How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

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How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

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# Acronyms and Abbreviations

<table>
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<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>COVID-19</td>
<td>2019 Novel Coronavirus Disease</td>
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<tr>
<td>CVA</td>
<td>Cash and Voucher Assistance</td>
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<tr>
<td>CWD</td>
<td>Children with disabilities</td>
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<tr>
<td>ECD</td>
<td>Early child development</td>
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<tr>
<td>EJC</td>
<td>Emirati Jordanian Camp</td>
</tr>
<tr>
<td>FCDO</td>
<td>United Kingdom Foreign, Commonwealth &amp; Development Office</td>
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<tr>
<td>FGD</td>
<td>Focus-Group Discussions</td>
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<tr>
<td>GAGE</td>
<td>Gender and Adolescence: Global Evidence</td>
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<tr>
<td>ITS</td>
<td>Informal Tented Settlement</td>
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<tr>
<td>JOD</td>
<td>Jordanian Dinar</td>
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<tr>
<td>JPFHS</td>
<td>Jordan Population and Family Health Survey</td>
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<tr>
<td>JRP</td>
<td>Jordan Response Plan</td>
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<tr>
<td>KG2</td>
<td>Second year of Kindergarten</td>
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<td>KII</td>
<td>Key Informant Interview</td>
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<tr>
<td>LMIC</td>
<td>Low-to-Middle-Income Country</td>
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<tr>
<td>MENA</td>
<td>Middle East and North Africa</td>
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<tr>
<td>MOE</td>
<td>Ministry of Education</td>
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<tr>
<td>MOL</td>
<td>Ministry of Labour</td>
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<tr>
<td>MOSD</td>
<td>Ministry of Social Development</td>
</tr>
<tr>
<td>MOY</td>
<td>Ministry of Youth</td>
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<tr>
<td>NAF</td>
<td>National Aid Fund</td>
</tr>
<tr>
<td>NFE</td>
<td>Non-Formal Education</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Co-operation and Development</td>
</tr>
<tr>
<td>ODI</td>
<td>Overseas Development Institute</td>
</tr>
<tr>
<td>PDM</td>
<td>Post-Distribution Monitoring</td>
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<tr>
<td>PISA</td>
<td>Programme for International Student Assessment</td>
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<tr>
<td>TIMSS</td>
<td>Trends in International Mathematics and Science Study</td>
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<tr>
<td>UCT</td>
<td>Unconditional cash transfer</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>UNHCR</td>
<td>United Nations High Commissioner for Refugees</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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<tr>
<td>UNWRA</td>
<td>United Nations Relief and Works Agency</td>
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<td>WFP</td>
<td>World Food Programme</td>
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Executive summary
Report objectives and overview

Jordan’s population grew considerably in the last decade, as it took in more than a million Syrians fleeing civil war. With the support of the international community, the Government of Jordan has taken multiple measures to ensure refugees are housed, fed and educated. Compared to other countries in the region, results have been largely positive—yet significant gaps remain. Unemployment is exceptionally high, especially for Syrians, and most Jordanians are poorer today than they were a decade ago. Moreover, despite scaling up free education, primary education is not yet universal, with Syrian children particularly likely to be out of school.

UNICEF Jordan has invested heavily to improve school access and learning outcomes for children and adolescents from refugee and host communities. A key initiative to support extremely vulnerable Syrian and Jordanian households with school-aged children to access education is through a cash transfer programme, called Hajati, which is a ‘cash for education’ programme. This programme was initiated in September 2017 supporting 55,000 children, whereas in the years the caseload have decreased to 10,000 because of funding constraints. In March 2020, the programme trebled in size in response to the COVID-19 pandemic to reach 30,000 children per month.

UNICEF also manages the Makani programme, a nationwide initiative implemented by local NGO and government partners. Makani teaches children life skills and provides learning support, child protection services and referrals. During the COVID-19 crisis, UNICEF has continued to support the most vulnerable children, including Syrian refugees, to access inclusive and quality education. This includes support for distance and blended learning, as well as preparations to ensure that children can safely return to school. To build back better, UNICEF’s approach is to work at scale, with and through government, to strengthen education systems and improve teaching and learning for all, (see Annex 2 for more details on the Education sector interventions).

Despite reductions in funding and programming due to the protracted crisis in Syria (funds that have been partially restored since the outbreak of COVID-19), evidence suggests that both Hajati and Makani play key roles in helping young people access their right to an education. The question now is how to better tailor interventions to include those currently left behind and promote not just enrolment and access, but also better learning outcomes for all children and adolescents.

Within this broader context, this report has two objectives:

• to identify economic barriers (e.g., costs of schooling, labour market ‘pull’ factors, and returns on investment to formal education) and non-economic barriers (e.g., school violence and legal constraints to enrolment) to education in Jordan, taking into consideration gender and disability status differences; and
• to provide evidence-based recommendations for overcoming the barriers facing adolescents, especially those at risk of dropping out, with a particular focus on strengthening the Hajati cash transfer programme and maximising its synergies with Makani centres.

1 Government of Jordan provides free basic education (Grade 1-10)
2 Host Communities refers to all Jordanians living in the country (outside camps)
Methodology

This report is informed by three main research components:\(^1\)(^2\)(^3\)

1. A desk review of existing evidence on child-focused social protection aimed at strengthening children’s education outcomes (including enrolment, attendance and learning performance) in LMICs, and a review of the education context in Jordan, including access issues for the most vulnerable children and adolescents.

2. Analysis of two datasets to distil findings on the barriers that prevent girls and boys from accessing (and succeeding in) education in Jordan:
   a. A **Post-Distribution Monitoring (PDM)** survey which was carried out in October 2020 to assess the effects of Hajati on households and children’s lives. The survey sampled approximately 1,000 Syrian and Jordanian Hajati beneficiary households living in host communities.
   b. The **Gender and Adolescence: Global Evidence (GAGE)** study uses mixed methods and includes a sample of nearly 2,700 highly vulnerable Syrian and Jordanian adolescents between the ages of 10 and 17 years who are living in host communities and informal tented settlements (ITSs) in Jordan. GAGE takes a capabilities approach to holistically understand adolescent lives and focuses on six interconnected domains: education; bodily integrity and freedom from violence; health and nutrition; psychosocial well-being; voice and agency; and economic empowerment. Survey rounds have been carried out in 2019 (pre-COVID-19) and in May–July 2020 (after the onset of the pandemic).

3. A **qualitative research component** to explore what beneficiaries and key informants assess as the strengths of the Hajati programme and areas that can be strengthened, and in particular what changes they would like to see going forward within a cash-plus rubric. This included 20 focus-group discussions with adolescents and parents who receive Hajati (or were beneficiaries in the past), aimed at field testing ideas to better tailor interventions and improve educational uptake, and 20 key informant interviews with UNICEF and other UN agency staff, donors, and government officials from the ministries of Education, Youth and Social Development.

Summary of findings

The report’s findings highlight a range of barriers to quality education for vulnerable adolescents in host and refugee communities, with important nuances based on nationality, gender and age. The report also finds that while the Hajati labelled cash transfer is addressing some of these barriers, including through synergies with UNICEF Jordan’s nationwide child and adolescent Makani centres, there is considerable scope to strengthen both the economic and also the more social ‘plus’ components of the Hajati programme in order to more effectively support vulnerable adolescent girls’ and boys’ educational trajectories.

**Key findings on access to quality education:**

- In terms of **enrolment** our findings highlighted the following: Some vulnerable
adolescent groups are at an advantage over others in terms of school enrolment rates, including Jordanians over Syrians (84 per cent versus 64 per cent in the older girls cohort), girls over boys (64 per cent versus 55 per cent among older Syrians) and younger adolescents (aged 10–12 years) over older adolescents (aged 15–17 years) (98 per cent versus 81 per cent among Jordanian boys). Adolescents living in ITSs are the most disadvantaged. By late adolescence, only six per cent of girls and 14 per cent of boys are enrolled.3

• 92 per cent of Hajati beneficiary children aged 5–18 from families who expressed a willingness to pursue education enrolled in the autumn term of 2020.4

Our findings showed that attendance mirrors enrolment, with Jordanians and girls advantaged over Syrians and boys. More specifically we found that:

• Syrian boys reported missing the most school in the last two weeks: 16 per cent of days for younger boys and 18 per cent of days for older boys.1

• Syrian adolescents living in host communities lag approximately half a grade behind their Jordanian peers in terms of grade progression. Those living in ITSs lag nearly two grade levels behind.1

Our findings underscore that learning outcomes – as measured by literacy and numeracy – are extremely poor, especially for boys, who are disadvantaged across age groups and nationalities. More specifically, our findings revealed that:

• Focusing only on the most literate group of adolescents (older Syrian girls), one in five cannot read to a second-grade level, despite being in 10th Grade.
• Similarly, looking at the most numerate group of adolescents (older Jordanian girls), one in three cannot perform subtraction with borrowing, despite nearly being in the 11th Grade.1

• Students with disabilities perform less well than those without due to poorly adapted teaching.1

There was high uptake of distance learning during COVID-19 related school closures. Nearly all (95 per cent) previously enrolled students participated. More specifically, we found that:

• The majority of adolescents reported receiving support from their families and teachers to continue their studies during the pandemic.1,2 Likely due to differences in household finances, students surveyed through the GAGE’s sample were more likely to use Ministry of Education (MoE) TV, and the students surveyed through the PDM sample were more likely to use the Darsak (MoE) website.

Key findings on barriers to education: Respondents highlighted a variety of macro-context barriers to education. These included:

• conflict (especially for older Syrian adolescents, who left school in the initial aftermath of the civil war and never found a route back in),
• limited demand due to labour market realities (given high unemployment and few jobs that require advanced education), 5 and
• household poverty (largely related to real costs, especially at the secondary level, but also related to opportunity costs for

3 GAGE survey.
4 PDM survey.
5 Qualitative data.
boys). Hajati beneficiary households are very poor. Less than half of households have someone who is working, and wages for those who do work are low. Across the PDM sample, nearly all income, which averages only 47 JOD per month, comes from aid. 6

Respondents highlighted **education environment barriers**, including:

- school violence, especially for boys (e.g., 64 per cent of Jordanian boys have experienced violence from teachers, 44 per cent of Syrian boys have experienced violence from peers according to the GAGE survey);
- a lack of transportation (especially for girls and those with disabilities);
- poor quality instruction; and
- administrative barriers (especially for those in ITSs, who are forced to sit out an entire school year if they miss multiple weeks of school during harvest season). (1)

**Gender-specific barriers** to education were also revealed in the findings, including:

- For boys, respondents emphasised child labour and lack of interest as primary barriers to education. Engagement in child labour varied between samples; 15–17-year-old boys (60 per cent) selected due to their vulnerability(2) were three times more likely to have worked in the last year compared to 17-year-old boys(1) (19 per cent) in receipt of Hajati. Boys’ work was intermittent, largely because of difficulty in finding work, and primarily (though not exclusively) directed at supporting household needs. Of out-of-school children, the PDM survey found that nearly one in five were not enrolled because they did not see any value in education. (1) Interviews suggest that disinterest is primarily an issue for boys and is related to peer pressure and poor quality education delivered by boys’ schools. (1)(3)
- For girls, respondents highlighted child marriage and broader gender norms as primary barriers to education. In GAGE’s sample, nearly a quarter (23 per cent) of Syrian girls aged 15–17 years had already been married. Fewer than one-tenth (9 per cent) of girls who have ever married were accessing education. In interviews, respondents highlighted sexual harassment and the need to protect girls’ honour as a reason for girls’ school dropout, especially for families that do not intrinsically value girls’ education. (1)(3)

Finally, poverty was a significant barrier to the uptake of distance learning during COVID-19-related school closures, with households lacking devices and internet access because they could not afford them. (1)(2)

**Key findings on Hajati:**

- Respondents emphasised that Hajati is helping children access education by enabling families to afford school supplies and transport (especially for girls) as well as by supporting broader household needs (such as rent and improved nutrition), which reduces the need for (boys’) child labour. Of PDM survey respondents, 99 per cent reported that Hajati supports enrolment and attendance. (2)(3)
- Hajati also helps children, including those with disabilities, feel better about themselves by helping them fit in with their peers.

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6 In Jordan, secondary refers to Grades 11 and 12 and lower grades are referred as ‘basic’ education (Grades 10–1).
Executive summary: Report objectives and overview

- Respondents felt strongly that the programme should be expanded to more children (especially given how many households lost support when budgets were cut); that it should cover secondary education (which entails higher real and opportunity costs), and provide larger stipends (especially for students with disabilities).
- There were also expressions of interest from adolescents in supplementing cash with more in-kind support (e.g., school supplies, uniforms, and transport vouchers) that could not be redirected to meet household needs.\(^{(3)}\)

**Key findings on Makani:**
- Respondents were overwhelmingly satisfied with Makani programming, with 85 per cent of participants saying that they liked all aspects, including the safe space it offers to socialise with other children, access to advice from trusted adults and engaging activities.
- Both parents and adolescents emphasised the value of tutorial support, which helps offset the poor-quality instruction that children receive at school (and was especially important during COVID-19-related school closures), and the life-skills lessons that help young people feel confident and speak up about their needs.\(^{(1),(2),(3)}\)

**Recommendations to strengthen the Hajati cash component:**
- Increasing the size of the monthly cash transfer per child in order to cover the costs and opportunity costs of education.
- Provide 25 JOD/month for children in grades 1–5, 30 JOD per month for children in grades 6–8, 40 JOD per month for children in grades 9–10, and 50 JOD per month for children in secondary school. Ensure that over the years more Jordanian families are also included in the programme, given that they have access to fewer forms of aid and also working with National Aid Fund (NAF) to include the vulnerable families in their monthly cash transfer programme.
- Provide the transfer up until the end of secondary school (Grade 12), rather than the end of basic education (Grade 10). Targeting criteria should also recognize that the majority of vulnerable children in Jordan drop out of education before the completion of Grade 10, which is a requirement for progression to secondary.
- Provide the transfer to students who participate in formal training programmes (TVET) after completing basic education to the same level as adolescents in secondary school (as above), also possibility of linking it with youth economic engagement programme by UNICEF Jordan Youth section.
- Provide students with age/grade-appropriate starter packs that for younger children consist of school bags full of a year’s worth of school supplies that are commercially available – and ‘peer approved’.

**Key recommendations**
Based on the findings from the desk review, the surveys and qualitative research, we recommend that UNICEF considers different combinations of the intervention components outlined below and assesses these packages through a robust mixed-methods impact evaluation during a time-bound period to learn more about what works, what is less effective, and what are the best ways forward.
Recommendations to strengthen the Hajati ‘plus’ components and maximise synergies with Makani centres:

- Ensure that additional learning support is available to all children, with a focus on core subjects and basic education. Support could be provided not only in-person, but also online. While it is important to support children within the MoE curriculum rather than providing a stand-alone curriculum, pedagogies should prioritise children’s confidence and interest in learning. This is particularly urgent given the impact of school closures on children’s learning and development.

- Begin introducing children to their post-basic education options in early adolescence so that they have time to strengthen – and demonstrate strengthened – capacities in time for exams. By Grade 8, it is important to provide adolescents with one-to-one support, to explain options and explore how each option pertains to them.

- Trial short courses designed to offer older adolescents ‘a taste’ of options they might choose to pursue on a longer-term basis through more formal skills-training programmes. These courses should also be twinned with guidance on what sort of back-to-school bridging programmes are available to young people who are interested in (re) entering formal education.

- Engaging boys and girls to identify and challenge negative perceptions or norms that perpetuate discrimination and inequality for girls and also working with boys to be champions for change.

Recommendations for Hajati ‘plus’ components that may extend beyond Makani centres:

- Ensure that children with disabilities are individually provided with the transport and assistance best suited to their needs. Link families to the Directorate of Education to advise on schools that can best accommodate children with disabilities.

- Where it is too expensive to run school buses, provide girls attending secondary school with vouchers to cover the cost of public transportation (buses or taxis). Support initiatives that work with men and boys to shift gender norms and make the sexual harassment of women and girls unacceptable.

- Increase attendance monitoring and early warning in schools for children at risk of dropout. Strengthen information and skills of teachers on how to refer to community organisations and social services. Develop partnerships between schools, Makani and other community services.

- Invest in a case management approach whereby Hajati beneficiary families are assigned a social worker who engages with both parents and children on the types of available services to support their educational and broader needs. An initial in-person meeting with all members of the family should endeavour to assuage parental concerns about the role of the social worker. Social workers should meet with each child – at school or at another neutral location (such as a Makani centre) – at least once per semester.
Chapter 1
Introduction

Jordan's population has grown considerably over the last decade – as it has become a safe haven for more than a million Syrians fleeing civil war (JRP, 2020). The Government of Jordan, with the support of the international community, has worked hard to make space for new arrivals, ensuring that they are housed, fed, and educated.

Cognizant of the critical importance of education on children's futures – and how those futures are foundational to the futures of communities, countries, and the broader region – UNICEF has invested heavily in interventions aimed at improving children's access to school and learning outcomes (UNICEF, 2018a, 2019, 2020c). It provides the Hajati cash transfer, which is labelled for education and available to extremely vulnerable Syrian and Jordanian households with school aged-children in host communities and informal tented settlements (ITSs). Since March 2020, when the programme was scaled up due to COVID-19, it has reached 30,000 children per month. UNICEF also supports the 141 Makani centres across the country (camps, host communities and ITS), which provides children with life-skills education and learning support, child protection services, and makes referrals to help out-of-school children return to the classroom. Despite funding challenges that have scaled back programming, evidence suggests that both Hajati and Makani have played key roles in helping young people access their right to an education. The question now is how to better tailor interventions to include those currently left behind, and how to promote not just enrolment and access, but better learning outcomes for all children and adolescents.

This report has two objectives:

- Identify economic barriers (including costs of schooling, labour market pull factors and returns on investment in formal education) and non-economic barriers (including school violence, legal constraints to enrolment) to education in Jordan, taking into consideration gender differences.
- Recommend a suggested package of interventions to overcome the identified barriers facing adolescents, especially those at risk of dropping out, with a particular focus on strengthening the Hajati cash plus model including synergies with the Makani centres.

This report is informed by multiple data sources.

- First, it includes a desk review of the Jordanian education context and global child-focused social protection for education programmes.
- Secondly, it draws on findings from two datasets to explore the barriers that prevent girls and boys from accessing (and succeeding in) education in Jordan and making recommendations about overcoming those barriers.
  - The first dataset is a post-distribution monitoring (PDM) survey designed to monitor and assess the effects of Hajati on household and children's lives. The survey sampled just over 1,000 Hajati beneficiary households living in host communities.
  - The second dataset is part of the Gender and Adolescence: Global Evidence (GAGE) research programme. GAGE uses mixed methods and includes a sample of
nearly 2,700 highly vulnerable Syrian and Jordanian adolescents between the ages of 10 and 17 living in host communities and ITSs in Jordan. It takes a capabilities approach to holistically understand the lives of adolescents and focuses on six interconnected core domains: education, bodily integrity and freedom from violence, health and nutrition, psychosocial well-being, voice and agency, and economic empowerment.

Finally, a qualitative research component was employed to explore what beneficiaries and key informants assess as the strengths and weaknesses of the Hajati programme, and what opportunities they see for improving the potential of the programme going forward within a cash-plus rubric. This qualitative research component included 20 focus-group discussions (FGDs) with adolescents and parents who receive Hajati or were beneficiaries in the past, aimed at ‘field testing’ ideas to better tailor interventions and improve educational uptake. In addition, the report team carried out 20 key informant interviews (KIIs) with UNICEF staff, donors, other UN agencies and government officials from the Ministries of Education, Youth and Social Development.

The report begins with a review of cash-plus programmes globally and an overview of the Jordan-specific context for vulnerable adolescents. This is followed by the mixed-methods findings on education vulnerabilities in Jordan and the extent to which existing programming, especially Hajati and Makani, are tackling these. Possible evidence-informed interventions that might be brought to bear to strengthen Hajati are then outlined. The conclusion provides a clear set of recommendations to strengthen the next phase of Hajati so that it can more effectively support the educational outcomes of children and adolescents – in particular with a view to tackling gender gaps in education and gaps in disability-inclusive education.

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7 The broader GAGE sample also includes Syrians living in UNHCR camps as well as Palestinians living in Gaza camp. Those adolescents have been excluded from this analysis.
Background

This section first presents a brief overview of cash-plus programmes in low and middle-income country (LMIC) contexts and the evidence to date regarding their impacts on education outcomes for children and adolescents. It then discusses the Jordanian context and education vulnerabilities facing disadvantaged communities, and the extent to which social protection programming contributes to mitigating those vulnerabilities.

2.1. Global overview of cash-plus programmes

Cash and Voucher Assistance (CVA) has attained global recognition as a key element of social protection in developing countries across a wide range of contexts, encompassing modalities that vary based on region, inclusivity, targeting method, scale, objective, duration and conditionality. Table 1 below summarises key evidence regarding unconditional and labelled cash transfers and their impact on enrolment, attendance and learning outcomes in LMICs, drawing particular attention to MENA examples, where evidence exists.

Table 1: Global review of unconditional and labelled cash plus programmes (evidence from MENA in blue)

<table>
<thead>
<tr>
<th>Impact area</th>
<th>Transfer type</th>
<th>Evidence</th>
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<tbody>
<tr>
<td>Enrolment</td>
<td>Unconditional Cash Transfers</td>
<td>Unconditional cash transfers (UCTs) have been shown to positively impact enrolment rates in a variety of contexts. UCTs in Lesotho and Kenya, for example, were found to boost enrolment among primary school-aged recipients by subsidising the costs associated with education.</td>
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<td>In Palestine, the PNCTP programme’s monthly transfers helped make the difference for many families in terms of enabling their children to attend school.</td>
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<td></td>
<td>Cash-Plus Programming</td>
<td>Cash-plus programming can help address drivers of dropout that are not directly or purely economic by pairing cash transfers with access to other services.</td>
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<td></td>
<td>Ethiopia’s IN-SCT component, part of the country’s Productive Social Safety Net programme, uses case management to identify households’ unique needs and provide appropriate links to services.</td>
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<tr>
<td></td>
<td>The PNCTP programme in Palestine is also linked to school fee waivers, health insurance and food support. Evidence suggests that these links are crucial to removing the barriers that prevent many children in the West Bank from attending school.</td>
<td></td>
</tr>
</tbody>
</table>
# How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

## Attendance

<table>
<thead>
<tr>
<th>Unconditional Cash Transfers</th>
<th>Unconditional cash transfers can boost attendance by helping cover both education-related costs and household expenses that would otherwise lead adolescents to work instead of attending school.</th>
<th>UNICEF, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Africa’s national cash assistance programme was effective in improving attendance among both boys and girls in primary and secondary school.</td>
<td>Mostert and Vall Castello, 2020</td>
<td></td>
</tr>
<tr>
<td>Lebanon’s Min Illa programme assisted in covering the indirect costs associated with education for young displaced persons from Syria, resulting in increased attendance and better management of education-related expenditures.</td>
<td>UNICEF and WFP (2019)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cash-Plus Programming</th>
<th>Cash-transfer programmes with ‘plus’ components can address the social causes of school absence along with economic factors, playing a crucial role in driving up attendance rates among recipients. Brazil’s Bolsa Familia programme is an example of a robust cash programme with ‘plus’ elements that has seen prolonged success in supporting school attendance.</th>
<th>Ring and Seidenfeld, 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evidence from Turkey suggests that pairing transfers with case work and transportation subsidies has the potential to increase attendance among recipients.</td>
<td>Paiva et al., 2016</td>
<td></td>
</tr>
</tbody>
</table>

## Learning outcomes

| Unconditional Cash Transfers | Research indicates that unconditional transfers to promote education can improve learning outcomes. Evidence from South Africa and Kenya shows positive effects of unconditional transfers on learning outcomes and grade progression. | UNICEF, 2018
UNICEF, 2015 |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|

| Cash Plus Programming | Evidence for improved educational outcomes resulting from cash-transfer programming paired with life-skills classes is inconclusive, though several studies across a range of global contexts show that pairing life-skills classes with cash transfers has a positive impact on adolescent well-being more generally. | Austrian et al., 2020
Özler et al., 2019 |
Chapter 2: Background

2.2. The Jordanian context for vulnerable adolescents

On a per capita basis, Jordan is hosting the second-highest share of refugees in the world (UNHCR, 2019a). As of February, 2021, UNHCR reports there are approximately 663,500 Syrian refugees registered in Jordan; the JRP (2020) notes that this figure is approximately half the actual number of Syrian refugees in the country. The vast majority of Syrian refugees live in host communities (UNHCR, 2020). However, approximately 127,600 live in one of two UNHCR-run refugee camps – Azraq and Zaatari (ibid.). Another 15,000 are estimated to live in ITSSs in the countryside, where they primarily work as agricultural labourers (ACTED, 2020).

Although Jordan is a middle-income country, poverty rates are high. The JRP (2020) reports that 15.7 per cent of Jordanians are estimated to live below the poverty line. The Syrian poverty rate is far higher, at nearly 80 per cent (ibid.). Jordan's high poverty rate is driven by high unemployment, which in turn reflects a labour market unable to keep up with population growth (Amer, 2018; World Bank, 2020b; JRP, 2020). At the national level, the official unemployment rate in Jordan was 23.9 per cent in 2020 (DOS, Q3 2020). Across governorates, the JRP (2020) reports that unemployment is universally higher for Syrians than Jordanians – quite often twice as high – due to legal restrictions on their employment. The COVID-19 pandemic is expected to further cool Jordan’s already tepid economic growth and fuel broader and deeper poverty. The World Bank (2020b) projects the worst recession since 1989.

Educational access and outcomes

Basic education in Jordan is free and compulsory and consists of Grades 1 through 10. It is preceded by two years of kindergarten (KG1 and KG2) and followed by two years of secondary school. Education is provided by the government, including at over 200 double-shift schools aimed at providing places for Syrian refugees; UNWRA, which educates registered Palestinian refugees through the end of the 10th Grade; private schools, a small scale non-formal education programme, aimed at providing primarily adolescents with remedial, catch-up learning and home-schooling; and a variety of informal programmes, including UNICEF's Makani (JRP, 2020; World Bank, 2020b; QRF Fact Sheet, 2017).

Table 2: School enrolment, by level, gender, and nationality

<table>
<thead>
<tr>
<th>Basic education</th>
<th>Secondary school</th>
</tr>
</thead>
<tbody>
<tr>
<td>Girls</td>
<td>Boys</td>
</tr>
<tr>
<td>MoE (all)</td>
<td>94.4%</td>
</tr>
</tbody>
</table>

8 The government announced its plans to universalize KG2, but it has not yet been fully implemented.
9 This programme included 6,600 Syrian and 3,100 Jordanian children; 3,200 Syrian and 3,000 Jordanian children from the Drop-Out programme, 720 Syrian and 320 Jordanian children from the Catch-Up programme, and 213 Syrian children being home schooled outside refugee camps.
While enrolment in kindergarten is low – 38 per cent for boys and girls (MoE, 2019) – net attendance ratios for basic education are high. According to the Ministry of Education (2019), at the national level and including children of all nationalities, 94 per cent of boys and girls between the ages of 6 and 15 are enrolled in school. Aggregated figures, however, hide the fact that Syrian children – despite continued efforts on the part of the Government of Jordan and development partners – remain highly likely to be out of school, both for basic and for secondary schooling.

The situation for enrolment in secondary school – meaning for those aged 16 and 17 – illustrates in table 2, the wide gap and drop out between basic and secondary education. According to the Ministry of Education (2019), at the national level and including children of all nationalities, 71 per cent of adolescents are enrolled in secondary education, though hiding the difference between Jordanian and non-Jordanian students, the later being much lower. Girls’ enrolment is significantly higher than that of boys (78 per cent versus 65 per cent).

**Out of School Children**

The UNICEF Out of School study (2020e) finds that a total of 112,016 children in Jordan are not attending basic education (Grades 1–10); of which 54,761 children are of primary school age (6–11 years) and 57,225 children are of lower secondary school age (12–15 years). Non-Jordanian children in the country are more likely to be out of school: estimates show that 50,600 Syrian and 21,500 children of other nationalities are out of school. There are also approximately 60,600 children at risk of dropping out. Table 3 shows the percentage of children out of school by nationality.

Table 3: Out-of-School children by nationality

<table>
<thead>
<tr>
<th>Girls (%)</th>
<th>Boys (%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Syrian (Age 6-11)</td>
<td>19.6</td>
<td>19.8</td>
</tr>
<tr>
<td>Syrian (Age 12-15)</td>
<td>40.9</td>
<td>45.3</td>
</tr>
<tr>
<td>Total Syrian (Age 6-15)</td>
<td>30.5</td>
<td>32.5</td>
</tr>
<tr>
<td>Jordanian (Age 6-11)</td>
<td>2.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Jordanian (Age 12-15)</td>
<td>3.6</td>
<td>4.1</td>
</tr>
<tr>
<td>Total Jordanian (Age 6-15)</td>
<td>2.9</td>
<td>2.8</td>
</tr>
<tr>
<td>Other Nationalities (Age 6-11)</td>
<td>16</td>
<td>18.9</td>
</tr>
<tr>
<td>Other Nationalities (Age 12-15)</td>
<td>21.8</td>
<td>30.1</td>
</tr>
<tr>
<td>Total Other Nationalities (Age 6-15)</td>
<td>18.9</td>
<td>24.5</td>
</tr>
<tr>
<td>Total Out of School</td>
<td>6</td>
<td>6.3</td>
</tr>
</tbody>
</table>

Source: UNICEF (2020e)

The experience of the COVID-19 pandemic has shown that a lack of technology and connectivity is precluding distance education for the poorest households. Students living in ITSs, refugee students and students in female-headed households were the most likely to be excluded from online learning (UNHCR et al., 2020).

Despite some recent improvement, learning outcomes in Jordan have been low even pre-COVID-19. This has been true for all children, even for Jordanians and especially for boys, who after 3rd Grade are taught in boys-only schools by male teachers who have limited training and are de-motivated by the low prestige associated with the teaching profession among males in Jordan (USAID, 2015).

The National Committee for Human Resources Development (2016) reports that 70 per cent of children in 2nd and 3rd Grade cannot comprehend what they read (as cited in UNICEF, 2020f), and on international tests, such as TIMSS and PISA, Jordan performs significantly below OECD averages. For example, in 2018 the average 15-year-old in Jordan scored 419 points on reading, compared to an OECD average of 487 (OECD, 2018). Figures for maths (400 versus 489) and science (429 versus 489) were similar. In addition, Jordan has the world’s largest gap in favour of girls, who outscore their male peers across all three subjects. Learning outcomes do not appear to be related to the influx of Syrian refugees (Assad et al., 2018), but do instead result from the fact that instructional time in Jordan is amongst the lowest in the world, even in single-shift schools, and from the reality that classrooms are significantly under-resourced and reliant on non-child-friendly pedagogies (World Bank, 2020).

**Barriers to education**

Children’s access to education – or lack thereof – is shaped by intricately intertwined economic and social drivers, some of which are highlighted in Figure 1.
Household poverty
Some research identifies household poverty as the primary reason that children are not enrolled in school, especially at the pre-primary and secondary levels and for children who must pay tuition (fees are waived for Syrian children, but not for children of other nationalities) (UNICEF, 2017a; No Lost Generation, 2019; UNICEF, 2018a). The World Food Programme (WFP, 2019) reports that of their beneficiaries, one quarter give financial constraints as the reason that a child is out of school. At the pre-primary level, costs are real. Most programmes are fee-paying and expensive (UNICEF, 2018a). Secondary school carries significant real and opportunity costs – with the latter being especially high for boys, who are needed to work, in order to bolster household income (HRW, 2020). Save the Children (2015) notes that families living in host communities are especially vulnerable, due to higher housing costs, but that those who live in more distant areas necessarily have higher transportation costs.
Administrative burdens
Other research highlights the continued importance of administrative barriers, such as the need for identification documents (a requirement which has recently been reinstated) or the government policy that makes it difficult for children who have been out of the classroom for more than three years to return (UNICEF, 2017b; Save the Children, 2015; UNICEF, 2015). UNICEF (2018b), using data from the Learning For All campaign, found that 46 per cent of families with children out of school identified administrative issues as the primary barrier to education (compared to 16 per cent who identified a need for child labour, 11 per cent who cited the real costs of schooling, and 11 per cent who cited the school being too far from where they live).

Poor quality instruction
Uptake of formal education is also related to the poor learning outcomes highlighted above. Many caregivers and adolescents are unwilling to prioritise schooling after basic literacy and numeracy are achieved because educational quality – and returns on investment from education – are so limited (HRW, 2020; Save the Children, 2015). A study by NRC (2018) found that about a fifth of out-of-school adolescents reported poor quality education as a reason for their own dropping out of school. This is particularly the case for Syrian students who attend the afternoon shift, which is often taught by the youngest, least experienced teachers – in classrooms left untidy by the morning shift – and which rarely include the art classes and science labs that make school fun (HRW, 2020; UNICEF, 2018a).

Limited demand
Demand for education, especially among Syrian refugees and stateless Palestinians at the secondary level, is further dampened by barriers to higher education and the same labour market realities that limit caregivers’ access to employment (Fehling et al., 2016; HRW, 2020). University fees for non-nationals are prohibitively high and scholarships are limited. The JRP (2020) reports that only 22 per cent of Syrians who pass the 12th Grade receive a scholarship for further education. In addition, entire fields of study, as with occupations, are off-limits to non-nationals (HRW, 2020).

School violence
School violence, perpetrated by teachers and peers, also drives school dropout, especially for Syrian refugees and for boys (Hagen-Zanker et al., 2017; Younes and Morrice, 2019; HRW, 2020; Save the Children, 2015; No Lost Generation, 2019; UNICEF, 2015; UNICEF, 2018a). Refugee students report being publicly humiliated for poor academic performance, as well as being hit by teachers and other school staff. They also observe that they are easily singled out as refugees – by the mere fact of attending the second (afternoon) shift – and are bullied and sexually harassed en route to and from school (ibid.).

Transportation
Lack of transportation is also highlighted in the literature as a major barrier to enrolment (HRW, 2020; Save the Children, 2015; Younes and Morrice, 2019; UNICEF, 2015). Indeed, UNICEF (2018a) reports that nearly 30 per cent of Hajati eligible households list distance to school as the primary barrier to attendance. Transport issues are especially pressing for some groups of students, including those with disabilities, who are also excluded by poorly adapted physical infrastructure and pedagogies; students living in ITSs, which are often located many kilometres from the nearest school; and adolescent girls, who are often subject to constant sexual harassment (HRW, 2020; Save the Children, 2015; Younes and Morrice, 2019; UNICEF, 2015).

Transitions out of education for boys and girls
Gender norms shape girls’ and boys’ transitions to adulthood. Boys become breadwinners, but not easily or consistently – meaning that the allure of paid work is insufficient to explain why most leave school (Presler-Marshall, 2019; Jones et al. 2019). While many girls
leave school to marry as children, it is not child marriage per se that pulls most girls out of school. Rather, most girls who leave school do so because as they will become wives and mothers and not enter the workforce – the cost-benefit ratio of school attendance is therefore considered unfavourable (Jones et al., 2019; Presler-Marshall et al., 2020).

Gender norms and their effects on boys’ schooling
The evidence overwhelmingly suggests that boys’ truancy and premature school leaving are driven by their engagement with paid work, with Human Rights Watch (2016) noting that half of Syrian households rely on children’s income and UNICEF (2018a) reporting that 17 per cent of Syrian households resort to child labour in order to meet household needs (see also Younes and Morrice, 2019; HRW, 2020). The 2016 Child Labour Survey (ILO, 2016) found that nearly 4 per cent of 12- to 14-year-old boys and nearly 10 per cent of 15- to 17-year-old boys were economically active. Rates were radically different between Jordanian boys (3.6 per cent and 8.6 per cent, respectively) and Syrian boys (8.3 per cent and 23.4 per cent respectively). The survey also found that Syrian boys work more hours per week than their Jordanian peers.

On the other hand, the evidence simultaneously highlights that boys’ transitions into work are fraught. In part because boys’ aspirations and skill sets are poorly aligned with labour market needs – the unemployment rate for 15 to 19-year-old boys in Jordan is nearly 50 per cent; the rate for young men between the ages of 20 and 24 is nearly 40 per cent (UNICEF, 2020). Barucci and Mryyan (2014) observed that youth unemployment in Jordan is not only common, but protracted, with over half of all unemployed young people unemployed for more than a year. Boys and their families understand this landscape. Dimova’s (2016) that only 15 per cent of boys – when asked why they had left school – replying ‘to work’; 40 per cent admitted that they were not interested in education and another 33 per cent noted that they had failed examinations. The Child Labor Survey (2016), while highlighting Syrian boys’ greater engagement with paid work, also observes that Syrian children are much more likely (17.5 per cent) than their Jordanian peers (3.3 per cent) to be neither working nor enrolled in school.

Gender norms and the effects on girls’ schooling
For girls who have very limited access to paid work, given that Jordan has one of the world’s lowest rates of female labour force participation (World Bank, 2020b), marriage is the most common demarcation of adulthood. Jordanian girls are comparatively unlikely to marry as children compared to their Syrian peers. According to the 2018 Jordan Population and Family Health Survey (JPFHS), 7.5 per cent of women aged 20 to 24 were married before the age of 18 (0.6 per cent before the age of 15) (DOS and ICF, 2018). The same cannot be said of Syrian girls – many of whom marry even prior to the age of 16. The most recent JPFHS found that nearly 37 per cent of Syrian women between the ages of 20 and 24 were married before the age of 18 (and nearly 12 per cent were married before the age of 15). Married girls have extremely limited access to education – in part because of their heavy household and care responsibilities (which are amplified by a preference for early motherhood and large families), but also due to social norms which prohibit unmarried and married girls from socialising with one another, and give husbands and in-laws complete control over girls’ mobility (Hutchinson, 2018, 2020; UNICEF and HPC, 2019; HPC, 2017).

Critical to understanding how marriage shapes girls’ access to education is understanding that it is not only child marriage but marriage in general that drives girls’ school drop-out. This is evident from JPFHS figures, as approximately one-third of Syrian girls marry before adulthood but two-thirds fail to enrol in secondary school (DOS and ICF, 2018). Evidence suggests that this mismatch is a result of perceptions regarding the costs and benefits of continued education.
Methods

This study used a mixed-methods approach involving a literature review, secondary analysis of the quantitative and qualitative GAGE baseline and midline data collected in late 2018/early 2019, the empirical quantitative Hajati Post-Distribution Monitoring (PDM) survey collected in September/October 2020 and qualitative data collection in September/October 2020. The data collected were triangulated to produce a layered analysis, enabling us to more fully explore the effects of the Hajati programme on children and their families and how to maximise these effects.

Quantitative component

The quantitative findings presented in this report were drawn from two sources: secondary analysis of GAGE baseline data and the empirical data collected from the PDM survey.

GAGE baseline quantitative data

A secondary analysis of the GAGE baseline survey11 was undertaken by 2,663 adolescents almost equally split by gender (girls and boys) and by age cohort (10–12 and 15–17), and their primary female caregivers in late 2018/early 2019 as part of the GAGE longitudinal study. GAGE sampling was based on household vulnerability (see Jones et al., 2019), and the full sample contains 85 per cent Syrian refugees, including those living in host communities, camps and ITSs. We deliberately oversampled some groups of particularly marginalised adolescents, including those with disabilities and early married girls.

Secondary analysis of the GAGE baseline focused on exploring variations in education-related issues, such as access, enrolment, attainment barriers, expenditure on education, income among adolescents of households (HHs) who benefited from the Hajati programme versus those who never benefited from Hajati. In addition, we examined variations in relation to gender, disability, nationality, duration of benefits, and family size.

Table 4: GAGE adolescent and caregiver sub-sample included in this study

<table>
<thead>
<tr>
<th>Items</th>
<th>Boys</th>
<th>Girls</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td>No.</td>
<td>No.</td>
<td>No.</td>
</tr>
<tr>
<td>Jordanians in host communities</td>
<td>236</td>
<td>383</td>
<td>619</td>
</tr>
<tr>
<td>Syrians in host communities</td>
<td>886</td>
<td>850</td>
<td>1,736</td>
</tr>
<tr>
<td>Adolescents living in ITS (almost exclusively Syrian)</td>
<td>157</td>
<td>151</td>
<td>308</td>
</tr>
<tr>
<td>Total</td>
<td>1,279</td>
<td>1,384</td>
<td>2,663</td>
</tr>
</tbody>
</table>

Post Distribution Monitoring Survey

The Overseas Development Institute (ODI) conducted a thorough review of UNICEF’s PDM tool and developed additional modules that aimed to explore in-depth the opportunities and economic and non-economic barriers to primary and secondary education for adolescents, and their findings inform this study. The questionnaire included several modules, including on educational outcomes, household expenditure, Hajati impacts, coping mechanisms, child labour and scenarios of possible improvements to education.
programme design (for further details see the PDM questionnaire in Annex 3).

Table 5 shows the sample distribution for PDM.

Table 5: 2020 PDM sample

<table>
<thead>
<tr>
<th>Non-Jordanian (900)</th>
<th>Jordanians (100)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman governorate (300)</td>
<td>Mafraq governorates (300)</td>
</tr>
<tr>
<td>Female-headed households (FHH)</td>
<td>Male-headed households (MHH)</td>
</tr>
<tr>
<td>100</td>
<td>200</td>
</tr>
</tbody>
</table>

Disability status (D = child/adolescent with disabilities / ND = child/adolescent without disabilities)

<table>
<thead>
<tr>
<th></th>
<th>D</th>
<th>ND</th>
<th>D</th>
<th>ND</th>
<th>D</th>
<th>ND</th>
<th>D</th>
<th>ND</th>
<th>D</th>
<th>ND</th>
<th>D</th>
<th>ND</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>80</td>
<td>40</td>
<td>160</td>
<td>20</td>
<td>80</td>
<td>40</td>
<td>160</td>
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<td>160</td>
<td>10</td>
</tr>
<tr>
<td>35</td>
<td>55</td>
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</tr>
</tbody>
</table>

Qualitative component

GAGE baseline qualitative data
A secondary analysis of the GAGE baseline and midline qualitative data collected in late 2018 and 2019 was conducted, with a sub-sample of more than 150 Syrian and Jordanian adolescents living in host communities and in ITSs. The data was collected from in-depth individual interviews with young people and their caregivers, FGDs with adolescents, parents and community leaders, and KIIs with service providers, governmental and non-governmental stakeholders. Participants were asked about educational barriers and vulnerabilities and the effects of Hajati and Makani participation.

PDM qualitative data
As part of the qualitative research component conducted between September and October 2020, ODI aimed to explore what beneficiaries and key informants assess as the strengths and weaknesses of the Hajati programme, and what possibilities they see for improving the programme going forward in terms of ‘cash plus’ elements. Data collection included 20 FGDs with adolescents and parents who receive Hajati or were beneficiaries in the past, aimed at ‘field testing’ ideas for better tailoring interventions to improve educational uptake. In addition, the report team carried out 20 KIIs with UNICEF staff, donors, INGOs, other UN agencies, and government officials from the Ministries of Education, Youth and Social Development.

Ethical considerations
During the data collection, care was exercised to ensure that the principles of research ethics were respected and strictly followed. To protect the rights of the participants, each of them received a complete, standardised explanation of the purpose and parameters of the research, and informed consent was sought from adults and assent was sought from young people 17 years and under.

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12 See Jones et al., 2019 and Jones et al., 2018 for the GAGE baseline and midline qualitative instruments.
Chapter 4

How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

[Image]
Findings

The following section (4.1) presents an overview of the findings in terms of adolescent education vulnerabilities in general and by gender, age, disability and marital status. Sections 4.2 and 4.3 discuss what the findings reveal in terms of UNICEF’s Hajati and Makani programmes and the extent to which they address such education vulnerabilities. Section 4.4 presents a number of proposals to enhance Hajati’s potential to contribute to improved education outcomes for adolescents in Jordan, drawing on our review of promising practices within the global evidence base and findings from the triangulated data sources discussed in section 3. In section 4.5, we discuss feedback from the focus group discussions and key informant interviews relating to the proposed intervention approaches.

4.1. Overview of adolescent education vulnerabilities in Jordan

Noting the many discrepancies between GAGE findings (and other data sources, including the JPFHS) and the PDM survey and that the GAGE sample is larger and includes both Hajati beneficiaries and non-beneficiaries, this section draws predominantly on GAGE data. Key differences with the PDM findings are presented in Box 1 below (and a detailed analysis of PDM data is found in Annex 3). Although GAGE baseline data pre-dates COVID-19, it is not possible to understand the educational disadvantages that the pandemic has inflicted on particular groups of young people without first taking long-term patterns into account.

4.1.1. Educational access and outcomes

A discussion of enrolment and attendance follows below and move to grade progression and learning outcomes thereafter. Careful attention is paid to differences in the survey data between younger and older adolescents, Syrians and Jordanians, Syrians living in host communities versus those living in ITSs, unmarried versus married girls, and adolescents with and without disabilities. After establishing which adolescents are more likely to have access to a quality education, we turn to a primarily qualitative exploration of barriers.

Enrolment

Although almost all younger children are enrolled in school in Jordan (as noted in subsection 2.2), the same cannot be said for adolescents, especially vulnerable adolescents. Even among the younger cohort (aged 10–12 in the 2018 baseline), a sizeable minority were not enrolled in formal education (six per cent of younger Syrian girls and boys).

Across nationalities and age groups, girls are more likely to be enrolled than boys (with the exception of ITS communities, as discussed below). The gender gap is particularly pronounced among Syrians – 64 per cent of unmarried older Syrian girls living in host communities are enrolled, compared to just 55 per cent of their male peers (in contrast to 84 and 81 per cent for older Jordanian girls and boys, respectively).

Across age groups and including both boys and girls, Jordanian adolescents are more likely to be enrolled in formal education than Syrian adolescents. Of younger boys living in host communities, 98 per cent of Jordanians are enrolled compared to just 93 per cent of Syrians. Gaps for older adolescents (aged 15–17) are even larger, especially among girls; 84 per cent of older Jordanian girls are enrolled compared to just 64 per cent of their Syrian peers.

Adolescents living in ITSs are relatively more likely to be out of school even in
early adolescence. Only two-thirds of boys between the ages of 10 and 12 – and three-quarters of girls the same age – are enrolled. By the age of 15, nearly all are out of school and the gender gap reverses; 14 per cent of boys and six per cent of unmarried girls attend school.

Married girls are highly unlikely to attend school. Noting that sample sizes are relatively small, only nine per cent of married Syrian girls living in host communities are enrolled in school (versus seven per cent of their Jordanian peers). No married girls living in ITSs are enrolled.

Disability status, interestingly, does not impact the likelihood of enrolment. Rates are similar between children with and without disabilities, across all locations and nationalities, and including both girls and boys.

Figure 2: Rates of school enrolment among different groups of adolescents
Attendance

Taken in isolation, school enrolment is a useful yet insufficient metric for access to education. Children must be enrolled, but also attend regularly enough to learn. The GAGE survey asked adolescents to report how many school days they had missed in the previous two weeks. Truancy was common.

School attendance figures largely mirror enrolment figures and vary by sex, age, nationality and location. Girls, who contribute to household and care work, miss less school than boys, who tend to work for pay (10.4 per cent of days over the last two weeks versus 16 per cent among younger Syrians living in host communities).

Younger adolescents miss less school than older adolescents (10.4 per cent versus 13.5 per cent of days for Syrian girls in host communities). Age-based differences are slightly larger among girls than boys.

Jordanians miss fewer school days than Syrians (10.5 per cent versus 16 per cent for younger boys in host communities). The gap is especially large for older boys (10.7 per cent versus 18.4 per cent).

Of younger adolescents, those in ITSs miss the most school (15.4 per cent of days for girls and 17.4 per cent for boys), likely due to pressures to help with agricultural work and the seasonal migration that many of their families undertake.

School attendance does not vary by disability status. In the case of marital status, there are so few married girls enrolled that it is not possible to draw conclusions about their attendance.

Adolescents were most likely to report that they were absent from school due to illness, with this relatively more common among Jordanians (44 per cent of younger girls) as opposed to Syrians in host communities (33 per cent of younger girls) or those in ITSs (40 per cent of younger girls). Around five per cent of students reported that they were absent due to cultural holidays or the illness of other household members.

13 The response category included illness and disability but given that young people with disabilities are no more likely to miss school than those without disabilities, they are simply ill.
Jordanian adolescents are more likely to be enrolled and have better attendance than Syrian adolescents; they are also often slightly ahead in terms of grade level. Of currently enrolled younger adolescents living in host communities, Jordanians are approximately half a grade ahead of Syrians (6.2 versus 5.5 for girls). The same pattern can be seen in older girls (10.9 versus 10.2).

Adolescents living in ITSs are even further behind. Younger boys, for example, are nearly two full grades behind their Syrian peers living in host communities (3.7 versus 5.4). This is not related to age at enrolment in first grade – children in ITSs enrol only a few months later than those in host communities (at a mean age of 6.9 years compared to 6.6 years). Instead, it appears related to the fact that students in ITSs often have to move school or they miss so many weeks of school on account of their families’ seasonal migration or involvement in agricultural labour that they are required to repeat a grade. Noting that very few older adolescents in ITSs are enrolled in school – while recognising that our sample is small – older adolescents are about a grade level behind their peers in host communities (9.6 versus 10.4 for boys).

There are no differences in grade-level attainment by disability status and our sample of married girls is too small to draw conclusions.
Learning outcomes

Attendance rates alone do not capture educational outcomes – children also need to be learning. The following sections, therefore, present GAGE’s findings in regard to adolescent literacy and numeracy.

**Literacy**

The GAGE survey included a tool to measure literacy levels. Adolescents were asked to read a Grade 2-level short story. Looking at literacy levels of enrolled students versus all adolescents (regardless of enrolment) allows us to disentangle the effects of early school leaving from classroom teaching. In line with international assessments, the GAGE findings indicate that schools in Jordan have low literacy outcomes. Looking only at the most literate group of adolescents – older Syrian girls – one in five cannot read at a Grade 2 level, despite being in Grade 10.

Across nationalities, locations and age groups, girls were far more likely to be literate than boys. For example, of younger adolescents, only 40 per cent of Jordanian boys versus 57 per cent of Jordanian girls could read at a Grade 2 level. The same pattern holds true for older students (67 per cent of Syrian boys versus 79 per cent of Syrian girls). Differences between Jordanians and Syrians are noteworthy. Contrary to expectations, they suggest that Syrian students do not receive an inferior quality of basic education compared to their Jordanian peers. Indeed, Syrians often outperform Jordanians. Of older boys, 67 per cent of Syrians can read a short story, compared to just 58 per cent of Jordanians.
Enrolled Jordanian students with disabilities – who, as noted above, are at a similar grade level to their peers without disabilities – are less likely to be literate than their peers without disabilities, presumably reflecting how poorly schools are adapted to meeting their learning needs (50 per cent versus 59 per cent). Differences are much smaller among Syrian adolescents.

Receipt of Hajati again only impacts Jordanians; among enrolled students, 58 per cent of those who have ever received payments, versus 51 per cent of those who have not, could read to a Grade 2 level.

ITS and married girls have been excluded from this analysis due to small sample sizes.

**Numeracy**

Our survey also included a tool to gauge adolescent numeracy. We found that overall, numeracy scores were significantly lower than literacy. Very few young people were able to do two-digit subtraction with borrowing (e.g., 34 minus 19), which is taught in Grade 2 in Jordan. Looking at numeracy levels of enrolled students versus all adolescents (regardless of enrolment) allows us to separate the effects of early school leaving from classroom teaching. In line with international assessments, the GAGE data shows that schools’ numeracy outcomes in Jordan are low. Looking only at the most numerate group of adolescents – older Jordanian girls – one in three cannot do subtraction with borrowing, despite (almost) being in Grade 11.
The data again show boys at a disadvantage. Of younger Syrians, 52 per cent of enrolled girls can subtract compared to just 41 per cent of enrolled boys. Gaps are even larger among the older cohort. Of Jordanians, 67 per cent of girls compared to just 49 per cent of boys can subtract.

Figure 6: Percentage of different adolescent groups (of enrolled students) who can perform two-digit subtraction

While enrolled Syrians were better at reading than enrolled Jordanians across most groups, that was not the case for subtraction. Jordanians outperformed Syrians across age and gender groups – with the exception of older boys, where they tied (49 per cent). For example, among younger girls, 56 per cent of Jordanians could subtract compared to 52 per cent of Syrians. Students with disabilities markedly underperformed those without. Of Syrians, for example, 50 per cent of those without disabilities could subtract compared to just 44 per cent of those with disabilities – suggesting that poor teaching, not school dropout, is driving low learning outcomes for children with disabilities.

Married girls and adolescents living in ITSs were excluded due to small sample sizes.
The PDM survey of Hajati beneficiaries included questions aimed at capturing children’s school enrolment and barriers to enrolment. The results are markedly different to GAGE findings. In part, this is due to very different samples: PDM included 1,006 households currently benefiting from Hajati; GAGE included 2,663 past, current and non-beneficiary households. The PDM sample did not include Syrians living in ITSs, whereas GAGE’s sample did. The PDM survey asked about children in the household between the ages of 5 and 18; GAGE’s survey focused only on adolescents over 10 years of age. Sample differences, however, are not sufficient to explain the number and magnitude of discrepancies between the findings, given that the groups of young people who ought to ‘line up’ across surveys do not.

**Enrolment**

PDM found that of the approximately 4,500 children covered by the survey, 92.2 per cent were enrolled in formal education for the autumn 2020 term (enrolment for 2020/21 mirrors enrolment for 2019/20, see Annex 3). Of children not enrolled for the current academic year, the most common reasons given were that the child is not interested (18 per cent) and that schooling is too expensive (12 per cent).

Unsurprisingly, given national enrolment patterns, the 7.8 per cent of children not enrolled have much in common. Those similarities are primarily related to age. Most out-of-school children are either very young (age 5) or older (age 15+). As can be seen in Figure 8, only 87 per cent of 5-year-olds enrolled in the autumn term of 2020. Enrolment is then extremely high – as high as 100 per cent for some ages – across later childhood/very early adolescence. Indeed, given that the PDM sample is 90 per cent Syrian, and given that figures from the JPFHS on Syrian enrolment (see subsection 2.2), reported enrolment of beneficiary children appears unrealistically high. PDM enrolment rates are especially discordant at the secondary level, given JPFHS and GAGE findings. The JPFHS finds, for example, that only 30 per cent of Syrian adolescents are enrolled in secondary school. The PDM, on the other hand, reports that a full 37 per cent of 18-year-olds are enrolled. These discrepancies could be a result of Hajati payments.

**Box 1: Understanding the PDM findings**

Of those who were not:

18% child is not interested
12% school materials are too expensive
8% child’s own disability or illness
7% work outside the household
5% child is married
5% acquired all the education desired
5% child out of school 3+ years
5% worried for child’s safety
4% school is too far from home
3% cannot get registration documents
3% transport too expensive
3% unsafe to go to school
2% parents do not want child to go
2% put in a lower grade than age

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Barriers to education

Differences between PDM and other data also emerged in terms of child marriage and child labour, which are the primary barriers to education for adolescent girls and boys. Nearly a quarter of 15 to 17-year-old Syrian girls living in host communities in GAGE’s sample were married (see below), and over a third of Syrian women between the ages of 20 and 24 were married before the age of 18 according to the JPFHS. However, only 5.8 per cent of PDM households included a married girl under 18 (90 per cent of the households surveyed were Syrian). In part, discrepancies may be related to the fact that the Hajati programme targets younger children, who are more likely to live in younger families and less likely to have young men of marriageable age (the men married to adolescent girls in the GAGE
survey were on average 8.5 years older than their wives). However, it again also strongly suggests under-reporting.

Boys’ engagement in child labour reveals a similar pattern. Although two-thirds of boys aged 15–17 in GAGE’s sample reported working for pay in the last year (see below), in the PDM sample only 34 per cent of men aged 18 reported working for pay. Of boys aged 17, the rate was only 18.7 per cent. It should be noted that PDM households have two reasons for under-reporting work. First, boys who receive Hajati are meant to be enrolled in school – and their parents know it (see Annex 3). Secondly, households are afraid of reporting income sources for fear of losing access not only to Hajati, but to other forms of aid also.

Figure 9: **PDM findings on the percentage of adolescent boys who have worked in the last year, by age**
COVID-19 impact

Although COVID-19 impacts on education are continuing to unfold and are likely to do so for years, early evidence suggests that most families are trying to help their children keep up with learning. Because results from GAGE’s COVID-19 research (Baird et al., 2020; Małachowska et al. 2020), which was undertaken between May and July of 2020, and the PDM are relatively well aligned, we here present both in tandem.

Of the 75 per cent of GAGE adolescents who enrolled in education prior to the pandemic, 95 per cent – as of summer 2020 – participated in distance learning during school closures. Most commonly, students watched MoE educational videos on TV (31 per cent), used mobile learning applications (19 per cent) or watched MoE educational videos online (16 per cent).

Of the 4,500 children living in the 1,006 households surveyed for the PDM, most (89 per cent) participated in distance learning during school closures and did so regularly. Learning modalities were different to those reported by GAGE respondents, with 90 per cent of households learning online and only 11 per cent using the TV.

Most adolescent GAGE participants (87 per cent) reported that their families were supportive of distance learning. Of those reporting support, 69 per cent had provision of a device with internet access, 67 per cent reported being allocated space inside the home in which to study, and 56 per cent reported being allocated time to study. Older girls were significantly more likely than older boys to report familial support for learning. Compared to boys, girls reported a greater reduction in household chores (64 per cent versus 45 per cent), more access to mobile learning applications (38 per cent versus 24 per cent), and more help coordinating distance study groups (31 per cent versus 22 per cent).

The majority (68 per cent) of GAGE respondents living outside of ITSs who participated in distance learning also reported support from their schools. Interestingly, school support was significantly higher for older (71 per cent) than younger adolescents (66 per cent) and was particularly high for older females (82 per cent for older females versus 58 per cent for older males). Of those living in ITSs, less than half (47 per cent) of young people reported school support, likely due to more limited internet access.

The PDM survey asked parents if they had received communication regarding their children’s education during school closures. A small majority (58 per cent) said yes, with most (88 per cent) receiving communication from their children’s school.

Figure 10: PDM findings on rates of distance learning during the COVID-19 pandemic
Of young people who enrolled in school prior to the pandemic, nearly all (95 per cent) in GAGE’s sample reported that they wished to return. However, 10 per cent were worried that they might not be able to. Concerns were highest amongst older students (18 per cent) and those living in ITSs (24 per cent); unsurprising, given that access is already more precarious for those groups. Female caregivers were even more likely to have concerns about whether their children would be able to return to school, with 56 per cent of Jordanian and 67 per cent of non-Jordanian female caregivers expressing this concern.

4.1.2. Barriers to education
This section explores the barriers that prevent young people from accessing quality education. Drawing on the narratives of the 700 adolescents in our subsample who are out of school, we highlight how age and gender intersect to leave some young people more at risk of losing access to education than others.

Macro-context barriers
Macro-context factors, including conflict and displacement, poverty, and truncated labour market opportunities, emerged as key barriers to education in our findings. Here we discuss each in turn.

Conflict and displacement
When GAGE respondents were asked why they were not enrolled in school, 19 per cent of Syrians in host communities and 47 per cent of those in ITSs responded that they had been shut out of school by conflict and displacement. Young Syrians said that it was the civil war that first pushed them out of classrooms. Later, when they arrived in Jordan, there were not enough school places to accommodate them – and rules regarding registration were overly strict.

“I tried when I first arrived in Jordan, but they refused. First, I went to the headmaster and told him that I wanted to register and go back to school. They refused and said I couldn’t go to school… I felt hurt and I never went again. After I started working, I forgot all about studying,” explained an older Syrian boy.

By the time the number of seats were expanded, and registration relaxed, many children were excluded from returning to school because Jordanian policy prohibits students aged three years over grade level from regular classrooms – while others felt uncomfortable sitting alongside younger children.

“[My daughter] said: ‘I am tall, and I look like the mother of the other students’,” explained the mother of a Syrian girl who never made it past 3rd Grade.

Older Syrian adolescents with disabilities were the least likely to make it back into school in Jordan because families were unable to negotiate the system to get the help they needed. “Where can I go? No one has shown me a place… if I were in Syria, I would have studied and finished school by now,” explained a blind 20-year-old Syrian girl.

Financial constraints
As will be discussed in more detail below, poverty in Jordan is both widespread and deep, especially for Syrian refugees, who are barred from many sectors of the labour market. Most work is part-time, informal, and poorly paid. “My father does not work all the time. He works for a couple of days, then stays home for two weeks. He does not work a lot, and his daily wage is about 7 to 10 dinar – that’s all,” explained a younger Syrian girl. Lack of income leaves many households not only unable to meet educational expenses but food insecure. This
drives both poor attendance and drop-out. “I have ten sons and can barely provide food for them,” reported a Syrian father in an ITS. “My 13-year-old does not go to school. I can’t afford it. Our situation is messed up. I feel like he’s not studying or learning. I’m not thinking about a job… Nobody would hire him,” confessed a Syrian mother.

Parents added that as children enter adolescence, they feel different about poverty because they want to fit in with their friends. The mother of a 17-year-old Syrian girl observed that some girls choose to leave school rather than look shabby because they feel “less than their classmates” when they have “old outfits.” “Sometimes, girls cry about a party at school, because they do not have a dress to wear,” added a mother from an ITS. A Syrian father noted that boys are not immune to these concerns: “When a boy sees his peers wearing nice clothes and new shoes… he loses his appetite for school… you have to drag him there. He no longer wants to go. I’m talking to you from reality. This is the reason… I can’t send my son to a place where people have a higher social status than him.”

Household poverty especially precludes access to secondary school, given higher real costs for school supplies, tutors, and transportation. A 16-year-old Syrian boy highlighted that given all the other costs that refugee families must bear, continued education is just not possible: “The teacher told me that I’m too old… I would have to pay for bags, books and a taxi to go there… we cannot afford these things. We have to pay rent, for electricity and water, it isn’t the right thing for us.” A mother of a 19-year-old Syrian girl who did not continue on to secondary school added, “I like to educate my girls, but they leave school with just a 10th-Grade certificate because they will need tutors and so on, and we do not have any money.”

Limited demand due to external barriers
As noted in section 2 – and highlighted in Figure 7 – educational and economic reality also serve as a barrier to school enrolment. Syrian young people, even those who want to continue learning, know that access to tertiary education is limited due to a lack of scholarships. “My other brother is two years younger than me. He graduated high school and wanted to study at university, but cannot afford that. He would study if he could get a scholarship,” explained a 20-year-old Syrian woman. “The number of scholarships is very limited,” added a young Syrian man whose sister was refused funding, despite scoring 95 per cent on her entrance exam.

Both Syrians and Jordanians emphasised that there is little point in education given the conditions in the labour market. A 17-year-old Jordanian boy explained, “My brother graduated college and he’s been unemployed for a year and a half now…. It is not only my brother, most of his friends graduated and are unemployed.” A 19-year-old Jordanian girl added, “When I saw that teachers were hired at the age of 50 and had only worked a year or two, I knew that a university degree would not matter much.” Syrian students are even more disadvantaged, given laws that exclude them from many sectors of work. “Why study when our chances of getting jobs are very low?,” asked a 20-year-old Syrian woman. “Here, even if you have a university degree, you might be employed, but there’s no guarantee it will be a good job…. you might find a teacher who is employed in a sanitation centre,” added an older Syrian girl.
How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

**Education environment barriers**

In addition to macro-context factors, a number of education environment factors also emerged in our data as important barriers to adolescent educational outcomes. This section looks at the following education environment factors: school violence, transportation, poor quality instruction, and administrative barriers to school registration.

**School violence**

Our qualitative work finds that violence in the classroom is endemic and greatly contributes to young people disliking – and skipping – school. This is especially true of boys, who are more likely than girls to experience both corporal punishment and bullying.

Many adolescents reported that their teachers verbally and physically abused them. The GAGE survey found, for example, that 64 per cent of Jordanian boys had experienced violent discipline at the hands of a teacher in the last year (see Figure 12). Syrians were less likely to report violence, likely due to concerns about ‘making waves’, but in interviews suggested that violence is not only common – but meted out for ‘infractions’ such as not understanding their lessons. “If I did not memorise a lesson, she would yell at me. She would ask why my mother is not teaching me and why I’m not doing so well in a rude tone of voice… in front of the other girls in the class,” explained a 16-year-old Syrian girl. A younger boy added that while headteachers tell teachers to eschew violence, they do nothing to stop the violence they can clearly see being meted out on their watch: “The teachers hit everyone. We begged them not to beat us. They hit us with a gas pipe.”

![Figure 12: GAGE findings on percentage of adolescents who have experienced verbal or physical violence from teachers in the last year](image)

Adolescents also reported a great deal of bullying at the hands of peers, with 61 per cent of Jordanian and 44 per cent of Syrian boys in GAGE’s sample having experienced peer violence in the last year (see Figure 13). Young people with disabilities appear to be at particular risk of peer violence – and social exclusion, which they say hurts just as much. A 16-year-old Jordanian girl reported, “We have a boy at school who has autism. He doesn’t come to school often. They keep mocking him.” A 12-year-old Syrian girl with a
hearing impairment explained that she does not have any friends at school, “They stay in their groups, and I stay alone.” A 12-year-old Jordanian boy with a physical impairment added that he found exclusion so hard to bear that he now refuses to go to school: “When they leave for the recess, they leave me alone in the classroom, so I stopped going to school. I got up and cried.”

Transportation
As highlighted in Figure 7, lack of transportation also drives truancy and drop out, especially for young people living in ITSs, who generally live many kilometres from school, and for older girls, who face more mobility restrictions. “If there were no buses to take me to school, then I would not be able to attend school… because the school is far away, my parents would be afraid for me going on my own,” explained a 12-year-old girl from an ITS. “Every year, there were buses to take the children from the farms. This year, there are not any buses, so we cannot educate them,” added a father from an ITS. “When my daughters were in the 10th Grade and wanted to move school, we found out that they would come and pick them up in a car…. Unfortunately, we could not afford the transportation costs,” reported a Syrian mother whose daughters have not been able to attend secondary school.

Young people with disabilities are especially disadvantaged by a lack of school transportation. Several with physical disabilities said that they found it exhausting to walk to school and were often late. Indeed, a few added that they had to drop out because they could not get to school on time. “I dropped out because of the difficulty I experienced with the transportation,” said a 16-year-old Syrian girl. Respondents added that depending on the nature of the disability, simply having a bus is not enough. For example, an 11-year-old Syrian girl with reduced mobility was forced to leave school when her grandfather died because her mother could not carry her to the bus. An 11-year-old Jordanian girl with a vision impairment added that while she had access to a bus, it felt dangerous: “I faced many difficulties… also going on buses. Yes, there were companions for us, but there wasn’t enough care.”

Poor quality instruction
A common theme in our findings – also evidenced by survey results on literacy and numeracy (Figures 5 and 6) – is that the
quality of education provided by Jordanian schools, especially boys’ schools, is so poor that students see little point in continuing. “In state schools, students are neglected a lot, whether they are Syrian or Jordanian,” noted a Syrian mother. “It is not like Syrian education. They do not care about the student,” added a Syrian father. “At school, I did not know to read and write until the 4th Grade,” reported a 13-year-old Syrian girl. A 16-year-old Syrian girl added that she had never learned simple maths. She recalled, “something as simple as multiplication was an ordeal for me. I would submit my exam paper, and it would be blank. I did not know anything. I started crying to my mother and told her that I did not want to go to any school anymore.”

Administrative barriers
For Syrians, especially those in ITSs, who move often and have seasonal absences related to agricultural demands, enrolment continues to be complicated by administrative and policy barriers (see also Figure 7). Several adolescents said that they had been unable to enrol after their families moved. “Our names were not on the new school register. A committee came here to register us at a state school, but nothing happened,” explained a 15-year-old boy from an ITS. A 10-year-old girl, also from an ITS, added that she was shut out of school for an entire academic year because her family had moved at the wrong time of year: “They refused me because I registered late by one month.” Mothers added that when their children miss school for weeks, for example, to pick olives with their parents, schools do not let them back in, because they are too far behind. “They expelled my children last year and didn’t allow them back again… because they didn’t go to school for a month and it’s illegal for a child to stop going to school for that long,” recalled a mother from an ITS.

A few adolescents living in host communities reported administrative barriers as well. Most of these barriers related to strict adherence to the academic calendar, with too little attention to the fact that for adolescents, a few months can be eternity. An 18-year-old Jordanian girl reported, “I was in 10th Grade… the beginning of the year. I told the headteacher that I wanted to study at home and sit the exams with my friends. She said I would have to wait until next year to get the books and would have to study with new students…. I left school.” A 16-year-old Syrian girl added, “We moved to Anjara during the examinations – there were two exams left. When I came back, they told me that I needed to redo that year, so I refused and left school!”

One Syrian mother said that her son was out of school because the family was meant to be living in a camp, rather than a host community, and they were afraid that if he attends school, they could be caught. She stated, “We live here in an illegal manner… if they catch him during a school inspection, they will return him to the camp.”

Gender-related barriers
Our findings underscored some important gender-related barriers to education. This section first explores barriers specific to adolescent boys and subsequently to adolescent girls.

For boys:

Child labour
The primary narrative on boys’ poor attendance, limited learning, and early drop-out revolve around child labour, which
the GAGE survey found was very common. Of the older boys in our sample, half of Jordanian boys and two-thirds of Syrian boys have worked for pay in the last year. Similar – indeed slightly higher (presumably due to reporting issues) – proportions report having worked for pay in the last week.

Figure 14: GAGE findings on the percentage of boys aged 15-17 who have worked for pay

Syrian research participants – adolescents and parents – stressed that boys need to work in order to help households meet expenses. “You have to work to live and afford food… I have young siblings to care for. My father is old now and can’t work… my mother, too. We’re young and have to work,” explained a 17-year-old Syrian boy living in an ITS. In some cases, respondents were clear that child labour is more or less demanded by parents, who insist that boys leave school. “The boy should work doing anything; we make them work in shops for 100 or 150 dinars… the boy has gone to work with his father… from age 14,” reported a Syrian father. In other cases, boys – socialised to feel responsible for breadwinning – reported that they had dropped out of their own accord. “I did it by myself to pay the rent. My mum and dad didn’t know,” reported a 10-year-old Syrian boy.

Some boys, more often Jordanian but also Syrian, added that they worked in order to have their own pocket money to better fit in with their peer group, often in rather detrimental ways. A younger Jordanian boy explained, “I buy what I need for myself…. The money stays with me. I buy what I want, like cigarettes and hashish [cannabis].”

However, Jordan’s high youth-unemployment rates mean that the child labour narrative is considerably more complex than it first appears. Jobs are very hard to come by, especially for younger boys. “I tried to work, but no one wanted to hire me,” explained a 15-year-old Syrian who dropped out after Grade 8. “No no, if they are young (10–14), no one will hire them,” added a Syrian father. When young boys find work, few make more than a few dinars, limiting their ability to contribute to household income. “They make only 2 or 5 dinars. These are the problems that our children face, low wages.”
It’s a kind of scam… many of the boys work hard, like building work, the boss gives them 2 dinars at the beginning of the week, after that he doesn’t give them any,” explained a Syrian father. GAGE findings make it clear that older boys are working, but they also highlight that full-time work is rare, meaning that boys ought to be able to combine education and work, should they so desire. Of older boys, only about half of whom are in school, the mean number of hours worked in the last week was 21.7 for Syrians and 18.3 for Jordanians.

Lack of interest
Boys who drop out were quite likely to report that they stopped attending simply because they did not like school. This is especially true of Jordanians (25 per cent), but was also common for Syrians (10 per cent). “I can attend school, but I do not want to,” noted a 17-year-old Jordanian. Boys explained that they did not feel successful at school (because of poor teaching), found school boring (because of rote pedagogies), and wanted freedom from overly strict rules. “I was not very good at school. I wasn’t interested,” stated a 17-year-old Syrian. Boys and their parents emphasised that boys’ disengagement is fed by peer pressure, with boys encouraging their friends to ditch school and socially marginalising successful students. An 18-year-old Jordanian explained, “I studied in school and got a score of 82 per cent in Grade 8. But in Grade 9, I joined a group of young men; they were not interested in studying. We ran out of school to sit in a garden and drink and smoke shisha. So, I got a score of 70 per cent in Grade 9. When I entered Grade 10, I didn’t go to school every day.’

GAGE participants also agreed that boys’ truancy and dropout is almost totally ignored by schools, which do extremely little to monitor attendance or seek out truants to enforce Jordan’s compulsory education law. Parents are justifiably frustrated. They know their sons are making bad decisions and do not understand why schools allow these decisions to stand. A Jordanian mother observed that there is more than enough blame to go around, “There are dropouts and negligence. Teachers and students are careless. I don’t just blame the teachers, but also the students who resort to different things.” Syrian parents, having experienced a quite different system in Syria, are even more scathing. A mother explained that she had been horrified to find that her son was playing truant with his friends: “In Syria, if a child is absent from school, he must bring a medical report and attend with his mother or father…. There is chaos here, no one asks why he was absent from school…. I thought that my son was in school… then I discovered that he was in the mountains with his friends.”

For girls:
Marriage norms
For girls, the prevailing narrative is that school dropout is caused by child marriage. With the caveat that GAGE intentionally oversamples the most vulnerable, child marriage rates amongst older girls (15–17 years old) are extremely high. Nearly an eighth of Jordanian and a quarter of Syrian girls in host communities had married men who were on average 8.5 years older than them. Our ITS sample was too small to extrapolate marriage rates.
Some girls do leave school specifically to get married. Married girls said that attending school after getting engaged is seen as “not beautiful” (19-year-old Syrian girl), and that her own parents encouraged her to leave school after she got engaged, as “my priority should be… my husband” (15-year-old Syrian girl). Most married girls, however, observed that once they were officially engaged, their lives – including their access to education – were controlled by their fiancés and sometimes their future parents-in-law. A 19-year-old married girl, for example, explained that she had been a very good student, even performing well in secondary school science, but her fiancé made her drop out: “I dropped out from school when I got engaged… I wanted to complete my studies and obtain the Tawjihi certificate… My husband told me that I should not go to school.”

Once married, few girls have a pathway back into education. Indeed, as noted above, our survey found that less than 10 per cent of girls who had ever married were currently enrolled. In some cases, this was because husbands who promised to let their wives attend school later reneged on their promises. “There was an agreement to complete my education,” explained an 18-year-old Syrian girl who was married at 14 to protect her reputation from sexual harassment. She continued: “I wanted to be a lawyer… I love justice and like to treat people fairly… he refused to let me go to school… I put up a fight, but in the end, I knew that he had the right.”

Broader gender norms
The child marriage narrative for girls, like the child labour narrative for boys, tends to ignore significant complexity. Most girls do not leave school to marry, they leave school because they will marry. “In my family girls don’t complete their education. They only study until grade seven or eight. The girl in the end [is intended] for her husband’s house. These are our customs and traditions,” explained a 17-year-old Syrian girl who had married at 15. “We allow girls to complete primary stage and then stop sending them to school…. At 15 years old, if any man wants to marry her, she will get married. While, if no man wants to marry her, she may wait until she’s 17 or 18 years old until she find a man who will marry her” added the mother of a married 15-year-old Syrian girl living in an ITS.

School drop-out due to harassment is also often driven by girls who are terrified that they will be blamed for attracting attention. A 15-year-old Syrian girl added that she had locked herself in the house for weeks when boys tried to take pictures of her as she walked home from school. She said, “I felt
very afraid… I hated myself and I didn’t want to leave the house.”

School transport was broadly seen, by parents and adolescents, to mitigate concerns about sexual harassment. However, as noted above, it is too rarely available. A 19-year-old Syrian girl explained that she dropped out because she did not have access to transportation: “I left school because the school was so far… I don’t have brothers, I can’t go from place to place without them.” Interestingly, a few girls – steeped in parental concerns about safety – noted that even when buses are available, they are too afraid to use them. A 15-year-old Syrian explained, “The school was very far from my home. I took a bus to go to school and felt very afraid, because I was the last girl on the bus. I was alone on the bus because my house was far away. Really, I felt very afraid, then I stopped going to school.”

Notably, while most respondents frame their concerns as protecting girls from others, a few admit that parents are also invested in ‘protecting’ girls from their own independent choices. “The culture of shame destroys the whole community,” concluded an older Jordanian girl. A 17-year-old Syrian girl from an ITS added that her parents made her leave school because they were afraid that she would become friends with boys she might meet en route. “They prevented me… they said that day by day, you will get to know them and they will became your friends,” she recalled.

Agreeing with their male peers that school is no fun, adolescent girls blamed gender norms and the ways in which teachers worked to uphold them. “Everything is forbidden… trousers are forbidden, necklaces and things like that are forbidden… Teachers make girls hate school… I thought about not going to school,” explained a 16-year-old Syrian girl.

4.2. Findings on Hajati and barriers to education for adolescents

This section focuses on findings relating to the Hajati labelled cash for education programme and the extent to which it contributes to addressing the socioeconomic, educational and gender-specific and disability-specific barriers to education discussed in section 4.1. The discussion draws on findings from the PDM survey, focus-group discussions (FGDs) and key informant interviews (KIs).

4.2.1. Hajati’s role in tackling socioeconomic barriers to children’s education

In order to understand the extent to which Hajati benefits households, it is important to first understand the levels of poverty in poor households. Based on data collected on the Hajati population, the average monthly income of Syrian beneficiary families is 387 JOD, while Jordanian beneficiary families earn a mere 299 JOD on average per month. On a per-capita basis, both groups earn less than 47 JOD per month. With the caveat that the Jordanian sample size is limited, the results suggest that UNICEF’s equity focus appears to be accurate and that Jordanian families benefiting from Hajati are indeed very poor.

One reason that incomes are so low is that few households have someone in work. Less than one-third (31 per cent) of fathers in the PDM sample reported having any paid work. Only five per cent of mothers and 13 per cent of other household adults were reported as having paid work. Adolescent
boys under the age of 18 were more likely to work for pay than adult women (nearly 10 per cent, as noted above).

Unemployment, however, is only part of the story. Even for households that have paid work, wages are very low. Working fathers, for example, earn just 149 JOD per month on average. Working mothers earn only 42 JOD per month. Of households that admit to having younger boys in paid work, boys earn more than mothers (58 JOD per month).

Figure 16: Share of adults in household who are in work

- Fathers: 31% working, 69% not working
- Mothers: 5% working, 95% not working
- Other adults: 13% working, 87% not working

In the PDM sample, nearly all household income comes from aid. Syrian households that receive support from the UNHCR get an average of 420 JOD per month and Jordanian households that receive support from the National Aid Fund (NAF) get 301 JOD per month on average. Across sampled households, all of whom receive Hajati, the average monthly stipend from UNICEF is 86 JOD.\(^\text{14}\) Sampled households also report support from ‘other’ charities (not formal social protection). The average household in the sample receives 99 JOD per month. PDM and GAGE data highlight that while aid is helping households to meet their basic needs, it is barely sufficient.

\(^{14}\) While households have an average of 4.5 children, not all children are eligible for Hajati. Some are too young, others too old.
In line with previous work (Abu Hamad, 2017), which highlights that rent is the most non-negotiable expense for most households, respondents were quite likely to report that Hajati helps them pay rent. Just over three quarters (77 per cent) reported that Hajati helped them pay rent. “We buy food from it and rent... The main thing we use it for now is rent,” explained a younger Syrian girl. An even greater percentage (88 per cent) report that Hajati improves children’s health and nutrition. “This was so useful for our children because it helped us in terms of health and nutrition,” noted a Syrian mother.

It is noteworthy that when asked to identify the three key ways in which Hajati has benefited their children, there were some differences between nationalities. Syrians were more likely to identify improved education than Jordanians (88 per cent versus 79 per cent), presumably because Syrian enrolment base rates are lower. Jordanians, who generally do not have access to WFP support, were more likely than Syrians to identify improved nutrition (16 per cent versus 8 per cent). The poorest households on a per capita basis were also more likely to identify improved nutrition as opposed to improved education.

Qualitative evidence supports the need for Hajati to provide more cash to more households. Unsurprisingly, given that Hajati funding cuts led to 80 per cent of households losing support between the 2017/18 and 2018/19 school years, the
primary complaint is that not enough households are benefiting. “We took 60 JOD for our sons. Then they stopped giving us [cash] in April. They [UNICEF] sent a message that there was a shortage of aid money,” stated a father from an ITS. “We have many families that would qualify for help from Hajati, but do not receive it due to limited funding,” explained a UNICEF key informant. “UNICEF used to give us the most. They used to give us stationery and notebooks and things like that… all those things we used to get before… I didn’t get anything at all,” added a 17-year-old Syrian girl.

Current beneficiaries note that Hajati does not provide enough cash each month. The largest and poorest households said that they were forced to divert cash to meet survival needs and, therefore, often could not meet educational expenses. “Twenty [JOD] from UNICEF for children is not enough,” stated a Syrian father. “Some days we don’t have bread, and the rent for our home is 60 JOD,” explained a Syrian mother. “My father does not have enough money to buy school bags for all my siblings,” added a younger Syrian boy. A Syrian mother observed that it particularly made no sense to her that her son had been cut off from Hajati when he matriculated to secondary school, which entailed new and higher costs: “When he turned 15, they stopped giving him Hajati… although his expenses increased, and he needed more cash than before. I don’t know why these are the rules.”

It is important to note that UNICEF managers are well aware of Hajati’s shortcomings and are taking steps, within funding constraints, to adjust programming to need. In addition to the fact that cash support was recently increased to 25 JOD per month (from 20 JOD per month) per basic school-aged child, and beneficiary numbers have been expanded to tackle the broader, deeper poverty brought on by the COVID-19 pandemic, UNICEF is also piloting a graduation approach that will help households become more self-reliant. A key informant explained, “The idea of this programme is to extend Hajati services to cover the transition from learning to earning for Hajati beneficiary families – 2-year programme for families with young people 18–24 – focused on building the capacity of youth to access economic engagement and employment opportunities.” The pandemic has complicated the rollout of this pilot scheme, which now must account for the fact that the contours of the labour market have changed – whole sectors, such as tourism, have been significantly affected.
4.2.2. Hajati’s role in tackling education environment barriers to children’s education

The PDM survey found that nearly all Hajati beneficiaries reported that the programme is improving enrolment and attendance (99 per cent). This should be interpreted with caution, given that beneficiaries understand that Hajati is labelled for education and are thus incentivised to answer in this manner.

Figure 20: Per cent of households who report that Hajati has helped them (somewhat or a lot)

Hajati receipt may be improving education for some groups of adolescents. For example, having ever received Hajati is associated with improved enrolment for Jordanians (96 per cent versus 88 per cent) and for adolescents living in ITs (54 per cent versus 38 per cent). Hajati is also associated with improved attendance for Syrians – especially for those living in an IT. It nearly halves absence (from 20 per cent of days to 11.4 per cent of days), likely at least in part due to its association with access to school transport.

Grade attainment also shows positive effects, again for Jordanians and those living in ITs. For Jordanians, having ever received Hajati is associated with being about half a grade level behind in school, which may reflect household vulnerability, as children either enrolled late or had to repeat a grade. Conversely, for adolescents in ITs, having ever received Hajati is associated with attaining an extra half grade – which at least in part is likely linked to being able to afford transportation. Having ever received Hajati was also associated with improved literacy and numeracy, but only for Jordanians. Of those who are enrolled in school, 58 per cent of Jordanians who have ever received Hajati, versus 51 per cent of those who have not, could read to Grade 2 level. Similarly, of Jordanians who have ever received Hajati, 56 per cent could subtract, compared to 50 per cent of those who had not.
Hajati beneficiaries noted that school closures due to the COVID-19 pandemic – and the shift to remote learning – had stressed household finances and affected children’s access to education in different ways. Nearly all respondents (93 per cent) reported challenges in educating their children and most of those challenges were related to poverty.

**Figure 21: Impact of Hajati on school enrolment, attendance, and grade attainment**

School enrolment %

- **ITS**: 58% Ever Received Hajati, 54% Never Received Hajati
- **Syrian host**: 73% Ever Received Hajati, 74% Never Received Hajati
- **Jordanian**: 88% Ever Received Hajati, 96% Never Received Hajati

**Percentage of days missed in last two weeks**

- **ITS**: 11.4% Ever Received Hajati, 20% Never Received Hajati
- **Syrian host**: 13.8% Ever Received Hajati, 14.6% Never Received Hajati
- **Jordanian**: 10.5% Ever Received Hajati, 10.5% Never Received Hajati

**Highest grade attained**

- **ITS**: 4.1 Ever Received Hajati, 4.7 Never Received Hajati
- **Syrian host**: 7.1 Ever Received Hajati, 7.2 Never Received Hajati
- **Jordanian**: 7.8 Ever Received Hajati, 7.2 Never Received Hajati

**Figure 22: Challenges educating children during the COVID-19 pandemic**

- 6.8% No challenges
- 93.2% Challenges

Of those who reported challenges:

- 43% insufficient number of devices
- 36% insufficient internet data
- 33% lessons were poorly adapted
- 27% no internet
- 3% other

Chapter 4: Findings
Focus group discussions with current and past Hajati beneficiaries, as well as GAGE qualitative data, highlight that Hajati helps families support children’s education. For example, some respondents, primarily those who are younger, discussed how cash helps their families afford school supplies. “We used to buy things that we needed for school and buy [other] stuff that we needed,” stated a younger Syrian girl. “Hajati lets me buy books, pencils, rubbers and notebooks for my children,” added the mother of a girl. Several adolescents also suggested that Hajati may reduce violence from teachers at school, by ensuring that students are appropriately dressed and provisioned, and from peers by helping the poorest attract less attention from bullies. As children get older, narratives around how Hajati helps keep children in school start to shift. For both girls and boys, tutorial support becomes more important. “It even helps my children get private lessons with a freelance teacher to help them with their education. Because I do not know how to write or read,” explained a Syrian mother. “I have six children, and some are weak in some subjects... Hajati provided more support for the children. So much,” added another mother.

Parents observed that the cost of school supplies has increased since the onset of the COVID-19 pandemic, as this now includes internet/data plans and tablets/phones in addition to pencils and notebooks. Hajati has been critical to meeting these extra costs. “If I did not receive support from Hajati, I would not be able to provide internet for my children. The situation is really bad,” explained a Syrian mother. “It has a huge role. It helped us buy stationery, internet, and other things to support our children at school,” noted a Syrian father.

4.2.3. Hajati’s role in tackling gender-specific barriers to children’s education

Respondents differed as to whether they believed that Hajati is adequately addressing adolescents’ gendered needs. Differences were largely related to whether respondents saw girls’ needs for transportation or boys’ needs to forgo work as a larger barrier. Quite a few respondents highlighted that for adolescent girls, Hajati’s transport support is central. “I asked some of the families about the benefits of Hajati programme. Their response was that they use the money they receive to rent either cars or buses for their children to go to school,” noted a Makani key informant. “My mother would spend it on the school bus,” added an older girl, who noted that of the 20 JOD per month she received, transport costs consumed 12 JOD. While no respondents mentioned that Hajati had incentivised them to forgo child marriage, several parents of married girls reported that had they received enough cash, they would have allowed their daughters to study rather than leave school to marry.

For adolescent boys, Hajati cash offsets some of the opportunity costs of education, reducing their need to work. A Makani key informant noted, “The programme is effective and direct. Families in the programme – Jordanian and Syrian – force their children to leave school so they can work to help the family financially. So, the idea of this programme is great, 100 per cent. Everyone supports the continuity of the programme.” Another Makani key informant added, “The percentage of boys who go to work is higher than girls. Therefore, it has helped boys more than girls.” Other participants noted that 20 JOD is such a small amount of cash that it is insufficient to
incentivise boys and their families to forgo paid work.

4.2.4. Hajati’s role in tackling disability-specific barriers to children’s education

Our findings on the effects of Hajati on the uptake of education by adolescents with disabilities were generally positive – though those with disabilities were especially likely to say that the monthly stipend was too small. Several young people with disabilities observed that Hajati improves their mental health because it facilitates social cohesion and makes them feel less abandoned. One explained: “The Hajati programme helped, in the sense that they made me feel like I’m not alone and there are people like me – for me to keep on living my life.”

4.3. Makani centres and their role in addressing children’s barriers to education

4.3.1. Makani’s contribution to tackling education environment barriers

The PDM survey found that just over half of children participate in Makani and that participating children and their parents are overwhelmingly positive. Indeed, 85 per cent of parents whose children attend Makani reported that their children liked ‘everything’ about Makani. From parents’ perspectives, the largest benefits were related to learning. Of parents who reported that their children had never attended a Makani centre, the largest proportion, nearly one-third, had never heard of the programme.

The PDM survey also highlights that Makani has played an important role in supporting children’s education during school closures due to the COVID-19 pandemic. Of children who participated in Makani prior to the outbreak, just over half (55 per cent) received learning support from Makani during school closures. Of those who received support, half (50 per cent) did so every day and 40 per cent did so every few days.

FGD and GAGE’s qualitative work echoes the PDM survey and underscores how important Makani is to support children’s learning. In ITSs, Makani centres have been critical to helping families negotiate enrolment in formal education. In some settlements, facilitators reported having helped dozens of out-of-school children return to the classroom. Parents in focus group discussions added that Makani support has been especially critical during school closures. A father explained, “It supports them [children] in strengthening their educational abilities. Instead of staying at home and getting bored, they now go out. It makes them do something new and different…. The Makani centres sent us assignments for our children.”

In both ITS and host communities, and for both Syrian and Jordanian children, Makani programming is helping to improve learning outcomes. Adolescents reported receiving help with homework, “especially with hard homework” (older Syrian boy), and being taught and retaught until they understand the “whole lesson” (13-year-old Syrian boy). Parents are equally enthusiastic about Makani’s impact on children’s learning. “They give educational classes, it’s very helpful,” explained a Syrian mother. “He became a lot better in studies,” added a Syrian father.

GAGE participants clarified that a key pathway through which Makani improves learning outcomes is by making children feel better about learning – and their ability to learn. “I have become more confident in myself,” noted a 15-year-old Syrian girl. An 18-year-old Jordanian boy agreed: “Self-confidence is the most powerful skill we
benefited from, as it raised our awareness and increased our confidence.” This confidence, noted an older Syrian girl, is key to transforming the way children feel about their own abilities – and ultimately their academic success. She explained, “Before joining Makani, I hated maths. Now, I love it…. I used to hate it, but the teacher asked me to solve a lot of mathematical problems – and, one by one, I felt I could solve the problems. That’s when I started to feel motivated to solve more problems.”

Adolescents noted that Makani’s effects on self-confidence improve learning in other ways as well. Some reported that it has enabled them to persuade their parents to let them stay in school. “He educates us about self-dependence, that we should depend on ourselves. We shouldn’t depend on our parents…. Now, as I am a strong person, no one can prevent me from going to school,” exclaimed a 17-year-old Syrian girl. Young people mentioned a variety of learning options or classes, including not only English and IT, but also beauty, photography, and volunteer initiatives that allow them to give back to their communities. “My teacher in the centre gave us a brief overview about photography…. I began loving photography and participated in the photography courses,” noted a 17-year-old Syrian boy. Facilitators added that there are also recent efforts to help young people make things and develop skills that can be used to generate income. One reported, “recently, they started an initiative making tables from cars wheels… they sell them to earn money and return the money to the people who took part.”

4.3.2. Areas of Improvement for Makani provisioning
Respondents’ concerns about Makani provisioning were primarily related to some gaps in gender- and disability-responsive provisioning, although some also had suggestions on better tailoring programming by age group.

Disability-inclusive programming
Adolescents with disabilities noted that centres do not provide disability-friendly transportation15 – which can rule out participation for some. When asked what it would take in order for him to attend Makani, an older boy with a disability replied, “provide transportation so we can come to the centre and go home.” The mother of a boy with a physical disability reiterated that two-way transport is required: “They wanted us to take him back home after Makani, so he went just two times, and then we stopped.”

Gender-responsive programming
Adolescents highlighted that Makani need to do more outreach to convince parents to let girls enrol. A younger Syrian girl, for example, observed that she would very much like

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15 In host communities, transport is ostensibly provided for those who live more than 3 kilometres from the centre.
to attend Makani, based on a friend’s recommendation, but her mother will not allow her due to the risk of encountering boys: “I didn’t register, but my friend told me that it is better than school. At Makani, you can play, not at school. Every day, I only go from school to my house and from my house to school. I would like to register, but my mother refuses... it’s the distance and that there are boys there.” Married girls sometimes reported that Makani facilitators did not intervene after they said that they were dropping out to get married – though they did note that once the marriage was announced, there was little that facilitators could do.

4.4. Proposed cash plus options

In this section, interventions that are supported by the global evidence base on cash plus interventions are presented that speak to the education vulnerabilities in Jordan that have been identified in subsection 4.1. These interventions would also build on the strengths of the Hajati programme in its current form whilst simultaneously addressing some of the shortcomings discussed in subsection 4.2 and similarly capitalise on synergies with the Makani programme discussed in 4.3.

These interventions are presented in terms of three clusters – those that would enhance the cash component to address economic vulnerabilities, those that would address wider social vulnerabilities that could be integrated into UNICEF’s Makani one-stop centres for children and adolescents, and those that would require additional complementary interventions.

These sets of recommended interventions were stress-tested with key informants and in focus group discussions with adolescents and caregivers as part of the qualitative research undertaken over the course of the mixed methods research that underpins the findings of this report. The findings on stakeholder reactions to proposed interventions are presented in this subsection.
### Table 6: Proposals for interventions and summaries of global evidence

<table>
<thead>
<tr>
<th>Intervention proposals</th>
<th>Global evidence on the efficacy of interventions in other low- and middle-income countries</th>
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<tbody>
<tr>
<td><strong>Ideas for Hajati cash component</strong></td>
<td></td>
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<tr>
<td>Increase the size of the monthly transfer per child</td>
<td>Davis et al. (2002) found the effect of higher transfer levels in Mexico’s PROGRESA and PROCAMPO programmes was positively correlated with the outcomes the programming was designed to support; programme participation was positively impacted, as was spending on essential household goods. In a systemic review, Bastagli et al. (2016) note that increased transfer levels are associated with larger impacts, a conclusion supported as well by Carter et al. (2019).</td>
</tr>
<tr>
<td>Extend cash transfer to students enrolled in secondary school</td>
<td>South Africa’s national CVA programme, when extended to secondary school students, was found to cause an increase in secondary school enrolment by 9.6 percentage points, with results especially pronounced among adolescent girls. Similarly, positive results at the secondary school level were found in Colombia’s Familias en Acción programme and Brasil’s Bolsa Familia programme. Mexico’s PROGRESA programme also demonstrated the efficacy of transfers to students in secondary education, seeing dropout rates in rural areas decrease by 24 per cent and completion rates rise by 23 per cent (Skoufias, 2005).</td>
</tr>
<tr>
<td>Adjust payment levels according to level of school enrolment, i.e., increase payments at higher levels as an advancement incentive</td>
<td>Bangladesh’s CCT programme SEQAEP used a staggered approach with higher payments made to students in correspondingly higher grades of secondary school; its female stipend programme also targeted higher payments to girls in secondary school. Both programmes have had positive impacts on secondary school enrolment levels (World Bank, 2014).</td>
</tr>
<tr>
<td>Extend the transfer to students enrolled in formal training programmes after primary school</td>
<td>Macours et al. (2012) found that compared to receiving a basic transfer or a basic transfer plus for a scholarship for vocational training as part of Nicaragua’s Atención a Crisis, receipt of a cash transfer plus a productive investment grant had a significant effect on non-agricultural self-employment.</td>
</tr>
<tr>
<td>Provide each child with a starter pack at the beginning of the academic year</td>
<td>Lack of a school uniform is a well-documented cause of drop out. In South Africa, in 7 of 12 communities studied, caregivers and adolescents cited a lack of a new uniform as a significant reason for drop out, and truancy unbeknown to parents (Adato et al., 2016).</td>
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### Ideas for Hajati + components, with a focus on interventions that could be integrated into Makani

<table>
<thead>
<tr>
<th>Idea</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>Ramp up learning support and tutoring sessions focussed on the ‘Learning Bridges’ curriculum, homework and remedial education</strong></td>
<td>A range of programming with a focus on remedial education and tutoring after and outside class has demonstrated positive effects on learning outcomes, including in Chile, India and Mexico, especially as a result of targeted learning programmes. Even sessions led by an assistant or untrained teachers had documented benefits, according to a systemic review by International Initiative for Impact Evaluation Inc (3ie) (2016). Evans and Yuan (2019) also emphasise the importance of attention in the classroom and individually focussed support for learning outcomes.</td>
</tr>
<tr>
<td><strong>Provide career guidance in individual and group settings</strong></td>
<td>In Argentina, training and employment insurance and the ‘More and better work for young people’ programme provided access to career guidance services in addition to a stipend. Studies found it was successful in promoting community engagement and connecting young people with productive work upon graduation (Bertranou and Mazorra, 2009).</td>
</tr>
<tr>
<td><strong>Offer skills training classes (e.g., computing, English) to older adolescents with the Youth Economic Engagement Programme</strong></td>
<td>The ‘Empowerment and livelihood for adolescents’ programme in Uganda has seen dramatic success in achieving employment outcomes as a result of skills training (Youth Policy Toolbox, 2017). Targeted skills training in the agricultural sector in Ghana was likewise found to have had significant economic outcomes for participants (Pinet et al., 2020).</td>
</tr>
<tr>
<td><strong>Provide courses for married girls: child development and skills-building for newly-married and non-mothering girls (e.g., mobile phone repair skills, photography, graphic design, cooking); childcare for young mothers along with child development theory and skills classes</strong></td>
<td>Arriagada et al. (2018) note the strong potential of parenting programmes as a CVA component. Interventions in Mexico, Colombia, Niger and Peru demonstrate positive results of both home visits and community-based group meetings in delivering parenting services and early child development (ECD) education among both participating parents and their young (0–3 years old) children.</td>
</tr>
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### Ideas for Hajati ‘plus’ components that would need to be addressed outside of Makani

<table>
<thead>
<tr>
<th>Idea</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>Provide door-to-door transport for children with disabilities</strong></td>
<td>According to Ross (2020), the perspectives of children with disabilities have been given significantly less consideration than ‘other forms of social difference,’ for which reason evidence on providing school transport for disabled children lacks a robust base of evidence. However, as Ross (ibid.) and Adato (2010) note, providing transportation to school for children with disabilities has significant potential to mitigate this under-addressed vulnerable group.</td>
</tr>
</tbody>
</table>
How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

4.5. Stakeholder feedback on cash and cash plus options

“The child is like dough; you can shape him/her however you want” (Syrian father living in a host community).

Alongside the PDM survey, which included a module on the types of interventions caregivers believe might best help vulnerable children stay in school, our research included 20 focus group discussions with beneficiary and former beneficiary adolescent girls and boys and their caregivers, and 20 interviews with key informants from UNICEF, Makani centres, the cash for education network, and government ministries. Group discussions were aimed at exploring respondents’ preferences regarding programming and at understanding how different interventions might support different groups of young people – including married girls and adolescents with disabilities – in accessing their right to an education. Both the survey findings and the qualitative interviews support the notion that cash is a required entry point, but one that should be supported by a variety of complementary interventions if adolescents’ full education capabilities/potential are to be realised.

4.5.1 Cash transfers

Monthly cash to households

First and foremost, key informants and beneficiaries agreed that larger monthly stipends – more consistently delivered – would improve enrolment, attendance, and academic outcomes. Indeed, while Hajati provided 20 JOD per month for each child during the school year (adjusted to 25 JOD starting from the 2019/20 school year), a key informant from the MoE suggested providing “not less than 50 JODs per month” in order to incentivise children and their families to adequately invest in education (see Table 7 for approximate education-related costs in Jordan). This extra cash, parents noted, would allow them to purchase the essential stationery, clothes and snacks that children need for school and even enable them to afford small motivational gifts for good performance. “It would allow us to buy them things such as bags and pencils for school. The children would get excited about the new things we could buy them,” explained a mother. “You could buy the child a small gift if he does a good job,” added a father. Adolescents said that in addition to supporting the cost of education, extra cash would also help ensure that household needs – including rent and

| Provide transport vouchers for adolescent girls attending secondary school | Improving school accessibility for adolescent girls in terms of both proximity and safe transportation has been demonstrated to have a positive effect on enrolment and attendance. Research indicates that families are wary of daughters travelling longer distances unaccompanied, and initiatives to improve accessibility in Yemen and Pakistan have shown promising signs of success (World Bank, 2016). |
| Develop a case-worker model to address each family’s unique needs to promote enrolment and delay marriage | Roelen (2011) documents successful programming in Chile, Ethiopia and Mozambique, whereby dedicated case workers identify families’ unique needs and refer them to appropriate services. Solidario in Chile is a particularly successful model. |
food – are met. “The money we receive, we use half of it for education and the other half for the household, because we are at a level below zero, as I mentioned earlier,” noted an adolescent boy with a disability.

Table 7: Estimate of education-related costs per child based on FGDs and KIIs

<table>
<thead>
<tr>
<th>Item</th>
<th>Estimated cost per child</th>
</tr>
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<tbody>
<tr>
<td>Stationery, including pencils</td>
<td>1 JOD per month</td>
</tr>
<tr>
<td>Bags</td>
<td>5–10 JOD per semester</td>
</tr>
<tr>
<td>Transport</td>
<td>15–20 JOD per month</td>
</tr>
<tr>
<td>Uniform</td>
<td>7–15 JOD per year</td>
</tr>
<tr>
<td>Shoes</td>
<td>5–6 JOD per semester</td>
</tr>
<tr>
<td>Daily snacks</td>
<td>8–10 JOD per month</td>
</tr>
<tr>
<td>Internet data for online education</td>
<td>15 JOD per semester</td>
</tr>
<tr>
<td>Hand sanitiser</td>
<td>1–2 JOD per month</td>
</tr>
<tr>
<td>Soap</td>
<td>1 JOD per month</td>
</tr>
<tr>
<td>Sanitary pads</td>
<td>3 JOD per month</td>
</tr>
<tr>
<td>Private lessons – depending on the school level</td>
<td>2–25 JOD per subject</td>
</tr>
</tbody>
</table>

Adults added that more cash is particularly welcome since the outbreak of COVID-19, as school supplies in the current environment entail not only pencils and notebooks but also tablets and internet plans, which are considerably more expensive. A father, for example, explained that his children have not been able to take part in online learning because he cannot afford to buy a phone: “I still have not taught them with online learning, because I do not have a phone.” A key informant from the MoE agreed that funding should be stepped up to cover real costs. He noted, “since students are not going to school, bags and uniforms are not needed now. Instead of buying those, we should use the cash to... provide a tablet to families that cannot afford to buy a laptop.” Respondents highlighted that adolescents should receive larger stipends – even double – than younger children, because adolescents’ needs are more expensive. “The more they grow up, the more needs they have,” explained a key informant from the MoE. “When you get older, your needs grow bigger and bigger,” added an older girl with a disability. The need most often mentioned by beneficiaries was for tutorial support, to offset the poor-quality teaching being delivered at some schools.

16 In-person private lessons at home could cost 15–30 JOD for younger adolescents for all subjects, while for Tawjihi students each subject could cost 30–60 JOD (depending on the teacher). Private lessons in centres (mostly for Tawjihi students) cost 15–30 JOD for each subject (depending on the centre).
Secondary school, which is currently not covered by Hajati transfers, was identified as especially expensive. “The needs of children in high school are more than the ones in primary,” stated a mother. Respondents highlighted both the cost of transport, as secondary “schools are usually far from where people live” (a mother), and the need for even more tutorial support. “When we reach Tawjihi, we are going to need more money. Now that we are 16 our expenses are normal, but when we get to Tawjihi, we are going to need centres and tutoring,” added an older boy with a disability.

As children move through adolescence, respondents underscored the need to attend to age- and gender-related needs. For boys, responses revolved around child labour, which, as many girls testified, began in very early adolescence: “Parents let their boys drop out of school starting from 6th Grade so they can help them with work.” A Makani key informant added that if stipends were increased to 35 JOD per month, which is what most boys earn, then the need for them to work would be removed. He explained, “the minimum amount should be 35 JOD. Increasing the money would mean that children are not obligated or forced to go to work so they can help their families, because 35 JOD is what they would usually earn.” Other respondents suggested, however, that this may not be true. A father reported that he would not let his son stop working even if the stipend was increased to 40 JOD per month.

Other respondents highlighted that extra cash may have particular benefits for adolescent girls, who are seen as more expensive than boys. “Especially girls, they have necessities more than the boys,” reported one mother. Particularly, added another mother, for clothes – because girls do not like to feel shabby. “When it comes to the allowance, some of it goes on clothes. My daughter went to a public school. You see what the Jordanians go out in, us Syrians cannot afford it,” she explained. Key informants highlighted that because some families choose child marriage as a cost savings measure, providing cash for education may serve to both keep girls in school and to keep girls unmarried. “It is cheaper for them to let their daughter get married at an early age, instead of paying for her school stationery and books,” explained a Makani key informant.

Key informants, including Makani facilitators, called for more cash to be paired with better monitoring. They observed that while Hajati is labelled for education, schools and the MoE are not tracking attendance properly. This has led, they felt, to enrolment and attendance being over-reported.

In-kind transfers
Our focus group discussions explored the added benefits of in-kind transfers to understand whether providing children with school supplies and uniforms would help improve enrolment and attendance over and beyond the impacts of cash alone. Adults reported that in-kind transfers were simply cash substitutes and were valued primarily because they freed money for other things. Adolescents’ responses were more varied. A few noted that in-kind transfers were less desirable than cash because they are less flexible. “The cash payment is better…. You buy what is needed for the school, you buy what you want,” stated an older boy. Most young people, however, added that they preferred in-kind support in addition to cash. First, it ‘protects’ the transfer for children, because pencils and notebooks cannot be spent on rent. “This helps because the money that should be spent on the materials
will be spent on rent – and food,” explained a younger girl. Secondly, others added that because it takes up to 35 JOD to buy all of the supplies they need for a new school year, having cash plus supplies means they can start the new year fully provisioned and can feel prepared.

Adolescents and parents reported that school supplies are very motivating. Most young people emphasised excitement and pride in owning new things. “When students see they are receiving a lot of things, they will be more invested in their education,” explained a younger boy. It is important, noted a key informant from the Ministry of Social Development (MoSD), that supplies are unbranded and varied, so that beneficiary children do not stand out: “The problem with this is who provides these bags and uniforms? Because they use their logos on the bags… bags shouldn’t be all the same; different colours and shapes should be used.” Other respondents added that school supplies are not only exciting but protective. Adolescents observed that teachers treat students better when they are appropriately provisioned – especially when they have requisite uniforms. “Teachers punish those who do not wear school uniforms, but how can a girl explain the reason for that in front of the other girls? She would be embarrassed. And teachers would punish her by letting her stand near the garbage can,” explained a younger girl. Parents added that school supplies also reduce bullying.

The type of in-kind transfers that are preferred appears to vary by age. Respondents reported that backpacks stuffed with pencils and notebooks are especially attractive to younger children, who find coloured pencils attractive and are less able to understand why some families have more financial constraints than others. A mother explained, “They get more motivated; the older ones can understand the situation, but the young ones don’t – that you are unable to get them things.” Older students often preferred uniforms, which are more expensive and more prone to being handed down from child to child. “Sometimes students do not have new uniforms. They would have the capability to buy pens and notebooks, but not a new uniform because it is more expensive. So, I would rather have the uniform instead,” noted an older girl with a disability.

Key informants had a variety of other ideas for ensuring that children – not just households – benefit from programming. One informant from the Ministry of Youth (MoY) suggested: “Canteens inside schools providing children with meals, instead of cash.” Another informant from the Ministry of Labour (MoL) noted that gym kits are especially expensive and that “sport shoes would be great.”

4.5.2. School transportation
Respondents highlighted that school transportation would improve enrolment and attendance, especially “if it were in addition to the financial aid given every semester.” An older girl observed that her younger sisters all find the school bus exciting and now wake up early just to catch the bus: “Now that they have the bus to pick them up, they wake up excited, and they get dressed quickly and wait for the bus to pick them up.” A Makani facilitator observed that when UNICEF stopped providing a bus, scores of children were forced to drop out: “We provided transportation for children to their schools and to their homes after they finish school. When this stopped, more than 150 students stopped going to school.”
Different focus groups highlighted the transport needs of different groups of young people. Mothers of children with disabilities underscored how unsafe walking to school can be, especially if children have vision or hearing impairments. “It is very dangerous for them. School is far away from home,” said one group participant.

Respondents emphasised older girls’ risk of sexual harassment and how the provision of transportation could mitigate that risk. A Makani key informant explained: “parents are more invested in providing the right transportation for their daughters than their sons… when it comes to transportation, it is important for middle and especially high school, as usually, these are far from where they live. So, if the financial support did not exist, then parents have two choices, either they are able to pay for the transportation from their own expenses, or they will have to stop their daughter from going.”

Boys – especially older boys – tended to be seen as less in need of transportation, given that they are less susceptible to sexual harassment and are more able to tolerate the heat in summer and cold in winter. However, an older girl noted that because so many boys set off for school each morning and then fail to arrive, transport would likely reduce truancy, which over time contributes to school dropout. She explained, “If a boy goes to school by walking, he can get lost, but the bus will ensure his attendance.”

A key informant from Foreign, Commonwealth & Development Office (FCDO) noted that nearly all refugees in host communities could benefit from school transport, given that in the winter those attending the afternoon shift “are travelling home at the end of the day in the dark.” Indeed, they were of the view that a lack of transportation (alongside poor-quality instruction that results in limited learning) was one of the primary reasons that students leave school. That said, they also recommended that if Syrian refugee students were provided with transport, it would be important to also include Jordanian students – in order to limit any resentment and hostility – as it is not a problem that is unique to refugees in the country. There was also a broader recognition that while transportation is an important barrier, addressing the problem at a systems-level would have significant national budget implications where there are already multiple competing demands.

4.5.3. Cash bonuses
For children with disabilities
Key informants, young people with disabilities and their caregivers uniformly agreed that children with disabilities should be provided with larger stipends to offset the extra costs associated with living with disability, including ensuring access to services, and purchase and maintenance of assistive devices etc. “A child with special needs has additional expenses for treatments and so on, unlike other children. So, they must give more to special needs [students],” explained an older girl with a disability. “I have a special needs child. I need more money to take care of him,” added the mother of a child with a disability. Key informants, who highlighted not only medical costs, but also transport costs and the extra expense of purchasing and maintaining educational aids, suggested “doubling the amount of money” (Makani informant), so “if students with no disability are receiving 50 JOD, for example, 100 JOD should be provided to those with disabilities...
because they have more needs” (MoE key informant).

For academic success
Although a few respondents had reservations related to sibling and peer jealousy, most respondents – adolescents, parents, and key informants – agreed that rewarding children with an extra cash stipend for successful semester performance would be highly motivating. “It would encourage other students to get better,” stated an older girl. “This kind of motivation is very encouraging, the student would have a goal that they want to reach, which is getting above the 95th percentile,” said a mother. “Those who got a high cumulative grade, it’s a great idea honestly,” added a father. Key informants, who suggested prizes of up to 50 JOD for the highest performing students (Makani facilitator), added that some care would have to be taken to not disincentivise the poorest performing students – perhaps by rewarding not only success, but progress over time.

To encourage dropouts to re-enrol
This was the one area where findings were overwhelmingly pessimistic. When asked whether dropouts could be incentivised to re-enrol, through the provision of a sizeable one-time stipend, respondents were largely negative. A few adults thought that older boys, particularly those who had left school in order to help their parents, might be attracted back to school. A mother, for example, suggested that a large cash grant would leave her son without an excuse to avoid school: “Well, he cannot use that excuse now. There, here is your allowance and you do not need to work.” Other respondents highlighted that boys just do not like school and one father said of his son that he was sure that “money would not bring him back.” No respondent felt that married girls could be attracted back to school with a cash bonus, although one married girl felt that she might be allowed to do home schooling. “I do not think that this is related, because this issue is not only money related. It is more about their environment,” explained a Makani facilitator. Girls added that even if they were interested, and even if their mothers-in-law were supportive, their husbands would not consider the idea. One explained, “it’s not about money…. My mother-in-law doesn’t mind me going back to school again. But my husband doesn’t allow it.”

4.5.4. Complementary programming
For children
Learning focused
Makani participants and key informants felt strongly that better pairing of Makani and Hajati would improve children’s educational outcomes, including enrolment, educational aspirations and learning outcomes through support for homework, as well as improved self-esteem and confidence. “Makani and Hajati complete each other,” explained a father. Respondents offered a variety of explanations for this. Some focused on Makani centres’ role in helping out-of-school students re-enrol, especially students living in ITSs. Others highlighted how Makani raises awareness of the importance of education to children’s futures. “It is important to awaken a desire to learn in our children. Being educated will give them an easier and a happier life,” noted a father.

Adolescents said that Makani helps them with academic content (e.g., literacy, numeracy, etc.). This is crucial, given poor teaching in some classrooms, and that this makes school less frustrating. “If we go to a centre and if we do not understand a certain lesson, we tell the teacher in the centre and they help us,” explained a younger girl. “I go
to school and I can comprehend everything so I will enjoy school more,” added an older girl. Mothers were especially keen to point out improvements in their children’s mental health and self-confidence, which they attributed to facilitators who go above and beyond to connect with struggling students. “I like that Makani provides the children with motivational statements from their teachers on their educational performance. For example, teachers from Makani repeatedly call my children to motivate them and praise their academic performance,” reported one. “You can see how their focus changes,” added another. An older girl with a disability observed that competence and confidence are really two sides of the same coin and that by simultaneously addressing both sides, Makani centres were growing stronger students: “along with my perseverance, when I find outside support to help me, this will make me stronger and stronger.”

**Puberty focused**

When asked specifically about the value of Makani scaling up puberty education classes for younger adolescents, responses were mixed. Nearly all respondents agreed that puberty education is a great idea. An older boy with a disability reported that he had learned about puberty in the context of religion: “It is very important, there are some people who do not have an idea, so this will help them learn, so it is better… virtue and menstruation, we took them in religion classes, and it is a very good thing for teenagers.” Girls and their mothers agreed that such classes are a particularly good idea for girls, because menarche can be anxiety-inducing. “When a girl gets her period for the first time, she would be afraid and would not know how to deal with it,” explained an older girl with a disability. “They should focus more on girls than boys because her situation is more sensitive. It is very, very sensitive,” added a mother. Girls were especially clear that such classes should not be repeated regularly and should only be provided in environments where boys are strictly excluded. “This session is only useful in Grade 6 or 7,” noted an older girl. “We go to school to study, not to talk about puberty… We have boys… in our school from Grade 1 to 3,” explained an older girl.

**Age-appropriate approaches for older adolescents**

Focus group participants agreed that Makani should scale up age-appropriate programming for older adolescents. “I like the idea of offering hands-on classes on engaging topics to older adolescents,” stated a key informant from the MoY. “In our centre, we do not have any courses to educate older adolescents… therefore, there should be courses,” added a Makani facilitator. Adolescents and their parents expressed interest in classes that are “practical and not just theoretical” (older girl), specifying academic topics including computer science and English as well as ‘fun’ classes ranging from photography to book and writing clubs. “We honestly do this among each other with our siblings. We all sit together and read a story and then discuss it, so it would be nice to have a discussion here with a group of people,” noted an older boy with a disability. We should “Write about something big and present it,” added an older girl.

There was universal agreement that older adolescents would benefit from one-on-one and small group coaching to help them understand their educational and occupational options. Adolescents noted that they often do not know how to identify their own interests and strengths, or about the requirements of different academic
‘streams’ (e.g., science versus literature), or how different streams might translate into employment, given the constraints of the Jordanian labour market. “Many of us don’t know whether to choose science or art streams. Students who are better at understanding and memorising scientific subjects, they choose the science stream without fully understanding what they are going to face,” explained an older girl. “In my school, they came to us and gave similar classes to teach us about the scientific and literature streams, when they told us about both of them, many students changed their opinion and decided on a different stream from the one they initially wanted,” added another older girl with a disability. Makani facilitators noted that much of adolescents’ confusion is born out of the fact that they are too rarely “allowed to make any decisions on the matter.” Instead, parents customarily tell the child what to study without considering the child’s talents or interests.

**Gender-responsive programming**

Some of the demand for scaled-up adolescent programming was gendered. Boys were especially interested in sports – football, table tennis and swimming. A young husband admitted that while many adolescent boys are not keen on academia, because schools are so regimented, hands-on activities can be used as ‘bait’. He explained, “when there are activities, he will start looking forward to school… he will cope with studying for the sake of the activities.”

For unmarried girls, the primary interest – on the part of both girls and their parents – was in self-defence classes that would teach girls how to protect themselves from sexual harassment, which leaves most girls terrified but silent. “If I take these classes, it will help me a lot and I will know how to defend myself from harassment… no one will have the guts to talk to me,” stated a younger girl. “Some girls get harassed and they keep silent,” added an older girl with a disability. If girls had classes, she continued, “she would actually be able to defend herself and punch him!” A Makani facilitator added that anti-harassment training would have many benefits – including improving girls’ school enrolment and attendance as well as reducing child marriage. She explained, “highlighting that is better than concentrating on early marriage, because the first [harassment] is leading to the second [early marriage].”

For parents

There was widespread interest on the part of focus group participants for Makani to expand the programming that it offers to parents. Adolescents highlighted that alongside efforts to grow their own interest in education, parents must be targeted, as parental attitudes drive dropout. “Some parents keep saying that if you finish your education or not, it’s the same thing, since you are not going to go to university nor are you going to find a job. This mentality is frustrating and causes one to drop out of school,” explained an older girl. Parents and key informants added that parents not only needed awareness raising sessions, but actual education. “Parents themselves should get educated as well to be a role model for their children… I am illiterate too, but I am getting educated when I sit with my children and try to read with them,” reported a mother.

A Makani key informant noted that financial education classes might be used to attract parents – to help them budget. “The most important point regarding our area is to give courses for parents on how they can manage their money,” he stated. Mothers
also asked for parenting education classes, to “help us to understand how our children think, which will help us to guide and advise them,” and for parent support groups, to provide “support and motivation, moral support.” They added that it is important to include fathers. “Any mother would want her children to reach the highest ranks and to get an education, but the father, especially in our society, the father thinks in a way that the girl studies for two or three years until 6th or 7th Grade, and that is enough.” An older girl observed that it is vital that courses for parents directly address gender norms, as it is because some parents see girls only in terms of marriage and motherhood that girls are denied an education. “When she turns 16, she has to stay at home to learn how to cook… so when she is 18, she can get married,” she explained.

For families
It was proposed in focus group discussions that families could be provided with social workers, who would help young people and their parents jointly navigate barriers to education. Reception of this idea was mixed, not because respondents were not interested in social workers, but because they were opposed to the idea of jointly navigating some barriers – at least those related to psychosocial needs or gender norms. Although a key informant from the MoY reported that social workers could improve adolescent attendance by making parents sign a contract to educate their children, a key informant from the MoL was less enthusiastic. “I do not know how this can be applied in Jordan. Due to social norms and traditions, it will be a challenge to apply such an idea,” he explained.

Some married adolescents also agreed. A married girl noted that a social worker would never be allowed in the house: “Our society doesn’t accept this…. They don’t allow having a stranger in the house.” A young husband added that this is because it is the father of the house who makes all decisions, and he needs no support from outsiders. “The father is the one that raises awareness… on what is right and what is wrong. This worker is not important,” he rejoined.

Other parents and adolescents thought a social worker model could work if they worked directly with adolescents – preferably at school or at a Makani centre. Fathers framed social workers’ potential role around keeping children in school and stated that they are “an excellent thing” and could help “motivate them [adolescents] to go back to school” and “observe students [to ensure] they are committed to school or not.” Adolescents added that they would be willing to talk to social workers, but only if they respected their confidentiality and did not take concerns to parents. “I don’t want the social worker to tell my mother and father about my problems,” explained a younger girl who then continued, “my father would be angry that I didn’t tell him of my problems.”

Key informants observed that there is significant space in the highly vulnerable families served by Hajati for social workers to focus on providing very pragmatic support that could, over time, open up opportunities for deeper engagement with parents.

4.5.5. Systems-level change
In addition to enhancing the Hajati programme within a cash plus rubric as discussed above, our findings, especially from key informant interviews, underscored that it is critical for UNICEF to simultaneously invest in supporting the MoE through advocacy and capacity-strengthening to improve existing systems
and enhance the overall quality of learning for all children. In terms of the UN system and its cross-agency support for refugee children, key informants also noted that it was important that investments in Hajati were nested within a broader commitment to cross-agency (UN and government) learning and assessments.

**Basic education**

**Enhancing child-centred pedagogies**
Parents and adolescents in particular were clear that if students are to stay in school, attend regularly, and master academic content then it is vital that schools be remade into child-friendly spaces where learning is fun. This focus on child-centred pedagogies was also echoed by a key informant from the MoY.

**Tackling teacher violence**
Adolescents reported that some teachers use corporal punishment against students for not answering questions correctly and that some students have high levels of fear associated with school as a result. A younger girl explained, “My siblings are now in KG2 and will [soon] be in the first grade, they fear going to school because of the teachers. Because teachers keep shouting and banging the ruler on the table, they are afraid to go.” Key informants repeatedly noted that while both girls and boys are subject to violence at school, that the problems are much more widespread and severe in boys’ schools, and that the quality of some male teaching staff is a serious challenge that requires extensive reforms.

**Strengthening inclusive education**
Adolescents with disabilities added that schools need to pay more attention to their unique needs. Some reported that teachers denigrate them for their disabilities – and even resort to violence. An older boy, for example, explained, “A student would not feel as if he is a burden on the teacher if he were treated well... The teacher’s reaction is to scold me if I am late and hit me with a stick.” Others noted that they would like to have a safe space inside school where they spend time having fun with others like themselves. I want “to have a special room for children with disabilities... they should give them extra classes or recreational activities... for example, sport and art and music lessons,” stated an older girl.

**Enhancing school and MoE capacities and systems**
Key informants were in unanimous agreement that schools and the MoE need stronger systems through which to monitor students’ performance and attendance – and enforce compulsory education laws. A key informant from the MoSD, observing that the current approach of not monitoring students was born out of families’ concerns that “penalizing students who do not attend their classes is affecting their children’s psychological health,” was emphatic that the failure to monitor students is itself failing students. A key informant from the MoY added that it would be better to focus not only on penalties, but incentives. “There should be social workers in schools to guide and give instructions to students, monitor their performance, and help them with any problem facing them,” he explained. A key informant from the MoE observed that efforts are underway “by different school dropout programmes in the ministry.”

**Skills training**
Adults and older adolescents agreed that there is a need to reform and scale up skills and vocational training opportunities. “Vocational training is an overly complicated subject in the Ministry of Education,” admitted a key informant from the MoE.
Parents focused on the reality that some children are not well suited to succeed in secondary school and would be better served by other options. “Children have different levels…. Some children get 60th percentile… That’s their level and they cannot become engineers or doctors, they are weak in mathematics, languages and so on. Therefore, they need a vocational education – industrial, nursing, or electrician skills,” explained a father. A key informant from the MoL observed that given labour market realities – which include not only high youth unemployment but also a disconnect between education and employment – training courses may be young people’s best option: “It is frustrating to study hard then graduate and not find a job. Vocational training would provide them with a second choice.”

Adolescents in focus group discussions were excited about the idea of skills classes, but primarily interested in gender-stereotypical courses. An older boy, when asked if he would like to take classes on mechanics or blacksmithing or carpentry, replied, “I will be the first one to register.” An older girl added that she “loves everything that is concerned with beauty,” and that classes would increase her “positive energy” for life. What is clear from girls’ responses in particular is that preferences are shaped by what they know and should be taken as a springboard to expand their horizons over time. With women’s labour market participation extremely low, and Syrian women all but confined to small home-based businesses that cater to other women’s needs (Kasoolu et al., 2019), many girls cannot imagine another life. Yet, with a carefully sequenced approach, and through exposure to role models, girls’ horizons could gradually be broadened.

Scaling up access to tertiary education
In terms of improving access to tertiary education, especially for refugees whose access is limited, key informants highlighted that there is an urgent need to expand access to scholarships and educational loans so as to motivate adolescents and parents alike to invest in higher education. There is also a need to reach out to communities and encourage them to aspire to not only academic pathways, but to other forms of skills building and routes to certified qualifications.
Conclusions and recommendations

Table 8 below summarises whether or not evidence from PDM and GAGE supports promising global practice interventions and presents corresponding recommendations for cash and cash plus Hajati components. We also recommend that implemented proposals are robustly evaluated using a robust impact evaluation model to contribute to broader learning in this field. UNICEF should consider and evaluate different combinations of interventions and test different packages of components over a time-bound period to learn more about what works, what is less effective, and why.

Table 8: Proposed interventions, data to support, and recommendations

<table>
<thead>
<tr>
<th>Proposed intervention (supported by global evaluation evidence as presented in section 4.3)</th>
<th>Does PDM and GAGE data support the proposal?</th>
<th>Our recommendation</th>
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<tbody>
<tr>
<td><strong>Ideas for Hajati cash component</strong></td>
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<tr>
<td>Increase the size of the monthly transfer per child</td>
<td>Yes, because findings suggest that a lack of finance leads to many children dropping out of school. This is especially the case for adolescents, for adolescent girls (whose mobility may be limited due to safety concerns of families), and for children with disabilities (who may need disability-friendly transportation, or have additional household expenses, e.g., assistive devices, medications, home adaptations). Expenses associated with online learning (e.g., devices, internet plans) during school closures have proved beyond the financial capacity of many households.</td>
<td>Increasing the size of the monthly cash transfer per child in order to cover the costs and opportunity costs of education.</td>
</tr>
<tr>
<td><strong>Adjust payment levels according to level of school enrolment, i.e., increased payments for enrolment at higher levels as an advancement incentive</strong></td>
<td>Yes, as above – in order to acknowledge and compensate adolescents and their caregivers for higher real and opportunity costs – and also to build and strengthen demand for higher education amongst vulnerable adolescents, which is currently limited due to drop out before completion of basic education.</td>
<td>Provide 25 JOD/month for children in grades 1–5, 30 JOD per month for children in grades 6–8, 40 JOD per month for children in grades 9–10, and 50 JOD per month for children in secondary school. Ensure that over the years more Jordanian families are also included in the programme, given that they have access to fewer forms of aid and also working with National Aid Fund (NAF) to include the vulnerable families in their monthly cash transfer programme.</td>
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<tr>
<td><strong>Extend cash transfer to students enrolled in secondary school</strong></td>
<td>Yes, because enrolment rates for secondary school are far lower than for basic education higher real costs (for transport and tutorial support) and higher opportunity costs (paid work for boys and reputational risk for girls) may contribute to the decision not to transition to secondary. Care should be taken to ensure that cash is provided in a way that accounts for both household and adolescent opportunity costs – incentivising parents to keep their children in school (especially girls), while ensuring that young people feel able to (safely) meet their developmental needs. Investment for girls pays a double dividend in that enrolment is highly preventative against child marriage.</td>
<td>Provide the transfer up until the end of secondary school (Grade 12), rather than the end of basic education (Grade 10). Targeting criteria should also recognize that the majority of vulnerable children in Jordan drop out of education before the completion of Grade 10, which is a requirement for progression to secondary.</td>
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<tr>
<td><strong>Extend the transfer to students enrolled in formal training programmes after basic education</strong></td>
<td>Yes, but this component would have to be scaled up slowly. There is demand (especially from boys) for such training programmes due to low-quality schooling and labour market realities. Cash could eliminate real costs and begin to offset opportunity costs. There are currently not enough programmes available, with options particularly limited for girls, whose entry to the labour market is restricted by social and gender norms.</td>
<td>Provide the transfer to students who participate in formal training programmes (TVET) after completing basic education to the same level as adolescents in secondary school (as above), also the possibility of linking it with youth economic engagement programme of UNICEF Jordan Youth section.</td>
</tr>
<tr>
<td><strong>Provide each child with a uniform and a school supply ‘starter pack’ at the beginning of the academic year</strong></td>
<td>Yes, findings suggest that cash is in part spent on household needs such as rent and food, and that children's direct educational needs are sometimes prioritised after other household needs are met. Findings suggest that younger children may be particularly attracted to backpacks full of school supplies (e.g., crayons and pens and notebooks), whereas older children may prefer more expensive items such as uniforms (which they would prefer to have new rather than used) and gym shoes.</td>
<td>Provide students with age/grade-appropriate starter packs that for younger children consist of school bags full of a year’s worth of school supplies that are commercially available – and “peer approved”.</td>
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**Ideas for Hajati ‘plus’ component, with a focus on interventions that could be integrated into Makani**

| Idea                                                                                                         | Yes, because findings highlight that: i) many children have fallen behind in their learning during COVID-19 school closures and will need additional support ii) some children are at risk of physical and verbal abuse by their teachers and peers; iii) many families have only limited capacity to support their children’s learning; and iv) children lose confidence in their ability to learn – resulting in disengagement from school in very early adolescence. These challenges are compounded by the partial or full closure of all schools since March 2020 due to COVID-19, with many children unable to fully engage with online learning. | Ensure that additional learning support is available to all children, with a focus on core subjects and basic education. Support could be provided not only in-person, but also online. While it is important to support children within the MoE curriculum rather than providing a stand-alone curriculum, pedagogies should prioritise children’s confidence and interest in learning. This is particularly urgent given the impact of school closures on children’s learning and development. |
| Ramp up learning support focussed on the MOE ‘Learning Bridges’ blended learning materials, homework support and remedial education | Begin introducing children to their post-basic education options in early adolescence so that they have time to strengthen – and demonstrate strengthened – capacities in time for exams. By Grade 8, it is important to provide adolescents with one-to-one support, to explain options and explore how each option pertains to them. | Trial short courses designed to offer older adolescents ‘a taste’ of options they might choose to pursue on a longer-term basis through more formal skills-training programmes. These courses should also be twinned with guidance on what sort of back-to-school bridging programmes are available to young people who are interested in (re)entering formal education. |
| Provide career guidance in individual and group settings                                                   | Yes, because findings highlight that too few adolescents understand how to identify their strengths, weaknesses and interests (given that some of them are not used to making their own choices) and many do not understand how the different ‘streams’ of education work and what will be required to gain entry – and then succeed. |  |
| Offer skills training classes (e.g., basic literacy and mathematics, computing, English) to older adolescents with the Youth Economic Engagement Programme | Yes, because many older adolescents have not completed basic education and would like engaging activities to undertake with their peers that also provide them with skills that could contribute to their employability over the longer term. |  |
| Provide skills building courses (e.g., mobile phone repair skills, photography, graphic design); in addition to providing childcare for young mothers | Mixed. Married girls may only be allowed by their husbands to attend highly gendered classes that would support them as wives and mothers, this could include offering skills that translate into small home business opportunities. | Invest in programming to support the learning and skills of married girls. Prioritise a sequenced approach, which at the beginning would involve working with married girls to identify the skills they value most. Work with married girls and their marital families to extend programming to include less gendered options that girls might translate into income. Work with fathers, husbands and community leaders to support married girls’ mobility and access to skills development. |
### Targeting Gender Needs

Some girls and boys experience violence and harassment, which could lead to school drop-out. Makani child protection interventions already include components addressing violence against children at schools, Makani centres, and communities. Qualitative findings support working with boys and parents to reinforce and demonstrate practices and values of respect, inclusion, and empowerment.

Engaging boys and girls to identify and challenge negative perceptions or norms that perpetuate discrimination and also inequality for girls and working with boys to be champions for change.

### Ideas for Hajati ‘plus’ components that would need to be addressed outside of Makani

<table>
<thead>
<tr>
<th>Provide door-to-door transport for children with disabilities</th>
<th>Yes, because findings are clear that enrolment and retention of children with physical or learning difficulties often depends on transport, as well as the availability of an inclusive school. Children with physical disabilities often require not only motorised transport, but also door-to-door mobility support (e.g., being carried to the bus).</th>
<th>Ensure that children with disabilities are individually provided with the transport and assistance best suited to their needs. Link families to the Directorate of Education to advise on schools that can best accommodate children with disabilities.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide transport vouchers for adolescent girls attending secondary school</td>
<td>Yes, because there are fewer secondary schools and they are widely spread out – few girls live within easy walking distance of a secondary school, and even those who do fear sexual harassment. Many families will not allow their daughter to take public transportation.</td>
<td>Where it is too expensive to run school buses, provide girls attending secondary school with vouchers to cover the cost of public transportation (buses or taxis). Support initiatives that work with men and boys to shift gender norms and make the sexual harassment of women and girls unacceptable.</td>
</tr>
<tr>
<td>Strengthen partnership between schools and Makani</td>
<td>Yes, because teachers interact with students on a daily basis. Schools are best able to identify and support those children at risk of non-attendance or poor academic performance. Schools should be supported to utilize existing referral pathways and services to support children to stay in school. This can include strengthening the partnership between school and Makani, so that schools are aware of which children are receiving additional support and can work jointly with school counsellors, social workers and Learning Support Service facilitators.</td>
<td>Increase attendance monitoring and early warning in schools for children at risk of dropout. Strengthen information and skills of teachers on how to refer to community organisations and social services. Develop partnerships between schools, Makani and other community services.</td>
</tr>
<tr>
<td>Develop a case-worker model to address each family’s unique needs to promote enrolment and retention and delay marriage</td>
<td>Yes, findings highlight that adolescents and parents are in favour of social workers supporting young people’s broader well-being. However, the findings also underscored that there is a preference for social workers to work directly with adolescents rather than with family units, as the latter is seen as encroaching on fathers’ authority within the household. There is considerable interest on the part of adolescents and parents for social workers to work one-to-one with young people in school or youth-centre settings, to help them address the diverse barriers that keep them from enrolling, attending, and learning.</td>
<td>Invest in a case management approach whereby Hajati beneficiary families are assigned a social worker who engages with both parents and children on the types of available services to support their educational and broader needs. An initial in-person meeting with all members of the family should endeavour to assuage parental concerns about the role of the social worker. Social workers should meet with each child – at school or at another neutral location (such as a Makani centre) – at least once per semester. Engage parents in children’s education.</td>
</tr>
</tbody>
</table>
Annexes
Annex 1 – Bibliography


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Annex 2 – Key interventions in 2020 by Education Section, Jordan Country Office:

Vulnerable and Out of School Children

Non-Formal Education (NFE):
Before the onset of the COVID-19 pandemic, UNICEF was supporting 6,441 out-of-school children enrolled in NFE, including through Dropout and Catch-Up Programmes. A little over half of these children dropped out during the first few months of the pandemic, unable to adjust to online learning. A priority has been to bring these students back to learning through outreach activities by community mobilisers and the provision of data bundles for access to online remote education. UNICEF also supported NFE facilitators to establish online and WhatsApp groups to continue learning activities during closures.

Inclusive education:
In 2020, UNICEF supported over 2,000 children with disabilities to enrol and be retained in schools. UNICEF worked to address harmful stereotypes and reduce violence against children with disabilities (CWD) across 100 schools and communities. Teacher professional development in inclusive education has been provided, as well as the support of shadow teachers as an additional resource in schools. UNICEF is now supporting the implementation of the National Inclusive Education Strategy, including development of national standards and training for shadow teachers.

To enable continued learning of CWD during school closures, UNICEF provided disability inclusive workbooks to nearly 1,500 children from KG2 to Grade 6, living in camps and host communities. In camps, UNICEF obtained special permission to enable shadow teachers to continue conducting monthly home visits from March to September 2020. Learning Support Services for children with disabilities continued, with exemptions for children to attend in schools and community centres.

Early Childhood Education:
UNICEF opened the first ever KG2 services for children in Emirati Jordanian Camp (EJC) during the 2020/21 school year. UNICEF also completed infrastructure for four new KG2 centres in host communities and two new centres in Za’atari refugee camp. Three KG2 classrooms were rehabilitated in School 3 of Village 5 in Azraq refugee camp. UNICEF supported the MoE to create a plan for KG2 universalization in the three refugee camps and a strategy and a needs assessment in all 42 districts to prepare the planning for national universalization.

KG2 Hajati Cash Assistance:
In 2020, 957 families (through support to 957 children / 425 girls) benefitted from the monthly cash transfer of 30 JOD (approx. US$42). The cash transfer programme continued supporting these families during the COVID-19 lockdown to provide emergency relief.

Back to School Campaign:
With the MoE, UNICEF led the Safely Back to School campaign to prepare for 2020/21. Core elements of the campaign included national media engagement, outreach and referral, preparation of camp schools for safe re-opening, and school readiness activities for children entering Grade 1. UNICEF reached nearly 30,000 vulnerable families with school aged children through phone calls and home visits. Community mobilizers shared information on COVID-19 prevention and the importance of education, and referred children to available formal, non-formal and inclusive education services. A total of 7,019 children were identified as being out of school, of whom 306 were enrolled in formal education (including 91 students with a disability), and 1,053 in NFE.

Transportation:
Transportation costs to public schools are a barrier to public education for vulnerable children, especially children living in remote ITSs. UNICEF provided 1,850 children (50 per cent
girls) living in these remote communities with transport to and from their homes to public schools (while schools were open).

**Teachers and System Strengthening**

**Teacher Professional Development:**
UNICEF supports the MoE in the professionalization of the education system through teacher education and system strengthening. In 2019, UNICEF prepared a total of 10 non-core subject professional standards, including standards for specialist teachers and technical roles in schools. Since school closures, UNICEF has developed a number of online teacher professional development courses, including in e-safety. Over 20,000 teachers have taken the Learning Bridges teacher training, provided online, to support the distance learning of students.

**Camp School Operations:**
Over 30,000 children in 53 schools and 11 KG2 centres are provided with education in camps. UNICEF’s humanitarian obligations for camp school operations is essential to the continuing provision of education and learning recovery for the most vulnerable.

To support the improvement of quality of education in camps, UNICEF is providing school principals across all 53 camp schools with support in school improvement planning, to increase learning and attendance. In camps, Syrian assistant teachers have been trained to support early grade literacy in KG2–Grade 2 classrooms, with investments in new furniture and books to support learning. Data bundles were provided to over 5,000 families in the camps to support children’s continued learning.

**Learning Recovery**

**Learning Bridges:**
UNICEF worked with the Ministry of Education to develop and implement Learning Bridges – a blended learning programme to support 1 million children in Grades 4 to 9 and support teacher innovation. Learning Bridges aims to help children to recover lost learning and accelerate their learning following the disruption caused by the COVID-19 pandemic.

Weekly printed activities packs are provided to students, with links to additional online resources. This cross-curricula programme has enabled the Ministry of Education to identify core learning objectives for each semester, and enabled teachers to be more creative and flexible in their delivery of the curriculum. Learning Bridges Champions for each district have been identified from the most engaged teachers to promote the programme, with digital notice boards set up to share work across schools. Over 70 per cent of schools have engaged with over half the weekly activities so far and over 300,000 students.

**Reading Recovery:**
In 2021, UNICEF will undertake a diagnostic assessment of children in Grades 4 and 5, to assess their reading levels. Results will be analysed to design reading interventions and to promote a reading culture in schools.

**Arabic and maths compensatory programme:**
For Grades 1 to 9 to be implemented through Makani Centres, this Arabic and maths compensatory programme is being designed to support ‘catch up’ of students after one year of school closures. The approach will embed life skills and humanities with open-ended learning to support children’s learning progression.

**Nashatati:**
UNICEF has developed digital resources for skills-related programming during school closures in 2020. This included 14 videos to be used across 1,000 schools by teachers supporting life skills through the Nashatati programme for students from Grades 7–10. Nashatati aims to build life skills, citizenship and social cohesion through sport- and arts-based activities and is reaching 180,000 children.

**Safe School Reopening**

UNICEF with the MoE drafted the National School Reopening Protocols in line with UN guidance and joint UN briefing for the MoE on considerations for school opening. UNICEF provided rapid support for online lessons for the MoE national learning platform, DARSAK. Across all 53 camp schools, UNICEF has supported implementation of safety protocols, including hygiene, sanitation and physical distancing – through equipment and training. An attendance monitoring system has been set up to track COVID-19 cases and support increased attendance.
Annex 3 – PDM findings

This Annex contains PDM findings not presented in the main body of the report.

1) Children’s engagement with education

Children’s ‘ever-enrolment’ in formal education in Jordan

Nearly all 4,500 children in the sample have been enrolled in formal education in Jordan since they arrived. This is not representative of the Syrian population and reflects: 1) these are all households receiving Hajati – which is labelled for education; 2) Hajati is targeted at children through to the end of basic education and uptake of basic education is quite high. The PDM sample does not include those living in ITSs.

Annex 3 Figure 1: Ever-enrolment’ in formal education (in Jordan)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>School materials too expensive</td>
<td>14%</td>
</tr>
<tr>
<td>Child not interested</td>
<td>11%</td>
</tr>
<tr>
<td>Child ill or has a disability</td>
<td>11%</td>
</tr>
<tr>
<td>Child out of school for 3+ years</td>
<td>7%</td>
</tr>
<tr>
<td>School registration fees too expensive</td>
<td>7%</td>
</tr>
<tr>
<td>Transport not available/too expensive</td>
<td>6%</td>
</tr>
<tr>
<td>Unsafe to travel to school</td>
<td>4%</td>
</tr>
<tr>
<td>Spot in nearby school not available</td>
<td>3%</td>
</tr>
<tr>
<td>Parent did not want child to go</td>
<td>2%</td>
</tr>
<tr>
<td>Could not get registration documents</td>
<td>2%</td>
</tr>
<tr>
<td>Never enrolled</td>
<td>6.1%</td>
</tr>
<tr>
<td>Ever enrolled</td>
<td>93.9%</td>
</tr>
</tbody>
</table>

There are patterns that should be noted in who has and has not ever been enrolled:

- Children in Jordan with disabilities are less likely to have ever been enrolled than those without (84 per cent versus 94 per cent) – this is because schools and curricula are poorly adapted, and transport is often not available. It should be caveated up front that this has moderated over time and the gap seen in ‘ever enrolled’ is primarily a historical legacy from the years right after displacement.
- Of older girls, those who are married are less likely to have ever been enrolled in Jordan than those who are not (68 per cent versus 96 per cent). This primarily reflects that in the early years of displacement, girls who could not access education were pushed instead towards marriage.
- Children who have ever participated in Makani are more likely to have ever been enrolled than those who have not (97 per cent versus 90 per cent). While part of this gap is related to the fact that Makani helps children register for school, mostly it is likely related to the fact that parents who send their children to Makani are more likely to value education than those who do not.
Patterning of who was not enrolled in the last school year (2019/20) differs slightly from patterning of who has never been enrolled in Jordan.

- Married girls were still far less likely to be enrolled last year than non-married girls (40 per cent versus 94 per cent). This is a higher enrolment rate for married girls than GAGE found and this may be related to location (GAGE included camps and ITS) – but a link to location is unlikely.
- And Makani participation still shows impact on school enrolment (93 per cent of participants were enrolled in school versus 87 per cent of non-participants). Again, this is likely a result of which families choose to enrol in Makani, not a programme effect per se.
- But children with disabilities are catching up to those without (87 per cent versus 90 per cent were enrolled). This is in line with GAGE, which found no enrolment differences for disability.

Distance education during COVID school closure was – unsurprisingly – difficult for families.

### Annex 3 Figure 2: Enrolment in formal education, 2019/20

Patterning of who was not enrolled in the last school year (2019/20) differs slightly from patterning of who has never been enrolled in Jordan.

- Married girls were still far less likely to be enrolled last year than non-married girls (40 per cent versus 94 per cent). This is a higher enrolment rate for married girls than GAGE found and this may be related to location (GAGE included camps and ITS) – but a link to location is unlikely.
- And Makani participation still shows impact on school enrolment (93 per cent of participants were enrolled in school versus 87 per cent of non-participants). Again, this is likely a result of which families choose to enrol in Makani, not a programme effect per se.
- But children with disabilities are catching up to those without (87 per cent versus 90 per cent were enrolled). This is in line with GAGE, which found no enrolment differences for disability.

Distance education during COVID school closure was – unsurprisingly – difficult for families.
2) What do we know about children’s work?

**Boys are more likely to work for pay than girls.**
Of those between the age of 10 and 18, more than one-in-ten boys have worked for pay in the last year. Including only boys under age 18, it is 9 per cent.

Annex 3 Figure 4: **Worked for pay in last year**

Of those between the age of 10 and 18, nearly one in ten boys have worked for pay in the last month; including only boys under age 18, it is 8 per cent.

Annex 3 Figure 5: **Worked for pay in the last month**

**Boys’ odds of working grow as they get older.**
- Most of the working ‘boys’ in this sample are in fact young adults and the fact that 30.5 per cent have worked in the last month speaks as much to unemployment as it does to under-enrolment in education.
- It’s extremely rare for young adolescent boys to be reported as working for pay (in the last year or the last month).
- It is comparatively rare for parents to report that even mid-adolescent boys work for pay (in the last year or the last month).
While many of the older ‘boys’ who are working are out of school – and have in fact never been to school in Jordan – schooling and work are not always exclusive.

- Overall, 4.8 per cent of boys who are enrolled in the autumn of 2020 have worked for pay in the last month (and 5.7 per cent in the last year).

Of children who have worked for pay in the last month – work is intermittent and poorly paid.

- 1st quartile is 5 hours a day
  median is 7 hours a day
  3rd quartile is 10 hours day
- 1st quartile is 9 JOD per week
  median is 15 JOD per week
  3rd quartile is 25 JOD per week

While girls are twice as likely to have performed unpaid household work as boys (29.2 per cent versus 12.4 per cent), most children do not do household work (58.4 per cent) – as chores are seen as the job of mothers.

3) Income-expenditure gaps

Monthly spend is very low:

- At the household level, the mean spend is 383 JOD per month (median is 364).
- On a per capita basis, mean monthly spend is 47 JOD per month (median is 50).

Income-spend gaps average 7 JOD per month per household and 2 JOD per month per person.

Gaps between income and expenditures showed interesting patterning. The following is on a per capita basis – to remove the impact of household size.

- The strongest finding is that it is Jordanian and not Syrian households that have the largest income-spend gaps – 6 JOD per person per month versus 0. This is significant at the .0001 level. This is likely related to the fact that most Syrian households get WFP vouchers – and Jordanians don’t.
- Male respondents report larger monthly gaps than female respondents – note that this is not male headed household versus female headed household, this is simply the sex of the survey respondent. This gap is large enough that it is also significant at the .0001 level. It may be that women are less aware or that men are over-correcting.

- Location is marginally significant – with households in Amman, where rents are the highest, having the largest income-spend gaps.
- Gaps for disability and sons’ work are not significant – though in the case of the latter this is likely because so few caregivers admitted that their sons were working for pay.

Annex 3 Figure 7: Monthly gaps in per capita income-expenditure by household characteristics

Notably, adult education is NOT related to household income. The average household income in households where the head has no education at all is 394 JOD per month. In households where the head has a university degree, the household income is 405 JOD per month. (Other categories are also flat.)

As above, household income is not related to children’s enrolment in education – not “ever”, not last year (2019/20), and not this autumn (2020). This remains true when looking at per capita income as well. This reflects not only uniformly high enrolment in this sample, but also the fact that households have many children (4.5) – so enrolled and non-enrolled children are sharing the same household income.

Income-spend gaps got larger during the COVID-19 lockdown, because many household incomes dropped as jobs were lost and hours were cut.
Households use a variety of ways to stretch dinars and make ends meet – borrowing is the most common.

4) What do we know about Hajati and its impacts?

Nearly all respondents (96.2 per cent) understand that Hajati is meant to support children’s education.

Note that while this makes it clear that the labelling is working – it also effectively incentivises recipients to report that they are spending money on education.

Most respondents believe that Hajati is fairly targeted.
- Of those who believe that it is unfair, 81 per cent say this is because needy children are left behind.
- Most of the remainder admit that they do not know how the programme is targeted.
Annex 3 Figure 10: Perception of targeting of Hajati

Most Hajati recipients say that cash has not had an effect on intra-household decision-making.

Annex 3 Figure 11: Effect of Hajati on household decision-making

Most Hajati recipients say that cash has not changed their relationships with those outside of the household.

Annex 3 Figure 12: Effect of Hajati on relationships with neighbours

Nearly all Hajati recipients are satisfied with the programme.
- 80 per cent are very satisfied
- 19 per cent are someone satisfied

But most wish stipends were larger.
What families did with Hajati cash changed with the onset of the COVID-19 pandemic – which makes sense given that expenditures shifted during lockdown. The need for transport, for example, fell as families were required to stay home. The need for food increased, as more family members were home more hours each day.

Annex 3 Figure 13: The extent to which Hajati stipends were perceived as adequate by beneficiaries

Annex 3 Figure 14: Pre- and post-COVID-19 spending, in JOD per month
There were minimal differences in terms of different groups of households’ expenditures, pre-COVID:

- Jordanian households were less likely to report spending on transportation (35 per cent versus 49 per cent).
- Households with disability were less likely to report spending on transportation (41 per cent versus 49 per cent).
- Households with a family member with a disability were less likely to report spending on clothing for children (34 per cent versus 44 per cent).

There were minimal differences in terms of different groups of households’ expenditures, post-COVID:

- Households with disability were more likely to report spending on food (47 per cent versus 39 per cent).
- Households with disability were less likely to report spending on clothing for children (23 per cent versus 33 per cent).
- Jordanians were less likely to report spending on education (39 per cent versus 53 per cent).
- Jordanians were more likely to report spending on food (57 per cent versus 39 per cent) – presumably because they cannot access WFP benefits.

5) What do we know about children’s experiences?

Parents report that their children experience surprisingly little violence.

About one in ten children experience violence at the hands of teachers.

- Boys are more likely to experience violence than girls.
- Verbal and emotional violence is more common than physical violence.

Annex 3 Figure 15: Violence by teachers towards children
Violence at the hands of peers while at school is more common, according to parents.

- Boys are more at risk than girls.
- Verbal violence is more common than physical violence.

Annex 3 Figure 16: Violence by peers towards children at school

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rare</th>
<th>Sometimes</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verbal violence from peers towards boys @ school</td>
<td>67%</td>
<td>7%</td>
<td>13%</td>
<td>8%</td>
</tr>
<tr>
<td>Physical violence from peers towards boys @ school</td>
<td>83%</td>
<td>4%</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>Verbal violence from peers towards girls @ school</td>
<td>79%</td>
<td>5%</td>
<td>8%</td>
<td>3%</td>
</tr>
<tr>
<td>Physical violence from peers towards girls @ school</td>
<td>90%</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Bullying from peers en route to school is also comparatively more common.

- Boys are more at risk than girls.
- Verbal violence is more common than physical violence.

Annex 3 Figure 17: Violence by peers towards children en route to school

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rare</th>
<th>Sometimes</th>
<th>Often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verbal violence from peers towards boys en route</td>
<td>72%</td>
<td>6%</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>Physical violence from peers towards boys en route</td>
<td>82%</td>
<td>3%</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td>Verbal violence from peers towards girls en route</td>
<td>79%</td>
<td>4%</td>
<td>7%</td>
<td>4%</td>
</tr>
<tr>
<td>Physical violence from peers towards girls en route</td>
<td>89%</td>
<td>2%</td>
<td>2%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Despite the comparative rarity of violence – especially physical violence – less than 1 per cent of parents strongly agree that their children are physically safe in their own neighbourhoods.

- Interestingly, there are no differences in whether parents feel their sons versus daughters are safe.
While parents do not feel their children are safe – they do not necessarily reject the use of violence as a form of discipline.

- They feel it is less acceptable for girls, however.

Parents are more likely to report that they can meet their children’s emotional rather than physical needs, unsurprising given household poverty and displacement.
Parents agree that mothers provide children with more educational support (in the form of help with homework) than fathers – and fathers’ estimates of their time inputs are higher than estimates provided by mothers.

Fathers overestimate how much time they – and their wives – spend having fun with their children.
Annex 3 Figure 22: Percentage of parents who report that they (and their spouses) often do fun things with their children

Parents’ knowledge of where to seek help for their children shows gaps.

Annex 3 Figure 23: Percentage of parents who report knowing where to seek help for their children, by domain

- Mothers are better aware than fathers of where to seek care if a child is ill (86 per cent versus 80 per cent).
- Fathers are better aware than mothers of where to seek help if a child experiences violence in the community (80 per cent versus 72 per cent) or if a child experiences sexual violence (79 per cent versus 71 per cent).

Across all domains, Syrians are less aware of where to seek support than Jordanians (79 per cent versus 91 per cent for school violence, for example).

Harmful gender norms remain stubbornly entrenched.
Annex 3 Figure 24: **Beliefs about whether child marriage and child labour are acceptable**

- Just over 8 per cent of respondents are strongly attached to child marriage.
  - Mothers and fathers are similarly likely to be attached to child marriage.
  - Poorer respondents are more likely to be strongly attached to child marriage – and less likely to reject it.

- Just over 6 per cent of respondents are strongly attached to child labour.
  - Mothers are more likely to view CL as acceptable than fathers (though the strong versus somewhat categories are difficult to differentiate).
  - Unsurprisingly, poorer respondents are more likely to view CL as acceptable.

**Respondents’ knowledge of the law regarding child marriage and child labour varies.**
- Jordanians believe that the legal age of marriage is higher than do Syrians (17.7 versus 14.9).
- Jordanians believe that the legal age for work is higher than do Syrians (17.1 versus 12.6).
- While men and women have similar understandings of the legal age for marriage (just over 15) – men believe the legal age for work is higher than do women (14 versus 12.6).
- Notably – the legal age of marriage is 18 (with some exceptions made for those over 16) and the legal age for work is 16.
How to maximise the impact of cash transfers for vulnerable adolescents in Jordan

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