



**CASH + EDUCATION  
CASE STUDY  
MOZAMBIQUE**



**Save the Children**



## SUMMARY OF FINDINGS

"We come from a war... we lost everything... but today we can buy uniforms for our children. Now most of the children have uniforms".

Mother who received Cash+ assistance, Chiure district

Save the Children is implementing a project in Cabo Delgado province that integrates cash assistance into an Education in Emergency support package, with the aim of retaining (or re-enrolling) 2,820 at-risk children in school, including those who were displaced by the armed conflict (IDPs) and resettled in host communities. Financed by ECHO DG<sup>1</sup>, the cash assistance component complements the project's objective of creating safe school environments. This includes the provision of temporary learning and child-friendly spaces; Teaching in Crisis Contexts and conflict-sensitive and inclusive education training; and teaching kits for teachers; psychosocial programs for children; and supporting the reintegration of children associated with the armed groups. Cash assistance, transferred to the beneficiaries through a mobile wallet system, allows families to purchase the essential foods and non-food items, in addition to purchasing school supplies and uniforms for their school-going children. Results from Key Informant Interviews and Focus Group Discussions with project participants, in addition to direct observations, note:

- The timing and quantity of the cash transfers is important, bearing in mind how families allocate resources. Disbursing funds just prior to the start of the school year encourages the investment in school supplies, providing there is sufficient funding to cover other household essential purchases, including food.
- Messaging on the importance of education before and during the cash transfers provides triggers, or nudges, to invest in school uniforms and supplies.
- In conflict-affected areas with food insecurity, families prioritize both sustenance and education, underscoring cash assistance's adaptive relevance in volatile contexts.
- Good communication about selection criteria during the beneficiary selection process is crucial to facilitate broad understanding of the project's objectives and reduce grievances.
- Clear standard operating procedures (SoPs) and staff training are vital for seamless implementation of cash+ interventions.
- In some cases, cash assistance has facilitated enrolling more children in families unable to send them to school before. This unexpected positive outcome is attributed to the timely implementation and awareness messages, empowering families to prioritize children's education with the funds.
- Challenges in cash assistance integration within project has been found due to organizational inexperience. Strengthening team knowledge is vital for successful integration and maximizing impact.
- This year, school enrollments surged due to the cash transfers. An analysis next year will help determine if the beneficiaries were still dedicated to investing in their children's education in the longer term if cash was no longer provided. In the short term, the positive effect on increased school attendance for a larger number of children is undeniable.

<sup>1</sup> European Civil Protection and Humanitarian Aid Operations



## HUMANITARIAN

*"Everyone bought school supplies. In our case, not just for me. I have a brother who didn't receive money, and we also bought school materials for him. So, both of us could go to school!"*

14-year-old girl  
(Chiure 7/02/2024)

Cabo Delgado, a province in the northeast of Mozambique, has been facing a severe humanitarian crisis since October 2017 stemming from an ongoing conflict with Non-State Armed Groups (NSAG). According to IOM Displacement Tracking matrix, over a million women, men and children have been displaced. Some have since returned to their home districts, although it is estimated that over 700,000 are still displaced and reliant on humanitarian aid. Numerous IDPs have moved multiple times due to the threat of violence or attacks from the NSAGs. Additionally, the volatile security situation, limited resources, and severe weather events have posed challenges to humanitarian efforts.

The conflict has exacerbated the vulnerability of IDPs and families in host communities, made worse by climate change and food insecurity. Health facilities have been damaged or destroyed during the conflict, hindering their ability to provide basic services as well as to detect and respond to disease outbreaks. Periodic cyclones and floods have diminished local food production and damaged infrastructure, such as roads, bridges and schools. Regarding education, the combination of conflict and poverty have disproportionately impacted IDP children, especially girls, as caregivers have been unable to afford school supplies and often must rely on children's labor to contribute to the family's food security.

The IDP children in Cabo Delgado face risks from economic vulnerability, family separation during displacement and even forced recruitment by armed groups. Vulnerable to trafficking and exploitation, they are exposed to numerous risks on a daily basis amid fragile social protection structures, including girls being 'sold' or coerced into child marriage.

Therefore, ensuring access to schooling is one of the few means to provide children with a safe environment and a sense of normalcy, where they can develop healthy relationships and start to heal from their traumas.



## THE CASH+EDUCATION

*"Save the Children is helping the community with issues related to children. So, the child who couldn't have a uniform now has one, and also can now have notebooks, shoes, and a folder"*

*Teacher  
(Metuge 6/02/2024)*

The project targets communities affected by conflict, prioritizing children from displaced families and those in host communities facing high vulnerability. Through cash transfers and a package of complimentary support, families are able to purchase school supplies for their children while having sufficient funding for food and essential non-food items, whereby removing the pressure to have children stay home to work and reducing the risk of child marriage.

### Key Components

**Beneficiary Selection:** Eligibility criteria includes pregnant adolescents, teenage mothers, children with disabilities, children associated with armed groups, girls at risk of early marriage, orphans, internally displaced children, and child-headed households.

**Awareness:** Sensitization materials inform communities about the project and its objectives.

**Delivery Mechanisms:** Cash transfers are done via a mobile wallet system, prioritizing security and access. Planning ensures orderly and efficient cash transfer processes.

**Transfers:** Cash transfers happen twice a year: just prior the school term for the purchase of main supplies (uniforms, backpacks, notebooks, etc.) and mid-term for replenishment. Girls over 12 receive extra funds for menstrual hygiene products, enabling their school attendance.

**Implementation & Monitoring:** Trained implementation teams manage the cash assistance, child protection and EiE components, while monitoring teams assess the effectiveness of the implementation and provide data for implementation modifications.

**Protection Monitoring:** Dedicated staff monitor potential protection issues arising from cash transfers, taking prompt action to address and resolve them.

**Accountability & Evaluation:** Mechanisms for feedback and complaints are established. Post distribution monitoring of the cash distributions include qualitative analyses through discussions (FGDs and KIIs) with the beneficiaries.

**Shared Responsibilities:** Various stakeholders, including Save the Children, government education authorities, schools, community leaders, volunteers, and service providers are engaged from the start and hold different roles and responsibilities during implementation.



## CHALLENGES, OTHER FINDINGS, AND LESSONS LEARNED

*"We all want our children to go to school. The problem is the panic we face when we see a group of armed people. We would like to take the children and stay with them for fear of attacks"*

*Mother of three children  
(FGD, Chiure 7/02/2024)*

## VOICES OF THE PARTICIPANTS

*"The purpose of this assistance was to buy school supplies and my parents did it as instructed".*

11-year-old child (Children; Mize, Metuge 6/02/2024)

*"Even though I only received money in the name of one of my children, I had to divide it to buy school supplies for both of them. Tomorrow I will go to the city to buy shoes for both".*

Mother of two children (Caregivers, Metuge 6/02/2024)

*"The awareness about gender and child rights was very important because it made a difference to at least one of the caregivers. She has two children, a boy and a girl, and previously she thought that only the boy could study, and the girl couldn't because she had to stay home to do domestic work".*

Facilitator ( Metuge 6/02/2024)

## Challenges:

- The mobility of the target population (mostly internally displaced persons) can hamper the persistence and monitoring of medium-term effects.
- The current model lacks direct labour contracts between M-Pesa agents and Vodacom, which has meant that agents have often struggled to be mobilised in a timely manner to our target areas, and this has hindered the cash withdrawal services for beneficiaries.
- The reluctance of some government administrators to approve cash transfers in humanitarian contexts has caused delays in the implementation of the cash assistance.
- The large geographical area and programmatic scope of the project have stretched staff, especially since cash assistance is completely new to the Save the Children Mozambique country office.

## Other Findings:

- All cash transfer recipients interviewed expressed a preference for the ability to withdraw money immediately, as other systems incur higher costs for them.
- Errors occurred in organizing the lists for the second round of disbursements (January 2024). This resulted in significant delays on the ground and the need to rearrange participant lists on-site during the disbursement days.
- Clarity in participant selection and its communication is essential. Selection models that involve multiple actors in the candidate selection process can reduce potential fraud and enhance transparency. Some interviewees, mainly teachers, spoke of their limited involvement in the decision-making process regarding the children selected to receive cash support.

## Lessons Learned:

- It is crucial to leverage the engagement potential that Cash Assistance approach has among target population. Thus, sensitization processes should maximize their reach, thereby enhancing the long-term impact on education.
- In future, it would be strategic to include financial literacy training and prepare beneficiaries to use mobile wallet accounts so they can directly carry out transactions.
- It is best to secure signed agreements with network service providers before the cash transfers to ensure their agents are available for cash payments when required.
- Enhancing the accountability of the Financial Service Provider to the project is necessary to ensure the involvement of M-Pesa agents with sufficient capacity on cash transfer days.
- To ensure speed, security, and efficiency on cash transfer days, it is important to organize the beneficiaries well, for example, called in alphabetic order.
- Clarity in participant selection and its communication is essential. Selection models that involve multiple actors in the candidate selection process can reduce potential fraud and enhance transparency.

## The Next Steps

Moving forward, Save the Children will continue to refine the cash assistance approach based on the insights gathered through the monitoring system and feedback mechanisms, and particularly in discussions with the beneficiaries, the government, and other partners. This will pave the way for the inclusion of cash+ initiatives in other humanitarian intervention areas (such as protection, nutrition, livelihoods, etc.), which clearly, can have a profound impact on populations living in highly vulnerable conditions and their children.



**Save the  
Children**

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