that remain in the communities do not have schools to attend because the buildings have been destroyed or the teachers have fled.¹²³ This has disrupted the education of over 900,000 children. Boko Haram has especially targeted students based on their gender, impacting the education of girls and women.¹²⁴ They have kidnapped more than 1,000 girls, most prominently in April 2014 when they attacked Government Girls Secondary School Chibok and kidnapped 276 female students.¹²⁵ As of 2019, 112 of the 276 schoolgirls kidnapped remained missing. Furthermore, as of 2019, 18 schools were used by the Nigerian military, police, and unidentified non-state armed groups for non-educational purposes.¹²⁶

Barriers

Based on programme documents and key informant interviews with programme staff at Plan International Spain and Plan International Nigeria, learners in Borno and Adamawa State, including girls and CWDs, face economic, protection, socio-cultural, and education service barriers to education. On the demand side, children surveyed in Borno and Adamawa identified lack of learning materials and lack of financial resources as threats to their schooling experience. In addition, 60 per cent of children identified lack of learning materials as a major hindrance to their education.¹²⁷ As a result of economic constraints, families and caregivers of CWDs often resort to negative coping mechanisms such as hawking or begging in the streets as a means of garnering income rather than sending their children to school.¹²⁸ The children surveyed for the programme also identified protection barriers, including fear of attack from the Boko Haram insurgency and bullying as threats to their schooling experience.¹²⁹

On the supply side, conflict-induced displacement has contributed to the lack of appropriate water, sanitation, and hygiene (WASH) infrastructure, which has further marginalised girls and women and affected girls' school attendance.¹³⁰ In the project baseline survey, 51 per cent of pupils did not have access to safe drinking water in schools, and 62 per cent did not have access to a gender-friendly toilet.¹³¹ In the project baseline survey, 31 per cent of pupils reported that their schools are not safe for learning, with over 60 per cent highlighting absence of school structures as a major reason.¹³² The risk of kidnapping, sexual and gender-based violence (SGBV), assault, and forced marriage has caused many girls to leave school.¹³³

Programme Overview

The programme, funded by the Spanish Development Agency (AECID), integrated voucher assistance with EiE, protection, and WASH interventions. It aimed to promote safe access to education for children and girls outside of the formal system as a result of the Boko Haram insurgency in two states in the Northeast. The programme aimed to

- 1 increase the number of children affected by conflicts who are reintegrating into formal education systems;
- 2 improve the quality of emergency education, with a special focus on girls and young women; and
- 3 improve protective education for conflict-affected children and youth, particularly girls and young women. The first phase of the programme began in July 2018 and concluded after 12 months in June 2019. The programme was scaled up in June 2020 and will conclude in November 2021 (second phase).

To address supply-side and demand-side protection barriers, the programme established peace clubs, which involved interactive activities (e.g., singing, games, etc.) focused on building self-esteem, enhancing positive values, and strengthening connections between students as well as training for teachers, School-Based Management Committees (SBMCs), and Community Education Committees (CECs) on peace education, psychosocial support, and child rights and child protection strategies to enable them to identify cases of SGBV and early marriage for girls. The programme targeted 3,500 children and youth aged 6–24 through its activities with an even ratio of boys to girls, but actually reached over 3,500 beneficiary students when implemented. Plan International targeted 35 teachers and volunteers (17 men and 18 women) and 90 members of the school and community committees for these trainings but also reached a slightly higher number upon implementing the programme.

To address supply-side education service and WASH barriers, the programme set up temporary learning spaces in Borno State, facilitated repairs of existing school infrastructure in Adamawa State, constructed 20 latrines in communities and learning centres, and distributed teaching kits consisting of writing materials, textbooks, diaries and lesson planning books, and class registers and recreational kits, including toys, sports materials, and building blocks to teachers in the programme.¹³⁴

CVA Component

Plan International aimed to provide support to 3,500 children and youth aged 6–24-years-old affected by the conflict of Boko Haram, 35 teachers, and 90 individuals from the community. The targeting criteria took into account both social and economic vulnerabilities, including the following factors: level of income, number of school-aged children within a household, women-headed households, children at risk or with specific protection concerns, unaccompanied and separated children, children who are internally displaced populations (IDPs), young women at risk or victims of SGBV, young pregnant women, victims of child marriage, CWDs, and children living with caregivers with disabilities or the elderly.¹³⁵ While the programme considered disability status through its targeting criteria, it did not have any specific objectives related to the inclusion of CWDs. Rather, it was focused on improving access to education, particularly for girls and young women.

134) Wilson I Ikwebe, "AECID Project Final Report," 2019.

135) Key Informants from Plan International, Email.

The programme in Nigeria first identified seven communities that were recently retaken by the State Armed forces or were unable to cope with the needs of a mass influx or imminent influx of displaced persons, also considering that these were areas where the government had not yet been able to address educational issues. After geographically targeting specific communities, the programme used community-based targeting to identify specific beneficiaries. Plan International used their networks to consult key stakeholders in the community, including local government representatives, school management committees, community-based women and youth groups, educational personnel, and community leaders, among others, to identify and agree on eligibility and prioritisation criteria, beneficiary selection, and cross-checking through a verification process.¹³⁶

The value of the voucher assistance component of the programme aimed to offset the costs¹³⁷ of payments and purchases made outside education institutions, specifically school materials, and so were informed by a market assessment to establish their availability and cost. Voucher amounts were determined by the cost of the learning materials included in the school kits¹³⁸, including a school bag, water bottles, a dozen 60 sheet exercise books, pens, plastic rulers, mathematical sets, school buckled sandals, plastic rulers, pencils, and erasers.¹³⁹ Vouchers for learning kits were distributed once at the beginning of the school term.

The vouchers were conditional on school enrolment and attendance. To monitor these conditionalities, monitoring and evaluation (M&E) officers would visit schools to check the school enrolment and attendance registers. Additionally, SBMCs at community level ensured parents send children to school by sensitising parents on the importance of enrolment, attendance, and retention of their children in school; communicating the conditionality of the school vouchers for learning kits; identifying issues or barriers preventing children from attending school; and supporting Plan International's M&E officers in checking attendance registers and following up with parents whose children were absent.¹⁴⁰

Programme Impacts

The programme in Borno and Adamawa States in Nigeria was evaluated using mixed methods, including a survey, key informant interviews, and focus group discussions. Data was collected from students, teachers, and parents involved in SBMCs and CECs. Learners had identified a lack of learning materials and financial resources as a major hindrance to their education. Therefore, the voucher assistance component was intended to mitigate the effects of this demand-side economic barrier in order to increase access to education, one of the programme's key objectives. In assessing the programme's effectiveness against the first objective of increasing the number of children reintegrated into formal education systems, the evaluation found that the number of children enrolled in project schools between baseline and endline increased in five of the seven schools. Due to the COVID-19 pandemic as well as the security situation in the states in which the programme in Nigeria was implemented, the programme was unable to gather detailed data on the specific impacts of the vouchers for learning kits on school attendance, enrolment, and retention.

136) Key Informants from Plan International, Email.

137) According to the Global Education Cluster's Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines, payments and purchases made outside education institutions can include uniforms, textbooks, private tuition, transport to and from school, school meals outside school, learning materials, and/or computers and extra books.

138) Key Informants at Plan International, Interview.

139) Wilson I Ikwebe, "AECID Project Final Report," 2019.

140) Key Informants at Plan International, Interview and email.

While the available impact data does not specifically identify the effects of the voucher assistance on increasing access to education, the integrated nature of the intervention is key in addressing the combination of barriers to access identified by children in the baseline survey. Since part of the programme's interventions in Borno State involved the construction of temporary learning spaces where there were no schools or very few schools, most of the school communities in Borno saw higher increases in enrolment as compared to those in Adamawa State. In Adamawa State, the programme focused primarily on supporting existing schools. For example, in the Muna Asheri community in Borno, enrolment rose by 137 per cent¹⁴¹, of whom 73 per cent were girls and young women. In the Makinta Kururi and NRC IDP Camp communities in Borno State, enrolment increased by over 54 per cent by endline, and female learners accounted for 42 per cent of these increases.¹⁴² This is compared to Bahuli community in Adamawa State, where enrolment did increase, but less so than schools in Borno.¹⁴³ In addition to infrastructure development, the increase in school enrolment can also be attributed to students and parents' increased feeling of safety in schools, as evidenced by the fact that 77 per cent of parents ranked safety as very high or high in a survey.

There was a reported increase in girls' attendance¹⁴⁴, which can partly be attributed to the programme's provision of dignity kits or sanitary hygiene kits. During focus group discussions, female students reported that the kits were very helpful for them and that the provision of the kits encouraged them to go to school. However, they did note that the kits did not include enough provisions to last them throughout the full school term.¹⁴⁵ While the programme gathered gender-disaggregated data, it was unable to gather impact-level data disaggregated by specific vulnerabilities, particularly disability status. Future analysis of the impacts of various CVA programmes on equity and inclusion would benefit from data disaggregated by specific marginalisation factors.

In addition to economic barriers, learners also indicated that they did not feel safe in school. Therefore, the teacher and community member training on protection strategies and school management and the formation of peace clubs were intended to help mitigate the effects of protection and education service barriers to education and improve the quality of education, another key objective of the programme. To assess the Education in Emergency in Nigeria programme's effectiveness against its objective of improving the provision of quality emergency education for conflict-affected children and youth, specifically girls and young women, the evaluation assessed indicators including teacher's and SBMC/CEC members' knowledge of protection strategies and learning centre management. The evaluation found that as a result of the trainings on identifying child protection issues, 92 per cent of female teachers confirmed that they would be able to identify and prevent child marriage, while 68 per cent of male teachers confirmed this. Furthermore, SBMCs and CECs provided qualitative data through key informant interviews and indicated that the training helped improve their knowledge of child rights and protection, especially on issues of SGBV. To determine whether teachers increased their knowledge of teaching practices for education in emergency settings, enumerators asked students for their perceptions of teaching and their teachers. 81 per cent of female students and 84 per cent of male students agreed that their teachers made them feel safe at school.

141) Enrolment in the Muna Asheri community in Borno increased by 764 students from 536 to 1300 students.

142) In Makinta Kururi community, enrolment increased by 130 students from 240 to 370 students enrolled at the endline. In the NRC IDP Camp community, enrolment increased by 195 students from 360 to 555 students.

143) In Bahuli community, enrolment increased by 49 students from 311 to 360.

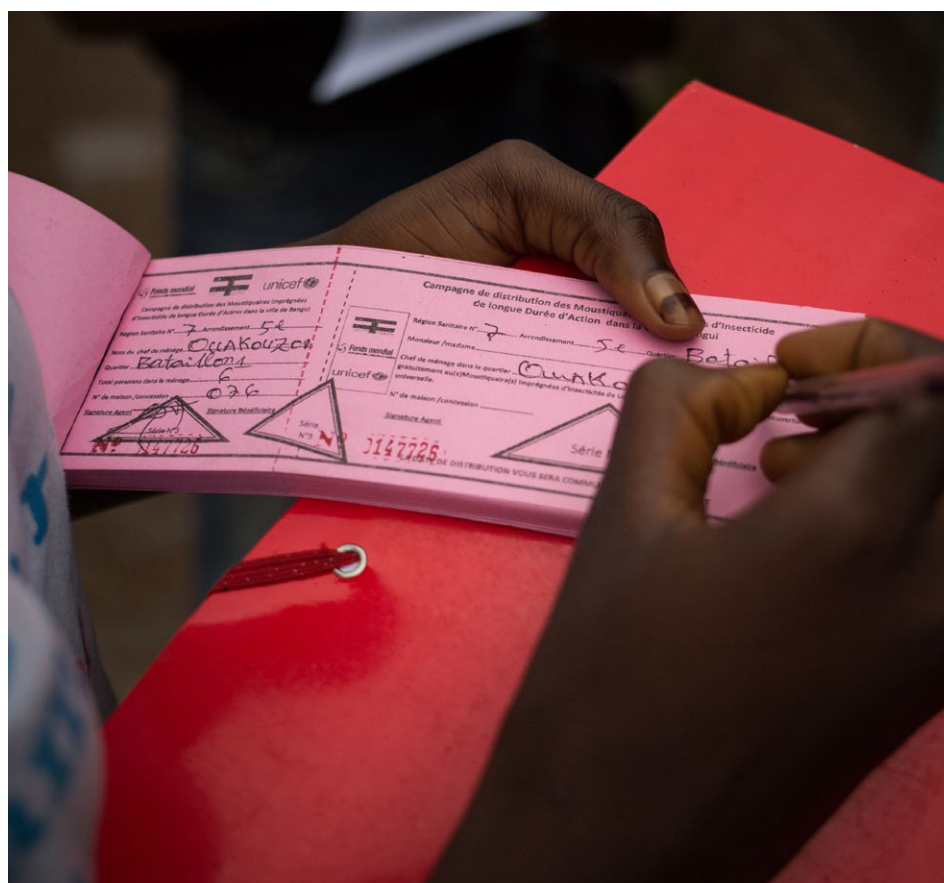
144) The endline evaluation states, "Girls and young women have seen an improvement in their school attendance following the provision of dignity kits by the project."

145) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

To assess the learning centre management of SBMCs and CECs, key informant interviews with the leaders of these committees revealed active involvement of the committees in the management, monitoring, and teaching supervision in schools. One community leader in Mubi explained that the school management committee in his community regularly held meetings with teachers to address any issues they were experiencing.

Protection Outcomes

To assess the programme's effectiveness against its objective of improving protective education for conflict-affected children and youth, particularly girls and young women, the evaluation assessed indicators including teachers' and students' knowledge of conflict resolution strategies, percentage of schools with safety/improvement plans implemented, peace club participation, and teachers' knowledge of positive discipline and gender equality. As a result of the programme, 100 per cent of girls and 97 per cent of boys disagreed with the statement that they experience bullying in school. Additionally, female students expressed in focus groups that they are able to report abuse to teachers. 86 per cent of teachers surveyed confirmed that there were peace clubs in their schools, and 71 per cent of teachers confirmed that there was high or very high participation of students in peace club activities. Furthermore, 100 per cent of female students and 90 per cent of male students disagreed that teachers treated boys and girls differently. The evaluation did not have any information on the percentage of schools with safety/improvement plans implemented. As such, teacher trainings and peace club activities yielded an impact on protective education for students and teachers, although it remains unclear whether school safety/improvement plans had any impacts.¹⁴⁶



146) Conflict Management Consulting, "Education Emergency in Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram," February 2020.

Kenya

Kenya Equity in Education Programme II (KEEP II)

Emergency Context

The humanitarian context in Kenya is also one of mass displacement triggered by conflicts in neighbouring South Sudan and Somalia in particular. Kakuma refugee camp, established in 1992¹⁴⁷ and located in Turkana County, is home to 203,192 refugees and asylum seekers as of January 2021. They are from South Sudan, Sudan, Somalia, the Democratic Republic of the Congo, Burundi, Ethiopia, and Uganda.¹⁴⁸ Turkana County is one of the poorest counties in Kenya, and many Turkana residents in surrounding host communities are pastoralists living semi-nomadic lifestyles. Dadaab refugee camp, established in 1991, consists of six camps stretching over 50 square kilometres in Northeast Kenya.¹⁴⁹ It is home to 223,817 refugees as of January 2021. They are primarily from Somalia and a smaller number are from Ethiopia, South Sudan, Sudan, Burundi, the Democratic Republic of the Congo, Rwanda, Eritrea, and Uganda, among other countries in the region.¹⁵⁰

Barriers

Similar to the situation in Nigeria, learners in programme communities in Kenya, including girls and CWDs, face economic, socio-cultural, protection, and education service barriers to education. A prominent demand-side barrier to families educating their children in the project communities are the payments and purchases made outside educational institutions. Compounding families' financial constraints are socio-cultural barriers, including household preferences which often prioritise boys' education over girls' education,¹⁵¹ both in Kakuma and Dadaab but particularly the latter.¹⁵² In Kakuma, Dadaab, and the surrounding host communities, girls who are enrolled in and attending school, especially at higher grades, are at a higher risk of dropping out than boys because of early marriage, pregnancy, and domestic duties.¹⁵³ In terms of supply-side barriers, for CWDs who wish to attend school, there is limited capacity of teachers to support CWDs.¹⁵⁴ Furthermore, distance to schools and poor infrastructure/resources, exacerbated by overcrowding are also barriers for girls' education in Kenya.¹⁵⁵ While supply-side barriers are present, they are less significant in preventing girls' access to education than economic and socio-cultural demand-side factors.¹⁵⁶

Programme Overview

World University Service of Canada (WUSC) and Windle International's KEEP II funded by the Foreign, Commonwealth & Development Office is a CVA programme which integrates cash and education interventions broadly aimed at mitigating the economic, social, and cultural factors that marginalise girls from the educational process and to create positive change in community attitudes. It began in April 2017 and will conclude in March 2022.

147) UNHCR, "Kakuma Refugee Camp and Kalobeyi Integrated Settlement," 2021, <https://www.unhcr.org/ke/kakuma-refugee-camp>.

148) UNHCR, "Kakuma Camp & Kalobeyi Settlement, Kenya Monthly Operational Update," January 2021, https://www.unhcr.org/ke/wp-content/uploads/sites/2/2021/03/UNHCR_Kakuma_January-2021_Operational-Updates-1.pdf.

149) University of British Columbia, "Dadaab Camps," <https://ltd.educ.ubc.ca/media/dadaab-camps/>.

150) UNHCR, "Sub Office Dadaab, Kenya Operational Update," January 2021. <https://www.unhcr.org/ke/wp-content/uploads/sites/2/2021/03/Dadaab-Operational-Updates-JANUARY-2021-1.pdf>.

151) World University Services Canada, "Cash Transfer Year 1 Qualitative Early Impact Assessment," 2018.

152) Key Informants at World University Services Canada, Interview.

153) World University Services Canada, "Cash Transfer Year 1 Qualitative Early Impact Assessment," 2018.

154) Key Informants at World University Services Canada, Interview.

155) World University Services Canada, "Cash Transfer Year 1 Qualitative Early Impact Assessment," 2018.

156) C.A.C. International, LCPI Kenya, FOVET Kenya, and World University Service Canada (WUSC), "Kenya Equity in Education Project, Phase II Midline Report," February 2020.

This programme is the second phase, succeeding KEEP I, which was implemented between 2013 and 2017. Before the COVID-19 pandemic, the programme targeted 2,500 marginalised and vulnerable girls each year through cash transfers. During the pandemic, this was increased to 3,000 girls. The programme also aims to create conditions for improved learning for about 21,000 marginalised girls across 84 schools through its other integrated interventions. To address demand-side protection and supply-side education service barriers, the KEEP II programme also includes remedial classes, counselling on life skills, as well as upgrades to school infrastructure with a consideration for making schools disability friendly and providing teacher training on issues such as classroom management, inclusion, high-quality teaching, gender-responsive pedagogy, and making schools gender-friendly.¹⁵⁷

CVA Component

In Kenya, KEEP II aims to prioritise marginalised girls who face economic barriers to education. As such, they developed targeting criteria that affects a girl's economic vulnerability. The targeting criteria for KEEP II included the girls' disability status, whether she has children, who her primary caregiver is and their age, the number of school-going children in a household, and household assets.¹⁵⁸

The targeting process for the KEEP II programme involved geographical targeting against economic and marginalisation criteria and community-based verification. Targeting started with an analysis of girls' attendance from the previous school year. If a girl has less than 80 per cent attendance, they are shortlisted for further data collection to assess their vulnerability, gathered by community mobilisers through a household survey. The survey assesses factors, including disability status, whether the girl has children, who the girl's primary caregiver is, and the household's assets, among others, to identify the most marginalised girls within the subset identified through the attendance analysis. Finally, to verify the list of beneficiaries, community mobilisers facilitate a community level verification exercise, reviewing the list of girls as submitted to a community verification committee. This consists of stakeholders, including teachers, primary and secondary school Board of Management members, Parent Teacher Association members, religious leaders, and community leaders with knowledge of local families/ girls, and once the list is finalised, the programme conducts outreach to register the targeted girls.¹⁵⁹

KEEP II aims to address economic barriers, one of the key causes of irregular attendance in order to reduce the likelihood of school drop-out through its provision of cash transfers. Once girls are selected for the programme, they receive 2,000 Kenya Shillings (approximately US\$ 20) per month during the school term prior to the COVID-19 pandemic, totalling eight disbursements per year. This amount was calculated based on expenses outside education institutions, which households incur to send their children to school.

157) World University Services Canada, "Cash Transfer Year 1 Qualitative Early Impact Assessment," 2018.

158) World University Services Canada, "Cash Transfer Household Survey Vulnerability Assessment Scoring Matrix v2020 – KEEP," 2020.

159) World University Services Canada, "Cash Transfers Selection Process & Criteria Updated," 2017.

During the COVID-19 pandemic, the transfer amount was increased to 3,000 Kenya Shillings (approximately US\$ 30) per month for 10 months to serve as a COVID response package. This was intended to provide additional help for families to support girls with learning at home, to alleviate some of the negative impacts of livelihoods loss, and to mitigate the risk of girls not returning upon the reopening of schools as crisis often exacerbates barriers to education for girls.¹⁶⁰ Beneficiaries reported that they were aware that the programme expected them to return to school when it reopened.¹⁶¹

Prior to the COVID-19 school closures, the CVA in KEEP II was softly conditional on school enrolment and attendance in order to address not only economic barriers but also socio-cultural barriers to education within the programme communities. To monitor conditionality, community mobilisers would facilitate monthly spot checks to monitor attendance of girls. Where a girl showed repeated absence, community mobilisers followed up to identify the reasons they were unable to meet the attendance condition. Mobilisers were trained in basic counselling and follow-up protocols by WUSC and Windle so they can escalate the issue as appropriate.

The programme also provides merit-based scholarships to marginalised girls who perform well academically. While cash transfers are based on vulnerability, scholarships consider both vulnerability and academic performance. Girls who receive scholarships are not considered for the cash transfer program.¹⁶² The use of conditionality in most projects lies beyond the need to address economic barriers but where social and cultural attitudes towards or a lack of understanding of the benefits of education, mean that it may be less likely to be prioritised by families. Where the objective of a programme is specifically to improve education outcomes and where addressing the financial barrier may not be sufficient, conditionality is viewed as “nudging” parents or learners into investing in education with the assumption that, over time, they may come to appreciate the benefits. In contexts like Kakuma, Dadaab, and the surrounding host communities, where socio-cultural barriers impact preferences for girls’ education, conditionality can be an effective way of increasing girls’ enrolment and retention in school.¹⁶³

Programme Impacts

Like the programme in Nigeria, KEEP II also assessed the impacts of their programme on education access. However, the focus of their evaluation was attendance rates rather than enrolment and used a randomised control trial approach. When looking at a treatment group consisting of girls across all cohorts (including girls who have been receiving cash transfers from the beginning of the programme in 2017 as well as girls who started receiving cash transfers in 2018 and 2019), the impact evaluation revealed that the treatment group who received cash transfers had an average school attendance rate that was 0.017 points higher than the control group who did not receive the cash transfers in terms two and three of 2018, a statistically significant difference in attendance rates. However, the statistically significant improvement in-school attendance rates for the girls who received cash transfers was no longer the case in 2019 when the average attendance between the two groups was the same.

160) Key Informants at World University Services Canada, Interview.

161) World University Services Canada, “KEEP Cash Transfer: Access and Usage during the COVID-Restrictive Period Assessment Report,” 2021.

162) Key Informants at World University Services Canada, Interview.

163) UNICEF, “Conditionality in cash transfers: UNICEF approach,” February 2016, https://static1.squarespace.com/static/56588879e4b0060cdb607883/t/5c5cc5cfff9619a11bc473391/1549583837660/Conditionality+Cash_UNICEF-Sept+15+2017.pdf.

The similarity in attendance between the two groups may be due to spillover effects from the other supply-side interventions part of KEEP II's programming (e.g., remedial classes, life skills counselling, infrastructure upgrades, and teacher training), which may have contributed to the increase in school attendance for girls who did not receive the cash transfer.

When looking at the impacts of transfers on a treatment group over time consisting of 442 girls from one cohort who received their first transfer after term three in 2017, the evaluation revealed that there were sustained impacts on their attendance, which carried over into early 2019. Since 2017, the attendance rate of the cohort receiving cash transfers improved by 0.215 points, as compared to the control group which improved by 0.18 points. During the COVID-19 pandemic, KEEP II continued to facilitate payments to girls in the programme. After schools reopened in October 2020, more girls in the treatment group returned to school compared to girls in the control group. Evaluators observed a slower return to school for girls who did not receive cash transfers.¹⁶⁴

The evaluation of KEEP II also looked at household expenditures before and during COVID-19. While household spending data does not provide information on the impacts of cash transfers on education access or quality, it is a proxy indicator for prioritisation within the household. Prior to COVID-19, households spent the transfer amount on stationary, clothes, sanitary wear, food/drinks, hygiene products, light, bags, fees, medicine, transport, and a phone/tablet in that order. During COVID-19, household spending on stationary, light, and bags decreased while spending on clothes, sanitary wear, food/drinks, hygiene products, fees, medicine, transport, and on phones/tablets increased. The decrease in spending on school materials like stationery and bags is logical as girls would not need these materials due to school closures. The increase in spending on sanitary pads is also likely due to school closures, as the Government of Kenya has a policy which stipulates the provision of sanitary wear at school, a need that would be unaddressed when schools are closed.¹⁶⁵



164) World University Services Canada, "Cash for Education in Crisis: a longitudinal assessment of the impact of cash transfers on girls' education," 2021.

165) World University Services Canada, "Cash for Education in Crisis: a longitudinal assessment of the impact of cash transfers on girls' education," 2021.

166) UNICEF, "Syria Crisis Humanitarian Situation Report," December 2020, <https://reliefweb.int/sites/reliefweb.int/files/resources/UNICEF%20Syria%20Crisis%20Humanitarian%20Situation%20Report%20-%20January%20-%20December%202020.pdf>.

167) UNICEF, "Whole of Syria Humanitarian Situation Report," February 2021, <https://www.unicef.org/media/95851/file/Whole-of-Syria-Humanitarian-SitRep-28-February-2021.pdf>.

168) International Rescue Committee, "Crisis in Syria: The deadliest place for humanitarians," February 2021, <https://www.rescue.org/article/crisis-syria-deadliest-place-humanitarians>.

169) UNICEF, "Syrian Crisis," March 2021, <https://www.unicef.org/emergencies/syrian-crisis>.

170) World Vision, "Too High a Price to Pay: The Cost of Conflict for Syria's Children," 2021, https://www.wvi.org/sites/default/files/2021-03/090321_Syria%2010th%20Anniversary%20Global%20Policy%20Report.pdf.

171) UNICEF, "Syria Crisis Humanitarian Situation Report," December 2020, <https://reliefweb.int/sites/reliefweb.int/files/resources/UNICEF%20Syria%20Crisis%20Humanitarian%20Situation%20Report%20-%20January%20-%20December%202020.pdf>.

172) World Vision, "Too High a Price to Pay: The Cost of Conflict for Syria's Children," 2021, https://www.wvi.org/sites/default/files/2021-03/090321_Syria%2010th%20Anniversary%20Global%20Policy%20Report.pdf.

173) UNICEF, "Syrian Crisis," March 2021, <https://www.unicef.org/emergencies/syrian-crisis>.

174) UNICEF, "Cash Transfer Programme for Children with Disabilities Monitoring Survey Report," 2019, <https://www.unicef.org/syria/media/5316/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

175) UNICEF, "Cash Transfer Programme for Children with Disabilities Monitoring Survey Report," 2019, <https://www.unicef.org/syria/media/5316/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

Syria Cash Transfers Programme for Children with Disabilities

Emergency Context

Syria has experienced a civil war since 2011 resulting in more than 5.5 million registered refugees across Turkey, Lebanon, Jordan, Iraq, and Egypt¹⁶⁶ and 6.1 million IDPs within Syria.¹⁶⁷ After 10 years of ongoing conflict, attacks on civilians, aid workers, and infrastructure have resulted in widespread displacement. The COVID-19 pandemic has compounded an economic crisis and heightened food insecurity.¹⁶⁸ As a result of hyperinflation, families have been more likely to adopt negative coping mechanisms, including child labour and early marriage.¹⁶⁹ By mid-March 2020, almost all schools in Syria and the surrounding Syrian refugee hosting countries were closed due to the COVID-19 pandemic, putting children's learning and well-being at risk. Many children do not have access to digital equipment to continue learning.¹⁷⁰ Increased poverty and limited access to services exacerbated pre-existing vulnerabilities and gender-based violence.¹⁷¹ A World Vision survey of 379 Syrian boys and girls in Syria, Lebanon and Jordan revealed that almost 30 per cent of the children had to leave school completely, almost 20 per cent had to start working, and others had to start looking after the household or siblings because of COVID-19.¹⁷² By early 2021, one in three schools in Syria could not be used because it was destroyed, damaged, or used for military purposes. Nearly 2.45 million children in Syria are out of school. Children who are able to attend school face overcrowded classrooms and buildings with insufficient water and sanitation, electricity, heating, or ventilation.¹⁷³

Barriers

Like marginalised learners in Nigeria and Kenya, CWDs in Syria face a range of economic, socio-cultural, protection, and education service barriers to education. Of the 460 beneficiary households with CWDs receiving United Nations Children's Fund (UNICEF) Syria's cash transfers in Rural Damascus and Tartous governorates, only 31 per cent of boys and 22 per cent of girls had attended school or formal education at some point in their life. Demand-side barriers, specifically health-related issues and economic barriers, were the most prominent barriers inhibiting access to accessing education for CWDs in Syria. Approximately 80 per cent of boys and girls with disabilities have never attended school due to health-related problems. This was followed by demand-side financial barriers, which approximately 20 per cent of CWDs cited as to why they have never attended school.¹⁷⁴ Although some children cited protection and socio-cultural barriers to education, they were less prevalent than health or economic barriers to education, with only 2 per cent of boys with disabilities and 7 per cent of girls with disabilities indicating safety and security concerns as reasons they never attended school and about 2 per cent of CWDs not attending due to socio-cultural barriers.¹⁷⁵

Supply-side barriers were less frequently cited as reasons for never having attended school, but they were still present. Among the children who reported never having attended any form of education, approximately 3 per cent of boys and 10 per cent of girls never attended school due to the distance to school. There was a slightly higher number of girls than boys who reported distance to school being a barrier, likely due to increased protection risks girls often face on the way to school.

Programme Overview

In Syria, UNICEF and its implementing partners' multipurpose Cash Transfer Programme for Children with Disabilities is integrated with a protection component specifically for CWDs. It aims to address the demand-side economic vulnerabilities and the social vulnerabilities of CWDs and their families and to maximise their inclusion in available services. The programme aims to address demand-side and supply-side protection barriers to education for CWDs by providing professional case management and referral services. Referrals are made to specialised or regular education services, healthcare services, rehabilitation and physiotherapy services, psychological and counselling services, and for the acquisition of assistive devices. These services are essential for CWDs to access education, considering 80 per cent identified health-related issues as a major barrier. UNICEF began the programme in 2016, and it is ongoing. Between 2016 and 2020, it has reached over 25,000 CWDs.

CVA Component

UNICEF's programme for CWDs in Syria aimed to support children with severe disabilities.¹⁷⁶ Therefore, targeting criteria prioritised medical vulnerabilities rather than economic or social vulnerabilities.

The programme uses geographical targeting to identify children with the most severe disabilities requiring full-time support from a caregiver. The programme operates in government-controlled areas of Syria. Within these areas, the programme aims to include all CWDs within its areas of operation, working through implementation partners consisting of national nongovernmental organisations to identify them. Partners identify children using a variety of methods, including receiving referrals from relevant organisations and conducting home visits as well as social protection registry data from the Social Affairs ministry. The priority groups eligible for the programme are based on the Syrian National Classification of Disabilities and include children with severe and profound intellectual disabilities, autism, Down syndrome, monoplegia, quadriplegia, cerebral palsy, spinal cord diseases, upper and lower limbs loss, severe hearing and visual impairments, and loss of one limb.¹⁷⁷ The programme also invites self-referral, publicised via community platforms such as schools, health facilities, churches, and mosques, all of which call for people to register their eligible children. Once they have identified all CWDs in a particular area, they register them and ensure that CWDs who do not meet the criteria for their cash transfer programme have access to other services.¹⁷⁸ The programme's use of social protection registry data, self-referral platforms and organisational referrals, and home visits are essential for targeting CWDs who may otherwise be difficult to identify.

176) UNICEF, "Cash Transfer Programme for Children with Disabilities Monitoring Survey Report," 2019, <https://www.unicef.org/syria/media/5316/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

177) UNICEF, "Cash Transfer Programme: Mechanism for Identification of Eligible Children with Disabilities," accessed May 2021.

178) Key Informants at UNICEF, Interview.

While the programmes in Nigeria and Kenya provide education sector-specific CVA, the transfers in this programme are multipurpose cash transfers. Once recipients for UNICEF's programme are selected, they are given an unconditional cash transfer. Each household receives US\$ 40 per month, distributed every three months in increments of US\$ 120. WFP's Minimum Expenditure Basket (MEB) was estimated to be about US\$ 170 for a family of five members in February 2021. As of March 2021, the transfer amount corresponds to about one quarter of the monthly MEB.¹⁷⁹

In this context, cash remains unconditional as this is the preferred option in humanitarian contexts, where a human rights-based approach and humanitarian principles provide rationale for unconditional cash and where there are concerns regarding the feasibility of monitoring conditions.¹⁸⁰ In this case, the programme was designed to be unconditional to enable recipients to choose the ways in which to spend the transfer to respond to their particular basic needs and access specialised services essential in reducing barriers to education for CWDs.¹⁸¹ Furthermore, since socio-cultural barriers were not as prominent as health, economic, and school accessibility barriers, conditional cash transfers may not be as effective in addressing those barriers.

Programme Impacts

UNICEF Syria conducted monitoring surveys twice during the course of the project—in 2018 and 2019—to assess the effectiveness of the programme. Households were asked to rank their CVA spending priorities, which were broadly in line with the barriers identified. That is, almost half (46 per cent) of households cited healthcare as the most important item of expenditure followed by daily household consumables; 29 per cent cited food, while 14 per cent prioritised other personal items such as clothes, towels, and diapers. Meanwhile, 9 per cent of households cited education as their priority expenditure item, while only 2 per cent listed housing. This prioritisation in expenditure affirms that even where barriers go beyond economic, CVA can help to address other barriers such as healthcare needs, particularly when complemented with casework support helping families access that. In a later survey conducted to facilitate longitudinal analysis on the outcomes and impacts of the cash transfers, 51 per cent of households cited healthcare as the most important CVA expenditure (up from 46 per cent), followed by education at 19 per cent (up from 9 per cent). This implies that the sustained cash transfers over a period of time enabled families to reprioritise their expenditures and increase spending on education.

After receiving the cash transfer, the average amount households spent on basic needs increased. Prior to the cash transfer, households spent an average of 10,985 SYP on healthcare of CWDs and 2,732 SYP on education of children with disabilities. After the cash transfers, households spent an average of 18,125 SYP on healthcare of CWDs and 5,140 SYP on education of CWDs, registering a 65 per cent increase and an 88 per cent increase in spending respectively. A later survey confirmed that households continued to increase their average spending on food, healthcare, and education, indicating a greater ability to meet basic needs as a result of the sustained cash transfers.

179) Key Informants at UNICEF, Interview.

180) UNICEF, "Conditionality in cash transfers: UNICEF approach," February 2016, https://static1.squarespace.com/static/56588879e4b0060cdb607883/t/5c5cc5cff9619a11bc473391/1549583837660/Conditionality+Cash_UNICEF-Sept+15+2017.pdf.

181) Key Informants at UNICEF, Interview.

For example, after round I, households spent an average of 5,140 on education for CWDs, while after round II, this increased to 7,246 SYP. These increases in household expenditures indicates a greater ability to meet basic needs. This is further evidenced by the fact that 90 per cent of households indicated that the cash transfer helped them meet basic needs of CWDs significantly or moderately. A greater ability to meet basic needs, especially healthcare needs, is particularly important for CWDs as the most frequently cited barrier to education was health-related problems. By enabling households to increase spending on healthcare, the cash transfers can support in addressing one of the key barriers in accessing education. The cash transfers enabling greater spending on healthcare and education integrated with the case management component resulted in a 5 per cent increase in CWDs' access to specialised education.

Prior to the cash transfers, households adopted a range of negative coping strategies as a response to economic hardship. Another outcome of the cash transfers was a decrease in the percentage of households adopting negative coping mechanisms.

For example, before cash transfers, 43 per cent of households chose less preferred and cheaper food options, 18 per cent of households chose to reduce food intake, and 13 per cent borrowed money. After the cash transfer, 19 per cent no longer chose less preferred and cheaper food, 17 per cent of households no longer needed to reduce their food intake, and 26 per cent no longer needed to borrow money.

Protection Outcomes

Due to the integration of the cash transfers with a case management component, there was an increase in the use of specialised services. This is essential for meeting the specific needs of CWDs and addressing some of the demand-side barriers they face in accessing education. There was a 7 per cent increase in the number of children surveyed who used rehabilitation and physiotherapy services, a 17 per cent increase in the use of assistive devices and psychological and counselling services, and a 24 per cent increase in the use of specialised healthcare. Households continued to increase their utilisation of each of the specialised services as a result of the sustained cash transfers over a period of time. This is evidenced by the fact that between round I and II of the monitoring survey, there was a 3 per cent increase in the use of rehabilitation and physiotherapy services, a 22 per cent increase in the use of assistive devices and psychological and counselling services, and a 7 per cent increase in access to specialised healthcare.¹⁸²

182) UNICEF, "Cash Transfer Programme for Children with Disabilities Monitoring Survey Report," 2019, <https://www.unicef.org/syria/media/5316/file/Cash%20transfer%20programme%20for%20children%20with%20disabilities%202019.pdf>.

Conclusions

While the three CVA programmes have been implemented in different country contexts, all three humanitarian emergency settings reflect protracted conflicts resulting in large-scale displacement. As a result, many of the barriers girls and CWDs face in accessing education in these emergencies are similar, albeit they are weighted differently. In all three programme contexts, households cited a lack of financial resources as a barrier to accessing education for their children, although among KEEP beneficiaries this was compounded by socio-cultural barriers, while among Syrian CWDs this was compounded by health service needs. In addition to economic barriers, protection barriers including safety and security concerns in school and on the way to school particularly affected the attendance and retention of girls and CWDs in school in all three contexts. However, among Syrian CWDs, protection concerns were outweighed by inaccessible school infrastructure and distance to school, the latter of which served as a barrier in all three contexts.

These programmes demonstrate not only that CVA can be used to achieve EiE outcomes, particularly related to access for marginalised groups, but also that its impact is shaped by the design of the CVA itself alongside any complementary interventions and how these relate to the precise barriers identified. While there are common barriers faced by girls and CWDs, these are typically weighted differently, dependent on the context. CVA is most effectively used to address economic barriers on the demand side but how impactful this is on wider EiE outcomes or on indicators of a child's well-being is dependent upon both the design of the CVA and on the inclusion of other EiE supply-side or cross-sectoral interventions. Whereas in Nigeria, protection programming was a required complementary intervention in order to address, for example, wider security risks inhibiting learners' and particularly girls' access to EiE, in Kenya, the CVA itself was structured as conditional in order to address socio-cultural barriers to education facing girls alongside the required strengthening of education supply. In Syria, the key barriers to education faced by CWDs in particular were addressed by unconditional CVA but only if complemented by highly individualised case management support, with required emphasis on comprehensive and purposeful targeting rather than any conditionality monitoring.

The role of CVA in supporting EiE outcomes for girls and CWDs is central given that economic barriers are common to marginalised groups in many contexts. However, in order to be truly impactful on the well-being and EiE outcomes of such children, their wider needs in terms of education service supply must be factored in as well as protection, health, and WASH, both at home and in school. Further, programmes that seek to include such marginalised children must target them purposefully, seeking to address their often highly individualised needs, and monitoring methods must similarly capture and reflect them as such with disaggregated data, at least on marginalisation factors. As the humanitarian sector moves to increase the use and coordination of cash-based programming as part of an integrated response, this context-specific analysis of barriers should inform every aspect of programme design, and the use of data on beneficiaries should go beyond project monitoring to systematically target the most vulnerable with highly disaggregated data that enables the case management and follow-up support often required, not only by CWDs but often by girls, as the Syria and Kenya examples demonstrate.

Annex 2

Definitions of Key Terms

Source CALP Network <https://www.calpnetwork.org/>

Cash and Voucher Assistance (CVA)

Refers to all programmes where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, households, or community recipients, not to governments or other state actors.

Cash Transfer

The provision of assistance in the form of money—either physical currency or e-cash—to recipients (individuals, households, or communities). Cash transfers are by definition unrestricted in terms of use and distinct from restricted modalities, including vouchers and in-kind assistance.

Multipurpose Cash Transfers (MPC)

Transfers (either periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household's basic needs or recovery needs. The term refers to cash transfers designed to address multiple needs, with the transfer value calculated accordingly. MPC transfer values are often indexed to expenditure gaps based on an MEB or other monetised calculation of the amount required to cover basic needs. All MPC are unrestricted in terms of use, as they can be spent as the recipient chooses. This concept may also be referred to as “multipurpose cash grants” or “multipurpose cash assistance.”

Sector-Specific CVA

This refers to an intervention designed to achieve sector-specific objectives. Sector-specific assistance can be conditional or unconditional. Vouchers (restricted transfers) might be used to limit expenditure to items and services contributing to achieve specific sectoral objectives. Sector-specific interventions delivered through cash transfers might be labelled and designed to influence how recipients spend them.

Voucher

A paper, token, or e-voucher that can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g., \$15) or predetermined commodities (e.g., two school uniforms) or specific services (e.g., school fees), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. They are redeemable with preselected vendors or in “fairs” created by the implementing agency. The terms vouchers, stamps, or coupons might be used interchangeably.

Annex 3

Main Research Questions & Sub-Questions/Focus Areas

Research Question	Sub-questions / Focus Areas
1 What are the unique barriers faced by girls and CWDs, and by marginalised children in general, when accessing safe and quality EiE?	1.1 What are the supply-side and demand-side barriers (considering economic; social and cultural; protection factors) facing school-aged girls, including adolescent girls , when accessing safe and quality EiE? 1.2 What are the supply-side and demand-side barriers (considering economic; social and cultural; protection factors) facing CWDs when accessing safe and quality EiE? 1.3 At what stage of a child's educational experience (e.g., enrolment, retention, progression) does each of the barriers identified typically limit or impact the access of girls and/or CWDs? 1.4 Have the barriers identified been exacerbated by the COVID-19 pandemic? If yes, in what ways?
2 How can these unique barriers be addressed in the most effective way by integrated interventions with a CVA component?	2.1 What kinds of (non-CVA) EiE interventions have been implemented to address the barriers identified? 2.2 What kinds of EiE-specific sectoral CVA interventions have been implemented to address the barriers identified? 2.3 What kinds of multipurpose cash assistance interventions with an education component ¹⁸³ have been implemented to address the barriers identified or have had some level of impact on the barriers identified? 2.4 Have multipurpose cash assistance interventions without an education component been implemented which impacted or were likely to impact EiE outcomes? 2.5 Which barriers do each of these interventions address?

¹⁸³) The education component of an intervention refers to the intervention's links to education. For example, this may include conditionality on school attendance, inclusion of education-related expenses in an MEB, etc.

Research Question	Sub-questions / Focus Areas
	<p>2.6 How do each of these interventions address the barriers identified? (consider CVA characteristics e.g., cash vs. voucher, conditionality, value amount, restriction, timing and frequency of CVA transfers, payment mechanism)</p> <p>2.7 How are education expenditures prioritised by recipients of CVA?</p>
<p>3 What is the impact of these integrated interventions with a CVA component on EiE outcomes and other indicators of well-being?</p>	<p>3.1 How have integrated EiE-specific interventions with a CVA component (designed to address barriers to education for girls and CWDs) impacted EiE outcomes and other indicators of well-being?</p> <p>3.2 How do the outcomes of CVA interventions that are standalone compare to those which are integrated with other EiE interventions?</p> <p>3.3 How have multipurpose cash interventions with an education component (designed to address barriers to education for girls and CWDs) impacted EiE outcomes and other indicators of well-being?</p> <p>3.4 Have multipurpose cash interventions without an education component had an impact on EiE outcomes and other indicators of well-being? If yes, how so?</p> <p>3.5 Which CVA design features are most effective? (consider CVA characteristics e.g., cash vs. voucher, conditionality, value amount, restriction, timing and frequency of CVA transfers, payment mechanism)</p> <p>3.6 What further opportunities exist to integrate EiE and CVA programmes (including through multipurpose cash assistance) to increase access to education for girls and CWDs?</p>

Annex 4

CVA Programmes Mapping

Country	Programme	Implementers
Afghanistan	Afghanistan Humanitarian Fund Project	World Vision
Afghanistan	Afghanistan OFDA II Project	World Vision
Afghanistan	Afghanistan OFDA II Cash for Work Project	World Vision
Afghanistan	Afghanistan WFP/WV Food Assistance Program	World Vision, WFP
Afghanistan	Afghanistan Emergency Response Mechanism (ERM)	Alliance of 7 humanitarian organisations
Afghanistan	Community Based Education for Marginalised Girls in Afghanistan	BRAC
Burkina Faso	Environnement protecteur pour les enfants et les jeunes affectés par la crise dans la province du	Plan International Belgium, Search for Common Ground
Burkina Faso	Looking for Improved Future in Emergencies (LIFE)	Plan International Burkina Faso
CAR	Monetary Trasfer, Child Protection: how to best address the needs of unaccompanied or separated girls and boys in CAR	Plan International
Colombia	VenEsperanza: Emergency Assistance for People in Need	Mercy Corps, Save the Children, International Rescue Committee, World Vision International
Colombia	HCT UNICEF ante la emergencia del COVID 19 en le programme de Circulos de Aprendizaje	World Vision, Fundación Escuela Nueva
DRC	Alternative Responses for Communities in Crisis (ARCC) II	UNICEF, (Concern Worldwide, Mercy Corps and Solidarités International)

Country	Programme	Implementers
DRC	Realise	Save the Children Key partners World Vision UK and University of Sussex Institute of Development Studies
Ecuador	Learn and Stay Protected	Plan International
Ecuador	Learn and Stay Protected	Plan International
Egypt	DGECHO	Plan International Egypt
Ethiopia	Biruh Tesfa	YWCA; Handicap International, Population Council, Federal Ministry of Women, Children, and Youth Affairs; Regional Bureaus of Women, Children, and Youth Affairs in Addis Ababa, Amhara, and Tigray; Regional Bureaus of Education in Addis Ababa, Amhara and Tigrat
Guinea Bissau	GPE COVID-19 Accelerated Funding Guinea Bissau	UNICEF
Honduras	Honduras Conditional Cash Transfer Program (Bono 10,000)	Sub-Secretary of Social Integration under the Ministry of Development and Social Inclusion (SEDIS)
Indonesia	Improving Targeting of a Conditional Cash Transfer Program in Indonesia	Government of Indonesia, World Bank Indonesia
Iraq	WFP EMPACT Livelihood and Cash project	WFP
Jordan	Hajati Programme	UNICEF
Kenya	Kenya Equity in Education Programme (KEEP) II	WUSC, Windle International Kenya, CGA
Kenya	Kenya National Safety Net Programme (NSNP)	Department of Children's Services and the Department of Gender and Social Development, both under the Ministry of East African Community, Labour and Social Protection
Kenya	Kenya Hunger Safety Net Programme	National Drought Management Authority, under the Ministry of Devolution and Planning

Country	Programme	Implementers
Kenya	Protracted Relief and Recovery Operations Kenya	WFP, UNHCR, UNICEF
Lebanon	Min Ila	UNICEF, WFP, Lebanon Ministry of Education and Higher Education (MEHE)
Lebanon	WFP UKAID MPC in Lebanon	WFP
Lebanon	Self Help +	SHIELD, Lebanese Red Cross
Lebanon	Multi Purpose Cash Assistance Programme (MPCAP)	UNHCR
Lebanon	Post-Beirut Explosion MPC	WFP
Mexico	Empowering Parents to Improve Education Quality in Rural Mexico/ CONAFE/Apoyo a la Gesti6n Escolar	Government of Mexico
Mexico	PROGRESA	Government of Mexico
Morocco	Tayssir	Moroccan Ministry of Education
Myanmar	Relief food and cash assistance for conflict-affected people in Kachin and northern Shan	WFP
Nigeria	Education Emergency In Borno and Adamawa States Aimed at Children Affected by the Conflict of Boko Haram	Plan International Nigeria
Pakistan	Waseela-e-Taleem Conditional Cash Transfer	Government of Pakistan
Rwanda	Reducing Food Insecurity through CVA to the Most vulnerable and engaging with communities during C-19 in Rwanda	Plan International
Somalia	Educate Girls, End Poverty	Relief International
Somalia	Baxnaano Government Cash Transfers Programme	Federal Government of Somalia, WFP

Country	Programme	Implementers
South Sudan	Girls Education South Sudan (GESS) I	Mott MacDonald, CGA, BBC MA
South Sudan	Juba Emergency Food Security Project (Cash Transfer Project-Phase I)	World Vision South Sudan
Syria	Cash and Winterization Kits in Western Aleppo and Idleb Camps	World Vision, IYD
Syria	Cash Transfers for Children with Disabilities: Rural Damascus and Tartous Governorates	UNICEF
Turkey	Conditional Cash Transfer for Education for Refugees	UNICEF
Uganda	Building Community Resilience for Protection of Refugees and Host Community Children and Adolescents in West Nile	Plan International
Uganda	Cash Transfers to Refugees & Host Communities in Uganda (Pilot Programme)	GiveDirectly
Uganda	Innovation Window GEC Project	Cheshire Services Uganda
Uganda	Multipurpose Cash and Protection for South Sudanese Refugees in Bidibidi Refugee Settlement	DanChurch Aid, Mercy Corps, Trans-cultural psycho-social organisation (TPO)
Venezuela	World Vision Venezuela Cash Transfer Pilot Project	World Vision
Yemen	Yemen Emergency Crisis Response Project	UNICEF
Yemen	WFP's Unconditional Cash Transfers	WFP
Zimbabwe	Basic Education Assistance Module (BEAM)	Government of Zimbabwe: Ministry of Labour and Social Services (MoLSS) in conjunction with the Ministry of Education, Sport, Arts and Culture (MoESAC)

Annex 5

Key Informants Consulted

Main report			
Organisation	Individual	Role	Country Office
BRAC	Ghulam Mahdi	Field Operations Manager	Afghanistan
BRAC	Saidur Rahman	Sector Specialist	Afghanistan
BRAC	Shafiullah Nasim	MIS Manager	Afghanistan
GiveDirectly	Dr. Michael Cooke	Global Research Director	UK
Humanity and Inclusion	Alexandre Goutchkoff	Livelihoods Programs	Belgium
Humanity and Inclusion	Sandrine Bohan-Jacquot	Inclusive Education Policy Officer	Belgium
ILO	Kajal Ahmed Leon	Inter Sector Coordination Group– Bangladesh (ISCG) National Coordination Officer	Bangladesh
Plan International Spain	Maria Jose Chozas	Project Manager	Spain
Plan International Spain	Stefano Fino	Emergency Coordinator	Spain
Population Council	Annabel Erulkar	Senior Associate and Ethiopia Country Director	Ethiopia
Save the Children	Caitlin Brady	Director of Programme Development and Quality	DRC
Save the Children	Paul Diatta	Education Technical Advisor	DRC
Save the Children	Therese Foster	Chief of Party REALISE	DRC
UNHCR	Annika Sjoberg	Senior Cash Officer	Switzerland
UNICEF	Albert Ewodo Ekani	Chief Social Policy and Monitoring & Evaluation	Guinea Bissau
UNICEF	Antoine Maleka	Education Officer & Education Cluster Lead	DRC
UNICEF	Cleopatra Chipuriro	National Education Cluster Coordinator, EIEWG Co-Lead	Afghanistan

Main report			
Organisation	Individual	Role	Country Office
UNICEF	Hala Darwish	Social Policy Officer	Syria
UNICEF	Jean Dupraz	Social Policy Expert	Syria
UNICEF	Mays Albaddawi	Social Protection Officer	Jordan
UNICEF	Rania Zakhia	Education Cluster Coordinator	Yemen
UNICEF	Sarthak Pal	Project Coordinator - Education Can't Wait	Afghanistan
WFP	Noori Shereen	Programme Policy Officer	Afghanistan
WFP	Owen Maganga	Programme Policy Officer, Cash Based Transfers	Yemen
WFP	Toma Dursina	Programme Policy Officer, Cash Operations, Co-Coordinator CWG	Afghanistan
World University Service of Canada (WUSC)	Timothy Kinoti	Monitoring, Evaluation, Research and Learning (MERL) Manager	Kenya
World Vision	Ahmad Shoaib Wasiqi	National MEAL Coordinator	Afghanistan
World Vision	Elizabeth Araniva	Programme Manager	Latin America
World Vision	Erika Torres	Programme Officer	Colombia
World Vision	Ghalia Kawwa	Education Officer Syria Emergency Response	Syria
World Vision	Natia Ubilava	M&E Manager, Afghanistan Response	Afghanistan
World Vision	Paula Alarcon	MEAL Specialist	Colombia
World Vision	Sibonginkosi Mungoni	Food Security & Livelihoods Sector Lead Afghanistan Emergency	Afghanistan

Case studies			
Organisation	Individual	Role	Country Office
Plan International	Stefano Fino	Emergency Coordinator	Spain
Plan International	Maria José Chozas	Project Manager	Spain
Plan International	Excellence Favour	Grants Advisor	Nigeria
Plan International	Samuel Mamza	Project Coordinator	Nigeria
Plan International	Jerry Chinda Yohanna	Project Coordinator	Nigeria
UNICEF	Hala Darwish	Social Policy Officer	Syria
UNICEF	Jean Dupraz	Social Policy Expert	Syria
World University Service of Canada (WUSC)	Timothy Kinoti	Monitoring, Evaluation, Research and Learning Manager	Kenya
WUSC	Darius Isaboke	Senior Programme Manager	Kenya

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The Role of Cash and Voucher Assistance in Increasing Equity and Inclusion for Girls and Children with Disabilities in Education in Emergencies



Cash and voucher assistance integrated with wider education in emergencies programming is highly effective in addressing a range of supply- and demand-side barriers to improve the equity and inclusion of girls and children with disabilities in their access to education. In many situations, the cash and voucher assistance design has to be adjusted to meet to higher and specific needs of girls and children with disabilities. This includes the targeting, the use of conditionalities, the transfer value and the delivery mechanisms used by the programme. Specific integrated interventions are needed to address the socio-cultural, protection and education service related barriers these children encounter in their access to education.



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