My Needs, Our Future Hajati Cash Transfer Post Distribution Monitoring Report

June 2018
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Acknowledgements

Writing Team:

- Alexis Boncenne, M&E Officer – Social Protection, UNICEF Jordan
- Satinderjit Singh Toor, Social Protection, UNICEF Jordan
- Julie Brémond, Social Protection, UNICEF Jordan

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Disclaimer: The views expressed in this publication are solely those of the authors and do not necessarily reflect the views of the United Nations Children’s Fund (UNICEF).
Introduction

This report presents the results of the Post Distribution Monitoring (PDM) survey for the Hajati Cash Plus programme. It aims at updating the humanitarian and development community in Jordan about the Hajati programme and the scale of need in Jordan with regards to basic needs assistance, especially access to basic education. The sample for this report is the same as the one from the baseline and includes both beneficiaries and non-beneficiaries of the programme. This gives us the opportunity to follow up the trajectory of both eligible and ineligible populations throughout the full school year.

The Hajati programme was successful in its commitment to encourage the education of vulnerable children in Jordan, as UNICEF estimates that 3.5% of children were prevented from dropping out of school with Hajati, and 24% of out of school eligible children enrolled back to school. Hajati proves to damper the effects of increasingly challenging times in Jordan. Results from the PDM survey show that 6% of Hajati children were prevented from falling into poverty.

Hajati’s results

The main outcome outline below gives more detailed results of the Hajati programme. The programme’s best results are achieved in the support for the education of vulnerable children.

**Impact**

- **Children’s future:** Hajati parents are 15% likely to believe that their children will have a better life than they had.

- **wellbeing:** Hajati beneficiaries are less stressed, happier, and reduced social stigma.

- **Children’s needs:** Hajati parents are 17% more likely to believe that they can meet the needs of their children.

**Educational outcomes**

- **Enrolment:** Hajati increased enrolment of school children by 24%.

- **Attendance:** Hajati increased children’s attendance to school by 11.4%.

- **C4D:** With Hajati awareness raising, children attend 4 more days of school.

**poverty negative coping mechanisms**

- **Poverty incidence:** Hajati prevented 6% children from falling into poverty.

- **Poverty Gap:** Without Hajati, 41,000 children would have become 10% poorer.

- **Negative coping mechanisms:** With Hajati, households are 18% less likely to use negative coping mechanisms.

- **Withdrawal of children from school:** Without Hajati, at least 3.5% children would have dropped out of school.
1. Background

In 2015, UNICEF initiated a child cash grant for the most vulnerable 55,000 Syrian refugee children in Jordan, seeking to reduce vulnerable families’ reliance on coping strategies such as child labour and early child marriage, which greatly impact children’s wellbeing and access to basic rights, and thereby access to education. Under this programme, UNICEF provided a monthly cash transfer of 20 Jordanian Dinars (JD) (28 United States Dollars (USD)) per child to vulnerable Syrian refugee families living in host communities. The purpose of the grant was to contribute toward child-specific expenses, thereby easing the financial burden for the most vulnerable households. Efforts to address the current Syrian refugee crisis have been linked to rising tensions within host communities, and therefore leading UNICEF to adopt an equity minded focus for its programmes. The influx of vulnerable refugees has strained the capacity of national institutions to deliver social services to children, such as education, health and child protection. The economic burden of hosting refugees disproportionately affects vulnerable Jordanians in host communities. This has resulted in increased tensions in host communities, where Jordanians and refugees are perceived to be competing for resources. In response to this issue, UNICEF shifted its approach to a broader understanding of vulnerability, aiming to assist vulnerable individuals across Jordan regardless of nationality and registration status.

As such, in September 2017, UNICEF Jordan integrated its child cash grant programme within a larger package of social protection services, launching the Hajati (“My Needs”) programme, with the goal of covering the most vulnerable children in 205 Double Shift Schools (DSS). Specifically, the Hajati programme consists of a transfer of 20 JD per child per month which is labelled toward educational objectives. In practice, this meant that families would receive, simultaneously to their payments, a notification specifying UNICEF desire to assist them in supporting the educational attendance of their children. Recognizing that additional barriers than financial ones could affect children's attendance, UNICEF decided to not condition the assistance on school attendance but carried attendance monitoring and education advocacy with households seeking to address the multiple demand-side barriers which prevent vulnerable children from enrolling and attending public schools in Jordan.
Hajati Programme Modalities:

- Covering the most vulnerable children of 2015 double shift schools
- Cash transfer of 20 JD per child per month for the full school year
- Absence monitoring triggers awareness raising and referral to additional services

For the school year of 2017/18, the Hajati programme covered 55,922 vulnerable children (50 percent girls; 8.7 percent children with disabilities (CWD)) from 20,533 households with a monthly education labelled cash transfer of 20 JD (28 USD), most beneficiaries are Syrians (86 percent), followed by Jordanians (11 percent), as well as Iraqis, Egyptians, Yemenis and other nationalities (3 percent).

Hajati Programme Coverage During the 2017/2018 School Year:

- 55,922 CHILDREN
- 50% GIRLS
- 7.8% CWD
- 86% SYR
- 11% JDN

Additionally, as part of its advocacy activities to encourage school attendance, households with children that were most at risk of drop-out based on the result of education monitoring benefited from the Plus components of the programme, in the form of additional support services. This concerned 3,763 households contacted specifically through SMS and 1,217 households visited by Makani partners to determine what additional support children needed to continue attending schools.

Coverage of Hajati Plus component:

- C4D for children absent for more than 5 days: 3,763 parents contacted
- Referal for children absent for more than 15 days: 1,217 home visits
2. Post Distribution Monitoring report purpose and methodology

A core element of UNICEF’s Hajati programme is the independent third-party monitoring which enables UNICEF to monitor progress of the programme. The third-party monitoring consists of a baseline questionnaire administered to a sample of the population that was assessed to receive the Hajati assistance and a PDM questionnaire administered at the end of the school year to the same sample. Both questionnaires consisted in household visits and were complemented by qualitative data collected in the form of focus group discussions. The purpose of this monitoring is twofold:

- Provide the programme management timely data to determine whether or not the Hajati programme is progressing as planned and achieved its intended results.
- Update the humanitarian and development community in Jordan about the Hajati programme and the scale of need in the Kingdom with regards to basic needs assistance, especially access to basic education.

The sample gives the possibility to follow up both eligible and ineligible populations, allowing to compare the results between the two populations and infer on the overall impact of the programme. Indeed, from the original baseline sample 61.3% were beneficiaries of the Hajati programme while 38.7% were non-beneficiaries of the programme. The PDM questionnaire was administered after beneficiaries received 8 months of payment.
The data analysed in this report was collected by Mindset, a UNICEF private contractor, between April and May 2018. Data was collected through an Open Data Kit (ODK) questionnaire developed by UNICEF. The Post distribution monitoring sample has a confidence interval of 95 per cent with a margin of error of 2.2% among Hajati beneficiaries and 2.7% among non-beneficiaries. The size of this sample makes this report a valuable tool to understand vulnerable households in Jordan.

### PDM sample margin of error

<table>
<thead>
<tr>
<th>Beneficiaries status of Hajati</th>
<th>Total number of Household</th>
<th>Sample for the PDM</th>
<th>Margin of error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiary</td>
<td>20,533</td>
<td>1,960</td>
<td>2.2%</td>
</tr>
<tr>
<td>Non-Beneficiary</td>
<td>16,468</td>
<td>1,241</td>
<td>2.7%</td>
</tr>
</tbody>
</table>

Timeline of Hajati programme and Sampling

- **June**: 6th payment 1 month
- **May**: 5th payment 1 month
- **April**: 4th payment 1 month
- **March**: 3rd payment 1 month
- **February**: 2nd payment 1 month
- **January**: 1st payment Covering September to January
- **December**: Targeting Assessment
- **November**: PDM data collection
- **October**: Follow up survey to 3201 households already interviewed in BL
- **September**: PDM report for 2017-2018 school year

Households randomly selected

61.3% Eligible

38.7% Non-eligible

Baseline report
3. Programme overall impact on children

Main finding:

Hajati parents are 15% more likely to believe that their children will have a better life than they have had.

Hajati beneficiaries are less stressed, happier, reduced social stigma.

Hajati parents are 17% more likely to believe that they can meet the needs of their children.
3.1 Attitude towards Children’s Future

My children will have a better life than I have had

As seen from the figure above, at baseline level, eligible households were 10 percent less likely relative to ineligible households to believe that their children will have a better life than their parents did. However, throughout the programme (from the baseline to the PDM), the trend reversed, and optimism in comparative quality of life over generations increased by 6 percent for beneficiaries, while it simultaneously decreased by 19.7 percent for ineligible households. Detailed data shows that 95 percent of eligible households attribute these more positive feelings about their children’s future thanks to the Hajati programme. This finding, while reflecting a positive impact of the programme in terms of instilling hope in beneficiaries, is also compelling in light of other results that will be developed further on in this report. Against the current trends of deteriorating conditions over the period, Hajati acts as lifeline support for its beneficiaries.

3.2 Wellbeing of Children

Focus group discussions carried out with beneficiaries are allowing to dig further on the impact of the programme on children. The findings show that Hajati is improving the overall wellbeing of eligible children at the individual, household and community level. According to beneficiaries, the cash assistance helps to reduce stress for the household heads, linked to the provision of needs for their children. As such, the Hajati programme helped to improve dynamics in the household. Participants reported a reduction of tensions between household members linked to resource provision and allocation, seen to significantly reduce psychological strain on children. As a result of Hajati, children were also perceived as happier to attend school.

Several participants noted that as their needs in terms of clothes, stationary and pocket money are being attended to, children felt more at ease at school, and were more likely to interact with their peers (regardless of vulnerability or nationality) at recess. In that context, the positive impact in terms of increasing the wellbeing of vulnerable children goes hand in hand with improvements in social cohesion – children being less likely to be stigmatised or excluded from interacting with other children.

Hajati perceived impact by beneficiaries

“Before Hajati it was hard to buy anything for the kids now I can buy cloth and shoes and they can go to school without being ashamed or shy of how they look”.

“Without Hajati, if the programme stopped, our mental will tire down, and that would affect our children’s mental too”.

As stated previously, overall worsening economic conditions throughout Jordan are negatively affecting the capabilities of households to meet the needs of their children. The Hajati programme, however, helps to dampen the effects of such negative trends for beneficiaries. As can be seen from the below figure, while there has been a 47.5 percent decrease in ineligible households’ ability to meet the needs of their children from the baseline to the PDM, this decrease is relatively less (25.7 %) for eligible households. As mentioned in focus group discussions, participants felt that after receiving cash assistance they could provide for their children’s needs.

3.3 Children’s Needs

Percentage of beneficiaries and non-beneficiaries that could meet the needs of their children (Baseline/PDM)
4. Educational Outcomes

Hajati increased enrolment of out of school children by 24 %

Hajati increased children's attendance to school by 11.4 %

With Hajati awareness raising, children attend 4 more days of school
4.1 School Enrolment

In total, UNICEF estimates that 4,431 out of school children enrolled to school thanks to the Hajati programme. At the moment of surveying potential beneficiaries for the Hajati programme, the prospect of receiving cash assistance successfully brought 3,241 previously out of school children back to school. Furthermore, UNICEF also estimates that 510 girls and 680 boys (1,190 in total) enrolled to school during the 2017/18 school year as a result of the Hajati programme.

School enrolment for eligible children aged 6 to 15 has increased by 2.6 percent from the baseline to the PDM, reaching 91.4 percent overall. In comparison, over the same period, ineligible children have, on average, seen their enrolment decrease by 0.1 percent, to 93.2 percent overall. These numbers highlight that children from eligible households are reducing the gap relative to ineligible households in terms of school enrolment – pointing towards Hajati successfully encouraging greater prioritisation of basic education among the targeted population.

More specifically, children from eligible households have seen considerable improvement in enrolment rates for children aged 6 to 8 and 12 to 16 (see the figure above) from baseline to PDM, while children from ineligible households have retained similar patterns of enrolment over same the period, and across all ages – reaffirming the aforementioned reduction in gap for these age ranges. These findings are of considerable interest, especially considering that children aged 12 to 16 are most at risk of adopting negative coping mechanisms.

This highlights a positive trend with regards to completion of compulsory basic education among the most vulnerable children. Additionally, the results point toward a greater effect of the programme for boys than girls. These results are especially positive as national trends in enrolment indicate the existence of an educational gender gap to the disadvantage of boys, who are relatively less likely to attend school due to general poor quality of their education, and the higher propensity for boys to engage in labour market activity in order to contribute to household income.

4.2 Absences

Distribution of number of absent days by boys and girls.

More specifically, children from eligible households have seen considerable improvement in enrolment rates for children aged 6 to 8 and 12 to 16 (see the figure above) from baseline to PDM, while children from ineligible households have retained similar patterns of enrolment over same the period, and across all ages – reaffirming the aforementioned reduction in gap for these age ranges. These findings are of considerable interest, especially considering that children aged 12 to 16 are most at risk of adopting negative coping mechanisms.
Children from eligible households are relatively less likely to have more days of absences, as there is a higher proportion of children from ineligible households having 5 to 14 days of absences and more than 15 days of absences. Inversely, children from eligible household have a higher proportion of 0 to 4 days of absences (59.5 percent compared to 56.2 percent for non-beneficiary children), which is a positive finding of the Hajati programme as it highlights that the cash assistance helps to decrease the number of absences from school.

Addressing cumulative absences is important not just in terms of attendance, but also in terms of reducing the probability of dropping out of school for children. In the Jordanian educational system, 30 days of absences in a school year automatically results in failure to pass the current grade – heightening the risk of dropping out. Consistent with national trends, we note that boys are in general more at risk of dropping out based on cumulative absences. By providing their families with an additional source of income, thereby creating a disincentive for engaging in the labour market, as well as addressing issues of bullying and social stigma associated with lack of adequate schooling material and clothing (issues which are more prevalent in boys’ schools), the Hajati programme helps to reduce absences for school aged boys – reducing their likelihood of dropping out of school.

Ultimately, Hajati proved successful in addressing absences. Independent research using data collected through the Ministry of Education Information System estimates that the Hajati programme on average reduced school absences by 11.4 percent with respect to non-beneficiaries. The study uses a rigorous impact evaluation design to measure over time the effect on children’s attendance to school. It shows that response to the Hajati programme on school attendance occurs around 60 days of receiving the first Hajati payment. Furthermore, this response seems to increase over time, indeed, while the average effect is estimated to be a decrease of absences by 7.6 per-cent after 60 days, this impact increases to 17.4 per cent after 90 days. The later seems to be an indication than the predictability of assistance influences the decisions of households. Furthermore, the impact of the Hajati programme is estimated to be twice as high compared to other programmes which is attributed to the strong awareness raising modality of Hajati.

4.3 Communication for Development (C4D)

The results above can be linked to the ‘Plus’ component of the Hajati programme. Hajati’s added value lies in the enhanced nature of the assistance it offers beneficiaries, thereby increasing the overall educational outcomes. The additional services offered by the Hajati programme, which complements the cash assistance, were found effective in decreasing the growth rate of absences, as shown in the Figure below.

Estimated effect of awareness raising with families of children presenting a high rate of absenteeism

From the beginning of the school year until February 2017, the number of absences increases, which is expected as by definition all children have zero absences when starting school. For children with a relatively higher number of absences (more than five days), UNICEF provides awareness raising in terms of communicating the importance of education and offer further support if needed. As can be seen from the figure above, for the group of households with children receiving awareness raising, the absence rate changes its trajectory and dips in the subsequent time period until May.
Specifically, the absence rate decreases by half for children receiving awareness raising, as such children on average have 11.8 days of absences from the beginning of the school year until May 2018, compared to (on average) the 16 days of absences they would have had without the awareness raising. Flattening the absence rate directly impacts the education of children by reducing days of absences (inversely increasing school attendance), thereby also reducing the probability of failing the current grade and dropping out of school.

The Hajati programme highlights the importance of incorporating ‘nudging’ strategies through its Plus component, showing that direct communication with eligible households on the absences of their children is likely to positively affect educational outcomes.
5. Monetary Poverty

Hajati prevented 6% of children from falling into poverty. Without Hajati, 41,000 children would have become 10% poorer.

5.1 Poverty Incidence

Poverty is estimated in terms of monthly expenditures per capita, where households with monthly expenditures per capita below the poverty threshold (68 JD for the baseline and 70 JD for the PDM) were determined to be poor.

Poverty Incidence
number of people below the poverty line

<table>
<thead>
<tr>
<th>Ineligible</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>baseline</td>
<td>59%</td>
</tr>
<tr>
<td>baseline</td>
<td>70%</td>
</tr>
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Source: Hajati baseline and PDM Survey
For ineligible households, there was a drastic increase of 26 per cent in the poverty incidence ratio from the baseline to the PDM, again emphasizing the overall deterioration of economic conditions throughout Jordan. As such, average monthly expenditures for ineligible households have reduced from 478 to 432 JD. For eligible households, even though there has been a slight increase in poverty of 4 percent, this is significantly less compared to ineligible households, thereby reaffirming that the Hajati programme helps to dampen the negative effects of the (aforementioned) national worsening of monetary conditions. As such, for eligible households, there has actually been an increase in average monthly expenditures from 377 to 394 JD. Without the cash assistance for eligible households, there would have been an increase of 13 percent (rather than 4 percent) in poverty incidence. Hence, the cash assistance from the Hajati social protection programme has kept 3,573 children out of poverty.

Without the cash assistance, expenditures for eligible families would have significantly decreased, thereby increasing the probability of households withdrawing their children from school (see the next section on negative coping mechanisms), or not even enrolling them in school to begin with. As one participant from the focus group discussions stated: “Before, my child was not able to go to school, because I could not afford transportation, but when I received Hajati, it was not a problem anymore, and I was able to register him to school.”

Increase in child specific expenditures

In terms of child specific expenditures for eligible households, there has been a net increase (relative to ineligible households) of 34.7 % on education, 25.9 % on transportation, 57.2 % on children clothes, and 2.1 % on medical treatment for children, from the baseline to the PDM. Specifically regarding the cash assistance from Hajati, 75.6 % of the eligible households reported spending it on education, 55.4 % on transportation, 65.6 % on children clothes, and 86.9 % on medical treatment for children. These findings were confirmed by focus group discussions, where several of the participants mentioned using the cash assistance on indirect costs of education, such as transportation, followed by stationary and children clothes (some children get bullied if they do not have proper clothes/shoes).

5.2 Poverty Gap

Poverty gap among eligible and in-eligible households

Poverty gap is a common measure of intensity of poverty, which in addition to poverty incidence, also indicates whether the poor households have become relatively poorer. For ineligible households, there was an increase in the poverty gap from 16 percent (baseline) to 20 percent (PDM), which means that on average, the poor households went from 10.9 JD to 14 JD from the poverty line. For eligible households, however, there was actually a (slight) decrease in the poverty gap from 25 percent (baseline) to 24 percent (PDM), which means that on average, the poor households actually got closer (rather than further away) to the poverty threshold (from 17 to 16.8 JD). Without the Hajati cash assistance, the poverty gap would have increased to 34 percent (rather than a decrease to 24 percent) for eligible households, or on average 23.8 JD from the poverty line, which in addition to increasing the number of households who are poor (from the finding on poverty incidence), would have also increased the intensity of poverty amongst poor households.

Source: Hajati baseline and PDM Survey
6. Negative Coping Mechanisms

With Hajati, households are **18.3%** less likely to use negative coping mechanisms.

Without Hajati, at least **3.5%** of children would have dropped out of school.

**Percentage of households using at least one negative coping mechanism**

- **Ineligible**: Baseline: 69%, PDM: 84%
- **Eligible**: Baseline: 80%, PDM: 82%

[Estimation if there was no Hajati assistance: 97%]

Source: Hajati baseline and PDM Survey
For ineligible households, there has been a drastic increase in the use of at least one negative coping mechanism of 21.7 percent from the baseline to the PDM, while in contrast, for eligible households, there has only been an increase of 2.5 percent. This finding again highlights the benefits of the Hajati programme, in terms of reducing the negative impact of deteriorating economic conditions for eligible households. Assuming the same trend (or increase) for eligible households similar to that of ineligible households, there would actually have been an increase to 97 percentage points (rather than 82 percent) of eligible households using at least one negative coping mechanism, which means that there was actually a net decrease of 19.2 percent for eligible households due to the cash assistance. Furthermore, 83 percent of the beneficiaries stated that they perceived an improvement in their ability to carry out daily essential activities thanks to the Hajati programme.

### Withdrawal of Children from School

<table>
<thead>
<tr>
<th></th>
<th>Ineligible</th>
<th>Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseline</td>
<td>2.67%</td>
<td>6.15%</td>
</tr>
<tr>
<td>PDM</td>
<td>4.11%</td>
<td>2.67%</td>
</tr>
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</table>

The findings on coping mechanisms indicate that, while for ineligible households there has been a 54 percent increase in the use of negative coping mechanism of withdrawing children from school (from 2.67 to 4.11 percentage points), there has been a decrease of 56.9 percent in such coping mechanism for eligible beneficiaries, from 6.15 percentage points of eligible households withdrawing their children from school in the baseline to 2.65 percentage points in the PDM. This is a clear indication of the benefit of the Hajati programme and its education labelled cash assistance in terms of reducing school dropout and increasing school attendance.
7. Conclusion

The Hajati social protection programme – through both its cash and Plus components – have proved to be effective in terms of educational outcomes. Specifically, children from eligible households are staying on track in their secondary education – the results show increased enrollment and attendance. In addition, the communication for development approach through the Plus component of Hajati further helps to increase the impact of the programme in terms of educational results.

Deteriorating economic conditions throughout Jordan – in terms of unemployment, price increases on key commodities, and overall low economic activity - has created significant financial challenges for the most vulnerable households. Even then, the results from this post distribution monitoring report show that the Hajati programme helps to dampen the effect of such worsening conditions, essentially providing a lifeline and acting as a buffer for the most vulnerable/eligible households of the programme. In addition, the Hajati programme also positively affects the wellbeing of children, and the eligible households’ perception of their children’s future.

In terms of way forward, there are three main elements for considerations. First, reducing the scope of the Hajati programme would disproportionately affect the most vulnerable households. Current budget projections estimate that no more than 10,000 children could be covered by Hajati in the next school year. This drastic reduction would have an extremely serious impact on the most vulnerable children of the Kingdom, as seen below.

**Expected impact of Hajati scale down**

- At least 6,356 vulnerable children would no longer be enrolled in school
- 3,573 children would fall into poverty
- 41,000 already poor children would become poorer
- 8,388 vulnerable households would adopt at least one negative coping mechanism

*Source: UNICEF estimations based on PDM baseline results*

Households would likely prioritize basic needs (food and housing) over education for their children, thus significantly decreasing the opportunity and benefit of education for the most vulnerable children in Jordan. Additionally, this report shows that the Communication For Development (C4D) approach has the potential to enhance or complement the cash assistance component. Further analysis and evaluation will be conducted to estimate the cost benefit of such an approach. Finally, the impact of Hajati, in terms of educational outcomes, is strongest for children aged 6 to 8 and 12 to 16, which might give an indication in terms of cost-effectiveness for future implementation of the Hajati programme.