

# Response Analysis Tool:

Effective decision making on the use of CVA for education outcomes in emergencies.

# Acknowledgements

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**UNICEF** works in over 190 countries and territories to save children's lives, to defend their rights, and to help them fulfil their potential, from early childhood through adolescence. And we never give up.



# Glossary and acronyms<sup>1</sup>

**Cash and voucher assistance (CVA):** Programmes in which cash transfers or vouchers are directly provided to beneficiaries that can be used for goods or services.

**Cash for work:** Cash payments provided on the condition of undertaking designated work. Cash for Work interventions are usually in public or community work programmes.

**Cash transfers:** Provision of assistance in the form of money – physical currency or e-cash – to recipients (individuals, households or communities). Cash transfers are unrestricted in terms of use.

**Conditional cash transfer (CCT):** Cash assistance that is based on beneficiaries undertaking a specific action (e.g. enrolling in and/or attending school).

**Delivery mechanism:** The means of delivering cash or voucher transfers (e.g. mobile money transfer, cash in hand, cheque, ATM card, etc.) to beneficiaries.

**Digital payment or e-payment:** The digital transfer of money or electronic vouchers from the implementing agency to a recipient.

**Financial service provider:** An entity that provides financial services, including e-voucher companies, financial institutions (such as banks and microfinance institutions) and mobile network operators.

**Integrated programming, or ‘cash plus:’** Programming in which CVA is combined with other complementary modalities or activities.

**Market analysis:** Analysis of market information to understand how a market functions or how it has been impacted by an event or crisis.

**Minimum Expenditure Basket (MEB):** A minimum expenditure basket requires the identification and quantification of basic needs, items and services that can be monetized and are accessible in adequate quality through local markets and services. Items and services included in an MEB are those that households in a given context are likely to prioritize on a regular or seasonal basis. An MEB is inherently multisectoral and based on the average cost of the items composing the basket

**Modality:** The form of assistance, such as cash transfer, vouchers, in-kind, service delivery or a combination of these.

**Multi-purpose cash transfers (MPC):** Cash transfers (periodic or one-off) corresponding to the amount of money required to cover, fully or partially, a household’s basic and/or recovery needs. The term refers to transfers designed to address multiple basic needs of the household, including the needs of children, which might include education needs.

**Restricted transfer:** A transfer that has limits on the use of assistance by recipients. Restrictions apply to the range of goods and services that the assistance can be used to purchase, and the places where it can be used. Vouchers are restricted since they are inherently limited in where and how they can be used. In-kind assistance is also restricted. Cash transfers are unrestricted in terms of use by recipients.

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<sup>1</sup> Definitions from UNICEF (2018) HCT Programmatic Guidance, incorporating definitions from the Cash Learning Partnership ([www.cashlearning.org/](http://www.cashlearning.org/)). Definition for teacher incentives is from Snilstveit (2015).

**Sector-specific transfer:** A transfer that is designed to achieve sector-specific objectives by: 1) restricting what the transfer can be spent on (e.g. using vouchers for scholastic materials or transport); 2) clearly communicating to recipients the programme objective and intended use of the cash (e.g. to cover education expenditures or to offset income from child labour; this is called 'labelling'); 3) or attaching conditions of certain actions required of recipients (e.g. attendance in school).

**Social protection:** Actions carried out by the state or privately to address risk, vulnerability and chronic poverty. Social protection can include safety nets, social assistance/social transfers, labour market policies, social insurance and social services.

**Teacher incentives:** An intervention targeting teachers directly, providing payments to improve working conditions in schools and motivate attendance.

**Unconditional transfer:** Transfers provided without the recipient having to do anything in order to receive the assistance.

**Unrestricted transfer:** Transfers that can be used as the recipient chooses, i.e. no effective limitations are imposed by the implementing agency on how the transfer is spent.

**Vouchers:** A paper token or e-voucher that can be exchanged for a set quantity or value of goods or services. Vouchers are a restricted transfer.

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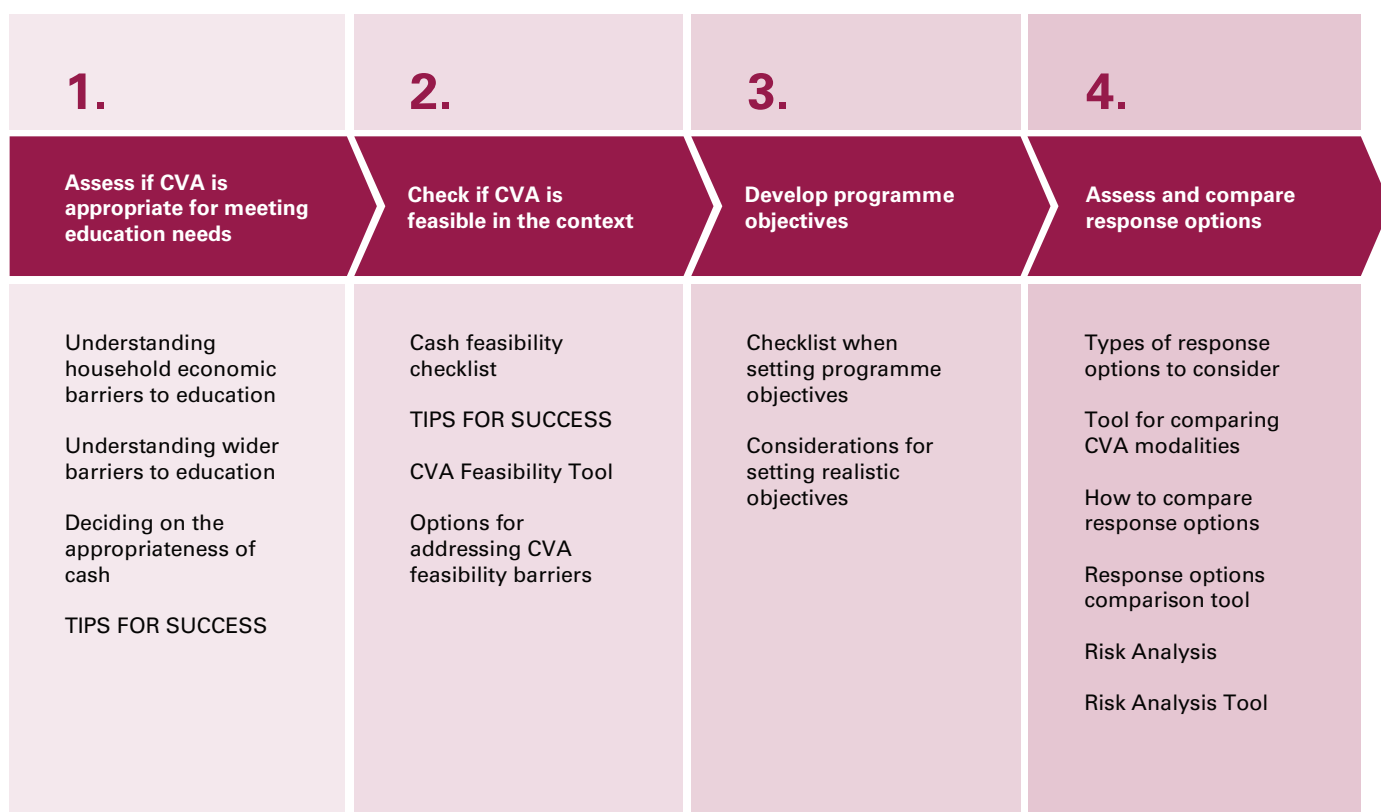
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## Overview of the Response Analysis Tool

Education stakeholders are increasingly recognizing the role that cash and voucher assistance (CVA) can play in meeting education objectives in emergencies. To achieve better results for children, in a more efficient and effective way, and in line with global commitments, UNICEF is scaling up use of CVA across all sectors in the organization, including education. UNICEF has developed this Response Analysis Tool to support scaling up of CVA in a way that maximizes education outcomes.

This Response Analysis Tool aims to equip education actors with guidance and tools to undertake effective response analysis, contributing to the design and implementation of quality, effective and consistent cash and voucher assistance (CVA) for education outcomes. Guidance is presented under four steps of the response analysis process.

**FIGURE 1: Overview of the guidance**





**What is Response Analysis?** Response analysis is a programme process that feeds into the design phase of assistance programmes. It enables practitioners to assess the feasibility and appropriateness of CVA and to compare relative pros and cons of different response options (both CVA and alternatives). It should be considered best practice by country teams in the design of any assistance programme, not only those providing cash assistance.

**Who is this Tool for?** the Tool's primary users are education actors seeking to engage in, design and implement CVA for education outcomes in emergencies. The tool is useful for education cluster coordinators – though supporting response analysis at the sector level often will not require as much in-depth guidance as is needed for programmes. The tool's secondary users are cash specialists leading on Multi-Purpose Cash (MPC) programmes or supporting education programme staff in designing CVA for education outcomes.

**What does this tool do?** The Tool aims to equip education actors with guidance and tools to undertake effective response analysis, contributing to the design and implementation of quality, effective and consistent cash-based responses for education outcomes.

For each step in the response analysis process it provides concise, practical guidance for education practitioners, illustrating key points

with programme examples, when relevant. It provides simple tools, tips and checklists of key considerations to support decision-making. Response analysis is an iterative process. While steps are set out in a linear fashion in this guidance, in practice more than one step can be completed in parallel and steps can be revisited. This Tool should be used in conjunction with your organization's policies, guidance, procedures and tools on CVA, needs and market assessments.

**What is not included?** Other generic guidance on response analysis for CVA programming is available. This Tool does not duplicate this, but focuses on specific actions, considerations and analyses that are important for education practitioners and with education outcomes in mind.

It does not provide guidance on *how* to conduct needs or market assessments or assess the capacity of financial service providers. Best practice guidance on these wider aspects can be found in the Further Guidance section. The Cash Learning Partnership's *Programme Quality Toolbox* is a useful reference. The GEC and its members will progressively develop guidance where gaps remain (such as for education market assessment).

## STEPS IN THE RESPONSE ANALYSIS PROCESS

- i. Assess if CVA is appropriate for meeting education needs.
- ii. Check if CVA is feasible in the context.
- iii. Develop programme objectives.
- iv. Assess and compare response options (modalities).

# STEP 1

## Assess if CVA is appropriate for meeting education needs

### CHECKLIST OF CONSIDERATIONS BEFORE STARTING CVA FOR EDUCATION

- i. Why are children not going to school?
- ii. On which education-related goods and services is the household spending money?
- iii. What is the average price of the identified items?
- iv. What are the wider economic needs of households?
- v. Which expenditures can households cover themselves?
- vi. Is CVA and other assistance being provided by others?
- vii. What are the community preferences for types of assistance?

## Analyse household economic barriers to education

Cash and voucher assistance helps households and individuals overcome financial barriers to accessing the goods and services they need. For CVA to be appropriate for meeting education needs, you must be confident that barriers to education are (at least partially) financial. This requires understanding and quantifying the issues described below.

- i. **Direct costs of education.** A household may require a range of expenditures in order to send children to school. While these vary by context, the most common education expenses are uniforms, learning materials,<sup>2</sup> school meals, tuition fees, exam fees, registration fees and costs of transport to and from school (see Figure 2). When households affected by emergencies cannot afford to pay for these, children may not be able to attend in school.

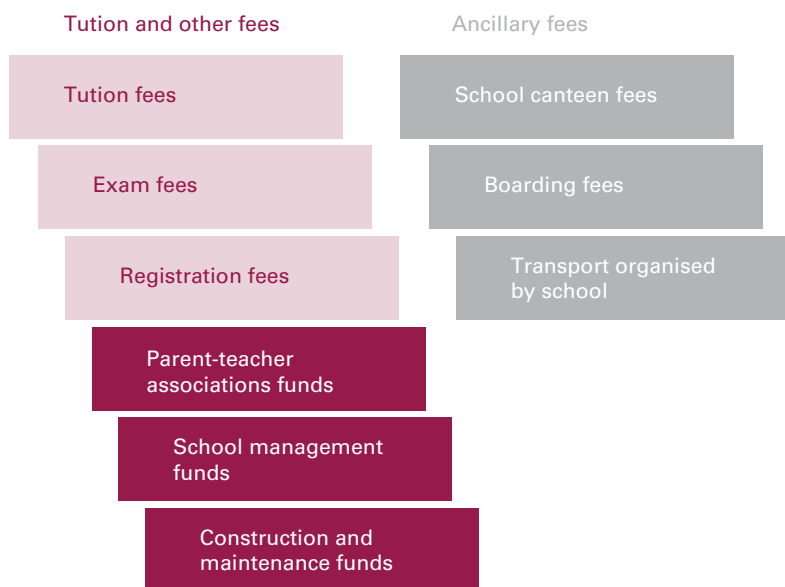
<sup>2</sup> Scholastic materials that it is common for the family to cover (such as pens, exercise books, some textbooks) – not wider classroom-based materials that the school is expected to provide.

**FIGURE 2: Typical education-related expenditures<sup>3</sup>**

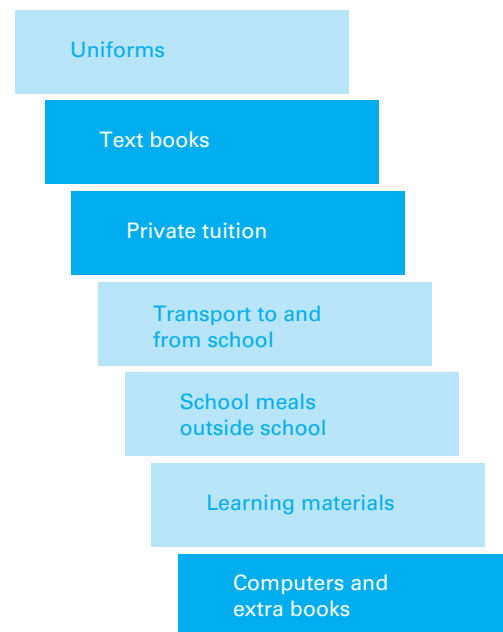
**Overview of household level education-related expenditures**

■ Items most commonly covered by Cash and Voucher Assistance

**PAYMENTS TO EDUCATIONAL INSTITUTIONS**



**PAYMENTS AND PURCHASES OUTSIDE EDUCATIONAL INSTITUTIONS**



ii. **Wider economic needs of households, and related opportunity costs of education.** People affected by emergencies tend to have many competing economic needs. While a wealth of evidence shows that families prioritize children’s education and invest in it when they have means to do so,<sup>4</sup> at the same time it is inevitable that families need to address basic survival needs, such as food and rent, before they can prioritize paying for education.

Furthermore, when basic needs are not met, households are more likely to rely on children for income generation. Building a comprehensive understanding of household economic needs and priorities is important to build confidence that CVA will be used for education and to identify any ‘opportunity costs’ of education for families reliant on child labour. Even in contexts in which

many of the direct costs of education are already being met (for example in schools managed by NGOs in camps), opportunity costs can still create barriers to children accessing education.

In Nigeria, a Joint Education Needs Assessment led by the Assessment Capacities Project found that economic insecurity was the single biggest barrier for out-of-school children in the conflict-affected northeast where insecurity affected access to livelihoods. The Needs Assessment found that the direct costs of schooling and the opportunity cost of not having the child’s labour available for farming or daily wage labour were critical issues to address.

(ACAPS, 2017)

<sup>3</sup> Cristescu (2018). These are typical expenditures for children in formal education. Exact types of and size of education expenditure will vary by context. For example, where the humanitarian community is providing services directly (such as in camps) certain direct expenditures may be reduced.

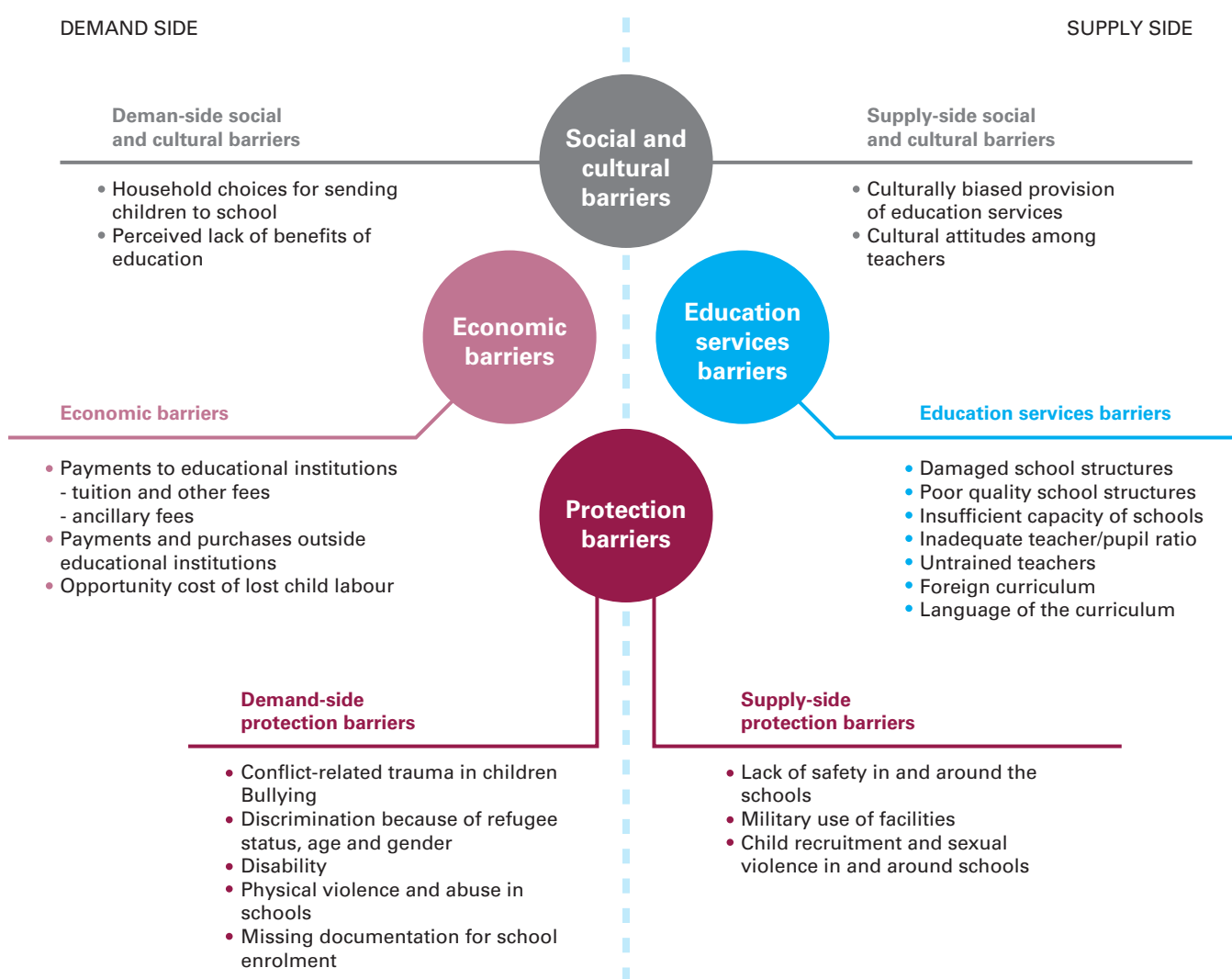
<sup>4</sup> UNICEF’s Business Case on the Use of CVA for Education in Emergencies provides further detail. Cristescu (2018).

- iii. **Economic needs of teachers.** Teachers are one of the most important factors determining student learning outcomes, especially in resource-poor contexts,<sup>5</sup> and are also part of the population affected by emergencies. Understanding whether a crisis impacts teacher access to salaries or places additional economic constraints on their households can highlight whether economic insecurity is leading to teacher absenteeism.
- iv. **Wider barriers to education.** A range of supply- and demand-side barriers can prevent children affected by crises from accessing education (see Figure 3).<sup>6</sup> While cash and voucher

assistance addresses economic barriers, it is important that analysis of the appropriateness of cash is based on a holistic understanding of the wider education needs in each situation. Issues to consider are listed below.

- i. If the wider barriers are not addressed for households, CVA cannot be as effective.
- ii. If supply-side or protection barriers exist, improving economic access alone could do harm, such as by undermining education service quality or by putting children at risk.
- iii. Identifying opportunities for integrated or multi-sector programming can maximize education outcomes.

**FIGURE 3: Demand- and supply-side barriers to education<sup>7</sup>**



<sup>5</sup> Snilstveit, et al. (2015).

<sup>6</sup> See the Global Education Cluster resource for details (Cristescu, 2018).

<sup>7</sup> Cristescu (2018).

In Afghanistan, UNHCR provided CVA to overcome financial barriers to education and support reintegration of returnees. Research found that distance to school, entrenched gender norms around girls' education and bureaucratic delays in receiving education certificates were not simultaneously considered and addressed, impacting on the effectiveness of the cash and voucher assistance.

(Harvey and Pavanello, 2018)

In DRC, a Multisectoral Rapid Needs Assessment included education needs. It estimated the number of children out of school, assessed infrastructure available and damaged, teachers available and trained, household means to pay for uniforms, learning materials, school fees and wider economic needs. This helped in the design of an integrated response with a multipurpose cash component.

(GEC, 2018)

## Analyse the appropriateness of cash

It is important to review whether CVA makes sense for education in the particular context and if other programmatic support is needed. Things to consider include: 1) Are cash and/or vouchers already being provided by other sources and for what? and 2) What types of

assistance have worked in the community and are acceptable to the community? **Tool 1: Assessing the appropriateness of CVA to meet education needs** in the annex section can be used to guide the analysis process.



## Tips for success when assessing if CVA is appropriate for meeting education needs

1. **Collaboration can provide access to the data you need.** Understanding household economic barriers requires analysing data on household economic vulnerability, an area out-

side typical needs assessments of the education cluster. There are several ways that education actors can access this data. Figure 4 below provides examples.

**FIGURE 4: How to access data on economic needs**

HOW TO ACCESS DATA	HOW IT IS USEFUL
Engage in multisector needs assessment	<ul style="list-style-type: none"> <li>• Avoids duplication of effort.</li> <li>• Allows assessments to be led by actors with comparative advantage.</li> <li>• Enables economic needs to be understood holistically by education / cash actors.</li> <li>• Can build a more representative picture of numbers of children (and teachers) in need and actual size of their economic needs.</li> </ul>
Use secondary data shared by the Cash Working Group or other clusters	<ul style="list-style-type: none"> <li>• Makes use of existing information to save time and avoid duplication of effort. Cross-sector Minimum Expenditure Basket calculations can be a reliable source of information on both household education-related and wider expenditures. NOTE: education-related expenditures will be included where education clusters have participated in the Minimum Expenditure Basket calculation; sometimes these education expenditures will have been estimated from expert opinion rather than calculated from primary data.</li> <li>• It will also often be presented as a household average rather than per child.</li> <li>• Pre-existing multi-sectoral assessment reports can give data on wider economic needs and income sources of households and capacity to cover education costs.</li> <li>• The Humanitarian Response Plan and Who is doing What, Where and When (4W) can show what economic (survival and education) needs are already or will be covered by others.</li> </ul>
Make use of Joint Education Needs Assessment data	<ul style="list-style-type: none"> <li>• Supply-side data collected as part of regular education needs assessments can shed light on possible economic barriers to education – for example, changes to enrolment and attendance for groups of interest, student-teacher ratio, salary structures, reasons for teacher dropout, etc.</li> <li>• Joint Education Needs Assessments collect perceptions about the main economic barriers households face in accessing education.</li> </ul>

In Turkey, NRC implemented a Multi-Sector Vulnerability Assessment to understand needs and vulnerabilities of Syrian refugees. Multiple sectors participated, supported by the cash and markets advisor. The assessment focused on Information Counselling and Legal Assistance (ICLA), Education and Food Security and collected data on demographic characteristics, economic needs, income and expenditure and protection risks.

(Smith, Mohiddin and Phelps, 2017)

In Bangladesh, a Joint Rapid Needs Assessment identified barriers to education for Rohingya refugees. These centred around lack of family income and reliance on child labour. Barriers were different for girls and boys. Boys mostly worked outside the home whereas girls were usually engaged in domestic work. Girls were also unable to afford menstrual hygiene products which prevented them attending school. Barriers increased for older children who were relied on for work.

(Education Sector and Child Protection Sub-Sector, 2017)

**2. If collecting primary data, get specialist support.** If insufficient secondary data is available on education-related expenditures or economic issues facing teachers, education actors can gather it directly. Seeking help from those with expertise in socioeconomic data collection and vulnerability analysis, including cash and markets specialists, social protection colleagues or organizations such as REACH and the Assessment Capacities Project, can improve the design of assessments and the interpretation of data. Depending on resources, this could be based on data from households, education facilities or expert consultations. Child protection colleagues can assist in supporting a child-friendly design that includes hard to reach groups, such as out-of-school children and adolescent girls.

**3. Disaggregation is useful.** If feasible, disaggregate data to analyse how education and wider economic needs vary by factors such as age, gender, school level, location, etc. This will help to identify groups with higher vulnerabilities and build greater understanding of how CVA can be effectively used. Typically, education costs increase at the upper primary, lower secondary and secondary levels.

**4. Always contextualize education economic needs.** Education economic needs may be different in a sudden onset crisis compared to a slow onset or chronic context or cross-border displacement. While some needs, like transport, will occur regularly, others will occur at the start of the school year or term. Understanding variations in need is important for effective decision-making on the use of CVA.



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## STEP 2

# Assess if a CVA programme is feasible in the context

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While often CVA will be feasible to implement, this will not be the case in all contexts, or to meet all education needs. Certain prerequisites must be in place. Determining the feasibility of CVA

requires analysing a range of assessment data and answering the following questions. If these can be answered positively, CVA is feasible.

### CVA FEASIBILITY CHECKLIST

1. Are the goods and services needed readily available through local markets?
2. Can CVA be delivered securely and quickly?
3. Can CVA be provided without creating protection risks for beneficiaries?
4. Is there political and community support for CVA?
5. Do agencies/partners have capacity to implement and monitor CVA or can this be built?

## Tips for success when assessing if CVA is feasible

1. **Coordinate with other cash actors to save time, reduce duplication of effort and effectively leverage expertise.** Feasibility analysis underpins all cash responses, meaning similar assessments are likely to have been carried out and can be shared by other clusters, agencies leading on wider cash responses or Cash Working Groups. Furthermore, while some of the data needed is specific to education programming, this does not mean that education actors necessarily need to lead the assessment. By coordinating with other actors that

have comparative advantage in such assessments, education-specific questions can be included in these. Multi-sector Market Assessments are an example of this.

2. **Take a consistent approach to data collection and analysis.** When education actors lead a market or other assessment it is important they ensure all partners and enumerators have a common understanding of the questions to answer, the information to collect and how this is to be recorded.



3. **Apply an education lens to feasibility analysis of MPC.** Education actors can also contribute information from any education market assessments that they lead to inform feasibility analysis of multi-purpose cash/multi-sector programmes led by other cash actors.

4. **Do what is good enough.** Do what makes sense within the time and resources available, focusing on the essential questions that give the confidence you need to move forward.

5. **Work with other departments.** Logistics and finance teams are best placed to lead assessments of markets and financial services, while child protection teams can contribute to protection analyses.

**Tool 2: CVA feasibility analysis** in the annexes lists what is important for education actors to know to make decisions on the feasibility of a CVA programme and where education actors can find the information they need.

While positive responses to the above feasibility questions means that CVA **will** be feasible, negative responses **do not necessarily mean that CVA will not be feasible**. As shown in Figure 5, there are different choices that can be considered by education practitioners to address CVA feasibility barriers.

**FIGURE 5: Options for addressing CVA feasibility barriers**

KEY QUESTIONS FROM CVA FEASIBILITY	ANSWER	WHAT DECISIONS COULD YOU TAKE?
<b>MARKETS:</b> Are required goods and services readily available at appropriate prices?	NO	Just decide CVA not feasible and consider in-kind response? OR, use CVA to meet needs for those goods/ services that are available?
<b>MARKETS:</b> Can schools effectively respond to any increased demand that will be created by the CVA?	NO	Just decide assistance is not feasible? OR, build capacity through new classrooms/teachers/ temporary learning spaces/double shifts?
<b>DELIVERY MECHANISM:</b> Can CVA be delivered securely and quickly?	NO	Just decide CVA not feasible and consider in-kind response? OR, approach FSPs to find ways to improve coverage/accessibility of relevant services?
<b>PROTECTION:</b> Can CVA be provided without protection risks for all types of beneficiaries?	NO	Just decide CVA not feasible and consider in-kind response? OR, Consider risk mitigation measures?
<b>COMMUNITY AND POLITICAL ACCEPTANCE:</b> Is there political and community support for CVA?	NO	Just decide CVA not feasible and consider in-kind response? OR, conduct advocacy and sensitization?
<b>CAPACITY:</b> Do agencies/partners have capacity to implement and monitor CVA?	NO	Just decide CVA not feasible and consider in-kind response? OR, build capacities?

## STEP 3

# Elaborate the programme objective

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The programme objective needs to be determined before possible response options to achieve this objective can be identified. As with any other education programme, the objective should include a clear statement of intent, highlight the need(s) that the programme will meet and

establish which group(s) in the affected population will be targeted. Objective setting should take into account needs assessment results and decisions on the appropriateness of CVA to develop a high-level theory of change for the intervention.

### PROGRAMME ELABORATION CHECKLIST

1. Do you need to address only the household's education-related economic needs or their wider economic needs? Is another CVA programme addressing wider economic needs of households?
2. Do you need to address only household financial barriers to education or other wider barriers to education?
3. Are there opportunities to make links with or align with existing programmes addressing 'supply side' barriers to education, to maximize outcomes?
4. Do you need to address economic insecurity of teachers as well as children?
5. Which children, specifically, are you aiming to help (in school versus out of school; girls versus boys; primary versus secondary aged; in which schools/locations)?
6. Are there factors (besides needs) that influence or constrain the scope or duration of your response (e.g. donor funding, capacities) and will this mean gaps in the response?
7. Are your desired objectives likely to be achievable for the different target groups and within the time and resources available?
8. How will these objectives be measured, given existing data validation systems?

## Considerations for setting realistic objectives<sup>8</sup>

- i. For children that are in school, CVA alone may prevent deterioration in education access indicators and promote a timely return to school following a shock.
- ii. CVA provided for a short time (one or a couple of months' duration) may be enough to overcome a temporary 'blip' in access to education caused by a temporary/timebound lack of income due to a crisis.
- iii. In protracted crises, or where economic vulnerability is a chronic issue, longer-term support through the school year, or for multiple years, is often needed to maintain attendance and ensure retention.
- iv. Out-of-school and older children tend to face greater barriers to accessing education. Achieving improvements in enrolment, attendance and retention for this group can require additional actions alongside financial support.
- v. Measuring learning outcomes is only relevant in the medium to longer term and when other wider barriers to quality education are addressed.
- vi. Programmes seeking to improving access to education in emergencies through CVA should aim to integrate protection where feasible, since: i) improving access of children to a predictable, safe environment is also an important objective of Education in Emergency programmes; and ii) this will help to avoid unintended protection risks.



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<sup>8</sup> UNICEF's *Business Case on the Use of CVA for Education in Emergencies* provides a summary of evidence to date.

## STEP 4

# Assess and compare response options

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There will be more than one possible way to achieve the desired education objective. Response options analysis involves considering and comparing possible response options (modalities) to determine which is the 'best fit' to meet the identified needs, within the time and resources available.

**Tool 4: How to compare response options** in the toolkit can help practitioners analyse potential responses.



# Types of response options to consider

## 1) CVA MODALITIES

There are a range of CVA modalities that education actors can use, each with advantages and limitations. Their respective value will depend on the context and needs to be met. Education actors should consider a range of possible modalities and their benefits and constraints. **TOOL 3: Comparison of CVA Modalities** in the Annexes highlights the pros and cons of various CVA modalities and key considerations for their use.

- Can make sense in the first phase of a response, or in short-term responses, when there is little time available to address things such as quantity and quality of education services.
- Can be useful for objectives of encouraging attendance and preventing drop out for those already in school.

### Benefits of more integrated programming

- Relevant when there are non-financial barriers to the impactful use of cash.
- Can support achievement of greater education outcomes but takes time and effort.
- Feasible in more stable contexts and when support will be provided longer term and when links to and ability to strengthen education services is possible.

## 2) CASH AS A STANDALONE PROGRAMME OR AS A COMPONENT OF AN INTEGRATED RESPONSE

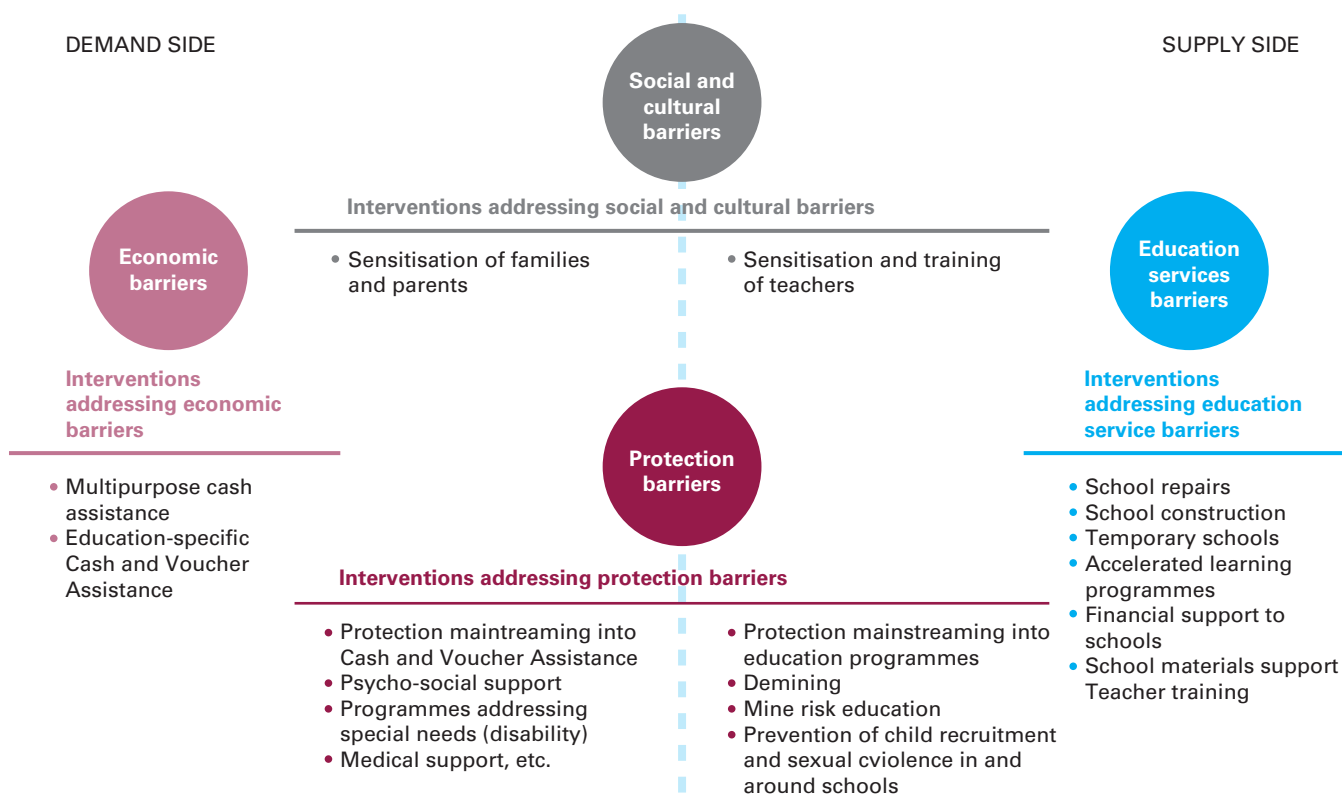
When comparing the merits of standalone CVA versus integrated approaches, the considerations below should be borne in mind.

### Benefits of standalone cash

- Can be an effective response where the education system is strong and/or when there are few wider barriers beyond economic barriers.

Integration of CVA into wider education and protection interventions, to address barriers on both demand and supply sides, is becoming increasingly used. Some typical examples are illustrated in Figure 6.

**FIGURE 6: Integrated programming in Education in Emergencies<sup>9</sup>**



<sup>9</sup> Cristescu (2018)

In Bangladesh, a joint rapid needs assessment of Rohingya refugees and poor host communities identified a range of barriers to education and protection needs. It recommended the below multi-sector approach.

- Financial support to households.
- Community mobilization activities to encourage school attendance.
- Flexible learning opportunities to improve access for disabled, adolescent girls and child labourers.
- Create a safe environment for girls' access to education facilities, including gender-segregated latrines, recruiting female teachers, and menstrual hygiene management interventions.

(Education Sector and Child Protection Sub-Sector, 2017)

### 3) **ALTERNATIVE MODALITIES TO CVA**

CVA may be appropriate to meet education objectives, but other modalities may be equally or more appropriate. When education-related expenses can be met through other means, these alternative modalities to CVA should also be considered. When comparing alternative modalities, the following key considerations should be borne in mind:

- *In-kind provision of scholastic and other supplies.* In some contexts, when the main need for CVA is only to help families cover the costs of certain materials (exercise books, stationery, textbooks), it may be possible to procure these more efficiently through the school (e.g. they may be procured more efficiently in bulk, taking advantage of economies of scale). If considering in-kind provision of scholastic materials, make sure that decisions are based on both considerations of efficiency and effectiveness. Will direct procurement and supply by education actors offer multiplier effects for local markets and will it accommodate preferences of families and children? When households face a wide range of education-related expenses (such as fees, scholastic materials, uniforms, transport), cash may be a better way to meet these diverse expenditures.

If *sanitary items* for girls are available in the market but are not a priority expenditure for heads of household, in-kind distribution of these items to girls may be best. Decisions should be based on consultations with girls on the items that would be provided, to avoid distribution of items that will not be used.

- *Direct payment of fees.* School grants (grants direct to schools) are also an effective way of covering tuition and exam fees. In contexts in which fees are the main economic barriers to education that households are facing, it might make more sense to use this modality, being more efficient than managing multiple, smaller transfers to households. It is in line with the principle of 'free education for all' and potentially contributes to more sustainable education outcomes in protracted crises. Care needs to be taken to ensure this does not exclude vulnerable cases (such as those that are socially marginalized).

School grants can be an alternative way to meet the financial needs of teachers, where grants are partly put towards teacher incentives. This may be preferable to using CVA for this purpose, where emerging national systems to manage salary payments and incentives are being developed, involving school management committees. To be effective, clear rules need to set out on the intended use of school grants and management committees need to have the capacity to manage funds effectively, with monitoring and controls to guard against fiduciary risk.



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## Tips for success when comparing response options

In Uganda, Save the Children's programme for out-of-school children refugees combines a cash transfer for fees, uniform and scholastic materials with in-kind provision of sanitary items for girls.

(Save the Children Uganda)

- Response options are not all mutually exclusive. It can be possible, and desirable, to combine several different modalities for the most effective results.
- When considering relevance to needs, preferences, capacities, cost-effectiveness and risks, take account of how preferences, risks and constraints can vary between different populations in the target groups of interest (e.g. age, gender, IDP/refugee/host, location, in school/out-of-school children). Different response options may be more appropriate for different groups.
- The analysis is about examining the respective trade-offs between the criteria and justifying which option(s) makes sense overall. Avoid selecting the cheapest option, rather focus rather on value for money: What does the option provide in terms of an effective, quality response?
- The perspectives of affected populations should be front and centre to response options analysis. When consulted, aid beneficiaries tend to place value on the accessibility, predictability, flexibility and value of assistance.
- Always bear in mind what assistance others are providing, and how. If existing delivery mechanisms exist for cash, it makes more sense to use cash than vouchers. If multi-purpose cash programmes already exist at scale, it makes 'cash for education' top ups more relevant.
- All interventions come with some risks. Cash and vouchers do not have greater risks compared to in-kind projects. While general potential risks were already considered during feasibility analysis, it is important at this stage to consider the specific risks of each of the modalities and mechanisms that are being prioritized. The key to effective programming is to identify and find ways to mitigate risks.
- Always contextualize and bear in mind the results of needs and feasibility assessments when defining response options. While information will always be incomplete and assumptions are an inherent part of response options analysis, base the selection on evidence and logical decision-making, avoiding overreliance on uninformed personal perceptions or selection of an option just because 'this is what we've always done.' Always state any assumptions in an explicit manner.
- Collaboration with other actors to understand the broader humanitarian response is essential for effective response options analysis.

## STEP 5

# Decide on the means of CVA delivery

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CVA for education needs can be delivered to beneficiaries in various ways. The chart below shows the main means of CVA delivery and things to keep in mind when using each type.





**OPTIONS FOR DELIVERY****CONSIDERATIONS FOR USE**

Link with a national social protection delivery system

- When national social protection programmes have good coverage in the affected areas and its delivery systems are robust, this can enable a more rapid and efficient roll out of CVA.
- Capacity assessments of the institutions and systems delivering national social protection programmes are important.
- Set up can take time (time for capacity assessments, to establish agreements, etc.) and is best done as part of emergency preparedness.
- This approach is more relevant for cash modalities than for vouchers.
- This approach is less relevant for teacher incentive programmes.
- The social protection programme's payment schedule might be difficult to adapt to the needs of an Education in Emergencies programme.
- With appropriate investments and time, this approach can contribute to strengthening national social protection systems; good for sustainability.

Use the humanitarian cash delivery platform of another actor providing CVA

- Avoids duplication of effort and creates efficiencies.
- Education actors are not required to manage all the operational systems for cash delivery.
- Using the same cash delivery systems makes it easier to align and top up multi-purpose cash programmes with cash-for-education grants.
- Needs clear agreements for data sharing between the agencies and strong management.
- Simplifies the cash delivery processes for beneficiaries.
- This approach is most relevant for cash rather than vouchers.
- The payment schedule for multi-purpose cash and cash for education programmes may vary – whether the platform can accommodate this should be assessed.

Implement a standalone delivery mechanism

- Requires time and resources to set up and effective operational systems and processes to manage.
- Will generally cost more to run than a platform shared across programmes.
- If existing delivery platforms are not functioning well/have barriers to access for the target group, this may be more appropriate.
- May be necessary in the case of vouchers (if the wider response is cash-based).
- The payment schedule can be tailored to the specific requirements of the education programme.

Deliver cash through schools

- Schools may need assistance to build their financial management capacity, open accounts, etc.
- Requires careful oversight and monitoring.
- Most relevant for paying teacher incentives and school-related cash for work, but it has also been used to pay households.

## STEP 6

# Risk Analysis

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When deciding on response options, a risk analysis is essential. The risk analysis should take account potential risks at programmatic, institutional and contextual levels. **Tool 5: Risk analysis (including risk and mitigation measures and a CVA risk matrix template)** in the annexes

provides details of common risks encountered with CVA programmes. The risk analysis should contextualize risks to identify those that are relevant in the context.



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## REMEMBER:

- Response analysis is an iterative process. While steps are set out in a linear fashion in this guidance, in practice more than one step can be completed in parallel, and steps can be revisited.
- Always contextualize the education expenditures incurred by households. Costs of scholastic materials, fees, and the need for transport, will vary between countries, location (urban versus rural; public versus private schools), and household (refugee versus host; primary versus secondary).
- Ideally, a response analysis is conducted across sectors. This includes response analysis undertaken as part of the Humanitarian Response Planning process, informing the development of the strategic and specific objectives of the response. If conducted only for education, understanding needs across sectors is still important for effective use of CVA for education outcomes.
- Barriers to CVA feasibility can change as they may be addressed over time. For example, as markets may recover following a crisis, or the wider actions of donors, governments and implementing agencies may mitigate risks of CVA or influence national policies around CVA. If CVA is not immediately feasible, this analysis should be revisited, especially in large-scale disasters or and protracted crises.
- Coordination with other sectors, cash working groups and agencies leading wider cash responses, and with logistics and finance departments internally, will increase efficiency and effectiveness of CVA feasibility analysis for education actors.
- The outcome of response options analysis does not have to be an 'either - or' decision. Cash can and should be provided alongside other modalities, for best education outcomes.
- Integrated programming takes time and money to set up but when the context allows for this it can help to generate stronger education outcomes.
- The population's needs, and therefore the most effective type(s) of assistance, will vary over time. Response options analysis can be revisited in different phases of the response, to identify new or additional programme options that fill gaps and address evolving needs.

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est et l'été  
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de jeunes  
leur l'été  
nd  
l'été

- La pluie
- Le soleil
- La penthère
- Le serpent
- Les super armes
- Le kamikaze
- Les sacs d'out
- L'explosion  
à l'école
- L'enlèvement  
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# Other tools and resources

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# Tool 1

## Assessing the appropriateness of CVA to meet education needs (supports Step 1)

CHECKLIST	WOULD CVA WORK?
<ul style="list-style-type: none"><li>• Do the affected population have to <b>pay for accessing education</b> goods and services?</li><li>• Which education goods and services do households with school-aged children have to pay for (list them)?</li><li>• Is economic insecurity and/or limited purchasing power restricting access to education?</li><li>• Is assistance being provided or planned by others to meet these needs (including education being factored into an existing or planned MPC)? Are there still gaps to fill in meeting these education expenses?</li></ul>	<p>If yes:</p> <p>CVA can be a way to help households access the goods and services listed.</p>
<ul style="list-style-type: none"><li>• Do households with school-aged children have other <b>unmet basic needs</b>, such as food, water, shelter, health (list them)? What expenditures do households prioritize?</li><li>• Is economic insecurity/limited purchasing power limiting access to these other basic needs?</li><li>• Are children being pulled out of school to work to meet these needs?</li><li>• Is assistance being provided or planned by others (e.g. an existing or planned MPC)? Are there still gaps to fill in meeting these basic needs?</li></ul>	<p>If yes:</p> <p>Consider the need to cover more than just education expenditures in CVA.</p>
<ul style="list-style-type: none"><li>• Is the emergency <b>affecting salaries of teachers</b> or displacing them?</li><li>• Is this leading to <b>reduced attendance/drop out</b>?</li><li>• Are teachers and their families <b>struggling to meet basic needs</b> and/or having to look for other work to meet these needs?</li></ul>	<p>If yes:</p> <p>Consider including teachers in selection for support through CVA.</p>



## CHECKLIST

## WOULD CVA WORK?

- Are there other **demand-side barriers** that lead children to drop out of school? (such as perceptions of education, cultural norms and practices for girls or boys like early marriage, work).
- Is assistance being provided or planned by others? Are there still gaps to fill in addressing these attitudes and practices?
- Is it possible to address this barrier within the timeframe of the emergency?

If yes:

Consider the need for behaviour change communication and other activities to support transformation of community norms, alongside CVA.

- Are there **barriers to education services** that stop children affected by the crisis from accessing school? (such as lack of space, lack of trained teachers, limited supplies)
- Are these caused or increased by the crisis?
- Is the education response being provided or planned by others? Are there still gaps to address?
- Is it possible to address this barrier within the timeframe of the emergency?

If yes:

Consider the need for activities to build capacity and quality of the education system alongside CVA.

*If barriers are not addressed, consider the risk that CVA alone will overburden the education system.*

- Are there **protection barriers** that stop children affected by the crisis from accessing school? (such as risks en route to school, physical safety of children at school, bullying, violence, SGBV, discrimination)?
- Are these caused or increased by the crisis?
- Are protection actions being provided or planned by others? Are there still gaps to address?
- Is it possible to address this barrier within the timeframe of the emergency?

If yes:

Consider the need for child protection programming alongside CVA.

*If barriers cannot be concurrently addressed, CVA (especially CCT) may expose children to protection risks.*

# Tool 2

## CVA feasibility analysis (supports Step 2)

FEASIBILITY ANALYSIS	CVA FOR EDUCATION CAN BE FEASIBLE IF:	WHAT WE NEED TO KNOW	GETTING THE INFORMATION NEEDED	EXAMPLES FROM EDUCATION PROGRAMMES
<p>Are the goods and services needed readily available through local markets?</p>	<ul style="list-style-type: none"> <li>• Education-related goods and services are readily available in local markets at appropriate prices (scholastic materials, uniforms/ clothing, transport).</li> <li>• Sanitary items required by adolescent girls are readily available in local markets at appropriate prices.</li> <li>• Schools can effectively respond to the increased demand that will be created by the CVA (i.e. they are able to take on new students).</li> </ul>	<p><b>For scholastic materials, uniforms/clothing, transport, sanitary items</b></p> <ul style="list-style-type: none"> <li>• Did the market system work well before the emergency?</li> <li>• Has the crisis affected the market – is it functioning normally?</li> <li>• Can households with school aged children easily and safely access the market?</li> <li>• Do retailers/service providers provide the required items/ services?</li> <li>• Are these market actors able and willing to respond to increased demand by beginning to provide, or increasing provision, of these items/services?</li> <li>• Are markets competitive (fair prices)?</li> <li>• Are prices likely to increase (due to CVA, seasonal, or other factors)?</li> </ul> <p><b>For schools</b></p> <ul style="list-style-type: none"> <li>• Can schools accommodate existing students?</li> <li>• Do schools have the capacity to take in new students?</li> <li>• If not, can education services be quickly supported to respond to demand, increase capacity and fill gaps?</li> </ul>	<p><b>For scholastic materials, uniforms, sanitary items</b></p> <ul style="list-style-type: none"> <li>• Cash Working Group/ clusters leading on basic needs programming can share any secondary data sources covering some elements of markets analysis that are needed.</li> <li>• Multi-sectoral market assessments across clusters, such as the Joint Rapid Assessment of Markets (JRAM), can include education needs.</li> </ul> <p><b>Transport</b></p> <ul style="list-style-type: none"> <li>• The livelihoods cluster or Cash Working Group may have secondary data and can provide technical support to assessment design.</li> </ul> <p><b>Schools</b></p> <ul style="list-style-type: none"> <li>• The education cluster will lead this as part of the Joint Education Needs Assessment and can share results with the Cash Working Group.</li> <li>• Schools can also be included as services provider in rapid market assessments.</li> </ul>	<p>In Uganda, WFP led a multisector market assessment on behalf of actors planning CVA for food, basic needs and education. It included scholastic materials.</p> <p>In Iraq, a Joint Rapid Assessment of Markets was led by the Cash Working Group, with support of REACH; education markets were not included as education was not included in the MEB, on which the assessment was based.</p> <p>In Iraq, NRC led a transport market assessment to understand the options for children to get to school, including use of taxis, minibus and school bus.</p>

FEASIBILITY ANALYSIS	CVA FOR EDUCATION CAN BE FEASIBLE IF:	WHAT WE NEED TO KNOW	GETTING THE INFORMATION NEEDED	EXAMPLES FROM EDUCATION PROGRAMMES
<p>Can CVA be delivered securely and quickly?</p>	<ul style="list-style-type: none"> <li>Financial service providers can quickly deliver CVA to caregivers/children/teachers.</li> <li>Existing social protection delivery systems reach or can be expanded to reach the households/children of interest.</li> <li>Schools are willing and able to distribute CVA to teachers or children.</li> <li>The government's payroll for teachers can be used to deliver teacher incentives.</li> </ul>	<ul style="list-style-type: none"> <li>How well developed are financial services in the affected areas?</li> <li>Are these services functioning post disaster?</li> <li>Is there already a delivery platform set up for humanitarian CVA, can others join it?</li> <li>What delivery mechanisms are used to deliver government social protection payments in the affected areas?</li> <li>How well does this function in normal times, and is it functioning post disaster?</li> <li>Is this social protection payment mechanism accessible to the target group including women, and potentially children?</li> <li>Do schools already have bank accounts for transfer of funds, or could they open a mobile money account?</li> <li>Are school committees well equipped to manage financial transactions?</li> <li>Can humanitarian funds be transferred through the government teacher payroll?</li> <li>Can new cases be added to the government's payroll/ will it exclude certain individuals or locations?</li> <li>What controls can be put in place to minimize financial risks?</li> </ul>	<p><b>Delivery through Financial Service Providers/social protection systems</b></p> <ul style="list-style-type: none"> <li>The Cash Working Group, and agencies already working with social protection systems, can share existing</li> <li>mapping and assessment of the main money transfer mechanisms.</li> <li>There may already be CVA delivery platforms used by multiple agencies, that education actors can just join.</li> </ul> <p><b>Schools/government payroll</b></p> <ul style="list-style-type: none"> <li>Engage your Finance team to consult with the education authorities and (where they exist) their partner banks.</li> </ul>	<p>In Lebanon, when designing their cash for education programme, UNICEF was able to join WFP's existing cash delivery platform, avoiding extensive feasibility assessments and creating efficiencies.</p> <p>In Somalia, schools did not have bank accounts, so education partners used the mobile money payment platforms used on other CVA programmes to deliver teacher incentives.</p> <p>In South Sudan, the EUD could use the payroll on the government's CCT programme to transfer teacher incentives. UNICEF is paying teacher incentives to volunteer teachers that are not on the government payroll, so they mapped Financial Service Providers and delivered CVA through a parallel system.</p>

FEASIBILITY ANALYSIS	CVA FOR EDUCATION CAN BE FEASIBLE IF:	WHAT WE NEED TO KNOW	GETTING THE INFORMATION NEEDED	EXAMPLES FROM EDUCATION PROGRAMMES
<p><b>Can CVA be provided without creating protection risks for beneficiaries?</b></p>	<p>Collecting CVA from pay out points of Financial Service Providers or schools does not put caregivers or children at risk.</p> <p>Accessing markets for scholastic materials/clothing/sanitary items does not put caregivers or children at risk.</p> <p>Taking transport to school does not put children at greater risk.</p> <p>Schools are safe to access and provide protective learning environments.</p>	<ul style="list-style-type: none"> <li>• Will using markets for educational goods and services expose beneficiaries to new or heightened protection risks (violence, coercion, PSEA)?</li> <li>• Will these risks vary due to factors such as gender/age/ethnicity?</li> <li>• Can cash be delivered safely and securely without exposing households to protection risks?</li> <li>• Can children easily and safely access schools?</li> <li>• Is CVA likely to cause conflicts or tensions in school or in communities?</li> </ul>	<p><b>Risks of accessing markets and cash</b></p> <ul style="list-style-type: none"> <li>• Engage with the Cash Working Group and</li> <li>• Protection Cluster to collect secondary data on common CVA related protection risks and how others are managing these.</li> <li>• Include protection related questions in education-specific market assessments and assessment of school-based cash delivery.</li> </ul> <p><b>Protection risks in school</b></p> <ul style="list-style-type: none"> <li>• Make use of existing protection analyses of the Protection and</li> <li>• Education Clusters such as identified in the ‘safe schools’ action plan, or Child Rights Situation Analysis, and share results with the Cash Working Group.</li> <li>• Consult Protection experts within your organization, or the Protection Cluster.</li> </ul>	<p>In Iraq, NRC’s school transport market assessment included assessment of possible PSEA issues in the journey.</p>
<p><b>Is there political and community support for CVA?</b></p>	<p>Government authorities and communities accept use of CVA to meet education needs.</p>	<ul style="list-style-type: none"> <li>• Does government (including Ministry of Education) support humanitarian CVA/ teacher incentives?</li> <li>• Does the government (including Ministry of Education) have concerns about use of cash modalities, including teacher incentives? Is cash already included as a component of the wider response, or was it part of an education response in previous emergencies?</li> <li>• Do any cash-based social protection programmes target, or otherwise cover, school-aged children and their education needs?</li> <li>• Are, or could, those in need of support for education be included in these programmes, and are there any groups that are excluded (e.g. adolescents/refugees)?</li> <li>• Are communities, and community leaders, receptive to cash?</li> <li>• What modalities do families with school aged children prefer?</li> <li>• Have families with school aged children received CVA before?</li> </ul>	<ul style="list-style-type: none"> <li>• Engage with the Cash Working Group to understand the government’s general position on CVA and community experience and preferences.</li> <li>• Consult with Education authorities directly to understand their experience, opinion and concerns. Engage with Humanitarian Programme Cycle focal points to see whether community perceptions of the type of assistance received are included in the Humanitarian Response Plan monitoring framework. Engage with Humanitarian Programme Cycle focal points to explore whether relevant information has been collected through the Multi-sector Needs Assessment.</li> </ul>	<p>Save the Children analysed feasibility of doing cash grants for school supplies in Nigeria. Information from the Cash Working Group showed that the government were reluctant to use cash in some northern states due to concerns of aid diversion to insurgents.</p>

FEASIBILITY ANALYSIS	CVA FOR EDUCATION CAN BE FEASIBLE IF:	WHAT WE NEED TO KNOW	GETTING THE INFORMATION NEEDED	EXAMPLES FROM EDUCATION PROGRAMMES
<p>Do agencies have capacity to implement and monitor CVA or can this be built?</p>	<p>Education actors and their partners are capable of designing and implementing CVA directly.</p> <p>Education actors can collaborate with other cash actors and make use of their expertise and operational systems.</p>	<ul style="list-style-type: none"> <li>• Do education actors have sufficient operational and technical capacities to implement a CVA programme?</li> <li>• If not, can CVA specialists from inside your organization, or in the Cash Working Group, contribute to programme design?</li> <li>• If not, can operational systems of other humanitarian cash actors be used? Is the education cluster part of the Cash Working Group? Are there existing country standards for MEB/transfer values that can be used? Is the government able to lead, or support, implementation of a humanitarian CVA programme through its social protection system?</li> <li>• Do schools have capacities to fulfil any responsibilities (e.g. targeting, monitoring), and could these be built?</li> </ul>	<ul style="list-style-type: none"> <li>• Engage with the Cash Working Group to understand what common standards, tools and other technical resources exist and which other cash actors can lead and support technical design.</li> <li>• If a common CVA delivery platform exists, internal operational capacity is less of an issue.</li> <li>• Consult with Education authorities directly to understand their capacities and concerns.</li> <li>• Undertake honest self-assessment of internal capacities using the Cash Learning Partnership's Organizational Cash Readiness Tool (OCRT)<sup>10</sup> or similar tool.</li> </ul>	<p>In Lebanon, on the cash for education programme, UNICEF made use of the operational systems of WFP and UNHCR.</p>

<sup>10</sup> [www.cashlearning.org/downloads/calp-ocrt-instructions-web.pdf](http://www.cashlearning.org/downloads/calp-ocrt-instructions-web.pdf)

## Tool 3

# Comparison of CVA modalities (supports Step 4)

CVA MODALITIES	BENEFITS	LIMITATIONS	CONSIDERATIONS FOR USE
Multi-purpose cash (MPC)	<p>This modality can be used by households to simultaneously cover education and other expenditure needs.</p> <p>Efficient and effective way of delivering assistance to meet a range of diverse needs.</p> <p>Allows beneficiaries to make informed decisions on how to use cash in the best interest of their children.</p> <p>Can be effective in meeting basic education needs, and supporting school attendance, especially when education costs are included in the Minimum Expenditure Basket.</p> <p>Can achieve some education outcomes without requiring links with education services.</p>	<p>While families often prioritise children’s education, if funding is constrained and the transfer value doesn’t cover the full needs gap, this will limit education outcomes as survival needs will be prioritised.</p> <p>Can be difficult to factor in the real education costs per school-aged child as MEBs for MPC tend to be compiled per household.</p> <p>Can be challenging (though not impossible) to adjust transfer value and schedule to accommodate irregular expenses occurring at the start of the school year.</p> <p>To date these have not been designed in a way that links with education services, making it difficult to monitor education outcomes.</p>	<p>A useful ‘first line’ cash grant to cover basic survival needs of children. Most relevant for short term consumption smoothing to prevent dropout of those in school and prevent child labour.</p> <p>Can be used to achieve some education outcomes in fluid humanitarian emergency contexts where education services are weak or cannot be strengthened in a timely manner.</p> <p>If education expenses vary significantly for different target population groups, a separate cash for education grant may be better.</p>

CVA MODALITIES	BENEFITS	LIMITATIONS	CONSIDERATIONS FOR USE
<p>Sector-specific transfer (i.e. cash given 'for education')</p>	<p>Can be designed to cover the education needs per child (rather than an average per household) and can more easily vary the transfer value according to needs of different groups.</p> <p>Is easier to align transfer value and payment schedule with when expenses are incurred, according to the school calendar, for stronger chance of education outcomes.</p>	<p>Does not address other survival needs of households requiring coordination of the grant with other assistance to maximise chance of achieving education outcomes.</p> <p>Multi-sector responses will generally be more cost effective than single sector responses (although this depends on the design of the intervention).</p>	<p>Useful in more stable contexts where linking with, and strengthening education services / addressing protection concerns is more feasible.</p> <p>Can potentially achieve better outcomes for OOSC and other more vulnerable groups/ for – where they are implemented to a medium to longer period of time. Very relevant in protracted contexts.</p> <p>Will often be more effective when provided as a top-up to other cash assistance covering basic needs, maximising ability of households to use the education-specific transfer for its intended purpose.</p>

CVA MODALITIES	BENEFITS	LIMITATIONS	CONSIDERATIONS FOR USE
<p>Conditional Cash Transfer (CCT)</p>	<p>Can potentially help in situations where other demand side barriers to education exist besides economic ones (negative attitudes to investing in education/poor understanding of the value of education).</p> <p>It may be easier to gain political support for transfers linked with specific Responsibilities.</p>	<p>Evidence on added value of conditions for achieving education outcomes inconclusive, while UCTs and 'soft conditions' or labelling are also proven to be effective.<sup>12</sup></p> <p>Undermines principles of human dignity, equity and non-discrimination.</p> <p>May penalise the most vulnerable, who are least able to comply with conditions (due to poverty, distance, supply side constraints, disability, discrimination, language barriers, etc).</p> <p>Can create opportunity for abuse of power by those monitoring and enforcing conditions.</p> <p>Monitoring compliance is administratively and financially costly, making transfers less efficient.</p> <p>Enforcing and monitoring compliance can also overburden education services and can be reported inaccurately.</p> <p>Where protection risks exist in the school environment, enforcing conditions can put children at risk, as vulnerable households must continue to send their child in order to access the money.</p>	<p>Unconditional CVA are increasingly preferred in humanitarian contexts, because of the greater flexibility they offer.</p> <p>Conditions will not make sense and will cause harm where services have been weakened by the crisis or where absorption capacity of education services is limited.</p> <p>They are not useful when CVA is provided for a short time period and when the programme is not directly engaging with the education service.</p> <p>In high threat environments, physical access to monitor compliance may be limited.</p> <p>In places where there were wider demand side barriers to accessing education, conditions may be useful (providing that risks of enforcing conditions mentioned above have been adequately assessed). However, using 'soft conditions', or labelling (i.e. providing clear messages on the objective of the transfer on an unconditional programme) is also proven to be effective.</p>

<sup>11</sup> [https://web.stanford.edu/~pdupas/Morocco\\_Tayssir\\_LCT.pdf](https://web.stanford.edu/~pdupas/Morocco_Tayssir_LCT.pdf)



CVA MODALITIES	BENEFITS	LIMITATIONS	CONSIDERATIONS FOR USE
<p>Voucher</p>	<p>Can ringfence education expenditures to ensure funds used for their intended purpose in contexts where other basic needs are not being met. Can be a cheaper, faster, more flexible alternative to in-kind provision of education goods or services.</p> <p>Can provide greater protection in insecure contexts, or in cases where transfers are delivered direct to children.</p> <p>Have been used for both education goods (scholastic materials, uniforms) and services (transport, fees).</p>	<p>If few traders are included in the programme, vouchers can lead to monopolistic behaviour by traders, increasing prices for beneficiaries.</p> <p>Restricts choice and flexibility for beneficiaries, reducing effectiveness.</p> <p>In comparable contexts, cash is consistently more efficient and less logistics-heavy to deliver than vouchers.</p> <p>If people need cash for more urgent needs, they may sell vouchers.</p>	<p>Generally, cash without restrictions will be preferable but in specific contexts such as where there is justifiable concern about the need to 'ringfence' education expenditure, or cash presents security risks, vouchers can be considered.</p>
<p>Teacher incentives</p>	<p>Effective at improving attendance of teachers in contexts where salaries are poor/unpaid due to the crisis.</p>	<p>Attendance does not guarantee time spent teaching/quality of teaching.</p> <p>Exit strategies can be problematic.</p>	<p>Can be appropriate where i) there is no government system or ii) where it doesn't have the ability to take on everyone.</p> <p>Best combined with monitoring of time on task and other actions to improve teaching quality.</p>
<p>Cash for work</p>	<p>Can enable community management of needed improvements and renovations of school facilities post-disaster.</p>	<p>Can be an inefficient use of resources.</p> <p>Construction by unskilled workers can lead to poor quality results.</p>	<p>Should always be complemented by appropriate training and overseen by technical experts.</p>

# Tool 4

## How to compare response options (supports Step 4)

Existing toolkits on cash provide examples of matrices that can be used to compare response options.<sup>11</sup> Using a matrix rather than decision tree tool is recommended since it encourages comparison of a range of response options and allows for selection of multiple modalities that might be the most effective for meeting needs. Response options analysis is not always about making ‘either or’ judgments.

This matrix can be used to quickly brainstorm the respective advantages, disadvantages and feasibility of potential programme options, comparing against a range of judgement criteria. Criteria can vary according to context and should be set by team members involved in the analysis. As a guide, commonly used criteria, and questions relevant for education actors, are outlined here.

CRITERIA	CONSIDERATIONS	EXAMPLES FROM EXPERIENCE
Beneficiary needs, preferences and capacities	<ul style="list-style-type: none"> <li>Does the response option align with the modality preferences expressed by caregivers/teachers?</li> <li>Will your target groups be able to effectively access assistance provided in this way (e.g. will it be convenient, timely, will they need training, will they trust the service provider)?</li> <li>Will this option allow beneficiaries to address their priority needs as defined by them (or are those needs to be met some other way)?</li> </ul>	NRC Myanmar distributed vouchers for students’ school items. Students preferred vouchers to in-kind assistance but said cash would have given more negotiation power in the market.
Cost efficiency	<ul style="list-style-type: none"> <li>What is the cost associated with delivering the response option?</li> <li>Which features of the response option are influencing cost efficiency (the modality, the scale of the response, the size of the transfer, the delivery channel).</li> <li>How much will it cost to monitor conditions?</li> </ul>	UNICEF Lebanon compared the efficiency of different response options meeting the costs of school transport. This found that cash grants to children for transport on local buses was far more cost efficient than managing a school bus fleet.

<sup>12</sup> For example, the Red Cross Cash in Emergencies Toolkit includes matrices for response options analysis. See <https://cash-hub.org/guidance-and-tools/cash-in-emergencies-toolkit/response-analysis>.

CRITERIA	CONSIDERATIONS	EXAMPLES FROM EXPERIENCE
<p><b>Cost effectiveness</b></p>	<ul style="list-style-type: none"> <li>• Can the response option be implemented in a timely fashion?</li> <li>• Does the response option provide flexibility and choice to beneficiaries?</li> <li>• Can transfer value be set as needed?</li> </ul>	<p>In the response to political and economic crisis in Venezuela, UNICEF’s response analysis compared the cost efficiency of cash transfers versus school feeding. Cash was a more cost-efficient way to deliver the assistance but would have been less effective at generating outcomes at the household level due to effects of hyper-inflation. In DRC, cash was found to be a more cost-effective response option than vouchers as it allowed assistance to meet the needs of beneficiaries in a flexible way according to their changing needs, which ultimately increased the likelihood of paying school fees.</p>
<p><b>Monitoring</b></p>	<ul style="list-style-type: none"> <li>• Will the response option allow for monitoring of education outcomes - enrolment, attendance, retention, learning (in integrated programmes)?</li> <li>• Can they be estimated another way?</li> <li>• In the case of conditional cash transfers, can conditions be effectively monitored?</li> </ul>	<p>In UNICEF’s Conditional Cash for Education (CCTE) programme for refugees in Turkey, education attendance was monitored by schools and data shared with the government’s social assistance information system.</p>
<p><b>Capacity of implementers and operational feasibility</b></p>	<ul style="list-style-type: none"> <li>• Does your organization have the capacity and resources (staff, expertise, systems) to design and implement this response option in an effective and timely fashion?</li> <li>• Can capacities be built in time?</li> <li>• Do implementers (e.g. education authorities, social protection providers, actors managing shared cash delivery platform) have capacity and resources to implement their responsibilities in an effective and timely fashion?</li> </ul>	<p>In UNICEF’s CCTE programme for refugees in Turkey, UNICEF provided technical assistance to the Ministry of Education to ensure that attendance data from refugee students in Temporary Education Centres could also be captured in the social assistance information system.</p>
<p><b>Risks and mitigation measures</b></p>	<ul style="list-style-type: none"> <li>• What types and levels of risk does the response option pose?</li> <li>• Can the worst risks be effectively managed?</li> <li>• Will the response option create new or exacerbate existing protection risks for children?</li> <li>• Can these be effectively mitigated?</li> </ul>	<p>Save the Children’s education and child protection programme in Jordan had clear procedures to follow for staff of partners, to reduce risk of harm.</p>

# Tool 5

## Risk analysis tools (supports Step 6)

### Risks and mitigation measures

	TYPE OF RISK ON CVA PROGRAMMES DESIGNED FOR EDUCATION OUTCOMES	SPECIFIC TO CVA?	MITIGATION
Contextual	Emergency restricts security/access	No, can be a challenge on in-kind distribution.	<ul style="list-style-type: none"> <li>Continually monitor the operational context.</li> <li>E-payment mechanisms can be easier to implement in contexts of insecurity, where the infrastructure for these functions well.</li> <li>Employ third party monitors.</li> </ul>
	Inflation risks caused by external factors e.g. currency devaluation.	Inflation can also affect procurement of in-kind distribution.	<ul style="list-style-type: none"> <li>Monitor prices of education-related goods and services.</li> <li>Devise a contingency plan for what to do when inflation and loss of purchasing power occurs (adjust transfers value, shift modality).</li> </ul>
Programmatic	Collecting CVA exposes caregivers/children to insecurity risks.	No, can be a challenge on in-kind distribution.	<ul style="list-style-type: none"> <li>Use payment mechanisms that</li> <li>give beneficiaries flexibility in when and where to collect CVA.</li> <li>E-payment mechanisms can afford some secrecy.</li> <li>Involve community/school when deciding on secure distribution sites.</li> <li>Only distribute CVA directly to children as a means of last resort and after careful consultation with Child Protection colleagues.</li> </ul>
	CVA contributes to inter-household (on who benefits) or intra household conflicts (on how CVA is used).	Can also be negative social impacts on in-kind programmes, though can be higher on CVA.	<ul style="list-style-type: none"> <li>Invest in strong communication.</li> <li>Use clear, fair and verifiable beneficiary targeting criteria.</li> <li>Implement complaints and feedback mechanisms and protection monitoring.</li> <li>Include protection questions in post-distribution monitoring.</li> </ul>
	Cash is spent on other needs / vouchers resold by beneficiaries.	No, in-kind assistance can also be resold.	<ul style="list-style-type: none"> <li>Vouchers can be used to restrict expenditure (though these can also be resold).</li> <li>Design programme based on good understanding of households' wider needs and priorities.</li> <li>Sensitization on intended use.</li> </ul>

	TYPE OF RISK ON CVA PROGRAMMES DESIGNED FOR EDUCATION OUTCOMES	SPECIFIC TO CVA?	MITIGATION
Programmatic	Attending school exposes children (and care givers) to protection risks.	No – risks are inherent in the school environment; but enforcing conditions (CCT) can increase exposure.	<ul style="list-style-type: none"> <li>• Protection risk assessment.</li> <li>• Implement CVA as part of integrated education and protection programming.</li> <li>• MPC programme implementers coordinate with Education and Protection clusters implementing Safe Schools initiative.</li> <li>• Implement measures to monitor and address risks (complaints and feedback mechanisms; case management).</li> </ul>
	Collecting payments from Financial Service Providers or schools exposes caregivers (or children) to protection risks (coercion / exploitation / fraud / discrimination)	No, could also occur on in-kind distributions.	<ul style="list-style-type: none"> <li>• Consult child protection experts on measures to reduce risks for child headed households. Monitor distribution process to ensure schools/ agents adhere to agreed process/standards. PDM of beneficiaries to check if they were charged, harassed, etc.</li> <li>• Implement an independent complaints mechanism that caregivers/children can access.</li> </ul>
	Monitoring attendance on CCT overburdens teaching staff, or data is not inputted, delaying payments.	Yes	<ul style="list-style-type: none"> <li>• Assess capacity of school administration systems.</li> <li>• Consider labeling/soft conditions.</li> <li>• Develop/improve EMIS.</li> <li>• Sensitization, or incentives, for teachers to report on attendance.</li> </ul>
	Inflationary risks caused by the programme	No – can also occur on in-kind distributions.	<ul style="list-style-type: none"> <li>• With vouchers, ensure that as many traders/ service providers as possible are participating, to help ensure a competitive market.</li> <li>• Monitor prices of education items and services.</li> </ul>
	Cash increases demand for education and overburdens schools, impacting on quality of education.	No – other measures that increase enrolment can have same effect.	<ul style="list-style-type: none"> <li>• School capacity assessment Integrate CVA into wider Education in Emergencies programming, addressing education system capacity gaps.</li> </ul>
Institutional	Risk of corruption/ diversion (ghost beneficiaries/ schools divert funds).	No - could be a risk on an in-kind distribution.	<ul style="list-style-type: none"> <li>• Oversight and checking of beneficiary lists.</li> <li>• Clear SOPs and financial controls.</li> <li>• Use E-transfer mechanisms.</li> <li>• Independent monitoring and complaints and feedback mechanisms.</li> <li>• Zero tolerance to corruption.</li> </ul>

## CVA risk matrix template<sup>13</sup>

Education actors should list as many risks as are relevant to the context. Commonly used risk matrix templates, such as those shown here, can be used to:

- identify and record the main risks;
- assess the likelihood of the risk occurring (from 1 low to 5 high); and
- assess the likely impact if the risk does occur (from 1 low to 5 high).

This ranking exercise will help you decide which risks can be accepted and which need to be acted on. Risks considered low severity (low likelihood of occurring, low impact if they do – in green)

can generally be accepted and require minimum mitigation. Whereas risks of high severity (in red) require significant mitigation measures. If mitigation is not possible, then this response option should be avoided. Mitigation measures should be developed in line with policy and standards of your organization related to child safeguarding, protection from sexual exploitation and abuse, school-related gender-based violence and child protection.

Likelihood \ Impact	Negligible (1)	Minor (2)	Moderate (3)	Severe (4)	Critical (5)
V. unlikely (1)	1	2	3	4	5
Unlikely (2)	2	4	6	8	10
Mod. likely (3)	3	6	9	12	15
Likely (4)	4	8	12	16	20
Very likely (5)	5	10	15	20	25

Seriousness = Impact score x Likelihood score

LOW 1-7	MEDIUM 8-14	HIGH 15-25
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<sup>13</sup> Red Cross Cash in Emergencies Toolkit.



