

USING CASH AND VOUCHERS ASSISTANCE FOR THE EDUCATION SECTOR

As the COVID-19 pandemic unfolds, partners involved in Cash and Voucher Assistance (CVA) in Somalia have started to explore what role CVA could play to address the economic impact and income loss. Evidence shows that the use of CVA can be a catalyst to meet education outcomes and the assistance has gained momentum in the education sector as more sector-specific guides are published to explain their diverse use in emergencies¹. This note aims to provide recommendations for education partners based on the *Education in the Emergency checklist* and the *World Health Organisation* guidance² on using CVA for COVID-19. It will also take note of the priorities positioned in the Somalia Country Preparedness Response Plan (CPRP)³ and adhere to a human rights-based approach grounded in international law, which advocates in developing responses to the global outbreak while respecting the rights and dignity of the most vulnerable.

The content of this document was presented on Tuesday 5th May 2020 during a *CVA for Education Programming* online workshop with partners. The programmes below are synthesized based on the discussions for COVID-19 in Somalia and are organised according to relevance and feasibility.

1. Using CVA in replacement of school feeding programmes

This section highlights good practices on using Cash and Voucher assistance (CVA) to deliver school feeding programmes, and uses excerpts from the joint guidance note by WFP, FAO and UNICEF on Mitigating the Effects of the COVID-19 Pandemic on Food and Nutrition of Schoolchildren. While the paper presents practical tips on setting-up and delivering school feeding programmes during COVID-19, it is also a call for action to continue such programmes despite interim school closures. It states that, '*safeguarding schoolchildren's health and wellbeing will prevent further degradation of nutrient-deficient children*'. The note emphasizes on the importance of conducting assessments⁴ to inform response modalities, and informs

¹ Examples on good practice can be sourced from Cash and Voucher Assistance for Education in Emergencies Synthesis Report and Guidelines, <https://reliefweb.int/sites/reliefweb.int/files/resources/> and The Cash and Learning Partnership [education-specific CVA](#)

² <https://www.who.int/health-cluster/about/work/task-teams/Guidance-note-CVA-COVID.pdf?ua=1>

³ <https://reliefweb.int/report/somalia/somalia-country-preparedness-and-response-plan-cprp-covid-19-april-2020>

⁴This could be due to disruption of the supply chain, non-availability of nutritious food within the local area, value for money amongst other vital considerations.

when CVA is not feasible to consider collaborating with shock responsive programmes, such as the Government Social Safety Nets (SSNs). The guidance also stresses on the importance of ensuring food and nutrition needs of vulnerable children in the design of large-scale programmes during COVID-19, and to verify overarching principles such as flexibility and responsiveness to changing conditions for supply⁵ are observed throughout the programme cycle. The list below summarises specific regulations to observe when using CVA to replace in-kind school feeding assistance⁶:

- Use CVA to address the entire household food needs through CVA modalities such as Multi-Purpose Cash assistance (MPCA)
- Maintain an updated database containing schoolchildren’s household information to facilitate enrolment in cash-based safety nets
- Utilise nutrition messages to ensure CVA is spent on child’s food and nutrition purposes
- Where possible, target the female household member as the recipient of the CVA transfer while safeguarding do-no-harm principles to minimise exposure to GBV risks
- Develop new electronic enrollment systems using contactless payment mechanisms, such as prepaid cards to avoid virus spread and facilitate fast-track client uptake
- Promote a countrywide monitoring, evaluation, and learning platform— tracking constituents across agencies using agreed indicators
- The use of restricted or any conditional assistance in general is not recommended during COVID-19 response. This is aligned to the World Health Organisation’s⁷ guidance on minimising face-to-face contact, exposure and contamination of vulnerable people.

SETTING UP A CASH ASSISTANCE FOR EDUCATION SECTOR DURING A PANDEMIC

This section gives tips on how to design, plan and implement CVA for EiE in the current context. It uses the lessons learnt from previous Ebola outbreaks to point to the efficacy of CVA interventions used during the epidemic to deliver emergency assistance. This part covers how the risk of humanitarian partners involved in the distribution was reduced and specifies essential measures that partners need to observe when dealing with the private sector. It also

⁵ Partners should use market assessments within their regions and districts to markets are functioning and payment services available to ensure that availability, quality and access to education-related goods remain possible throughout the programme duration.

⁶ When using CVA to replace school feeding, promote a transfer value with a similar or enhanced nutrition content of the school meals.

⁷ <https://www.who.int/health-cluster/about/work/task-teams/Guidance-note-CVA-COVID.pdf?ua=1>

provides information on raising awareness and on setting-up monitoring of distributions systems. The subsequent procedures recommended for CVA in EIE are:

- **Targeting for Education:** Targeting for EIE is based on socioeconomic criteria and indicators relating to a household's financial means, capital assets, and ability to address the education needs of their children. For school feeding/take-home rations indicators relating to displacement and characteristics of certain demographic population groups or household composition are considered. It is also based on protection-related criteria: characteristics indicating severe vulnerability that can be caused by economic insecurity.
- **Complaints and feedback mechanisms:** Partners should modify their monitoring systems to minimise face-to-face interactions with beneficiaries and set-up a system wide approach to conduct remote monitoring for CVA during COVID 19. Lessons learnt during the Ebola response showed that feedback and complaint mechanisms used by partners had multiple streams to collect information from beneficiaries. Information on setting-up remote monitoring can be sourced from NRC remote CVA toolkit⁸.
- **Communication on CVA for EIE:** Communication is essential when it comes to the expectations on cash assistance. During COVID-19 when changes regarding access and support are frequent, partners should ensure information reaches beneficiaries in a timely manner. The communication should follow a detailed understanding on how the model works in Somalia during COVID-19 pandemic. For example, in a setting where secondary information indicates that it is common practice to own multiple SIM cards and change phone numbers regularly, relying only on SMS for critical announcements is not sufficient to pass a message.
- **MPCA:** Multi-purpose cash assistance (MPCA), which is by definition unrestricted in nature, is designed to address basic needs, comprising of essential goods, services or resources required on a regular or seasonal basis. MPCA is also often referred to as an adequate modality to support EIE outcomes⁹. This modality was unanimously expressed as the preferred assistance modality to respond to the needs arising from the Ebola crisis in Liberia¹⁰.
- **Conditionality:** Conditionality in a CVA project refers to prerequisite activities or obligations that a recipient must fulfill to receive assistance. In principle, it is used with any kind of transfer (cash, vouchers, in-kind, service delivery) and can be effective in ensuring education outcomes. In the current context, the global recommendation is to minimize their use, as it requires a robust set-up, regular supervision and monitoring which are not easily

⁸ <https://www.nrc.no/what-we-do/themes-in-the-field/cash-and-vouchers/remote-cash-project-guidelines-and-toolkit/>

⁹ <https://www.unhcr.org/5dde6f0d4.pdf>

¹⁰ <https://reliefweb.int/report/sierra-leone/outcome-analysis-cash-transfer-programming-response-ebola-crisis-sierra-leone>

administered during COVID-19. However, if it is essential for partners to use restricted assistance, more information on setting-up and implementation can be sourced below¹¹.

- **Network coverage and cash disposal:** As many partners are planning to increase their cash and vouchers activities, liquidity of cash can be an issue, especially in rural areas. The Somalia Cash Working Group (CWG) already notified the Inter-sector Coordination Group (ICCG) that financial service providers are experiencing cash shortages in various locations. Partners are advised to liaise with the CWG and maintain close contacts with the financial service provider (FSP) to ensure they have adequate liquidity throughout programmes duration.
- **Accountability:** The outsourcing of CVA to Financial Service Provider (FSP) agents increase the need for on-site monitoring, particularly to monitor the amount of money received by each beneficiary and the number of recipients¹². On-site monitoring (and data collection in general) poses direct constraint to remote operations during COVID-19 and may affect accountability procedures. Therefore, partners should assess other means to remain accountable to the affected populations and explore with the means of digital monitoring systems. They should work closely with the FSPs to establish a robust M&E system that supports CVA. A recommendation from the Ebola response is to pair digital photos when receiving cash assistance, however, protection concerns should be assessed and mitigated if partners are using this approach. These controls do not always provide sufficient safeguards against fraud; however, based on the Ebola response, they have proved to minimise their occurrence at scale.

2. CVA for EiE to cover expenses related to school closure and remote learning

Ideally, a CVA for Education assistance should be factored in the Multi-purpose Cash Assistance (MPCA) transfers in order for *Education in Emergencies* (EiE) recipients to spend cash on education expenses. As mentioned in the *Cash and Voucher Assistance for EiE*, economic factors are one of the barriers to accessing Education, therefore, assistance should be paired with thorough sensitisation messages on the intended use on money. While evidence shows that cash grants contributing to a child's tuition¹³ through a scholarship program can play a vital part in increasing access to Education, for a holistic approach during COVID-19, partners are encouraged to cover the additional needs brought by remote learning. The level of access to educational institutions and the varying education costs to remain 'enrolled' during COVID-19 are factors to consider in the design of a targeting strategy for educational cash grants purposes. During COVID-19 partners should consider factoring the

¹¹ <https://documents.wfp.org/stellent/groups/public/documents/newsroom/wfp274576.pdf>

¹² Failure to do so can be a breach of contract.

¹³ This could be for the entire tuition or a portion.

costs of additional materials/ expenses that a child requires for distance education. Remote learning outcomes might be more successful if cash assistance is provided to support the ad-hoc equipment's as interim loss of income and increased health expenses can prevent many vulnerable families from purchasing for example, radios, smartphones and textbook printouts¹⁴. The needs elaborated above can be supported with a market-based programming¹⁵ approach by targeting market vendors with non-repayable cash grants¹⁶ to increase and diversify education-related supply¹⁷. While on the households' side, CVA can be provided to purchase the education materials from the targeted vendors.

3. CVA for Basic needs to teachers in the Education system

In Somalia, since the loss of incomes are not compensated under the social safety net system, Multi-purpose cash assistance (MPCA) are opportunities for EiE actors during school closures and interim loss of income. The UNICEF's Global agenda for action stipulates that social protection, including cash transfers, should be used to protect jobs and [to work with employers to support working parents](#). Therefore, to mitigate the social and economic impacts of the COVID-19 outbreak and their adverse effect on children, cash and voucher assistance under this stream can target school staff¹⁸ likely to fall into poverty during school closures. Through a criteria-based-system developed with the support of the Ministry of Education and local community, partners can provide CVA to teachers that are not receiving any incomes during school closures. The approach can support staff retention and prevent losing key workers to other livelihood streams when schools resume. Examples of how CVA can be used in COVID-19 to support education staffs can be sourced in WHO's *CVA to reduce financial barriers guidance note*¹⁹.

This section answer the overall questions raised during the Cash & Education online workshop on the 5th May 2020.

- I. **Question:** Provision of Cash has a protection concern if not handled properly. Somalia communities are polygamous. Polygamous households, in which only one wife received cash, she is more likely to experience intra-household conflict, and 'splitting' the cash in a polygamous household may not be feasible or appropriate. Any guideline to avoid the possibility to such conflict?

¹⁴ This essential materials for remote learning should be compiled and endorse by the Education Cluster.

¹⁵ <https://reliefweb.int/sites/reliefweb.int/files/resources/gd-market-based-programming-040220-en.pdf>

¹⁶ NRC COVID-19, [https://reliefweb.int/sites/reliefweb.int/files/resources/NRC >](https://reliefweb.int/sites/reliefweb.int/files/resources/NRC%20COVID-19.pdf)

¹⁷ This is reference to the vendors that sell education related materials only.

¹⁸ Or any staffs working in a school

¹⁹ ¹⁹ <https://www.who.int/health-cluster/about/work/task-teams/Guidance-note-CVA-COVID.pdf?ua=1>

Answer: The general recommendations are to involve affected communities, particularly women in the design process of the programme to ensure a robust gender lens is included both at the start of and throughout the implementation of CVA. In line with the findings of earlier studies conducted on polygamous families and cash, the overall advice is to consider each wife with her children as a separate household. If possible, a recommendation is to target other members of the beneficiary household in other complementary interventions²⁰. Evidence shows that it supports inclusiveness and minimise any tensions related to assistance. The resources below can guide partners in implementing future interventions targeting polygamous families with CVA.

- <https://reliefweb.int/sites/reliefweb.int/files/resources/ExaminingProtectionandGenderinCashTransfers.pdf>
- <https://www.calpnetwork.org/publication/intra-household-dynamics-and-the-design-of-social-protection-programs-the-case-of-polygamous-households-in-north-burkina-faso/>

- II. **Question:** Is there any specific tool or strategy of targeting that ensures that either the market or cash interventions do not end up supporting/financing the wrong or criminal groups?

Answer: Cash and Vouchers assistance is no riskier than any other form of aid, but there is often more scrutiny from donors on implementing partners' risk management policies and procedures. Evidence shows that some humanitarian organisations may lack the guidance and capacity to confidently manage compliance with anti-money laundering (AML) and counter-terrorist financing (CTF) regulations (also referred to as AML/CTF regulations). The resources below highlight AML/ CTF procedures that can be mainstreamed in programmes to minimise risks of diversion.

- https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/protection_cva_tipsheet_-_june_19_2019.pdf
- <https://www.calpnetwork.org/themes/cash-and-voucher-assistance-and-risk/mitigating-risks-of-abuse-of-power-in-cva/>

- III. **Question:** For the remote monitoring, you have talked about IVR; can you describe what that is all about?

Answer: Information and Communication Technologies (ICT) have been growing with the widespread adoption of mobile, network-connected devices for the delivery of social services such as Cash and Voucher assistance. ICT via Interactive Voice Responses (IVR) enables large-scale, two-way data loops linking service providers together with consumers throughout the world—even those in remote, hard-to-reach places. In East Africa, VIAMO and VOTO mobiles are pioneering IVR services; evidence on their use and efficacy is found below:

²⁰ <https://www.unicef-irc.org/article/1664-cash-plus-interventions-have-potential-for-greater-impact-than-cash-alone.html>

- <https://reliefweb.int/report/world/helpdesk-report-k4d-interactive-voice-response-humanitarian-contexts>
- <https://surveyinsights.org/?p=10051>
- <https://www.elrha.org/wp-content/uploads/2017/08/hif-alnap-ifrc-mobile-technology-haiti-2015.pdf>

IV. **Question:** From experience, there is a high risk of theft and taxation to beneficiaries supported with CASH. Any strategy or tool to avoid the cash go to the wrong hand?

Answer: Good practice in Somalia shows that partners implementing CVA have been signing a 'zero diversion' agreement with local authorities, together with a MoU with project committees to increase compliance to humanitarian norms and mitigate diversion risks. This is followed up with calls one or two days after the cash is released to identify instances of forced taxation, forced sharing and contribution. Third-party monitoring, transfer-based post-distribution monitoring and regular site visits with face-to-face meetings with beneficiaries and project committees complete the array of mechanisms and tools used to identify forced taxation forced sharing and contribution²¹. With COVID-19 remote community sensitization and awareness can be raised through ICT mechanisms. With regards to child protection community-based mechanisms, those are established with child welfare committees and child protection committees in distribution areas to identify and support children with protection issues. This allows linking children facing protection concerns with child protection programs. Synergies in monitoring for such projects should be explored with the Somalia Protection Cluster and the Child Protection sub-Cluster. Useful resources can is found below.

- <https://www.alnap.org/system/files/content/resource/files/main/calp-september-newsletter.pdf>
- <https://www.globalprotectioncluster.org/wp-content/uploads/CHILD-PROTECTION-AND-CASH-BASED-INTERVENTIONS-TIP-SHEET.pdf>
- https://www.unicef.org/evaldatabase/files/Somalia_2013-002_Humanitarian_Outcomes_Somalia_Cash_and_Voucher_Evaluation_Full_Report.pdf

V. **Question:** What are your main recommendation(s) for furthering CVA assistance for education outcomes? Donors would like to see greater use of evidence-based CVA for quality education.

Answer: Studies found that cash and vouchers in EIE have a positive impact on school attendance and educational outcomes. In addition, the size and duration of the cash transfer greatly influence long-term impact; however, conditionality can, but does not necessarily lead to better educational access. CVA is adequate if it is supported with a

²¹ <https://www.globalprotectioncluster.org/wp-content/uploads/CHILD-PROTECTION-AND-CASH-BASED-INTERVENTIONS-TIP-SHEET.pdf>

complementary intervention such as supply-related services, which can enhance impact. MPCA is another modality, which can be effective to support Education in Emergency outcomes, and is used widely in Somalia. However the main caveat in supporting the education sector with MPCA is to ensure the Minimum expenditure basket (MEB) consider all the essential needs of the education sector²². Information on furthering CVA for EIE is found in the references below.

- <https://reliefweb.int/sites/reliefweb.int/files/resources/1551285775.GEC%20synthesis%20report%20FINAL%20rgb.pdf>
- https://ec.europa.eu/echo/files/news/eie_in_humanitarian_assistance.pdf
- <https://reliefweb.int/report/world/cash-education-global-review-unhcr-programs-refugee-settings>

²² For more guidance, please contact the Education cluster.