

A young girl wearing a blue hijab is looking down at a book she is holding. The book has the title 'IRE 1' in large green and blue letters. Other children in similar clothing are visible in the background, slightly out of focus.

# Cash for education

A global review of UNHCR programs  
in refugee settings



**UNHCR**  
The UN Refugee Agency

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# Cash for education

## A global review of UNHCR programs in refugee settings

This review provides an overview of the use of cash assistance in 45 cash-related education programmes in 21 UNHCR operations. It highlights the key opportunities and challenges with the use of cash for education and provides key direction for future programming and related protection considerations. It also presents detailed learning on refugee access to education through cash from two case studies: Kenya and Turkey.

### Key findings and recommendations

Studies on cash and education thus far consistently find that:

- Cash assistance has a positive impact on school attendance and educational outcomes.
- The size and duration of the transfer greatly influence long-term impact.
- Conditionality can, but does not necessarily lead to greater educational outcomes.
- Complementary interventions, including supply-related services, can enhance impact.
- The effects of cash are largely limited to the duration of programme participation. As such, cash provided during multiple years help to sustain enrolment and encourage school completion.

| <b>Key features and considerations of cash assistance in refugee education</b>   | <b>Protection considerations for cash assistance supporting education</b>  |
|--|--|
| <ul style="list-style-type: none"><li>• Conditionality is generally not effective if the only barrier to education is financial</li><li>• Consider conditionality when addressing other types of barriers (i.e. cultural or behavioral)</li><li>• Consider restrictions on the spending of cash only in context specific circumstances</li><li>• Determine the cash delivery mechanisms based on thorough assessments</li><li>• Adapt the frequency of cash transfers to the academic year</li><li>• Ensure that cash assistance supports the inclusion of refugees in national education systems</li><li>• Use direct transfer arrangements for cash assistance</li><li>• Provide cash assistance from a multi-sectoral perspective</li></ul> | <ul style="list-style-type: none"><li>• Assess both protection benefits and risks when designing and implementing cash assistance for education</li><li>• Consider gender, including the benefits of cash assistance for gender inclusion in education</li><li>• Capitalise on the contribution of cash assistance to decrease child labour</li><li>• Carefully consider the most appropriate recipient of the cash grant in a family</li><li>• Cash assistance for education should be anchored in the overall protection and solutions strategy for refugees</li></ul> |

## Review scope and methodology

This review supports the implementation of the [Policy on Cash-Based Interventions](#) (Policy on CBIs) and [UNHCR's Education Strategy](#). It contributes to UNHCR's efforts to strengthen the operational capacity to implement CBIs across multi-sector programming, including in education, and developing the necessary tools to facilitate the enhanced use of cash assistance.

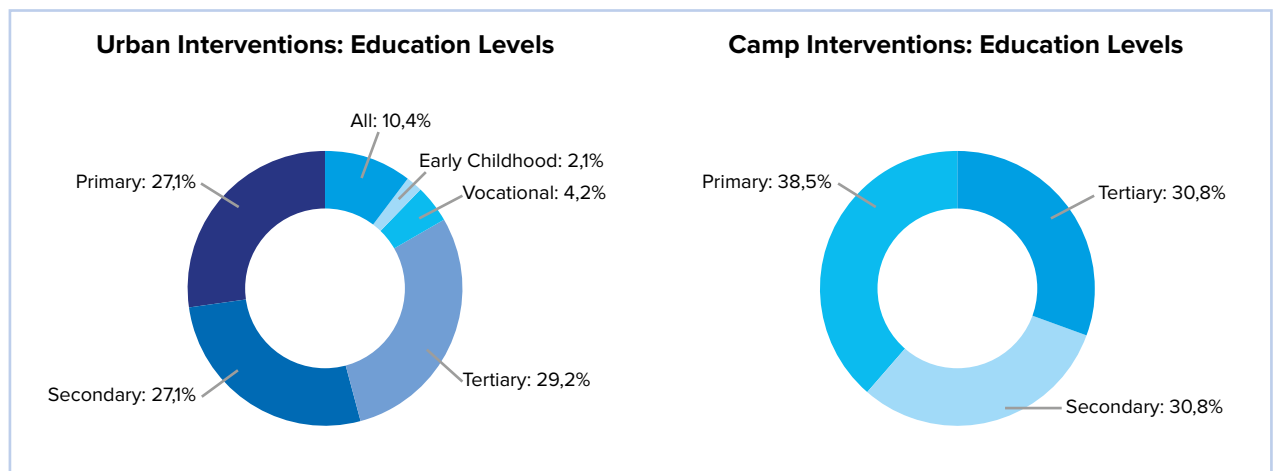
The review findings stem from a mapping of 45 examples of the use of cash for education covering some 250,000 refugee students in 21 countries. It examines a variety of contexts, including urban and camp settings. In addition, the review methodology consisted of a field mission to Kenya, a detailed case study of the Turkey operation, and interviews with key informants, in areas such as education, child protection, community-based protection and CBIs. The findings also build on a detailed review of existing good practices in the area of cash and education.



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# Overview of the use of CBIs in refugee education

| Urban settings  | Camp setting  |
|---|---|
| <ul style="list-style-type: none"> <li>• 70,867 students</li> <li>• 35 programs</li> <li>• Grants up to 2800 USD</li> </ul> | <ul style="list-style-type: none"> <li>• 181,109 students attending schools in the camps or in nearby urban areas.</li> <li>• 11 programs</li> <li>• Grants up to 89 USD</li> </ul> |



## About

### Cash for education

Cash-based interventions (CBIs), when paired with education programmes, have become a useful tool to address barriers to access education in a variety of contexts. Over the past 25 years, UNHCR has increasingly used CBIs to support the education of refugees and others of concern, while also preserving their right to make choices about their own needs. Where functioning markets and schools exist, CBIs have proven effective in supporting the access to education.

### Refugee education

Anchored in UNHCR's Education Strategy, current education programming focuses on expanding access of displaced children to quality education at all levels with a focus on inclusion in national systems, while reducing barriers to enrolment and attendance, and using education as a means to protect people. The protracted nature of conflict and displacement presents significant challenges for children to enrol and remain in school and parents often have limited ability to support their children's education for a variety of reasons, including the lack of limited livelihoods opportunities.

### Cash and UNHCR's Education Strategy

When implemented successfully with attention to protection risks, CBIs contribute to meet the following education objectives as outlined in UNHCR's Education Strategy:

- Ensure that schools are safe learning environments for refugee children and young people.
- Improve learning achievement for refugee children in primary school.
- Improve access to formal secondary education for young refugees.
- Improve access to higher education opportunities for refugee youth.
- Ensure that opportunities for education are lifelong and available to all according to need.
- Provide access to education opportunities as early as possible during an emergency.
- Ensure refugee access to national education systems.

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## Cash assistance contributes to reducing various barriers to education

| ACCESS TO QUALITY EDUCATION  |   |  |
|--|---|--|
| Physical access  | Financial access  | Acceptability  |
| <ul style="list-style-type: none"> <li>• Cash assistance supports transport costs to ease physical access barriers in both urban and camp settings.</li> <li>• Cash assistance can cover the additional cost that disabled students may face in trying to access education.</li> </ul> | <ul style="list-style-type: none"> <li>• Cash assistance can reduce the financial barriers to access quality education, through covering costs such as school fees, school supplies, exam fees and cash for sanitary items for girls.</li> <li>• Education cash payments range in size from covering the cost of a small amount of food or bus ticket(s) to university scholarships, including living expenses.</li> <li>• The actual costs of cash assistance should be calculated according to the number of children in school attendance age and consider other opportunity costs (e.g., loss of the child's contribution to the family income).</li> </ul> | <ul style="list-style-type: none"> <li>• Cash assistance can help people realise the added value of education and encourage school enrolment.</li> <li>• Conditional cash may encourage vulnerable groups to enroll in and attend school.</li> <li>• Cash assistance can be implemented alongside other social services, such as host community language lessons to encourage social cohesion and educational achievement.</li> <li>• Food vouchers for education can be used to incentivize education while also providing nutrition to students and their families.</li> </ul> |

### Cash as one element of education programming

While cash assistance can address some of the barriers to accessing quality education, it is only one element of the comprehensive programming which is essential in addressing the complex social, economic and political barriers to refugee education.

### Cash as an effective support to national institutions

Cash assistance for education programmes can also be provided directly to strengthen national institutions. While such interventions do not fall within the narrow definition of CBIs, as the cash is not directly provided to the displaced individual, they indirectly ensure that students have access to quality education services.

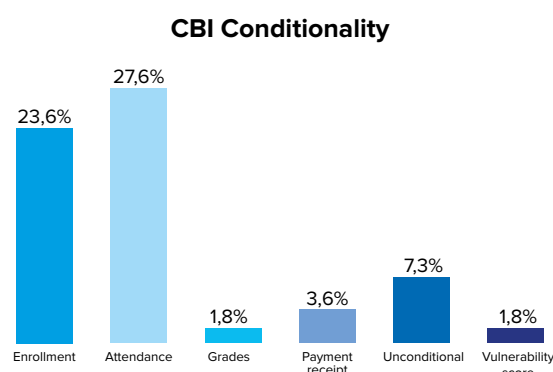
Such assistance includes education supplies which improve the quality of education and subsequently increase the enrolment and attendance of students in school. They may include teachers' incentives to improve teacher skills or the quality of education and cash to institutions to improve the overall quality of the school, such as through rehabilitation or increasing school material.

# Key features and considerations of cash assistance in refugee education

## Conditionality is generally not effective if the only barrier to education is financial

Conditionality means that the beneficiary must fulfil a pre-requisite to receive a cash transfer. In line with the Policy on CBIs, a majority of UNHCR’s cash volume represents unconditional multi-purpose cash grants. UNHCR actively promotes the use of such grants whenever feasible.

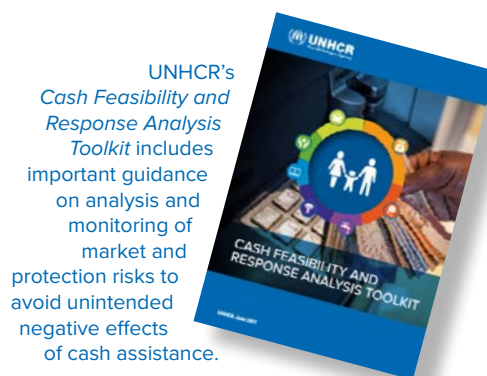
The review found that 7.3% of CBIs for education mapped in this review were unconditional. Attendance (27.6%) and enrolment (23.6%) represent the most common conditionalities placed on cash payments. The review did not find that placing enrolment and attendance conditions on cash grants was more effective than unconditional grants, in encouraging long-term learning outcomes for students.



Conditionality must be regularly monitored which requires access, resources and time. “Soft” conditions, such as labelling an unconditional cash grant an “education grant”, may trigger equivalent outcomes in terms of enrolment and attendance provided that the barrier to access was financial. On the other hand, conditionalities can be beneficial to influence behavioural change, such as addressing gender disparities in school attendance and encouraging parents to enrol their daughters.

## Consider restrictions on the spending of cash only in context specific circumstances

Vouchers automatically restrict the use of financial assistance and render a programme less cost efficient. To this end, UNHCR’s Policy on CBIs recommends to use other modalities whenever feasible.

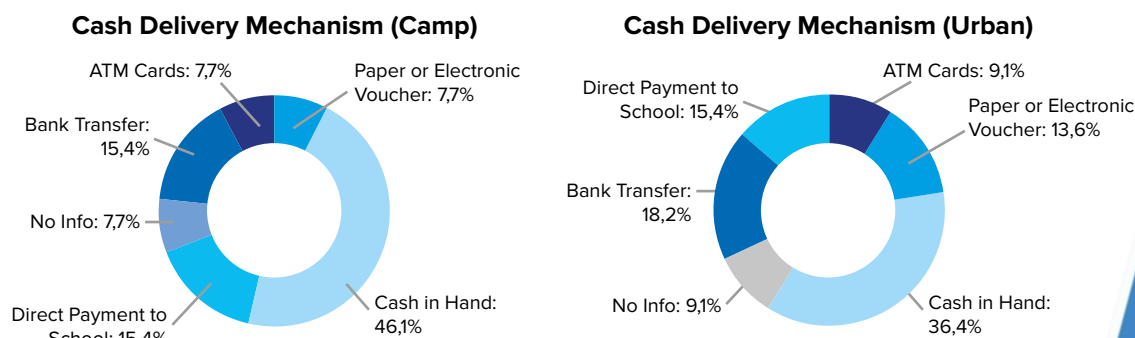


**Use of vouchers in an conflict area to prevent transfer of cash to armed groups:** In Syria, UNHCR works with the World Food Programme (WFP) to provide monthly food vouchers for education (USD 20/month). The vouchers, which can be used to purchase vegetables, poultry and dairy products, effectively incentivize education to the same degree that a cash grant would. The decision to use vouchers and distribute them to families, is a reflection of the local context: vouchers were chosen over cash in hand in order to prevent transfers to armed groups. The response analysis conducted in Homs revealed that young people were working in informal jobs on the streets to support their families, in lieu of going to school. The distribution of food vouchers to students acknowledges and alleviates the pressure students face in providing for their families, allowing them to continue their education.



## Determine the cash delivery mechanism based on thorough assessments

The review analysed the various cash delivery mechanisms used in camp and urban settings for cash assistance targeting education.



UNHCR's *Cash Delivery Mechanism Assessment Tool* provides guidance for determining the most appropriate cash delivery mechanism in a given context.



## Adapt the frequency of cash transfers to the academic year

The distribution of cash should be aligned, to the extent possible, with the academic calendar and transfers scheduled either monthly, per semester, or annually following proof of enrolment and attendance.

*In Chad, primary and secondary school students receive an annual unrestricted cash transfer aligned with the academic calendar. The amount depends on school level: 43 USD (primary), 60 USD (lower secondary) and 77 USD (upper secondary) and is intended to support the payment of school fees, uniforms and supplies. Students must report back with a school fee payment receipt and a report card in order to receive a cash transfer the following year.*

## Ensure that cash assistance supports the inclusion of refugees in national systems

UNHCR promotes the inclusion of refugee children in national systems and local schools. This approach supports sustainable education where children follow certified programs rather than establishing parallel and unsustainable schools. Bringing refugee and host community children together strengthens the potential for social cohesion and maximises opportunities for language learning and stability. The use of CBIs is also a means to foster the inclusion of refugee children in local schools, as well as improving the overall quality of education programmes for both refugees and the host community.



When developing cash assistance for education, ensure you refer to UNHCR's *Education Strategy*.

## Use direct transfer arrangements for cash assistance

UNHCR Policy on CBIs ascertains that cash assistance is transferred directly: “UNHCR operations will, wherever feasible, use direct transfer arrangements for delivering cash assistance to refugees and other persons of concern”. Overall, UNHCR provides 66% of its cash assistance through direct implementation. In urban settings, in particular, UNHCR provides cash assistance either through partners or the national Governments and Ministries of Refugee Affairs. Partnerships with Government Ministries are crucial as well as strategic in working towards the full inclusion of refugee students into national education systems. While UNHCR has traditionally delivered assistance through partners, the direct delivery of cash is recommended through financial service providers given that this approach yields economies of scale and ultimately increases cost efficiency. Nevertheless, the role of partners in delivering efficient cash assistance programmes for education remains crucial, notably within the areas of assessment, response analysis, targeting, monitoring and community outreach. To this end, UNHCR has developed a capacity-building strategy which specifically aims to equip partners as well as UNHCR staff with the required knowledge and tools to deliver efficient CBI programmes.



## Design cash assistance to address multi-sectoral needs

Cash assistance should be designed by multi-functional teams. Education staff must therefore collaborate with a wide range of staff and expertise, including in such areas as cash, protection, programme, supply, finance, other technical staff and senior management.



### Good practice on education in multi-functional teams

DAFI has developed comprehensive guidelines and policy for managing the programme as well as a framework around which all aspects of the programme are implemented. In all DAFI programme countries, the focal points work closely with other UNHCR colleagues to ensure effective and efficient management of the programme starting from the selection of the students through to monitoring and supporting of the selected scholars to reporting. UNHCR’s multi-functional teams and other partners such as German representation; Ministry of Education; Institutions; NGO’s etc. collaboratively participate in the selection of DAFI scholars to ensure transparency and accountability. As one of the selection criteria, Vulnerability assessments are conducted in partnership with other UNHCR colleagues.

*DAFI, a higher education scholarship programme primarily funded by the German government, works across contexts using location-specific grant sizes to cover tuition, food, accommodation and transport. The programme empowers young refugees to continue their higher education and encourages refugee children to stay in school and succeed academically. Many DAFI students travel from camp to urban settings when they transition to higher education. The programme stresses the need for close monitoring, both academic and well-being, of the students all through their studies.*

**DAFI Program**



# Protection considerations for cash assistance supporting education

## Capitalise on the contribution of cash assistance to decrease child labour

- A 2014 *Understanding Children’s Work* global review found that “conditional and unconditional cash transfers lower both children’s participation in child labour and hours worked, and cushion the effect of economic shocks that may lead households to use child labour as a coping strategy.”
- An inter-agency publication from 2012 found that CBIs generally help protect children from abuse and are most effective when economic insecurity is the root cause of child labour. This study and a 2015 study on cash and child outcomes from Lebanon note that short-term CBIs can prevent school withdrawal but the positive impact of those programmes is limited to the period of cash disbursement.
- The UNHCR Syria country office notes that cash assistance is keeping children in school and away from informal labour, though data is limited to anecdotal evidence.

## Consider gender at the early stages of cash assistance for education

Gender-responsive approaches should be included in programme design from the very beginning to ensure that all students’ needs are met. Well designed education CBIs can effectively increase enrolment of girls in school.

### **Pakistan: Increasing the enrolment of girls in school**

*UNHCR Pakistan provides cash assistance to young women in the grades 9-12 of secondary school in Balochistan refugee villages. Sensitive to the unique cultural constraints placed on girls in the area, UNHCR has developed separate girls-only classrooms with female teachers. All schools with CBI students must also have separate latrine facilities for women and be located within two kilometres of the refugee villages. This final point allows girls to walk to school in groups rather than take public transport. These seemingly simple adaptations to the programme design, combined with the financial reward for school attendance, encourages families to allow their daughters to stay in school.*



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## Select the most appropriate recipient of the cash transfer

UNHCR considers a cash transfer as cash-based interventions if the recipient of the grant is the student or family household. The selection of the recipient of the grant depends on the context, including the level of education and the specific protection risks addressed by each programme.

If UNHCR pays the school fees of a refugee student to the school, it is not per definition cash assistance but an indirect cash transfer. This may, in some cases, be the preferred way to “do no harm”.

*“CBI refers to all programs where cash (or vouchers for goods or services) is directly provided to the beneficiaries. In the context of humanitarian assistance, the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; not to governments or other state actors.”*

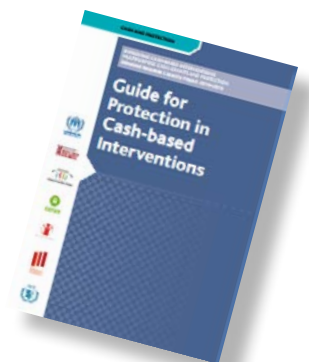


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## Assess the protection benefits and risks

What are the protection risks and benefits with using CBIs for education compared with alternatives? What are the protection implications at the individual, household and community level? How can these risks be mitigated and managed?

Operations are encouraged to use the *Guide for Protection in Cash-Based Interventions* and related Tip Sheet when designing and implementing cash assistance for education. *UNHCR Age, Gender and Diversity Policy* provides the framework for this multi-dimensional protection risks analysis, leading to a more targeted and effective response that support specific needs.



# Case study: Turkey

## Overview of the cash assistance for education

In Turkey, all refugee children have the right to enrol in public schools and complete the full 12-year cycle of compulsory education. This enables refugee students to obtain a secondary school leaving certificate that is internationally recognised and can be used to gain access to higher education.

In 2001, UNHCR Turkey initiated a CBI programme to incentivise primary and secondary school enrolment and retention. The programme therefore long pre-dates the onset of the Syria crisis and, until its phase-out in late 2017, was limited to supporting asylum seekers and refugees from countries other than Syria who were registered with UNHCR.

In 2016 alone, 7,217 refugee students– the majority of whom originated from Iraq, Afghanistan, Somalia, and Iran – were supported with grants of TRY150 (42 USD) per each semester to assist with the costs of uniforms, books, stationery and transportation to the nearest Turkish government school. Cash grants are conditional on proof of enrolment and are delivered using prepaid ATM cards through the National Post & Telecommunications Bank.

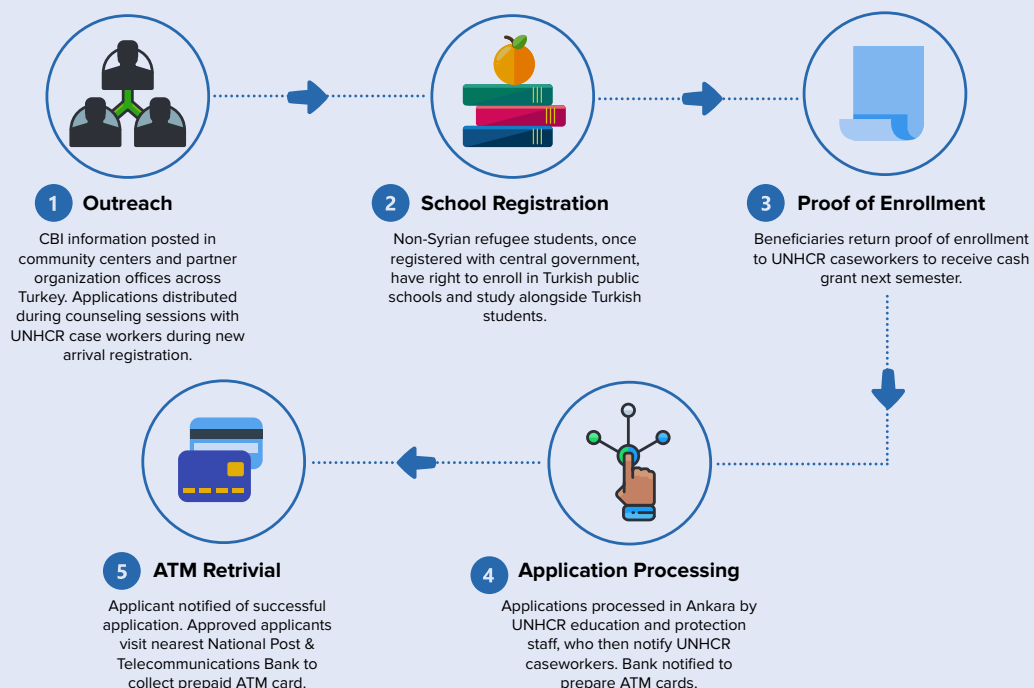
## Accountability to affected populations

Information about education CBIs is posted in community centres and partner organization offices across Turkey. Application information is also distributed during counselling sessions with UNHCR case workers during new arrival registration.

Completed applications are processed in Ankara and approved applicants visit their nearest bank branch to collect a prepaid ATM card.

Once applications are processed, beneficiaries are informed that the funds will be transferred to their ATM card by text message. The SMS also contains a link to a UNHCR web based platform, which allows the individual beneficiary to verify their exact entitlements as well as other relevant information materials regarding the use of their ATM cards.

Beneficiaries also have access to a feedback mechanism. A call center has been established to address all queries and issues related to the use of ATM cards, card losses and other challenges.



## Challenges

Direct and indirect costs of education represent a major barrier for most CBI recipients. Many students and families report that although public schools are free of charge, many ask for additional “voluntary” monetary contributions that are de facto expected from families.

The cost of uniforms, books, and transportation can also be prohibitive for refugee families.

Moreover, the unpredictable nature of displacement means that many children drop out of school prior to completion. For girls, this often arises due to caretaking activities for younger siblings and domestic labour. Boys may be required to find informal work.

## Inclusion of refugees in the national conditional cash transfer for education

In mid-2017, the national conditional cash transfer for education (CCTE) programme was extended to include refugees and other beneficiaries of international protection. This programme, implemented through the Ministry of National Education, the Ministry of Family and Social Policy and UNICEF, provides vulnerable families whose children attend school regularly with monthly cash assistance.

The value of the grants differs according to the level of enrolment and the gender of the child, with transfer rates being highest for girls attending secondary school.

In line with promoting and supporting access to national systems for refugees, the operation took the decision to discontinue its existing cash based support programme for primary and secondary education and encourage all those who were benefiting from UNHCR’s education assistance programme to enrol in the national CCTE programme.

In addition to the benefits associated with refugees being included in a national assistance programme, the transition to the new assistance modality was

also seen as being in the interests of refugee families as transfer values were higher than those offered under UNHCR’s assistance programme. The CCTE programme requires that children not only enrol in schools, but also attend regularly in order to qualify for assistance.

Syrian refugee students who are attending either Turkish public schools or Temporary Education Centres are eligible to apply for the CCTE programme.

## Focus on CBIs for higher education

UNHCR subsequently changed the focus of its education CBI programme and introduced higher education cash grants to assist refugee students to meet the costs of higher education.

Refugees from countries other than Syria are expected to pay foreign student fees when enrolling in Turkish universities; these fees can range from \$250 to over \$800 per semester, depending on students’ course of study and the institution at which they study.

In September 2017, the Turkey operation invited students who are either currently enrolled in or who have been accepted to study in a Turkish university to submit an application for higher education financial assistance. Students receive one payment per semester as a contribution towards academic costs and living expenses.

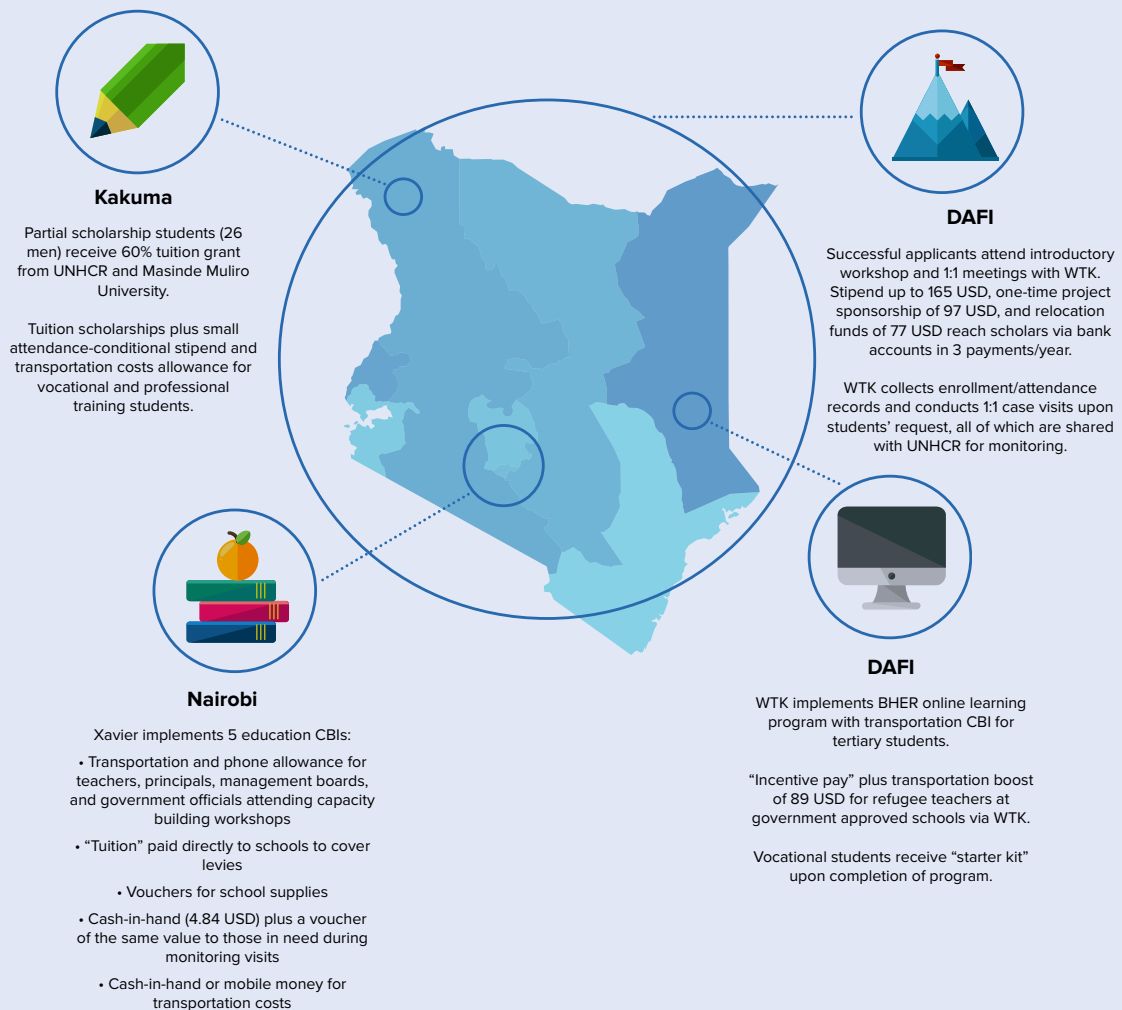
The modality for reviewing and processing is similar to that used for school-based cash assistance, with payments being effected through pre-paid cash cards delivered through UNHCR’s CBI provider.

Over 140 applications for higher education assistance were received in the first month of the programme. Information on the higher education assistance programme was disseminated through partners and on social media.

# Case study: Kenya

## Overview: cash assistance and partnerships

The Kenyan government provides free primary education to all children and recently pledged to provide free secondary education. UNHCR supports and expands this effort through a combination of cash assistance for a variety of education purposes in Nairobi, Dadaab and Kakuma. Through a multi-partner platform, partners and stakeholders implement education, cash and complementing protection programs.



### UNHCR partners:

- Windle Trust Kenya (WTK),
- Xavier Project
- Save the Children
- Terre Des Hommes
- Islamic Relief Kenya Lutheran World Federation
- CARE International
- AVSI Foundation
- Norwegian Refugee Council
- International Rescue Committee
- National Council of Churches
- HIAS Refugee Trust of Kenya
- Heshima Kenya

## Cash initiatives for education

- Nairobi: Xavier Project implements CBIs for early childhood education, primary and secondary education to over 12,000 refugee students.
- Dadaab: The Borderless Higher Education for Refugees (BHER) is a tertiary programme implemented by Windle Trust Kenya (WTK) in cooperation with York University and the University of British Columbia from Canada and Moi University and Kenyatta University from Kenya.
- Kakuma refugee camp provides CBIs for three types of students:
  - DAFI scholars from or living in Kakuma.
  - Men who have advocated to start the partial scholarship programme through which UNHCR covers 40% of tuition costs, each student covers 40% of the tuition costs, and Masinde Muliro University of Science & Technology covers the remaining 20%.
  - A number of students in professional and vocational training programmes receive tuition scholarships plus a small attendance conditional stipend and transportation costs allowance. In addition, some students are offered scholarships for professional courses in partnership with Strathmore University.
- The DAFI programme in Kenya, implemented by WTK, had in 2016 247 scholars, 32% of whom are women, across 12 universities representing nine nationalities.

Complementary programs, which are not directly CBIs, contribute to improving the supply side of the education programs also take place in different locations in Kenya:

- Xavier Project provides a transportation and phone call allowance for teachers, principals, management boards, and government officials who attended capacity building workshops.
- Windle Trust Kenya provides incentives for refugee teacher programmes while early

childhood and primary education learners in Dadaab are not directly supported by CBIs; however, refugee teachers from 35 primary and seven secondary UNHCR schools receive a “salary” plus funds to cover transportation costs in return for “volunteering” their time.

## Challenges

### Challenges related to the CBI delivery

- Refugees struggle to open bank and mobile money accounts as UNHCR-issued documents are often not recognized by financial service providers as meeting Know Your Customer (KYC) standards. The issuance of Government refugee ID cards can take time.
- Financial literacy and CBI familiarity among refugees is low and may lead to feelings of preferential treatment when cash assistance is distributed.
- Many urban students live far from partner offices which makes cash retrieval difficult and costly, and can also cause safety concerns.

### Challenges linked with project design

- UNHCR’s fiscal year does not match the academic year in many locations, leaving many students without funding or tuition payments when needed.
- UNHCR support to early childhood education might be more efficient if targeting fewer children but better covering their needs. To accommodate shrinking budgets, UNHCR is currently providing varied support to early childhood education: some families get tuition fees for private institutions (since government-supported institutions for early childhood education are spread out thinly and often too far from families) and others receive vouchers for uniforms. While this strategy may lead to more children enrolling, it reduces the retention rate as parents might not be able to cater for the other components, such as lunch or transport costs.



- UNHCR therefore intervened and provided additional support to these students.

## Observations

- DAFI grants are conditional on proof of attendance and track record of performance. Conditionality on attendance in this tertiary education program has shown to have positive outcomes.
- Most Kenyan children are sent to boarding secondary schools. Refugees are normally well integrated in urban settings and parents therefore follow the local pattern and send their children to boarding schools
- Take a holistic approach: do not consider the child in isolation but in the context of his/ her family:
  - While cash for education can support a family in paying school fees, other

household issues can prevent a child from accessing school and being retained in school.

- The issue could be financial. In situations where UNHCR covers the school fee, families could lack the resources to pay for uniforms or provide transportation.
- The issue could also be cultural. For example, there could be a fear of enrolling a 14 year old girl in boarding schools away from the camp.
- Conflict at the household level could arise when not all siblings are targeted for educational support. More learning is required on this issue.

**For more information on cash for education please contact UNHCR Education Section, at [hqeduc@unhcr.org](mailto:hqeduc@unhcr.org).**





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