**COVID-19 Implications for Programming of Cash and Voucher Assistance for Education in Emergencies**

**Background**

Beyond its immediate impact on health, the COVID-19 pandemic is expected to have devastating consequences on people’s livelihoods and employment, especially in fragile, crisis and post-crisis environments (GHRP COVID-19). This includes immediate impact on income and livelihoods during the pandemic, and during the recovery period. Increasing numbers of households will slide under the poverty line and will encounter more economic barriers when accessing essential goods and services, including education.

In many cases, direct response and in-kind assistance will be more challenging to deliver. Cash and Voucher Assistance (CVA) is seen by many as well placed to mitigate the negative impact of the COVID-19 pandemic on household income and livelihoods, as well as a safer option than in-kind for providing rapid relief during the pandemic where conditions allow. As CVA cuts across sectors and can help deliver outcomes in a majority of them, it is necessary to work across sectors and together with the Cash Working Group (CWG) for optimal results.

The following are existing CVA for EiE resources produced by the Global Education Cluster (GEC):

* [Synthesis and Guidelines on CVA for EiE](https://reliefweb.int/sites/reliefweb.int/files/resources/1551285775.GEC%20synthesis%20report%20FINAL%20rgb.pdf);
* [Checklist of Considerations on CVA in EiE Needs Assessments](https://educationcluster.box.com/s/emovk961xxp8i4ouhtpecppsfhcraurn);
* The Cash Learning Partnership (CaLP) page on [education-specific CVA](https://www.calpnetwork.org/themes/sector-specific-cva/education-and-cash-and-voucher-assistance/).

This note is intended to provide additional insights for education cluster coordinators on the potential uses of CVA for EiE in the current COVID-19 pandemic response under the GHRP COVID-19.

**Examples of inclusion of CVA in the 2020 HRPs (applicable to education cluster strategies too)**

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| [**OCHA Guidelines for 2020 HRPs**](https://educationcluster.box.com/s/eyykra40g71yxuup7bggj7a503mmobm9) | **Examples from 2020 HRPs** |
| Clarify whether CVA will be used to deliver planned programmes | The cluster will provide cash for transportation and other education-related expenses (Iraq) |
| Cash programming will target vulnerable children living outside of camps and in returns areas who cite education-related expenses as a barrier to accessing education (Iraq) |
| Provision of learning materials to affected families  /students as necessary, including through in kind or cash/ voucher assistance (Myanmar) |
| Supply of education, ECD, or recreation kits and learning  materials or related cash interventions (Ukraine) |
| Include information on evidence used to determine use of CVA (i.e. market functionality, economic barriers to education) | In the MCNA VII, IDPs in out-of-camp locations cited costs associated with school attendance as one of the barriers to accessing education (Iraq) |
| If access to markets is not disrupted (Myanmar)  *Note: Ideally, an analysis of education-related goods and services market functionality should be included* |
| State the percentage of the response delivered by using CVA | Approximately $106,000 (0.4 per cent) of this will be  delivered as cash assistance (Iraq) |
| The Sector’s response plan in 2020 includes six cash-based projects totaling up to $0.5 million (Nigeria) |
| Include outcome-based, non-CVA  specific indicators for the monitoring of sector-level objectives. | Number of targeted children supported by partners to access quality and inclusive pre-primary/ primary learning opportunities (Myanmar) |

**Opportunities for EiE when CVA is used inter-sectorally to compensate for loss of income**

To mitigate the impact of the COVID-19 pandemic on people’s income and livelihoods, governments around the world started putting in place additional social protection measures, which are summed up in a living document compiled by World Bank, ILO staff and UNICEF staff on [Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures](http://www.ugogentilini.net/wp-content/uploads/2020/04/Country-SP-COVID-responses_April10.pdf) . Many of these additional social protection measures consist of cash transfers to cover basic needs and are meant to compensate the loss of income that some households face because of the crisis. Sometimes parents lose income because they have to stay at home to take care of children who don’t go to school anymore. Other parents cannot take care of children not in school because they have to provide for their families, thus putting children at higher risk.

Not all countries affected by COVID-19 and included in the GHRP COVID-19 have sufficiently developed social protection programmes to allow for such government responses. In some cases, there are opportunities to use the current COVID-19 crisis and its economic consequences to advocate with governments and provide technical support for them to start developing social protection programmes to address the loss of income of vulnerable people. In other cases, humanitarian actors will need to step up multipurpose cash transfers (MPC) to cover the basic needs of affected people, or to complement social protection government response.

Social protection cash transfers and MPCs are an opportunity for EiE actors. Post distribution monitoring of major MPCs in humanitarian responses, such as the one in Iraq showed that when education is valued, even in dire conditions households will use a percentage of the MPC to cover education expenses. EiE actors can maximize this potential by:

* Maintaining awareness of ongoing and planned social protection cash transfers and MPCs;
* Advocating with the government and other humanitarian sectors for the inclusion of all vulnerable populations in social protection cash transfers and MPC for basic needs;
* Where feasible, advocating with governments and key international organizations for new social protection programmes, with basic needs and education objectives;
* Advocating with donors for increased funding for social protection cash transfers and MPC for basic needs;
* Considering delivery of education-related top-ups of MPC, to cover new education expenses incurred because of new methods of remote learning, or related to resuming education after the lockdown ends; this is because having a base in MPC helps households use education top-ups for their intended purpose;
* Considering the inclusion or revision of education-related expenses in the Minimum Expenditure Basket (MEB);
* Using social protection and MPC targeting mechanisms and payment platforms to deliver CVA for EiE.

***CVA for basic needs to support teachers***

The [Call for Action on Teachers](http://www.teachersforefa.unesco.org/v2/index.php/en/ressources/file/470-response-to-the-covid-19-outbreak-call-for-action-on-teachers) of the International Task Force on Teachers for Education 2030 shows that the COVID-19 crisis is putting public budget under added strain, while the global economic downturn is already damaging the well-being of businesses and families. In many countries, contract teachers, substitute teachers and education support personnel risk seeing their contracts broken and their livelihoods disappear.

When preserving these teachers’ salaries and benefits is not possible, and where no viable social protection programmes exist to compensate them for the loss of income, humanitarian organizations can consider the use of MPC to cover the basic needs of this categories of education personnel, until schools are reopened and their services are needed again.

**Using CVA to support EiE outcomes during the COVID-19 pandemic**

***Connecting CVA for EiE to cash transfers covering basic needs:***

Ideally all CVA for EiE should be connected to social protection cash transfers or humanitarian MPCs covering basic needs, to ensure that the education-related transfer is used for its intended purpose. However, due to budgetary constraints this is not always possible. In such cases, CVA for EiE can be designed to ensure that the received money is used for the intended purpose. This can be done either through the use of vouchers, or in case cash transfers are used, through sensitization messages on the intended use of the assistance. In the current context, conditionalities can be difficult or impossible to monitor, and therefore their use is not recommended.

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

Because of the COVID-19 pandemic and partial or total school closure that followed in many countries, including those affected by humanitarian crises, the structure of household education-related expenses has changed. For example, for the duration of the school closure, households will not need to spend money on transportation to school or pocket money for children going to school. However, they will face other and potentially higher expenses related to home schooling. This can include costly equipment, such as computers, tablets, smart phones or radios and the electricity, internet and other subscription fees needed to make such equipment work, as well as basic supplies such as paper books, notebooks, pencils, which before the pandemic might have been provided by schools. Moreover, some children will not benefit from school feeding anymore, and will have to eat at home. For some children, the meal eaten at school was their only meal for the day, so discontinuation of school feeding can put considerable pressure on household resources. This potential increase of education expenses due to remote learning can be aggravated if coupled with loss of income and increased health expenses because of the pandemic.

**Example:** Due to the high costs of remote learning devices such as smart phones or radios, in many cases these items cannot be purchased on a short notice by households affected by lockdown and closure of schools. Moreover, in many cases such items are not available in sufficient quantities on markets. Despite this, market-based solutions exist to increase availability in the market and support demand for such equipment. For example, NRC is considering projects to increase people’s access to solar / wind-up radios, key commodities in efforts to provide education services to children while schools are closed due to the Covid-19 pandemic. This can be done by supporting existing wholesalers and/or retailers to expand or diversify their businesses, coupled with the provision of vouchers to households. Identified traders can be supported in addressing barriers to business continuity such as accessing credit facilities through civil documentation, business registration and business planning processes. Where seed funding is required to access credit, NRC may provide it as a non-repayable business start-up grant.

***CVA for EiE to facilitate resumption of schooling***

Looking ahead, when the lockdown will be lifted, it is likely that more households will be under the poverty line than before. This will be particularly the case for vulnerable populations, such as refugees, IDPs and other conflict-affected populations. Consequently, more children will face economic barriers at the start of the new school year. This will require and increased use of CVA for EiE to help these economically vulnerable children to go back to school, and to prevent dropouts. In case school fees are perceived, it is preferable to opt for programmes paying school fees directly through schools, for example through cash grants to schools.

**Using CVA in replacement of school feeding**

WFP, FAO and UNICEF issued an interim guidance note on [Mitigating the Effects of the COVID-19 Pandemic on Food and Nutrition of Schoolchildren](https://reliefweb.int/report/world/mitigating-effects-covid-19-pandemic-food-and-nutrition-schoolchildren), which gives advice on how to deliver school feeding in the current context. The following paragraphs summarize what the guidance note says on those situations when CVA is used to replace school feeding.

In situations when schools close:

* If it is feasible and appropriate (functioning markets and payment services, acceptance by government and population), provide CVA in replacement of school feeding, if possible through collaboration with a social safety net (SSN);
* Use CVA to address entire household food needs through CVA modalities such as MPC;
* When accepted and feasible, maintain an updated database containing schoolchildren’s household information, to facilitate enrolment in cash-based safety nets;
* When using CVA to replace school feeding: promote a transfer value with a similar or enhanced nutrition content of the school meals; utilize nutrition messages and education to better enable cash transfers and promote investments in child food and nutrition; where possible, favor female household member as recipient of the transfer, and be careful not to expose women to GBV because of it; promote contactless payment mechanism to avoid virus spread;
* Where school feeding programmes are not flexible enough and cannot be adapted, consider collaboration with SSNs; advocate for re-allocation of school feeding budgets to SSNs and consider how SSN structures that have contingency operating procedures can be capitalized on to expand and include vulnerable children;
* Ensure that food and nutrition needs of vulnerable schoolchildren are considered when designing large scale national social protection programmes in response to COVID-19.

In situations when schools remain open:

* In preparation of sudden school closure, start assessing the feasibility of various measures to replace school feeding, including CVA;
* If countries have homegrown school feeding it is important to maintain the markets and livelihoods of small producers, and find alternative uses of food when schools are closed.

**General resources on the use of CVA in the current COVID-19 pandemic response**

In the past weeks, several humanitarian organizations issued guidelines on CVA and COVID-19. Most of them are living documents, which will change as our understanding of CVA in a COVID-19 context improves. They include general advice on the use on CVA in the specific context of the organization that issued them. In many cases, they drew on lessons from the use of CVA in the Ebola response. However, COVID-19 and Ebola epidemics can have different implications for CVA and for markets, as outlined [in this message](https://mcusercontent.com/888e8ad28c65af24339239179/files/b1989524-5dca-49b8-8bbb-15a82232e6a2/this_message.pdf?utm_source=GWC+Contacts&utm_campaign=756203c96e-EMAIL_CAMPAIGN_2019_01_10_11_42_COPY_01&utm_medium=email&utm_term=0_ef935ae5a1-756203c96e-219680497). Others, such as the ICRC tip sheet, draw on learning on the use of CVA in cholera outbreaks.

The great majority of guidelines produced until now give practical tips on mitigating the spread of COVID-19 through ongoing CVA, informing the adaptation of CVA in the context of COVID-19, and promoting sensitivity to evolving market dynamics. This is the case of guidance from the [Global Health Cluster](https://www.who.int/health-cluster/about/work/task-teams/Guidance-note-CVA-COVID.pdf?ua=1), [CaLP](https://www.calpnetwork.org/publication/cva-in-covid-19-contexts-guidance-from-the-calp-network/), [WFP](https://fscluster.org/sites/default/files/documents/wfp-guidance_for_cash-based_transfers_in_the_context_of_the_covid-19_outbreak1.pdf), [IRC](https://rescue.app.box.com/s/hei1eu0k7napzruq8g5s5ia2ffr8hmqn/folder/108072914130), [UNICEF](https://mcusercontent.com/888e8ad28c65af24339239179/files/744cedeb-f5ca-4991-8df7-ddc3dfd968b2/UNICEF1.pdf?utm_source=GWC+Contacts&utm_campaign=756203c96e-EMAIL_CAMPAIGN_2019_01_10_11_42_COPY_01&utm_medium=email&utm_term=0_ef935ae5a1-756203c96e-219680497) , [ICRC](https://mcusercontent.com/888e8ad28c65af24339239179/files/b01acc77-17d6-4cee-b675-cba40bd3cecc/icrc.pdf?utm_source=GWC+Contacts&utm_campaign=756203c96e-EMAIL_CAMPAIGN_2019_01_10_11_42_COPY_01&utm_medium=email&utm_term=0_ef935ae5a1-756203c96e-219680497) , [Mercy Corps](https://www.calpnetwork.org/publication/tipsheet-covid-19-and-cva/), [CARE](https://drive.google.com/file/d/1neynvJSfR6ToiUWxMcgk2mhYpQALmJKR/view), [World Vision](https://storyhub.wvi.org/Share/32qyhdn0r1bx1wrbh2ajc2g80m3hikx7), [Plan International](https://www.calpnetwork.org/publication/covid-19-adaptations-to-cash-and-voucher-assistance-cva-interventions/) and [Save the Children](https://resourcecentre.savethechildren.net/library/save-childrens-covid-19-program-framework-and-guidance-and-companion-pieces).

A smaller number of resources looks into how CVA can be used as a mean of addressing loss of income during and after the COVID-19 outbreak. This is the case of the [CaLP](https://www.calpnetwork.org/publication/cva-in-covid-19-contexts-guidance-from-the-calp-network/), [UNICEF](https://unicef.sharepoint.com/:b:/r/teams/EMOPS-GCCU/Inter%20Cluster/CVA%20and%20COVID-19/HCT-Covid-19-key%20messages%20-%20for%20circulation.pdf?csf=1&e=mLapoK) and [Global Health Cluster](https://www.who.int/health-cluster/about/work/task-teams/Guidance-note-CVA-COVID.pdf?ua=1) guidance, and of the World Bank and ILO summary on [Social Protection and Job Responses to COVID-19: A Real-Time Review of Country Measures](http://www.ugogentilini.net/wp-content/uploads/2020/04/Country-social-protection-COVID-responses_April3-1.pdf).

On the CaLP [live resource repository](https://docs.google.com/document/d/1Vk6ShfDS-_kVVGeGcNzFXhKLSMgK-VyDfa09ZkhWZOE/edit) you can find more resources on CVA in COVID-19 context, including French, Spanish and Arabic versions of some of the guidance listed above.

The NRC [Remote Cash Project Guidelines and Toolkit](https://www.nrc.no/what-we-do/themes-in-the-field/cash-and-vouchers/remote-cash-project-guidelines-and-toolkit/) were developed in 2016 and remain a useful resource in case remote programming is required to implement CVA in a COVID-19 context.

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