



WOMEN'S  
REFUGEE  
COMMISSION

# CASH TRANSFER AND EDUCATION

Supporting basic education for Syrian  
refugees and Egyptian host communities

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## Plan International

Plan International (Plan) strives to advance children's rights and equality for girls all over the world. We recognise the power and potential of every single child. But this is often suppressed by poverty, violence, exclusion and discrimination. And it is girls who are most affected.

As an independent development and humanitarian organisation, we work alongside children, young people, our supporters and partners to tackle the root causes of the challenges facing girls and all vulnerable children.

We support children's rights from birth until they reach adulthood, and enable children to prepare for and respond to crises and adversity. We drive changes in practice and policy at local, national and global levels using our reach, experience and knowledge. For over 75 years we have been building powerful partnerships for children, and we are active in over 70 countries.

## Women's Refugee Commission

The Women's Refugee Commission (WRC) improves the lives and protects the rights of women, children, and youth displaced by conflict and crisis. We research their needs, identify solutions, and advocate for programs and policies to strengthen their resilience and drive change in humanitarian practice.

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# INTRODUCTION

Plan International (Plan), with support from the Swedish International Development Cooperation Agency (SIDA) and in partnership with the Women's Refugee Commission (WRC), is undertaking the "Cash and Voucher Assistance for Adolescents in Crisis Initiative." This initiative, which ran through April 2021, sought to synthesise Plan's internal learning and strengthen its capacity to integrate Cash and Voucher Assistance (CVA) across its programs to effectively achieve protection, education and well-being outcomes for crisis-affected adolescent girls and boys (10-19 years).

In December 2019, WRC conducted an assessment of Plan Egypt's "Tawasol: Learning for Coexistence" Project in Egypt to understand the perceived strengths and weaknesses including implementation challenges and successes, risks and benefits for beneficiaries, and any needs for continued capacity building.

# BARRIERS TO REFUGEE ADOLESCENTS ACCESSING QUALITY EDUCATION IN EGYPT

The conflict in Syria has created one of the most severe humanitarian crises in the world. Millions of Syrians have been internally displaced within Syria and into neighbouring countries – including Egypt, as refugees or asylum-seekers. As of December 2019, 127,414 Syrian refugees were registered with United Nations High Commissioner for Refugees (UNHCR) in Egypt;<sup>1</sup> the government of Egypt estimates an additional equal or greater number of Syrian refugees are living in the country unregistered.<sup>2</sup> In Egypt, Syrian refugees are not confined to camps but integrated into local urban communities, which in turn leads to varying degrees of access to basic services<sup>3</sup> and economic insecurity.<sup>4</sup>

In this context, Syrian refugee children and adolescents in Egypt face many barriers to accessing quality education, including but not limited to economic barriers. According to past needs assessments carried out by Plan Egypt, these barriers included perceived low quality of teaching in public schools, language barriers for Syrian children learning in an unfamiliar dialect, and documentation issues related to refugee statuses. Plan Egypt found that Syrian parents prefer to enrol their children in public schools for examinations to attain official accreditation

within the formal educational system, while also, or exclusively, sending their children to attend lessons in Syrian-led community-based learning centres, or Syrian Learning Centres (SLCs).

In SLCs, Syrian educators teach students in Syrian Arabic—a more accessible Arabic for Syrian students—using the Egyptian curriculum. Once completing their schooling in SLCs exclusively or in tandem with attendance in formal Egyptian schools, families use enrolment in Egyptian public schools as a means to obtain certified educational attainment through official examination. While SLCs are not formally registered with Egypt's Ministry of Education or recognised by the government of Egypt, the education provided is of a complementary nature and reasonably equips students to be prepared for the official examination.

Due to economic barriers, Syrian families cannot easily afford access to either the SLCs or Egyptian public school system. When adolescent girls and boys are not enrolled in school and accessing education, not only are their economic, vocational, and personal aspirations limited, but they are more likely to face child protection (CP) risks including psychosocial distress, child labour, and child early and forced marriage.



1. UNFPA, 2019.

2. Regional Refugee and Resilience Plan (3RP) in Response to the Syrian Crisis 2016-2017.

3. WHO 2020.

4. Reuters, 2019.

# TAWASOL

## LEARNING FOR COEXISTENCE

To respond to the education and child protection needs of the most vulnerable children and adolescents in Giza, Sharkiya, Alexandria, and Damietta, Plan Egypt, with support from the European Commission Humanitarian Aid (ECHO), implemented the “Tawasol: Learning for Coexistence” project from June 2018 until August 2019. The overall aim of the project was to enhance access to and improve the quality of informal basic education opportunities for refugee students while promoting enhanced community cohesion amongst Syrian refugee and Egyptian host communities. Tawasol was carried out in 14 SLCs, targeted 3,000 children and early adolescents between the ages of 5 – 14 years old. Ultimately the project successfully reached more students than planned: a total of 4,170

adolescent boys and girls aged 10 – 14 years old from Syrian refugee and vulnerable Egyptian host communities.

Tawasol encompassed a three-pronged approach: (1) improving education quality<sup>5</sup> by enhancing the protection of adolescents at home and in the school environment through school rehabilitation and teacher trainings on child-centred teaching methods; (2) improve protection through the formation of Education and Protection Committees comprised of parents and community members, parenting circles, and Peace Clubs which engaged adolescents in peacebuilding activities; and (3) facilitate access to education through cash grants.

**FIGURE 1: Outcomes and components of *Tawasol: Learning for Coexistence***

Education quality	Protection	Education access
<ul style="list-style-type: none"> <li>● School rehabilitation</li> <li>● Teacher trainings</li> </ul>	<ul style="list-style-type: none"> <li>● Education and Protection Committees</li> <li>● Parenting Circles</li> <li>● Peace Clubs</li> </ul>	<ul style="list-style-type: none"> <li>● Cash grant for tuition and materials</li> </ul>

5. Given that the SLCs are not registered by the Ministry of Education of Egypt and are subject to closure at any time, PI Egypt staff were aware of sustainability issues related to this program design and discussed the potential of transferring the model to Egyptian public schools; however, those considerations are outside the scope of this study which focused on the CVA component of the Tawasol project.



Photo © Plan International / Heba Khalifa

## CASH AND VOUCHER ASSISTANCE IN THE TAWASOL PROJECT

Plan Egypt sought to leverage the potential of CVA within the project to support education access and to overcome the financial barriers of access among Syrian refugee households. SLCs are privately run and fund their operations through tuition fees. These fees can cost around 800 Egyptian pounds (EGP; about USD \$50.80) per student, per term. Other associated costs include educational materials and transportation to and from home and SLCs and public schools. Plan Egypt needs assessments revealed that these cost barriers can stop families from enrolling their children in school and can hinder families from keeping their children in school.

Beneficiary households of the Tawasol project received “education grants” to the value of EGP 2,200 (about USD \$137). Cash transfers were disbursed to the designated adult by Plan Egypt through post offices, in two tranches; the first tranche was EGP 1,320 (60%), and the second

tranche was the remaining EGP 880 (40%). The second tranche was conditional upon beneficiary students taking mid-term examinations. As only students who are enrolled are eligible to take examinations so the condition was designed to incentivise children’s enrolment and retention in school throughout the duration of the school year. Cash transfers were disbursed to targeted families regardless of what kind of school their child attended, Egyptian public schools or SLCs.

Targeting was completed on the basis of UNHCR’s vulnerability assessment which included children with disabilities and children of households falling in the severe or high vulnerability group based on the minimum expenditure basket (MEB), among other child attributes targeted.<sup>6</sup> Of the total 2,948 households targeted for the program, 80% of families were Syrian and 50% of adolescent beneficiaries were girls in Egyptian and Syrian households.

6. In 2017, the monthly MEB for Syrian refugees in Egypt was calculated as EGP 592.4 per person per month (UNHCR, 2017); UNHCR has been providing unconditional cash grants to extremely vulnerable refugees and asylum-seekers in Egypt to meet basic needs (UNHCR, 2019). Most families in Tawasol would have been receiving CVA for basic needs from UNHCR and therefore Tawasol would have been meant to supplement these transfers.

# ASSESSMENT METHODOLOGY

In December 2019, WRC led an assessment in one urban setting – Greater Cairo (Giza), and in one rural setting – Damietta, to assess perceived strengths and areas for improvement of the cash transfer component of the Tawasol project, including implementation challenges and successes, benefits and associated risks for beneficiaries, and opportunities and priorities for continued capacity building.

Following a two-day training and piloting of the assessment tools conducted by WRC and Plan Egypt, the WRC assessment team carried out focus group discussions (FGDs) with Egyptian and Syrian beneficiary mothers and fathers, participatory activities with adolescents using an adapted ‘most significant change’ methodology,<sup>7</sup> and key informant interviews (KIIs) with SLC

managers, teachers, and Plan Egypt staff. Separate FGDs were conducted for Syrian and Egyptian participants. FGDs and KIIs were led in Arabic by a facilitator of the same gender as participants. Assessment activities were held in SLCs and overseen by WRC’s researcher. Plan staff provided referrals and support services for protection issues and psychosocial support as needed during activities. Facilitators administered consent and assent processes with participants and shared information sheets with reporting and feedback channels. Participants’ responses were written down by a notetaker with the consent of participants. WRC researchers coded and analysed the Arabic-language data using deductive codes. The resulting analysis findings were shared with partners in Egypt for validation.<sup>8</sup>

# ASSESSMENT SAMPLING RESULTS

Plan Egypt recruited and sampled participants from among program participants in the selected sites who were available at the time of the assessment and who consented and assented for themselves and/or their adolescent children to participate in assessment activities. The

assessment reached a total of 169 program participants, stakeholders, and key informants across the two program sites. 51% of assessment participants were women and girls, 47% were adolescents aged 10 – 14 years, and 69% of participants were Syrian refugees.

	Participant group	No. of participants, Giza	No. of participants, Damietta	Total
FGDs and participatory activities	Adolescent boys, 10-14 years, Syrian	20	10	30
	Adolescent boys, 10-14, Egyptian	.	10	10
	Adolescent girls, 10-14 years, Syrian	20	.	20
	Adolescent girls 10-14, Egyptian	.	20	20
	Mothers, Syrian	20	10	30
	Mothers, Egyptian	.	10	10
	Fathers, Syrian	19	10	29
	Fathers, Egyptian	.	10	10
KIIs	Community leaders	1	.	1
	SLC management	1	2	3
	Plan Egypt staff	4	.	4
	Teachers	1	1	2
			<b>Total:</b>	<b>169</b>

7. Stories of Change is an evaluation tool developed by WRC based on the “Most Significant Change Technique” (Davies, R., & Dart, J., 2004), to document what changes matter most to children and youth.

8. Limitations to the study: The sampling was not designed to be representative, therefore, the results of the assessment can’t be generalised to all program participants; due to time constraints, there was an inability to reach and include Egyptian host community participants in one of the assessed program sites; programmatic monitoring data were not analysed for this assessment and therefore any impacts or outcomes are those perceived or experienced and reported by assessment participants; the methodology could not evaluate the relative effects of project components on outcomes; the methodology could not distinguish the effectiveness of the program on different groups.

# FINDINGS

## Syrian and Egyptian families used cash transfers to reduce economic barriers to education access

Parents explained that cash transfers relieved financial barriers to their children's education, especially in the face of price surges, inflation, and existing debts. Parents reported using the first tranche to cover education expenses. As the first transfer was unconditional, parents reported appreciating the flexibility allowing families to use the transfer for various education-related needs based on the individual educational preferences and circumstances of the family, including: to pay school fees for SLCs; to cover pre-existing educational debt; or to buy school supplies and clothes for their adolescent children. As a Syrian mother in Giza said, "It's a relief that you can sleep knowing that there is no debt and that your child is happy going to school." Further, parents reported that the condition for the second tranche affected their behaviour toward retention of their adolescents in education. A Syrian father in Giza said that "if it was not for the grant and its conditionality, we would have sent our boys to work and make money," indicating that cash transfer may have supported the perceived importance of education in the household.

## Parents appreciated conditional cash transfers, but reported challenges with timing and the delivery mechanism

Parents praised the two-tranche cash disbursement as well as the conditions, which as they expressed, led them to prioritise spending on education rather than spending the full sum quickly on basic needs. Some parents, however, highlighted that the timing of the transfers was not optimal as they needed to cover educational expenses at the beginning of the academic term, and received the second tranche upon completion of the end-of-term examination. Plan Egypt staff members echoed this as a limitation of the implementation; one staff member said it would be preferable to begin distributing cash transfers before the start of the academic year; delays were incurred during government approvals.

Many parents expressed challenges receiving transfers through the post office, which was usually very crowded, causing them to lose time at work and thus forfeiting income to stand in a long queue. In the case of Damietta, there was only one post office which was located far from where many parents resided. In theory, collecting transfers at the post office should be manageable as parents would only have to do this twice a year to receive the full sum; however, in practice, parents complained that Plan's notifications were not reliable, resulting in multiple trips to the post offices in cases where payments were not yet processed when they arrived.<sup>9</sup> Parents also explained that some payments were not made on time, which caused hardship as they had financial commitments and debts to cover and were planning on the transfers. A few parents in the FGDs mentioned that their cash transfers were stolen during the process of collection at the post office. Syrian refugee recipients were incapable of receiving the payment if their passport or their registration with UNHCR had expired. For these reasons, many parents strongly recommended that Plan implement direct cash distributions to households rather than distribute through the post office.

According to Plan Egypt staff members, pre-program feasibility assessments indicated that distribution through the post office would be most expedient for most program participants. Staff noted that distribution through the post office had implementation advantages: specifically, when collaborating with the Ministry of Education, distributing cash transfers through the post office expedited security approvals from the government for Plan to distribute CVA to beneficiaries.<sup>10</sup>

## Economic barriers to retention in education remained, especially for adolescents with disabilities

All parents expressed that cash transfers provided them with a sense of financial security and support. However, most fathers and mothers consulted expressed that overall transfer value was insufficient to meet all the educational needs

9. This was attributed to a mistake with the UN card for some refugees which had the consequence of the post office employees refusing to disburse cash transfer.

10. The post office started a pilot program with UNHCR and Plan International to disburse cash transfers through the biometrics system IRIS, which helps address such issues.



of their adolescent children. A Syrian father from Damietta mentioned, “I’m still in debt because the grant is used to cover the school tuition fees only, but it cannot cover other educational materials needed by my son.” The majority of parents consulted believed that the transfer value needed to be increased to adequately cover more of the expenses associated with adolescents’ education, such as transportation and private tutoring, and to accommodate price inflation during the school year. Adolescents with disabilities reached by the Tawasol program, and their parents, emphasised that meeting the educational needs of adolescents with disabilities comes with higher costs that exceeded the transfer value, such as higher transportation costs.<sup>11</sup> A teacher in Giza highlighted that at the current transfer amount students would be at high risk to drop out, as SLCs would be unable to continue enrolling students whose families are unable to pay tuition. As a manager of an SLC said, “The [amount of the] grant covers one term only... We don’t want to let students go, but it is a problem for us if they don’t have enough money... This creates financial problems for the centre.”

### **Project components worked together to address multiple barriers to education for adolescent boys and girls**

This assessment shows that economic barriers to education were not the only ones facing Syrian refugee adolescents. Multiple barriers to education existed at home, in school, and in community to impede adolescent boys’ and girls’ access to and retention in education. The assessment indicated that the multiple project components of Tawasol, including but not limited to cash transfers, worked to address these multiple barriers.

One barrier was the demand-side behaviour of families: families that do not prioritise education will be less likely to seek it out. Both parents and adolescents expressed that, after participating in the education services and sensitisation components of the Tawasol including parenting circles, they were more motivated to prioritise education. An adolescent Syrian boy in Giza said, “My mum was constantly on her phone and did not care much generally about our education. Now, after attending the program, she follows up with us and constantly motivates us to do better.” An adolescent boy from Giza also mentioned “Last

year, I felt I was stupid at school, so I worked on myself and exerted effort to make my parents happy. This year, I feel I am clever. I am much better, and I study a lot.”

### **The teacher training component was perceived to have improved SLC teachers’ use of positive teaching practices**

Another barrier to adolescents’ retention in education, mentioned by both Syrian and Egyptian adolescents and their parents, was negative discipline including corporal punishment, practised by teachers at both SLCs and public schools. Egyptian adolescents and their parents expressed that teachers practised favouritism; as an Egyptian adolescent boy explained, “Some teachers prefer certain students because they are tutored by them, and thus, they intentionally give them extra credit.” In some cases, corporal punishment was practised by some teachers to force more children to take paid private tutoring sessions with those teachers: a parent explained, “If my son arrives late to school, the teacher would order him to collect the garbage as a way of insulting him and punishing him for not being tutored privately by the teacher. My son would then ask me ‘if I’m being insulted at school, why go in the first place?’” Adolescent boys and girls complained that teachers sometimes lose their temper with students. As an Egyptian boy in Damietta said, “When teachers lose their temper, they kick us out of class. Their methods of teaching are great, but their temper is what I don’t like the most.”

While public school teachers were not engaged through Tawasol,<sup>12</sup> teacher trainings reached teachers at SLCs. SLC staff and the teachers attested that the teachers who used to rely on corporal punishment as a method of discipline were reverting to other less violent ways of punishment after participation; a SLC manager in Damietta referenced the “culture of violence and punishment” saying that “here in some [Syrian] schools, the teachers used to hit the students. Now this is forbidden completely. This gives more security to the students and makes them less afraid of their teachers. The students attend more.” No adolescents consulted during the assessment reported any form of corporal punishment from Syrian teachers who were

11. This was attributed to a mistake with the UN card for some refugees which had the consequence of the post office employees refusing to disburse cash transfer.

12. The Tawasol program did not deliver teacher training to public school teachers; Plan Egypt staff acknowledged that they would like to see the program scaled up and into Egyptian public schools, so that adolescents in the Tawasol program who were taking classes in public schools could also benefit from the violence-reducing effects of the teacher training.

trained through Tawasol; adolescents were satisfied with SLC teachers who were reported to use positive classroom management and teaching methods.

### **Participation was seen to decrease violence perpetrated on adolescents by peers, which in turn reduced school dropout among adolescent boys**

Another source of drop out from schooling, which adolescents in this assessment highlighted, is bullying. Adolescent Syrian interviewees revealed that they experience significant levels of bullying in school about their nationality. One Syrian boy explained, “We get exposed to bullying by our Egyptian peers at school constantly. As long as it takes place on campus, I can deal with it. But once they take the fight outside in the streets, I can’t face it, because they bring the rest of their friends and they’re a lot. It becomes very violent.” Adolescent girls did not report as much physical violence or harassment at school. A Syrian adolescent girl in Giza observed the different social norms and expectations of boys and girls at this age: “Girls are more ambitious and want to excel so they follow the rules at school, whereas boys don’t care and break the rules so they end up getting punished.”

As a result of participation in Peace Clubs adolescents reported increased problem-solving skills. Syrian boys and girls expressed that they had become more capable of dealing with bullying compared to before. A Syrian adolescent boy said, “In the past, I would beat anyone who annoyed me at school. Now, I tell my parents and the teacher what happened, and they handle it instead.” Violence among adolescents in and around schools was reported to have decreased as a result of the program; the majority of adolescent boys mentioned that they used to joke, insult, and use physical violence with their peers but now avoided violence and tried to talk with their friends and classmates to settle disputes. A Syrian adolescent boy in Giza said, “Before the program, a friend would beat another if he gets angry and would use very insulting language. But after the program, there is more respect and understanding.”

### **Cash transfers assist with school enrolment but documentation remains a key barrier to timely educational access**

Many students, parents, and teachers expressed that cash transfers were unable to address certain challenges that negatively affect students’ attendance, retention, and completion of education. Such challenges were particularly evident and more pressing for Syrian refugees than their Egyptian counterparts. For Syrian refugees, registration for school and examination requires either UNHCR registration document. Registration can take up to three months, a delay that hinders the education process and progress of Syrian students. A teacher who participated in Tawasol corroborated that “because of lack of registration, students sometimes miss their final examination.” A Syrian father in Damietta explained the difficult choices facing refugees in Egypt: “If you register in Egypt using your passport, it deprives you and your family from the financial and in-kind assistance given by UNHCR, even though it secures access to free public education on a long-term basis. On the other hand, if you register using the yellow card issued by UNHCR that indicates that you are an asylum seeker, it puts you at the disadvantage of having to register every six months which thus affects school enrolment massively.”

### **Cash transfers and social tensions among refugee and host families**

No mother, father, adolescent, or key informant reported any experience or perpetuation of violence as a result of the cash transfer, and no participant reported any increase in household tensions or violence as a result. Rather, social tensions were experienced in the community between Syrians and host communities regarding eligibility and targeting, as indicated by some of the parents and all the key informants. A mother in Damietta said, “The staff at the post office say to us, when we go to receive the cash grant, that over and above having free access to food and shelter in their home country, we also receive money that is not rightfully ours.” A Plan staffer also mentioned this as a challenge: “We have faced a question of ‘why you [Plan] are supporting the Syrians more than us’... Egyptians ask for more [higher transfer value] or they see Syrians as taking their share of the grants. This actually defeats the purpose of including Egyptians in the cash program. The purpose was to make them feel included, not cause tension.” Some of these tensions emerged because targeting allowed families to receive cash

transfers for up to three school-age children in their household, meaning that some households received more than others.

### The combined effects of project components increased access to and retention in school and appeared to reduce protection risks for adolescent boys and adolescent girls

Many Syrian families expect boys to contribute to the household income alongside their fathers, so the risk of being pulled into child labour is a constant for adolescent Syrian boys in Egypt. Some fathers mentioned that cash transfers incentivised them to enrol their boys in school and to not pursue child labour.

Meanwhile, for girls, informants acknowledged that child marriage is a social norm which may pressure adolescent girls to drop out of school to get married and have children. One community leader expressed that “parents marry off their girls to reduce the economic burden... child marriage is a tradition and part of the culture for Syrians.” None of the respondents explicitly mentioned any link between child marriage and cash transfers – either positive or negative.<sup>13</sup> However, parents mentioned that the parenting circles and awareness-raising sessions educated and sensitised them on issues of gender-based violence, including the risks and harms of child marriage on adolescent girls and the benefits of delaying marriage.

## RECOMMENDATIONS FOR PLAN'S PROGRAMMING IN EGYPT

1. Adolescent boys and girls in Cairo and Damietta face multiple barriers to education access, retention, and completion at the household, school, and community levels. The Tawasol project effectively addressed some of these barriers through its multiple and complementary program components.
  - To achieve education outcomes for adolescents in crisis, CVA alone is not enough; CVA in complementarity with other program components is needed to address the multiple barriers and challenges that prevent adolescents from accessing education. Future programming should continue integrating CVA into a broader package of assistance.
2. Adolescent boys reported that teacher trainings and Peace Clubs reduced frequency of exposure to, perpetration of, and increased resilience from forms of violence which can be a source of push-out from education. Adolescent girls reported that Parenting Circles motivated parents to prioritise education and reduce negative discipline against girls in the household as well as raised parents' awareness of forms of GBV, including child marriage. Collectively these approaches and benefits have a positive effect on adolescent girls' educational access and completion.
  - To promote adolescent boys and adolescent girls' protection ensure program design includes intervention components across multiple levels and spheres of the socio-ecological environment of adolescents.

13. Adolescent girls who participated in the assessment were not probed to discuss child marriage. None of the adolescent girls themselves mentioned child marriage during the activities. This could be due to the young age of adolescent girl beneficiaries and respondents as compared to when adolescent girls in this context might be married.

## 3.

Cash transfers provided families with flexibility to meet a variety of education-related expenses that would otherwise be a barrier to school access and retention for adolescent boys and girls. Cash as a modality was conducive to meet individual families' and adolescents' preferences and needs.

- The timing of cash delivery should be aligned with the school year such that assistance arrives in time for families to use it for adolescents' education-related expenses. Coordination with government actors for program approval should be proactive and account for potential delays.
- The transfer value should be recalculated and adequate to meet what parents and adolescents see as necessary expenditures to obtain a quality basic education. Transfer values should be flexible to account for persons with specific needs, including families of adolescents with disabilities. Further, the transfer value should be adjusted via price monitoring to account for inflation over time.
- Further study and consider the relationship between CVA and CP risks such as child marriage and child labour to identify successful design features (including but not limited to transfer value and complementary programming such as longer-term economic strengthening and livelihoods solutions) to maximise adolescent outcomes.

## 4.

Delivering cash transfers via the post office was challenging for some participants, and for rural participants in particular. These issues created opportunity costs, risks of community tension and vulnerability to theft.

- Associated risks – and benefits, for different delivery mechanisms during response analysis should inform program design. The ability to pivot between delivery mechanisms to ensure timeliness of cash transfers and to mitigate any associated risks with receipt and use of cash should be planned for and leveraged.
- To address the documentation challenges faced by refugees in Egypt that affect education access, it may be necessary for Plan, or its financial service providers, to directly distribute cash transfers to refugee families in order to minimise risk and maximise benefit until documentation challenges are addressed in a way that enables harmonisation of humanitarian CVA with national social safety nets.



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