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GOOD PRACTICES ON **CASH BASED INTERVENTIONS**



AND EDUCATION

This document provides an overview of UNHCR's implementation of Cash-Based Interventions (CBI) to contribute to achieving education outcomes.

The document outlines current practices, presents existing corporate guidance, and highlights noteworthy and inspiring learning from a diversity of country operations including:



▼
Chad



▼
Egypt



▼
Morocco



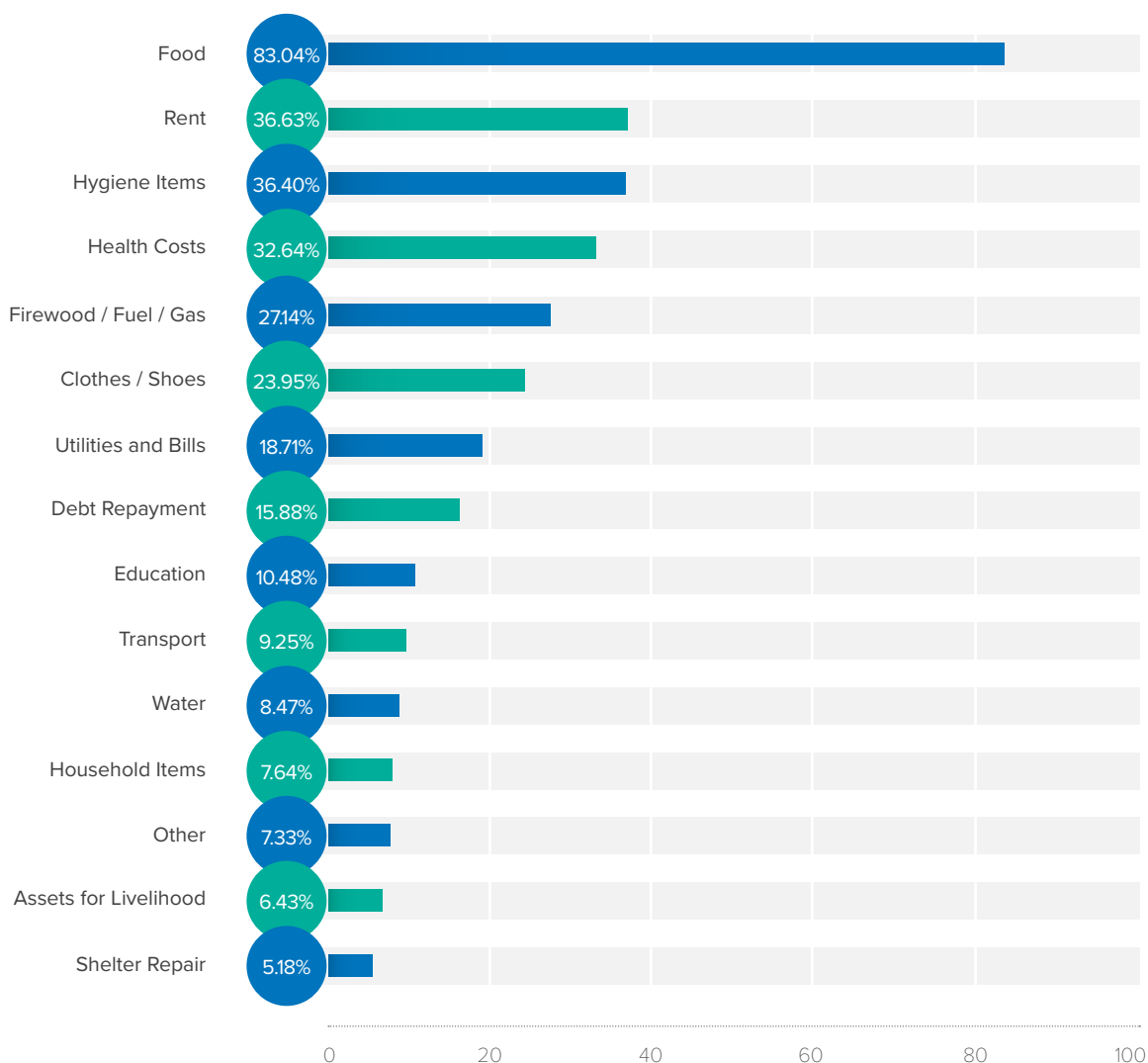
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Turkey

1. THE USE OF CASH FOR EDUCATION

UNHCR endorses universal access to education and facilitates access to education through a range of interventions and mechanisms. This includes the use of CBI to achieve education outcomes with multi-purpose cash assistance (MPCA)¹ and targeted sectoral CBI. The minimum expenditure basket (MEB) is used to calculate the amount of the MPCA, which considers needs for education expenses such as tuition fees, supplies, and transportation. During 2021, UNHCR disbursed approximately \$670 million in cash assistance globally, of which 81% was directed to MPCA (Expenditures are summarized in Table 1).

¹ MPCA grants are regular or one-off cash transfers to a household that fully or partially cover a set of basic or recovery needs in different sectors (for instance, for shelter, food, education, and livelihood) and support protection and solutions outcomes. By definition, MPCA grants are unrestricted cash transfers that put recipient choice (the prioritisation by recipients of their own needs) at the centre of programming.

Table 1 - CBI PDM - Top 15 Expenditures in 2021



Recipients of MPCA are empowered to choose how to meet their basic needs.² Global data on how cash recipients used MPCA for basic needs³ suggests that only 11% of households spent a portion of their cash assistance on education. This is low in comparison with other expenditures, such as food (83%), hygiene items (36%), and rent (37%). This breakdown reflects how people tend to spend according to a hierarchy of needs but also associated costs. Often, primary education is free of charge for example. Overall, 71% of cash recipient households reported they meet only half or less of their total basic needs.

² UNHCR, Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning, May 2018, <https://www.unhcr.org/5b28c4157.pdf>

³ MPCA used for education is based on post-distribution monitoring reports across 64 countries as of February 2022.

UNHCR and Cash Assistance

UNHCR continues to increase the use of CBI to achieve protection outcomes for refugees, asylum-seekers, returnees, internally displaced, stateless people, and hosts. UNHCR's policy⁴ aims to expand and systematize the use of CBI as an important modality of assistance, service delivery, and protection to enable inclusion and access to local, sustainable services. UNHCR promotes a holistic approach that includes unrestricted CBI coupled with services to meet basic needs of refugees and others of concern across protection, shelter, and sectoral

outcomes in education, health, livelihoods, and WASH (water, sanitation, hygiene). UNHCR generally advocates the use of unconditional and unrestricted CBI across sectors.⁵

Since the beginning of its cash institutionalization in 2016 through 2021, UNHCR has delivered approximately USD 4 billion in cash assistance to 33 million recipients in 100 countries with 95% disbursed without restrictions.

2. CBI AND EDUCATION STRATEGY

UNHCR's strategy on education aims to foster conditions, partnerships, collaboration, and approaches that lead to inclusive and equitable quality education for refugees and others of concern. These efforts enable them to learn, thrive, develop their potential, build individual and collective resilience, and contribute to peaceful coexistence and civil society.⁶ UNHCR focuses on promoting access to services delivered through, and as part of, the national education system. This includes formal education, skills training, accelerated education, other non-formal programmes, higher education, and post-secondary programmes.

CBI is a critical modality to enhance access to education and should be used together with other core education activities. Cash for education aims to increase access and retention in national-led education systems in both urban and camp settings. Increasing evidence exists of the positive impact of cash assistance on school attendance and educational outcomes. Cash assistance can be helpful when payment for education is required, and generally should be unconditional when the barriers to access are financial. *Cash for Education: Direction and Key Considerations*⁷ outlines these and other primary considerations for CBI for education. These considerations are supported by learning from a global review of cash for education programmes in 45 countries,⁸ which also outlines some of the specific access barriers to education and how CBIs can address such barriers.

⁴ UNHCR Policy on Cash-Based Interventions, 2022-2026. <https://www.unhcr.org/61fbc91a4>

⁵ Conditionality refers to prerequisite activities or obligations that a recipient must fulfill in order to receive assistance. Unrestricted CBI are CBI that can be used as the recipient chooses – i.e., no effective limitations are imposed by the implementing agency on how the cash transfer is spent.

⁶ UNHCR Refugee Education 2030: A Strategy for Refugee Inclusion, 2019, <https://www.unhcr.org/5d651da88d7.pdf>

⁷ UNHCR, Cash for Education: Direction and Key Considerations, <https://www.unhcr.org/en-us/protection/operations/5bfd360d4/cash-education-direction-key-considerations.html>

⁸ UNHCR, Cash for Education: A Global Review of UNHCR Program in Refugee Settings, 2017, <https://www.unhcr.org/5a280f297.pdf>


Examples of CBI for educational purposes include:

- Financial access barriers by using cash assistance for school fees, exam fees, books, supplies, uniforms, sanitary items for girls, transportation, food, living expenses combined with scholarships.
- Physical access barriers by using cash assistance for transportation or additional costs incurred by disabled students.
- Acceptability access barriers by using cash assistance to underscore the value of education and encourage school enrollment, especially for vulnerable groups, or alongside other social services such as language lessons to encourage educational achievement and social cohesion.

Though not considered a CBI, UNHCR also directly provides cash assistance to strengthen national institutions and cover expenditures such as teaching supplies and materials, teacher incentives, or school rehabilitation. While CBI can address financial and other barriers, cash is only one element of comprehensive programming essential to address the complexity of social, economic, and political barriers to refugee education.

3. COUNTRY SNAPSHOTS

As of 2022, UNHCR delivers cash assistance in 100 countries worldwide and supports CBI and education activities with 46 programmes in 21 countries, reaching 251,976 students.⁹ The following country snapshots showcase how UNHCR uses CBI to promote education outcomes.



Combining CBI and stakeholder engagement to achieve education outcomes in Chad

Context: As of 2022, over one million refugees and others of concern reside in Chad including 565,735 refugees, 406,573 IDPs, and 106,913 persons at risk of statelessness. Access to quality education is a priority to them and UNHCR. UNHCR reached a significant milestone with the integration of refugee schools into the Chadian education system in 2020 through the [Education Strategy 2030 Chad](#). In the 2020/2021 school year, over 100,000 refugee children attended school.

Activities: UNHCR provides CBI for education at primary, secondary, and tertiary level, mostly in urban refugee settings. UNHCR and its partners provide significant support to the schools, including training primary school teachers in refugee camps, sites, and qualifying villages in addition to providing teacher subsidies.

Key Takeaway from Chad

Combining integration in the national education system, CBI, and stakeholder engagement is a strategic and effective approach that has advanced education goals in Chad.

⁹ Data on CBI and education activities is from 2017.

UNHCR Global Guidance and Best Practice

One of UNHCR's main considerations of CBI for education is to move from conditional to unconditional cash transfers, particularly when the education barriers are financial.

Conditional cash is costly, impractical, and time-consuming and should be avoided.

However, it may be considered when: a) aligning the cash with social protection systems; and b) addressing barriers to education are not financial (i.e., cultural, behavioural). For more information, see [Cash for Education: Direction and Key Considerations](#).

Top Tip from the Field

Establish robust collaboration mechanisms between education and CBI units. Collaborations are vital for planning, implementing, and ensuring best practice.

Investing in resources to do the necessary mobilization and engagement with community stakeholders is also key.

Some practical strategies to strengthen community relationships may include collaboration with implementing partners to employ a dedicated staff person for student follow-up and creation of WhatsApp groups for engagement with different stakeholder groups such as scholarship recipients, parent associations, and community committees.

In 2021, UNHCR supported 2,191 refugee children to attend school in urban areas (primary and secondary). A total of 493 refugees and 56 Chadians received scholarships for tertiary education including 139 DAFI scholarships, ten master's scholarships through the French Embassy, and three PhD students in medical school. Although refugees have access to public schools, there are additional costs that many cannot afford. In urban areas, students use cash for school supplies, uniforms, and tuition fees. Secondary students receive a higher amount to pay for tuition, exam fees, transportation, and sometimes living expenses. Some disabled students also receive cash grants, enabling them to cover the higher costs of special education schools (e.g., schools for the deaf).

Cash assistance is unrestricted because students have different needs; while some prioritize transportation, others may need to pay higher fees depending on school locations. However, conditionalities on receiving cash vary by student level. Currently, primary school students receive unconditional cash. Secondary students receive two installments – one at the time of enrollment and the second one with proof of registration. University students must also provide proof of enrollment and exam results to receive follow-on payments. DAFI scholarships have their own set of conditionalities (e.g., enrolment, retention and progression based on scores).

Parent associations, community relays, refugee focal points, student focal points, school and university directors have played essential roles in disseminating information on the CBI education programme, informing UNHCR on challenges experienced by students and validating academic results. In addition, they provide vital information that enables UNHCR to plan for future distributions and strategize on how to support struggling students.

Lessons Learned: Due to student dropouts, UNHCR organized follow-up sessions with students receiving assistance, parent-teacher associations, and schools, which has been essential to understanding student challenges and reasons for dropouts. Based on these learnings, UNHCR is exploring options to potentially establish additional support classes for struggling students to remain in school and catch up. In addition, UNHCR decided to make the cash grants conditional to boost commitment from students to remain in school, especially at secondary and tertiary levels.

➤ [UNHCR Chad Education Update September 2021](#)

➤ [UNHCR Chad Latest Updates](#)



Partnerships and CBI enable thousands of refugees to access education in Turkey

Key Takeaway from Turkey

The significant number of refugees living in Turkey requires a range of different solutions and partners to ensure access to education for all, including CBI. The successful inclusion of Syrian children in the national education system is also an example of the practical application of the principles of responsibility sharing and collaboration between host governments, the international community, and other organizations outlined in the [Global Compact on Refugees](#). For more learnings on education in Turkey, see case studies in: [Refugee Education 2030: A Strategy for Refugee Inclusion](#) and [Cash for Education: A Global Review of UNHCR Programs in Refugee Settings](#).

Context: As of the end of 2021, 4 million refugees and asylum seekers resided in Turkey. Most of the 3.7 million refugees originate from Syria, with others from Afghanistan, Iran, and Iraq. UNHCR in Turkey advocates for refugees to benefit from free, equitable, and unhindered education, training, and lifelong learning together with the host community. The advocacy has helped to achieve inclusion within the national education system, and the Government of Turkey has pledged increased access of refugees to formal and vocational education.

The Ministry of National Education (MoNE) and UNICEF take the lead in refugee inclusion in primary and secondary education with 75 percent of Syrians and 65 percent of all other refugee children being educated in public primary schools. In 2003, the Ministry of Family, Labour and Social Services launched the [Conditional Cash Transfer for Education \(CCTE\) programme](#), a national social assistance programme, that they extended to Syrian and other refugee families in 2017 to keep refugee children in school by providing families with bi-monthly cash payments. Turkey has the world's largest cash transfer programme for refugees, the [Emergency Social Safety Net \(ESSN\)](#), which provides unconditional cash transfers critical for helping families manage household expenses and send their children to school rather than to work.¹⁰

The Government previously waived academic tuition fees for Syrian students at state universities. However, this policy was recently discontinued for new students starting in the fall of 2021. Like refugee students of other nationalities (i.e., international protection applicants and status holders), Syrian students now need to pay the same as foreign students.

Activities: UNHCR's education strategy in Turkey focuses on access to higher education for refugee youth. In 2017, UNHCR initiated a Higher Education Cash Grant (HECG) programme to support refugees from countries other than Syria, including Afghanistan, Iran, Iraq, and Somalia. Since the HECG programme launch, UNHCR has supported an increasing number of students each year, and by 2019 had supported 1,656 unique students.¹¹ UNHCR disbursed another 745 grants in 2020 and 1,323 in 2021.

The cash grant contributes to university tuition fees and is contingent upon student enrollment and retention.

¹⁰ Aygun, Kirdar, Koyuncu and Stoeffler, Keeping refugee children in school and out of work: Evidence from the world's largest humanitarian cash transfer program, May 31, 2021.

¹¹ UNHCR, Higher Education Cash Grant 2020-2021 Fall, PDM Results, May 2021.

UNHCR Global Guidance and Best Practice

UNHCR provides cash assistance either through partners or the national Governments and Ministries of Refugee Affairs in urban settings. Partnerships with Government Ministries are essential in working towards inclusion of refugee students into national education systems. For additional information on UNHCR programmes and best practices on CBI and education, see: [Cash for Education: A Global Review of UNHCR Programs in Refugee Settings](#).

Top Tip from the Field

Invest in creating robust standard operating procedures (SOPs) that outline CBI, including clear guidelines on conditionalities when deemed necessary. Design the CBI to achieve education outcomes by formulating conditionalities according to the requirements of the national education system so that conditions align with the critical motivators for students to achieve objectives such as remaining in school and graduating.

To apply, there are academic and eligibility criteria, and refugees need to show registration in a Turkish university and be registered as an international protection applicant or status holder. UNHCR disburses the cash grants once per academic semester for undergraduate students (associates and bachelors), primarily by direct cash. The continuation of cash assistance is conditional upon maintaining the eligibility criteria (i.e., undergraduate level, non-Syrian national, public university enrollment, and adequate academic performance). Though the cash grants are conditional, they are unrestricted, allowing students to decide how best to spend it. Students must be enrolled when seeking UNHCR cash assistance. They have already paid their school fees, and typically use their cash grant for textbooks, computers and software, transport, and accommodation (e.g., dormitory or student housing).

In addition to the HECG programme, UNHCR provides 737 DAFI scholarships to both Syrian and other nationalities. These monthly grants are also conditional and used to cover tuition, transportation, and living expenses. A 2.0 grade point average (GPA) is required to graduate. UNHCR found that putting conditions on the cash grants has motivated students to remain in school and maintain the required GPA for graduation.

As a complementary activity, UNHCR facilitates regular workshops for higher education and scholarships students on psychosocial well-being, conflict resolution, and labor market skills.

Lessons Learned: In the past, UNHCR has directly implemented the CBI and student application selection process for the HECG programme. However, keeping up with the high volume of applications has been challenging. With the cancellation of the university fee waiver for Syrians under temporary protection, UNHCR decided to expand the HECG programme to Syrians. UNHCR will now coordinate implementation of this programme with its governmental partner (the Presidency of Turks Abroad and Related Communities with whom DAFI is also being implemented), as the number of expected applications from the Syrian population will grow the case load considerably. For non-Syrian students, UNHCR will continue direct implementation as the numbers are smaller (i.e., approximately 2,000 applications). The Government of Turkey has managed the DAFI application processing for Syrian students since 2015 and is accustomed to managing a detailed screening process with competitive selection. UNHCR observed that close cooperation with the relevant Governmental institutions has increased the overall cooperation in the sector and improved the ownership of the refugee response among these institutions.

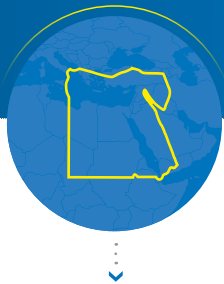
➤ [UNHCR Turkey Latest Updates](#)

➤ [Turkey Case Study in Cash for Education: a global review of UNCHR programmes in refugee settings](#)

UNHCR and the DAFI Tertiary Scholarship Programme

Higher education is a priority for UNHCR, as outlined in [Education 2030: A Strategy for Refugee Education](#), forming an integral part of UNHCR's protection and solutions mandate. The DAFI scholarship programme constitutes one of the five core pillars of the strategy to achieve 15 percent enrolment of young refugee women and men in higher education by the year 2030. The DAFI (Albert Einstein German Academic Refugee Initiative) scholarship programme offers qualified refugee and returnee students the possibility to earn an undergraduate degree in their country of asylum or home country. The programme has supported over 18,500 young refugees to undertake tertiary studies since 1992 and offers scholarships in over 50 countries.

Competition for scholarships is high, and only a portion of the qualified candidates meeting the criteria will be admitted to the programme. Upon receiving a scholarship, DAFI scholars are obliged to submit transcripts for each academic semester, conduct themselves according to the spirit and objectives of the programme, and participate in DAFI related activities. DAFI scholarships cover up to four academic years. The renewal of the scholarship depends on successful academic performance and timely promotion from one academic year to the next. DAFI scholarships are conditional cash grants that cover a range of costs, including tuition, fees, study materials, food, transportation, accommodation, and other expenses.



A variety of education grants for a diverse refugee population in Egypt

Key Takeaway from Egypt

UNHCR strategically tailored education grants based on refugees' nationalities and legal access to national education systems while advocating inclusion for all.

Context: As of December 2021, Egypt hosted 271,102 refugees and asylum seekers from 65 countries (the majority from Syria and seven other countries). In 2019, UNHCR Egypt had the eighth largest cash operation globally and continues to provide CBI in various programmes, including cash for education.

Activities: In September 2021, UNHCR provided MPCA to 11,182 families with monthly disbursements to cover basic needs including education expenditures, cash for protection to 1,734 unaccompanied and separated children, and one-off MPC grants to 4,572 families under a COVID-19 response.

Syrian, Sudanese, South Sudanese, and Yemeni refugees and asylum-seekers in Egypt are granted access to public education on the same level as nationals.¹²

¹² UNHCR, Egypt Factsheet, October 2021.

UNHCR Global Guidance and Best Practice

Targeting for education should be based on universal access to education. Consider targeting cash for education as part the larger targeting approach and plan cash for basic needs with education included. For more guidance, see [Cash for Education: Direction and Key Considerations](#).

Top Tip from the Field

Targeting for education may be a complex exercise. The level of access to public education, the types of educational institutions, and the varying education costs, are all factors to consider in designing a targeting strategy for cash grants for education. In addition, clear communication on the targeting strategy, including inclusion and exclusion, and a functioning complaints and feedback mechanisms are all critical.

UNHCR continues advocating for mainstreaming refugees and asylum-seekers of all nationalities into public education on an equal level to Egyptians. Since the beginning of the COVID-19 pandemic, UNHCR successfully advocated to the Ministry of Education & Technical Education (METE) to allow refugee and asylum-seeker children registered with UNHCR to enroll in the 2021 academic school year at public and private schools while their documents (e.g., UNHCR documents or valid residency permits) were being renewed or obtained.

Despite a high degree of inclusion, many children still face obstacles accessing the public education system. Alternatively, they attend private or community schools or drop out entirely when they cannot pay the necessary fees. Within this context, UNHCR implements most of its education support through cash assistance (91% as of 2019). Grant amounts vary according to the specific restrictions that students of different nationalities face. The grants help overcome financial barriers, and students use them to pay fees, books, and transportation.

For the 2020 academic year, UNHCR provided several types of education grants, including standard primary and secondary education grants to 47,200 students in public, private schools, for those without access to the national education system. Additionally, UNHCR provided enhanced education grants to 1,513 unaccompanied and separated children and to 400 children with special needs. UNHCR also provided 330 tertiary scholarships for DAFI students to continue their university studies. Due to the challenges caused by the COVID-19 pandemic, a top-up grant was also added to the regular education grant for internet expenditures to access online learning.

Lessons Learned: Based on the experience of providing cash assistance to access education over the years, UNHCR demonstrated that cash assistance can be effectively used to facilitate access and retention in primary and secondary national education systems. However, it requires strategic program design and complex calculation on grant sizes to support equitable access when different nationalities have different legal rights of access to education opportunities (i.e., public, private) and labor opportunities.

For additional findings and considerations for CBI in education based on the Egypt experience, see the in-depth, existing case study [Cash for Education in Egypt: A Field Experience](#).

[UNHCR Egypt Latest Updates](#)



Cash is an essential tool for school enrolment and retention in Morocco

Key Takeaway from Morocco

CBI enabled refugee students to enroll and stay in school, and those successful students were then able to give back to their community by helping younger students. The CBI investment has delivered a multiplier effect by helping even more students stay in school and succeed.

UNHCR Global Guidance and Best Practice

UNHCR's Refugee Education 2030 Strategy underscores that effective inclusion requires safe and accessible learning environments, holistic learner support, and community engagement. Communities play an essential role in this process by identifying local solutions and approaches for ensuring participation, especially of female students and learners with disabilities, and providing community-based learning support. For additional information on the strategic objectives, see: [Refugee Education 2030: A Strategy for Refugee Inclusion](#).

Top Tip from the Field

Good coordination between CBI, protection, and programme teams is one key to success. Also, consider the potential of refugee communities to help solve many of the challenges that prevent students from reaching their full potential in school.

Context: Morocco is both a transit and host country with 18,765 registered refugees and asylum seekers from 48 countries as of January 2022. UNHCR in Morocco considers education an essential strategic pillar for building durable solutions and aims to ensure inclusive, equitable, and quality education for all. Refugees can access national education at all levels. UNHCR uses CBI to promote retention and enrollment in school for pre-school, primary, secondary, tertiary levels, and supplementary programmes (e.g., remedial and language courses).

Activities: UNHCR implements a variety of CBI for education. In 2021, UNHCR provided 417 cash grants for pre-school children to pay kindergarten fees at private or nonprofit schools as well as for transportation. The cash grants enabled children to attend pre-school and their parents to go to work. UNHCR also provided cash grants to 943 primary students and 266 secondary students. The cash assistance is used mainly for school fees, uniforms, supplies, and transportation. UNHCR also supports DAFI tertiary scholarships with 117 students registered since the beginning of the program in 2017, of which 64 refugee students were enrolled in universities in 2021. Support for tertiary education beyond the DAFI programme was discontinued due to budget constraints. There is also a parallel cash programme for 450 students to attend remedial classes and 31 students to attend non-formal education. Finally, there is a small cash grant for transportation so that 75 students can participate in French, English, or Arabic language courses.

Though the government guarantees access to education for refugees by law, cash grants are essential for enrollment and retention. With the support of CBI, UNHCR has seen a success rate of 90% school retention, which is higher than the national average. Based on their experience, UNHCR deemed it necessary to make the cash grants conditional upon enrollment and presentation of exam results to ensure that children remain in school.

Lessons Learned: The cash grants contribute significantly to education outcomes; however, engagement with the community and complementary activities are equally important. For example, meeting with the refugee community uncovered specific challenges students face, such as language barriers and risks of discrimination. Community engagement led to some creative solutions to address the challenges, such as the launch of language classes and workshops in the schools to promote social cohesion and offer guidance on addressing cultural barriers. UNHCR found that messages to encourage girls' retention in school were more effective when it came from other refugees from the same country of origin. Community engagement also led to a unique opportunity during the COVID-19 pandemic when students were doing remote learning, and many struggled to keep up with schoolwork.

UNHCR organized DAFI and advanced students and matched them with primary and secondary students. Through this organized 'sponsorship' DAFI students tutored, encouraged, and engaged with students through WhatsApp groups on various topics such as math and languages.

➤ [UNHCR Country Portfolio Evaluation: Morocco \(2016-2019\)](#)

➤ [UNHCR Morocco Latest Updates](#)

4. KEY GUIDANCE

To learn more about CBI and education programming, see UNHCR's [Cash for Education: Direction and Key Considerations](#), in addition to other guidance listed below.

➤ Key UNHCR Guidance on CBI and Education

1. UNHCR, Cash for Education: A Global Review of UNHCR Program in Refugee Settings, 2017, <https://www.unhcr.org/5a280f297.pdf>
2. UNHCR, Cash for Education: Direction and Key Considerations, <https://www.unhcr.org/en-us/protection/operations/5bfd360d4/cash-education-direction-key-considerations.html>

➤ Key UNHCR Guidance on Education

1. UNHCR Refugee Education 2030: A Strategy for Refugee Inclusion, 2019, <https://www.unhcr.org/5d651da88d7.pdf>
2. UNHCR Education, Accessed February 2022, <https://www.unhcr.org/education.html>

➤ Key UNHCR Guidance on Cash Based Interventions

1. UNHCR, Cash Assistance and Protection: Why, What and How?, September 2021, <https://www.unhcr.org/616fc52e4>
2. UNHCR Cash-Based Interventions, Accessed January 2022, <https://intranet.unhcr.org/en/protection-programme/cash-based-interventions.html>
3. UNHCR, CBI Repository, Catalogue of UNHCR's tools and Guidance for Cash Assistance, <https://intranet.unhcr.org/content/dam/unhcr/intranet/protection-operations/cash-based-interventions/documents/english/tools-guidance/CBI%20Repository.pdf>
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6. UNHCR Online CBI Training Toolkit, Accessed February 2022, <https://unhcr.csod.com/ui/lms-learning-details/app/curriculum/039628b6-2753-41d5-b715-84de737c2f08>