



Cash For Education in Akkar

Research Report

World Vision Lebanon
January 2024

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Acknowledgements

The Monitoring, Evaluation, Accountability, and Learning (MEAL) unit conducted this Cash for Education Research paper. Special thanks to everyone who played an active role in this study.

Affirmation

Except as acknowledged by the references in this report to other authors and publications, the information and guidance contained herein consist of our own work, undertaken to improve the quality and utilization of cash for education in Akkar baseline findings by World Vision staff and partners. Quantitative data collected throughout the process remains the property of the communities described in this document.

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Acronyms

| | |
|-----------------|--|
| COVID-19 | Coronavirus Disease of 2019 |
| CTRL. | Control |
| GESI | Gender Equality and Social Inclusion |
| INT. | Intervention |
| MEAL | Monitoring, Evaluation, Accountability, and Learning |
| RQD. | Requirement |
| SMAP | Software Management and Assurance Program |
| SMEB | Survival Minimum Expenditure Basket |
| TTL. | Total |
| UDHR | Universal Declaration of Human Rights |
| UNICEF | United Nations International Children's Emergency Fund |
| UNOCHA | United Nations Office for the Coordination of Humanitarian Affairs |
| WVL | World Vision Lebanon |

Executive Summary

Background and Purpose

Lebanon is facing a multi-layered crisis that has led to unprecedented humanitarian consequences, affecting the economic, social, health, and educational sectors. The COVID-19 pandemic has led to school interruptions, lockdowns, remote learning, and limited access to education, which has created a learning gap and increased dropout rates. The economic crisis has further burdened the vulnerable education sector, including teachers, schools, and caregivers. The financial collapse has increased the unemployment rate to over 40% in early 2022 and put more than 80% of the population into poverty. Families and households have lost their purchasing power, leading to a loss of purchasing power and a preference for basic needs over education. The proportion of students enrolled in school in Lebanon dropped from 60% to 43% in 2022. The crisis is particularly affecting girls and boys with disabilities, girls, refugees, and the poorest families.

Child labor and child marriage are two negative coping mechanisms for girls and boys in Lebanon. These coping mechanisms can have long-term effects on their physical, emotional, psychosocial, nutritional, and educational development.

The priority should be getting girls and boys safely back to school and ensuring a sustainable solution for teacher wellbeing. Non-profit organizations and institutions play a critical role in supporting the education system and ensuring learning continuity through provision of services, such as the cash-for-education program, which has shown positive impact in contexts similar to Lebanon.

With little-to-no implemented research on cash-for-education in Lebanon, this study aims to investigate the impact of cash assistance on girls' and boys' access and retention to education in Akkar.

Methodology

The sample (n = 514) was conveniently sampled from nine public schools in Akkar and consisted of students (girls and boys) from grade levels one to nine from the morning shift. The study followed a case-control study in which the intervention group received cash for education and the control group did not receive any interventions, from World Vision Lebanon.

For the **baseline**, the girls' and boys' caregivers were asked survey questions over a call to provide information about education, child labor, income, and other related variables prior to the provision of cash. Prior to cash distribution, data for the intervention group was gathered between April 26 and April 30, 2023, while data for the control group was gathered between May 2 and May 8.

The collected data was then analyzed to provide descriptive findings about the sample.

For the **end-line** data collection, the same survey was adopted with additional questions to report whether the distributed cash assistance was enough (in terms of amount), if not, what is the amount needed, what the cash assistance was spent on, whether their children will be enrolled in school the next academic year. A sample of 519 participants was recruited in the same way as the baseline. Furthermore, data was collected during the month of August and questions were asked with respect to the month of May after cash distribution was completed.

Findings

Socio-demographic

- At baseline, out of 554 respondents, 48.7% were caregivers of male children (boys) compared to 51.3% were caregivers of female children (girls). During the end-line, out of 519 respondents, 43.6% were caregivers of male children and 56.4% were caregivers of female children.
- At baseline, 7.6% of the children, 50% of whom are girls, and have a disability. The three most common types of disabilities are speech and language, visual, and motor. During end-line, 5% of the children have a disability and the most predominant type was motor followed by speech and language.
- Lebanese made up 54% of the caregivers, with Syrians making up the remaining 46% at baseline and end-line
- Among the participants at baseline, 87.2% reside in Wadi Khaled area, Akkar as compared to 76.3% during end-line.
- 15.5% of households reported having at least one member with disability during baseline, in comparison to 11.6% during end-line.
- At baseline, 55% of caregivers had completed a primary level of education, compared to 10% who cannot read or write. During end-line 37.2% of caregivers reported completing primary level education and 11.9% reported inability to read and write.

Household Income and Expenses

- At baseline, only 1% of participants had monthly incomes above the survival minimal expenditure basket (SMEB), whereas 99% did not. During end-line 10.4% had an income higher than the SMEB, while 89.6% did not.
- The monthly average income of the participants was 64% lower than the SMEB at baseline and 40.8% lower at end-line
- Only 10% of the caregivers reported that they were paying for education; this percentage doubled during end-line.
- The figures are calculated using the reported income by participants compared to the SMEB value during the month(s) of data collection.

Education Expenses

- Respondents were asked, what they allocate their educational costs towards → the most popular choices in educational cost allocation were stationary (74%), internet access (40%), and transportation (25%) at baseline. The most popular choices remained the same at end-line with the following order: stationary (62.04%), transportation (28.32%) and internet (27.55%). The reason for change in order cannot be deduced with the present data or attributed to any specific factors.

Comparison of Household average expenses and Incomes

At baseline, the average household expenditure (335\$) was approximately three times greater than the average household income (104\$). At end-line, the average household expenditure was 220.4\$ for the month of May, that is 34% more than the average household income of 164.67\$ reported.

Proportion of education expenses to overall expenses

At baseline, only 7% of all family expenses were reported to go toward education. At end-line, only 2.75% of all expenditures went towards education during the month of May.

Cash Assistance

- At baseline, Household expenses (rent, bills, and food), insufficient income, and debt were the top three reasons why caregivers would not use the cash assistance for educational materials.
- Following cash assistance intervention, 20.8% of participants reported not spending cash assistance on their child's education
- When asked at baseline, tutors (64%), stationery (55%), and transportation (47%) were the three most often mentioned categories on which caregivers would spend the cash assistance to support their child's education.
- Following the cash for education intervention, 25.25% of caregivers reported spending the sum on tutors, 22.27% reported spending it on transportation and 7.92% reported spending the sum on other education expenses like clothes, bags, and summer school fees.

GESI Indicators

- At baseline, 88% of participants reported not favouring a specific sex with the education cash assistance. Only 1% of the caregivers chose to favour boys' education, while almost 3% selected to favour girls' education. During the end-line, 3.5% of all participants preferred to prioritize girls' education and 90.9% did not have a preference.
- In comparison with the 1% of caregivers who preferred to spend the cash assistance on a child without a disability, about 15% of caregivers reported that they preferred to choose a child with a disability at baseline
- During the end-line 76.2% of caregivers whose children have a disability reported no preference towards prioritizing a child's education according to their disability status. All children with disability were reported to be going to school.

Child Labor and Additional Responsibility

- During baseline, 8% of the caregivers claimed that their girls and boys had worked, over the past seven days prior to data collection; 77% of these kids are boys, while 23% are girls. At end-line, 7.5% of participants reported that their children were working during the month of May of which 74.36% were boys.
- During the month of May, 41.03% of working girls and boys worked with dangerous tools and 61.54% work with heavy loads. The questions pertaining to children's work refers to the month of May, and end-line data

was collected during August; 76.9% of the working children during May were still working the same job by the time of this research during August.

Schooling and Educational Programs or Activities

- Over the 30 days prior to the baseline surveys, 2% of the children did not attend school. During end-line 3.1% reported that their children did not attend school.
- At baseline, 69% of children did not participate in any educational program or activity beyond school attendance (formal or informal) in the 30 days prior to data collection compared to 31% of the girls and boys took part in an educational program or activity. During the end-line, 54.5% reported that their children were not attending educational programs or activities.
- During end-line, 95% mentioned that their children will be attending school during 2023-2024, 4.2% were unsure, and 0.8% reported that they will not.

End-line Comparison between Cash and Non-Cash Groups

- Cash group had a significantly higher overall income, and higher average attendance during the month of May. The intervention group had an average attendance of 19.72 days; that is 1.36 days higher than the control's average. The cash group reported an average income of 180.9 USD during the month of May; that is 32.41 USD greater than the average overall income for the control group
- When grade one and grade seven through nine were excluded, the intervention group had an average attendance of 19.67 days; that is 1.19 days higher than the average number of days attended by the control group. The cash, or intervention group, had an average income of 190.18 USD during the month of May; that is 38.86 USD greater than the average overall income for the control group.
- There was no statistically significant difference between the two groups when comparing child protection in terms of marriage and labor.

Cash for Education & the Cash group's feedback

- 27.94% of 204 individuals in the cash group who spent all or part of the cash assistance on their children reported that the amount was enough, in comparison to 72.06% who reported that the amount was not enough.

Practical Recommendations

Based on the findings, the following recommendations are encouraged to achieve the research's main goal:

1. Provide cash assistance starting at the beginning of the school year or during registration time, as it is a critical time during which caregivers register their children in school. Despite the lack of school tuition fees, children would then be equipped with their basic school needs.
2. Implement a cash assistance program that would entail distributing cash at three time points during the year instead of during three consecutive months. Caregivers who register their children would be eligible to this program. The rationale would be based on the need for financial support that was expressed, along with the increased need for school supplies and support at the beginning of the year, and during final exam periods – the former and the latter being critical times for children during the academic year. Moreover, this recommendation could support retention if coupled with monitoring of attendance reports from the school.
3. Couple cash assistance with non-cash support. Due to the expressed need for tutors, and several answers concerning children not wanting to attend school, or expressing “incompetence”, a comprehensive program that offers retention support programs could be beneficial.
4. Due to the vast discrepancy between income and SMEB, a more comprehensive approach would need to be adopted for cash assistance to deliver the impact needed. A more comprehensive approach would entail the consideration of more essential unmet needs, prior to the provision of cash assistance that is specifically aimed towards education. In other words, integrating cash for education intervention within livelihood or food security interventions might present enhanced results that would reflect positively on education and child protection.
5. Build capacities within the communities (caregivers and other community volunteers) to support children's learning and development. For example, Implement programs that aid caregivers in supporting their children's education, programs that inquire about caregivers' attitudes towards their children's education, their needs, and provides them with tools to guide their children.

Introduction

Lebanon is entering its fourth year of a serious multi-layered crisis that has resulted in unprecedented and increasingly escalating humanitarian consequences. These disastrous consequences have affected the economic, social, health and educational sectors(1). It is important to highlight that education is one of the fundamental human rights as expressed in the Universal Declaration of Human Rights (UDHR) (2). It is perhaps the most sustainable investment and one of the most powerful mechanisms for escaping poverty.

The Lebanese educational sector has been hit by intersecting crises occurring simultaneously in the past years. It was initiated with **COVID-19 pandemic**, starting February 2019, leading to numerous lockdowns that negatively affected students, teachers and caregivers and provoked the adoption of remote learning modalities of schooling in a context where both schools and households faced many challenges due to a variety of factors. Thus, educators were not trained to teach remotely, and lacked or had insufficient access to electricity, internet connection and electronic devices, as well as some conceptual knowledge and digital literacy(3). Furthermore, the massive 2020 **Beirut port explosion** resulted in damage to 120 schools and hundreds of injuries (4) Additionally, the **economic crisis** has brought with it further burdens on the already vulnerable education sector including teachers, schools and caregivers of students. Lebanon's financial collapse with no signs of abating has sharply increased the unemployment rate to over 40 % in early 2022 and more than 80 % of the population into poverty after the extreme capital controls were implemented by banks, restricting individuals' ability to access their own savings and the devaluation of the Lebanese Pound, whereby the minimum wage dropped from 450\$ per month to less than 22\$. These enduring factors experienced by households contribute to the loss of their purchasing power and forced them to prioritize basic needs, such as food and health, over education. Caregivers transferred their girls and boys from private to public schools as they are unable to afford tuition, cost of education materials and even the transportation fees to and from school. The proportion of students enrolled in school in Lebanon dropped from 60 percent to 43 percent in 2022. (5,6)

Moreover, the impact of this crisis is most severely affecting a new generation of girls and boys who, according to UNICEF, will be hit the hardest. Aside from learning loss, missing school can cause mental distress and deterioration of their well-being, social separation and reduced social skill development and spending more unsupervised time on the streets, potentially leading to unhealthy behaviors and exposure to dangerous situations and violence. Risks are particularly high for children with disabilities, girls, refugees and the poorest families. A large number of girls and boys in Lebanon are raised in poor households and are forced to use two negative coping mechanisms. The first is child labor, which is mostly used by boys to support their families and keep them afloat during the economic crisis; according to a UNICEF report released in September 2022, one out of every ten children in Lebanon has been sent to work instead of attending school. Whereby most of the jobs are low-paying, irregular and informal. The second is child marriage for girls: one fifth of Syrian girls in Lebanon between the ages of 15 and 19, and four percent of Lebanese girls in the same age bracket, are married. Noting that these two coping mechanisms for girls and boys can be the cause of abandoning their education. Knowing that these children's mechanisms cause potential long-term effects on their physical, emotional, psychosocial, nutritional and educational development and could have potentially irreversible effects on their futures. As a final point, it has been shown that out-of-school girls and boys who enroll in child labor are at significantly higher risk of being in an uninterrupted cycle of poverty and their chances of returning to school become very low.(6)

All the same, the economic situation in Lebanon has also placed extreme stress on the education system. Public schools had to close as teachers' strikes started on January 10, 2022, and continued sporadically throughout the whole year. Public school teachers' protested to demand an adjustment for salaries and higher wages that suit the rapid depreciation of the local currency and the prices of most principal goods that climbed sharply, transport allowances that match the fuel prices, which also skyrocketed and better healthcare coverage. However, after the solutions proposed by the Ministry of Education and Higher Education didn't meet the expectations of teachers in face of the ever-increasing prices, on January 09, 2023, teachers' strike began again and lasted for more than 2 months. Since the salaries of public school teachers have drastically devalued and plummeted to close to 1 USD/ Hour leading to exhausting their purchasing power, some of them have chosen to leave the workforce and some have attempted to emigrate searching for better opportunities (7,8).

With the dire impact of the economic crisis, many schools have reported that they have also struggled to maintain functional operations such as keeping classrooms lit and heated during winter periods due to the fact that they had irregular access to electricity and restricted materials and equipment.

In light of the above, it is obvious that the education sector is increasingly facing multiple challenges, with the total number of girls and boys left without education in Lebanon after public schools shut their doors estimated to be over one million. This includes almost 300,000 students who are registered to attend the morning shift and nearly 170,000 girls and boys from the afternoon shift, as well as over 700,000 girls and boys who were already out of school. The consequences will be shocking on the future and well-being of girls, boys and youth, their families and Lebanon's prosperity. Pilot Work Bank analysis shows that a loss of one year of schooling would turn into losses to the Lebanese economy of up to USD 400-500 million over the future working lives of affected students. That being said, the priority has to be getting girls and boys safely back to school and ensuring a sustainable solution to teacher wellbeing. For this purpose, nonprofit organizations and institutions continue to play a critical role in providing additional sources of education. (9)

Among the many challenges born from crises, access to education is a multifaceted challenge that necessitates careful consideration. To address the economic level, non-profit organizations have resorted to cash transfers, vouchers, sector specific cash intervention and other financial-support approaches (10)

The cash-for-education program is one of the models used to remove several indirect education-related costs and financial barriers to education and shows positive impact in the same context as Lebanon. This model has not been used regularly in Lebanon and very few studies show its implementation, results, and challenges and none describes the effect of cash programming in Lebanon.

Purpose

The main purpose of the research is to assess the impact of cash for education on girls' and boys' access and retention to schools/education from grade 1 to grade 9, as well as the influence of cash for education from the perspective of child protection risks such as child marriage and child labor.

Methodology

Participants

Nine public schools in Akkar were part of UNOCHA program, implemented by World Vision Lebanon, which were chosen as a convenience sample to implement the research plan. The girls and boys from four of the schools received cash for education and the remaining girls and boys from the five other schools did not. The total number of girls and boys receiving cash for education was 1284 and the total number of children who did not was 626. The girls and boys were part of the morning shift and in grades levels from grade 1 to grade 9.

To ensure representativeness, and after accounting for 5% margin of error, 95% confidence level, the research enrolled 514 students as a total sample. The study adopted a proportionate sampling technique the reflection of the representative spread over the grade of students and matching by sex (50% boys vs. 50% girls). Beyond matching by sex, students were randomly selected regardless of other factors.

Measurements and Tools

SMEB was used as a reference for comparison of household income to the minimum expenditures last updated in March.

The Research team drafted a questionnaire based on a review of the literature and the directives of the education and child protection specialists in order to capture the information needed for the intended measurements explained in the previous section.

The questionnaire was divided as follows:

1. Socio demographic information about the child, caregivers and family size
2. Household income and expenses
3. Education expenses
4. Use of Cash assistance and cash for education
5. GESI indicators
6. Child labor and additional responsibility
7. Attendance in schools and participation in other education programs.

The questionnaire was initially settled in English before being translated to Arabic. A pilot research was carried out to confirm the questionnaire's validity and reliability, and the findings were utilized to finalize the tool. In the end-line data collection, a few questions were added to ask the cash group whether the cash they received was enough and whether they spent it on their children's education, and to ask both groups whether they will be enrolling their children in school in the upcoming academic year 2023-2024.

Procedures

Ethical Considerations

This baseline respected the essential ethical guidelines concerning conducting the measurement with the targeted population. It was crucial to ensure that the risks of potential harm to caregivers resulting from the data collection process were minimized and outweighed by the potential benefits of the outcomes of the measurement.

Additionally, caregivers were interviewed after providing their verbal voluntary consent to participate in the research. The measurement followed the rules of informed consent by making sure that all caregivers agreed to participate after they were informed of the following:

- The objective and the purpose of the survey
- What the information they provide will be used for
- That they may withdraw their consent at any time during the interview
- That they can refuse to answer any questions they are not comfortable with
- That the non-participation will not interfere with your relationship with the organization
- That the research and reports will not contain any information, which would reveal the identity of the respondents

In addition, confidentiality was assured and each participant was informed that s/he was able to choose freely whether to participate or not in the study. Participants also understood that they had the right to withdraw from the study at any time.

Study Design

This study used a case-control design, which involves comparing an intervention group (cash for education) with a control group (non-cash for education) to identify potential impacts. A quantitative methodology approach has been adopted by completing a survey with caregiver of the child who resided in the same household.

Following the division of the program and the above mentioned parameters, students were randomly selected from the total number of girls and boys who received cash and were selected from the other group. The former served as the intervention group and the latter as the control group. The process was repeated when recruiting the end-line sample; the same sample was not used as changes in programming called for the adjustment of the sample selection. The number of students that were selected in each group are displayed in Table I.

The total sample is segregated as follows:

| | Sample (planned) | Size | Baseline (achieved) | Sample | Size | End-line (achieved) | Sample | Size |
|--------------------|------------------|------|---------------------|--------|------|---------------------|--------|------|
| Intervention Group | 257 | | 282 | | | 259 | | |
| Control Group | 257 | | 272 | | | 260 | | |
| Total Group | 514 | | 554 | | | 519 | | |

Table I: Distribution of Sample Size across the Two Sub-Groups

Data Collection

Six casual workers were hired by WVW to conduct the data collection, and the research intern trained them to make sure that they were able to understand the survey. Between April 26, 2023, and April 30, 2023, the intervention group's data was collected prior to cash provision, and between May 2 and May 8, the control group's data was collected.

For the end-line, data collection started August 8th and ended on August 17th following a second training that served as a refresher and that detailed the changes that were done for the end-line.

To facilitate the data collection process, WVLR Research team developed and coded the Cash for Education tool through SMAP consulting software, which enabled casual workers to fill out the survey via online browsers. The surveys were conducted remotely via phone calls.

Quality Control

During data collection period, WVLR Researchers, with the support of the MEAL Manager, ensured that the casual workers administered the questionnaires soundly (following the data collection protocols and ethical standards) through continuous follow up. The Researchers were checking the completed surveys on a daily basis to monitor quality and to give immediate feedback to the casual workers when necessary.

Data Analysis Plan

Baseline

Excel was used for data analysis. Descriptive analysis was applied to highlight socio-demographic characteristics of the participants along with their income with respect to SMEB, education expenses and other relevant indicators. The variables are presented in the form of means and percentages. For income and expenses, the Sayrafa rate adopted was 86,500 LBP throughout the study period.

End-line

To compare the differences between the two groups, cash and no cash, excel was used in conjunction with PSPP. PSPP was used to run independent T-tests along with descriptive statistics. In certain cases, namely when the homogeneity of variance assumption was violated, excel was used to run “T-test assuming unequal variances”. Furthermore, the Kruskal-Wallis test was used to compare the difference between groups in cases where a non-parametric test was necessary.

All variables are presented in terms of averages and percentages. For income and expenses, the rate that was followed during the data collection period was 100,000LBP to estimate the value of the income and expenses with respect to the real rate during May.

Limitations

The limitations of this study are greatly related to external time-related circumstances. Baseline data collection was implemented during the month of Ramadan which may have been a confounding variable that impacted expenditure priorities, thus possibly increasing spending on clothing. End-line data collection was collected two months later, instead of immediately following the end of May, which could have influenced accurate reporting due to memory limitations and recall errors. Furthermore, the majority of educational expenditures are at the beginning of the year in contrast to the end; that includes expenditures on bags, stationary, books and uniforms. Additionally, due to national circumstances, the scholastic year and strikes was unstable with repetitive school closures; this led to the lack of clear attendance monitoring; daily attendance reports provided by teachers were not available for use in this research.

Furthermore, data collection was not anonymous which may have influenced some of the answers, due to social desirability. More specifically answers regarding overall income, expenditures, and preferences in spending cash assistance on girls and boys, with respect to disability and sex, might have been impacted.

Finally, comparing baseline to end-line became less feasible as organizational circumstances changed; to maintain statistical soundness groups were compared at only one point in time – following the provision of cash assistance.

Baseline Findings

Socio-demographic

Out of 554 respondents, 270 (48.7%) were caregivers of male children (boys), while the remaining 284 (51.3%) were caregivers of female children (girls). The sample size was divided into two groups:

| | Male Children | Female Children | Total Group |
|--------------------|--------------------|--------------------|-------------------|
| Intervention Group | 137 (48.6%) | 145 (51.4%) | 282 (100%) |
| Control Group | 133 (49%) | 139 (51%) | 272 (100%) |
| Total Group | 270 (48.7%) | 284 (51.3%) | 554 (100%) |

Table 2: Total Group Segregated by Sex and Group

The average number of girls and boys in the household is around 4.5. In total, 42 (7.6%) of the children had a disability, of which 50% are female. Speech and language, visual, and motor impairments are the most predominant disabilities with the two latter being equally the most predominant. Since each child could have more than one disability, the total number of disabilities reported were 46. Speech and language make up 19.5% (33.3% F), motor impairments 30.4% (35.7% F), and visual impairments 30.4% (57.1% F) of the total reported disabilities.

In terms of nationality, 299 (54%) of the caregivers were Lebanese, while the remaining 255(46%) were Syrian. In the intervention group, 73.4% of the respondents were Lebanese as compared to only 33.8% in the control group; the remaining participants were of Syrian nationality.

Wadi Khaled is home to 87.2% of the participants and the rest are located in Chefet and Sahel.

98% of child caregivers are their parents with the other 2% being relatives (aunt, uncle, grandmother, sister, and stepmother). The average age of caregivers in the entire sample is approximately 41 years old.

In all, 84.5% of the respondents stated that their household did not have any disability cases. While 15.5% reported having one or two cases of disability in the household. The distribution of disabled cases between the two groups will be represented below in Figure (1).

When inquired about the person with a disability's relationship to the child, the top two responses were sibling and father.

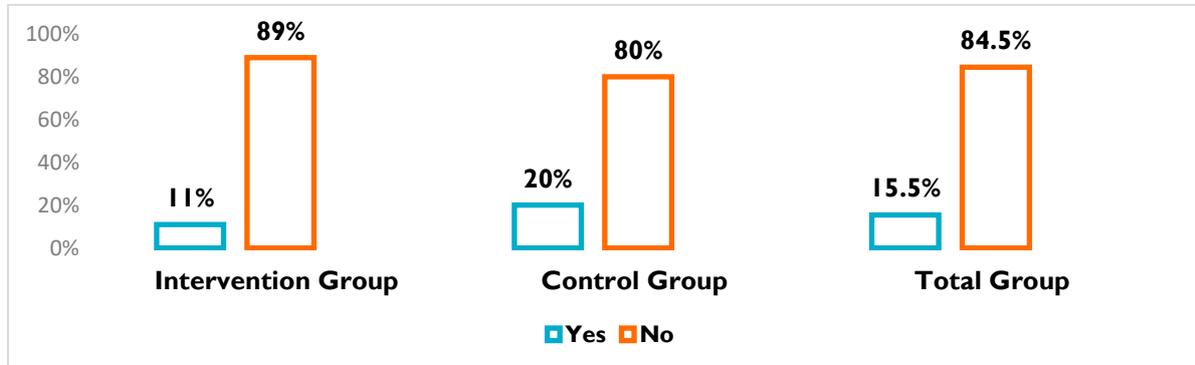


Figure 1: Disability Member in Households

Out of the interviewed caregivers, 10% of the total group cannot read and write compared to 3% who can. We can observe from Figure (2) that 55% of the caregivers attained a primary level of education. At the level of the groups, the percentage of caregivers who reached the primary level was 58% in the intervention group compared to 52% in the control group. The intermediate level of education is the second most predominant, accounting for 24% of the total group. In the total group, only 7% of the caregivers completed secondary school and only 2% have a university degree. The proportion of caregivers with a secondary education is 10% in the control group compared to 5% in the intervention group, and the proportion with a university degree is 1% in the intervention group with 2% in the control group.

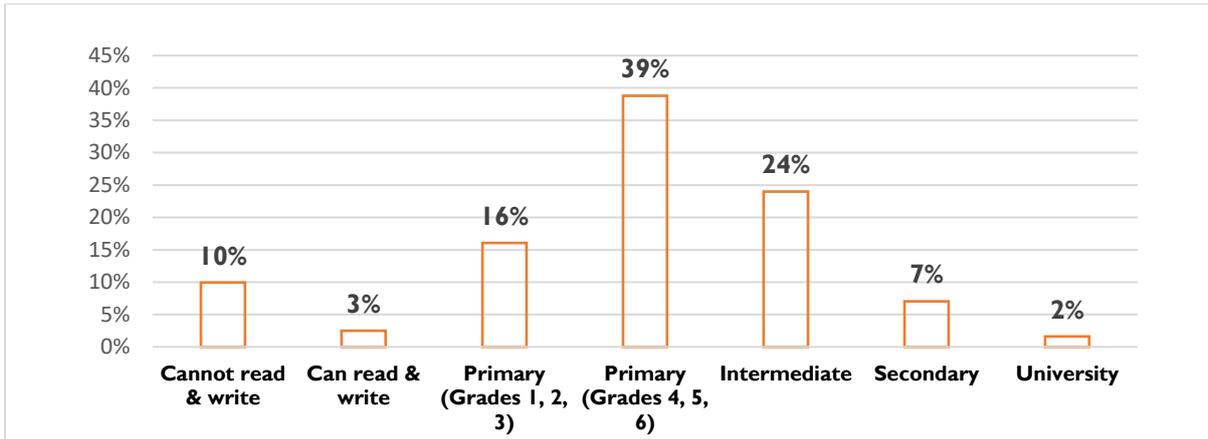


Figure 2: Educational Levels of the Caregivers

Household Income and Expenses

During the survey period, caregivers were asked about their overall monthly household income. It is clear from Figure (3) that out of the total sample, 99% (549 participants) have a monthly income less than the survival minimum expenditure basket (SMEB)¹, while only 1% (5 participants) have a monthly income above SMEB. Furthermore, the average monthly income for the total group was 104\$, knowing that the latest SMEB, dated March 2023, was equal to 24,747,000 LBP or equivalent to 286\$ at “Sayrafa” rate which was 86500 LBP throughout the study period.

Therefore, the average monthly income for the total group is 64% less than the SMEB.

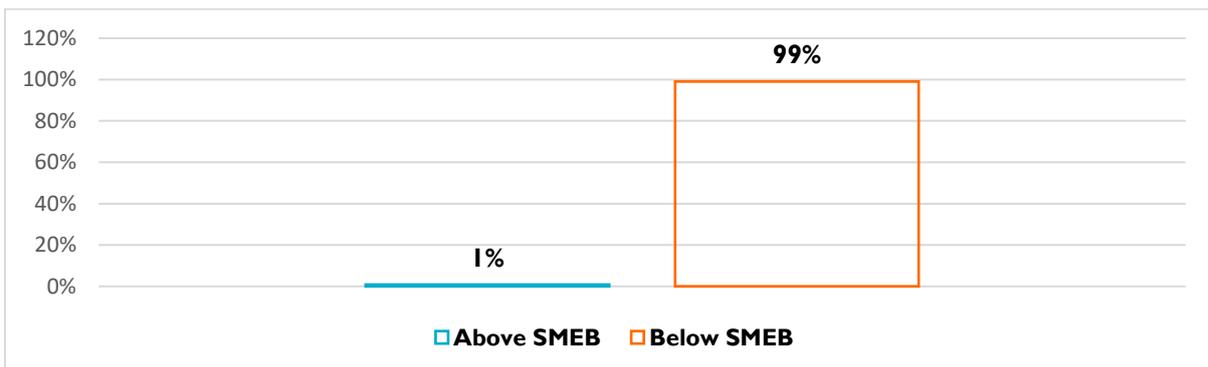


Figure 3: Classification of the Monthly Income in compared to the SMEB

Through the survey, caregivers were asked about their payments status across several categories (do they spend or not?) and the amount spent on each.

Results indicate that for the total group, **food** was a prevalent cost among 100% of the participants. Beyond food expenses, **electricity** is the first most common expenditure, being covered by 81% of respondents across the overall sample, 82% of intervention group participants and 72% of caregivers in the control group. The second expense consists of the costs for **healthcare** for both the intervention group (58% of respondents) and the entire group (55% of participants). While for the control group, the second expense is the rent accounting for 70%. **Transportation** costs constitute the third category of expenditures, accounting for 48% of the entire group, 53% of the control group and 43% of the intervention group.

Leaving aside the 'other expenses' option, only 10% of the caregivers in the overall group indicated they were paying for education, as compared to 6% in the intervention group and 14% in the control group.

Figure (4) displays the average amount spent in each category in each group for those who stated having expenses. Food expenditures constituted the highest expenses in all groups. The participants in the total group reported an average monthly food expenditure of 121\$. While those in the control group stated spending 111\$ per month and 129.5\$ in the intervention group. The second highest expense for the total group and the control group is health care fees, with a cost of 48\$ and 75\$ respectively. In contrast to the control group, the second highest expenditure is clothing, with an average of 53.5\$. The third highest expense is “other expenses” for

¹SMEB covers the requirements to exist and meet lifesaving needs. It includes the monthly needs of a family of 5 (2 adults and 3 children). SMEB used is for March 2023 (24,747,000 LBP).

participants in control and intervention groups with a cost of 30\$ and 32\$ respectively. In contrast to the total group, the third highest expenditure is clothing with an average of 37\$.

The average household spending on education per month for the total group is \$25.

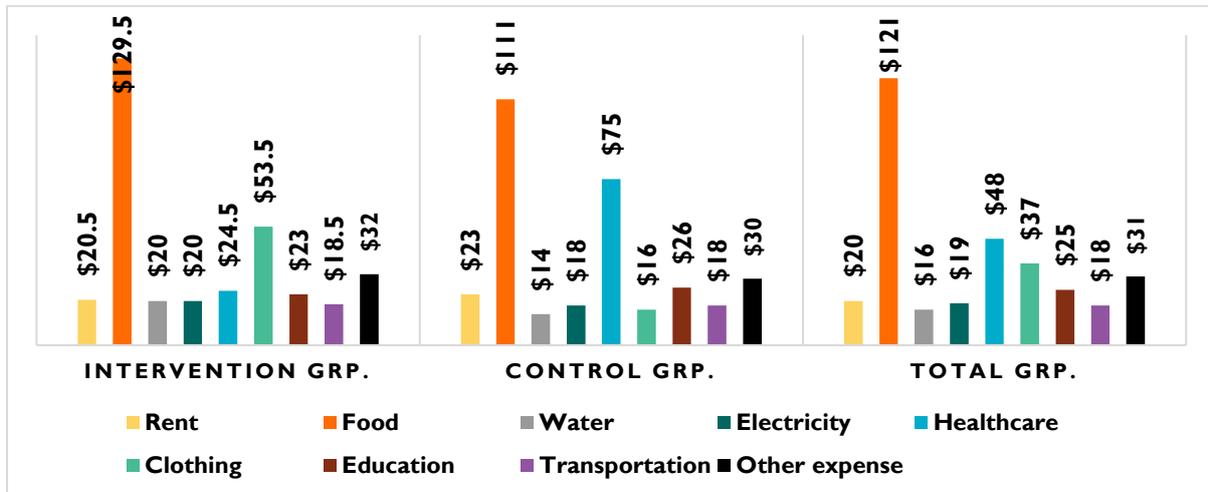


Figure 4: Average Monthly spending in the Household per Categories. Figure (5) clearly shows the gap in average household income and expenses among all groups. It is obvious that the average household expenditures in each group is approximately three times greater than the average household income.

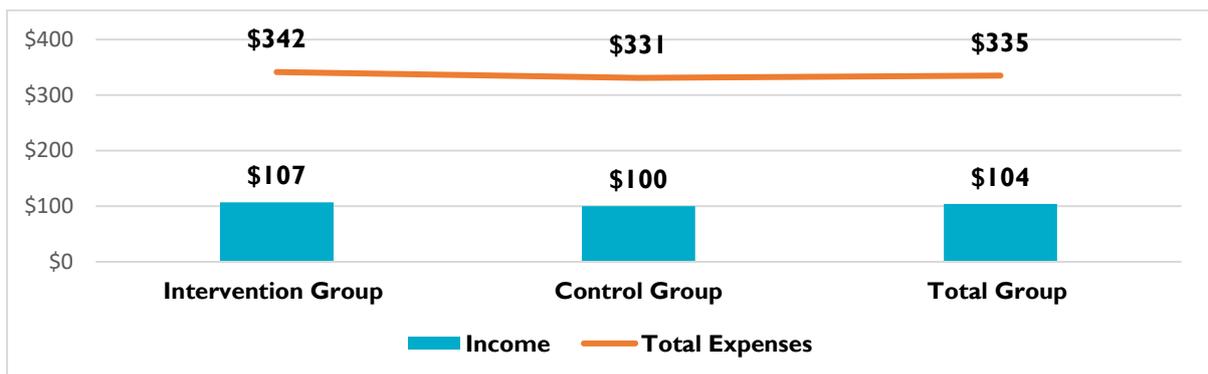


Figure 5: Comparison of Household Average Expenses and Incomes

Education Expenses

During the survey, respondents were asked to indicate whether they had allocated money towards various expenses related to education. Among the options provided **stationary, internet access and transportation** were the most selected categories. The percentage of respondents who allocated money towards stationary was 74% in the total group, 79% in the intervention group and 69% in the control group. While the percentage of respondents who assigned money towards internet access was 40% in the total group, 45% in the intervention group and 35% in the control group. For the transportation fees, the percentage was 25% of the respondents in the total group, 21% in the intervention group and 29% in the control group.

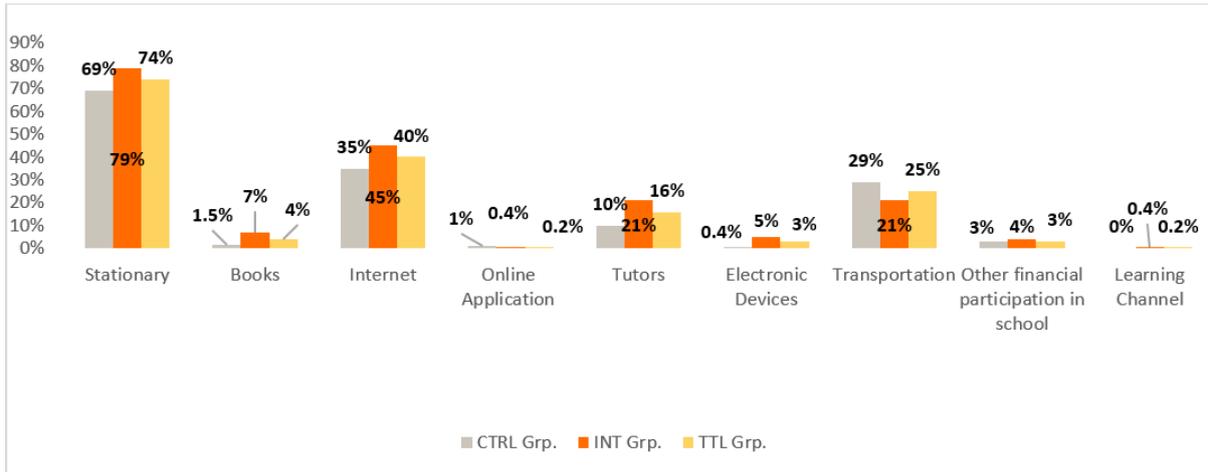


Figure 6: Percentage of Caregivers' allocated Expenses across various Categories for Education

Figure (7) represents the household average monthly education spending for those who reported having expenses divided into several categories. In the total group, the first highest expense is the transportation cost, with a cost of 12.5\$ followed by the books' cost (12\$) and then the internet subscription for 9\$. In the control group, the first highest expense is also the transportation cost, with a cost of 12 \$, then the second highest expenses are the books and tutoring costs, with an average of 9\$ and the third highest expense is the internet subscription, with an average of 8.5\$. For the intervention group, the first highest expenses are the transportation and books costs with an average of 13\$ followed by the cost of subscription (10\$) and then the stationary costs (9\$).

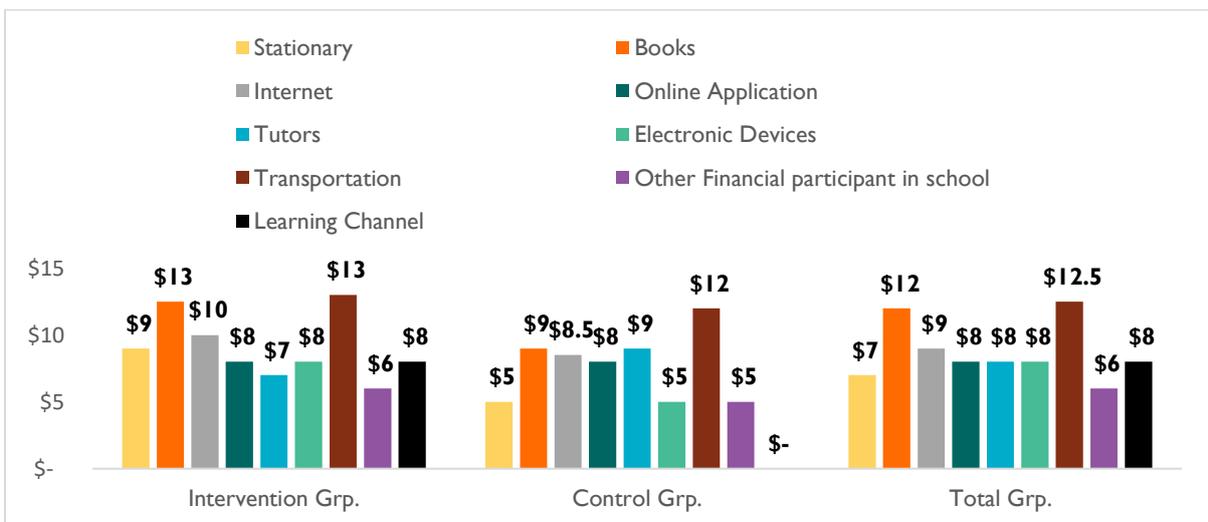


Figure 7: Average Monthly Education spending in the Households per Categories

Education expenditures account for 7% of total household expenses in the total group.

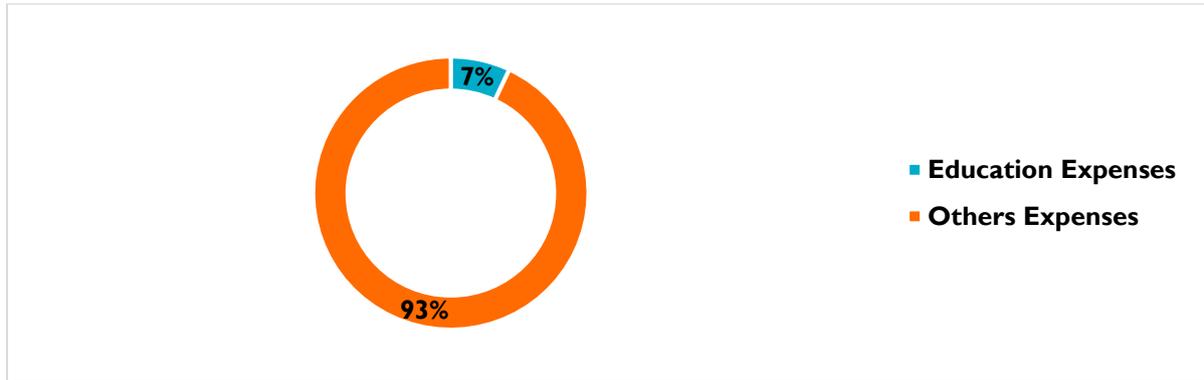


Figure 8: Proportion of Education Expenses to Overall Expenses

Cash Assistance

During the survey, caregivers were questioned about what might stop them from spending the cash assistance provided to them on their child's educational materials. As shown in Figure (9), the three main barriers that were consistently identified across all groups were the **household costs** (rent, bills, food), followed by **insufficient income** and **debt** (A variety of multiple-choice options were given to the caregivers, and they had the option to choose multiple answers at once).

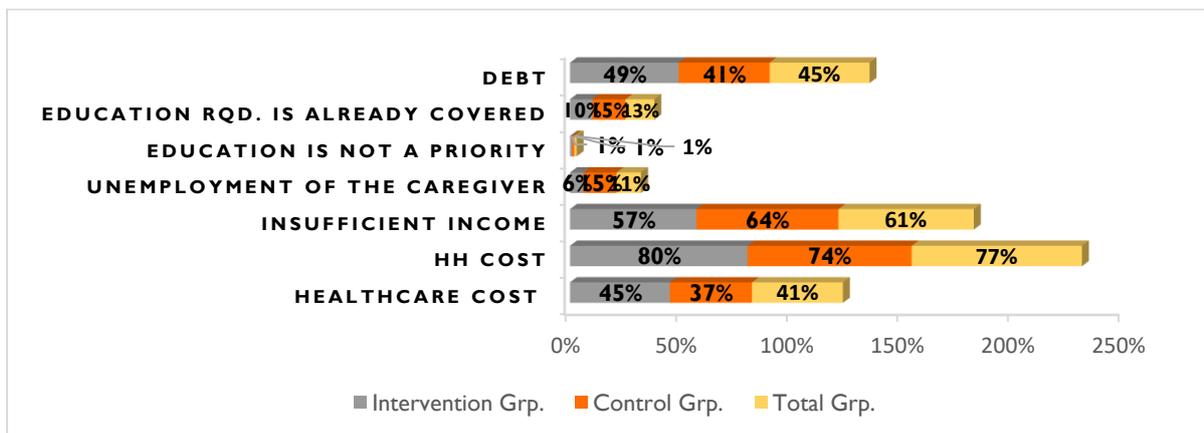


Figure 9: Reasons why Caregivers May Not Use the Cash Assistance for Educational Materials

According to the results displays in Figure (10), when caregivers were inquired "on what they would spend if they received cash assistance dedicated to support their child's education", the three dominant categories for both the total and control groups were **tutors, stationary and transportation**. The rank of the categories varied, with the total group listing tutors (64%) first, followed by stationary (55%) and transportation (47%), while the control group listed tutors (75%) first, then comes transportation (52%) and stationary (51%). In the intervention group, the top three categories were stationary (59%), tutors (54%) and books (51%). (A variety of multiple-choice options were given to the caregivers, and they had the option to choose multiple answers at once).

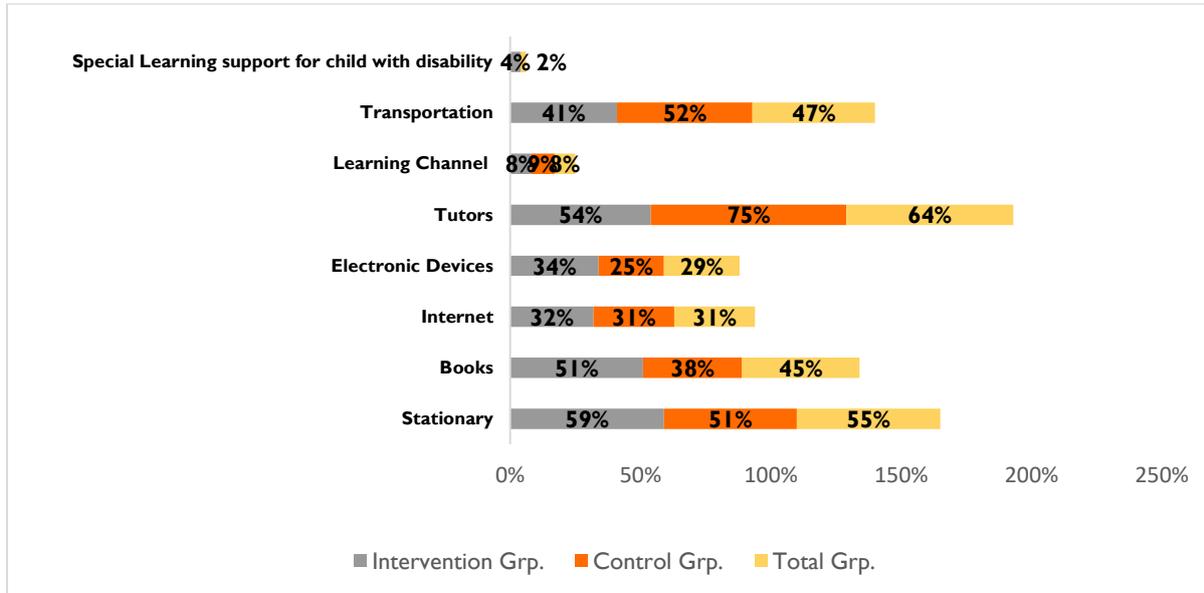


Figure 10: Proportion of Educational Material Chosen to spend on in Case of Cash Education Assistance

GESI Indicators

When given the choice to the caregivers on whom to spend the cash assistance, the outcomes shows that the huge majority of them (around 88%) of the total group did not prioritize one sex over the other. Almost 3% of the total group preferred to direct the assistance towards girls' education, while only 1% chose boys' education. In 8% of households of total group, the situation is not relevant; either the caregivers only have child of each sex under their care, the children attending the schools are of the same sex or caregivers preferred not to answer.

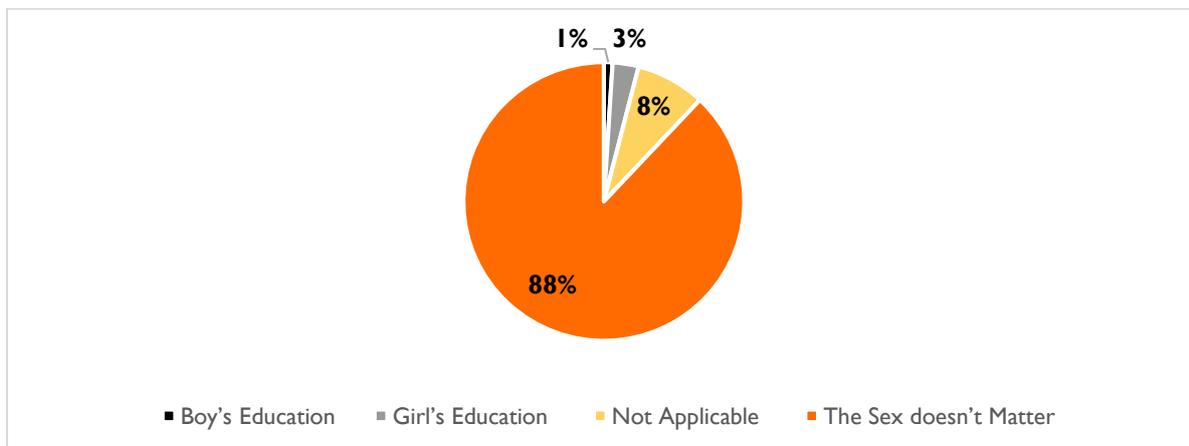


Figure 11: Proportion of Sex Preference

Based on the data from the surveys, when respondents were asked on whom they would prefer to spend the cash assistance on a child with or without a disability, the majority of respondents in all groups (63% in the total group, 57% in the control group and 68% in the intervention group) stated that the situation did not apply to their household. The percentage of respondents who said that disability status does not matter on whom they would prefer to spend the cash assistance was 22% in the total group, 26% in the control group and 17% in the intervention group. In all groups, almost 15% expressed a preference for a child with a disability and 1% for a child without a disability.

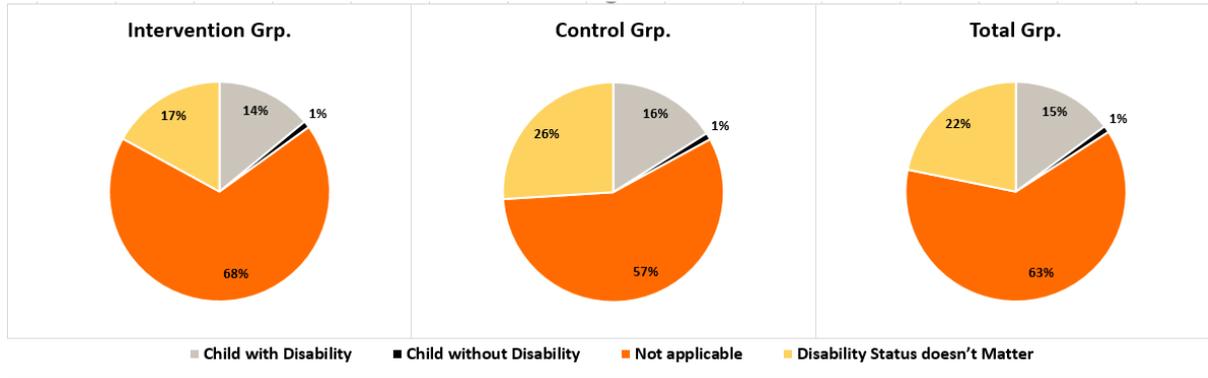


Figure 12: Proportion of Disability Preference

Child Labor and Additional Responsibility

44 participants, or 8% of the total group, stated that their girls and boys had worked over the previous seven days of the survey to earn money or to contribute to the household income. Those are split into 29 girls and boys in the control group and 15 girls and boys in the intervention group. These girls and boys are shown in Figure (13) separated by sex. In the total group, 77% of the working children, or 34 children are boys while 10 children (23%) are girls.

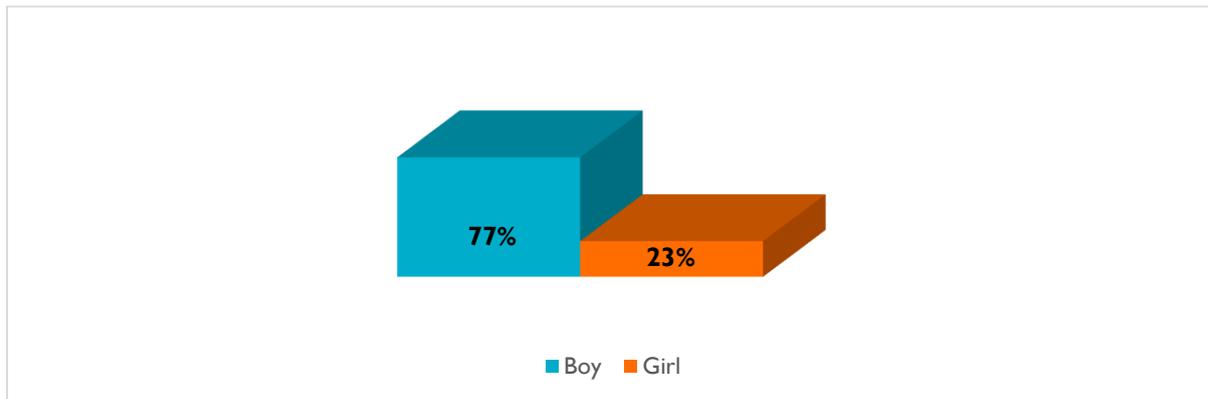


Figure 13: Segregation of Working Children by Sex

Agriculture-related jobs, employment in a family or relative's business and the production or sale of items like food or agricultural products are the three main forms of child work that girls and boys perform. Between the categories, types are arranged differently.

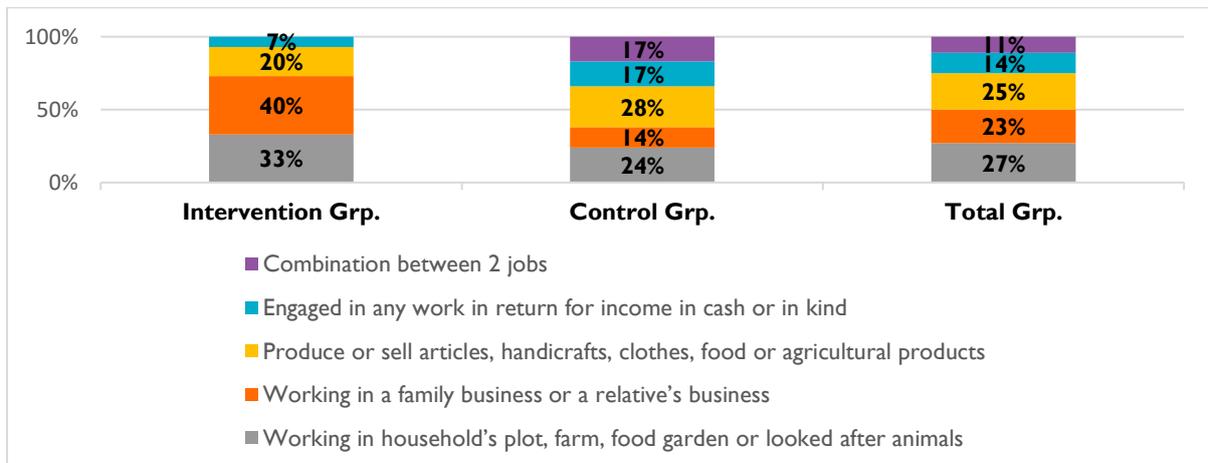


Figure 14: Type of Work Engaged by the Children

After knowing the forms of work that working girls and boys executed, caregivers were interviewed to determine if these activities required carrying heavy loads or the utilization of dangerous tools. 59% of the

participants indicated that their child carried a heavy load while at work and 30% of them reported working with dangerous tools in the total group. The proportion of carrying heavy loads is 62% in the control group compared to 34% in the intervention group while the proportion of working with dangerous tools is 53% in the intervention group compared to 20% correspondingly.

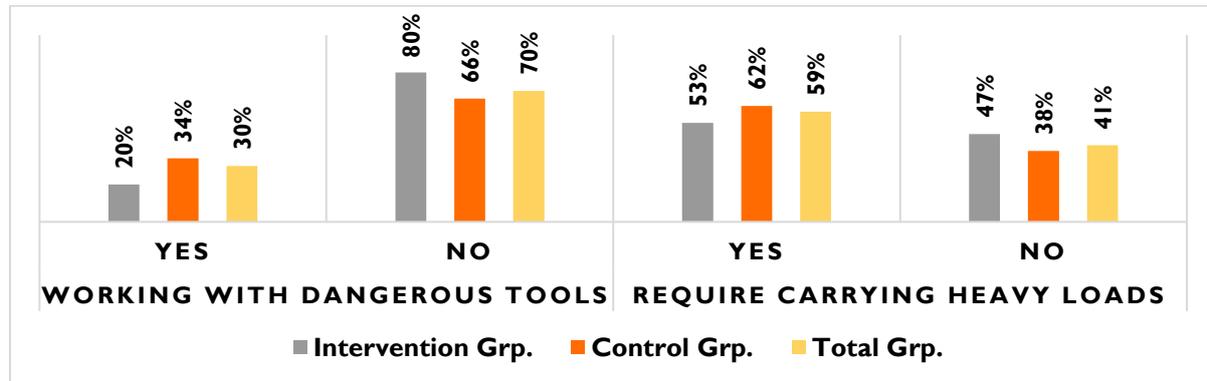


Figure 15: Work Conditions

The average number of working hours for a period of 7 days was 22.5 hours for the total group, 28 hours for the intervention group and 20 hours for the control group. In other words for the total group, the average daily working hours is 3.

We asked the caregivers if their child did any additional duties, such as housework or watching other people's girls and boys over the past 7 days of the surveys. Only 3% (17 caregivers) claimed that yes, they do and the main dominant activity is house cleaning.

Schooling and Educational Programs or Activities

Over the 30 days prior to the surveys, 2% (13 children) of the total group did not attend school. Those are split into 8 children in the control group and 5 children in the intervention group.

31% (n = 172) of girls and boys of the total group attend an educational program or activity outside public school hours. The proportion of girls and boys attending an educational program or activity is 75.5% (n = 130) in the control group compared to 24.5% (n = 42) children in the intervention group.

For those attending school, 5 days per week is the average number of days devoted to studying at home including homework and with or without an educational program or activity. On those aforementioned days, 11 hours for the total group were the average number of hours devoted to study.

End-line Findings

Socio-demographic

Out of 519 participants, 259 (49.9%) were part of the intervention, namely the cash group, and 260 (50.1%) were part of the control group, namely the no cash group. Beyond the 519 who accepted to participate, only 4 individuals refused participation; these individuals were part of the control group.

| | Male Children | Female Children | Total Group |
|--------------------|--------------------|--------------------|-------------------|
| Intervention Group | 113 (43.6%) | 146 (56.4%) | 259 (100%) |
| Control Group | 125 (48.1%) | 135 (51.9%) | 260 (100%) |
| Total Group | 238 (45.9%) | 281 (54.1%) | 519 (100%) |

On average, the number of children per household was 4.31 (± 1.76) with the minimum number of children per household being one and the maximum being ten.

In the control group, also referred to as the no cash group, 5% of the children have a disability. Within the intervention group only 3.1% of children have a disability. The most predominant type of disability was motor, followed by speech and language.

When accounting for other individuals with disabilities within the household, 11.6% of the participants had at least one person with disability in their household. Participants who had people with disabilities in the household amounted to 12.3% of the control group and 10.8% in the intervention group.

Furthermore the sample mainly included individuals of Syrian and Lebanese nationality. Within the control group 31.5% of participants were of Lebanese nationality, while Lebanese participants made up 76.8% of the intervention group.

Of the total sample, 76.3% of participants reside in Wadi Khaled area.

Given the surveys of this study were completed with the caregivers of the children, 57.4% of the caregivers were mothers of the children. Moreover, caregiver's levels of education most predominantly reached primary education (grades 4, 5, 6) that is 37.2% of the caregivers. Of all the caregivers, 11.9% cannot read and write, and only 1% had reached university education.

Household Income and Expenses

The average household income of the participants was 164.67\$ for the month of May. The latest SMEB is 278\$ as indicated for April 2023. With reference to the average income of participants and the value of the SMEB, participants' household income were 40.8% less than the SMEB. It is important to note that the SMEB value referred to is for five individuals; over 60% of participants live in a household of more than five individuals.

The participants' average household expenditures were 220.4\$ for the month of May with **food expenditures** making up the majority of their expenditures at 56.3%. As reported, the households' average expenditures exceed their overall income by 33.84%.

Following food, average expenditures of all households predominantly went towards **healthcare** ($M = 20.54$, $SD = 57.56$), **rent** ($M = 19.2$, $SD = 25.9$), and **electricity** ($M = 19$, $SD = 18.05$). The latter expenses may not be applicable to all households as many households did not have any part of their expenses allocated towards rent, healthcare, electricity or a combination of these expenditures.

Average expenditure on clothing was 8.15\$ (± 30) for all households.

For all surveyed households, 20.8% of participants reported spending money on education. The latter refers to 108 participants, with 56 being from the control group and 52 being from the intervention group.

Education Expenses

The most predominant education expense was **stationary** as it was reported by 62.04% of the participants. The latter was followed by **transportation** (28.32%), **internet** (27.55%), and **tutors** (18.69%).

Average spending on education for all households was 6.06\$ (± 17.76) for the month of May.

Education made up 2.75% of all expenditures reported for the month of May.

Cash Assistance

Out of 259 individuals who received cash, 40.3% reported spending all the cash assistance on their child, 37.8% reported spending part of the cash assistance on their child and 20.8% reported not spending the cash assistance on their child's education. Of the individuals who spent part or all of the cash assistance on their child's education, 25.25% reported spending the sum on tutors, 22.27% reported spending it on transportation, and 7.92% reported spending the sum on other education expenses like clothes, bags, and summer school fees.

For the individuals who did not spend part or all the cash assistance on their child, the most widely reported reason was household cost as indicated by 94.7% of those individuals. Household costs included rent, bills, food etc. Of the individuals who did not spend part or all of the assistance on their child, 21.7% reported allocating the expenditures on healthcare costs, 23.03% mentioned debt as an obstacle, and only 3.95% reported unemployment of the caregiver(s) as a reason. Moreover, 7.89% of those individuals reported that educational requirements were already covered.

GESI Indicators

Out of the 21 caregivers whose children have a disability, 76.2% did not have a preference towards prioritizing children's education according to disability status. In fact, all children with a reported disability were also reported to be going to school.

As for prioritizing education according to sex, 90.9% individuals did not have a preference. 3.5% of all the participants preferred to prioritize girls' education.

Child Labor and Additional Responsibility

Of all participants, 7.5% reported their child working during the month of May.

This refers to 39 working children of which 10 (25.64%) were girls and 29 (74.36%) were boys. Out of the working children, 41.03% worked with dangerous tools and 61.54% work with heavy loads. 76.9% of the working children were still working the same job by the time of survey completion. The number of child working hours ranged from 3 to 212 hours for the month with the average being 68.23 hours. Furthermore, 56.4% will continue working with the same number of hours during winter as reported by their caregivers.

In addition to the 39 working children, fifty children were reported to have additional responsibilities like taking care of household duties. Only 1 of the fifty works as well.

Furthermore, out of 39 individuals who reported having working children 22 (56.41%) reported that their child will continue working during winter with the same number of hours, 5 (12.8%) reported that their child will continue working with less numbers of hours, 9 (23.1%) said that their child will not continue to work unless it is on vacation days.

Out of the 39 working children only 4 (10.26%) reported that they were not attending school; the remaining 35 working children had an average of 76.03 working hours and their caregivers reported that they were attending school. Furthermore, these working children were reported to have attended school 16.86 days during the month of May.

The reported overall income for the households with working children was 160.26\$, that is similar to the average overall income reported for the entire sample. Additionally, the average number of children in the households of the 39 working children is 4.97 children.

Schooling and Educational Programs or Activities

Out of the 519 participants 96.92% reported that their child went to school during the month of May. For the children who were not attending school, the majority of the reasons stated were related to the financial situation. Average weekly absence for all participants was reported to be 0.992 days. The most predominant reason for absence was a medical condition, reported by 83 individuals. 1.9% participants reported child labor as a reason for absence. Other reasons for absence mentioned included distance to school, illness of the father, and absence of caregiver to accompany child on their way to school.

Of 519 participants, 45.5% mentioned their child attending an educational program or activity. Furthermore, 95% mentioned that their children will be attending school during the academic year 2023-2024, 0.8% said they will not, and 4.2% reported that they were unsure.

Comparison between Groups

The two groups, intervention and control, were compared with the aim of examining the differences with respect to cash assistance.

Education

In terms of school attendance during the month of May, the intervention group had an average attendance of 19.72 days; that is 1.36 days higher than the average number of days attended by the control group. Statistically, the latter mean difference is significant $t(277) = -4.45, p = 0.00 < 0.05$. In other words, **there is a statistically significant difference in school attendance between the two groups, with intervention group having better attendance and retention.**

Attendance of educational programs or activities was also compared between the two groups; the latter refers to all educational programs or activities that enhance children's academic performance – beyond public schools. Out of the control group 44.2% attended educational programs, as compared to 46.7% in the intervention group. The reported difference is not statistically significant $p = 0.78 > 0.05$. The latter means, although a higher percentage of children took part in educational programs and activities from the intervention group, the difference was not large enough to be considered statistically significant.

Child Protection

When looking into child labor, it is important to note that the number of working children in the control group during the month of May was 31 as compared to 8 working children in the intervention group. The corresponding numbers were 14 and 30 at baseline for the control group and intervention group respectively. It would not be possible to directly conclude that the number of working children in the control group increased, and that the number of working children in the intervention group decreased, as the sample at baseline is not identical to the sample at the end-line. Furthermore, when only accounting for the children who did work, the average number of hours worked at baseline was 27.08 hours for the control group and 20.57 hours for the intervention group. The average number of hours worked during May, when only taking into account the children who did work, was 70.32 hours for the control group and 60.13 hours for the intervention group. To compare the difference in number of working hours between the two groups, the Kruskal-Wallis test was used, and the results showed

a statistically insignificant difference $p = 0.862 > 0.05$. Following the cash intervention, the no-cash group consistently had a greater average number of hours worked by children.

The Kruskal-Wallis test was also used to examine attitude towards child marriage and the caregivers' perceptions of their children's safety. As there were no school closures during the month of May, this comparison strictly aimed to compare the difference between the two groups. Attitude towards child marriage was compared between the two groups and showed a statistically insignificant difference between the intervention and control group in the children's likelihood to get married $p = 0.43 > 0.05$. The latter means we could not derive any difference between the cash and no cash groups in terms of how likely the children are to get married.

The caregivers' perception of child safety and security was also compared between the two groups, and the results showed a statistically significant difference $p = 0.002 < 0.05$. The answers for "On a scale of 1-5, how likely is your child's safety and security to be affected?", given that 3 is neutral and 4 is likely, were on average 3.27 ± 1 for the control group and 3.54 ± 0.74 for the intervention group. In other words, the intervention group's responses were, on average, that their children's safety and security are likely to be affected, while the control group's responses were more neutral.

Cash & Expenditure

To further examine the difference between the groups in terms of cash, the overall income for the month of May was compared. The cash, or intervention group, had an average income of 180.9 USD during the month of May; that is 32.41 USD greater than the average overall income for the control group. The latter difference in average overall income is statistically significant $t(419) = -4.3, p = 0.00 < 0.05$. In line with the hypothesis, and cash assistance distribution, the intervention group had a higher overall income. Although the averages of both groups remain lower than the SMEB, the difference between the two groups was large enough to be statistically significant and could potentially support the difference created by cash assistance.

Spending on education was also compared; the control group's average spending was 4.52 USD that is 3.09 USD lower than the intervention group. The difference is statistically significant $t(387) = -1.98, p=0.047 < 0.05$. It is important to note that the latter averages include individuals within the groups, who did not spend any of their income on education. When considering only the individuals who did spend a part of their income on education, the control's group average spending was 21 USD for the month of May as compared to 37.9 USD spent by the intervention group. It is worth noting that despite differences in amount spent between the two groups, in which the intervention group spent more money on education than the control, fifty-six participants reported spending on education from the control group as compared to only fifty-two participants from the intervention group.

Comparison between Groups Excluding Grade 1, 7, 8, 9

The two groups were further reduced in size to exclude grades 1, 7, 8, 9 – that is to take into account a possible interference in the comparison caused by external cash assistance provided by other NGOs. In this case, the sample size is 301 with the control group consisting of 159 participants and the intervention group of 142 participants.

The previous analysis was kept, as a difference in overall income still existed, consistent with our comparison objective.

Education

In terms of school attendance during the month of May, the intervention group had an average attendance of 19.67 days; that is 1.19 days higher than the average number of days attended by the control group. Statistically, the latter mean difference is significant $t(190) = -4.30, p = 0.00 < 0.05$. While the cash group's average school attendance remains statistically significantly higher than the no-cash group, the mean difference is slightly reduced when the grades one and seven through nine were excluded.

Attendance of educational programs or activities was also compared between the two groups for grades 2 through 6. Out of the control group 40.9% attended educational programs, as compared to 45.1% in the intervention group. The reported difference is not statistically significant $p = 0.719 > 0.05$. Despite the exclusion of participants with possible external cash assistance, the difference in children's attendance of educational programs and activities remains statistically insignificant.

Child Protection

When looking into child labor for children in second to sixth grade, it is important to note that the number of working children in the control group during the month of May was 22 as compared to 5 working children in the intervention group. The average number of hours worked during May, when only taking into account the children who did work, was 67.68 hours for the control group and 47.40 hours for the intervention group. To compare the difference in number of working hours between the two groups, the Kruskal-Wallis test was used, and the results showed a statistically insignificant difference $p = 0.617 > 0.05$. It is not possible to say that the higher number of working hours in the control group, compared to the intervention group, is statistically

significant. However, from a practical perspective, the control group's number of working hours is near half the number of hours of a full time job.

The Kruskal-Wallis test was also used to examine attitude towards child marriage and the caregivers' perceptions of their children's safety for this sample as well. Attitude towards child marriage was compared between the two groups and showed a statistically insignificant difference between the intervention and control group in the children's likelihood to get married $p = 0.097 > 0.05$.

The caregivers' perception of child safety and security was also compared between the two groups, and the results showed a statistically insignificant difference $p = 0.066 > 0.05$. The answers for "On a scale of 1-5, how likely is your child's safety and security to be affected?", given that 3 is neutral and 4 is likely, were on average 3.30 ± 0.96 for the control group and 3.50 ± 0.71 for the intervention group. The cash group was slightly more inclined to perceive that their children's safety and security would be affected, while the control group had a more neutral perspective.

The caregivers' perception of their children's safety and security, as well as how likely they believed their child were to get married, did not differ significantly between the two groups. The shift from a significant to insignificant difference in terms of safety and security perception when grade one and seven through nine were excluded is worth noting. The latter could indicate a possible confounding variable; further research is needed to understand the differences in security and safety perception.

Cash & Expenditure

The cash, or intervention group, had an average income of 190.18 USD during the month of May; that is 38.86 USD greater than the average overall income for the control group. The latter difference in average overall income is statistically significant $t(217) = -3.69, p = 0.00 < 0.05$. Not only is the latter difference statistically significant, it is larger than the mean difference reported when taking into account all grade levels. As reported earlier, and despite the greater difference in average overall income, the school attendance average difference is slightly lower between the two groups ($1.19 < 1.36$). Although statistical interpretation does not lie within the mean difference value, the respective overall changes could be considered within a practical perspective and with reference to the SMEB. The SMEB reported is a value that corresponds to a household of five individuals; this means variance in household size also plays a role in interpretations around overall income differences. Additionally, despite the clear differences demonstrated by overall income with respect to school attendance, differences could be more confidently interpreted once the SMEB value is met within the sample.

Spending on education was also compared; the control group's average spending was 4.33 USD that is 3.17 USD lower than the intervention group. The difference is statistically insignificant $t(191) = -1.51, p = 0.13 > 0.05$. It is important to note that the latter averages include individuals within the groups, who did not spend any of their income on education. When considering only the individuals who did spend a part of their income on education the control's group average spending was 19.66 USD for the month of May as compared to 39.41 USD spent by the intervention group. The participants from the cash group, who did spend on education, reported spending almost double the amount spent by their counterparts on education.

Cash for Education & the Cash Group's Feedback

Out of the 204 individuals in the cash group who reported spending all or part of the cash assistance on their child 57 (27.94%) individuals reported that the amount was enough, in contrast to 147 individuals who reported that the amount was not enough.

As reported by the participants, when asked about the amount needed per month, answers ranged from 15 USD to 400 USD, with the average being 104.25 USD. The most frequently reported amounts needed were 100 USD (25%), 60 USD (14.9%), 50 USD (14.9%), and 150 USD (9.5%).

Conclusion

One of the most common types among childhood disabilities, according to the baseline and end-line study, are speech and language impairment as well as mobility impairments, which necessitates extra support for the child and responsibilities for the caregivers. Moreover, the public schools may not have the full resources and capacity to provide this support.

As previously stated, around 10% of the caregivers of the total group cannot read and write. Only 55% have finished the primary levels. This outcome may have an impact on caregivers' ability to support their girls and boys when they are studying at home during strikes.

The stated percentage of households falling below the survival expenditure basket is quite high (97%), indicating that 97% of the households are unable to cover the requirements for survival and meet lifesaving needs. This finding explains the tiny number (10%) of caregivers who budgeted for school and clarifies the three main family costs (food, healthcare, and clothes). It is worth noting that the baseline surveys were conducted at the end of Ramadan's month, which may have influenced the results in terms of clothing costs. When it comes to education

expenses, the two most important costs are the primary necessity for girls and boys to attend school. These are the costs of **stationary** and **school transportation**.

As already indicated, the average household expenditures in the baseline (335\$) is approximately three times greater than the average household income (104\$). This result is compatible with the caregivers' responses on the barriers that would prevent them from spending the cash assistance on their child's educational materials. The three main barriers were household cost, insufficient income and debt. In the end-line study average household expenditures was lower than baseline (220.40\$). However, despite lower average expenditure, the average overall income remained insufficient to cover all household expenditures. The higher average expenditures recorded during baseline could be attributed to the increased expenses associated with Ramadan.

Additionally, **households reported spending 7% of the total expenses on education**. These results are also consistent with the caregivers' response on how they would use the cash assistance designed to support their child's education. **Tutors** were the most selected choice. In other words, caregivers cannot afford tutors' fees although their girls and boys needed it so when given the choice, tutoring was their first choice. Moreover, the learning gap has resulted in additional burden on the caregivers where they have to pay for private tutors to help children in their academic performance instead of using the cash for other educational requirements. In the end-line study, 18.69% of participants reported spending cash assistance on tutors.

As abovementioned, only 1% of the caregivers reported a preference to support boys' education, compared to 3% who wanted to support girls' education. This finding could indicate the possibility that male children (boys) are more exposed to child labor. This result can be compatible with the result already mentioned that 77% of the working children, or 34 children are boys while 10 children (23%) are girls. Results in the end-line study remained consistent with the baseline – 25.64% of working children were girls.

Moreover, 15% of caregivers who expressed a preference to spend cash for education towards a child with a disability illustrate that a household with a disabled child has to deal with double the burden: the family's financial status and the child's impairment.

As previously mentioned, the baseline surveys occurred at the end of Ramadan's month when schools were closed, and this context may reflect the reality of working girls and boys throughout the summer or during the school closure. However, in the end-line study, findings reflected that most working children will continue to work during school days.

Last but not least, the comparison between the cash/intervention group and the control group presented insightful findings on the importance of cash in access and retention to school. The cash group's higher overall income allowed to support the positive association between cash and education. However, the statistical significance with respect to cash did not hold when looking into child labor and child marriage. From a practical perspective, the no-cash which had lower overall average income, consistently had a greater average number of hours worked by children. Despite the statistical results, these findings cannot be held as conclusive towards the degree of influence cash has on education and child protection; that is mainly due to the fact that the sample, despite difference in overall income between groups, remains with an average overall income below the SMEB. While the extent to which cash can increase participation in educational spaces and foster child protection needs further research, it is clear that cash plays an influential role in the access of children to schools and educational spaces.

Practical Recommendations

Based on the findings, the following recommendations are encouraged to achieve the research's main goal:

1. Provide cash assistance starting at the beginning of the school year or during registration time, as it is a critical time during which caregivers register their children in school. Despite the lack of school tuition fees, children would then be equipped with their basic school needs.
2. Implement a cash assistance program that would entail distributing cash at three time points during the year instead of during three consecutive months. Caregivers who register their children would be eligible to this program. The rationale would be based on the need for financial support that was expressed, along with the increased need for school supplies and support at the beginning of the year, and during final exam periods – the former and the latter being critical times for children during the academic year. Moreover, this recommendation could support retention if coupled with monitoring of attendance reports from the school.

3. Couple cash assistance with non-cash support. Due to the expressed need for tutors, and several answers concerning children not wanting to attend school, or expressing “incompetence”, a comprehensive program that offers retention support programs could be beneficial.
4. Due to the vast discrepancy between income and SMEB, a more comprehensive approach would need to be adopted for cash assistance to deliver the impact needed. A more comprehensive approach would entail the consideration of more essential unmet needs, prior to the provision of cash assistance that is specifically aimed towards education. In other words, integrating cash for education intervention within livelihood or food security interventions might present enhanced results that would reflect positively on education and child protection.
5. Build capacities within the communities (caregivers and other community volunteers) to support children’s learning and development. For example, Implement programs that aid caregivers in supporting their children’s education, programs that inquire about caregivers’ attitudes towards their children’s education, their needs, and provides them with tools to guide their children.

Research Recommendations

1. Involve children in research participation with the caregivers’ consent; some participants reported that the child does not want to attend school or does not like studying. Involving children can provide better insight and possibly guide future interventions.
2. Since the average overall income is below SMEB for both groups, even when cash assistance is taken into account, it would be worth directing future studies to compare groups based on overall income. For example, a group with overall income lower than SMEB, and group with overall income between SMEB and MEB. Such an approach still allows to measure the difference in access to education based on cash.
3. Inquire about non-financial reasons that might keep children outside of school, and/or attitudes towards schooling and education. The latter can provide room for non-assumption based questions and consequently a window for more insight that can potentially guide towards more effective interventions.

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Appendix



Cash for Education
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