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Office of Research – Innocenti

The Difference a Dollar a Day Makes

A Study of UNICEF Jordan's *Hajati* Programme

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UNICEF OFFICE OF RESEARCH – INNOCENTI

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Correspondence should be addressed to:

UNICEF Office of Research – Innocenti
Via degli Alfani, 58
50121 Florence, Italy

Tel: (+39) 055 20 330
Fax: (+39) 055 2033 220
florence@unicef.org
www.unicef-irc.org
twitter: @UNICEFInnocenti
facebook.com/UnicefInnocenti

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Amman, Jordan, December 2019. Saleh (at the back), is the eldest sibling of eight children. UNICEF is providing a winter top up for children in the Hajati programme to keep vulnerable children warm, protected and in school as temperatures drop start to drop rapidly. "I can't remember the last time I was able to buy a new jacket," said Saleh. "I'm very excited to wear it in front of the other kids at school and I'm also very happy for my brothers and sisters who are getting new ones too."

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May 2021

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Foreword

How UNICEF supports social protection in Jordan

The protracted Syrian refugee crisis, combined with poor economic performance, has had dramatic consequences for the lives of the most vulnerable people in Jordan, even before the COVID-19 outbreak. According to the latest data on poverty, 15 per cent of Jordanians and 78 per cent of Syrian refugees in Jordan live below the poverty line. This widespread poverty affects children in particular, who may forego education and engage in labour or marry early due to family financial struggles.

Social protection and sound social services are key to unlocking opportunities for children, as well as their families and communities, and protecting them during shocks, such as conflict or a disease outbreak. UNICEF is in a unique position to support this, thanks to our dual mandate to work in both humanitarian and development spheres. UNICEF Jordan's *Hajati* programme is one example of how UNICEF bridges the humanitarian-development divide. *Hajati* supports vulnerable families, most of whom are Syrian refugees, enabling parents to send their children to school and reducing reliance on negative coping strategies, such as child labour. By prioritizing the poorest and most vulnerable children – irrespective of their nationality or legal status – *Hajati* provides crucial support and ensures that no child is left behind.

Hajati, however, is not simply a cash transfer programme that responds to humanitarian needs. It also has a robust research component to support the development of a sustainable social protection system in Jordan. Building on the strong partnership between UNICEF Jordan and the UNICEF Office of Research – Innocenti, the evidence plays a crucial role in the work of our government partners, particularly the National Aid Fund (NAF), Jordan's main social assistance programme providing critical support to lift families out of poverty.

This partnership has already produced results; in one year, NAF was able to double the number of children it serves through improved targeting. Proxy means testing was used to identify new recipients, while a new monitoring and information system was created to support registration, build the capacity of NAF staff and explore innovative payment solutions, such as mobile money. The NAF Monitoring, Evaluation and Research Framework also draws on the rapid monitoring used for *Hajati*.

Evidence is essential in our global efforts to achieve a better and more sustainable world for children. UNICEF Jordan and UNICEF Innocenti collaborated to generate policy-relevant evidence needed to deliver better results for children. UNICEF Jordan is working with government partners, and other stakeholders to turn this evidence into action. *Hajati* demonstrates how – through integration and collaboration – social protection can address poverty and social vulnerability, helping to break the cycle of poverty and ensuring better futures for children, their communities and societies around the world.

Tanya Chapuisat
Representative UNICEF Jordan

Gunilla Olsson
Director UNICEF Office of Research – Innocenti

Key messages

UNICEF Jordan's *Hajati* programme provides unconditional cash transfers to support the primary school participation of children in poor households, many of whom are Syrian refugees.

Due to funding shortages in 2018, *Hajati* was scaled down. Research shows that children who continued to receive the cash had better schooling outcomes.

Positive impacts extended beyond the main education goals of the programme, also enhancing mental health and nutrition.

When designing humanitarian cash transfer programmes, funding volatility and consistent support should be considered at the outset.

Integrating *Hajati* into the national social protection system would enhance the reliability of this support.

Executive summary

What difference does a dollar a day make? For the poorest households in Jordan, many of whom escaped conflict in the Syrian Arab Republic, UNICEF Jordan's *Hajati* humanitarian cash transfer programme helps them keep their children in school, fed and clothed – all for less than one dollar per day. In fact, cash transfers have the potential to touch on myriad of child and household well-being outcomes beyond food security and schooling.

> A small stone can prevent a pot from falling.
> *Male recipient, Zarqa*

This is one of the conclusions of research by UNICEF Jordan and UNICEF Innocenti on the *Hajati* programme. The research was conducted during a period of funding instability, resulting in a drastic reduction in support available to UNICEF Jordan and in the total number of *Hajati* recipients. The reduced resources raised pertinent questions.

Does *Hajati* make a sufficient contribution to children's school participation to merit further investment?

?

If so, how can *Hajati* best operate when faced with dwindling resources?

This report describes how children benefit from *Hajati* and documents the lessons learned during *Hajati's* design and implementation. It gives an overview of the research findings, highlighting the benefits of reliable and continuous cash support.[1] It discusses potential ways to enhance the consistency of humanitarian cash support, including integrating emergency cash programming into national social protection systems. This report concludes with implications for both *Hajati* and future programming in similar displacement settings.

The research has directly influenced UNICEF Jordan's fundraising activities to maintain support and expand *Hajati* as needed. While these findings may not be directly replicable in other contexts, it is hoped that this report will serve as a resource for policy- and decision-makers facing similar circumstances.

1 More detailed study reports underlying this policy report are forthcoming on the UNICEF Innocenti website: <www.unicef-irc.org/research/social-protection-in-humanitarian-settings>

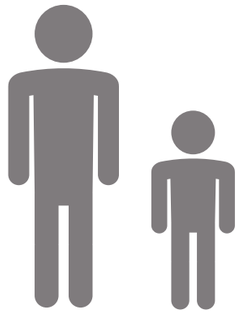
The context

Syrian refugees in Jordan

The Syrian conflict began in

2011

with many refugees fleeing to Jordan.



In 2017, there were **655,000 Syrian refugees** registered with UNHCR in Jordan, including **234,000 children.**[1]

89% of Syrian refugees in Jordan live in four governorates: Amman, Mafraq, Irbid and Zarqa[1].

The Government of Jordan with UNICEF and partners tried to help Syrian children attend school. They:

- Ran afternoon school shifts to increase capacity
- Built schools in refugee camps
- Delivered catch-up education to children who had missed a lot of school
- Provided teacher training
- Waived documentation requirements

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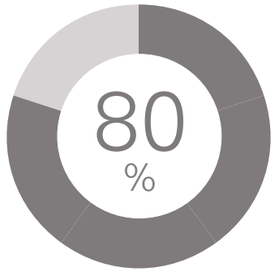
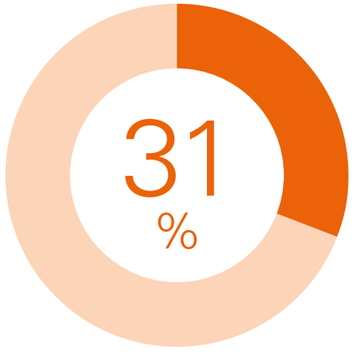


Eighty per cent of Syrian refugees live in non-camp settings, like towns and cities, and cover their own expenses.[1]

<data2.unhcr.org/en/situations/syria/location/36>

At least **95%** of Syrian households received humanitarian cash assistance from United Nations agencies.

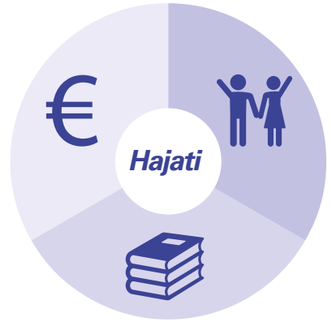
<data2.unhcr.org/en/documents/download/70245>



Despite these efforts, **thirty-one per cent** of school-aged Syrian refugee children were still not in school in 2017. UNICEF had initially estimated roughly 100,000 children as needing *Hajati*

<www.nolostgeneration.org/sites/default/files/webform/contribute_a_resource_to_nlg/9466/190227_brussels_conference_report_2019_lo_res_.pdf>

In 2017, UNICEF Jordan began providing *Hajati* cash support to help children stay in school.

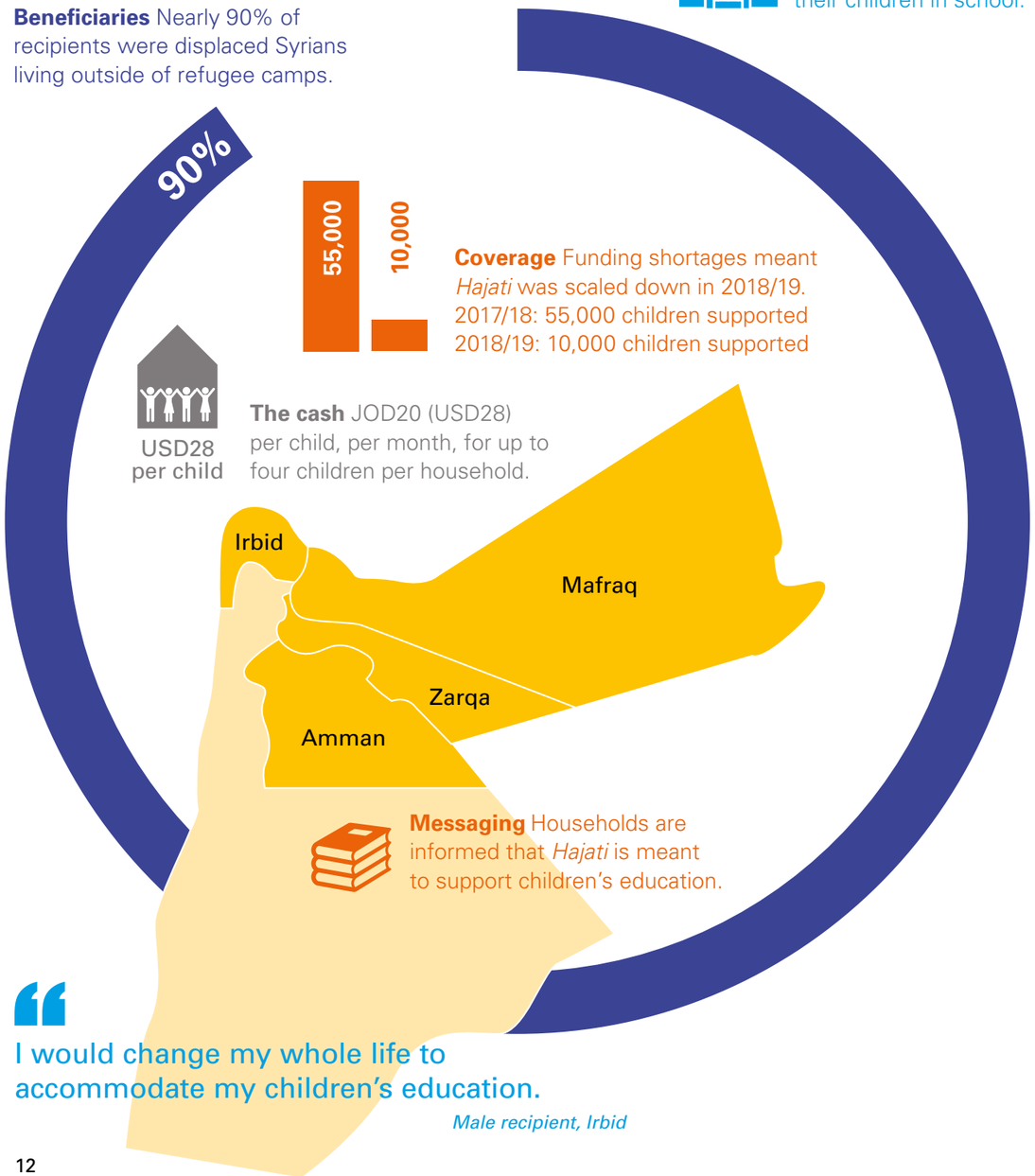


The programme

Hajati: UNICEF-implemented unconditional cash transfers for vulnerable households with children enrolled in school

The aim Cover the cost of schooling, so households can keep their children in school.

Beneficiaries Nearly 90% of recipients were displaced Syrians living outside of refugee camps.



Coverage Funding shortages meant *Hajati* was scaled down in 2018/19.
2017/18: 55,000 children supported
2018/19: 10,000 children supported

The cash JOD20 (USD28) per child, per month, for up to four children per household.

Messaging Households are informed that *Hajati* is meant to support children's education.

"I would change my whole life to accommodate my children's education.

Male recipient, Irbid

The study

OBJECTIVES

- Describe the role of *Hajati* cash in children's lives.
- Document the lessons learned during *Hajati's* design and implementation.
- Support immediate programmatic decisions.
- Provide recommendations for future programming in displacement settings.

METHOD

Surveys and in-depth interviews with children and households to compare the situations of those who no longer received *Hajati* cash with those still receiving support.

Discussions with the *Hajati* team to capture their hands-on operational lessons and their reflections on the findings.

LIMITATIONS

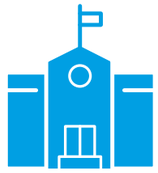
Children and households who had never benefited from *Hajati* could not be interviewed. This includes the poorest and most vulnerable households, who do not send their children to school.

"We use the findings to show partners how cash transfers can enhance socio-economic outcomes and how to transfer the lessons learned to improve national social protection systems.

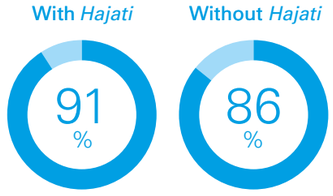
Manuel Rodriguez Pumarol, Chief of Social Protection and Policy, UNICEF Jordan

What difference does *Hajati* make to children's lives?

Schooling



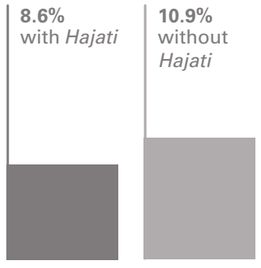
Children are more likely to go to school when they receive *Hajati.*



> There is nothing better than education.
>
> *Female former recipient, Irbid*

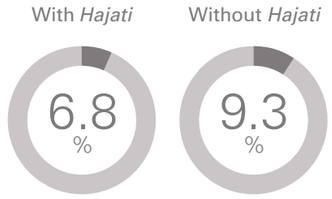
Child work

Children receiving *Hajati* are less likely to be engaged in economic activities.



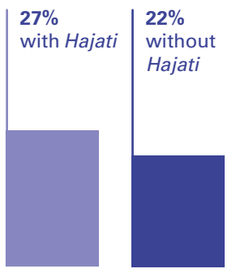
> Instead of pulling them out of school to work because we don't have money, this support came so that we don't have to send them to work.
>
> *Male recipient, Zarqa*

Children are less likely to be exposed to work-related hazards when they receive *Hajati.*



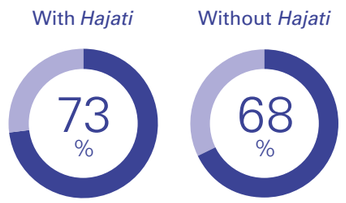
Material well-being

Children are more likely to have three meals a day when they receive *Hajati.*

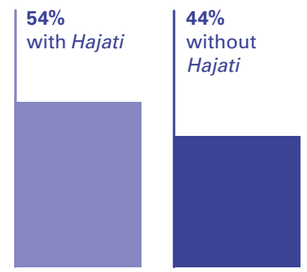


> I keep [the money] for my children's allowance or I buy them whatever they need for example shoes or pajamas.
>
> *Female recipient, Irbid*

Children are more likely to own warm clothes when they receive *Hajati.*

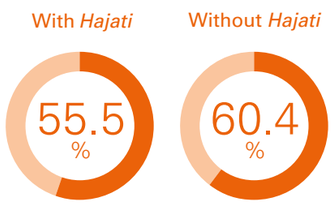


More children own basic school items when they receive *Hajati.*



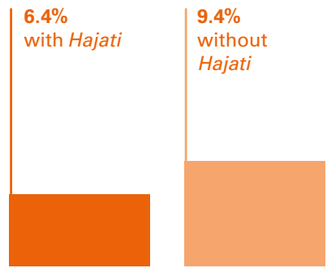
Mental well-being

Children are less likely to show symptoms of depression when they receive *Hajati.*



> The girls are happy and we are happy. You feel satisfied when your daughter asks you for something and you do it for her.
>
> *Male recipient, Mafraq*

Children are less likely to report low self-esteem when they receive *Hajati.*



What difference did the research make?

Internal support

Evidence shows that *Hajati* contributes to many goals, helping to secure its future within UNICEF Jordan's work.

Improving design

Age-sensitive support: Older children are often taken out of school to work. UNICEF Jordan is increasing the transfer for older children to mitigate the opportunity cost of education for this group.

Increased support: The study revealed what happens when support stops or is insufficient. In response, the transfer was increased from JOD20 to JOD25 (from USD28 to USD35).

Better identification of recipients: By more accurately measuring vulnerability and deprivation, UNICEF Jordan ensures that those who need the support most receive it.

Support for large households: The maximum number of children per household eligible for support was increased from four to six, helping bigger households who tend to be the most vulnerable.

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Fundraising & advocacy

Bridging the humanitarian-development divide: UNICEF Jordan is using the study to advocate for cash transfers to support schooling within Jordan's national social protection strategy.

Expanded support: UNICEF Jordan is using the study to advocate for more funding.

Renewed support: Donors recommitted to supporting *Hajati* on seeing its positive impacts, guaranteeing support for 10,000 children for at least 12 more months (up to December 2020).

Sharing knowledge

Cash for education: Through *Hajati*, UNICEF Jordan is informing debates about cash transfers for education, helping to increase support for UNICEF's approach to cash transfers – unconditional and for every child.

Informing development: By sharing the study results with development partners, they can better plan their own cash-for-education programmes and generate further evidence.

COVID-19

Committed donor funding has enabled UNICEF Jordan to expand the coverage of *Hajati* and provide urgent support during lockdown.

<blogs.unicef.org/evidence-for-action/fast-access-to-cash-provides-urgent-relief-to-those-hardest-hit-by-covid-19/>

UNICEF's position as a trusted partner and lessons learned from the implementation of *Hajati* have allowed it to support the Government's emergency cash programming response to COVID-19.

<blogs.unicef.org/evidence-for-action/how-responding-to-the-syrian-humanitarian-crisis-helped-jordan-support-its-population-during-covid-19/>

Four operational lessons on using cash transfers in displacement settings

1.

Stable and predictable support is required

Funding for humanitarian interventions is notoriously volatile. As a result, it is not always feasible to provide continuous support to all those in need. However, as this report indicates, the provision of small but reliable support matters and can play a protective role in children's lives. Therefore, financial planning should at least consider funding volatility in the design phase.

The *Hajati* team ultimately addressed funding volatility by providing reliable support to a smaller group of households through committed and earmarked funding. This provides certainty and predictability for recipients as well as for UNICEF Jordan. It also allows for temporary expansions through emergency funding, such as the expansion of *Hajati* in response to COVID-19.

2.

Trade-offs are inevitable when targeting transfers

There are many considerations when determining whom to target, and a detailed discussion is beyond the scope of this report. However, it is of interest to highlight trade-offs between practicality, impact and inclusiveness. To a large extent, these trade-offs will determine the role played by the programme.

For example, *Hajati* focuses on poor households with at least one child enrolled in school, because schools provide a practical and efficient way to identify highly dispersed recipients. Moreover, the primary aim of *Hajati* is to support school participation. The benefit amount was found to be enough to keep children in school but not enough to enrol out-of-school children. Consequently, *Hajati* excludes households that do not send any children to school – potentially the group most in need of support.

3.

Integrating humanitarian responses into national systems can achieve development goals

Humanitarian and development social protection programmes are often fragmented and duplicated. In Jordan (and similar contexts), humanitarian assistance for refugees comes from international organisations, whereas development programming is managed by the Government. Funding for humanitarian interventions is often volatile.

When possible, integrating humanitarian cash responses into national social protection systems promotes short-term humanitarian relief as well as longer-term development goals. It also facilitates the eventual handing over of humanitarian programmes to national systems, thereby addressing funding volatility and enhancing the sustainability of support.

Integration also contributes to social cohesion between refugees and locals by increasing support for cash transfers within host communities themselves. By improving information flows, learning opportunities between humanitarian and development organisations are enhanced.

UNICEF and the humanitarian-development nexus

UNICEF supports both humanitarian and development programming, playing a key role in the development of the Government of Jordan's new social protection strategy and acting as a liaison between the Government and other international organisations.

4.

Collaboration creates efficiencies

Collaboration with other agencies providing humanitarian cash transfers can create efficiencies, like securing banking services more quickly and obtaining better transaction rates. In Jordan, the Common Cash Facility – a cash delivery platform run jointly by UNHCR, UNICEF and other humanitarian organisations – has helped to improve coordination and achieve economies of scale.

1. Introduction

This study examines the impact of a cash transfer programme implemented by UNICEF Jordan on the lives of the children involved. The programme, called *Hajati* ('my needs' in Arabic), provides support to vulnerable households with at least one child enrolled in a public school. *Hajati* does not target specific nationalities, but most beneficiaries are Syrian. Most *Hajati* households receive basic income support from other organizations, therefore *Hajati* transfers are considered a 'top-up' rather than a primary source of livelihoods. *Hajati* transfers are unconditional, but beneficiary households are informed that the aim of the programme is to help them keep their children in school. At the start of the 2018/19 school year, UNICEF Jordan experienced significant funding shortages; it had secured funding to support just 10,000 of the original 55,000 *Hajati* child beneficiaries.

In the context of dwindling funds, the purpose of this study is to inform investment decisions related to *Hajati* as well as other social protection programmes for children in Jordan and beyond. For that purpose, the study aims to answer the following research questions:

- To what extent does *Hajati* help achieve key objectives for UNICEF Jordan, for instance in the domains of children's education, nutrition and well-being?
- To what extent can a comparatively cheap information campaign help to support and maintain the school participation of children?
- What operational and strategic lessons can be learned from *Hajati* for cash-based programming in Jordan and similar settings?

Relying on quantitative impact estimates and qualitative interviews, the study shows that sustained cash benefits have positive impacts on children's schooling. Children that continued to receive *Hajati* support were 4 percentage points more likely to attend school and to have access to basic items needed in school. The study further finds that *Hajati* has beneficial impacts on other outcomes, including: food security, access to basic material items, and psychosocial well-being. Quantitative estimates suggest that *Hajati* helped reduce child labour, although the qualitative interviews showed that many older children, especially boys, still worked on an irregular basis to help support their families. The study finds no effect of the *Hajati* programme on migration plans, child marriage or fertility. Together, these findings clearly show that a top-up to basic-income support can help achieve positive outcomes for children.

The study finds that the information campaign had limited impact. The intervention was built around the observation that the winter break is a critical and challenging period for vulnerable households. Due to harsh weather and associated health and financial challenges during this period, children may not return to school after this break. The intervention attempted to reduce school dropout rates by providing information and messages to encourage participation in school. The study finds that the schooling outcomes of children included in this intervention were not noticeably better than those of children who were not included. Nonetheless, interviews suggest that households value the intervention because it gives them the sense that UNICEF cares about their children's well-being. The study was designed to

inform UNICEF Jordan and donors' programmatic and funding decisions. As discussed in UNICEF Office of Research – Innocenti (2020), the research played an important role in securing support for the continuation of *Hajati*. The research is also informing broader conversations around social protection programming in Jordan, and potentially in displacement contexts more broadly.

This study also documents the lessons learned during *Hajati*'s design and implementation. It builds on interviews with the members of the *Hajati* team, each providing reflections from their specific area of expertise. Practical issues the *Hajati* team ran into during the development and implementation of the programme and some of the lessons learned in addressing them include: administrative hurdles that may delay the start-up of humanitarian cash transfers; data and information management needs for successful programmes; trade-offs in programme targeting criteria; the challenges in implementing complementary 'cash plus' services; and the pros and cons of different payment systems. These lessons can hopefully serve as an input for teams developing future humanitarian cash transfer programmes. More strategic and forward-looking lessons include, for instance, the need to account for funding volatility when designing a new humanitarian cash transfer programme and the importance of considering how the humanitarian cash response can be incorporated within the national social protection system in the longer-term.

Section 2 provides the necessary background. It describes the situation of Syrians in Jordan around the time *Hajati* was initiated. It outlines how cash transfers are increasingly used in displacement settings and how they are commonly affected by funding volatility. Related literature on the role of cash transfers in the lives of children is discussed. Section 3 describes the design of the *Hajati* cash transfer programme and the information campaign that aimed to help offset the scale-down of *Hajati*. Section 4 discusses the study design and methodology. Section 5 describes the findings of the quantitative and qualitative research. Section 6 discusses a set of lessons from the implementation of the programme, including both practical as well as more strategic and forward-looking ones. Section 7 concludes with a summary of key lessons learned, a discussion on limitations of the study design, a set of reflections and recommendations, and finally a description of how the lessons of the study were used by UNICEF Jordan.

2. Background

The Syrian conflict began in

2011

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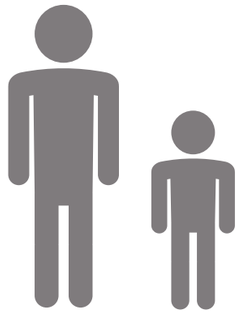

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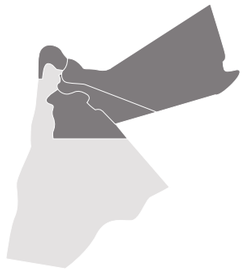

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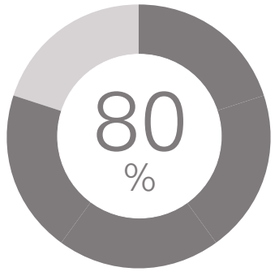
- Provided teacher training
- Waived documentation requirements

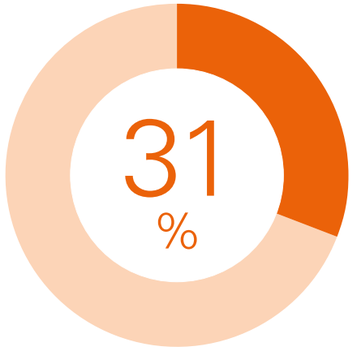


Eighty per cent of Syrian refugees live in non-camp settings, like towns and cities, and cover their own expenses.[1]

<data2.unhcr.org/en/situations/syria/location/36>

At least **95%** of Syrian households received humanitarian cash assistance from United Nations agencies.

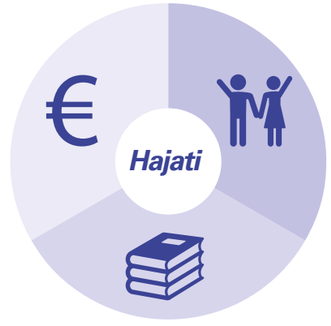
<data2.unhcr.org/en/documents/download/70245>



Despite these efforts, **thirty-one per cent** of school-aged Syrian refugee children were still not in school in 2017. UNICEF had initially estimated roughly 100,000 children as needing *Hajati*

<www.nolostgeneration.org/sites/default/files/webform/contribute_a_resource_to_nlg/9466/190227_brussels_conference_report_2019_lo_res_.pdf>

In 2017, UNICEF Jordan began providing *Hajati* cash support to help children stay in school.



2.1. Syrians in Jordan

The Syrian crisis followed in the wake of the Arab spring. Protests calling for more democracy broke out around March 2011 and spiralled into a war involving multiple sides, both domestic and foreign. The war forced many to flee their homes and seek refuge, mostly elsewhere in Syria or in the region. When *Hajati* was started (September 2017), over 5 million Syrian refugees were registered with the United Nations High Commission for Refugees (UNHCR) in the countries neighbouring Syria. Approximately 655,000 of them, including 234,000 children, were in Jordan.[2] Nearly 80 per cent of these refugees lived in non-camp settings (the settings targeted by the *Hajati* programme).[3]

The World Food Programme (2019) describes the living conditions of Syrian refugees in Jordan in April 2018. Households not living in camp settings had 6.3 members on average, about half of them children under the age of 17. About 73 per cent of these households had school-aged children (5–17). Of these, "more than a third (34 per cent) had at least one school-age member who was not attending formal school" (p. 39). Financial constraints were mentioned by 25 per cent of households as the main reason for non-attendance. A further 11 per cent mentioned child work as the main reason for non-attendance.

Average per-capita monthly household expenditure was about JOD64 (roughly US$90). Households reported that the main sources of income were food assistance (95 per cent), work (66 per cent), credit and borrowing (39 per cent), UNHCR cash assistance (34 per cent), gifts from family and relatives (14 per cent), and other cash assistance (5 per cent). Although work was reported as an important source of income, employment opportunities were limited. About 14 per cent of the households were classified as food insecure and another 66 per cent were vulnerable to food insecurity. About 68 per cent of households resorted to coping strategies such as the sale of productive assets, reduction in essential non-food expenditure, or worse. About 83 per cent of households reported that they were sometimes unable to pay the rent. More than one in five households had been evicted at least once.

2.2. The Jordanian school system

In Jordan, primary school lasts six years (grades 1–6), lower secondary school is four years long (grades 7–10), and upper secondary school runs for two years (grades 11–12). The official primary school entrance age is six and children are expected to complete primary school at age 11, lower secondary at age 15 and upper secondary by age 17. Compulsory education lasts 10 years, from ages 6–15, covering primary and lower secondary school (also referred to as basic education). The academic year begins in September and ends in June.

To address the influx of Syrian refugees and give refugee children the opportunity to continue their education in Jordan, the Government, UNICEF Jordan, and various other partners implemented several policies and interventions. These included opening afternoon shifts in 205 public Jordanian schools. These so-called double-shift (DS) schools[4] helped to create the necessary capacity to incorporate the large number of arriving Syrian children in the formal school system. Public primary school fees were

2 Eighty-nine per cent of Syrian refugees in Jordan live in four governorates: Amman, Mafraq, Irbid and Zarqa. Based on the UNHCR data portal.

3 Based on the UNHCR data portal: https://data2.unhcr.org/en/situations/syria/location/36 (accessed 18 July 2019).

4 Many of the afternoon shifts were opened after the displacement crisis to create the capacity needed to absorb Syrian children. However, such double-shifts have existed in Jordan since the 1970s.

abolished to lower the financial barriers to school participation. The efforts also involved the construction of schools in refugee camps, catch-up education for children who had been out of school for prolonged periods, teacher training, and initially a waiver of documentation requirements (no longer valid).

2.3. Humanitarian cash transfers and funding volatility

Cash transfers are becoming an increasingly critical component of humanitarian aid. As part of the 2016 Grand Bargain agreement, the largest donors and humanitarian aid providers committed to making humanitarian aid more efficient and cost-effective.[5] These commitments included a shift towards cash-based programming. Preliminary figures discussed in the 3rd Grand Bargain Cash Workstream Workshop – Co-Conveners Report (2019, p.9) suggest that "there has been a 60 per cent scale up of total cash and voucher delivery from 2016 to 2018, with an estimated US$4.5Bn in Cash and Voucher Assistance (including programming costs) delivered in 2018".

As part of the Grand Bargain agreement, donors and aid organizations also committed to multi-year funding to enhance continuity and predictability of humanitarian interventions in protracted or recurrent crisis settings (previously, most donors would provide funding in cycles of 12 to 18 months (Scott, 2015)). Nonetheless, funding remains volatile. As described in a report commissioned by the Inter-Agency Standing Committee – Humanitarian Financing Task Team (2016), volatility leads to "a short-term programming focus" and "start-stop operations with sub-optimal execution". As a result, humanitarian interventions may not be optimally aligned with the crisis they are designed to address. Moreover, programmes may have to be scaled down while the population they serve is still in need.

Jordan is no exception. Even the World Food Programme (WFP) – the largest humanitarian cash providing agency – has experienced substantial funding volatility in its operations. An example is provided in an evaluation of WFP's regional response to the Syrian crisis in Jordan (WFP, 20018, p.28). The report describes that, in 2015, WFP support represented the primary source of income for roughly 75 per cent of beneficiary Syrian refugee households. However, significant shortfalls in humanitarian funding translated into repeated cuts to WFP cash transfer entitlements for Syrian households and into the suspension of cash transfers for a month. Similarly, in 2018, UNICEF Jordan experienced a US$8.6 million funding gap and was forced to reduce the scale of its education programmes for Syrian refugee children. The hardest hit programmes were *Makani*, an after-school programme, and the *Hajati* cash for education programme.[6]

Little is known about the implications of funding volatility for beneficiaries. However, literature from stable settings suggests that the regularity, timeliness, timing, and predictability of assistance influences programme impacts (Bazzi et al., 2015; Davis et al., 2015). Three recent papers suggest that the impacts dissipate quickly after cash transfer programmes stop. Buser et al. (2017) find that the height and weight of young children had deteriorated two years after a cash transfer programme in Ecuador had terminated. Baird et al. (2019) conclude that the impacts of cash transfers provided to adolescent females and their households in Malawi "evaporated quickly after the cessation of support". Handa et al. (2019) show that the impacts of the government-run Child Grant Programme in Zambia were not sustained and faded quickly after the programme ended.

5 https://agendaforhumanity.org/initiatives/3861 (accessed 18 July 2019).

6 https://reliefweb.int/report/jordan/funding-gap-means-cuts-education-programmes-syrian-refugees-jordan

2.4. UNICEF's global strategy towards shock-responsive cash transfers

UNICEF's strategy towards cash in humanitarian settings encourages country offices to be prepared for the implementation of emergency cash programming. Preparedness includes the ability and capacity to initiate or scale up cash-based programmes in times of crisis. A response analysis is recommended at the start of emergency programming to assess the context, needs of the population, and the feasibility of implementing cash transfers as part of the emergency response. UNICEF's strategy recommends alignment of emergency programming with the national social protection system and integration of cash transfers in wider complementary supply and demand-side activities (for instance to achieve positive schooling outcomes). Recommendations on programme design are evolving. UNICEF does not recommend using 'hard' conditions but endorses the use of 'soft' conditions and targeted messages to achieve education outcomes. UNICEF's strategy encourages reliance on partnerships and close coordination with others involved in cash-based programming, including the government, other UN agencies, civil society organizations, and the private sector.

UNICEF's guidance on shock responsive social protection systems reflects on the position of humanitarian cash transfers within broader emergency responses. Shock-responsive social protection systems that protect children from the worst effects of extreme crises are critical to achieving UNICEF's goals of ensuring that every child survives, thrives, and fulfils their potential. The four key pillars of UNICEF's shock-responsive social protection strategy are: evidence and analysis; policy, strategy, coordination, finance, and legislation; programme design; and administration of delivery. UNICEF's framework for shock-responsive social protection encourages, for example, being prepared to deliver cash transfers to help children during periods of urgent need. UNICEF's guidance considers a "robust evidence base" – including impact evaluations, monitoring and evaluation, and learning – to be a critical component of effective shock-responsive social protection systems.

2.5 Literature review

This report contributes to two strands of literature: cash transfers and child well-being; as well as cash in displacement contexts.

Cash transfers and child well-being:

Much of the literature in this strand focuses on unconditional cash transfers in sub-Saharan Africa and conditional cash transfers in Latin America. In a broad review of this literature, Bastagli et al. (2019, p.569), conclude that "cash transfers contributed to progress in the selected indicators in the direction intended by policymakers". Hereafter, we review evidence on the three main domains that are studied in this report: schooling, nutrition and more broadly child material and psychosocial well-being.

Extensive literature describes the positive impacts cash transfers can have on child schooling and related expenditures (for reviews with a focus on education outcomes see Baird et al., 2014; Fiszbein and Schady, 2009; and García and Saavedra, 2017). Both unconditional and conditional cash transfers have positive impacts on education outcomes, but the effects of programmes with schooling conditions tends to be more pronounced (Baird et al., 2011; Baird et al., 2014). One study in Morocco found that the impact of cash transfers labelled as an education intervention was similar to that of conditional transfers (Benhassine et al., 2015). In line with positive impacts on schooling, a review by de Hoop and Rosati (2014) finds that cash transfers tend to reduce child work. However, more recent evidence highlights potential unintended impacts on child work when households invest cash transfers in their small enterprise or farm (de Hoop et al., 2019).

There is also extensive evidence on the potential of cash transfers to help households meet basic needs. Household food security – either captured by food expenditure and/or dietary diversity – tends to improve in beneficiary households because of the transfer (Angelucci et al., 2012; Burchi et al., 2018; Gertler et al., 2012; Handa et al., 2009; Haushofer and Shapiro, 2016; Hjelm, 2016; Macours et al., 2012; Maluccio et al., 2010; Miller et al., 2011; Seidenfeld et al., 2015; Tiwari et al., 2016). Notwithstanding overall positive impacts on food security as well as infant and young child feeding, review papers find that impacts on child anthropometric measures and health are weak or, at best, mixed (Manley et al., 2013; de Groot et al., 2017; Manley and Slavchevska, 2013; Owusu-Addo et al., 2018). Studies examining children's access to basic material items (such as blankets, shoes and clothes) generally find positive impacts (Handa et al., 2018; Owusu-Addo et al., 2018).

There is also growing, although mixed, evidence showing that cash transfers could help improve beneficiaries' psychosocial well-being and help adolescents' safe transition to adulthood. In sub-Saharan Africa, there are indications that cash transfers can lead to improvements in mental health (Attah et al., 2016), reduced symptoms of depression among youth (Angeles et al., 2019; Baird et al., 2013; Kilburn et al., 2016), and improved hope for the poorest girls (Kilburn et al., 2019). There is also some evidence of cash transfers impacting on indicators of subjective well-being – such as happiness, quality of life and self-esteem – although this evidence typically refers to adults rather than children and/or youth (Handa et al., 2014; Haushofer and Shapiro, 2016; Kilburn et al., 2018; Natali et al., 2018). Finally, there is some evidence on the positive effect of cash transfers on children's schooling aspirations (Chiapa et al., 2012; Garcia et al., 2017).

Cash in displacement contexts:

This report also contributes to a smaller but growing literature on cash transfers in humanitarian and displacement settings (see for instance Brück et al., 2019). Doocy and Tappis (2017) review the literature on cash transfers in humanitarian settings. While they find that cash-based approaches can be useful in these settings, they also caution that there is a paucity of rigorous evidence (see also Puri et al., 2017). De Hoop (2018) argues that this paucity of evidence matters, as impacts observed in stable developing country settings may not replicate in humanitarian contexts. For instance, in settings of displacement, supply side constraints may limit positive effects of cash transfer programmes. And, in an unfamiliar setting, it may be challenging for displaced households to spend transfers in accordance with their most pressing needs.

Here, we discuss findings from the limited number of rigorous studies from humanitarian settings. Schwab et al. (2013) examines the absolute and relative impacts of WFP food and cash transfers targeted to drought-affected rural populations in Yemen at a time of emerging conflict and civil unrest. The cash transfer was more effective at increasing dietary diversity, whereas food transfer recipients reported higher per capita caloric intake than cash beneficiaries. Cash transfers were also found to be

more cost-effective. Schwab (2019) investigates the role of these same food and cash transfers in Yemen on productive activities. Both food and cash were found to have positive productive effects. However, in line with the theory around risks and liquidity constraints, these effects were not identical for the two interventions. Kurdi et al. (2019) find that during the civil conflict in Yemen, cash transfers combined with behavioural change messaging decreased the proportion of children suffering from malnutrition and improved anthropometric measures for children in the poorest tercile of households.

Multiple studies examine whether the design of cash transfers matters for outcomes. Aker et al. (2016) evaluate the relative impacts of delivering unconditional cash physically and/or through mobile transfers. Mobile transfers led to time savings (mobile transfer recipients had to travel shorter distances to get their benefit), increased bargaining power for women, and had a stronger impact on household dietary diversity and child food security. Bastian et al. (2017) find that an unconditional cash transfer programme targeted to women in northern Nigeria had wide-ranging positive impacts on consumption, food security, savings, and participation in businesses. These impacts were similar for monthly and quarterly cash disbursements, suggesting that there may be an opportunity for saving costs through less-frequent transfers. Aker (2017) compares the impacts of equal-value cash and in-kind transfers for internally displaced persons in the Democratic Republic of Congo (DRC). The study finds that households may resell in-kind transfers. While both cash and in-kind transfers improve food security and other measures of well-being, cash transfers were less expensive to provide.

Finally, a niche of studies focus on refugees and/or internally displaced populations. Lehman and Masterson (2014) examine the effects of a winter cash transfer programme targeted to Syrian refugees in non-camp settings in Lebanon. The winter cash transfer helped households to cover critical expenditures, but the support was not sufficient to "meet the programme's objective of allowing all beneficiaries to keep warm constantly throughout the winter" (ibid, 2014, p.6). De Hoop et al. (2019) examine the effects of a cash transfer programme in Lebanon, similar in design to *Hajati*. The paper finds that the programme improved school attendance but impacts on enrolment may have been dampened due to capacity constraints in schools. Quattrochi et al. (2019) provide evidence of the positive impacts of vouchers on adult mental health, resilience and social cohesion of internally displaced populations and host families in the DRC. However, there is no evidence of positive impact on children's physical health. Hidrobo et al. (2014) find that cash, voucher, and food transfers – aimed at improving food security of Colombian refugees and host communities in Ecuador – all led to improvements in the quality and quantity of food consumed. Food transfers, however, were the least cost-effective modality. Valli et al. (2019) investigate the impacts of the same programme on social cohesion. The study finds significant improvements in indicators of social cohesion for Colombian refugees, but no concomitant improvements in the host community population.

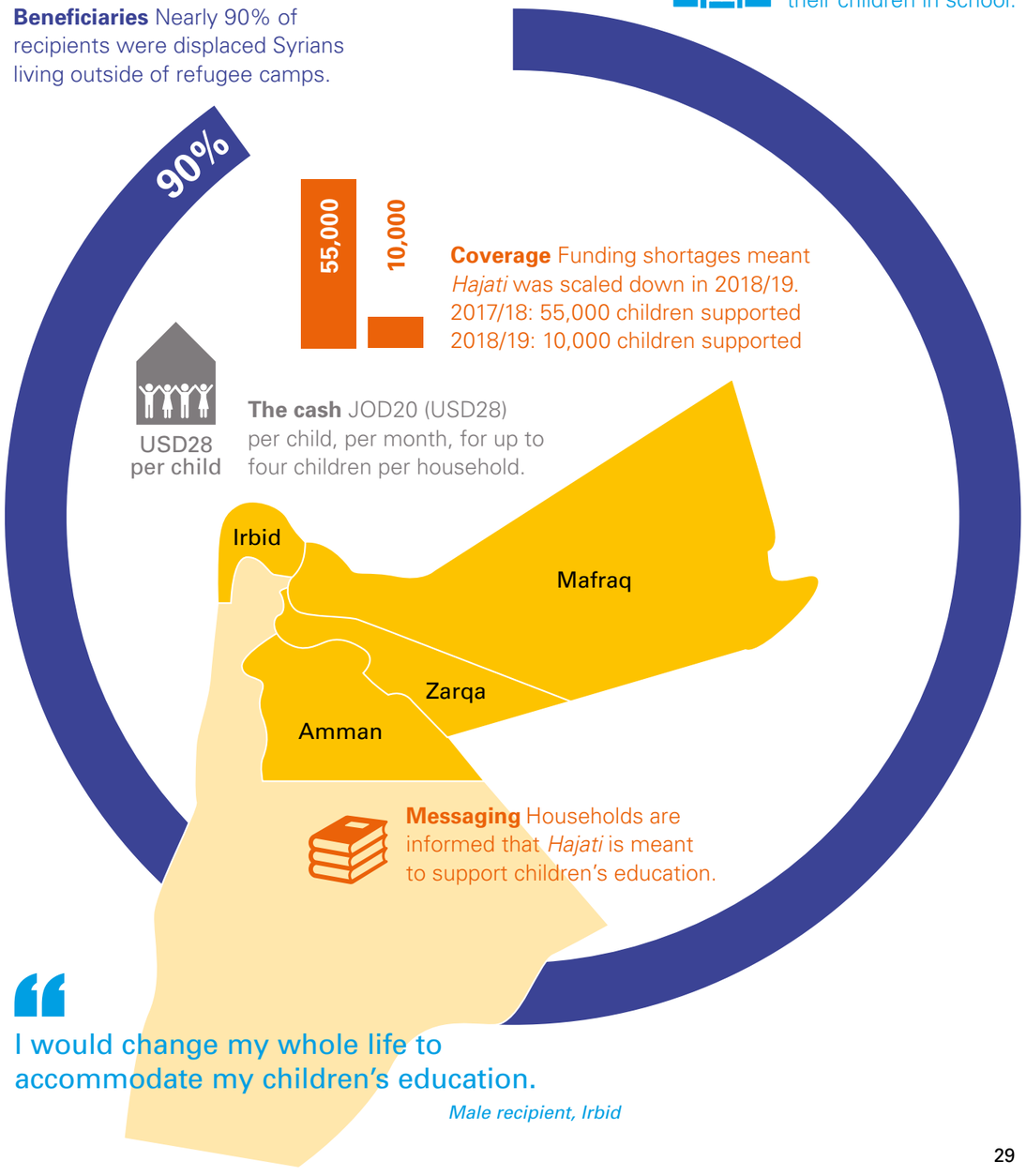
These studies all focus on programmes implemented by aid agencies, international organizations and NGOs. This is not a publication bias, but rather a reflection of the fact that cash transfer programmes in humanitarian settings are rarely implemented directly by governments. A main contribution of the present study to this literature is that it focuses squarely on the impacts of cash transfers on children.

3. The *Hajati* programme

Hajati: UNICEF-implemented unconditional cash transfers for vulnerable households with children enrolled in school

The aim Cover the cost of schooling, so households can keep their children in school.

Beneficiaries Nearly 90% of recipients were displaced Syrians living outside of refugee camps.



Coverage Funding shortages meant *Hajati* was scaled down in 2018/19.
2017/18: 55,000 children supported
2018/19: 10,000 children supported

The cash JOD20 (USD28) per child, per month, for up to four children per household.

Messaging Households are informed that *Hajati* is meant to support children's education.

"I would change my whole life to accommodate my children's education."

Male recipient, Irbid

3.1. Inception

In 2015, as part of the humanitarian response to the Syrian displacement crisis, UNICEF Jordan started the Child Cash Grant (CCG) programme. At that time, it was clear that a lack of income was an important constraint for refugees arriving in Jordan. The May 2015 baseline vulnerability assessment of the United Nations Refugee Agency (UNHCR, 2015), for instance, concluded that 86 per cent of Syrian refugees in Jordan were living below the poverty line. The CCG programme aimed to reduce vulnerable families' reliance on negative coping strategies and to increase household expenditures on children. Although unconditional, the grant was labelled as an intervention for children. The CCG supported roughly 55,000 children through monthly cash grants and soon became one of UNICEF Jordan's flagship programmes.

In 2017, following the recommendations of an independent assessment (Hamad et al., 2017), UNICEF designed a new cash transfer programme that would replace the CCG. A few key observations spurred the development of this programme. First, access to education continued to be a challenge for Syrian children in Jordan. During the 2016/17 school year, estimates suggested that about 70 per cent of school-aged Syrian children were enrolled in school. Moreover, there was an elevated risk that children who did enrol in school would drop out. The findings of Hamad et al. (2017) indicated that cash-support could help to reduce dropout rates. Hence, the new *Hajati* programme was designed specifically with the aim of helping households to keep enrolled children in school. Second, in line with UNICEF's equity principles, the new programme had to support the most vulnerable children, regardless of their nationality or registration status.

To help contextualize the intervention, there are also several legal aspects related to refugees that may be worth highlighting such as access to the labour market (work permits) and documentation requirements to access education. The Ministry of Labour has established a list of professions that are closed to non-Jordanians and another list for restricted categories. The remaining occupations are typically low paid, with poor working conditions. As a result, only 47,766 work permits were issued to Syrian refugees in 2019. In terms of access to education, Syrian children are granted free entry to public schools if their documentation is up to date. However, the process for documentation renewal can be cumbersome and the Ministry of Education regularly emits documentation waivers, which are not necessarily respected by schools (Jordan INGO Forum and JONAF, 2020).

3.2. *Hajati*'s programme features

The *Hajati* (or 'my needs' in Arabic) started operating in the 2017/18 school year. The programme was implemented to help households cover the (indirect) costs of school participation. The cost of transportation appears to be a particularly important barrier, especially for households living further from schools and for children attending an afternoon shift.

3.2.1. Targeting

A targeting exercise for *Hajati* was carried out at the start of the 2017/18 school year, shortly after enrolment had closed. An attempt was made to administer a concise targeting survey to all households (including non-Syrian) living in host communities with at least one 6 to 15-year-old child enrolled in one of 205 double-shift schools, regardless of nationality or registration status. Although access to either shift is not dependent on the child's nationality, the morning shifts tend to accommodate primarily Jordanian children and the afternoon shifts mostly Syrian children.[7] Targeting for *Hajati*, and the survey, was restricted to double-shift schools because these were expected to host comparatively large numbers of poor and vulnerable children. Households living in refugee camps are covered by other support programmes so were not targeted. Based on these targeting data, vulnerability scores were calculated by UNICEF Jordan for all surveyed households.[8] The 20,000 most vulnerable households were selected to participate in the programme. Eighty-six per cent of the selected households were Syrian (UNICEF, 2018), the remainder were predominantly Jordanian (11 per cent). In total, the programme reached about 55,000 children across the 205 double-shift schools. Given the insecurity of future funding, UNICEF did not commit this support beyond the availability of funds.

3.2.2. Transfers

Over the 2017/18 school year, selected households received 10 monthly transfers for each school-aged child (6-15 years), up to a maximum of four children; households received payments also for children who were not enrolled in school. The value of the monthly transfers was JOD20 (approximately US$28) per child, as compared with estimated per capita monthly household expenditure of JOD64 (WFP, 2019). This amount was deemed sufficient to cover the cost of attending school for the average child.[9] *Hajati* transfers were not conditional on school attendance but beneficiary households were informed about the aim of the programme (i.e., to support children's school participation). Accompanying text messages emphasized the importance of education.

7 In some schools, the afternoon shift is indeed referred as the 'Syrian shift'.

8 The survey collected basic information on indicators of vulnerability at both household and child levels. UNICEF Jordan developed an algorithm that attached weights to these indicators, with higher weights given to child-specific vulnerabilities.

9 The transfer size was established based on the monthly Education Minimum expenditure basket (EMEB) per capita computed for the year 2015. The transfer size was not updated or adjusted for inflation over time.

3.2.3. Payment modalities

As a middle-income country, Jordan's infrastructure, including the communication and financial sectors, are relatively well developed. These have been important factors in shaping the humanitarian response in the country, including the design of *Hajati*. The programme disburses transfers through a commercial Jordanian retail bank. The services of this bank were contracted through the Common Cash Facility (CCF) – a joint cash delivery platform between UNICEF, the United Nations' Refugee agency (UNHCR) and other humanitarian organizations. The CCF enjoys competitive transaction costs and allows the consortium of aid providers to disburse cash payment in a coordinated and efficient fashion. [10]

Beneficiary households are not required to hold an account with the bank. For registered refugees, a designated household member, whose biometric features have been registered by UNHCR upon arrival in Jordan, can take out payments by holding their eyes in front of iris readers mounted to ATM machines. The iris-scan payment system is a secure method for biometric identification and does not allow anyone but the designated household member to take out payments. Other households (Jordanian, non-registered refugees, or other migrants) access their payments using ATM cards.

3.3. Scale-down

When *Hajati* first started, the aim was to provide reliable and continued (multi-year) support to targeted households and to gradually expand its coverage to incorporate additional vulnerable households, including those whose children were not previously enrolled in school, starting during the 2018/19 school year. However, funding volatility has been a major challenge for the implementation of the *Hajati* programme. Due to funding shortages, UNICEF was not able to disburse the final payment for the 2017/18 school year. And, despite significant fundraising efforts, in the summer of 2018, funding had only been secured to support another 2,000 households for about four more months. It became apparent that the programme had to be scaled down; the total caseload had to be reduced to 10,000 children (about 3,000 households).

UNICEF Jordan had several key priorities in the face of this scale-down. First, the chances that some households within schools would continue to receive benefits while others did not would have to be limited. The scale down, therefore, had to take place primarily at the school level. This was logistically complicated due to the continuing uncertainty about available funding. Given this uncertainty, a second priority was that within schools selected to continue to benefit from the programme, the households most in need were prioritized.[11] Third, credible evidence of the benefits of *Hajati* was critical to determine the role of the programme within UNICEF's portfolio of activities and for discussions with funders. These priorities determined the set-up of the research design described in the Section 4.

10 More information about the CCF can be retrieved at https://data2.unhcr.org/en/documents/details/75834

11 Based on projected funding, a total of about 80 schools was established as a target number for the 2018/19 school year. This number would allow, at a minimum, for continued support to the 25 most vulnerable households in each of these schools. Later, additional funding was secured, allowing for the incorporation of additional households within these same schools.

3.4. Communication and encouragement

Hajati uses various methods of communication with beneficiary households. All of these rely on the households' access to a phone. For one-way communication (from the programme team to beneficiaries), *Hajati* relies on simple text messages. For example, households receive a text message when new payments are available. For basic two-way communication, *Hajati* uses RapidPro, a communication platform that allows for asking basic questions (e.g., yes/no, or numerical) via text messages to which households can respond at no cost to them. Finally, a helpline allows beneficiaries to contact the *Hajati* team for more complex queries. *Hajati* beneficiaries indicate that they value the ability to communicate with UNICEF in and of itself.[12]

During the 2018/19 school year, the *Hajati* team tested whether additional Communication for Development (C4D) interventions could help boost school participation. Beneficiary households received SMS messages (i) providing information on how to deal with the winter cold and (ii) encouraging them to send their children back to school after the break. The 'winterization' information was provided in December 2018 via RapidPro and allowed households to request information on a variety of topics, such as heating and maintenance of equipment. The information sequence was started if households responded to the following message: "Don't let any winter damage affect the school attendance of your children! If you want to know more about preventive measures, press 1."

The encouragement messages were subsequently sent every 10 days over a period of six weeks between mid-January and mid-February 2019. The encouragement was framed in positive, empathetic, and aspirational language. For instance: "Greetings from UNICEF. We know that you are trying to do the best you can for your children. We would therefore like to remind you that school starts again on 10 February. School not only positively impacts the future of your children but can also be a fun experience."[13]

12 The helpline, in particular, appears to be not only a tool for strict communication about *Hajati*, but also an opportunity for beneficiaries to discuss other pressing issues.

13 The list of text messages sent up until the end of the 2018/2019 school year is available upon request.

4. Research design and methodology

OBJECTIVES

- Describe the role of *Hajati* cash in children's lives.
- Document the lessons learned during *Hajati's* design and implementation.
- Support immediate programmatic decisions.
- Provide recommendations for future programming in displacement settings.

METHOD

Surveys and in-depth interviews with children and households to compare the situations of those who no longer received *Hajati* cash with those still receiving support.

Discussions with the *Hajati* team to capture their hands-on operational lessons and their reflections on the findings.

LIMITATIONS

Children and households who had never benefited from *Hajati* could not be interviewed. This includes the poorest and most vulnerable households, who do not send their children to school.

> We use the findings to show partners how cash transfers can enhance socio-economic outcomes and how to transfer the lessons learned to improve national social protection systems.
>
> *Manuel Rodriguez Pumarol, Chief of Social Protection and Policy, UNICEF Jordan*

This section discusses the quantitative and qualitative study design. Appendix A provides further considerations on the process leading up to the study design and the implementation of the data collection.

4.1. Quantitative

Allocation of study arms:

The quantitative research relies on cluster-randomized allocation of schools into the *Hajati* cash transfers and the information intervention. The allocation was implemented in two steps. The timeline and selection process is summarized below (*see Figure 1*). First, only the four governorates with the largest number of double-shift schools (Amman, Irbid, Mafraq, Zarqa) were considered. Of the 180 double-shift schools in these governorates, three were removed from the sample because they were less vulnerable (according to the average baseline vulnerability score of children attending the school). Next, the geographical distance between the remaining 177 double-shift schools was assessed. To avoid allocating neighbouring schools into different treatment arms, schools in very close geographical proximity were treated as one cluster. This procedure effectively combined the 177 double-shift schools into 160 school clusters (hereafter referred to as schools).

Figure 1: Timeline and selection process of the intervention

START OF 2017/8 SCHOOL YEAR:
Targeting data collection in 205 double-shift schools (baseline)
39,223 households across Jordan

START OF 2017/8 SCHOOL YEAR:
Household selection into the programme
20,533 households

INTERVENTION OVER THE 2017/8 SCHOOL YEAR:
10 instalments paid monthly for each child 6–15 years of age
First transfer paid on 20 November 2017 for first batch of households

JUNE 2018:
Text message communication that the intervention is on hold
"Due to lack of funding, there will be no more payments from UNICEF for the current school year and *Hajati* cash assistance is on hold for everyone."

JULY 2018:
Random assignment of 160 double-shift school (DSS) clusters in four governorates (Amman, Irbid, Mafraq, Zarqa) to one of four arms

Treatment arm 1 (T1) Cash only
40 DSS clusters

Treatment arm 2 (T2) Cash and information
39 DSS clusters

Treatment arm 3 (T3) Plus only
41 DSS clusters

Treatment arm 4 (T4) Neither
40 DSS clusters

AUGUST 2018:
Creation of sampling frame (approximately 25 households per DSS cluster)

SEPTEMBER 2018:
Cash transfer households are informed of their beneficiary status by text message
"UNICEF is pleased to inform you that your household will continue receiving *Hajati*. This includes a 20 JOD cash assistance for your children's education for the current semester."

APRIL–MAY 2019:
Survey in DS schools
160 DS clusters

FEBRUARY–APRIL 2019:
Endline household and child data collection
25 most vulnerable households per school

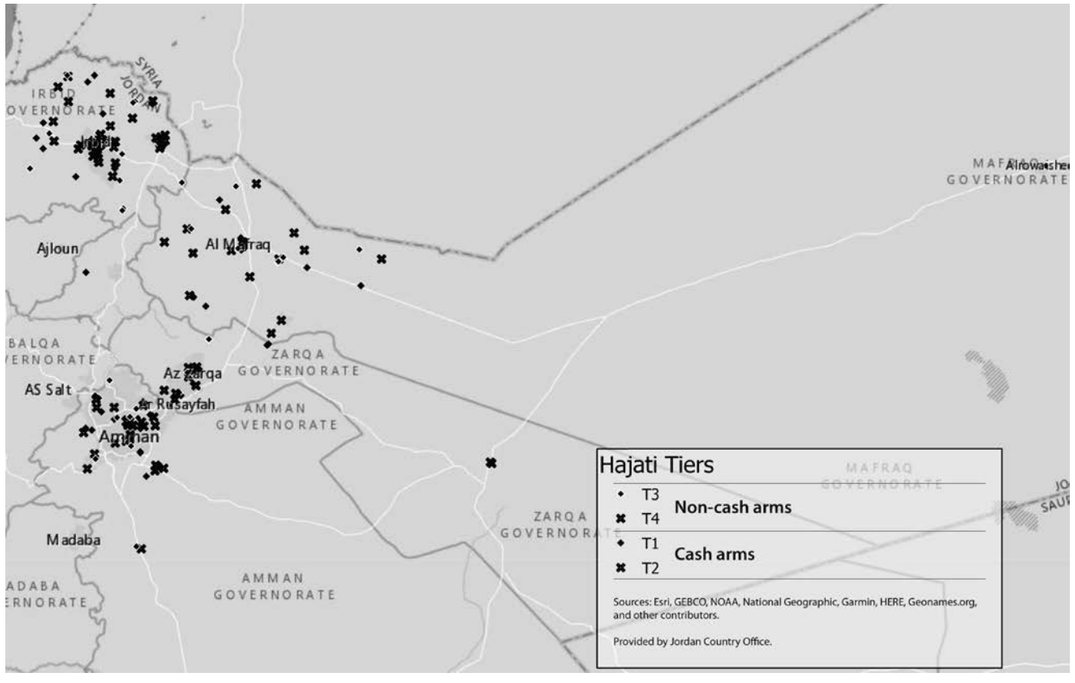
The Difference a Dollar a Day Makes
A Study of UNICEF Jordan's *Hajati* Programme

Subsequently, schools were stratified by governorate and then randomly allocated to one of four groups (*see Figure 2*) in the following way:

- Schools receiving only cash transfers (T1, 40 schools), or the continuation of the original *Hajati* programme;
- schools receiving both cash transfers and the information campaign (T2, 39 schools);
- schools receiving only the information campaign (T3, 41 schools); and,
- schools not receiving either intervention (T4, 40 schools).[14]

In 30 per cent of households, children attended more than one school at baseline. To ensure that children in the same households did not receive different *Hajati* benefits, the following decision was made. If at least one child in the household attended a school randomized into a cash arm (T1 or T2), the household received cash benefits for all children. If at least one child attended a school randomized into the information campaign, the household received the information campaign.

Figure 2: Geographical distribution of schools in study areas



Note: The designations employed in this publication and the presentation of the material do not imply on the part of UNICEF the expression of any opinion whatsoever concerning the legal status of any country or territory, or of its authorities or the delimitations of its frontiers.

14 The fact that the number of schools is not exactly equal to 40 in T2 and T3 is an artefact of the stratified randomization (the number of clusters per governorate was not always a multiple of four).

Sample and data:

The sample consists of the 25 most vulnerable (weighted) households in each school, according to the original *Hajati* targeting data collected at the start of the 2017/18 school year.[15] Survey teams visited these households to administer an endline survey between February and early April 2019.

The follow-up survey consisted of a household and a child questionnaire. The household questionnaire was administered to the primary female caregiver. Another knowledgeable caregiver was interviewed if she was unavailable. The questionnaire included modules on health, education, children's experience in school, living conditions, WASH (water, sanitation, and hygiene), access to facilities, expenditures, food consumption, assets, aid, payment abilities and operational performance.

The child questionnaire was administered to one randomly selected child aged 10 to 16 per household (not all households had a child in this age range). This age range was selected because school attendance peaks around age 10 and then starts to drop. The randomly selected child was not necessarily in school at baseline. Modules include among others: mental health, self-esteem, social support, aspirations, fertility, education, time use, expenditure, and food security.

Empirical specification:

The analysis focuses on the effects of receiving continued *Hajati* cash support. Because most outcome variables were collected only at endline, the analysis present single-difference results. The primary analysis captures intent-to-treat effects based on linear ordinary least squares (OLS) regressions, specified as follows:

$$y_{ijt} = \alpha + \beta_1 T_{ij}^{1\&2} + \sum_k \gamma_k X_{ijt\text{-}1}^k + \sum_{l=1}^3 \delta_l \theta_l + \varepsilon_{ijt} \quad (1)$$

Here, y_{ijt} represents the outcome variable for child (or household) i, in school j at endline (t). $T_{ij}^{1\&2}$ is a binary variable equal to 1 if the household was allocated to a cash arm (i.e., T1 or T2). The coefficient β_1 gives the intent-to-treat effect of continuing to receive the cash transfer. The $X_{ijt\text{-}1}^k$ are k control variables measured at baseline (t-1): the number of schools attended by children in the household, the indicator for assignment to the encouragement campaign arms (T2 and T3), the household vulnerability score, and only for outcomes based on the child questionnaire, age (year) and gender fixed effects. The θ_l denote strata fixed effects (governorate) and ε_{ijt} is the error term.

The analysis controls for the number of schools attended by children in the household (at baseline), because this variable affected the probability that households continued to receive *Hajati* cash benefits. By controlling for assignment to the encouragement messages, any effects of the information campaign are filtered out. The remaining controls were included to increase the precision of the estimates. As discussed later, the findings are not sensitive to the exclusion of these remaining control variables.

15 If the children in the household attended two double-shift schools, the household weight was set equal to ½ for both schools. If the children attended three double-shift schools, the household weight was set equal to ⅓ and so forth. The weighted sum of all households in a double-shift school had to be at least 25.

Standard errors are clustered at the level of the 160 (baseline) school clusters within the four governorates. In some households, children attended multiple schools at baseline whereas other children did not attend school at all. For these households, standard errors were clustered at the level of the nearest school in the treatment group to which the household was assigned.

The impacts of the information campaign is assessed on educational outcomes based on the following regression specification (also referred to as specification 2):

$$y_{ijt} = \alpha + \sum_{m=1}^{3} \beta_m T_{ij}^{m} + \sum_k \gamma_k X_{ijt\text{-}1}^{k} + \sum_{l=1}^{3} \delta_l \theta_l + \varepsilon_{ijt} \quad (2)$$

Here, T_{ij}^{1}, T_{ij}^{2}, and T_{ij}^{3} are indicators equal to 1 respectively if the household is allocated to treatment arms 1, 2, and 3. The associated coefficients, β_1, β_2, and β_3 respectively capture the effect of the *Hajati* cash benefits, the effect of providing the cash benefits with the information intervention, and the effect of providing only the information intervention. Controls and clustering are identical to specification (1).

Measurement and pre-registration:

Hajati cash transfers may affect many domains of child and household well-being. To limit concerns of multiple-hypothesis testing and to focus on the primary aims of the programme, this study explores primary impacts along the following hypothetical causal pathway. First, *Hajati* benefits are expected to sustain expenditures on children and hence children's nutritional status, access to basic material items, and educational expenditures. Second, assuming that financial barriers are important constraints to school participation, and/or that households cannot smooth their educational expenditures by accessing other sources of finance, it is expected that sustained educational expenditures matter for children's school participation. Third, it is expected that children who are in school have better opportunities for socializing with their friends. Moreover, lower concerns about household finances might enhance the time and energy adults can devote to their children. As a result, children's perception of their social support network and concomitantly, their mental well-being, self-esteem, and aspirations may be better when the household receives *Hajati* benefits.

In accordance with this log chain, lead indicators were pre-registered within three primary outcome domains: children's nutrition and access to basic material items; children's school participation; and children's psychosocial well-being.[16] To facilitate interpretation of the findings, all lead indicators are binary and scaled so that a higher score implies a better outcome for the child. They are exclusively based on the information directly reported by children. Impacts are further assessed in the following 'secondary' domains: child work, migration, and marriage. Definitions of the lead indicators are provided here. The other variables used in the analysis are described in Appendix B (*see Tables B1 and B2*).

Food security: Children were asked if they ate three meals, skipped a meal, ate breakfast, and went to bed hungry on the day before the interview. The lead indicator for this domain takes the value 1 if the child reports positive responses to all four items.

16 The pre-analysis plan is available online: https://www.socialscienceregistry.org/trials/3834

Access to basic items: Children were asked if they own a pair of summer shoes, a pair of winter shoes, warm clothes for the winter, and a warm blanket for the winter. The lead indicator takes the value 1 if the child has access to all four basic items.

School attendance: Children were asked if they are in school and if they attended on the last day that school was in session. To test the robustness of the findings, a host of other education indicators were also examined, including those reported by parents and teachers.

School items: Children were asked if they receive an allowance to purchase lunch or snacks on schooldays, have a schoolbag, and have all the stationery needed for school. The lead indicator takes the value 1 if the child has access to all three school items (0 if the child is not in school).

Perceived social support: Captured using the validated Arabic translation (Merhi and Kazarian, 2012) of the perceived scale of social support (Zimet et al., 1988). The scale contains 12 items on a five-point scale. The binary lead indicator takes the value 1 if the total summed score on all items (range: 1/5) is above average in the full sample.

Happiness: Following the World Values Survey, children were asked: "Taking all things together, would you say you are: 'not at all happy', 'not very happy', 'quite happy', 'very happy'". The lead indicator takes the value 1 if the child selected is 'quite' or 'very happy'.

Depression: Measured using the validated Arabic translation (Ayyash-Abdo et al., 2016) of the Center for Epidemiological Studies Depression Scale for Children (CES-DC) (Faulstich et al., 1986). The scale contains 20 items on a four-point scale (range: 0/60). The conventional practice was followed, using 15 as the threshold to classify children as exhibiting indications of depression.

Self-esteem: Assessed using the Rosenberg self-esteem scale (Rosenberg, 1989).[17] The scale contains 10 items on a four-point scale. Following conventional practice, children whose total score on all items (range: 0/30) was higher than 15 were considered as exhibiting indications of low self-esteem.

Education aspirations: Children were asked if they planned to graduate from secondary school. The indicator takes the value 1 if the child says they are.

17 The translation built on previous translations circulated online: https://www.researchgate.net/post/Where_can_I_find_the_Arabic_version_Rosenberg_Self-esteem_scale (last accessed 18-07-2019).

4.2. Qualitative

The qualitative arm of the mixed-methods study was guided by the following research questions:

1. How do *Hajati* cash transfers affect school enrolment and school attendance?
2. How do *Hajati* cash transfers affect children's time use outside school (e.g., work, homework)?
3. How do *Hajati* cash transfers affect children's material, physical, and mental well-being?
4. How do *Hajati* cash transfers affect social cohesion within schools, households, and communities?

To gather information on complex processes regarding possibly sensitive topics, including early school dropout, individual interviews with caregivers were conducted. The data collection process is described in Appendix A.

The qualitative sample consisted of 40 adult household heads, split evenly between males and females. Half were current programme beneficiaries, while the other half were former recipients (further details are provided in *Section 6.1* and *Table 2*). The qualitative interview data was analysed using a thematic analysis approach (Strauss and Corbin, 1998) with both emic and etic codes (Gaber, 2017; Yin, 2016). Etic codes were selected in advance of data analysis, based on the literature on education and cash transfers. Emic codes emerge from the data; these codes were added to the codebook as they were identified. As an initial step, 10 of the 40 interviews were double-coded using Dedoose software and any discrepancies in coding were discussed. The remaining 30 interviews were coded in two rounds.

Subsequently, thematic memos were prepared on areas of interest that addressed the research questions, such as decision-making regarding schooling, children's work, and perceptions of *Hajati* (Birks et al., 2008). Analyses were first conducted across all participants, and then within the groups of current and former *Hajati* recipients. In the discussion of the qualitative findings below, we use the term 'former recipients' to refer to households who previously received *Hajati* funds, but are no longer recipients following the scale-down of the programme. We use the term 'recipients' or 'current recipients' to refer to those households that have continued to receive funds after the scale-down.

4.3. Team interviews

Operational lessons are derived from interviews with members of the implementing team. The interviews started with a simple question to frame the conversation: "Suppose that you receive a phone call from a colleague working in another UNICEF country office. The colleague tells you that he or she is involved in the start-up of a cash transfer programme in the wake of a recent humanitarian crisis. The colleague knows that you are working on UNICEF Jordan's *Hajati* cash transfer programme and asks for advice. What key lessons would you share with him or her?"

The team members generously provided their time to answer this question, each sharing from their own area of expertise. The interviews were subsequently structured based on an interview guide covering the following domains:

- Administrative hurdles that may delay start-up of humanitarian cash transfers;
- data and information management needs for successful programmes;
- trade-offs in programme targeting criteria;
- challenges in implementing complementary 'cash plus' services; and,
- the pros and cons of different payment systems.

5. The role of the programme

This section discusses the findings of the quantitative and qualitative research, based on administrative data and information collected from programme participants.

5.1. Programme implementation

Administrative data collected by the programme team suggests that transfers were disbursed to at least 88 per cent of the households that were assigned to the cash arms (88 and 89 per cent of the households in T1 and T2 respectively). The remaining 12 per cent of households did not receive transfers, mainly because the *Hajati* team was unable to reach them at the start of the 2018/19 school year. About 0.6 per cent of households that were not assigned to the cash arm received cash benefits (0.35 and 0.93 per cent in T3 and T4 respectively).[18] The disbursement rates are similar if we calculate them for our primary sample of directly surveyed households. Most current beneficiary households (99 per cent) indicated that they had received their latest payment in the two months prior to the endline interview.

Current beneficiary households were asked about the operational performance of the *Hajati* programme (*see Table C1 in Appendix C*). About 57 per cent of households indicated that *Hajati* cash transfers adequately covered the costs of children's education.

Households generally had a good understanding of the purpose of the programme. Roughly 90 per cent indicated that the programme aims to help households "keep all children in school" and/or "cover the costs of education". Almost half the households (49 per cent) understood that they were part of the programme because they were poor. One in ten households (16 per cent) understood that the programme targets households with children enrolled in a double-shift school. About 7 per cent of households incorrectly believed that the programme targets Syrian households. In the qualitative interviews, caregivers expressed some confusion as to why their families had been chosen. Some participants said that their children's school had submitted their names for participation, while others said that a committee had visited their neighbourhood to identify families in need. A few households had contacted UNICEF for assistance and had been included in *Hajati*.

About half of all households incorrectly believed that the household needs to comply with behavioural conditions to receive programme payments. Virtually all of these households (98 per cent) indicated that they believe regular children's school participation is mandatory. A smaller proportion of these households mentioned conditions related to provision of adequate food (28 per cent) and clothing (26 per cent).

18 These households were referred to UNICEF Jordan for urgent financial support.

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About two-thirds of households indicated that they incurred costs to get to the ATM and access their *Hajati* funds. About 47 per cent of households travelled to the ATM by bus and about 16 per cent by taxi. About 17 per cent of households indicated that it takes them more than an hour to reach the ATM. A minority of households (about 14 per cent) indicated that they experienced difficulties accessing their funds for reasons other than getting to the ATM. The most common challenge mentioned related to technical malfunction, including with the iris scan.

Administrative data indicates that the information campaign was indeed provided to households in accordance with the study design. However, it is hard to assess whether households received and read the messages. According to the implementing team, only about 25 per cent of households engaged in an exchange of information with UNICEF about ways to handle the winter cold. In the endline interview, both households that were assigned to receive the information campaign (T2 and T3) and households that were not (T1 and T4), commonly reported receiving text messages encouraging the household to send children to school after the winter break (87 per cent and 63 per cent respectively).

5.2. Descriptives

This section provides baseline descriptive statistics drawn from the *Hajati* targeting survey (*see Table 1*). Information on the full sample of households and children observed at baseline is given. The characteristics of the households and children are first described in the cash group (column (3)). These households are mostly (92 per cent) Syrian, have about 6.5 members on average, and nearly a third (32 per cent) are female headed. Roughly 1 in 10 households (9 per cent) live in informal settlements, and it is common for them to share a dwelling with other families (24 per cent). On average, the highest number of individuals sleeping in a single room is nearly five, signalling crowded housing conditions. More than half (55 per cent) of the households have insufficient access to water, while more than a quarter (27 per cent) either have no latrine or share their toilet with other families. Households had on average of two meals in a day before the interview. The average food consumption score is 52, which indicates an acceptable household food consumption status based on typical thresholds (0–21: poor; 21.5–35: borderline; >35: acceptable) (WFP 2008, p.9). Virtually every household received basic assistance during the six months before the targeting survey was implemented. Both receipt of food assistance vouchers and cash assistance were common at 76 per cent and 59 per cent respectively. Many households received support from one or more UN agency: WFP (81 per cent), UNHCR (57 per cent), and UNICEF (31 per cent). The average age of the children (9–15 years at baseline) who were directly surveyed was 11.7 years and 51 per cent of them were boys. Most children (88 per cent) were in school at the time of the baseline.

The baseline characteristics of households in schools that did not continue to receive benefits are similar and no statistically significant differences between the two groups were detected (columns (1), (2), and (5)). At conventional levels, none of the individual baseline indicators are significantly different – the F-test for joint orthogonality confirms the balance between the cash and non-cash groups.[19] This is a first indication that the quantitative study design is valid. Appendix D further discusses the validity of the quantitative study design: a limited number of deviations from the pre-analysis plan, balance, attrition, take-up, and robustness of the findings are presented in the following sub-sections.

19 It was attempted to compare the characteristics of the sample to those of the overall population of Syrian refugees. To the extent that comparable indicators could be obtained, the findings suggest that the sample is not too different, indicating some degree of external validity of the findings presented in this paper.

Table 1: Balance tests (Full baseline sample)

	(1)	(2)	(3)	(4)	(5)
	Point estimate	(S.E.)	Baseline cash mean [T1+T2]	Baseline non-cash mean [T3+T4]	Uncorrected P-value
Household level					
Syrian	0.004	(0.018)	0.916	0.891	0.826
Household size	-0.120	(0.089)	6.456	6.413	0.177
Female headed	-0.020	(0.020)	0.318	0.324	0.305
In informal settlement	0.009	(0.026)	0.089	0.085	0.714
Two or more families living in the dwelling	-0.008	(0.018)	0.243	0.248	0.654
Highest number of people sleeping in a single room	-0.008	(0.096)	4.942	4.877	0.934
Insufficient access to water	0.031	(0.022)	0.554	0.519	0.166
Shared latrine or no latrine	0.005	(0.024)	0.269	0.266	0.841
Number of meals eaten by household yesterday	0.012	(0.028)	2.044	2.034	0.673
Household food consumption score (FCS) - WFP	0.787	(0.885)	51.737	51.558	0.375
Received no assistance in the last 6 months	-0.001	(0.002)	0.004	0.006	0.785
Received food vouchers in the last 6 months	-0.010	(0.022)	0.764	0.755	0.649
Received cash assistance in the last 6 months	0.019	(0.018)	0.594	0.556	0.298
Received assistance from WFP in the last 6 months	0.010	(0.021)	0.814	0.789	0.624
Received assistance from UNHCR in the last 6 months	0.018	(0.020)	0.569	0.529	0.377
Received assistance from UNICEF in the last 6 months	-0.009	(0.019)	0.312	0.303	0.625
Child level (all children 10–16)					
Child age	0.011	(0.039)	11.707	11.658	0.773
Male child	0.003	(0.019)	0.514	0.500	0.865
Child in school	-0.011	(0.010)	0.878	0.875	0.277
Joint orthogonality F-test statistic (P-value)	1.381 (0.143)				

Note: N for household sample is 4,332; N for sample of children (expected endline age 10–16) at baseline is 9,085. Regressions control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline. The joint orthogonality test reports the F-test statistic (and P-value) from the regression of the cash treatment on all baseline variables reported in the table (and usual controls) using the child sample (N=9,085).

The qualitative sample consisted of 40 adult household heads, half male, and half female. Half were current programme beneficiaries, while the other half were former recipients. The demographics and geographic locations of the qualitative sample are summarized below (*see Table 2*). In the qualitative subsample the percentage of participants who were Syrian was slightly lower (85 per cent) than in the quantitative sample (92 per cent); the remainder of the qualitative study participants were Jordanian. On average, the households had seven members (range 3–17), with five children (range 2–11). Three in five heads of household reported to have a chronic illness or disability, and 50 per cent of interviewees reported that a child or other dependent had a chronic illness or disability.

Table 2: Qualitative sample description

	(1) Total sample (N=40)[i]	(2) Current participants (N=20)	(3) Former participants (N=20)
Female	50%	50%	50%
Mean number of household members (range)[i]	7.3 (3-17)	7.3 (4-14)	7.3 (3-17)
Mean number of children <18 in household (range)	4.5 (2-11)	4.6 (2-8)	4.4 (2-11)
Syrian	85%	85%	85%
Disability/chronic health problem of interviewee or household head	60%	60%	60%
Disability/chronic health problem of other household member	50%	50%	50%
Location			
Amman	25%	25%	25%
Mafraq	25%	25%	25%
Irbid	25%	25%	25%
Zarqa	25%	25%	25%

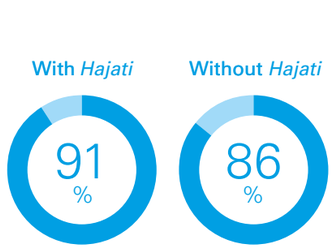
[i] Note that the total number of household members includes the partner(s) of the interviewed caregiver, adult children, elderly relatives, and extended family members, sometimes including children with their parents. Only the children who are the direct responsibility of the interviewed caregiver are included in the following row.

5.3 The role of the cash transfers[20]

What difference does *Hajati* make to children's lives?

Schooling

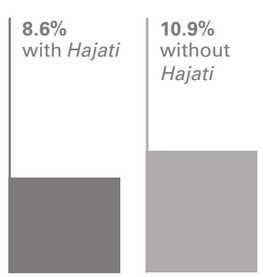
Children are more likely to go to school when they receive *Hajati.*



> There is nothing better than education.
>
> *Female former recipient, Irbid*

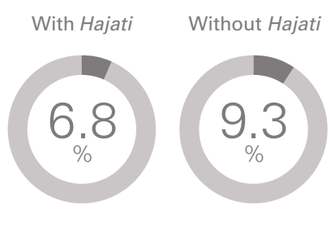
Child work

Children receiving *Hajati* are less likely to be engaged in economic activities.



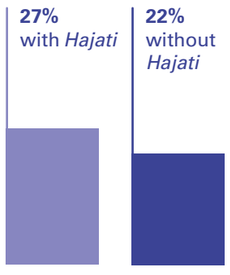
> Instead of pulling them out of school to work because we don't have money, this support came so that we don't have to send them to work.
>
> *Male recipient, Zarqa*

Children are less likely to be exposed to work-related hazards when they receive *Hajati.*



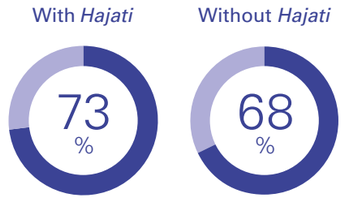
Material well-being

Children are more likely to have three meals a day when they receive *Hajati.*

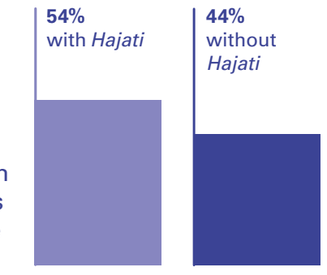


> I keep [the money] for my children's allowance or I buy them whatever they need for example shoes or pajamas.
>
> *Female recipient, Irbid*

Children are more likely to own warm clothes when they receive *Hajati.*

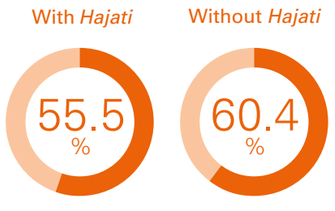


More children own basic school items when they receive *Hajati.*



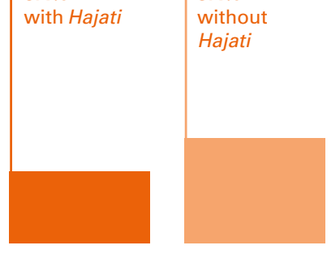
Mental well-being

Children are less likely to show symptoms of depression when they receive *Hajati.*



> The girls are happy and we are happy. You feel satisfied when your daughter asks you for something and you do it for her.
>
> *Male recipient, Mafraq*

Children are less likely to report low self-esteem when they receive *Hajati.*



20 Whereas Table 1 in Section 5.2 is based on the full study population (4,332 households), the analysis presented from this point is based only on surveyed households (i.e. 3,880 panel households).

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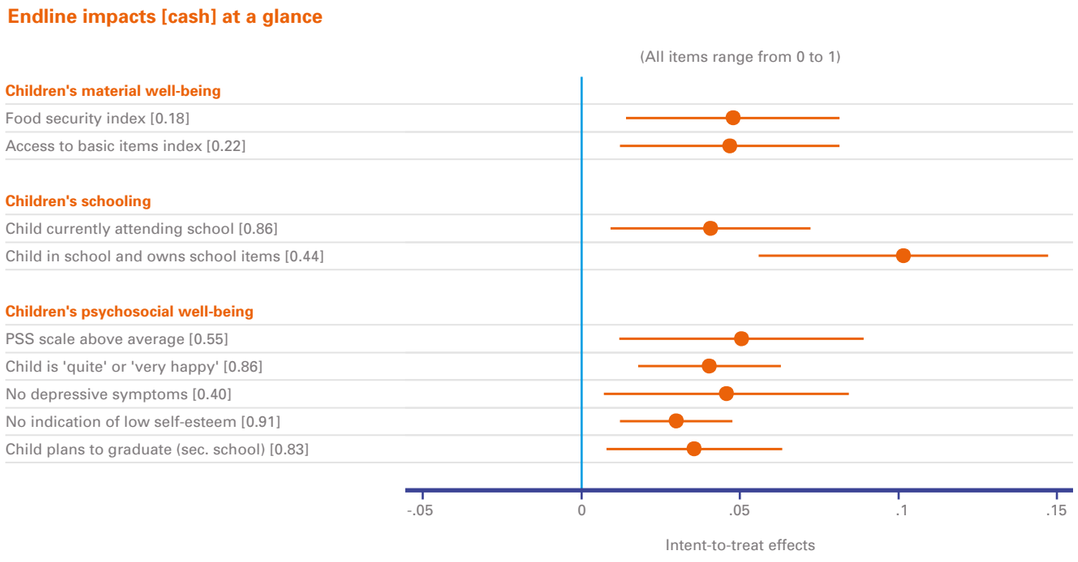
The aim of this mixed methods study was to examine the impact of *Hajati* payments on child well-being, including education, material, and psychosocial outcomes. The primary results from the quantitative analyses are displayed below: the impact of receiving continued *Hajati* cash benefits on the nine lead indicators, based on regression specification (1) (*see Figure 3*). The dots represent the intent-to-treat point estimates and the lines to the left and right represent the 95 per cent confidence interval. Lead indicators are grouped by domain. The accompanying regression results are also presented below (*see Table 3*).

Figure 3: Impacts of continuing the *Hajati* cash benefits on primary, pre-registered indicators



Confidence intervals shown in this figure are not adjusted for multiple inference testing.
Endline control (non-cash arm) means [in brackets]
N=3,458. Panel of children directly interviewed.

Table 3: Impacts of continuing the *Hajati* cash benefits on primary pre-registered indicators

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	(S.E.)	Endline cash mean [T1+T2]	Endline non-cash mean [T3+T4]	Uncorrected P-value	Observations
Domain 1: Children's material well-being						
(Child) Food security index	0.048	(0.017)	0.223	0.181	0.006	3,456
Access to basic items index	0.047	(0.018)	0.268	0.222	0.008	3,458
Domain 2: Children's schooling						
Child currently attending school	0.041	(0.016)	0.906	0.859	0.012	3,458
Child in school and owns school items	0.102	(0.023)	0.544	0.443	0.000	3,458
Domain 3: Psychosocial well-being						
Social support scale above average	0.051	(0.020)	0.602	0.553	0.010	3,458
Child is 'quite' or 'very happy'	0.040	(0.011)	0.896	0.857	0.000	3,458
No depressive symptoms	0.046	(0.020)	0.445	0.396	0.021	3,458
No indication of low self-esteem	0.030	(0.009)	0.936	0.906	0.001	3,458
Child plans to graduate from secondary school	0.036	(0.014)	0.862	0.827	0.012	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects. The N is slightly lower in the food security index as one of its sub-components has missing information for two children.
MHT=Multiple Hypothesis Testing.

A beneficial effect in all three outcome domains and on all nine lead indicators was observed. Specifically, in households that continued to receive *Hajati*, a 5 percentage point impact on the food security indicator (i.e., the probability that children ate three meals, did not skip a meal, ate breakfast, and did not go to bed hungry on the day before the interview) was seen. Meanwhile, a 5-percentage point impact on access to basic material items (the probability that children own a pair of summer shoes, a pair of winter shoes, warm clothes for the winter, and a warm blanket for the winter) was observed. The Appendix displays impacts on the individual food security items and material items underlying these indicators, as well as household reported food consumption scores (*see Appendix Tables E1 and E2*).

The findings from the qualitative interviews support the quantitative findings regarding children's material well-being. While caregivers generally stated that *Hajati* funds were primarily used for education, many reported that at times, their households had used the funds for basic needs including rent, heat, and food. The funds provided an important safety net that helped caregivers provide for children. As one female former recipient with two children in Irbid explained: "Sometimes we would take from them for the rent, sometimes we would keep for the children. I mean we are the same thing, it goes around, and we would spend what we have". Winter clothing to wear to school was another common use of the funds that supported children's well-being more broadly. Therefore, the evidence indicates that *Hajati* funds had impacts that were broader than education alone.

Self-reported school attendance by children was about 4 percentage points higher in the quantitative sample. At 10 percentage points, the impact on the indicator for access to basic school items (i.e., the probability that children receive an allowance to purchase lunch or snacks on schooldays, have a schoolbag, and have all the stationery needed for school) is the most pronounced among all lead indicators. This aligns with the qualitative interviews, in which the most commonly-reported uses for *Hajati* funds were school-related – stationery, school meals, transportation to school, and tutoring. As a male recipient in Irbid with five children explained: "Transportation, clothes, stationery; these things are fixed. You need to be committed to covering these. If you don't have money, you can't buy these things, you can't continue their education". *Hajati* funds were perceived as making enrolment more feasible by covering some of these costs. The Appendix shows the impacts on ownership of the individual school items (*see Appendix Table E3*).

Hajati improves perceptions of social support by 5 percentage points. As shown in more detail in the Appendix, this scale captures support from three groups: significant others, family, and friends (*see Appendix Table E4*). Impacts are strongest for social support from family and friends. School participation may contribute to positive perceptions of support from friends. One connection between *Hajati* funds and school social support identified in the qualitative interviews was the ability of caregivers to provide their children with pocket money to buy snacks for friends. This came up several times as an important issue for sustaining friendships among school children. As a male former recipient in Mafraq with six children said: "My daughters really need allowance and when they don't get it, they feel ashamed in front of the other girls". Additionally, less concern about financial security experienced by adults may contribute to their increased support of family members.

The qualitative and quantitative findings suggest that *Hajati* also impacted psychosocial health among children. The probability that children indicate that they are 'quite' or 'very happy' and that they do not exhibit symptoms of depression are both about 4–5 percentage points higher when the *Hajati* assistance is sustained.[21] Similarly, the likelihood that children report high self-esteem (i.e., no indication of low self-esteem) is about 3 percentage points higher for current programme beneficiaries. The Appendix display impacts on the individual items in the depression and self-esteem indices (*see Appendix Tables E5 and E6*). Within the depression scale, the strongest effects were observed for 'feeling good like other kids', 'having a good time' and 'being happy' (15, 14, and 13 percentage points, respectively). On the self-esteem scale, the strongest impacts are reported on feeling to be 'a person of worth', feeling to be 'no good at all', being inclined to 'feeling a failure' and 'being satisfied with oneself' (ranging between 8–9 percentage points).

21 Interestingly, about 90 per cent of children in the *Hajati* cash arms indicate that they are 'quite' or 'very happy', yet about 55 per cent of them exhibit indications of depression.

In the qualitative interviews, caregivers spoke frequently about the stress that they experienced trying to provide for their families. For the Syrian households, this was compounded by the traumas of their experiences during the war and their time as refugees. However, *Hajati* was perceived as reducing stress levels for children and parents by easing financial burdens. In Mafraq, a male current recipient with five children said:

> "We're all happy. The girls are happy, and we are happy. You know for example, you get satisfied when your daughter asks you for something and you do it for her, right? On the other hand, if you can't do it, it will make your heart ache. However, when you have enough money for that, you fulfil your responsibility, and you feel good.

In Irbid, a female former recipient with two children reflected on her time receiving *Hajati*, saying: "We would be happy, we would feel a bit psychologically comfortable that we can afford the fees for this child, or buy him something personal for the school and so on". Such small financial reliefs provided by *Hajati* reportedly improved relationships among adults and children alike, as explained by a male recipient in Mafraq: "When you have everything you need at your house, you treat people in a better way. I mean, poverty causes sorrow, and affects your relationship with people; even with your kids and wife".

Finally, the probability that children plan to finish secondary school is about 4 percentage points higher for current beneficiary households. Impact estimates are not very different for plans to finish primary school and university (*see Appendix Table E7*).

Secondary outcomes

The impacts on what are referred to as the 'secondary' outcome domains are discussed below (*see Table 4*). Concomitant with the positive impacts on school attendance, child engagement in economic activities is about 3 percentage points lower for children who continue to benefit from *Hajati*. The qualitative interviews provided supporting evidence that household decision making regarding children's work had been impacted by *Hajati*. For example, a male recipient in Zarqa with four children explained: "Instead of pulling them out of school to work because we don't have money, this support came so that we don't have to send them to work. They go to school instead of working". Participants' narratives showed that household decisions regarding children, work, and education are fluid and responsive to economic pressure.

Lower engagement in hazardous economic activities (such as carrying heavy loads) and excessive hours in economic activities were also observed, following the age-specific thresholds typically used in child labour statistics (ILO, 2008). Impacts on the indicators underlying these child labour statistics can be found in the Appendix (*see Appendix Table E8*). In a qualitative interview, a male current recipient in Irbid explained how *Hajati* had made his adolescent son's work less hazardous. "If, god forbid, we didn't receive the support, I would've put him somewhere like a restaurant to make some money from him, but now that I'm receiving the support, I just take him with me and keep an eye on him." However, we note that exhaustion, back and foot pain, and weight loss among working children were reported by caregivers in the qualitative interviews, indicating that hazardous work was not eliminated.

Table 4: Impacts of continuing the *Hajati* cash benefits on 'secondary' child indicators

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Panel 1: Children's productive activities						
Engagement in economic activities	-0.028	(0.013)	0.086	0.109	0.035	3,458
Engagement in hazardous economic activities	-0.030	(0.011)	0.068	0.093	0.006	3,458
Excessive hours in economic activities	-0.020	(0.009)	0.041	0.059	0.023	3,458
Panel 2: Migration						
Household plans to migrate out of Jordan (household reported – full sample)*	0.010	(0.020)	0.439	0.414	0.614	3,880
Household plans to migrate out of Jordan	0.010	(0.020)	0.364	0.350	0.609	3,458
Child plans to migrate out of Jordan	0.006	(0.022)	0.538	0.526	0.789	3,458
Panel 3: Marriage and fertility						
Married since start of 2018/19 school year	0.003	(0.001)	0.002	0.000	0.041	3,458
Got pregnant since start of 2018/19 school year	0.001	(0.003)	0.005	0.004	0.836	1,655

Notes: Estimations use single-difference modelling among panel children directly surveyed or panel of households for household level outcomes (indicated by a star *). Robust standard errors in parentheses corrected for clustering. Specifications control for the full set of controls as specified in the text.

In both the qualitative and quantitative samples, we asked adult interviewees whether their family was planning to migrate out of Jordan. In the quantitative survey, we asked children this same question and, if their response was no, we asked them whether they themselves planned to migrate out of Jordan. Interestingly, a large share of households and children does not plan to migrate out of Jordan. *Hajati* benefits do not appear to affect migration plans. In the qualitative sample, three Syrian participants indicated they planned to return to Syria with their families, while another three participants hoped to emigrate to a third country. As a male former recipient with six children living in Zarqa said: "If I get the chance to leave the country along with my kids, I will do it. I will go anywhere, Europe". Participants noted that costs were increasing over time, which sometimes changed their plans to stay in their new homes. One single mother, a former recipient in Zarqa, said that the pressures had grown so much that she "wanted to go back to the [refugee] camp".

Finally, it was examined whether children got married since the start of the 2018/19 school year (i.e., the year in which *Hajati* was scaled down), and, for girls, whether they got pregnant since the start of the school year. Both marriage and pregnancy were rare in the sample and no meaningful programme impacts were observed. Marriage was similarly rarely discussed in the qualitative interviews.

5.4. A closer look at schooling outcomes

Heterogeneity by age and gender

The first two rows of the table below compare impacts on school participation for children who were in and not in school at the time of the baseline (*see Table 5*). Among children who were in school at baseline, school participation is 5 percentage points higher for those still benefitting from the programme. Although the number of observations is low, the point estimate suggests an improvement in (re) enrolment among those who were out of school of about 8 percentage points. Hence, it was concluded that the programme prevented dropouts among children originally in school, but also helped children who were previously out of school to (re)enrol. Two of the households interviewed for the qualitative study discussed re-enrolling children who had been out of school before the family received *Hajati*. A female former recipient with three children in Amman, who had started sending her adolescent son to work in a street market, said that when her household was selected for participation: "I got really motivated to take him back to school". Similarly, another female recipient, supporting five children on her own in Irbid, reported: "Now [my son] doesn't [work], since I am getting income and I can buy them whatever they need… therefore I didn't let him work anymore". Enrolment decisions appeared to be quite fluid, suggesting that children who had stopped attending school relatively frequently may be willing and able to successfully re-enrol if finances permit.

The two bottom rows of the table show impacts for boys and girls separately (*see Table 5*). At endline, 90 per cent and 92 per cent of boys and girls respectively were in school in the cash group. Impacts on schooling appears to be more pronounced for boys (6 percentage points) than for girls (3 percentage points). This may be due to gendered beliefs and practices regarding work outside the home, as reported in the qualitative interviews. Boys were reported as having more opportunities for work outside the home, and their enrolment in school may therefore be more sensitive to household economic concerns. However, at conventional levels, the differential impact between boys and girls is not statistically significant (estimates not shown).

Table 5: Heterogeneous impacts: Impacts of continuing the *Hajati* cash benefits on attendance by school status at baseline and gender

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	(S.E.)	Endline cash mean [T1+T2]	Endline non-cash mean [T3+T4]	Uncorrected P-value	Observations
Children in school at baseline	0.046	(0.012)	0.959	0.914	0.000	3,202
Children not in school at baseline	0.077	(0.051)	0.233	0.179	0.132	256
Excessive hours in economic activities	-0.020	(0.009)	0.041	0.059	0.023	3,458
Boys	0.056	(0.021)	0.898	0.833	0.008	1,803
Girls	0.027	(0.019)	0.915	0.886	0.158	1,655

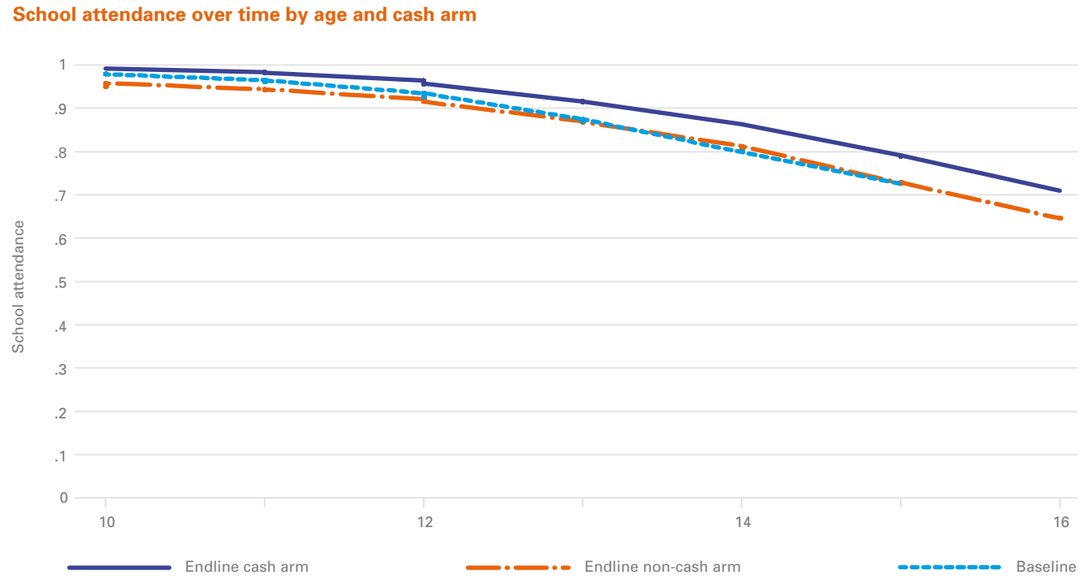
Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects.

Did all *Hajati* impacts dissipate for children no longer benefitting from the programme?

An important question addressed in the quantitative analyses is whether all impacts of the *Hajati* cash transfers dissipated or whether some impacts remain among children who no longer benefit from the programme. This issue is assessed below non-experimentally for the panel of surveyed children (these findings are robust to using household data for the full panel of children aged 10–16) (*see Figure 4*). The horizontal axis displays child ages (10–16), and the vertical axis displays school attendance rates. The dotted cyan line shows the (*lowess* – locally weighted scatterplot smoothing) relationship between age and school participation at the time of the baseline. The solid blue and dashed orange lines respectively show the relationship between age and school participation for the cash and non-cash groups at the endline. At the age of 10, most children are in school. Afterwards, a clear drop in school participation is visible.

Not surprisingly, the solid blue line lies a few percentage points above the dashed orange line at all ages, confirming the positive impact of continued receipt of the *Hajati* cash intervention. More importantly, the dotted cyan and dashed orange line largely overlap. Under the assumption that the dotted cyan accurately shows where children in the endline sample would have been if they had never benefitted from *Hajati* cash transfers, this overlap implies that children fell back to their initial pre-treatment schooling levels after they lost the *Hajati* benefits.

Figure 4: School attendance over time by age and cash arm



Note: Based on panel of children 10–16 directly interviewed (N=3,458).

For former *Hajati* recipients interviewed, the end to the payments had real impacts on well-being, and sometimes on schooling. While most said that they were attempting to keep their children in school, it was challenging to afford the indirect costs incurred. As a female former recipient in Zarqa explained regarding her three children: "They returned to walking to school and started to complain again about being tired. And they started to tell me that they didn't want to go to school". Children were reportedly more likely to go without appropriate clothing, shoes, supplies, and also meal money. "They haven't been to school for a few days because they're out of pocket money. It's been about six days," said a male former recipient in Amman with three children. Though caregivers generally reported that Jordanian public schools were available to them and tuition costs were not an issue, the inability to pay these indirect costs may be one of the mechanisms connecting the withdrawal of *Hajati* support to the quantitative findings discussed above.

5.5. The information campaign

Hajati incorporated awareness-raising informational campaigns alongside the cash transfers. Below, the impacts on school participation by allocation to the cash and information campaign arms are shown (see *Table 6*). Columns 1, 4 and 7 show the impacts of each intervention arm compared to the arm receiving neither cash transfers nor the information intervention (T4). Cash has a significant and positive impact on school participation, whether provided alone (column 7) or along with the information intervention (column 1). There is no evidence that the information campaign has any substantive effect (column 4). As shown in column 11, school attendance is not significantly better for children who received *Hajati* cash and the information campaign than for children who received cash only.

There are multiple possible explanations as to why the information campaign had no impact. The information campaign was designed specifically to counter school dropouts during and shortly after the winter break. One possibility is that the winter break is simply not a critical barrier to school participation. A second possibility is that the winter break *is* a critical barrier, but the information intervention did not help to address it. Perhaps households could not effectively use the information and encouragement provided, either because they already possessed all relevant information or because they did not have the resources to act on it (even when receiving *Hajati*). Regardless of the reasons, the interpretation is that while information text messaging interventions are cheap to implement, they are not necessarily a low-hanging fruit. Designing a successful information 'plus component' for a cash transfer programme requires a significant investment and tailoring of the messages to the needs of individual households.

The qualitative findings regarding communications with UNICEF are in alignment with the quantitative findings presented above. Participants reported feeling 'happy' about receiving informational messages from UNICEF, because it gave them a feeling that the organization cares. One male former recipient from Irbid said that he shared the information on schooling that he received from UNICEF with other Syrian refugees in his neighbourhood, extending the information campaign's reach. However, examples of actual decisions that had been directly impacted by the messaging were rare. In two cases, caregivers said they had reconsidered keeping their children out of school on cold winter days, in response to text messages on the topic from UNICEF.

Table 6: Impacts of continuing the *Hajati* cash benefits on school participation – the role of the BCC intervention

	T2 - Full *Hajati*			T3 - Plus only			T1 - Cash only					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Point estimate	(S.E.)	P-value	Point estimate	(S.E.)	P-value	Point estimate	(S.E.)	P-value	Endline no *Hajati* mean [T4]	Prob>F (T1=T2)	Observa-tions
Child reported:												
Lead indicator: Child is currently attending school	0.047	(0.023)	0.038	0.026	(0.026)	0.327	0.063	(0.024)	0.008	0.845	0.364	3,458
Child attended school last day that school was in session	0.022	(0.029)	0.443	-0.011	(0.028)	0.694	0.042	(0.025)	0.096	0.739	0.375	3,458
Household reported (sample of surveyed children):												
Household reports child is currently attending school/ pre-school	0.042	(0.022)	0.052	0.020	(0.024)	0.423	0.059	(0.022)	0.009	0.852	0.341	3,436
Household reports child missed fewer than 5 days of school during the current school year	0.046	(0.024)	0.057	0.004	(0.026)	0.887	0.061	(0.026)	0.021	0.545	0.506	3,425
Household reported (all children 10-16):												
Household reports child is currently attending school/ pre-school	0.040	(0.018)	0.027	0.001	(0.024)	0.955	0.040	(0.020)	0.049	0.832	0.979	8,144
Household reports child missed fewer than 5 days of school during the current school year	0.041	(0.021)	0.058	0.003	(0.023)	0.904	0.045	(0.025)	0.080	0.540	0.852	8,107

Notes: Estimations use single-difference modelling. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects.

6. Lessons learned from *Hajati* implementation

What difference did the research make?

Internal support

Evidence shows that *Hajati* contributes to many goals, helping to secure its future within UNICEF Jordan's work.

Improving design

Age-sensitive support: Older children are often taken out of school to work. UNICEF Jordan is increasing the transfer for older children to mitigate the opportunity cost of education for this group.

Increased support: The study revealed what happens when support stops or is insufficient. In response, the transfer was increased from JOD20 to JOD25 (from USD28 to USD35).

Better identification of recipients: By more accurately measuring vulnerability and deprivation, UNICEF Jordan ensures that those who need the support most receive it.

Support for large households: The maximum number of children per household eligible for support was increased from four to six, helping bigger households who tend to be the most vulnerable.

Fundraising & advocacy

Bridging the humanitarian-development divide: UNICEF Jordan is using the study to advocate for cash transfers to support schooling within Jordan's national social protection strategy.

Expanded support: UNICEF Jordan is using the study to advocate for more funding.

Renewed support: Donors recommitted to supporting *Hajati* on seeing its positive impacts, guaranteeing support for 10,000 children for at least 12 more months (up to December 2020).

Cash for education: Through *Hajati*, UNICEF Jordan is informing debates about cash transfers for education, helping to increase support for UNICEF's approach to cash transfers – unconditional and for every child.

Sharing knowledge

Informing development: By sharing the study results with development partners, they can better plan their own cash-for-education programmes and generate further evidence.

COVID-19

Committed donor funding has enabled UNICEF Jordan to expand the coverage of *Hajati* and provide urgent support during lockdown.

<blogs.unicef.org/evidence-for-action/fast-access-to-cash-provides-urgent-relief-to-those-hardest-hit-by-covid-19/>

UNICEF's position as a trusted partner and lessons learned from the implementation of *Hajati* have allowed it to support the Government's emergency cash programming response to COVID-19.

<blogs.unicef.org/evidence-for-action/how-responding-to-the-syrian-humanitarian-crisis-helped-jordan-support-its-population-during-covid-19/>

This section discusses practical lessons learned by the *Hajati* team during the design and implementation of the programme, as well as some strategic and forward-looking observations to inform future cash transfer programming in displacement settings by UNICEF and other agencies. The main take-aways from the implementation of the programme should be interpreted within UNICEF's wider strategies for humanitarian cash transfers[22] and shock responsive social protection (UNICEF, 2019).[23] These strategies are referred to throughout the text. In many ways, these findings represent illustrations of UNICEF's strategy and provide some reflection on the principles used in UNICEF's emergency programming.

6.1. Practical lessons from programme implementation

6.1.1. Operational lessons

Clear guidelines and standard operating procedures (SOPs) for internal administrative processes, are critical for successful and agile engagement in cash-based programming

When the CCG – *Hajati's* predecessor – started, cash-based programming was still a relatively new phenomenon within UNICEF. There were few internal guidelines and no standard operating procedures (SOPs) onto which the country office could build.[24] As a result, a substantial start-up phase was needed to settle the administrative side of the cash transfer project. It took more than a year from the beginning of the CCG for UNICEF to make its first 'independent' payment.

Organization-wide SOPs significantly speed up the implementation of cash transfer programmes in humanitarian contexts. Ideally, coordination and continued refinement of these SOPs would be led by UNICEF headquarters, in collaboration with country offices with experience in emergency cash transfers. These SOPs should be broad enough to encompass different settings, including those with a functioning banking sector, such as Jordan, and those without. At a minimum, the SOPs should cover the following areas:

- **Selection and enrolment of beneficiaries**, including a description of methodologies to prioritize beneficiaries.
- **Process to transfer funds** from UNICEF Headquarters' main accounts to the country office and from the country office to the financial service provider.
- **Modalities of payment for beneficiaries**, covering the different type of payment systems that could be in place for cash transfers to beneficiaries.
- **Payment list preparation,** including the delegation of authorities necessary to ensure transparency and accountability in the process.
- **Payment approval processes,** including the roles and responsibilities of the section chief, chief of operation, deputy representative, representative.
- **Verification processes** to ensure that the right amounts are transferred to the right beneficiaries.
- **Cash disbursement procedures** to the beneficiaries.
- **Verification** of delivery of the transfers.
- **Reconciliation** and refund of non-claimed amounts.

Collaboration with other agencies engaged in humanitarian cash transfers can smooth the process

Collaboration is critical to leverage the strengths of humanitarian organizations and avoid duplication. In the case of *Hajati*, it was possible to build on the CCF that had already been established by other agencies. Participation in the CCF came with many advantages. The contacts and contractual arrangements with the implementing bank had already been established, taking away a significant administrative challenge. By collaborating with other cash-providing agencies through the CCF, it was possible to obtain favourable transaction rates. And finally, participation in the CCF helped improve coordination and planning with other cash-providing agencies.

Challenges related to collaboration

Collaborative processes bring their own challenges. For instance, a strong communication plan had to be designed to ensure that *Hajati* beneficiaries could distinguish between the delivering partner and the source of assistance. Moreover, unless there is an arrangement like the CCF, partnerships may involve overheads that drives up the unit cost of cash transfers. And, as discussed in UNICEF's programmatic guidance on humanitarian cash transfers, set-up of collaboration agreements requires high-level coordination and can be time consuming.[25]

6.1.2. Data and information management

Data and data management need to be considered at the outset and requires dedicated human and financial resources

Quality data and management information systems (MIS) are critical for the successful implementation of a humanitarian cash transfer programme. For example, the data warehouse structure of the MIS must be designed so that data are securely stored and can be readily accessed and re-used. Investing time and financial resources in the development of the data warehouse is needed at the outset otherwise, as explained by IT staff, the risk is to be constantly behind, implementing inefficient and time-consuming stop-gap measures. Set-up of the data warehouse requires timely recruitment of specialized and experienced programmers and developers who must work at speed to allow fast outreach to the targeted population.

22 https://www.ungm.org/UNUser/Documents/DownloadPublicDocument?docId=740430

23 See also, Tebaldi (2019)

24 A note for the record was drafted specifically for the contexts of Jordan and Lebanon to facilitate registration of cash transfers to beneficiaries in Vision – UNICEF's digital transaction platform.

25 It is important to consider also collaboration beyond the cash transfers themselves, including complementary interventions and sequencing of delivery. However, this topic is beyond the scope of the present article.

The data management system needs to allow for linking with other data sources and easy updating of beneficiaries' contact information

In Jordan, refugees have two forms of identification, or IDs, one issued by UNHCR (the Asylum Seeker Certificate) and the other by the Government of Jordan (the Ministry of Interior card for Syrian refugees).[26] It is critical to be able to identify beneficiary households with either of these IDs, as this allows for the creation of a comprehensive picture of all services provided to beneficiaries by partner agencies. There are efforts by UN humanitarian agencies, including UNICEF, to establish a common cash system in crises globally.[27]

When most of the communication between beneficiaries and the *Hajati* team takes place over the phone, a challenge arises when households lose or change their phone number. In Jordan (and other countries) mobile phone numbers are disconnected when the owner of the phone number does not regularly purchase phone credit. When beneficiary households lose their phone number, the *Hajati* team must re-establish communication with considerable effort. As a mitigation measure, the team collects information on various phone numbers – including those of neighbours for instance – to be able to reach the family and update their contact information. Additionally, when households were first assessed, their GPS location was registered, which helps to track households. However, some extreme cases may take up to half a day to be solved. Ideally, the MIS would allow beneficiaries to update their contact information independently, or alternatively, a layered access structure would allow helpline operators to change phone numbers after basic checks have been completed.

Setting up appropriate data sharing agreements with other agencies at the outset of the programme is key

Other data sources can often be leveraged, as also discussed in UNICEF's guidance on humanitarian cash transfers. In refugee settings, for instance, it may be possible to leverage UNHCR registries. In the case of *Hajati*, UNHCR data is used extensively to cross-check and update the MIS and beneficiaries' contact information. The ideal is to have an overview of the data sources of other agencies during the design of the programme to maximize synergies and avoid duplication of data collection efforts.

Comprehensive targeting data may not be available

Secondary data sources may not suffice for the implementation of a new programme. UNICEF Jordan considered whether pre-existing data sources, including those of the UNHCR and the GoJ could be used for targeting *Hajati*. However, these databases presented prohibitive challenges and could not be used. None of them contained comprehensive and comparable information on all segments of the population; the GoJ's data contain information on Jordanian nationals while UNHCR data contain information on registered refugees. There was no single data source that contained information on both these groups, as well as unregistered refugees. Moreover, information in these datasets on child level outcomes of relevance, such as school participation, was often limited.

26 Without a UNHCR ID, refugees cannot obtain an Ministry of Interior (MOI) ID either. The MOI ID card is a requirement to access many basic services. There was an extensive 'rectification campaign' between UNHCR and the GoJ in 2018, allowing unregistered/illegal refugees to register and get their MOI card.

27 https://reliefweb.int/sites/reliefweb.int/files/resources/2018-12-05-FINAL%20Statement%20on%20Cash.pdf

Targeting data may have to be collected at a significant cost

In the case of *Hajati,* new targeting data had to be collected at a substantial cost – both financially and in terms of time commitment. Due to the short timeframe, collection of these data was not without challenges. In collaboration with Mindset, the firm recruited to collect the data, UNICEF had to overlay multiple administrative data sources to create a list of all potentially eligible households with children enrolled in the double-shift schools. UNICEF also initiated a poster campaign to further identify potentially relevant households. A total of 120,000 unique phone numbers were identified in this process (it is not possible to verify the extent to which the phone numbers were from the same households). Ultimately, 39,000 of these households were successfully interviewed.

6.1.3. Reflections on targeting

There is a long debate on targeting methodologies. Both UNICEF's guidance on humanitarian cash transfers and on shock-responsive social protection provide an overview of different targeting methodologies and their respective merits. While a comprehensive discussion is beyond the scope of this paper, the *Hajati* team shared a few specific observations.

There are benefits to targeting based on vulnerability, irrespective of nationality

The team considered the transition from the original CCG model to the new *Hajati* model to be of critical importance. The CCG targeted only Syrians, contributing to a perception in host communities that support is available for refugees only. *Hajati*, instead, targets based on vulnerability and thus covers Jordanians, Syrians, and other nationalities. Ultimately, this model is considered more politically sustainable and may contribute to social cohesion (more on this below). Both Jordanians and Syrians expressed their appreciation for this approach through the project's helpline.

In targeting, there is a trade-off between inclusiveness and practicality

Hajati targeted households with at least one child in double-shift schools at the start of the 2017/18 school year to facilitate the start-up of the programme, with schools providing a practical entry point for the identification of beneficiary households. However, as a result, the programme excluded those households who did not send their children to school at all (potentially the most vulnerable segment of the population).

There may be a trade-off between inclusiveness and maximum impacts in outcome domains

Keeping children in school was the key aim of *Hajati*. Getting unenrolled children (back) in school, the *Hajati* team expected, would have required more concerted efforts and coordination with other actors involved beyond the provision of cash transfers alone. Moreover, Hamad et al. (2017) indicated that the benefit level of JOD20 per month per child was insufficient to allow out-of-school children to go back to school.

6.1.4. Cash plus, a low-hanging fruit?

There are good arguments for using cash plus behavioural change messages

Cash transfers provide a window of opportunity to engage with beneficiaries. Regular and reliable transfer payments create a relationship of trust and may enhance beneficiaries' interest and willingness to communicate with the cash providing agency, while enabling the household to act on messages such as those encouraging them to send their children to school. Moreover, cash transfers often reach a large and relevant audience, providing a useful starting point for targeting behavioural change communication (BCC) campaigns.

The provision of behavioural change services is not a low-hanging fruit

Effective implementation of BCC campaigns may require data that is unreliable or not provided when needed. Initially, *Hajati* aimed to combine the cash transfers with referral services, to provide an integrated package of social protection services. The idea was to monitor the school attendance of beneficiary children. If a child did not attend school regularly, the household would first be encouraged to send him/her to school through a series of text messages. If the child's school attendance continued to lag, a local partner agency would visit the household. Ultimately, however, these referral services were harder to implement than expected. Access to accurate and timely attendance data turned out to be a critical bottle neck and the referral services could not be implemented as expected for the 2018/19 school year.

Suggestions for appropriate design of behavioural plus services

- Prior consultation with beneficiaries to determine the nature of information and encouragement that would be most relevant and helpful (for instance, through focus group discussions).
- Detailed testing of the behavioural change component to make sure the BCC can be delivered as designed.
- Leverage existing programmes when planning additional or complementary services or interventions, to avoid duplication and build on tested approaches.

6.1.5. Payment systems

UNICEF's guidance on humanitarian cash transfers provides detailed discussion on a wide range of aspects of payment systems. These include, for instance, the importance of alignment with the national social protection system, collaboration with other partners on the development of the delivery mechanism, capacity of financial institutions to reach beneficiaries, and willingness and ability of beneficiaries to access payment systems. UNICEF Jordan colleagues provided a few reflections on this last point.

Each payment system comes with its own advantages and disadvantages

Hajati partly disbursed cash transfers through iris-scans (82 per cent in 2018; 88 per cent in 2019) and partly through ATM cards (18 per cent in 2018; 12 per cent in 2019). Each system has advantages and disadvantages. Overall, the iris-scan system is less flexible. There may be instances in which the designated household member cannot take out the payment, for instance due to illness. In that case, no other household member can immediately take out the cash, leading to delays in programme payment. However, iris-scan payments are more secure with less risk of fraud and theft.

Both systems are prone to technical challenges. The iris-scan may malfunction, requiring beneficiaries to update their scan. ATM cards must be distributed to beneficiaries, which requires time and resources. Moreover, ATM cards may get lost, or beneficiaries may forget their pin code. The iris-scan payment relies on UNHCR's system, which may drop households who do not renew their registration, highlighting once more the importance of close inter-agency coordination.

Payment systems need to be cross checked with beneficiaries' perspectives

In their selection of payment mechanisms, cash providing agencies should not consider the pros and cons from only their own perspective (e.g., cost and/or administrative burden) but also from the perspective of beneficiaries. Novel technologies, such as mobile money and blockchain, may be interesting from the perspective of cash providing agencies. However, experience in Jordan suggests that beneficiaries may be reluctant to switch from one method to the other. Changing beneficiaries' knowledge, attitudes, and practice in favour of such new technologies may require substantial training and sensitization. This needs to be considered when designing a cash programme through a proper supply and demand side assessment.

6.2. Big picture reflections of the team

Team members also shared some lessons that are big picture and strategic in nature. This section describes these lessons, acknowledging that these topics deserve a more detailed independent review. These lessons should be considered a starting point.

6.2.1. Funding volatility

Financial management of humanitarian cash transfer programmes needs to account for funding volatility and requires close coordination with donors

It is important to be realistic about funding prospects at the outset. After a crisis breaks out, funds may flow in rapidly. However, it is common for funding situations to change drastically over relatively short periods of time. It may, therefore, be unfeasible to maintain a large caseload over the entire duration of the emergency. It may be preferable to aim for a smaller caseload that can be supported over the longer term, to avoid unrealistic expectations among beneficiaries. Ideally, one or two donors provide a core of dedicated, sustained, and earmarked funding over this longer period while temporary expansion of the programme can be financed by non-earmarked emergency funding.

To safeguard financial stability, it is also important to involve donors in major changes to programmes. Sufficient time should have been taken to build the case for a transition from the CCG to the *Hajati* model with donors. Instead, the transition was quick and abrupt, which may have disrupted donor's internal procedures, thus potentially contributing to the volatility in funding.

6.2.2. The humanitarian-development nexus

Humanitarian and development social protection responses may be fragmented

Hajati is one of various programmes providing assistance to displaced Syrians and poor Jordanians. In general, social assistance in Jordan is fragmented and programmes are not harmonized under a single umbrella, creating parallel systems for different segments of the population. Coordination between humanitarian assistance for refugees and development programming for Jordanians is limited. On the humanitarian side, UNHCR supports refugees through the provision of 'multi-purpose' cash and shelter, as well as providing a one-time transfer to refugees during the winter season. WFP provides refugees with cash assistance for food. Jordanians can get support from GoJ's National Aid Fund (NAF) – the main entity providing social protection assistance to Jordanian households – through regular and emergency cash assistance.

UNICEF has a unique role with its mandate to cover the humanitarian-development spectrum

UNICEF's mandate allows the Organization to support both humanitarian and development programming and to act as a liaison between those operating on different sides of the spectrum. UNICEF has worked in Jordan since 1952. Before the Syria crisis, the Organization's focus was on development. UNICEF worked with, among others, the Ministry of Education, and the Ministry of Social Development. With the Syrian displacement crisis and the large influx of funds for the humanitarian response, UNICEF's focus shifted toward the provision of emergency humanitarian assistance. However, due to reduced humanitarian funding and the protracted nature of the crisis, the Organization's focus is currently shifting back to more durable solutions and support to nationally owned systems, at the nexus between humanitarian and development programming.

Operating at the humanitarian-development nexus increases buy in for support to refugees, and improves information flows and creates opportunities for mutual learning

There are several advantages to operating at this nexus. First, supporting both refugee and Jordanian households helps create buy in and support for cash-based programming within host communities and with host country authorities. In fact, in other settings, programmes covering both refugees and the host population have been shown to contribute to cohesion between the two groups (Valli et al., 2019).

Second, involvement in humanitarian and development programming helps to improve information flows between humanitarian and development programming and enhances opportunities for mutual learning. The implementation of *Hajati* meant UNICEF has hands-on technical experience and expertise. This helped UNICEF to act as a key partner in the development of Jordan's new social protection strategy and an expansion of the NAF (from 100,000 to 185,000 households). This was done through developing an MIS, targeting based on vulnerability, and using new payment modalities (including payments through bank accounts and, more recently, mobile wallets). Finally, UNICEF plays a key role as a liaison between the GoJ and other international organizations and humanitarian aid providers who are involved in the expansion plans. These partnerships, in turn, lead to new lessons for improvement of humanitarian programmes such as the ones in the areas of data management which have been adopted in the implementation of *Hajati*.

Operating at this nexus can help ascertain the sustainability of the humanitarian response

UNICEF can advocate for the integration of the humanitarian cash response within the national system in the longer term by, for instance, facilitating a handover of households supported through humanitarian interventions once political conditions are met.[28] Indeed, UNICEF's strategy for cash in humanitarian settings encourages alignment of humanitarian responses with the national system to facilitate such a handover. Ultimately, this integration can help ascertain the sustainability of the humanitarian cash response – especially important considering the volatility of humanitarian funds. However, it is important to recognize that the success of this approach hinges on its political feasibility. In some settings, incorporation of refugees into national social protection systems may not be considered palatable or even unconstitutional. In this case, prolonged donor funded support of humanitarian cash transfers may be of critical importance.

28 Turkey can serve as an example for this approach. It supports Syrian refugees through its national social protection system, in collaboration with humanitarian partners. See, e.g., https://www.unicef.org/about/annualreport/files/Turkey_2017_COAR.pdf

7. Conclusion

7.1. Lessons learned

This mixed methods report examined the role of *Hajati* – a programme that aimed to support the school participation for vulnerable households – in the lives of children. In the 2017/18 school year, the programme supported about 55,000 children, most of them Syrian refugees, through regular cash transfers. Due to funding shortages, the programme continued supporting only 10,000 of these children in the 2018/19 school year.

It was found that the programme was implemented with high fidelity. Targeted beneficiaries received their transfers with reliability. Most beneficiaries understood the purpose of the programme. Some households incorrectly believed that the programme was conditional on children's school attendance, which is likely an indication of strong communication around the purpose of the programme. An information campaign designed to reduce dropouts during and after the winter break was accurately implemented, although take-up of the information appears to have been limited.

We showed that continued receipt of the *Hajati* benefits had positive effects not only on the primary objective of the programme, namely school participation, but also on children's nutrition, material and psychosocial well-being. School participation was 4 percentage points higher for children benefitting from *Hajati*. The probability that they were in school and had access to basic school items was 10 percentage points higher. Children benefitting from *Hajati* were 4 percentage points more likely to indicate that they planned to graduate from secondary school. Indicators for access to a set of basic material items (e.g., winter shoes) and for access to nutrition (e.g., not skipping a meal in the day before the interview) were both 5 percentage points higher among current *Hajati* beneficiaries. Positive impacts on indications of psychosocial well-being, such as being happy (4 percentage points), no depressive symptoms (5 percentage points), and no low self-esteem (3 percentage points) were observed. *Hajati* transfers also reduced negative coping strategies. Children's participation in work, for instance, was 3 percentage points lower among current *Hajati* beneficiaries. No inadvertent detrimental impacts on child well-being were detected. Findings also indicate that the information campaign could not compensate households who had lost *Hajati* benefits.

The qualitative evidence supports quantitative findings that *Hajati* funds had broader impacts than education alone. The qualitative data also provided clear explanations of the mechanisms connecting the payments to these positive outcomes. Caregivers described how the funds, while relatively small in relation to overall household expenses, were significant enough to change their decision, making in ways that benefitted children. As mentioned by a male recipient in the qualitative interviews: "A small stone can prevent a pot from falling".

Finally, this study summarizes and distils the key implementation lessons from *Hajati*. Lack of internal operational guidelines slowed down the initial roll-out of the programme. The continued creation and refinement of organization-wide SOPs is recommended to ease the start-up of future humanitarian cash transfers. Collaboration with other cash-providing agencies, in contrast, has aided the effective and efficient implementation of *Hajati*. Building on prior arrangements allowed *Hajati* to quickly contract banking services. Joint implementation with partner agencies allowed for the procurement of favourable transaction rates. Collaboration with other cash-providing agencies is also taking place in other contexts and continuation of this practice is recommended.

Quality data are critical for the implementation of a successful cash transfer programme. The creation of a quality database requires a significant up-front investment that is likely to result in efficiency gains down the line. Emergency Operations (EMPOS) at UNICEF Headquarters is currently constructing a management information system format for humanitarian cash transfers that can be replicated across contexts. A defining feature of this system is that it will be inter-operable, i.e., can be connected with the information systems of other cash-providing agencies (notably UNHCR). This is a welcome initiative that will support the development of UNICEF cash-based programming in future humanitarian emergencies.

Cash transfers may serve as an entry point for the provision of additional complementary support. While there is merit in linking cash transfers with other services, these findings suggest that doing so is not straightforward. Careful development and piloting of cash plus services is recommended, including collaboration across UNICEF teams and with other partner agencies. In the case of *Hajati*, for instance, future piloting of behavioural change messages could be developed in conjunction with colleagues in the communication for development and education sections.

Finally, *Hajati* makes an important difference in the lives of children. Children who continued to benefit from the cash after the recent scale-down were more likely to go to school, had better access to food and basic material items, and exhibited better psychosocial well-being. These findings highlight the importance of providing stable and reliable support. Funding volatility needs to be accounted for at the outset, when programmes are designed. In some contexts, a smaller caseload may be preferable if it enhances the consistency of service provision.

7.2. Limitations and constraints

A limitation of this study is that, during its first year of operation, *Hajati* provided benefits only to the most vulnerable households with at least one child in a double-shift school. This is a particular group, thus limiting the external validity of the findings. Importantly, the study sample does not include households who did not send any of their children to school at the time *Hajati* was first started – potentially the most vulnerable group of households in the country. The impact of a programme like *Hajati* could be even more pronounced in this group.

A second limitation of this study is that child well-being is a broad concept. This study captures measures of child well-being that were considered relevant for *Hajati*. However, there are obviously other elements of child well-being that could have been considered in the process. While the current study provides a reasonably comprehensive picture of the role of *Hajati* in the lives of children, it cannot be considered complete.

Study participants knew that *Hajati* was focused on children's education, though the transfer was unconditional. Therefore, it is possible that there may have been social desirability bias in the responses to questions related to education. Reporting on children's work and other outcomes may also have been affected. Attempts were made to counter this by instructing interviewers to stress that they were not UNICEF employees and that none of the interview data would be shared with UNICEF using participants' real names and therefore would not affect their beneficiary status.

7.3. Reflections and recommendations

Funding decisions: Overall, *Hajati* has a positive impact on the lives of children. It is recommended that the estimated impacts on children's education and their well-being more generally are considered in funding decisions. It is further recommended that the merits of cash-based programming for displaced children are not judged against a single criteria or outcome domain (e.g., schooling or nutrition). While cash transfers are often implemented to achieve objectives in a specific sector, their positive impacts extend beyond these sectors. For example, *Hajati* was found to have a positive impact on children's psychosocial health. This is an important factor to consider particularly when evaluating programmes serving a displaced population. Wide-ranging contributions of cash transfer interventions should be considered in decisions related to funding, expansion, or contraction of these programmes.

Extrapolating study findings: The impact of *Hajati* on school participation is not out of line with that estimated in other studies in developing country settings, although the magnitude is more limited.[29] Several factors may explain this comparatively modest impact. The population studied, mostly made up of displaced households, differs from that included in other studies. As a result of the programme's eligibility criteria, most of the children in the sample attend school – even in the absence of *Hajati*. Hence, the margin to improve school participation is comparatively low. Moreover, most households were already benefitting from income support – indeed *Hajati* cash transfers are a top-up to basic income support received from other organizations.

The literature from developing country settings may serve as a helpful guide in understanding the domains of child well-being likely to be affected by cash support, even in a different setting such as that studied here. The present findings do not suggest that the mechanisms through which cash transfers affect child well-being are different, even if the context is. However, the magnitude of the effect within outcome domains cannot be taken for granted, and care is warranted in using the findings from other settings in programmatic and funding decisions. Further research should be considered to understand the effectiveness of cash support in other humanitarian contexts.

The role of Hajati: A comment may be that *Hajati* is of limited use. In the end, nearly 90 per cent of the children who no longer received the *Hajati* benefits were also in school at endline. Perhaps the *Hajati* cash transfers were not that important for children after all? This study does not share this interpretation. When *Hajati* was implemented, the Government of Jordan and development partners had already undertaken significant efforts to get displaced Syrian children into school. The *Hajati* programme attempted to achieve the last mile, which is hardest to achieve.

It is also noted that while many children of former recipient households may have remained enrolled after losing *Hajati* benefits, their school experiences, as reported by their caregivers, were quite different compared to before. Some children had to walk long distances to school as their households could no longer afford transportation, whereas others stopped receiving tutoring or went to school without warm clothes or needed supplies. These changes in their circumstances may reduce their chances of remaining in school in the long run.

29 In a systematic review, Baird et al. (2014) find that unconditional cash transfer programmes evaluated in developing country settings increased the odds of being enrolled in school by 23 per cent on average. The impact estimates presented in this report represent an increase in the odds of school participation equal to about 5 per cent.

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The information campaign: The generic information campaign in and of itself did not change household decisions related to school participation. Possibly, information tailored to the needs of individual households might have. Provision of such tailored information will require a substantially larger investment and close collaboration between content experts and those with expertise in communication for development campaigns. Perhaps this investment detracts from a key appeal of information campaigns as a policy tool: their ability to reach many beneficiaries at low cost.

7.4. Take-up and use of study findings

Findings of this study were presented to stakeholders in Jordan in June 2019. As described in UNICEF Office of Research – Innocenti (2020), the findings played a pivotal role in securing continued funding for 10,000 beneficiaries into the 2019/20 and 2020/21 school years. The results of this study also fed into decisions related to the design of the programme. To give some examples, measurements used in this report were used to improve the targeting of the programme in the 2019/20 school year. Such refined targeting is welcomed to ensure that *Hajati* reaches those households in evident need. Evidence on school dropouts after the age of 10 is now used by UNICEF Jordan to calibrate cash benefits by the age of the child; in future iterations of the programme, older children will receive higher transfers.

The findings presented in this report, and related research efforts, are also used in broader debates on social protection in Jordan. UNICEF Jordan has, for instance, relied on the findings of this report to advocate for cash-based programming to support children's education as a part of the Government of Jordan's social protection strategy. As a result, the number of children reached by the government's own cash transfer programme for Jordanian nationals was doubled over one year.

Finally, at the time of completing this report, Jordan had implemented a strict lockdown in response to the COVID-19 pandemic. Many households had seen their livelihoods heavily affected as a result. UNICEF Jordan was able to use funding secured for the implementation of *Hajati* to rapidly increase the coverage of the programme, with an additional 18,000 children receiving income support at a time of urgent need.[30] Moreover, as an established partner in emergency programming, the government asked UNICEF Jordan to support the expansion of its COVID-19 emergency cash response. An additional 200,000 informal workers received cash support as a result.[31]

30 See related blog here: https://blogs.unicef.org/evidence-for-action/fast-access-to-cash-provides-urgent-relief-to-those-hardest-hit-by-covid-19/

31 See related blog here: https://blogs.unicef.org/evidence-for-action/how-responding-to-the-syrian-humanitarian-crisis-helped-jordan-support-its-population-during-covid-19/

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Appendix A: Ethical and other reflections on the study process

The quantitative data collection process

UNICEF Jordan and UNICEF Office of Research – Innocenti initiated planning for a study focusing on the *Hajati* programme in 2017. At that time, a substantial expansion in the coverage of the programme was foreseen for the 2018/19 school year. The objective of the envisioned study was to integrate an impact evaluation into the expansion phase to rigorously document the impacts of the programme for accountability and learning purposes. Experienced external researchers (co-authors on the present report) were recruited to guide the study design and implementation and thus ensure independence and impartiality during the implementation of the study and credibility of the findings.

While preparing for the study, it became clear that funding for the *Hajati* programme would contract and that the programme would have to be scaled down instead. As explained in the introduction, this situation raised important questions related to the effectiveness of the programme and its contribution to the mission of UNICEF Jordan. UNICEF Jordan decided that, for decisions related to the continuation and future operation of *Hajati* itself, it was key to generate reliable and precise answers to these questions. The initial study design was adapted to this new situation by the study team in consultation with UNICEF Jordan's social policy team and senior management. The study design was subsequently reviewed by the in-house UNICEF Office of Research – Innocenti research review group.

Mindset, a research firm operating in the Middle East and Africa, was recruited to support the necessary quantitative and qualitative data collection. Mindset has long experience in the implementation of primary data collection. For the quantitative study, the study team engaged in two weeks of intensive training and questionnaire piloting with Mindset enumerators. During this training, ample time was devoted to the implementation of the interviews in a culturally and ethically appropriate manner. As part of these two weeks of training, moreover, representatives of the King Hussein Cancer Center provided ethics training to all enumerators.

Interviews were scheduled so that they would not clash with children's schooling obligations. Adult interviewees were asked to give consent for their own participation in the study. Meanwhile, adult caregivers were asked to give consent and youth participants were asked to give assent for participation in the study. As part of the consent/assent process, interviewees were informed about procedures to maintain confidentiality, that participation in the interview was voluntary, and that they could withdraw their participation at any time throughout the interview without any consequences. Interviewees were also informed about child protection protocols in place. Households were given a sheet with relevant contact details to be used in case of questions or observations about the study. Interviewers were trained to implement interviews in a location that was visible to other household members and simultaneously provided sufficient audio privacy. Interviews were carried out by enumerators of the same gender. All collected data were stored at a secure, offline UNICEF server. Identifying information were stored separately and not used in any of the analysis.

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All efforts were made to quickly present findings in-country and ensure that findings were available for policy conversations. As explained above, the findings were used by UNICEF Jordan in programmatic decisions and broader discussions around Jordan's social protection strategy. The quantitative side of the study underwent Institutional Review Board (IRB) clearance at the King Hussein Cancer Center in Jordan and at Tufts University in the United States.

The qualitative data collection process

The qualitative interview protocol was developed in English by the consultants and UNICEF staff and translated into Arabic by bilingual staff at Mindset, the data collection firm recruited by UNICEF Jordan. The interviewers, who were Jordanians with extensive professional experience in government agencies and with non-governmental organizations, participated in a training conducted by the lead authors of the qualitative study in February 2019. This training included interview procedures and research ethics, and all interviewers completed CITI Human Subjects Research certifications.

The qualitative interviews were carried out in March 2019. Potential participants were sampled from the *Hajati* rosters in the greater Amman area, Mafraq, Irbid and Zarqa, and participants were contacted via phone by same-gender interviewers from Mindset. If the sampled individual agreed to meet with the interviewer, a meeting date and time was scheduled at a convenient time for the interviewee. At that meeting, interviewers discussed the study, explained participant rights, and obtained written consent from the participant. Several measures were taken to ensure participants' privacy. First, interviews were carried out privately in the home. Second, the team used data security measures to ensure that collected data remain confidential and anonymous. Interviews lasted between 30 minutes and one hour, on average. All interviews were audio-recorded, with permission from the participants, and then transcribed and translated to English by Mindset staff.

Appendix B: Variable definitions

Table B1: Definition of child outcome indicators over three primary domains

Indicator [reported by]	Definition / computation
Children's material well-being	
Food security	
Child ate at least three meals yesterday [Child]	Dummy variable equal to 1 if the child ate at least three meals yesterday, 0 otherwise.
Child did not skip a meal yesterday [Child]	Dummy variable equal to 1 if the child did not skip a meal yesterday, 0 otherwise.
Child ate breakfast yesterday [Child]	Dummy variable equal to 1 if the child ate breakfast yesterday, 0 otherwise.
Child did not go to bed hungry yesterday [Child]	Dummy variable equal to 1 if the child did not go to bed hungry yesterday, 0 otherwise.
Lead indicator: Child reports positive responses to all 4 items* [Child]	**Dummy variable equal to 1 if the child reports positive responses to all four items, 0 otherwise.**
Access to basic items	
Child owns pair of summer shoes [Child]	Dummy variable equal to 1 if the child owns pair of summer shoes, 0 otherwise.
Child owns pair of winter shoes [Child]	Dummy variable equal to 1 if the child owns pair of winter shoes, 0 otherwise.
Child has warm clothes for the winter [Child]	Dummy variable equal to 1 if the child has warm clothes for the winter, 0 otherwise.
Child has warm blanket for the winter [Child]	Dummy variable equal to 1 if the child has warm blanket for the winter, 0 otherwise.
Lead indicator: Child has access to all four basic items (child reported)* [Child]	**Dummy variable equal to 1 if the child has access to all four items, 0 otherwise.**
Children's schooling	
Child attended school on last day that school was in session [Child]	Dummy variable equal to 1 if the child attended school last day school was in session, 0 otherwise. For children not in school, the variable is set to 0.
Child is currently in school [Household]	Dummy variable equal to 1 if the household reports child is currently attending school/pre-school, 0 otherwise.
Child missed fewer than 5 days of school during the current school year [Household]	Dummy variable equal to 1 if the household reports child missed fewer than 5 days of school during the current school year, 0 otherwise. For children not in school, the variable is set to 0.
Child currently enrolled in school [Teacher]	Dummy variable equal to 1 if the child is currently enrolled in school, 0 otherwise.
Child attended school over last three school days [Teacher]	Dummy variable equal to 1 if the child attended school over the last three school days, 0 otherwise.
Regular attendance since the winter break [Teacher]	Dummy variable equal to 1 if the child has been attending school regularly (i.e., at least 4 days per week) since the winter break, 0 otherwise.
Learning well and keeping up with the class curriculum [Teacher]	Dummy variable equal to 1 if the child is learning well in school and keeping up with the class curriculum, 0 otherwise.
Lead indicator: Child is currently in school* [Child]	**Dummy variable equal to 1 if the child is currently attending school (public, private, catch-up, informal and UNRWA [first or second shift]), 0 otherwise.**
School items	
Child receives an allowance to purchase lunch or snacks during school days [Child]	Dummy variable equal to 1 if the child receives an allowance to purchase lunch or snacks during school days, 0 otherwise. For children not in school, the dummy takes value 0.
Child has a school bag [Child]	Dummy variable equal to 1 if the child has a school bag, 0 otherwise. For children not in school, the dummy takes value 0.
Child has all the stationery needed for school [Child]	Dummy variable equal to 1 if the child has all the stationery needed for school, 0 otherwise. For children not in school, the dummy takes value 0.
Lead indicator: Child has access to all three school items (child reported)* [Child]	**Dummy variable equal to 1 if the child has access to all three school items, 0 otherwise.**
Children's psychosocial well-being	
Multi-dimensional Scale of Perceived Social Support [PSS]	
Individual items:	
PSS (1): There is a special person who is around when child is in need. [Child]	Response codes for each of the 12 items range from 1 to 5; indeed, a 5-point Likert scale is used (1 = strongly disagree; 5 = strongly agree), with higher scores representing higher social support.
PSS (2): There is a special person with whom the child can share joys and sorrows. [Child]	
PSS (3): The child's family really tries to help him/her. [Child]	
PSS (4): The child gets the emotional help and support he/she needs from his/her family. [Child]	
PSS (5): The child has a special person who is a real source of comfort to him/her. [Child]	
PSS (6): The child's friends really try to help him/her. [Child]	
PSS (7): The child can count on his/her friends when things go wrong. [Child]	
PSS (8): The child can talk about his/her problems with his/her family. [Child]	
PSS (9): The child has friends with whom s/he can share his/her joys and sorrows. [Child]	
PSS (10): There is a special person in the child's life who cares about his/her feelings. [Child]	
PSS (11): The child's family is willing to help him/her make decisions. [Child]	
PSS (12): The child can talk about his/her problems with his/her friends. [Child]	
PSS Family sub-scale	The family sub-scale is obtained summing across items 3, 4, 8, and 11, and then dividing by 4. The sub-scale ranges from 1 to 5, with higher scores representing higher social support.
PSS Friends sub-scale	The friends sub-scale is obtained summing across items 6, 7, 9, and 12, and then dividing by 4. The sub-scale ranges from 1 to 5, with higher scores representing higher social support.
PSS Significant others sub-scale	The significant others sub-scale is obtained summing across items 1, 2, 5, and 10, and then dividing by 4. The sub-scale ranges from 1 to 5, with higher scores representing higher social support.

Indicator [reported by]	Definition / computation
PSS Scale: Total score (1/5) [Child]	The scale is computed as the sum of the scores of each of the 12 items (12–60), then divided by 12. The scale ranges from 1 to 5, with higher scores representing higher social support.
Lead indicator: total perceived social support score above average * [Child]	**Dummy variable equal to 1 if the PSS scale is above average, 0 otherwise.**
Additional questions developed by research team:	
Family and household members care about child's progress in school [Child]	Dummy variable equal to 1 if the child reports that family and household members care about his/her progress in school, 0 otherwise.
Family and household members care about child's future [Child]	Dummy variable equal to 1 if the child reports that family and household members care about his/her future, 0 otherwise.
Family and household members care about child's health [Child]	Dummy variable equal to 1 if the child reports that family and household members care about his/her health, 0 otherwise.
Family and household members care about child's feelings [Child]	Dummy variable equal to 1 if the child reports that family and household members care about his/her feelings, 0 otherwise.
Happiness [World Values Survey]	
Child is 'quite happy' or 'very happy'* [Child]	Dummy variable equal to 1 if the child reports to be 'quite' or 'very happy', 0 otherwise. The question from the World Values Survey asks: "Taking all things together, would you say you are 'not at all happy' / 'not very happy' / 'quite happy' / 'very happy'? "
Happiness [World Values Survey]	
Individual items	
CES-DC (1) [reverse rated]: The child was bothered by things that usually don't bother him/her. [Child]	Each response to an item is rated on a 4-point scale as follows: 1 = 'Not at all' 2 = 'A little' 3 = 'Some' 4 = 'A lot'. Responses to negatively phrased items are reverse rated and coded with higher scores indicating better outcomes.
CES-DC (2) [reverse rated]: The child did not feel like eating, s/he wasn't very hungry [Child]	
CES-DC (3) [reverse rated]: The child wasn't able to feel happy even when his/her family or friends tried to help him/her feel better [Child]	
CES-DC (4): The child felt like s/he was just as good as other kids [Child]	
CES-DC (5) [reverse rated]: The child felt like s/he couldn't pay attention to what he/she was doing [Child]	
CES-DC (6) [reverse rated]: The child felt down and unhappy [Child]	
CES-DC (7) [reverse rated]: The child felt like s/he was too tired to do things [Child]	
CES-DC (8): The child felt like something good was going to happen [Child]	
CES-DC (9) [reverse rated]: The child felt like things s/he did before didn't work out right [Child]	
CES-DC (10) [reverse rated]: The child felt scared [Child]	
CES-DC (11) [reverse rated]: The child didn't sleep as well as s/he usually sleeps [Child]	
CES-DC (12): The child was happy [Child]	
CES-DC (13) [reverse rated]: The child was more quiet than usual [Child]	

Indicator [reported by]	Definition / computation
CES-DC (14) [reverse rated]: The child felt lonely like s/he didn't have any friends [Child]	
CES-DC (15) [reverse rated]: The child felt like kids s/he knows were not friendly or that they didn't want to be with him/her [Child]	
CES-DC (16): The child had a good time [Child]	
CES-DC (17) [reverse rated]: The child felt like crying [Child]	
CES-DC (18) [reverse rated]: The child felt sad [Child]	
CES-DC (19) [reverse rated]: The child felt people didn't like him/her [Child]	
CES-DC (20) [reverse rated]: It was hard to get started doing things [Child]	
CES-DC Scale (reverse coded) [Child]	The CES-DC Scale is the Center for Epidemiological Studies Depression Scale for Children (CES-DC). It is a 20-item scale which ranges from 0 to 60; it is calculated by summing ratings from each question. Each response to an item is rated on a 4-point scale as follows: 0 = 'Not at all' 1 = 'A little' 2 = 'Some' 3 = 'A lot'. Four items positively phrased (4, 8, 12, and 16) are reverse scored (3 = 'Not at all' 2 = 'A little' 1 = 'Some' 0 = A lot') to compute the original CES-DC Scale. If more than 4 items are missing, the scale is not computed. The original CES-DC Scale is reversed so that higher CES-DC scores indicate decreasing levels of depressive symptoms.
No depressive symptoms * [Child]	Dummy variable equal to 1 if the score indicative of no depression is below 15, 0 otherwise.
Rosenberg's self-esteem scale	
Individual items:	
Self-esteem (1): On the whole, the child is satisfied with him/herself [Child]	Response options are: 'Strongly disagree' (0); 'Disagree' (1); 'Agree' (2); 'Strongly agree' (3). Responses to negatively worded items (2, 5, 6, 8, 9) were reverse rated so that higher values always capture better outcomes.
Self-esteem (2) [reverse rated]: At times, the child thinks s/he is no good at all [Child]	
Self-esteem (3): The child feels that s/he has a number of good qualities [Child]	
Self-esteem (4): The child is able to do things as well as most other people [Child]	
Self-esteem (5) [reverse rated]: The child feels s/he does not have much to be proud of [Child]	
Self-esteem (6) [reverse rated]: The child certainly feels useless at times [Child]	
Self-esteem (7): The child feels that s/he is a person of worth, at least on an equal plane with others [Child]	
Self-esteem (8) [reverse rated]: The child wishes s/he could have more respect for him/herself [Child]	
Self-esteem (9) [reverse rated]: All in all, the child is inclined to feel that s/he is a failure [Child]	
Self-esteem (10): The child takes a positive attitude towards him/herself [Child]	

Indicator [reported by]	Definition / computation
Rosenberg self-esteem scale turned positive (0–30) [Child]	The Rosenberg self-esteem scale is computed as the sum of the scores of each of the 10 items after reverse rating the positively worded items (1, 3, 4, 7, 10). The scale ranges from 0 to 30. Higher ratings capture higher self-esteem.
No indication of low self-esteem* [Child]	Dummy variable equal to 1 if the score indicative of low self-esteem is above 15, 0 otherwise.
Education aspirations	
Child plans to graduate from primary school (grade 10) [Child]	Dummy variable equal to 1 if the child plans to graduate from primary school (grade 10), 0 otherwise.
Child plans to graduate from college or university [Child]	Dummy variable equal to 1 if the child plans to graduate from college or university, 0 otherwise.
Child plans to graduate from secondary school* [Child]	Dummy variable equal to 1 if the child plans to graduate from secondary school, 0 otherwise.

Note: Lead indicators are underlined. All outcome variables are constructed on the full sample of children participating in the child questionnaire. For example, in the construction of the variable "attended school the last day that school was in session", the value 0 was assigned both to children who are not in school and to children who are in school but did not attend on the last day. All variables are (re-)coded so that higher values mean more positive outcome.

Table B2: Definition of secondary (child and household) outcome indicators

Indicator [reported by]	Definition / computation [Level]
Food security	
WFP food consumption scale [Household]	The 'food consumption score' (FCS) is a score computed using the frequency of consumption of different food groups consumed by a household during the last 7 days. The score is calculated as the sum of all the consumption frequencies of different food items. Each food group value (frequencies above 7 are coded as 7) is then multiplied by its weight as per WFP indications to obtain a new weighted score. To compute the FCS, we added up all weighed food group scores.
Score above average [Household]	Dummy equal to 1 if the food consumption score is above average, 0 otherwise. [Household]
School expenditures	
Total expenditure on the child's education (in JOD) [Household]	For each child in school, household was asked to report expenditures on: (i) after school programmes and tutoring, (ii) schoolbooks and stationery, (iii) school uniforms and clothing, (iv) contributions to school building or maintenance, and other related fees, (v) transport to school, (vi) other. We sum up these categories to get total education expenditures. If households cannot answer by category, they were asked to estimate total school-related expenditures; for these households we use this estimate as total education expenditure. [Child]
Any expenditure on the child's education [Household]	Dummy equal to 1 if total expenditures on child's education are above 0, 0 otherwise. [Child]
Child work	
Child engaged in any economic activities [Child]	Dummy equal to 1 if the child reports engaging in any economic activities in the last 7 days (as listed below), 0 otherwise. [Child]
Child engaged in (7) specific economic activities [Child]	Children are asked to report on 7 specific economic activities in the last 7 days: i) caring for livestock owned by child/household, ii) carrying out other agricultural activities on land owned/rented by child/household, iii) working in/for a non-farm business owned by child/household/relatives, iv) producing or selling articles/handicrafts/clothes/food or agricultural products, v) carrying out domestic work in another household for money, vi) ask strangers for money [i.e., go begging], and vii) doing other work outside the household for pay (cash or in kind). For each activity we compute a dummy equal to 1 if the child engages in this activity, 0 otherwise. [Child]
Hours of economic activities [Child]	The child is asked to report the number of hours s/he engaged in these activities (listed above) in the last 7 days. The variable is set to 0 if the child is not engaged in any of these activities and is trimmed at 60 hours. [Child]
Engaged in any household chores [Child]	Dummy equal to 1 if the child reports engaging in any household chores in the last 7 days (as listed below), 0 otherwise. [Child]
Individual household chores [Child]	Children are asked to report on 3 categories of household chores activities in the last 7 days: i) fetching water and/or collecting firewood, ii) caring for other household members, and iii) other household chores (such as cleaning, cooking, washing, and shopping). For each activity we compute a dummy equal to 1 if the child engages in this activity, 0 otherwise. [Child]
Hours of household chores [Child]	The child is asked to report on the time spent on each household chore in the last 7 days (as listed above). The variable is computed as the sum of the time reported for each activity. The variable is set to 0 if the child is not engaged in any of these activities and is trimmed at 60 hours. [Child]
Engaged in any economic activities or household chores [Child]	Dummy equal to 1 if the child reports engaging in any economic activities or any household chore in the last 7 days, 0 otherwise. [Child]

Indicator [reported by]	Definition / computation [Level]
Hours of economic activities and household chores combined [Child]	This variable adds up the total number of hours the child reports spending on economic activities and household chores. The variable is set to 0 if the child is not engaged in any of these activities. And it is trimmed at 60 hours. [Child]
Engaged in hazardous economic activities [Child]	Dummy equal to 1 if the child reports engaging in any hazardous economic activities (as listed below), 0 otherwise. [Child]
Individual hazardous activities [Child]	Children are asked to report whether they engaged in any of the 10 following hazardous activities in the last 7 days: i) carrying heavy loads, ii) working with dangerous tools or operate heavy machineries, iii) inhaling dust/fumes/gas or smoke, iv) being exposed to extreme cold/heat or humidity, v) being exposed to loud noise or vibration, vi) being required to work at heights, vii) being required to work with chemicals, viii) working in bars/hotels or places of entertainment, ix) working on the street, and x) sometimes working at night when its dark. For each activity we compute a dummy equal to 1 if the child engages in this activity, 0 otherwise. [Child]
Engaged in excessive hours of economic activities or household chores [Child]	The dummy for excessive hours is defined based on the following thresholds. For economic activities: 1 hour per week for children under 12; 14 hours per week for children 12–14; 43 hours per week for children 15–17. For household chores the threshold is 28 hours in all age groups. [Child]
Engaged in either hazardous activities or excessive hours [Child]	Dummy equal to 1 if child is either engaged in excessive hours of economic activities or household chores or in hazardous activities, 0 otherwise. [Child]
Migration	
Household is planning to migrate [Child]	Dummy variable equal to 1 if the child reports the household is planning to migrate out of Jordan with him/her, 0 otherwise. [Household]
Child is planning to migrate [Child]	Dummy variable equal to 1 if the child reports either that the household is planning to migrate out of Jordan with him/her or that he/she him/herself is planning to migrate out of Jordan at some point in his/her life, 0 otherwise. [Child]
Household is planning to migrate [Household]	Dummy variable equal to 1 if the household respondent reports the household is planning to migrate out of Jordan, 0 otherwise. [Household]
Marriage and fertility	
Married since the start of the new school year [Child]	Dummy equal to 1 if the child married since the start of the new school year, 0 otherwise. [Child]
Girls only: currently pregnant and got pregnant since start of the new school year [Child]	Dummy equal to 1 if the girl got pregnant or had miscarriage/still-birth after the start of the new school year, 0 otherwise. [Child]
Household ability to pay	
During the past 3 months, was the household able to pay in full for:	
drinking water [Household]	Dummy equal to 1 if during the past 3 months the household was able to pay in full drinking water, 0 otherwise. [Household]
water other than drinking [Household]	Dummy equal to 1 if during the past 3 months the household was able to pay in full water (other than drinking), 0 otherwise. [Household]
electricity [Household]	Dummy equal to 1 if during the past 3 months the household was able to pay in full electricity, 0 otherwise. [Household]
school transportation [Household]	Dummy equal to 1 if during the past 3 months the household was able to pay in full school transportation, 0 otherwise. [Household]
other education related expenditures [Household]	Dummy equal to 1 if during the past 3 months the household was able to pay in full other education related expenditures, 0 otherwise. [Household]
During the past 3 months, did the household incur new debt? [Household]	Dummy equal to 1if during the past t3 months the household incurred new debt, 0 otherwise. [Household]

Appendix C: Operational performance of the *Hajati* cash transfer programme

Table C1: Operational performance of the *Hajati* cash transfer programme

Panel A: Perceived aim and reported beneficiary status	%	N
Main purpose of the *Hajati* Programme		
Help households keep all their children in school	44.14	3,847
Help households cover the costs of schooling	45.23	3,847
Help households respond to essential needs	5.41	3,847
Reduce poverty	1.07	3,847
Improving household's resilience over extraordinary costs	0.55	3,847
Other	3.61	3,847

Note: Statistics refer to any household who reported being aware of the *Hajati* programme (i.e., 99.15% of 3,880), notwithstanding their treatment status.

Panel B: Understanding of the programme	%	N
Perceived eligibility criteria		
My child/children are enrolled in a double-shift school	15.89	1,900
My household has/takes care of children	13	1,900
My household is from Syria	6.84	1,900
My household is poor	49.16	1,900
My household is not able to work	10.58	1,900
Household believes household members comply with conditions/rules to receive *Hajati* cash transfers	48.32	1,900
Perceived conditions		
Children must attend school regularly	98.04	918
Provide adequate food and nutrition for children	28.32	918
Provide adequate clothing for children	26.03	918

Note: Statistics refer to 1,900 households from the cash benefitting group who reported to be aware of the *Hajati* programme.

Panel C: Implementation of the programme, access to funds and related challenges	%	N
***Hajati* payments**		
Last payment received in 2019	98.32	1,900
Cash adequately covers the cost of children's education (adequate/somewhat adequate)	56.84	1,900
Access to *Hajati* funds and related challenges		
Transportation to the ATM		
By foot	34.63	1,900
School bus	0.42	1,900
Private car	2.05	1,900
Public bus	46.95	1,900
Taxi (regular)	13.53	1,900
Service taxi	2.05	1,900
Other	0.37	1,900
Time to the ATM		
Less than 15 minutes	15.79	1,900
15–29 minutes	33.11	1,900
30–59 minutes	34.16	1,900
One hour or more	16.95	1,900
Household incurs transportation cost to go to the ATM	**65.05**	**1,900**
Household faces any challenges or risks when going to ATM	**7.84**	**1,900**
The ATM is too far from where we live	30.87	149
It is too expensive to get to the ATM	5.37	149
Taxis charge higher fees if they know you are going to the ATM	2.01	149
Fear that money gets stolen	12.75	149
Other	54.36	149
Household faced other problems withdrawing the cash assistance since the start of the school year	**14.32**	**1,900**
Balance insufficient	13.6	272
Problem in accessing cash with ATM card	3.68	272
Problem in accessing cash with IRIS	43.75	272
Technical malfunction by the bank	33.82	272
The person is not authorized	0.74	272
Other	20.96	272

Note: Statistics refer to 1,900 households from the cash benefitting group who reported to be aware of the *Hajati* programme.

Appendix D: Validity of the quantitative design

D.1: Deviations from pre-registration plan

Table D1: Deviations from pre-analysis plan

Variables	Deviation
Primary outcomes	
1a-Food security	The 'food security' lead indicator is computed as a dummy equal to 1 if the child reports positive responses for all the 4 food items (ate 3 meals yesterday, did not skip a meal yesterday, ate breakfast yesterday, did not go to bed hungry yesterday), 0 otherwise. In the PAP, we proposed computing the variable as follows: "Number of positive responses on the child reported outcomes (0/4, scaled to range from 0 to 1)". The choice to change the indicator was made to improve interpretation. Impacts are qualitatively similar for both outcome indicators.
1b-Access to basic items	The 'access to basic items' lead indicator is computed as a dummy equal to 1 if the child reports having access to all 4 basic items (pair of summer shoes, pair of winter shoes, warm clothes for the winter, warm blanket for the winter), 0 otherwise. In the PAP, we proposed computing the variable as follows: "Number of positive responses on the child reported outcomes (0/4, scaled to range from 0 to 1)". The choice to change the indicator has been made to improve interpretation. Impacts are qualitatively similar for both outcome indicators.
2a-School attendance	For comparative reasons, the lead indicator for school attendance is "child reports he/she currently attends school" for both specifications 1 and 2. The PAP, mistakenly indicated the lead indicator for specification 2 to be "child reports he/she attended school last day school was in session' was reported".
Enumerator observed school attendance	The PAP tentatively proposed examining impacts on enumerator observed presence of children 'In school during spot/check'. The PAP already indicated this would be done only 'if feasible'. In the end this was not feasible as some schools were visited after the school year had closed.
2b-School items	The 'school items' lead indicator is computed as a dummy equal to 1 if the child reports having access to all 3 school items (receives an allowance to purchase lunch or snacks during schooldays, has a school bag, has all the stationery needed for school), 0 otherwise. In the PAP, we proposed computing the variable as follows: "Number of positive responses on the child reported outcomes (0/3, scaled to range from 0 to 1)". The choice to change the indicator has been made to improve interpretation. Impacts are qualitatively similar for both outcome indicators.
3b5-Outlook on life based on Holistic Student Assessment	We decided not to measure impacts on optimism, trust, and assertiveness, as indicated in the PAP. This has implications for multiple hypothesis testing as we have 9 instead of 10 primary outcomes.

D.2: Attrition and balance

Table D.2.1 examines attrition from baseline to follow-up. The initial sample included 4,332 households.[32] Among the households that continued to receive cash benefits (T1 and T2), 90 per cent were re-surveyed (column (3)). Among households that lost the cash benefits (T3 and T4), the response rate was nearly identical (column (4)). A regression of the attrition indicator on the treatment variable (estimation strategy discussed below) confirms that there is no significant difference in re-interview rates between the two groups (columns (1), (2) and (5)).

At baseline, the 4,332 households had a total of 9,085 children in the relevant age range. In the group receiving cash benefits, we observe about 90 per cent of these children in the endline household data. Again, we observe no statistically significant differences in the attrition rate between cash and non-cash arms (*see Table D.2.1, row 2*).

Row 3 of Table D.2.1 examines success in surveying children. Based on the baseline data, 3,930 of the 4,332 households in our sample were expected to have at least one child aged 10 to 16. In the households that continued to receive cash benefits, a child was successfully surveyed in 89 per cent of these households. This percentage was not significantly different among households that lost the cash benefits.

If households had more than one child aged 10 to 16, we randomly ranked all children and attempted to survey the first ranked child. Children lower on the ranking were surveyed only if the first ranked child could not be surveyed after three attempts. The last row of Table D.2.1 explores the extent to which we were able to survey the first ranked child. Among households benefitting from the cash transfers, this rate was 84 per cent. Again, there is no evidence that the success rate was significantly different in households that no longer received the cash benefits.

Table D.2.2 examines whether the assignment to treatment (cash or non-cash) influences the characteristics of households and children who remain in the study. Table D.2.2 focuses on the full sample of all children (expected age 10–16 at endline). Columns (1) and (2), (4) and (5) show the mean baseline characteristics of children who were and were not observed at endline (i.e., panel sample versus attritors) in the cash and non-cash arms respectively. Columns (3) and (6) indicate, within each treatment group, whether households and children that remain in the study are statistically significantly different in a set of baseline characteristics from those who leave the study.

32 Given households with children attending multiple double-shift schools could be drawn in more than one school – as highlighted in footnote 9 – we weighted households based on their likelihood to be selected. Within each school, we then sampled the 25 most vulnerable 'weighted' households (which can result in more than 25 households per school). As a consequence, the sample size is not exactly 4,000 households (i.e., 25 households per 160 schools) but slightly larger.

Columns (7) and (8) assess differential attrition by comparing baseline characteristics of cash and non-cash children that were not observed at follow-up. All differences are small and close to zero. The exception is a difference in receipt of UNHCR assistance in the last six months, significant at the 10 per cent level. Columns (9) and (10) show the difference in characteristics between cash and non-cash for *panel* children confirm that baseline characteristics are balanced. Overall, these results suggest that differential household attrition and baseline imbalance do not threaten the internal validity of our results.

Table D.2.3 shows baseline balance for the panel of households (N=3,880) and directly surveyed children (N=3,458) on which the analysis of this paper focuses. This analysis leads to the same conclusions: cash and non-cash arms are balanced.

Table D.2.1: Attrition rates

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Household surveyed at follow-up	0.004	(0.012)	0.901	0.889	0.768	4,332
Child observed in household data at follow-up	0.016	(0.013)	0.900	0.877	0.234	9,085
At least 1 ranked child surveyed at follow-up	0.013	(0.014)	0.889	0.867	0.355	3,930
First-ranked child surveyed at follow-up	0.019	(0.015)	0.843	0.817	0.207	3,930

Notes: Estimations use single-difference modelling among panel households/children. Robust standard errors are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline.

Table D.2.2: Testing differential attrition (full sample of children)

	Cash			Non-cash			Differential attrition		Balance	
	Attritors	Panel	P-value of difference Col (1)-Col (2)	Attritors	panel	P-value of difference Col (4)-Col (5)	Col (1)-Col (4)	P-value	Col (2)-Col (5)	P-value
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Child age	11.98	11.68	0.00	11.82	11.64	0.07	0.12	0.34	0.00	0.92
Male child	0.45	0.52	0.00	0.43	0.51	0.00	0.02	0.51	-0.00	1.00
Child in school	0.81	0.88	0.00	0.82	0.88	0.00	-0.00	0.89	-0.01	0.20
Syrian	0.90	0.93	0.55	0.91	0.89	0.24	-0.01	0.77	0.01	0.41
Household size	6.89	6.95	0.96	6.70	6.96	0.09	0.08	0.71	-0.13	0.22
Female headed	0.34	0.32	0.36	0.41	0.34	0.04	-0.05	0.34	-0.03	0.19
In informal settlement	0.12	0.08	0.01	0.10	0.08	0.18	0.02	0.57	0.01	0.75
Two or more families living in the dwelling	0.26	0.22	0.24	0.24	0.23	0.97	0.01	0.74	-0.03	0.17
Highest number of people sleeping in a single room	5.23	5.16	0.35	4.98	5.13	0.18	0.25	0.19	-0.05	0.67
Insufficient access to water	0.56	0.57	0.90	0.54	0.53	0.63	0.02	0.65	0.05	0.08
Shared latrine or no latrine	0.33	0.24	0.01	0.30	0.25	0.08	0.03	0.55	-0.01	0.68
Number of meals eaten by household yesterday	2.05	2.08	0.50	2.02	2.06	0.51	0.04	0.43	0.02	0.47
HH food consumption score (FCS) - WFP	52.21	52.48	0.91	51.42	52.59	0.63	1.08	0.52	0.83	0.40
Received no assistance in the last 6 months	0.01	0.01	0.77	0.01	0.00	0.62	-0.00	0.66	0.00	0.37
Received food vouchers in the last 6 months	0.73	0.77	0.41	0.75	0.75	0.92	-0.02	0.69	-0.00	0.98
Received cash assistance in the last 6 months	0.51	0.64	0.00	0.59	0.58	0.81	-0.08	0.12	0.05	0.02
Received assistance from WFP in the last 6 months	0.78	0.83	0.37	0.83	0.78	0.09	-0.04	0.39	0.03	0.18
Received assistance from UNHCR in the last 6 months	0.48	0.62	0.00	0.57	0.56	0.83	-0.10	0.05	0.04	0.07
Received assistance from UNICEF in the last 6 months	0.29	0.35	0.21	0.34	0.33	0.98	-0.05	0.30	-0.01	0.75

Overall N for cash is 5,406 (in study/non-attritors = 4,867; attritors = 539). Overall N for non-cash is 3,679 (in study/non-attritors = 3,226; attritors = 453).
Mean values represent unadjusted statistics. Each p-value in column 8 is obtained from a separate regression of each characteristic (listed in the table) on the 'cash' treatment among attritors controlling for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline. Column 10 refers to the panel sample of all children 9–15 at baseline.

Table D.2.3: Balance tests for the panel of households and directly surveyed children

	(1)	(2)	(3)	(4)	(5)
	Point estimate	(S.E.)	Baseline cash mean [T1+T2]	Baseline non-cash mean [T3+T4]	Uncorrected P-value
Household level					
Syrian	0.007	(0.017)	0.921	0.891	0.696
Household size	-0.117	(0.093)	6.498	6.453	0.208
Female headed	-0.018	(0.021)	0.315	0.314	0.376
In informal settlement	0.009	(0.026)	0.087	0.083	0.722
Two or more families living in the dwelling	-0.019	(0.018)	0.235	0.248	0.299
Highest number of people sleeping in a single room	-0.026	(0.099)	4.943	4.886	0.798
Insufficient access to water	0.036	(0.024)	0.558	0.516	0.137
Shared latrine or no latrine	-0.005	(0.024)	0.259	0.264	0.834
Number of meals eaten by household yesterday	0.009	(0.029)	2.047	2.038	0.749
HH food consumption score (FCS) - WFP	0.729	(0.904)	51.801	51.663	0.421
Received no assistance in the last 6 months	-0.000	(0.002)	0.004	0.006	0.966
Received food vouchers in the last 6 months	-0.011	(0.022)	0.770	0.759	0.621
Received cash assistance in the last 6 months	0.028	(0.019)	0.606	0.556	0.145
Received assistance from WFP in the last 6 months	0.016	(0.021)	0.822	0.789	0.455
Received assistance from UNHCR in the last 6 months	0.030	(0.021)	0.581	0.529	0.161
Received assistance from UNICEF in the last 6 months	-0.003	(0.020)	0.319	0.301	0.886
Child level (directly surveyed children 10-16)					
Child age	-0.014	(0.075)	11.432	11.433	0.852
Male child	0.004	(0.028)	0.529	0.510	0.900
Child in school	-0.009	(0.011)	0.927	0.925	0.415
Joint orthogonality F-test statistic (P-value)	1.367 (0.150)				

Note: N for household panel is 3,880; N for panel of directly surveyed children is 3,458 (*see Table 1*). Regressions control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline. The joint orthogonality test reports the F-test statistic (and P-value) from the regression of the cash treatment on all baseline variables reported in the table (and usual controls) using the child panel (N = 3,458).

D.3: Robustness

As we assessed the impact of the cash interventions on multiple outcomes, we conducted a range of corrections for multiple hypothesis testing (MHT): Bonferroni, Sidak-Bonferroni, Holm, Yekutieli, Hochberg, and Simes. Column (5) of Table D.3.1 displays uncorrected P-values, column (6) shows Q-values after applying the most stringent MHT correction (Bonferroni), and column (7) shows Q-values after applying the least stringent MHT correction (Simes). Impacts on six of the nine lead indicators (at least one per primary domain) remain statistically significant at the 10 per cent level even under the most stringent correction: the food security index, the access to basic items index, the access to basic school items index, the indicators for social support and for children being 'quite' or 'very happy' and the indicator for self-esteem. Under the least stringent correction, all impacts remain statistically significant.

Appendix table D.3.2 replicates the primary impact estimates, but without inclusion of control variables. These estimates do control for the number of schools attended by children in the household at baseline, selection into the information campaign, and governorate fixed effects. Results are robust to this alternative specification.

Table D.3.1: Impacts of continuing the *Hajati* cash benefits on primary pre-registered indicators

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Q-Value after most conservative correction for MHT: Bonferroni**	**Q-Value after least conservative correction for MHT: Simes**	**Observations**
Domain 1: Children's material well-being								
(Child) Food security index	0.048	(0.017)	0.223	0.181	0.006	0.051	0.013	3,456
Access to basic items index	0.047	(0.018)	0.268	0.222	0.008	0.076	0.014	3,458
Domain 2: Children's schooling								
Child currently attending school	0.041	(0.016)	0.906	0.859	0.012	0.106	0.014	3,458
Child in school and owns school items	0.102	(0.023)	0.544	0.443	0.000	0.000	0.000	3,458
Domain 3: Psychosocial well-being								
Social support scale above average	0.051	(0.020)	0.602	0.553	0.010	0.094	0.014	3,458
Child is 'quite' or 'very happy'	0.040	(0.011)	0.896	0.857	0.000	0.004	0.002	3,458
No depressive symptoms	0.046	(0.020)	0.445	0.396	0.021	0.188	0.021	3,458
No indication of low self-esteem	0.030	(0.009)	0.936	0.906	0.001	0.010	0.003	3,458
Child plans to graduate from secondary school	0.036	(0.014)	0.862	0.827	0.012	0.110	0.014	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects. The N is slightly lower in the food security index as one of its sub-components has missing information for two children.
MHT=Multiple Hypothesis Testing.

Table D.3.2: Impacts of continuing the *Hajati* cash benefits on 9 primary child indicators, with no additional controls

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Point estimate	**(S.E.)**	**Endline Cash mean [T1+T2]**	**Endline Non-Cash mean [T3+T4]**	**Uncorrected P-value**	**Q-Value after most conservative correction for MHT: Bonferroni**	**Q-Value after least conservative correction for MHT: Simes**	**Observations**
Domain 1: Children's material well-being								
(Child) Food security index	0.047	(0.017)	0.223	0.181	0.007	0.064	0.016	3,456
Access to basic items index	0.043	(0.018)	0.268	0.222	0.016	0.147	0.021	3,458
Domain 2: Children's schooling								
Child currently attending school	0.039	(0.016)	0.906	0.859	0.015	0.139	0.021	3,458
Child in school and owns school items	0.096	(0.024)	0.544	0.443	0.000	0.001	0.001	3,458
Domain 3: Psychosocial well-being								
Social support scale above average	0.048	(0.019)	0.602	0.553	0.014	0.126	0.021	3,458
Child is 'quite' or 'very happy'	0.039	(0.012)	0.896	0.857	0.001	0.013	0.004	3,458
No depressive symptoms	0.042	(0.021)	0.445	0.396	0.043	0.387	0.043	3,458
No indication of low self-esteem	0.029	(0.009)	0.936	0.906	0.001	0.013	0.004	3,458
Child plans to graduate from secondary school	0.034	(0.015)	0.862	0.827	0.021	0.185	0.023	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses corrected for clustering. Specifications control only for 3 design parameters: stratification variables (governorate dummies), encouragement messages, and the number of schools attended by children in the household at baseline.

We can examine the reliability of our findings for school participation, based on interviews with parents and information collected at schools. As shown in Panel A, findings based on parent reported school attendance are not qualitatively different from those reported by children (*see Table D.3.3*). Both for the sample of children who were directly surveyed and for all children aged 10 to 16 in the household, we find impact estimates comparable to those based on child reports. Continued receipt of the cash transfers increases the probability of children attending school by about 4 percentage points and the probability that children were in school and lost fewer than five days of school in the current school year by 4–5 percentage points.

Panel B examines information on school enrolment obtained from schools (*see Table D.3.3*). This information could be obtained only in double-shift schools; other schools could not be visited due to logistical reasons. Schools confirmed child (row 1) and parent (row 3) reported school enrolment in roughly 90 per cent of all cases. There is no substantial difference in the confirmation rate between the cash and non-cash arms (columns (1), (2) and (5)). Hence, it was concluded that misreporting does not appear to drive the impact estimates for school enrolment.

Table D.3.3 [Panel A] – Robustness: Alternative estimates of the impact of *Hajati* cash benefits on attendance including parent reported

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Child reported:						
Lead indicator: Child is currently attending school	0.041	(0.016)	0.906	0.859	0.012	3,458
Child attended school on the last day that school was in session	0.037	(0.018)	0.781	0.736	0.045	3,458
Household reported (sample of surveyed children):						
Household reports child is currently attending school/pre-school	0.039	(0.015)	0.906	0.862	0.011	3,436
Household reports child missed fewer than 5 days of school during the current school year	0.051	(0.018)	0.610	0.544	0.005	3,425
Household reported (all children 10–16):						
Household reports child is currently attending school/pre-school	0.039	(0.014)	0.880	0.837	0.005	8,144
Household reports child missed fewer than 5 days of school during the current school year	0.041	(0.016)	0.595	0.543	0.010	8,107

Notes: Estimations use single-difference modelling among panel children. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline. Estimations are run at the child level and also include age and gender fixed effect; estimations on sub-sample of children 10–16 years old directly surveyed uses age and gender information obtained from children themselves.

Table D.3.3 [Panel B] – Robustness: Accuracy of parent-reported enrolment based on teacher interviews

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Sample of surveyed children 10–16:						
Teacher confirmed enrolment	0.015	(0.019)	0.903	0.887	0.451	2,495
All children 10–16:						
Teacher confirmed enrolment	-0.003	(0.017)	0.894	0.897	0.868	5,548

Notes: Estimations use single-difference modelling among children reporting to attend a double-shift school (school survey data). Robust standard errors in parentheses are corrected for clustering. Specifications control only for whether or not the household received encouragement messages.

Appendix E: Additional tables

Table E1: Impacts of continuing *Hajati* cash benefits on food security indicators

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Child reported:						
Lead indicator: (Child) Food security index	0.048	(0.017)	0.223	0.181	0.006	3,456
Child ate at least 3 meals yesterday	0.053	(0.019)	0.269	0.222	0.007	3,456
Child did not skip a meal yesterday	0.034	(0.015)	0.791	0.757	0.027	3,458
Child ate breakfast yesterday	0.017	(0.015)	0.806	0.789	0.278	3,458
Child did not go to bed hungry yesterday	0.045	(0.014)	0.868	0.822	0.002	3,458
Household reported:						
Household food consumption score	1.950	(0.863)	63.374	60.989	0.025	3,880
Food consumption score above average	0.036	(0.019)	0.506	0.463	0.062	3,880

Notes: Estimations use single-difference modelling among panel children directly surveyed for child reported indicators and the panel of households for household reported indicators. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline. Estimations on child food security and its underlying items are run at the child level and also include age and gender fixed effect.

Table E2: Impacts of continuing *Hajati* cash benefits on access to basic items indicators

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Lead indicator: Access to basic items index	0.047	(0.018)	0.268	0.222	0.008	3,458
Child owns pair of summer shoes	0.054	(0.019)	0.377	0.323	0.004	3,458
Child owns pair of winter shoes	0.047	(0.020)	0.655	0.603	0.020	3,458
Child has warm clothes for the winter	0.051	(0.019)	0.733	0.676	0.007	3,458
Child has warm blanket for the winter	0.024	(0.015)	0.849	0.826	0.113	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects.

Table E3: Impacts of continuing *Hajati* cash benefits on access to school items indicators

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Lead indicator: School items index	0.102	(0.023)	0.544	0.443	0.000	3,458
Child receives an allowance to purchase lunch or snacks during school days	0.112	(0.024)	0.681	0.565	0.000	3,458
Child has a school bag	0.052	(0.019)	0.836	0.774	0.007	3,458
Child has all the stationery needed for school	0.074	(0.021)	0.688	0.610	0.000	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects.

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Table E4: Impacts of continuing *Hajati* cash benefits on Multi-dimensional Scale of Perceived Social Support and related indicators

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Lead indicator: PSS scale above average	**0.051**	**(0.020)**	**0.602**	**0.553**	**0.010**	**3,458**
PSS scale: Multi-dimensional Scale of Perceived Social Support (1-5)	0.079	(0.024)	4.096	4.020	0.001	3,458
PSS sub-scale 1: Significant others (1–5)	0.054	(0.028)	4.268	4.224	0.059	3,458
There is a special person who is around when child is in need	0.091	(0.039)	4.328	4.257	0.020	3,458
There is a special person with whom the child can share joys and sorrows	0.103	(0.039)	4.272	4.180	0.008	3,458
The child has a special person who is a real source of comfort to him/her	-0.003	(0.036)	4.341	4.336	0.937	3,458
There is a special person in the child's life who cares about his/her feelings	0.025	(0.040)	4.133	4.122	0.534	3,458
PSS sub-scale 2: Family (1–5)	0.084	(0.024)	4.406	4.332	0.000	3,458
The child's family really tries to help him/her	0.074	(0.024)	4.651	4.585	0.003	3,458
The child gets the emotional help and support he/she needs from his/her family	0.093	(0.029)	4.549	4.457	0.001	3,458
The child can talk about his/her problems with his/her family	0.091	(0.047)	3.932	3.862	0.053	3,458
The child's family is willing to help him/her make decisions	0.080	(0.028)	4.491	4.424	0.005	3,458
PSS sub-scale 3: Friends (1–5)	0.098	(0.042)	3.615	3.502	0.023	3,458
The child's friends really try to help him/her	0.064	(0.047)	3.913	3.813	0.178	3,458
The child can count on his/her friends when things go wrong	0.095	(0.053)	3.521	3.398	0.077	3,458
The child has friends with whom s/he can share his/her joys and sorrows	0.095	(0.055)	3.863	3.780	0.088	3,458
The child can talk about his/her problems with his/her friends	0.136	(0.054)	3.163	3.018	0.012	3,458
Additional items inspired on PSS						
Family and household members care about child's progress in school	0.069	(0.029)	4.635	4.560	0.018	3,458
Family and household members care about child's future	0.080	(0.024)	4.739	4.661	0.001	3,458
Family and household members care about child's health	0.040	(0.018)	4.776	4.743	0.028	3,458
Family and household members care about child's feelings	0.090	(0.029)	4.506	4.443	0.003	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects.

Table E5: Impacts of continuing *Hajati* cash benefits on CES-DC scale and its specific items

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Lead indicator: No depressive symptoms	**0.046**	**(0.020)**	**0.445**	**0.396**	**0.021**	**3,458**
CES-DC scale turned positive (0–60)	1.317	(0.420)	41.631	40.188	0.002	3,458
During the past week:						
The child was bothered by things that usually don't bother him/her	-0.003	(0.038)	2.278	2.260	0.938	3,458
The child did not feel like eating he/she wasn't very hungry	-0.033	(0.042)	2.032	2.060	0.426	3,458
The child wasn't able to feel happy even when his/her family or friends tried to help him/her feel better	0.067	(0.042)	2.146	2.077	0.110	3,458
The child felt like he/she was just as good as other kids	0.153	(0.038)	2.143	1.985	0.000	3,458
The child felt like he/she couldn't pay attention to what he/she was doing	0.011	(0.040)	1.971	1.979	0.775	3,458
The child felt down and unhappy	0.057	(0.040)	2.144	2.069	0.153	3,458
The child felt like he/she was too tired to do things	0.100	(0.045)	1.896	1.804	0.028	3,458
The child felt like something good was going to happen	0.034	(0.043)	1.652	1.605	0.429	3,458
The child felt like things he/she did before didn't work out right	0.045	(0.040)	1.962	1.921	0.256	3,458
The child felt scared	0.065	(0.037)	2.298	2.210	0.083	3,458
The child didn't sleep as well as he/she usually sleeps	0.049	(0.040)	2.052	2.005	0.223	3,458
The child was happy	0.134	(0.035)	2.133	1.994	0.000	3,458
The child was more quiet than usual	-0.060	(0.042)	1.468	1.496	0.156	3,458
The child felt lonely like he/she didn't have any friends	0.115	(0.038)	2.297	2.184	0.003	3,458
The child felt like kids he/she knows were not friendly or that they didn't want to be with him/her	0.061	(0.044)	2.312	2.246	0.168	3,458
The child had a good time	0.141	(0.037)	2.088	1.939	0.000	3,458
The child felt like crying	0.118	(0.040)	2.252	2.123	0.003	3,458
The child felt sad	0.114	(0.039)	2.171	2.060	0.004	3,458
The child felt people didn't like him/her	0.067	(0.036)	2.456	2.381	0.065	3,458
It was hard to get started doing things	0.082	(0.046)	1.880	1.789	0.079	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects. CES-DC items range from 0–3; negative items were reverse scored.

Table E6: Impacts of continuing *Hajati* cash benefits on self-esteem and its specific items

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Lead indicator: No indication of low self-esteem	**0.030**	**(0.009)**	**0.936**	**0.906**	**0.001**	**3,458**
Rosenberg self-esteem scale turned positive (0–30)	0.476	(0.143)	20.339	19.906	0.001	3,458
On the whole the child is satisfied with him/herself	0.075	(0.028)	2.468	2.399	0.009	3,458
At times the child thinks he/she is no good at all	0.086	(0.036)	1.971	1.891	0.020	3,458
The child feels that he/she has a number of good qualities	0.010	(0.026)	2.456	2.441	0.700	3,458
The child is able to do things as well as most other people	0.072	(0.035)	2.116	2.040	0.043	3,458
The child feels he/she does not have much to be proud of	-0.044	(0.036)	1.608	1.667	0.226	3,458
The child certainly feels useless at times	0.070	(0.034)	2.184	2.126	0.039	3,458
The child feels that he/she is a person of worth at least on an equal plane with others	0.093	(0.032)	2.276	2.202	0.004	3,458
The child wishes s/he could have more respect for him/herself	-0.026	(0.027)	0.434	0.454	0.340	3,458
All-in-all the child is inclined to feel that he/she is a failure	0.082	(0.029)	2.446	2.369	0.005	3,458
The child takes a positive attitude towards him/herself	0.059	(0.027)	2.379	2.318	0.035	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses are corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects. Self-esteem items range from 0–3.

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Table E7: Impacts of continuing *Hajati* cash benefits on educational aspirations

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Lead indicator: Child plans to graduate from secondary school	0.036	(0.014)	0.862	0.827	0.012	3,458
Child plans to graduate from primary school	0.031	(0.013)	0.905	0.876	0.021	3,458
Child plans to graduate from college or university	0.043	(0.014)	0.838	0.798	0.003	3,458

Notes: Estimations use single-difference modelling among panel children directly surveyed. Robust standard errors in parentheses corrected for clustering. Specifications control for: stratification variables (governorate dummies), encouragement messages, household vulnerability score, and the number of schools attended by children in the household at baseline as well as age and gender fixed effects.

Table E8: Impacts of continuing *Hajati* cash benefits on child work activities

	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Child engaged in any economic activities (past 7 days)	-0.028	(0.013)	0.086	0.109	0.035	3,458
Child cared for livestock owned by child/household	-0.002	(0.006)	0.012	0.017	0.767	3,458
Child carried out other agricultural activities on land owned by child/household	-0.002	(0.004)	0.012	0.012	0.576	3,458
Child produce or sell articles/handicrafts/clothes/food or agri. products	-0.006	(0.005)	0.012	0.018	0.232	3,458
Child carry out domestic work in another household for money	-0.006	(0.006)	0.012	0.018	0.296	3,458
Child ask strangers for money [i.e., go begging]	0.001	(0.002)	0.005	0.003	0.542	3,458
Child do other work outside the household for pay (cash or in kind)	-0.024	(0.009)	0.049	0.067	0.011	3,458
Hours child engaged in any economic activities (0 if none)	-0.879	(0.353)	1.397	2.150	0.014	3,437
Child engages in any household chores (past 7 days)	-0.018	(0.014)	0.839	0.855	0.194	3,458
Child fetched water and/or collected firewood	-0.016	(0.015)	0.109	0.129	0.275	3,458
Child cared for other household members	0.009	(0.017)	0.510	0.491	0.605	3,458
Child did other household chores	-0.013	(0.016)	0.725	0.738	0.420	3,458
Hours child spent on any household chores (0 if none)	-0.410	(0.427)	9.215	9.540	0.339	3,458
Child engaged in any work (economic activities+household chores)	-0.017	(0.013)	0.858	0.872	0.186	3,458
Hours child engaged in any work (economic activities+household chores)	-1.151	(0.542)	10.448	11.442	0.035	3,458
Child engages in seasonal agricultural work during the past 12 months	0.016	(0.014)	0.111	0.104	0.245	3,458
Exposure to any hazards in economic activities	-0.030	(0.011)	0.068	0.093	0.006	3,458
Child carries heavy loads	-0.019	(0.008)	0.042	0.057	0.016	3,458
Child works with dangerous tools or operates heavy machinery	-0.004	(0.005)	0.024	0.027	0.448	3,458
Child inhales dust/fumes/gas or smoke	-0.016	(0.008)	0.037	0.049	0.055	3,458

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	(1)	(2)	(3)	(4)	(5)	(6)
	Point estimate	**(S.E.)**	**Endline cash mean [T1+T2]**	**Endline non-cash mean [T3+T4]**	**Uncorrected P-value**	**Observations**
Child is exposed to extreme cold/heat or humidity	-0.031	(0.010)	0.049	0.074	0.002	3,458
Child is exposed to loud noise or vibration	-0.011	(0.007)	0.029	0.041	0.128	3,458
Child is required to work at heights	-0.009	(0.005)	0.015	0.023	0.072	3,458
Child is required to work with chemicals	-0.013	(0.004)	0.006	0.017	0.002	3,458
Child works in bars/hotels or places of entertainment	-0.001	(0.002)	0.002	0.002	0.445	3,458
Child works on the street	-0.010	(0.005)	0.015	0.023	0.057	3,458
Child sometimes works at night when its dark	-0.006	(0.005)	0.022	0.028	0.281	3,458
Excessive hours in economic activities or household chores (ICLS definition)	-0.024	(0.012)	0.119	0.144	0.051	3,458
Excessive hours in economic activities	-0.020	(0.009)	0.041	0.059	0.023	3,458
Excessive hours in household chores	-0.007	(0.010)	0.083	0.091	0.495	3,458
Child engages in child labour (hazardous economic activities or excessive hours)	-0.033	(0.014)	0.150	0.181	0.019	3,458

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UNICEF Office of Research – Innocenti
Via degli Alfani, 58 – 50121
Florence, Italy
Tel: (+39) 055 20 330
Fax: (+39) 055 2033 220
florence@unicef.org
www.unicef-irc.org
twitter: @UNICEFInnocenti
facebook.com/UnicefInnocenti

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