

NATIONAL AID FUND CASH TRANSFER PILOT:

Post Distribution Review

صندوق المعونة الوطنية
National Aid Fund

unicef

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ABBREVIATIONS

EBRD	European Bank for Reconstruction and Development
FGD	Focus Group Discussion
GD	Gross Domestic Product
GoJ	Government of Jordan
HEIS	Household Expenditures and Income Survey
IMF	International Monetary Fund
JOD	Jordanian Dinar
MOPIC	Ministry of Planning and International Cooperation
MOSD	Ministry of Social Development
NAF	National Aid Fund
NSPS	National Social Protection Strategy
PDM	Post Distribution Monitoring
SDG	Sustainable Development Goal
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund



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EXECUTIVE SUMMARY

The goal of this post distribution monitoring (PDM) report is twofold. First, to analyse the contribution of the cash transfer pilot programme, which was funded by UNICEF and implemented through the National Aid Fund's (NAF's) existing cash transfer programme modalities. This cash transfer pilot provided 2,000 children from 1,000 vulnerable Jordanian families with 30 Jordanian Dinar (JOD) per child per month, with the purpose of increasing school participation. The second goal is to analyse the perceived contribution of NAF's monthly (recurrent and temporary) cash assistance programmes. NAF covered almost 100,000 households, or 331,453 individuals, for a total of more than 97 million JOD, as part of its monthly cash assistance programmes in 2018, with the purpose of covering the basic needs of beneficiary households.

The report started by providing some background on the national context, and specifically on the economic situation and social protection systems in Jordan. This showed that economic conditions in Jordan have been deteriorating for the last couple of years, in large part due to the global financial crisis of 2007/08. This has been exacerbated by the political turmoil in the region since the 'Arab spring', especially with the Syria conflict, which resulted in the disruption of key trade routes. The large influx of Syrian refugees has led to a significant strain on resources and infrastructure in Jordan, and while this has resulted in the inflow of funds and assistance specifically targeted at Syrians, vulnerable Jordanians have also struggled to cover their basic needs. Regardless of nationality or status, vulnerable households and children in host communities need access to basic services and social protection systems. As such, UNICEF partnered with NAF to provide technical expertise, institutional strengthening, and capacity building, ensuring that vulnerable Jordanians would also have access to essential social services and social protection programmes. One such programme was the aforementioned cash transfer pilot programme, where UNICEF funded cash assistance, through NAF, to disadvantaged Jordanian children, providing them with the opportunity to attend school.

In terms of the methodology, the primary data sources used for the main findings of this post distribution monitoring report came from a quantitative survey and qualitative research, the latter in the form of focus group discussions (FGDs). The two samples surveyed could be divided into: 1) strictly those beneficiaries who received either the monthly recurrent or temporary cash assistance from NAF; and 2) beneficiaries that received both the monthly cash support from NAF and cash assistance from UNICEF as part of the cash transfer pilot programme. Both samples were asked the same questions as part of the quantitative survey, with an emphasis on overall basic needs, educational outcomes and negative coping mechanisms.

The main findings analysed the beneficiaries' perception of how much the cash assistance contributed towards covering the household's basic needs (education, health, food, housing and winterization) and how it prevented the use of negative coping mechanisms (withdrawing children from school, child begging, child labour), along with exploring the perceived purpose of the cash transfer. The findings should not be seen as a comparison between the two samples, but rather as the added perceived contribution of the cash transfer pilot programme funded by UNICEF in addition to NAF's monthly cash assistance programmes.

Overall, the findings show that the perceived contribution of the cash assistance programmes, by both NAF and UNICEF, is positive in terms of covering basic needs, especially in regard to educational outcomes and negative coping mechanisms. As expected, the perceived effects increased for beneficiaries that received cash assistance from both NAF and UNICEF. On the use of the cash assistance, the results showed that the majority of beneficiaries spent their cash assistance on food, housing and education, along with clothes for children, which all positively contribute to the overall wellbeing of the household members, especially the children.

Regarding the perceived contribution of the cash assistance on educational outcomes, the results showed that the cash support had the most positive effect on children's commitment to school, with 76.8 per cent and 86 per cent of the NAF and UNICEF respondents respectively, stating that the assistance had high or medium perceived impact. One of the most important indicators for analysing the effect of the cash assistance on educational outcomes is how the assistance improved children's level of learning. The majority of beneficiaries of both samples (73.2 per cent NAF, 83 per cent UNICEF) reported that the cash assistance had either a high or medium perceived effect on their children's level of learning. Since families had money to buy clothes, shoes and stationery for their children and provide them with some lunch/pocket money, there was less social stigma and the overall wellbeing of the children increased.

The results of the perceived contribution of the cash assistance on reducing the adoption of coping mechanisms are positive overall, with approximately 35 per cent of beneficiaries reporting that they had not resorted to any negative coping strategy. For families who resorted to at least one coping mechanism, the proportion of those using coping strategies that were expected to be prevented through the provided cash assistance – such as withdrawing children from school and child begging – is quite low, emphasizing the positive contribution of both the NAF monthly cash support and the cash transfer pilot programme. Only 6 per cent of respondents reported withdrawing their children from school as a negative coping mechanism, while the percentage is even lower for child begging, at 0.5 per cent. Furthermore, the results are very positive regarding the perceived contribution of the cash assistance on reducing child labour, with 76.6 per cent and 78.6 percent of NAF and UNICEF participants respectively, reporting either a high or medium perceived effect.

Since the main findings from this post distribution monitoring report show that the cash assistance had a positive perceived contribution on helping beneficiaries cover their basic needs, it is evident that government support remains crucial for poor and vulnerable households, especially in the current context of economic challenges, and because government transfers constitute a relatively higher share of the income for the poorest segment of the Jordanian population. This highlights the continued need for, and importance of, targeted multi-purpose cash transfer programmes such as NAF's monthly cash assistance.



1 INTRODUCTION

The Syrian refugee crisis caused a significant strain on resources and infrastructure in Jordan. This has in turn led to a large influx of funds and assistance – especially in the first couple of years of the emergency phase – for humanitarian programmes specifically targeted at Syrians. However, with recent economic challenges, Jordanians themselves have also struggled to get by and fulfil basic needs.

As such, building on the lessons learned in implementing UNICEF's Hajati cash for education programme, the Government of Jordan (GoJ) and UNICEF launched a cash transfer pilot programme to increase school participation for children of the most vulnerable Jordanian families. A protocol of understanding was signed in 2017 between UNICEF and the National Aid Fund, whereby monthly cash assistance of 30 JOD was expected to be provided to 2,000 disadvantaged Jordanian children for one year to support their schooling and overall educational outcomes[1]. This cash transfer collaboration with NAF was an effective way for UNICEF to use its technical expertise in humanitarian cash transfers to strengthen national systems and capacity, and specifically NAF's institutional and infrastructural capacities, which have been a point of emphasis for UNICEF in collaboration with the GoJ[2]. Furthermore, UNICEF leveraged the cash transfer pilot programme with NAF to reinforce the capacity of the GoJ to deliver social assistance to vulnerable Jordanians, which could also be adopted in case of additional humanitarian hardship[3].

The goal of this post distribution monitoring report is twofold. First, to analyse the contribution of the cash transfer pilot programme, funded by UNICEF and implemented through NAF's cash transfer modalities, on increasing school participation for the vulnerable Jordanian children covered by the programme. Second, to analyse the perceived contribution of NAF's monthly (recurrent and temporary) cash assistance programmes. NAF covered almost 100,000 households, or 331,453 individuals, for a total of more than 97 million JOD, as part of its monthly (multi-purpose) cash assistance programmes in 2018, with the purpose of covering the basic needs of beneficiary households.

The report is structured as follows. Section 2 provides background on the national context, and specifically on the economic situation and social protection systems in Jordan, along with additional information on NAF's monthly cash assistance programmes. Section 3 discusses UNICEF's extensive collaboration with NAF, especially in regard to the primary areas of institutional strengthening and capacity building. One area of collaboration was establishing the cash transfer pilot programme, which is discussed in detail in the following section. Section 4, the methodology, provides information on the data used to analyse the main findings of this PDM report, which come from both quantitative research, in the form of a survey, and qualitative research in the form of focus group discussions. The methodology section also examines respondent demographics, for basic information on family characteristics and composition, such as location (governorate), household size, and number of children. Section 6 consists of the main findings, and analyses beneficiaries' perceptions in terms of how much the cash assistance contributed towards covering the household's basic needs (education, health, food, housing and winterization) and prevented the use of negative coping mechanisms (withdrawing children from school, child begging, child labour), along with exploring the perceived purpose and use of the cash transfer. The final section provides a summary of the main findings, together with concluding remarks.



2 NATIONAL CONTEXT

2.1 Economic situation in Jordan

Despite regional conflicts, Jordan remains a relatively stable country. However, the Kingdom is under financial constraints due to economic challenges. The deterioration of the economic situation in Jordan over the past couple of years has in large part been caused by the global financial crisis of 2007/08, exacerbated by the political turmoil in the region post 'Arab spring'. The Syria conflict in particular, resulted in disruption of key trade routes and decreasing exports. In fact, a survey on the perceptions of national challenges shows that an overwhelming majority (79 per cent) of Jordanians view the economic situation (poverty, unemployment and inflation) as the most important current challenge[4].

The economic decline in the Kingdom can be illustrated by the slow economic growth and increased unemployment and poverty. Economic growth in Jordan remained unchanged at 2 per cent from 2016 to 2017, which is below the average of 2.5 per cent between 2010 and 2016[5]. Forecasts from the European Bank for Reconstruction and Development (EBRD) estimated a slight increase in (real) economic growth for 2019 (2.2 per cent) and 2020 (2.4 per cent)[6]. The slow economic growth in Jordan has been heavily impacted by conflicts in the region and in neighbouring countries. An example of this is the closing of the Iraqi-Jordanian border, which resulted in exports to Iraq declining by more than 50 per cent[7]. Iraq was once Jordan's major export market, accounting for almost 20 per cent of domestic exports (about $1.2 billion annually)[8]. A study by the World Bank estimates that the main impact of the Syrian crisis on Jordan's economy is also because of the disruption in trade[9]. In total, the International Monetary Fund (IMF) estimates that regional conflicts (and especially the Syria crisis) has resulted in an average reduction of real GDP growth of approximately 1 per cent annually since 2012[10].

While the economic growth is still positive, albeit below previous trends, this is not the case for real GDP per capita, which has been declining since the global financial crisis. Since 2010, the average annual growth rate of GDP per capita has been -1.9 per cent[11]. The largest impact post 'Arab spring' on the economy of countries in the Levant area has been in per capita terms, and not necessarily in aggregate terms, due to the influx of refugees, which has increased the total population size[12]. According to the United Nations High Commissioner for Refugees (UNHCR), the number of registered Syrian refugees in Jordan is 654,955 (as of October 2019)[13], while the actual number of total Syrians (registered and unregistered) seeking refuge in Jordan is estimated to be as high as 1.3 million[14].

The large inflow of refugees to Jordan has negatively affected both the formal and informal labour market. In general, the unemployment rate in Jordan during the second quarter of 2018 was 18.7 per cent, which is an increase of 0.7 percentage points from the second quarter of 2017 (18 per cent)[15]. Even though the rise in unemployment has been continuous since before the Syrian crisis, the data show that unemployment has risen relatively more in governorates where the majority of Syrian refugees in host communities are located, such as Amman (29.5 per cent of Syrian refugees in host communities), Mafraq (24.6 per cent), Irbid (20.8 per cent) and Zarqa (14.4 per cent)[16]. As the IMF states, the "average unemployment rate of governorates with the largest influx of refugees increased by about 3.3 percent since the beginning of the SRC [Syrian refugee crisis], while in the rest of the governorates, it decreased by 1.4 percent"[17].

Deteriorating economic conditions translate into increased poverty. Based on the data from the Household Expenditures and Income Survey (HEIS) 2017/18, the poverty rate is 15.7 per cent (among Jordanians), as stated in the new National Social Protection Strategy (NSPS) 2019-2025[18]. This is an increase of 1.3 percentage points from 2010 (14.4 per cent[19]) to 2017/18. Poorer households on average have more family members, with the poorest 10 per cent of

Jordanians having an average household size of 7.7 persons, of which 4.6 are under the age of 20, compared to an average household size of 4 for the wealthiest 10 per cent of the Jordanian population. Combined with low salaries – the average monthly wage of a poor worker is about 241 JOD – it means that the poorest households spread their small incomes to support the basic consumption needs of a large number of people. Furthermore, government transfers are significantly more important as a share of income for the poorest Jordanians (8 per cent of total income) than for the wealthiest (2 per cent)[20].

2.2 Social protection systems in Jordan

UNICEF defines social protection as the "set of public and private policies and programmes aimed at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation"[21].

As the definition shows, there is a distinct focus on vulnerable people. Economically vulnerable individuals, for example, might not currently be (monetary) poor, but could very easily become poor if sudden unexpected expenses arise. A temporary shock, such as illness or loss of an income generating activity, becomes a permanent shock for vulnerable people, increasing the probability of being trapped in poverty.

The importance of national social protection systems is emphasized in the Sustainable Development Goals (SDGs), particularly in SDG target 1.3 which aims to "Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable"[22]. The recommendations on the national floors (comprising of basic social security guarantees) of social protection can be divided into four main elements[23]:

1. Access to essential health care, including maternity care (e.g., health insurance).
2. Basic income security for children (access to nutrition, education, and care).
3. Basic income security for persons of active age who are unable to earn sufficient income (e.g., cash transfer schemes, income security programmes and labour interventions).
4. Basic income security for older persons (e.g., social pensions for older people).

Jordan has established a range of social protection programmes, varying from cash transfer schemes to subsidies, tax exemptions and social services. The key components of Jordan's social protection framework can be divided into five elements: 1) social assistance, which includes cash transfer programmes and in-kind assistance for vulnerable households; 2) social insurance, primarily health and unemployment insurance, which includes all programmes aimed at mitigating risks associated with illness, disability, unemployment, and old age; 3) fiscal subsidies, which focuses on a national subsidy system primarily for food and fuel; 4) labour market interventions, including policies designed to create income generating activities and protect worker rights; and 5) food security and nutrition programmes, such as the School Feeding Programme[24].

Jordan's current policy framework for social protection is the National Social Protection Strategy 2019-2025[25], launched on 29 May 2019. The strategy is structured around three main components: social assistance, social services and labour market interventions. The NSPS was developed by the GoJ, led by a steering committee co-chaired by the Ministers from the Ministry of Social Development (MOSD) and the Ministry of Planning and International Cooperation (MOPIC), with the support of key partner UNICEF. For the purpose of this study, the most important component of the national social protection system and strategy is the focus on social assistance through targeted cash transfer programmes.

Jordanians have access to two main cash assistance programmes – the National Aid Fund and the Zakat Fund[26]. NAF is the largest non-contributory social protection scheme in Jordan, as a primary objective is the delivery of social assistance, mentioned in the Fund's establishment law[27]: "[p]rotecting and supporting needy individuals and families through the extension of recurring or contingency financial aid [provided] to them"[28]. A summary of the types of cash assistance provided by NAF in 2018, and the number of beneficiaries per programme, can be seen in Table 1 below[29]:

Table 1. Cash assistance provided by the National Aid Fund in 2018

Cash Assistance Programme	Number of Households	Number of Individuals	Total Cost (in JOD)
Recurrent cash assistance	73,162	243,054	80,052,833
Temporary cash assistance	26,164	88,399	17,336,313
Emergency cash assistance	5,635	-	1,118,925
Instant cash assistance	5,381	-	96,614
Physical rehabilitation assistance	771	-	214,224
Total	**111,113**	**331,453**	**98,818,909**

2.2.1 NAF's monthly cash assistance programmes

From the different types of cash assistance programmes that NAF provides to vulnerable Jordanians, the largest are NAF's monthly (recurrent and temporary) cash assistance programmes. Table 2[30] below summarizes the modalities of the two programmes, and shows that the main difference between them is the vulnerability groups that are covered, and the duration of the assistance provided.

Table 2. Modalities of NAF's monthly recurrent and temporary cash assistance programmes

Category	Recurrent Cash Assistance	Temporary Cash Assistance
Amount transferred	From 45 to 200 JOD monthly per household in 2018[31].	
Payment mechanism	The cash assistance is provided on the first day of every month, and beneficiaries can retrieve the assistance from the post office serving the specific area where the beneficiary is residing.	
Conditionalities attached	1. Children have to attend school. 2. Children under 6 years of age must be immunized. 3. No family members are allowed to beg. 4. No domestic violence. If all members of a beneficiary household do not comply with these conditions, the household risks losing part of their cash assistance.	
Eligibility	1. Family falls under one of the vulnerability groups below. 2. Family is poor (expenditure below 68 JOD per capita per month[32]).	
Vulnerability group	• Families of orphans • People with permanent total disability • Female-headed households with no breadwinner • Foster family • Elderly and their families.	• People with temporary total disability • People with physical disability • Head of family absent or missing • Divorced women • (Families of) prisoners and detainees • Recently released prisoners • Special civil status families.
Duration of assistance	Provided as long as families continue to meet the eligibility criteria.	Provided for an initial period of one year, but can be extended for additional years on condition that the beneficiary household is still eligible.



3 UNICEF'S COLLABORATION WITH NAF

As mentioned in the section on the national context, the Syrian refugee crisis has resulted in a significant strain on resources and infrastructure in Jordan, which led to a large influx of funds and assistance for humanitarian programmes specifically targeted at Syrian refugees. With recent economic challenges, Jordanians themselves have also struggled to get by and fulfil their basic needs. As stated in a recent report by UNICEF: "The international community has provided parallel cash transfers to Syrian refugee families, while vulnerable Jordanian families rely on a patchwork of social protection programmes"[33].

Recognizing the importance of strengthening national social protection capacities, UNICEF partnered with NAF in 2017 to provide technical expertise, institutional strengthening and capacity building, ensuring that vulnerable Jordanians would also have access to essential services and social protection programmes. UNICEF's institutional strengthening and capacity building of NAF can be classified into five main parts[34]:

1. Establishing a cash transfer pilot programme
2. Enhancing monitoring and evaluation systems
3. Reviewing the cash assistance targeting system and its impact on children and adolescents
4. Updating the ICT system for the cash transfer payment system for disadvantaged Jordanian families with children
5. Strengthening institutional capacities for NAF.

To mitigate the impact of the current economic challenges, the GoJ initiated an expansion of NAF to include an additional 85,000 families by 2021, at a cost of (up to) 200 million JOD, with a gradual increase of new beneficiaries in the cash transfer programme on an annual basis. In February 2018, UNICEF and the World Bank co-chaired a technical working group to support NAF with planning, delivering and monitoring of its cash transfer programme. The technical working group supported NAF with reviewing its targeting methodology, resulting in a proposed shift from the current category-based methodology to a combination of a 'proxy means test' and measurements of non-monetary poverty, to create a multi-dimensional poverty targeting formula[35].

3.1 Cash transfer pilot programme – funded by UNICEF, implemented by NAF

UNICEF started providing cash assistance to improve children's wellbeing in Jordan in 2015 through the Child Cash Grant. However, recognizing the need for vulnerable children to overcome the barriers to accessing education, the programme was redesigned in 2017 and opened for all children in the Kingdom irrespective of nationality and status. The new programme, called Hajati[36], is an unconditional cash transfer that is strongly labelled towards education to support school participation for vulnerable children. Eligibility for the programme is based on the results of a child-focused vulnerability targeting methodology that can be applied to any family with school-aged children. Families benefiting from the programme receive a transfer of 20 JOD per child for each month of the school year[37].

Building on the lessons learned and capacity in managing and implementing the Hajati cash transfer programme, UNICEF and the National Aid Fund launched a cash transfer pilot programme in 2017 for children of the most vulnerable Jordanian families[38]. To determine the eligible families, NAF used its own targeting methodology (described above) and selected families with children matching the criteria, assuming that, given the overall vulnerability of the families, their children were at heightened risk of not attending school. In total, through NAF, UNICEF funded support to 1,000 vulnerable Jordanian families with (at least) two children aged 6-18 years. This covered 2,000 children (54 per cent girls[39]), with 30 JOD per child per month (two children were assisted per family) equating to 60 JOD monthly per family, for one year starting mid-2017[40]. The cash assistance was provided to the eligible families on a quarterly basis. These beneficiary households were also part of NAF's monthly cash assistance programme.

UNICEF leveraged this cash transfer pilot programme with NAF to reinforce the capacity of the GoJ to deliver social assistance to vulnerable Jordanians, which could also be adopted in case of additional humanitarian hardship[41]. The cash transfer initiative has also helped to strengthen the overall national social protection system, and specifically, NAF's institutional and infrastructural capacities – a point of emphasis for UNICEF in collaboration with the GoJ[42]. Furthermore, providing cash assistance to vulnerable Jordanians through the cash transfer pilot programme has the added effect of decreasing social tensions that might have arisen in response to the international community providing cash assistance to primarily Syrian refugees[43].



4 METHODOLOGY OF THE POST DISTRIBUTION REVIEW REPORT

The data sources used for the main findings of this post distribution monitoring report come from a quantitative survey and qualitative research, the latter in the form of focus group discussions. The quantitative survey was conducted first, and the FGDs were carried out afterwards to complement the quantitative results and gain an in-depth understanding of the beneficiaries' answers.

4.1 Tools

4.1.1 Quantitative tool

The quantitative survey was developed primarily by NAF, with support from UNICEF. The data collection was carried out using social workers from NAF's 41 branches nationwide, from end of July to end of November 2018. The questionnaire can be divided into three parts. The first part was on demographics, to get basic information on the family and its composition, such as location (governorate), household size, and the number of children. The second part focused primarily on the cash assistance, such as the purpose and use of the cash transfer. The third part, and the focus of this report in terms of the main findings, asked the family 24 questions regarding the perceived contribution of the cash assistance on fulfilling several basic needs (education, health, food, housing, winterization) and prevention of negative coping mechanisms (withdrawing children from school, child begging, child labour).

4.1.2 Qualitative tool

To complement the answers from the quantitative research, 6 FGDs with 34 participants (who had previously answered the quantitative survey) were carried out in the governorates of Amman, Mafraq, Irbid, Zarqa, and Karak[44]. The FGD questionnaire was developed by UNICEF, and the discussions were conducted by UNICEF's cash and field team. Even though participation of males was encouraged, the timing of the FGDs (during working hours) resulted in mostly women participating. The questionnaire was divided into seven categories, focused on identifying how the cash transfer was beneficial in mitigating the major challenges encountered by the families. The categories followed the thematic sections addressed in the third part of the quantitative questionnaire: purpose of the cash assistance; education; basic needs; health; food; housing/winterization; and negative coping mechanisms. The questions for each category were open-ended[45] to encourage discussion among participants. Each FGD was fully transcribed and the answers encoded, allowing the authors to consolidate the answers and identify both the most frequent concepts and words associated with respondents' experiences of the NAF and UNICEF cash assistance programmes under each category.

4.2 Samples for the quantitative survey

The main findings of this report are differentiated between two samples or groups: 1) strictly NAF beneficiaries that received either the monthly recurrent or temporary cash assistance from the National Aid Fund; and 2) beneficiaries that received both the monthly cash assistance from NAF and cash assistance from UNICEF as part of the cash transfer pilot programme. For convenience and simplicity, beneficiaries that received assistance from both NAF and UNICEF are referred to as the 'UNICEF sample' throughout this report. Having these two different samples allows the authors to compare the contribution of the cash assistance on key outcomes, such as basic needs and education, between the two groups.

The same questionnaire was used for both samples. However, the emphasized focus on the different outcomes was operationalized by specifying the cash assistance programme – NAF or UNICEF – for both types of sample. For example, respondents from the UNICEF sample were asked by the enumerators how the cash assistance from UNICEF contributed to certain educational outcomes. Even though the enumerators might emphasize the contribution of the assistance from either NAF or UNICEF, the beneficiaries would most likely have answered with both assistance programmes in mind.
In total, 3,037 households participated in the quantitative survey, with 2,133 participants in the first sample that received only NAF cash assistance, while the remaining 904 respondents received both NAF and UNICEF assistance.

4.2.1 NAF sample

From the 99,326 beneficiary households that received monthly (recurrent or temporary) cash assistance from NAF in 2018, a random sample of 2,500 households was selected to participate in the survey, on condition that the participating household had at least two children aged 6–18 years[46]. With a response rate of 85.3 per cent (2,133 households agreed to participate, while 367 households were either unreachable or refused to participate), the findings are statistically significant at the 95 per cent confidence interval with a 5 per cent margin of error.

A stratified and proportional allocation sampling method was used, where the sample was extracted on 'branch' level, as NAF has 41 branches throughout the country. Each branch was considered an independent stratum, and households were drawn randomly from each stratum by using probability proportional to size. Hence, branches with a relatively higher number of beneficiaries receiving cash assistance from NAF, also had relatively more households selected to participate in the survey. The sample is thus representative at the Kingdom level overall.

4.2.2 UNICEF sample

For the UNICEF sample, all 1,000 families that were provided with cash assistance as part of the cash transfer pilot programme, were asked to participate in the interview. Out of the 1,000 households, 904 agreed to participate, while the remaining 96 households were either unreachable or refused to participate in the interview.

4.3 Descriptive analysis

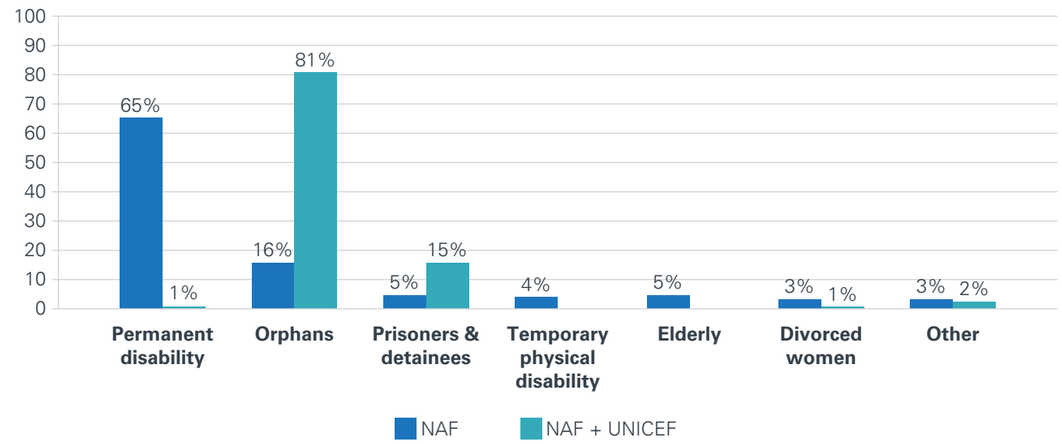
Table 3 provides the full geographical distribution (on governorate level) of the participants in both samples. For the NAF sample, more than a quarter of respondents were located in the governorate of Irbid (28.4 per cent), followed by Amman (13.9 per cent), Zarqa (10 per cent) and Mafraq (9.2 per cent). For the UNICEF sample, however, the majority of respondents were located in the capital Amman (40.7 per cent), followed by Zarqa (18.8 per cent) and Irbid (14.7 per cent).

Table 3. Geographical distribution of the two samples

Cash Assistance Programme	NAF Sample		UNICEF Sample	
	Number of Households	Percentage	Number of Households	Percentage
Amman	297	13.9	368	40.7
Ajloun	71	3.3	4	0.4
Aqaba	40	1.9	21	2.3
Balqa	157	7.4	53	5.9
Irbid	605	28.4	133	14.7
Jerash	89	4.2	20	2.2
Karak	180	8.4	27	3
Ma'an	108	5.1	24	2.7
Madaba	94	4.4	25	2.8
Mafraq	197	9.2	49	5.4
Tafilah	81	3.8	10	1.1
Zarqa	214	10	170	18.8
Total	**2133**	**100**	**904**	**100**

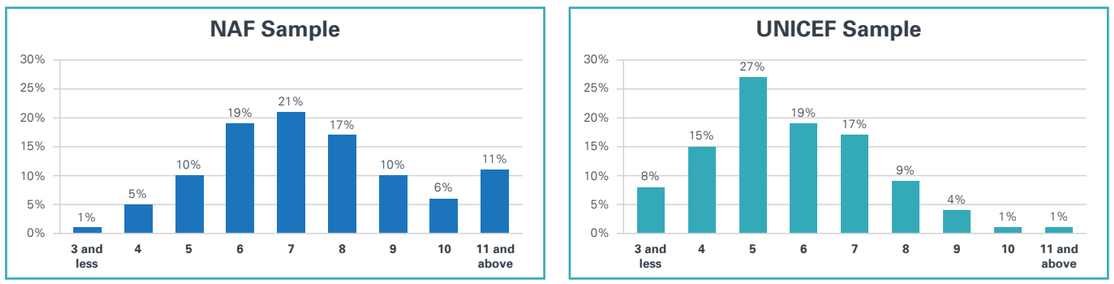
As described previously, NAF uses a categorical targeting methodology to determine eligibility for their monthly cash assistance programmes, which means that if a family falls under one of the vulnerability groups, they should be eligible for assistance, given that the household is determined as poor. The same targeting methodology, restricted to families with at least two children aged 6-18 years old, was used to determine the participants of the NAF sample. The distribution of the vulnerability types of the two samples can be seen in Figure 1. For the NAF sample, the majority (65 per cent) of respondents was classified as households with at least one member with permanent disability, followed by families of orphans (16 per cent). This differs from the UNICEF sample, where households with orphans (81 per cent of respondents) and families of prisoners and detainees (15 per cent) were prioritized for inclusion in the cash transfer pilot programme.

Figure 1. Distribution of vulnerability types (%)



Similarly, there are also some differences between the two samples in terms of household size (see Figure 2). The average household size for the participants of the NAF sample is 7.6, while it is 5.7 for the UNICEF sample. According to the 2017/18 Household Expenditures & Income Survey[47], the average household size in Jordan is 4.8, which indicates that on average, the household size of respondents in both samples is higher than that of the national average. However, this is to be expected as beneficiary households with less than two children were excluded from participating in the survey, thus inflating the number of household members.

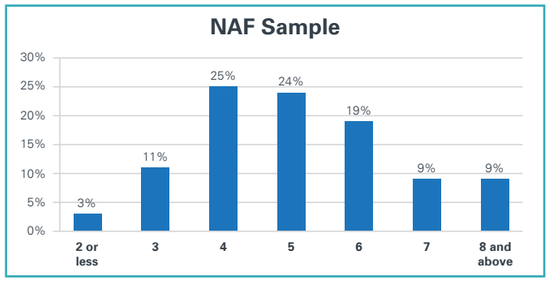
Figure 2. Distribution of household size (%)

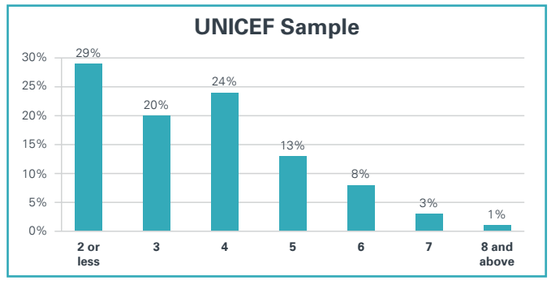


The last demographics indicator observes how many children aged 0-18 years the respondents have (see Figure 3). For the NAF sample, most of the respondents have between 4 to 6 children, and the average is 5.2 children per household in this sample. Respondents from the UNICEF sample have, on average, relatively less children (3.6). The latest numbers on fertility rates in Jordan, from the 2017-18 Population and Family Health Survey[48], show that a woman in Jordan would bear an average of 2.7 children during her lifetime, with fertility rates being higher in rural areas (3.1) compared to urban areas (2.7). Similar to the household size indicator above, beneficiary households with less than two children were excluded from participating in the questionnaire, thereby resulting in a higher average of children per household for both samples. Furthermore, the discrepancy regarding average number of children per household between the UNICEF

and NAF samples could be partly explained through the geographical distribution of the respondents, as there are relatively more UNICEF participants located in urban areas compared to NAF respondents, where fertility rates are relatively lower.

Figure 3. Distribution of the number of children aged 0-18 Years (%)







5 MAIN FINDINGS

MAIN FINDINGS

As stated in the introduction, the purpose of this joint post distribution monitoring report is twofold:

1. To analyse the perceived contribution of the cash transfer pilot programme, especially on increasing school attendance for disadvantaged Jordanian children
2. To analyse the perceived contribution of NAF's monthly cash assistance programmes, which include both the recurrent and temporary programmes.

While the purpose of the UNICEF assistance is to encourage school participation for vulnerable Jordanian children, it is an unconditional cash transfer programme. NAF's cash assistance programme, on the other hand, is a conditional cash transfer programme, as explained earlier. As such, while NAF's cash assistance programmes are multi-purpose, the conditions attached to the assistance imply that there is a heightened focus on education, health, coping mechanisms, and protection.
The main findings are divided into four sections. The first section analyses the beneficiaries' perceptions in terms of the purpose and use of the cash transfer. The second section explores how much the cash assistance contributed towards covering the basic needs (health, food, housing, winterization – but excluding education) of the household. While education is a part of basic needs, according to the definition used throughout this report, findings pertaining to education are covered in the third section. It is separated from other basic needs because school participation is the main purpose of the cash transfer pilot programme and an important condition of the NAF cash assistance. Finally, the last section analyses how the assistance prevented the use of negative coping mechanisms (withdrawing children from school, child begging, child labour).



5.1 CASH ASSISTANCE

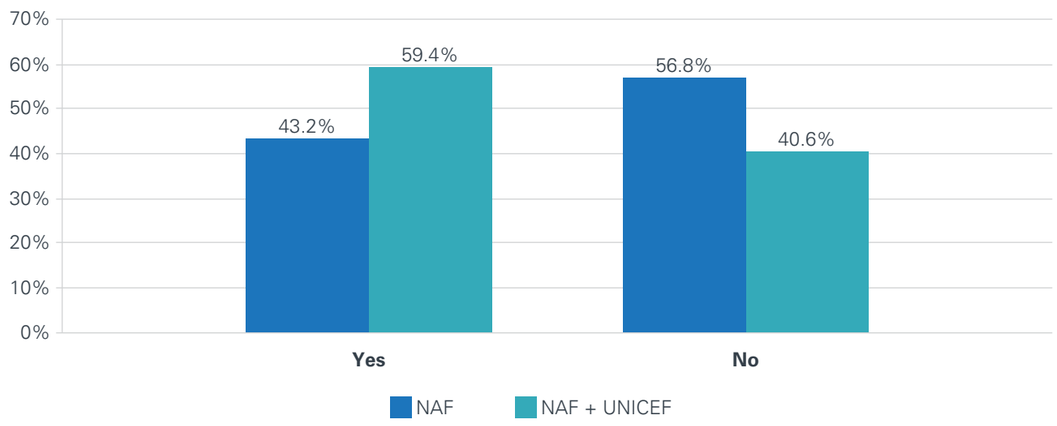
5.1 Cash assistance

This section evaluates the use of the cash assistance. It first analyses whether beneficiaries were aware of the purpose of the assistance provided by both NAF and UNICEF, and then examines if the beneficiaries' expenditure actually aligns with the purpose of the two social assistance programmes.

5.1.1 Purpose of cash assistance

Raising awareness to beneficiaries of the purpose of the cash assistance contributes to aligning its use with the actual objectives of the programmes. As can be seen in Figure 4, the results are relatively moderate. For the NAF beneficiaries, 43.2 per cent were aware of the purpose of the cash assistance. However, for the UNICEF sample the awareness is relatively higher at 59.4 per cent. Nevertheless, interpreting these answers is tricky as they do not reflect whether respondents are actually referring to the purpose of the UNICEF or the NAF assistance.

Figure 4. Aware of purpose of cash assistance (%)



Results from the FDGs confirm that there is a slightly better knowledge regarding the objective of the assistance for the UNICEF beneficiaries. When asked about the purpose of the assistance, one of the most recurring words was "children", followed by "school" and "education". Overall, however, households most frequently referred to basic needs as the main purpose of the assistance provided, with words such as "bills", "rent", "needs", "housing", and "food" being repeated multiple times (see Figure 5). This is also evident when looking at the results on the actual use of the cash assistance.

"Without the cash assistance I might become homeless"

- FGD participant in Zarqa

Figure 5. Most repeated words during FGDs on the purpose of the cash assistance



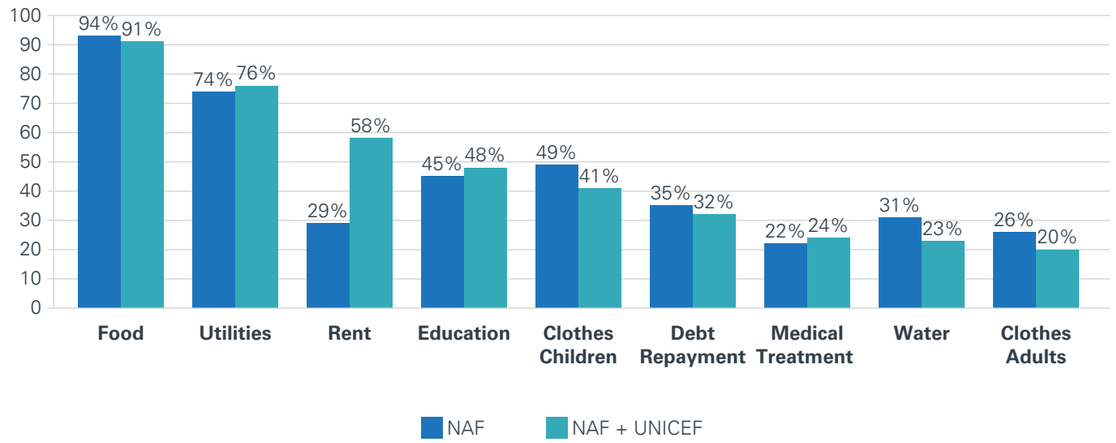
Another indicator highlighting the respondents' knowledge of the purpose of the assistance is knowing which institution provides the cash support. An overwhelming majority (83.2 per cent) of the UNICEF participants stated that they were receiving other assistance besides NAF's. While it is not certain that these respondents were actually referring to the assistance provided by UNICEF, in the FGDs the participants clearly and repeatedly mentioned UNICEF.

Overall, additional emphasis on awareness of the purpose of the cash assistance might be needed, especially when beneficiaries are receiving assistance from more than one cash transfer programme. UNICEF beneficiaries did receive a brochure at the start of the 2018/19 school year informing them that the assistance they received is from both NAF and UNICEF to support the education of their children. Furthermore, the fact that the UNICEF assistance was provided on a quarterly basis – rather than on a monthly basis like the NAF assistance – contributed to the beneficiaries' awareness of the differentiation between the two separate cash transfer programmes.

5.1.2 Use of cash assistance

For each assistance, respondents were asked what they spent their cash assistance on, with the main expenditure categories displayed in the figure below. For convenience, not all choices that respondents could select were included in this figure (see Figure 6). Expenditure groups that were chosen by less than 20 per cent of participants were excluded and are shown in the footnote[49].

Figure 6. Use of cash assistance (%, multiple options allowed)



* Medical treatment is specifically for children.
** Clothes for children includes shoes.

"First time I received the cash assistance was the happiest thing in my life, because it helped me pay rent for the house and pay some bills, and I bought food and clothes for my children."

- FGD participant in Amman

The use of the cash assistance is quite similar for both sample participants. The overwhelming majority of respondents from both samples used their cash assistance on 'food' (94 per cent NAF, 91 per cent UNICEF) and 'utilities' (74 per cent NAF, 76 per cent UNICEF). Many beneficiaries also spent their cash assistance on 'education' (45 per cent NAF, 48 per cent UNICEF), 'clothes and shoes for children' (49 per cent NAF, 41 per cent UNICEF), and 'debt repayment' (35 per cent NAF, 32 per cent UNICEF). Some beneficiaries spent their cash assistance on 'medical treatment for children' (22 per cent NAF, 24 per cent UNICEF), 'water' (31 per cent NAF, 23 per cent UNICEF), and 'clothes and shoes for adults' (26 per cent NAF, 20 per cent UNICEF). The only category in which a notable difference between the two samples is observed is 'rent', which was chosen twice as much by UNICEF beneficiaries (58 per cent) compared to NAF beneficiaries (29 per cent). These findings show that beneficiaries prioritize basic needs such as food, housing and utilities, education, clothes, health and water, which all positively contribute to the overall wellbeing and welfare of the household.

"Education is 100% basic, a priority, our children must complete their education."

- FGD participant in Marka

Approximately half the respondents of both samples spent part of their cash assistance on 'education', which as stated earlier, is an area of emphasized focus for both the NAF and UNICEF programmes. However, this does not mean that those that did not spend part of their cash assistance on education do not prioritize schooling for their children (which they do, according to the FGDs conducted). These families might have had more pressing needs, which prevented their children attending school. In other words, children lacking food, housing and proper clothes, will be less likely to participate in, or succeed at school, and might even resort to negative coping mechanisms, such as child labour and begging.



5.2 BASIC NEEDS

5.2 Basic needs

Traditionally, basic needs have been understood, at the minimum, as having adequate food, shelter, and clothing. However, the definition of basic needs has been expanded to additionally include access to education, healthcare, safe drinking water, and an appropriate level of sanitation and hygiene. In other words, the two elements of the basic needs approach can now be understood as "ensuring the provision of certain minimum requirements of a family for private consumption (adequate food, shelter, and clothing); and, ensuring that essential services were provided by and for the community at large (safe drinking water, sanitation, public transport, health, and education)"[50]. The Department of Statistics also include education and health as part of basic needs, as can be seen from its definition of poverty: "the inability of the person to provide the necessary income to meet the basic needs (food, shelter, clothing, education, health and transport)..."[51].

During the FGDs, when asked about what they consider as basic needs, respondents mentioned quality of housing, food, clothes, education, access to health care, and water, which is in line with the expanded definition of basic needs. The encoding of responses from the FGDs into four categories shows that the most prominent categories are "children needs", followed by "food supply", "health basics" and "housing security". The words that appear most frequently are "health", "cover" and "food" (see Figure 7).

"The most important three things for any child are: safe home, food and education."

- FGD participant in Zarqa

As was seen in the subsection above on the use of the cash assistance, the results showed that the beneficiaries did indeed prioritize the most mentioned basic needs, such as food, housing and utilities, education, health, and clothes, which was expected as the cash assistance from NAF is multi-purpose.

Figure 7. Most repeated words in FGDs on basic needs

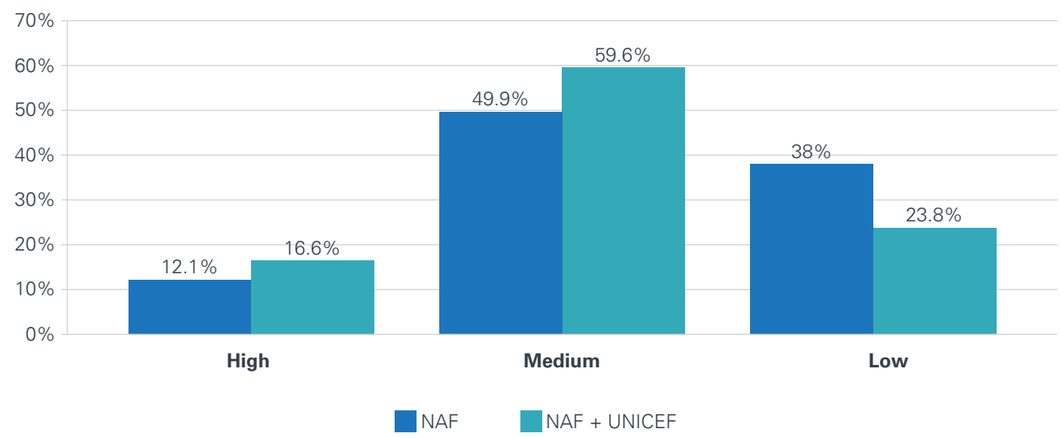


Results from the perception of beneficiaries on the contribution of the assistance for the fulfilment of their basic needs can be seen in Figure 8. For NAF beneficiaries, almost half (49.9 per cent) of the respondents stated that the cash assistance had a moderately positive effect on covering their basic needs, while this number increases to 59.6 per cent for those beneficiaries receiving both NAF and UNICEF support. This also highlights, as the previous subsection did, that the beneficiaries receiving the cash assistance from UNICEF for the purpose of increasing vulnerable children's school participation, are using at least part of the cash assistance on covering not only educational needs, but also basic needs, which are intricately linked.

"Thank god, we covered most of our needs. I didn't expect to receive 300 JOD for my first payment. I was surprised and happy."

- FGD participant in Irbid

Figure 8. Perceived contribution of cash assistance on covering basic needs (%)



5.2.1 Health

Health is an integral component of NAF's multi-purpose monthly cash assistance programmes, as one of the four attached conditions states that all family members must be immunized in accordance with the Ministry of Health's immunization and vaccination programmes[52], otherwise beneficiary households risk losing part of their monthly assistance. Health is also an important prerequisite for children to be able to attend and succeed at school, which is why it is also included as an area of evaluation for the UNICEF cash assistance.

"Medicine is not always available, and if found in the pharmacy, it will be high prices."

- FGD participant in Mafraq

When asked to describe access to health care, the FGD respondents pointed out that the biggest challenge is its affordability. As seen from Figure 9, words such as "expensive", "afford", "costs", "high", "medicine", and "disease" were repeated several times. The encoding of the FGD answers also shows, interestingly, that only three categories are needed and almost equally present in the overall sentiments of the respondents on health: "financial shortfall", "health as a priority", and "lack of provision of treatment".

Figure 9. Most repeated words in FGDs on health



"When my children get sick I send them to the hospital, but most of the time they don't have the medicine or need time to bring it because there is high demand on it, so I have to buy it.""

- FGD participant in Karak

Two indicators were used to analyse the effect of the cash assistance on health. First, the perceived contribution of the assistance on the household's ability to care for their children's health (see Figure 10). Second, how much the assistance contributed towards covering the needs of sick or disabled family members (see Figure 11). The results for the first indicator show that for the NAF sample, 45 per cent of beneficiaries reported that the cash assistance had a moderate perceived effect, followed by low (41.6 per cent) and high (13.4 per cent) impact. For the UNICEF sample, more than half the respondents (54.2 per cent) chose medium perceived impact, followed by low (30.1 per cent) and high (15.7 per cent) impact. For the second indicator, less than half (45.6 per cent) of the respondents of the NAF sample stated that the cash assistance had high or medium perceived impact, while for the UNICEF sample, this percentage is slightly higher, at 52 per cent.

Figure 10. Perceived contribution of cash assistance on ability to care for children's health (%)

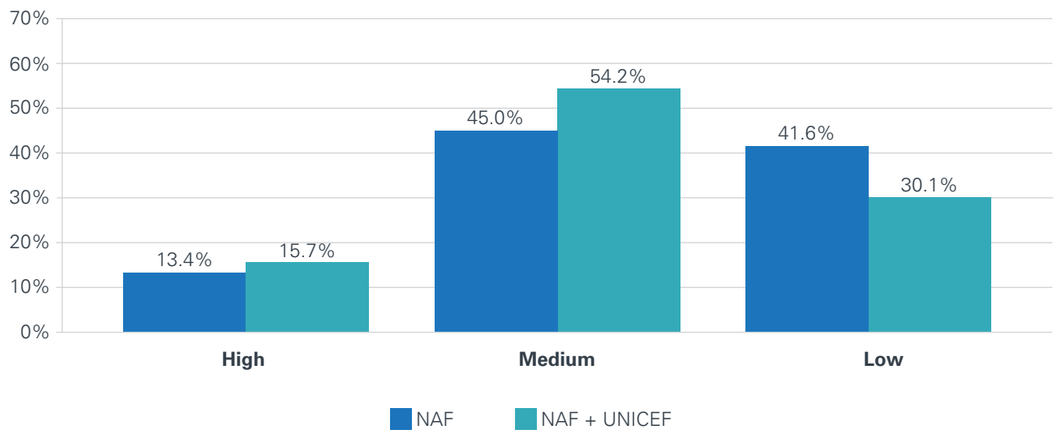
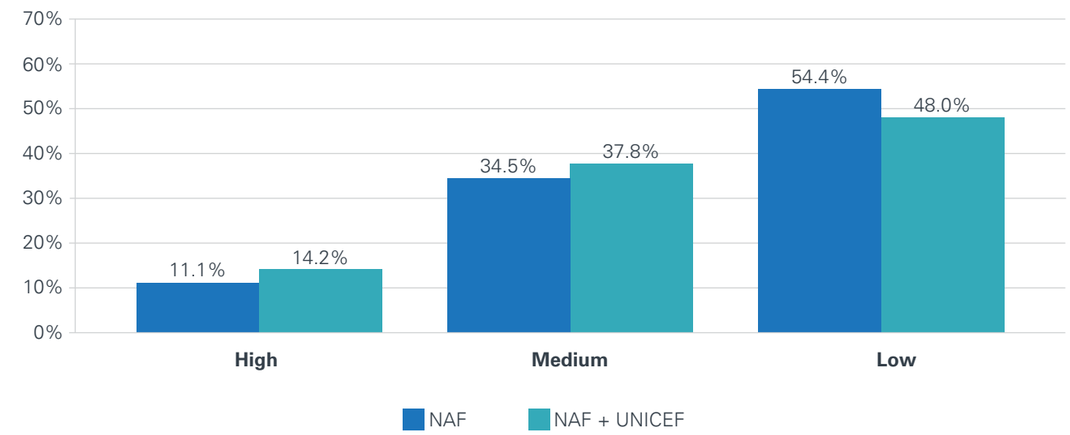


Figure 11. Perceived contribution of cash assistance on covering the needs of sick or disabled family members (%)



"I suffer from osteoporosis, diabetes, blood pressure, and cardiovascular disease. Health insurance helps me a lot."

- FGD participant in Irbid

These results are not surprising, as many beneficiaries might not necessarily have needed to use the cash assistance on health expenses. Children below six years of age in Jordan are entitled to free health care services[53], and the majority (71.8 per cent) of Jordanians are covered by some type of health insurance according to the 2017/18 HEIS, with coverage actually higher in rural (86.6 per cent) compared to urban (69.5 percent) areas[54]. Still, the results from the FGDs showed that while access to a doctor could generally be covered, the price of medication could often be a high financial burden for families, particularly if long term treatment is needed.

5.2.2 Food

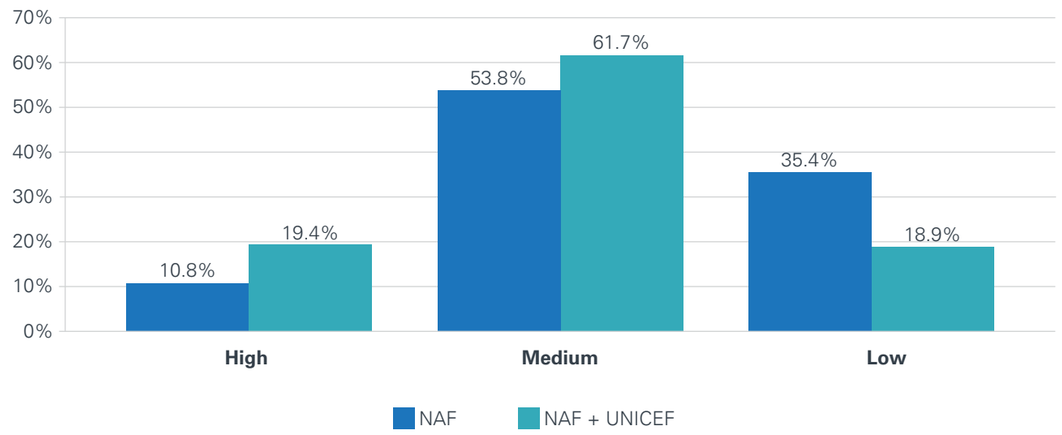
The question in the quantitative survey on food enquired about the contribution of the assistance towards improving the quality of food provided to the children in the household. As such, this question focuses on the importance for children to consume nutritious food[55]. As can be seen in the subsection on the use of the cash assistance, food was the biggest expense for the beneficiaries of both samples, with more than 90 per cent of respondents stating that they used at least part of their assistance on food.

"Food is the most important thing. If a person is not fed well, he cannot complete his life well."

- FGD participant in Amman

The results are quite positive, with 53.8 and 61.7 per cent of the beneficiaries of the two samples, respectively, reporting a medium perceived impact on the contribution of the assistance on improving food quality (see Figure 12). The results are relatively more impactful for those beneficiaries receiving both NAF and UNICEF assistance, with an additional 19.4 per cent (on top of the 61.7 per cent reporting medium impact) stating that the assistance had a high perceived impact on improving food quality for their children.

Figure 12. Perceived contribution of cash assistance on improving food quality for children (%)



In the FGDs, quality food was mostly associated with nutritious food. Figure 13 shows that protein was prioritized as the most nutritious source of food, deduced from the fact that chicken and fish were mentioned several times. Additionally, there is a general understanding that quality food will help prevent disease. Children are identified as those who would benefit most from quality/nutritious food, but such food is perceived as "expensive". The FGDs also showed that food plays an important role in the day-to-day activity of families, and is the main concern head of households have to tackle on a daily basis.

"It is not necessary to eat meat and chicken every day. It's better to eat fish every second week [instead]."

- FGD participant in Irbid

Figure 13. Most repeated words in FGDs on quality of food



5.2.3 Housing and winterization

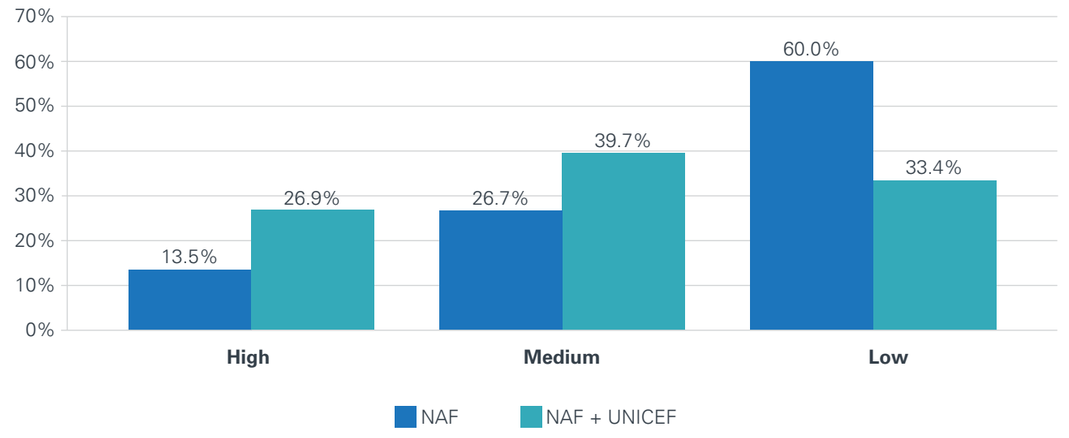
As we have seen previously, many of the beneficiaries reported that housing – rent and utilities – was one of the main categories, along with food, on which they spent their cash assistance. Two indicators were included in the questionnaire to measure the perceived contribution of the assistance on housing.

The first indicator on housing asked the respondents how much the cash assistance contributed to their ability to pay for housing. The results can be seen in Figure 14. Most (60 per cent) of the NAF beneficiaries reported that the cash assistance did not have much of a perceived impact, followed by medium (26.5 per cent) and high (13.5 per cent) impact. For the UNICEF sample, the results are relatively better, with almost 40 per cent stating that the cash assistance had a medium impact on their ability to pay for housing, followed by low (33.4 per cent) and high (26.9 per cent) perceived impact. The difference in results between the two samples could be explained by the fact that a higher share of the UNICEF sample respondents live in urban areas (74 per cent are living in the governorates of Amman, Zarqa, and Irbid), where the cost of living is (on average) relatively more expensive compared to rural areas. Indeed, subsection 6.1.2 showed that UNICEF beneficiaries spent relatively more of their assistance on housing expenses (especially rent) compared to NAF beneficiaries.

"The amounts are not enough for housing costs."

- FGD participant in Mafraq

Figure 14. Perceived contribution of cash assistance on ability to pay for housing (%)

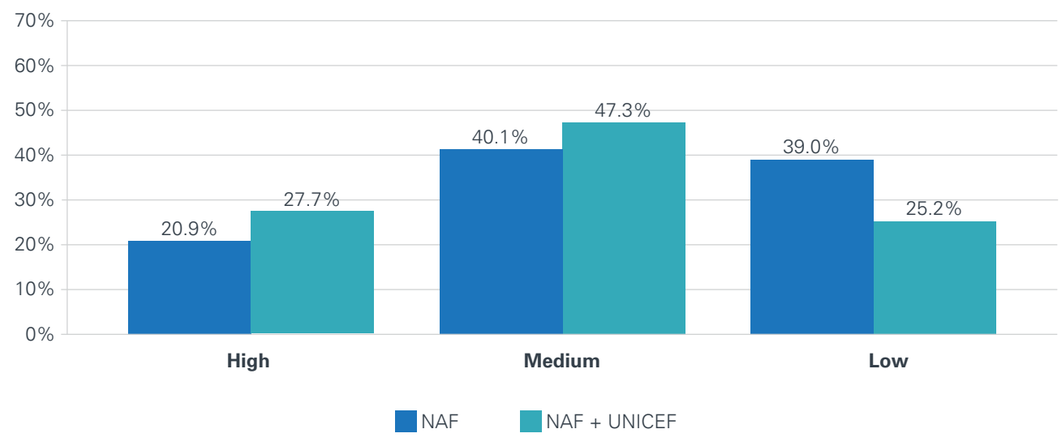


The second indicator on housing asked the households how much the cash assistance contributed to their ability to pay for utilities, specifically electricity and water bills, which is the second most frequent expense for use of the cash assistance (see section 6.1.2). In terms of the perceived contribution, the results show that the cash assistance had a moderate positive effect on the beneficiaries' ability to pay for utilities (see Figure 15). For the NAF sample, 40 per cent reported a medium perceived impact, followed by low (39 per cent) and high (21 per cent) impact. For the UNICEF sample, 47.3 per cent expressed that the cash assistance had a medium impact on their ability to pay for utilities, followed by high (27.4 per cent) and low (25.2 per cent) perceived impact.

"When I received the money, I paid the house rent and electricity and water bills."

- FGD participant in Amman

Figure 15. Perceived contribution of cash assistance on ability to pay utilities (%)



Enquiring about the main problems of housing in their respective regions, respondents from the FGDs most frequently cited issues related to the three following categories: "weather challenges", "financial costs", and "bad infrastructure". In terms of the most frequent words, "water", "humidity" and "cold" were mentioned repeatedly, highlighting the need to take specific measures to isolate houses from severe weather conditions (see Figure 16). In particular, during the winter season, the ability to pay for heating and acquire winter supplies and clothes, is essential to ensure that family members, and especially children, are not negatively affected by the harsh weather conditions.

Figure 16. Most repeated words in FGDs on housing



"In winter there is water flooding and water leaks in to my house."

- FGD participant in Irbid

The quantitative results provide information regarding how much the cash assistance helped families meet their energy and heating needs. The main source of heating among Jordanians is gas heater (47.6 per cent), followed by kerosene/solar heater (31.9 per cent)[56]. Most of the respondents of the NAF sample reported a moderate perceived impact (44.7 per cent), followed by low impact (41.7 per cent), with a few participants stating high impact (13.6 per cent). For the UNICEF sample, more than half the respondents (55.5 per cent) reported a medium perceived impact, followed by low (28.1 per cent) and high (16.4 per cent) impact (see Figure 17).

Another question on housing/winterization enquired about the contribution of the cash assistance on helping families to buy essential winter supplies, especially for children, such as winter-appropriate clothes and shoes, which show similar results: 55.9 per cent of NAF beneficiaries reported either high or (mostly) medium perceived effect, while this number is relatively higher for beneficiaries receiving cash assistance from both programmes, at 73.1 per cent (see Figure 18).

Figure 17. Perceived contribution of cash assistance on ability to meet energy and heating needs (%)

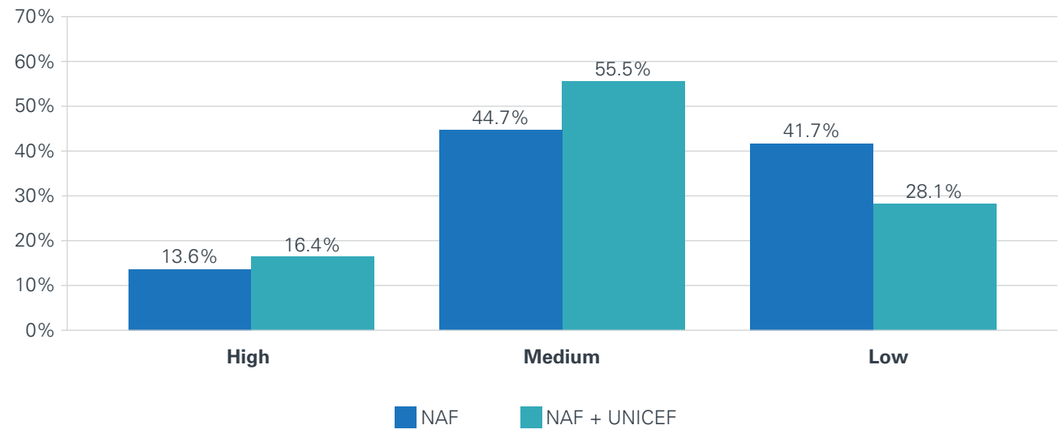
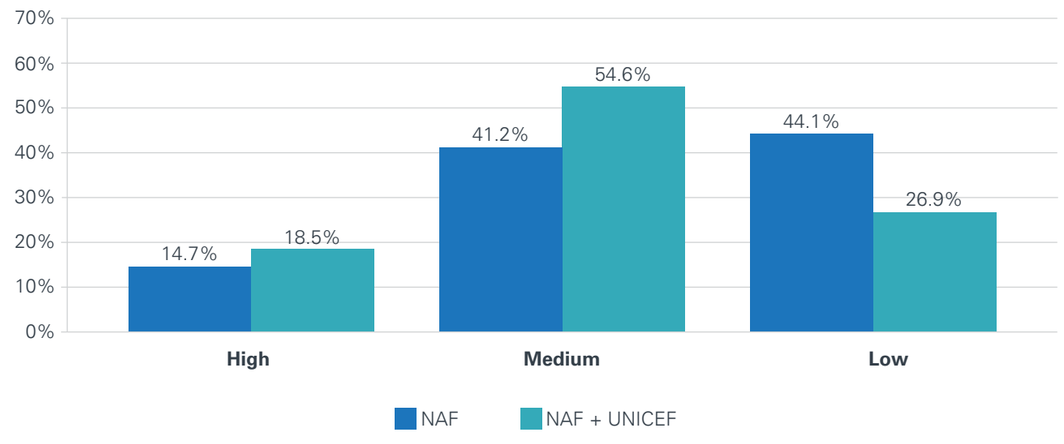


Figure 18. Perceived contribution of cash assistance on ability to buy winter supplies (%)





5.3 EDUCATION

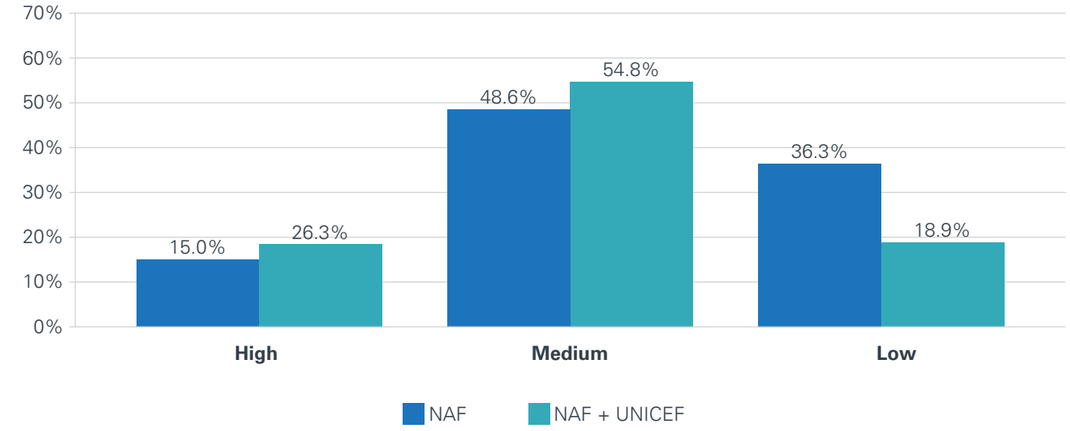
5.3 Education

Both cash assistance programmes (NAF and UNICEF) have an emphasized focus on educational outcomes. The purpose of the UNICEF assistance is to increase school participation for vulnerable Jordanian children, while one condition of NAF's cash assistance programme requires children of beneficiary households to attend school. As such, this subsection analyses the perceived contribution of NAF's monthly cash assistance and the UNICEF cash transfer pilot programme on educational outcomes for children.

> *"I don't know how to write or read, and I don't want my children to grow up like me."*
>
> *- FGD participant in Karak*

The first indicator on educational outcomes asked the beneficiary households how much the cash assistance helped in covering the school needs of their children (see Figure 19). For both samples, the assistance has a moderately positive perceived impact for approximately half the respondents (49 per cent NAF; 55 per cent UNICEF). Additionally, the results also show that almost twice as many (26 per cent) UNICEF beneficiaries reported a high perceived impact compared to NAF beneficiaries (15 per cent). This highlights the added contribution of the assistance provided through the cash transfer pilot programme (in addition to NAF's monthly cash assistance). This aligns with the actual purpose of the transfer – to help cover the school needs of children, thereby contributing to increased school attendance for disadvantaged children. However, it is important to remember that, unlike the UNICEF assistance, NAF's cash assistance programmes are not focused solely on educational purposes, but rather on covering all basic needs, whereas education is one component.

Figure 19. Perceived contribution of cash assistance on children's school needs (%)



Results from the FGDs highlight that while families highly prioritize education for their children, the costs of schooling can be quite high, and therefore challenging for the households to cover, having to pay for transportation, books, stationery, school uniforms, daily pocket money, and tutoring/private classes. This is evident from Figure 20, as the most frequent words repeated by the FGD participants were "children", "costly", "money", "transportation", "pocket", "classes", and "needs".

> *"Education is the children's future... and if they want to have a good life they should finish higher education."*
>
> *- FGD participant in Amman*

Figure 20. Most repeated words in FGDs on education



A second set of indicators on educational outcomes observed the perceived contribution of the cash assistance on children's attendance and commitment to school.

The respondents did not perceive too much of an impactful contribution of the assistance on children's school attendance, even though there is some difference between the two samples. For NAF beneficiaries, almost half (49 per cent) reported a low perceived impact, while for UNICEF beneficiaries, this number is significantly lower at 31 per cent, with half the participants reporting a medium impact (see Figure 21). However, the results of the perceived contribution of the cash assistance on children's commitment to school are noticeably better, with 76 per cent and 86 per cent of the NAF and UNICEF samples respectively, stating that the assistance had a high or medium perceived effect. This finding can perhaps be explained by the FDGs, which showed that the assistance helped the overall wellbeing of the children, and increased their willingness to go to school, as the families had money to buy their children clothes, shoes, stationery and provide them with some lunch/ pocket money, which reduced social stigma.

"my son left the house today without pocket money."

- FGD participant in Zarqa

Figure 21. Perceived contribution of cash assistance on children's school attendance (%)

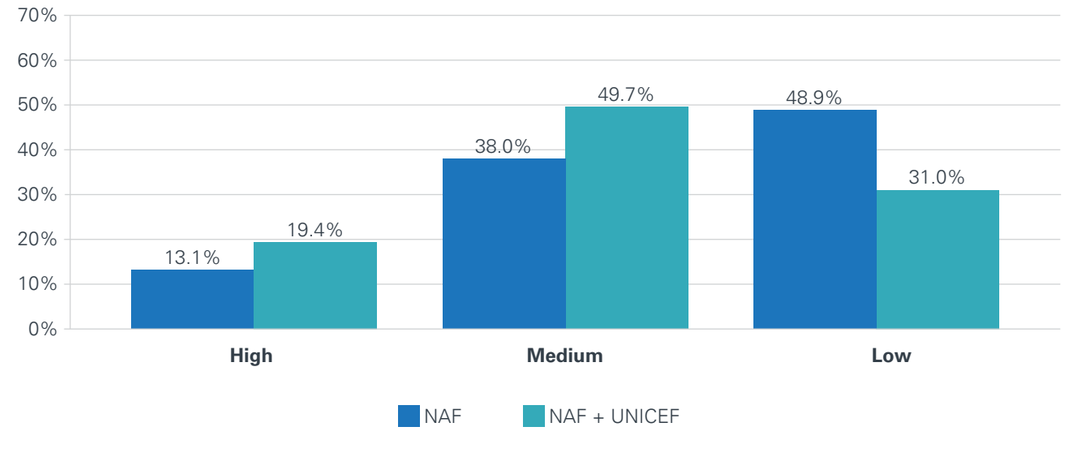
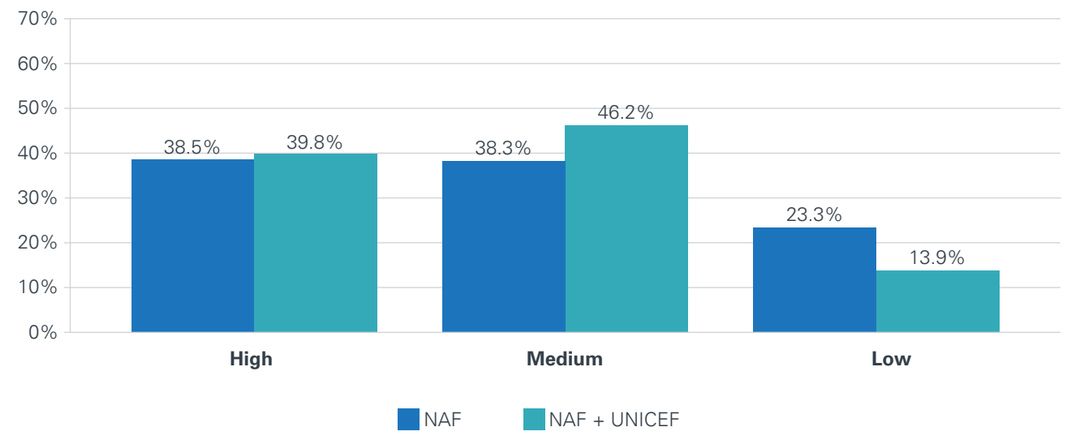


Figure 22. Perceived contribution of cash assistance on children's commitment to school (%)



While the cash assistance seems to increase children's commitment to school, families are still struggling, even with the assistance, to send all their children to school. When asked if the amount of cash assistance received is enough to cover the needs of the family, only a few respondents (7 per cent NAF, 11 per cent UNICEF) answered yes, followed by partially (42 per cent NAF, 53 per cent UNICEF) and no (51 per cent NAF, 36 per cent UNICEF). More positive results for the UNICEF sample were expected, as they receive cash assistance from two programmes rather than one.

"It was hard for me to buy all the learning support materials. The teachers request too many items, and I can't afford all of it because we have other needs in the family."

- FGD participant in Mafraq

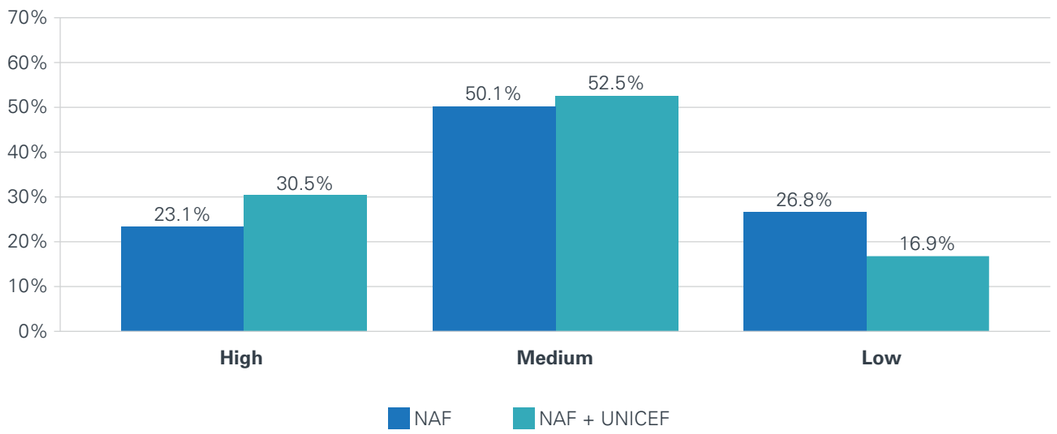
Even though basic education is free for Jordanians in public schools[57], families still have to cover indirect costs of education, which can be a significant barrier to sending children to school. The findings from the FGDs showed that the most frequent responses were related to the financial costs of stationery and learning materials. Transportation costs and private lessons also play a significant role in preventing families from sending their children to school.

Finally, continuing the analysis of the contribution of the cash support on educational outcomes, the results show a significant perceived improvement in children's level of learning. The results can be seen in Figure 23. The majority of beneficiaries of both samples (73 per cent NAF, 83 per cent UNICEF) reported that the cash assistance had either a high or medium perceived impact on their children's level of learning. The improved level of learning can also be seen in combination with the positive result of children's increased commitment to school as a result of the cash assistance.

"With the assistance we can buy stationery that helps them [the children] with their education."

- FGD participant in Mafraq

Figure 23. Perceived contribution of cash assistance on children's learning (%)





5.4 NEGATIVE COPING MECHANISMS

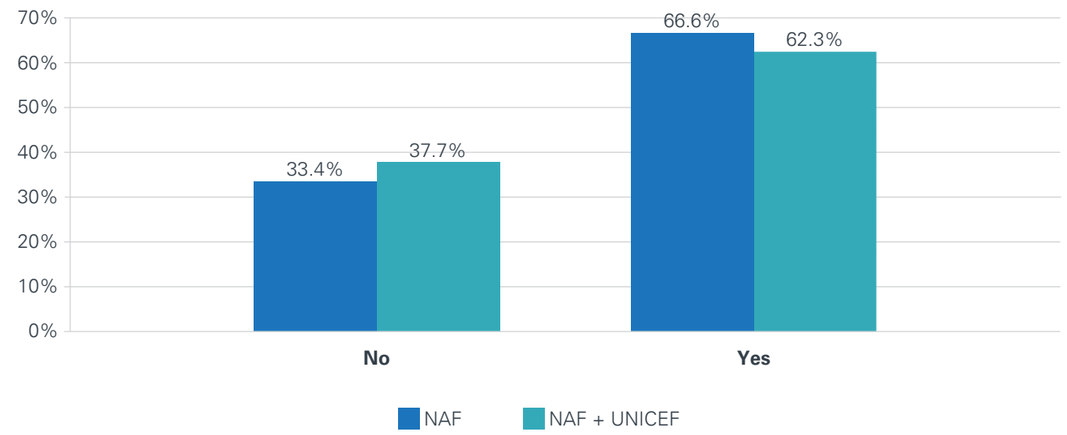
5.4 Negative coping mechanisms

Negative coping mechanisms can be understood as adverse strategies that struggling families are forced to resort to in order to survive. Cash assistance programmes should aim to prevent beneficiaries from having to resort to the use of coping mechanisms that negatively affect the family's wellbeing.

The data collected on coping strategies refers to the three months prior to the quantitative survey being conducted. However, since a baseline was not conducted before families received the cash assistance, it is not possible to estimate how much the assistance helped to reduce the beneficiaries' adoption of such coping strategies. The data can still provide information about which pressing basic needs the beneficiaries are not able to entirely fulfil, and are therefore useful for future cash transfer programming to more accurately prevent vulnerable households from resorting to such coping mechanisms.

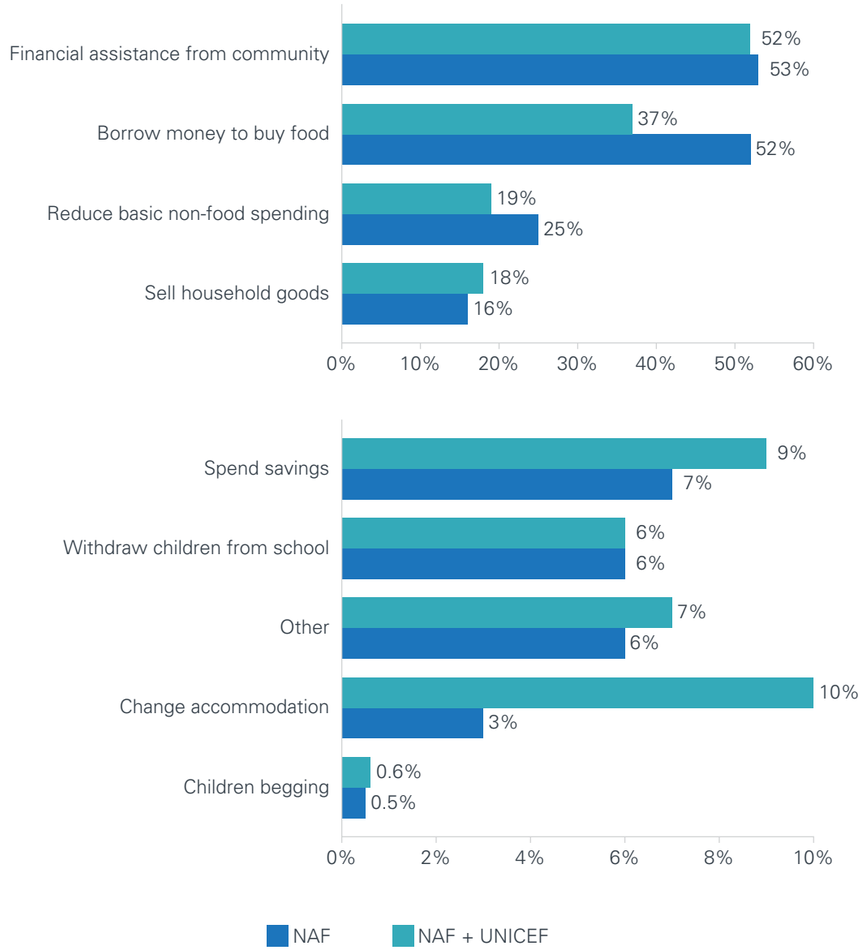
The results show that approximately 35 per cent of beneficiaries reported that they had not adopted any of the negative coping strategies in the three months prior to the questionnaire, with some difference between the NAF (33.4 per cent) and UNICEF (37.7 per cent) samples (see Figure 24).

Figure 24. Adopted any negative coping mechanisms (%)



For respondents who had adopted any of the coping strategies specified in the survey, the results show that the most frequently adopted coping mechanism by the participating families was borrowing money from members of their respective communities (53 per cent NAF, 52 per cent UNICEF). Findings from the FGDs revealed that many households take loans to repay old debts or goods they might have bought on credit from supermarkets. The second most adopted negative strategy was also related to borrowing money, but specifically to purchasing food (52 per cent NAF, 37 per cent UNICEF), which along with the finding that more than 90 per cent of respondents spent part of their cash assistance on food, potentially shows that the cash support is not sufficient to cover the specific basic need of food (see Figure 25).

Figure 25. Negative coping mechanisms (%, multiple options allowed)



The fourth most adopted coping mechanism – reducing basic non-food spending, such as on education and health – along with two other negative strategies (withdrawing children from school, children begging), are especially important as NAF's monthly cash assistance aims to cover basic needs, while the cash transfer pilot programme seeks to increase school participation for vulnerable children. A quarter of the NAF sample, and 19.2 per cent of the UNICEF sample, reported that they had to resort to reducing their spending on basic non-food items, which negatively affects their ability to access essential services such as education and healthcare.

The results are positive regarding coping strategies specifically involving children, as withdrawing children from school and child begging are only reported by 6 per cent and 0.5 per cent of respondents respectively. These findings highlight the positive effects of both the NAF monthly cash assistance – where two of the conditions attached to the assistance state that children of beneficiary families must attend school and that none of the family members can beg – and the cash transfer pilot programme, which aims to enrol and keep vulnerable children in school.

"My child told me that he will leave school and start supporting the family, but I refused."

- FGD participant in Amman

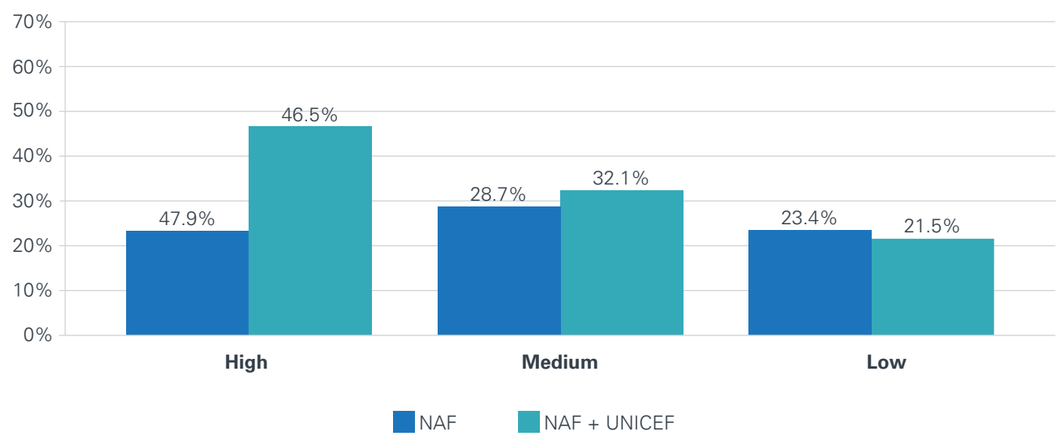
During FGDs, questions about child labour were specifically asked. The respondents noted that many families are struggling with tough economic situations and high prices, resulting in having to borrow money and accumulate debt. The participants emphasized that they were dependent on the cash assistance, and that while (older) children sometimes had to work to support the family, they were trying their best to keep their children in school by working more themselves.

"I don't allow my children to leave school and work. Instead, I go to work ..."

- FGD participant in Mafraq

There was also a specific question in the quantitative survey on how much the cash assistance contributed towards reducing child labour[58]. The results, as seen in Figure 26, are overwhelmingly positive, indicating a noticeably positive perceived contribution of the cash assistance on reducing child labour. For the NAF sample, 47.9 per cent of respondents reported a high perceived impact, followed by medium (28.7 per cent) and low (23.4 per cent) effect. The results are similar for the UNICEF sample, with 78.6 per cent of beneficiaries expressing either a high (46.5 per cent) or medium (32.1 per cent) perceived contribution on reducing child labour.

Figure 26. Perceived contribution of cash assistance on reducing child labour (%)





6 CONCLUSION

CONCLUSION

This report is the first one to provide information about the perceived contribution or effect of Jordan's main social assistance programme, the National Aid Fund's monthly (recurrent and temporary) cash support, which covered almost 100,000 households, or 331,453 individuals, for a total of more than 97 million JOD, in 2018. As part of UNICEF's technical partnership with NAF, to ensure that all vulnerable Jordanians can meet their basic needs through access to essential social services and comprehensive social protection programmes, a cash transfer pilot programme was launched in 2017 to support 2,000 children of vulnerable Jordanian families with a monthly cash transfer of 30 JOD with the purpose of increasing school participation. As such, this report has also analysed the perceived contribution of the cash transfer pilot programme in addition to NAF's monthly cash assistance programmes.

Overall, the findings of the quantitative and qualitative research presented in this report show that the perceived contribution of the cash assistance programmes, by both NAF and UNICEF, is positive in terms of covering basic needs, and especially in regard to educational outcomes, and preventing negative coping strategies. As expected, the perceived effects increased for beneficiaries that received cash assistance from both NAF and UNICEF. The majority of beneficiaries spent their cash assistance on food, housing and education, along with clothes for children, which all positively contribute to the overall wellbeing of the household members, and especially the children.

Some of the most positive effects of the cash assistance are found in regards to educational outcomes: 76.8 per cent and 86 per cent of the NAF and UNICEF respondents respectively, reported that the assistance had either a high or medium perceived impact on children's commitment to school, and a majority of beneficiaries (73.2 per cent NAF, 83 per cent UNICEF) stated that the assistance had either a high or medium perceived impact on their children's level of learning. The cash assistance helped the overall wellbeing of the children, as the families had money to buy their children clothes, shoes and stationery and provide them with lunch/ pocket money, which reduced social stigma. The increased perceived effects for the UNICEF sample on education outcomes also showed that the added contribution of the cash transfer pilot programme aligned with the actual purpose of the assistance, which was to support school participation for disadvantaged Jordanian children.

The results pertaining to the perceived contribution of the cash assistance on reducing the adoption of coping mechanisms are positive overall, with approximately 35 per cent of beneficiaries reporting that they had not resorted to any negative coping strategy. For families who resorted to at least one coping mechanism, the proportion of families using coping strategies that were specifically expected to be prevented through the provided cash assistance – such as withdrawing children from school and child begging – is quite low, emphasizing the positive contribution of both the NAF monthly cash support and the cash transfer pilot programme. Only 6 per cent of respondents reported withdrawing their children from school as a negative coping mechanism, while the percentage is even lower for child begging, at 0.5 per cent. Furthermore, the results are very positive in regards to the perceived contribution of the cash assistance on reducing child labour, with 76.6 and 78.6 per cent of NAF and UNICEF participants respectively, reporting either a high or medium perceived effect.

To conclude, the main findings from this post distribution monitoring report show that the cash assistance had a positive perceived contribution on helping beneficiaries cover their basic needs. Hence, government support remains crucial for poor and vulnerable households, especially in the current context of economic challenges. Indeed, the National Social Protection Strategy 2019-2025 showed that government transfers were significantly more important as a share of income for the poorest Jordanians (8 per cent of total income) than for the wealthiest segment of the population (2 per cent)[59]. Without government programmes and measures to reduce poverty, the poverty rate in Jordan would have been even higher than 15.7 per cent[60]. The NAF expansion will be crucial to further reduce poverty in the Kingdom. Omar Mashaqbeh, NAF Director General, expressed hope that the expansion of NAF could help – as part of a comprehensive portfolio of social protection interventions – to "reduce the poverty percentage from its current rate of 15.7 per cent to 13.1 per cent by 2021"[61], highlighting the importance of and need for targeted multi-purpose cash transfer programmes such as NAF's monthly cash assistance.



ENDNOTES

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42. https://www.unicef.org/mena/sites/unicef.org.mena/files/2019-01/online%20SP%20Compendium.pdf
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44. Two FGDs were conducted in Amman due to the higher proportion of beneficiaries in this governorate.
45. Meaning that none of the questions could reasonably be answered by just yes or no.
46. For comparison of the findings between the two samples, the respondents of the NAF sample were also requested to have at least two children, as the UNICEF families had to have at least two children in order to be part of the cash transfer pilot programme.
47. http://www.dos.gov.jo/dos_home_e/main/linked-html/household/2017/G2/Table1G2_Jor.pdf
48. https://dhsprogram.com/pubs/pdf/FR346/FR346.pdf
49. The seven excluded indicators are: non-food items (17% NAF; 12% UNICEF), hygiene items (14% NAF; 13% UNICEF), other health-related expenditures not for children (13%), other expenses (10% NAF; 11% UNICEF), transportation costs (9% NAF; 12% UNICEF), infant needs (6% NAF; 3% UNICEF), and income-generating investments (1% NAF, 0.3% UNICEF).
50. http://www.unhistory.org/briefing/8HumDev.pdf [p.3].
51. http://dosweb.dos.gov.jo/population/poverty/
52. Based on information provided by NAF.
53. http://www.hhc.gov.jo/uploadedimages/The%20National%20Strategy%20for%20Health%20Sector%20in%20Jordan%202015-2019.pdf
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55. Lack of enough and nutritious food can lead to stunting, and a study published in Nature Neuroscience from 2015 (Vol. 18, Issue no. 5, pp. 773-778) showed that children who grow up poor can also have smaller brains, which in part can be attributed to lack of nutrition.
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58. It is illegal for children below the age of 16 years to work in Jordan. Children aged 16-18 years are allowed to work under certain circumstances, and with additional regulations, such as a maximum working day of six hours, with a break of one hour after every four hours of work. Reference: https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_218390.pdf
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