This report provides learning on the use of cash for education in the Egypt operation. In light of UNHCR’s Cash for Education: Direction and Key Considerations, it provides recommendations when implementing cash for education. It builds on UNHCR’s Cash for Education: A global review of UNHCR’s programs in refugee settings, which identified several opportunities and challenges with the transition to cash for education. Amongst those, it identified the need for more learning and good practice in this area in particular in light of a basic needs approach and multi-purpose cash.
SUMMARY OF KEY CONSIDERATIONS AND LEARNING

- Cash for education can effectively be used to facilitate access to and retention in primary and secondary education.

- Cash is most effective when combined with complementary education services and activities.

- The Minimum Expenditure Basket (MEB), including for education needs, must consider the different legal access to education and labour opportunities of refugees as well as financial literacy levels.

- Cash assistance for education should be aligned with timing of the school year and the school fee payment schedule.

- Conditionality will vary according to context and the cost implications of conditionality should be considered at the design phase.

- The monetization of school supplies should be designed to take into account the risks of refugees feeling distinct to the host population, which can work against inclusion.

- Cash should be provided directly to parents, caregivers and students except in situations relating to specific protection cases.

- The targeting approach for cash for education should consider the level of education and the types of education institutions.

- The communication strategy targeting beneficiaries must be context-specific and tailor-made for each particular context.

THE EDUCATION SYSTEM IN EGYPT

Access to education for refugees and asylum-seekers in Egypt is multi-faceted. Sudanese and South Sudanese children have access to the public education system regardless of refugee status due to a bilateral agreement between the Egyptian and Sudanese governments. A 2014 Ministerial Decree allows Syrian refugee children to enrol in public education. Recently, Yemeni children were also granted exceptional access to public education. Despite such inclusion, many children face obstacles to access the public education system and instead attend private schools if they can pay the significant fees, or attend community schools, or drop-out completely.

REFUGEES IN EGYPT

As of January 2019, there are 247,142 UNHCR registered refugees (21 per cent) and asylum seekers (79 per cent) from 58 countries. Syrians (133,028) make up 54 per cent of the displaced population in Egypt and are mainly registered as asylum seekers (126,003). Thirty-six per cent are from Sudan (42,452), and 16,136 from Ethiopia, 15,806 from Eritrea and 14,988 from South Sudan. The remaining 10 per cent of refugees and asylum seekers (24,732) come from 53 different countries.

REFUGEE EDUCATION PROGRAMME IN EGYPT

Ninety-one per cent of UNHCR’s education programme in Egypt is provided through cash assistance. Since 2018, UNHCR manages directly the cash grants through its financial service provider, Egypt Post. The Catholic Relief Services (CRS) interviews the applicants, checks documentation and provides all follow-up support. The primary programme activity is the Standard Educational Grant to facilitate access to education for refugee and asylum seeking children. The education grant is available for all UNHCR registered refugees and asylum seekers with the conditions of proof of enrolment and attendance. However, there are no restrictions on how the
The education grant is spent, and the grant is distributed directly to parents or caregivers. The education grant has to accommodate the varying restrictions refugees face in accessing education in Egypt. As such, the amount of the grant varies by nationality. UNICEF is a critical contributor to refugee education with education grants to some 10,000 children. Among other interventions, UNICEF has also supported with 62,000 school bags in 2019 to all school age refugee children as well as capacity building activities in public and community schools.

### EDUCATION GRANTS FOR PRIMARY EDUCATION

Refugees and asylum seekers from Syria, Yemen, Sudan and South Sudan are eligible to receive the education grant if they are enrolled in public or community schools. The grant amounts to EGP 1,800 (USD 1041) and is given per academic year. Refugees of these nationalities no longer qualify for receipt of the education grant if they are enrolled in private schools. Refugees and asylum seekers of other nationalities not permitted to enrol in the public education system are supported to enrol in private schools or community schools, receiving EGP 4,000 (USD 231) and EGP 1,250 (USD 72) respectively.\(^2\) In the 2018/2019 academic year, 52,024 students received the Standard Educational Grant.\(^3\)

### SPECIAL NEEDS GRANTS

The cash for education programme in Egypt also includes the Special Needs Grant for students requiring specialised schools. This is the largest grant due to high fees for well-equipped specialised schools. In total, UNHCR provides EGP 15,000 (USD 895) per student per year. Of this, EGP 12,000 (USD 716) is distributed directly to the school to cover fees and EGP 3,000 (USD 173) for transportation. The total cost is EGP 18,000 (USD 1,074), leaving a shortfall of EGP 3,000 (USD 173) after the provision from UNHCR. In the 2018/2019 academic year, 296 students received this grant.\(^4\)

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\(^1\) XE Currency Converter. All currency conversions were calculated on 15th April 2019 and are written to the nearest dollar (USD).


EDUCATION GRANTS FOR UNACCOMPANIED AND SEPARATED CHILDREN

There is a grant for unaccompanied and separated children (UASC). Separated children are given a total of EGP 3,000 (USD 173) for public school enrolment and EGP 4,500 (USD 260) for private school enrolment, each with a transportation allowance of EGP 500 (USD 26). Unaccompanied children receive a total of EGP 4,500 (USD 260) for both public and private education, and the grant will be either distributed to the school directly or to the student.5 In the academic year for 2018/2019, 1,326 students received this grant.6

NON-CASH BASED ACTIVITIES

UNHCR’s education programme also supports ongoing activities with the Ministry of Education to increase its capacity to include refugees in the national education system. In addition, UNHCR funds CRS, the education partner to support children and families in the access to education and monitoring. This is a critical task involving many areas of responsibility in terms of securing the quality of education.

HIGHER EDUCATION GRANTS

UNHCR also provides a higher education grant in Egypt called DAFI, with donor funds provided from Germany. This is a scholarship provided to individual students for a four-year period. DAFI currently supports 349 students through four years of higher education in Egypt. An additional grant for higher education called E-JUST supports four students.7

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KEY FINDINGS AND CONSIDERATIONS

✓ **Cash to facilitate access to and retention in education.** Cash can be effectively used to facilitate access and retention in primary and secondary education. The Egypt education cash grant is an example of using cash to facilitate inclusion of refugees in the national education system. Differentiating cash grant amounts is an appropriate approach in order to ensure that refugees of all nationalities can access education. The different levels of access to education, and types of education and institutions available – and desired by refugees – should be taken into consideration in the design of cash for education.

✓ **Cash for education as part of cash for basic needs.** It is challenging in an urban context, such as the Egypt operation, to accurately calculate one MEB\(^8\) for the 58 nationalities of refugees with various degrees of rights vis-à-vis education and labour. The levels of financial literacy and practices of financial management within a refugee population also have significant bearing on the effectiveness of a consolidated MEB, including education needs. Basic numeric and/or digital and/or financial literacy is often required for the effective use of cash assistance.

✓ **The size, timing and durability of the cash transfers significantly influence long-term impact.** Refugee needs should be the primary determining factor in the timing of the distribution of the education grant. Aligning cash grants with the school year and the schedule of payment for school fees is critical. The size of the grant is important for retention, especially in the context of limited income opportunities for refugees. The limited right to work for refugees in Egypt makes it challenging to adapt cash grants with possible additional income stemming from livelihoods opportunities.

✓ **Conditional vs. unconditional cash.** The use and/or level of conditionality in cash for education is context-specific and should be considered carefully at the design stage. The Egyptian example demonstrates a model of conditionality that is inclusive, as all applicants meeting the conditions of enrolment and attendance receive the grant. The conditionality of the grant is also implemented in a way that is relatively efficient and cost effective and helps to confirm attendance.

✓ **Monetisation of school supplies.** When monetising school supplies, careful consideration of the integration of refugee students is required to ensure that refugees do not end up in a situation where they appear distinct from the host community.

✓ **Cash grants provided directly to the parents, caregivers or students.** Providing the cash directly to the households or the caregivers has proven an effective approach in Egypt in particular in terms of social cohesion and inclusion. For a limited number of specific protection cases, however, it may be better to support directly the schools.

✓ **Implement cash for education directly.** The shift in Egypt from having a partner providing cash assistance to the refugees to UNHCR was required to comply with UNHCR’s **Policy on Cash-Based Interventions**. With good planning and coordination, this transition has the potential to provide education partners with increased time and opportunities to scale up their support to the work with refugee communities and school management, improved monitoring of school attendance and close collaboration with schools and Ministry of Education on refugee access and retention.

✓ **Targeting for education.** The level of access to public education, the types of education institutions and the varying education costs, are all factors to consider in the design of a targeting strategy for cash grants for education. Clear communication on the targeting strategy, including on inclusion and exclusion, as well as functioning complaints and feedback mechanisms are critical. Timely provision of education grants at the beginning of the school year is crucial to reduce stress on children and

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\(^8\) The Minimum Expenditure Basket (MEB) is defined as what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost.
their families and increase the enrolment in schools.

✔ Communication on cash for education. The Egyptian context emphasises the critical importance of a strong and clear communications strategy, both with refugees and between partners. In particular, communication is important when it comes to the expectations of the refugees and in situations where there are changes to the assistance strategy. Any communication system should be based on a detailed understanding of how the model will work in practice in a particular context. For example, in a setting where it is common practice to own multiple SIM cards and change phone numbers regularly, relying only on SMS for critical announcements is not recommended.

✔ Monitoring and evaluation. Any education programme should incorporate a robust monitoring framework, including monitoring of access and retention as well as post-distribution monitoring (PDM) of the use of the cash grants. Conditionality may in some instances support monitoring activities. Considering the PDM data in the regular monitoring of programmes, and adjust activities accordingly, are key to the effectiveness of the cash grants.

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Nine-year-old Syrian Hadil enjoys the playground facilities at a UNHCR reception centre in the Egyptian port of Alexandria in 2016 as her family registered as refugees. Egypt became a major transit route and sanctuary for tens of thousands of Syrians fleeing their war ravaged homeland.