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Supporting Vulnerable Children's School Participation and Wellbeing: UNICEF's Hajati Cash Transfer Programme

Post-Distribution Monitoring Report for the 2019/20 School Year

United Nations Children's Fund, August 2021.

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Acronyms and Abbreviations

ATM	Automated Teller Machine
COVID-19	2019 Novel Coronavirus Disease
CVA	Cash and Voucher Assistance
CCG	Child Cash Grant
DSS	Double-Shift School
GDP	Gross Domestic Product
ITS	Informal Tented Settlement
JOD	Jordanian Dinar
KG	Kindergarten
MOE	Ministry of Education
MOH	Ministry of Health
MOSD	Ministry of Social Development
NAF	National Aid Fund
NGO	Non-Governmental Organisation
PDM	Post-Distribution Monitoring
SDG	Sustainable Development Goal
SMS	Short Message Service
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
USD	United States Dollar
WFP	World Food Programme

Acknowledgements

UNICEF's Hajati cash transfer programme was made possible thanks to the generous financial support and contributions from multiple donors. UNICEF acknowledge the donors' commitment to supporting vulnerable children in Jordan, providing them with the opportunity to participate in school, enhance their wellbeing, and reduce the adoption of negative coping strategies.

UNICEF contracted Mindset for data collection and for drafting the initial versions of the report. We want to thank them for their professionalism and valuable collaboration on the study implementation, and especially the Mindset team that was responsible for drafting the report (Anas Almasri, Carl Essman, Mohammad Qaryouti, Emad Neimat and Mohammad Qardan).

The report was subsequently revised and finalized by Satinderjit Singh Toor (Social Protection Officer, UNICEF) and Muhammad Hamza Abbas (Social Policy Specialist, UNICEF).

The authors acknowledge the valuable contributions to this report by Manuel Rodriguez Pumarol (Chief of Social Protection & Policy), Shairose Mawji (Deputy Representative) and Tanya Chapuisat (Representative) from the UNICEF Jordan Country Office.

Finally, we wish to express our deepest gratitude to all the beneficiary families who participated in the research, allowing UNICEF to acquire the necessary data to produce this post-distribution monitoring report and improve its future cash transfer programming based on the lessons learned and recommendations obtained.

Chapter 1

Background

Jordan's population of 10 million includes more than 2.5 million children below the age of 9, placing it among the world's youngest populations, with almost 40 per cent under 18 years of age.[1] Jordan is also home to one of the largest refugee populations[2] and is second only to Lebanon in terms of the number of refugees per capita.[3] The onset of the Syrian refugee crisis ten years ago has strained Jordan's provision of social services, including education and healthcare.[4] Jordan's 2015 population and housing census reported that there were over 1.2 million Syrians,[5] registered and unregistered, living in the country; of the 664,603 registered Syrian refugees (as of February 2021), almost half are children (48.8 per cent).[6] In total, Jordan hosts more than 750,000 registered refugees, including nearly 67,000 Iraqi refugees, of whom more than four out of five (83.2 per cent) live in urban areas.[7] The influx of Palestinian refugees in the 1960s originally encouraged the establishment of double-shift schools (DSSs).[8] In response to the Syrian refugee crisis, the Government of Jordan expanded the country's DSS programme.

In addition to the strain on resources resulting from the refugee influx, Jordan has had to contend with sluggish economic growth in the last decade, caused largely by the global financial crisis of 2007/08. The economic situation has been exacerbated by the political turmoil in the region in the aftermath of the Arab Spring. Since 2010, real gross domestic product (GDP) per capita has been decreasing annually by an average of 1.9 per cent.[9] The Syria conflict led to the disruption of crucial trade routes and reduced exports. It is estimated that regional conflicts (and especially the Syria crisis) have resulted in an average loss of real GDP growth of approximately 1 per cent annually since 2012.[10] These economic challenges have translated to increased poverty. In 2018, the poverty rate among Jordanians was 15.7 per cent,[11] an increase of 1.3 percentage points from 2010 (14.4 per cent).[12] Seventy-eight per cent of refugees live below the poverty line.[13]

The ongoing COVID-19 pandemic and associated restrictions have been unprecedented in their adverse socio-economic impact, affecting broad segments of society, especially the most vulnerable. According to the World Bank's Economic Outlook for October 2020,[14] Jordan's short-term economic growth has substantially worsened due to the pandemic. The real economic growth is projected to contract significantly by 3.5 per cent in 2020, compared to a positive growth of 2.2 per cent in 2019. The debt-to-GDP ratio is expected to rise to 113.5 per cent in 2020, up from 97.4 per cent in 2019. The unemployment rate rose significantly during 2020, reaching 24.7 per cent in the fourth quarter, which is an increase of 5.7 percentage points compared to the fourth quarter of 2019, with higher unemployment levels among young people (62.1 per cent for 15–19 years; 47.9 per cent for 20–24 years) and females (32.8 per cent).[15]

Despite socio-economic challenges, Jordan has achieved substantial progress in promoting access to education, with an estimated 1.37 million students enrolled in the formal cycle (KG2 to Grade 12) as of 2017/18. The net enrolment rate for basic education is nearly universal at 94.7 per cent, compared to 71.2 per cent for secondary education.[16] Nevertheless, the numbers of out-of-school children remain a concern. In 2020, a total of 112,016 children were not attending basic education.[17]

An inter-agency (UNICEF, UNHCR and WFP) rapid-needs assessment conducted in April 2020 found that 23 per cent of vulnerable households in Jordan did not have internet access, and only 54 per cent had accessed Ministry of Education (MOE) online platforms.[18] These figures drop even further for highly vulnerable groups, such as refugee children, those living in Informal Tented Settlements (ITSs) and children with disabilities. A subsequent assessment conducted by UNICEF to identify how COVID-19 has affected the socio-economic situation of households with children and youth in Jordan, showed that among its beneficiary population, 25 per cent of children did not access the governmental online learning platform (Darsak), and half of the respondents mentioned that the primary reason for not accessing the platform was lack of internet data.[19]

Though the legal age required to marry in Jordan is 18, children as young as 15 can get married with court approval. In 2019, UNICEF released a study[20] finding an increase in child marriage in Jordan (under 15-year olds and under 18-year olds) between 2012 and 2017/18. Girls married before the age of 18 were significantly more likely to suffer injuries as a result of violence from their husband compared with those who married after 18 years of age (29.9 per cent vs. 20.5 per cent). Education was identified as a critical preventative factor against child marriage: increases in educational attainment are linked to fewer marriages for both under 18-year olds and under 15-year olds. It was also found that married women under 18 years were the least educated, particularly among Syrians. Poverty and low educational attainment, in addition to cultural beliefs and familial conflict, were identified as key drivers of child marriage. Domestic violence was identified as both a risk factor and a consequence of child marriage.

Some children in Jordan are involved in child labour. Child labour in Jordan is constituted by the labour activities of child workers below the legal minimum age, sixteen years; children at or above the legal limit but who work excess hours (over 36 hours per week); children who are engaged in hazardous work; and children who face one or more health and safety hazards at their workplace.[21] The 2016 National Child Labour Survey found that 75,982 children, almost 2 per cent of the total population of 4.03 million children aged 5–17 years in Jordan, were engaged in labour, of whom 44,917 were engaged in hazardous forms of labour. Furthermore, 88.3 per cent of all children involved in work were boys (67,114) and 11.7 per cent were girls (8,868).[22]

Chapter 2

Introduction

2.1 UNICEF's Hajati Cash Transfer Programme

The United Nations Children's Fund (UNICEF) launched the Hajati programme, a new phase of its Child Cash Grant (CCG) programme, during the 2017/18 school year in Jordan. The new phase of the equity-driven, integrated social protection programme for vulnerable children in Jordan called Hajati (Arabic for 'My Needs'), built on lessons learned from the CCG and recommendations outlined from an independent monitoring report by the Overseas Development Institute. The recommendations included integrating the CCG within a larger package of social protection services, a soft conditionality element linking the cash assistance to education labelling, and providing support to vulnerable children irrespective of nationality or registration status.[23]

The Hajati programme covers children from vulnerable families that are either at risk of dropping out of school or currently out of school, supporting their enrolment and retention in basic education, and mitigating negative coping mechanisms directly affecting children's wellbeing, such as child labour and early marriage. Hajati also aims to strengthen families' resilience against economic shocks with a comprehensive package of social protection services involving cash assistance, case management, referral pathways, behaviour change communication, school enrolment, and attendance monitoring.

Some cash transfer programmes are conditional: beneficiaries must adhere to specific requirements to continue receiving cash support. For the Hajati programme and its goal of increasing school participation, this would require highly accurate monitoring data on school attendance, which is not regularly available in Jordan. Conditionality also, by definition, increases operational costs of a cash transfer programme, as monitoring of such conditions can incur substantial costs. Instead, Hajati uses targeted messaging in the form of text messages and other communication materials, including awareness campaigns, to encourage families to spend their assistance on basic educational needs like transportation, school uniforms, and stationery. In other words, the Hajati programme is unconditional but strongly directed towards education, including a soft component in persuading beneficiaries to use the cash support for its intended purpose. The Hajati programme also recognises that people are constrained in their financial decision-making abilities and forced to address short-term needs, such as accommodation and food, over long-term development goals, such as education. The Hajati programme does not believe it is the right approach to exclude families from continuing to receive cash assistance even if children of beneficiary families do not regularly attend school, as the cessation of support might force households and children to adopt negative coping mechanisms.

UNICEF uses a child-sensitive multidimensional targeting methodology to identify eligible beneficiaries for the Hajati programme. The targeting methodology employs 16 up-to-date vulnerability detection indicators, across five sectors (demographics, education, health, living situation, and WASH and housing services), to assess vulnerability at the household and child level, and thereafter assigns each family with a vulnerability score, which is used to prioritise eligibility for the Hajati programme. The current Hajati targeting methodology was revised and

updated in August 2019 and is established based on a proxy means-test model. The targeting methodology is expected to be revised and updated in 2021 to ensure the continued employment of the most relevant vulnerability detection indicators in Jordan.

For the first year of the programme, the 2017/18 school year, Hajati provided cash support to almost 56,000 vulnerable children from more than 20,000 households; 50 per cent of the supported children were girls, while 8.7 per cent were children with disabilities. Each child received 20 Jordanian Dinar (JOD) or 28 United States Dollars (USD) per month during the school year. The majority of the beneficiaries for the 2017/18 cash cycle were Syrian (86 per cent), followed by Jordanians (11 per cent), as well as Iraqis, Egyptians, Yemenis, and people of other nationalities (3 per cent).[24]

For the following year, the 2018/19 school year, the Hajati programme was scaled down by more than 80 per cent due to a lack of funding, covering approximately 10,000 children, whereby each child continued to receive 20 JOD (28 USD) per month during the school year. Initial analysis showed that reducing the beneficiary caseload by more than 80 per cent would have a significant, negative impact on the most vulnerable children. More than 6,300 children would no longer be enrolled in school, almost 3,600 children would fall into poverty, while 41,000 children who were already poor would become poorer, and close to 8,400 vulnerable households would adopt at least one negative coping mechanism.[25]

Before the onset of the COVID-19 pandemic, the Hajati programme was initially supporting almost 11,000 children (51 per cent girls; 11.3 per cent children with disabilities) with cash assistance during the 2019/20 school year. The cash transfer amount was increased from 20 to 25 JOD (28 to 35 USD) per child to account for increased schooling costs associated with the 39 per cent increase in the minimum expenditure basket for education between 2017 and 2020.[26,27] UNICEF also increased the maximum number of children per family covered from four to six children, to better reflect standard household size (5.3 for Syrians[28] and 4.7 for Jordanians)[29] and to accommodate the needs of larger families. As a result, the average amount transferred monthly increased from 59 to 89 JOD per household from the 2018/19 to the 2019/20 school year.

After the onset of the COVID-19 pandemic, UNICEF temporarily expanded its cash transfer programme with an emergency cash component to cover an additional 3,900 vulnerable families from host communities, as well as more than 1,300 families living in ITSs. This payment provided rapid assistance and enabled families to cover basic needs. Almost 19,000 children aged 0–18 years[30] were covered by the expansion. In total, throughout the pandemic, UNICEF was supporting 30,544 children (49 per cent female) with cash assistance, from 10,659 households. Almost nine out of 10 beneficiary households were Syrian, followed by Jordanians (4 per cent), while the remaining six per cent of beneficiaries were from different nationalities (Sudanese, Palestinian, Yemeni, Iraqi, Egyptian, Pakistani).

The rapid expansion of the Hajati cash transfer programme to respond to and mitigate the negative socio-economic impacts of the COVID-19 pandemic was made possible due to UNICEF's shock-responsive social protection system, including a comprehensive database of

potential cash recipients, the use of efficient and safe payment systems, and already secured funds.[31]

For the 2020/21 school year, from September to December 2020, UNICEF continued supporting 30,544 children (49 per cent girls; 9.4 per cent children with disabilities) with cash assistance, including the COVID-19 emergency cash assistance programme for host communities and those living in ITSs. For the regular Hajati cash-assistance programme, which is primarily intended to increase school participation among vulnerable children, 10,932 children (51 per cent girls; 11.3 per cent children with disabilities), from 3,038 households, are being supported with cash transfer during the 2020/21 school year.

As a result of funding constraints, the COVID-19 emergency cash assistance for host communities did not continue into 2021; the last payment was for December 2020. As of January 2021, UNICEF is supporting 15,585 children (49 per cent girls; 9.4 per cent children with disabilities) from 5,533 vulnerable households with cash assistance.

2.2 Objectives and Scope

As part of its regular monitoring and evaluation of the Hajati programme, UNICEF conducts yearly surveys with a representative sample of Hajati beneficiaries. The first survey, the baseline, is undertaken at the start of the cash cycle, which is the school year. The second survey, the Post-Distribution Monitoring (PDM), is conducted after the cash cycle concludes, at the end of the school year. The data from the baseline and PDM surveys are used to analyse potential improvements in educational outcomes, and to identify any changes in multidimensional and economic vulnerabilities among the beneficiaries; the surveys also collect feedback and register grievances regarding programmatic features and modalities.

The primary objective of this report is to assess whether the cash assistance provided by the Hajati cash transfer programme to its beneficiaries was effective in supporting the intended aim of increasing the school participation of children from vulnerable families, along with potential reductions of multidimensional and economic vulnerabilities.

A second objective is to analyse the beneficiaries' perceptions in terms of UNICEF's process and modality for providing and distributing the cash support, including awareness, information provision, feedback, potential grievances, and reporting channels.

The third objective is to provide insights into potential areas of improvement for future cash transfer programming, through the lessons learned and the recommendations that were obtained during the distribution of the cash support throughout the school year, through various means of data collection, both quantitative and qualitative, and through interaction with beneficiaries.

Chapter 3

Methodology

The primary data source used for this report's key findings are from a quantitative survey of 1,006 households interviewed in August and September 2020. The representative sample of 1,006 households was drawn from UNICEF's beneficiary list of 2,849 households that were receiving regular cash support as part of the Hajati programme during the 2019/20 school year. The sample had a margin of error of 3.2 per cent at the 95 per cent confidence interval. The data collection was conducted by Mindset, a data research company contracted by UNICEF Jordan.

Out of the total sample of 1,006 beneficiaries, 907 were non-Jordanian, and 99 were Jordanian. The sample breakdown reflects the nationality disaggregation of Hajati beneficiaries for the 2019/20 school year: 96 per cent were non-Jordanians. Non-Jordanian respondents were drawn from three governorates: Amman, Mafraq, and Irbid. The Jordanian households were drawn from all twelve governorates in Jordan. Within this sample distribution, respondents were drawn from both households of male-headed and female-headed households. Additionally, households that included persons with disabilities were purposively selected for the survey. In total, the 1,006 sampled households were constituted by a total of 8,140 household members.

Interviews were conducted in person. A team of approximately 30 enumerators was trained on COVID-19 safety and prevention protocols before visiting households. Enumerators were also trained on procedures for mandatory reporting of abuse, and informed participants of this element in the guarantee of confidentiality. Enumerators who received information or observed evidence of violence requiring referral used a standard reporting form to report the case to Mindset, which then reported it to UNICEF.

The data collection for this PDM survey was initially set to be implemented through in-person interviews during April 2020, but was delayed due to the COVID-19 pandemic. As part of national measures to prevent the spread of COVID-19 in the Kingdom, the Jordan Department of Statistics announced that all face-to-face interviews were to be halted until further notice at the onset of the COVID-19 pandemic.

Chapter 4

Characteristics of Hajati Beneficiaries

4.1 Demographics

The PDM questionnaire collected demographic data on three levels:

- At the level of the beneficiary responding to the questionnaire (respondent)
- At the level of the head of the household
- At the level of each household member

Therefore, there are three categories through which to read the demographic data, as shown in Tables 1, 2 and 3 below.

Table 1: **Nationality data by category: respondent, head of household, and household members.**

	Respondent (n=1,006)	Head of household (n=1,006)	All household members (n=8,140)
Jordanian	10%	9.8%	9.4%
Syrian	88%	88.1%	88.5%
Other Nationalities	2%	2.1%	2.1%

Respondents were predominantly Syrian (88 per cent), while 10 per cent were Jordanian, and 2 per cent were of other nationalities (Iraqi, Palestinian, Egyptian, and Yemeni). Since the sample was taken from the beneficiary database, respondents will henceforth be referred to as beneficiaries.

Table 2: **Gender by category and nationality.**

	Respondent (n=1,006)		Head of household (n=1,006)		All household members (n=8,140)	
	Male (33.9%)	Female (66.1%)	Male (67.6%)	Female (32.4%)	Male (47.4%)	Female (52.6%)
Jordanian	39.6%	60.4%	78.2%	21.8%	46.7%	53.3%
Syrian	32.7%	67.3%	66.2%	33.8%	47.6%	52.4%
Other Nationalities	60%	40%	75%	25%	43.5%	56.5%

Two out of three respondents were female (66.1 per cent). This proportion is reversed in the gender disaggregation of heads of household: 67.6 per cent were male. However, the proportion of female-headed households in the sample was still significantly higher than the national average (12.2 per cent in 2018),[32] and this was due to the PDM sampling strategy, which aimed to have a sufficient number of female-headed households included in the survey sample. In terms of all household members, there were slightly more females (52.6 per cent) than males (47.4 per cent).

The average age of all household members was 19 years old. The average age of the head of the household, on the other hand, was 42 years old.

Table 3: **Average age by category and nationality.**

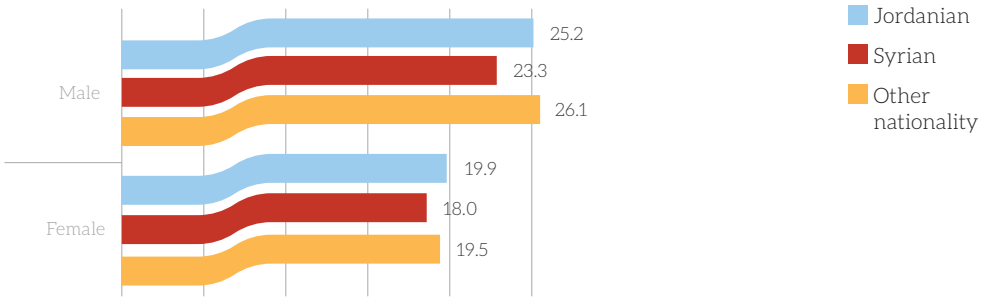
	Respondent (n=1,006)	Head of household (n=1,006)	All household members (n=8,140)
Jordanian	42	44	21
Syrian	41	42	19
Other Nationalities	45	45	21

Half of household members had never been married (51 per cent).[33] Four in 10 household members aged 13 years or older were married. The remainder, 8.1 per cent, were either separated, divorced or widowed.

The average age at which household members were (first) married was 20 years old. Among Jordanians, the age was higher: 22 years old on average, though answers ranged from 13 to 52. The average age of marriage for Syrian household members was 20, within a range from 11 to 48 years of age.

Male household members tend to be older than their female counterparts when it comes to age at first marriage. On average, male individuals marry in their 20s while females tend to marry in their late teens. This difference persists across nationalities, where Syrian individuals tend to marry at a younger age than the other nationalities.

Figure 1: **Average age at first marriage by gender and nationality.**



Around a third (33.6 per cent) of respondents were from the governorate of Amman, the country's capital and the largest governorate by population size. Irbid (32.9 per cent) and Mafraq (30.9 per cent) were the next most represented governorates in the sample.

Approximately 2.4 per cent of respondents were from Zarqa, 0.1 per cent from Jerash, and 0.1 per cent from Balqa. The larger share of respondents from Amman, Irbid and Mafraq was due to the sampling strategy: non-Jordanian respondents, which make

up 90 per cent of the sample (primarily Syrian), were only sampled from these three governorates.

The average size of beneficiary household was 8.1 members, with almost 5.4 children per household.

Table 4: **Average household size and composition by nationality.**

	Household Size		Adults/Children	
	Number of households	Mean	Average number of children per household	Average number of adults per Household
Jordanian	99	7.9	5.2	2.7
Syrian	886	8.1	5.4	2.7
Other Nationalities	21	7.4	4.4	3

4.2 Disability

The survey used the Washington Group set of questions to identify if and how many beneficiary household members have disabilities. The survey asked the respondents and the other household members if they have difficulty performing basic universal activities; the six core functional domains of walking, seeing, hearing, cognition, self-care and communication.[34]

Around 23 per cent of beneficiary households have at least one person with (at least one) disability. Among male-headed households, 21 per cent of households have at least one person with a disability, compared to 27 per cent in female-headed households.

Table 5: **Households with at least one member with disability, by head of household gender.**

Households with at least one member with disability	No	Yes
Overall	77%	23%
Gender of the head of household		
Male	79.3%	20.7%
Female	73.2%	26.8%

23% of beneficiary households reported that at least one member has a disability

For children (below 18 years old), 6.7 per cent have disabilities. Around one in five of heads of household have disabilities, with no significant differences by nationality. Almost 16 per cent of female heads of household have a disability, compared to 22.5 per cent of male heads of household.

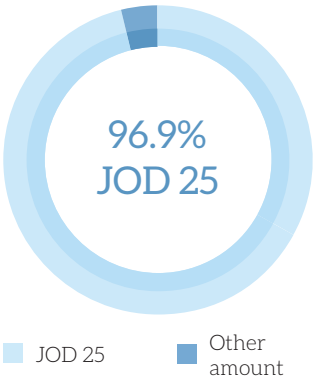
The most common disability among all household members is difficulty in walking (4.9 per cent), followed by difficulties associated with self-care (3.2 per cent), memory (2.8 per cent), eyesight (2.7 per cent), communication (2.4 per cent), and hearing (1.2 per cent).

Chapter 5

Awareness of the Hajati Programme

100 % of the respondents confirmed that they had received cash assistance from UNICEF's Hajati programme during the school year

Figure 2: **Perceptions about cash transfer amount received per child from the Hajati programme.**



All of the respondents (100 per cent) of those sampled from UNICEF's list of beneficiary households confirmed that they had received cash assistance this school year from UNICEF's Hajati programme.

Although 100 per cent of the responding households received assistance, recognition of the Hajati programme was slightly lower, with 91 per cent of beneficiaries confirming that they knew the Hajati programme. While some beneficiaries might be aware that they received cash assistance from UNICEF, they might not know the name of the programme (Hajati) itself.

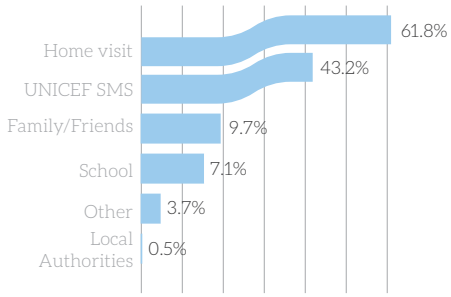
When asked how much assistance they received per child from the Hajati programme, the vast majority (96.9 per cent) of respondents reported 25 JOD, which is correct. Around 2.9 per cent of respondents said 20 JOD, while the remaining 0.1 per cent reported either 30 JOD or 50 JOD.

More than nine out of 10 beneficiaries reported that they were informed about the purpose of the Hajati cash transfer programme (90.6 per cent). Almost all beneficiaries said that the main purpose of Hajati pertained to education, with approximately half (49.6 per cent) reporting that it was to help families keep all their children in school, and slightly less than half (46.6 per cent) stating that it was to help families cover the cost of schooling. Around 3 per cent of respondents reported that the primary purpose of Hajati was to help families cover essential needs, and less than 1 per cent each reported reducing poverty, covering medical costs, improving the health of children, and improving the family's financial resilience.

Most beneficiaries first learned of the Hajati programme through home visits (62 per cent), followed by Short Message Service (SMS) (43 per cent), followed by learning about the programme through their social network of family or friends (10 per cent), from school (7 per cent), and other sources (4 per cent).

Figure 3: **Information channels leading to awareness of the Hajati programme.**

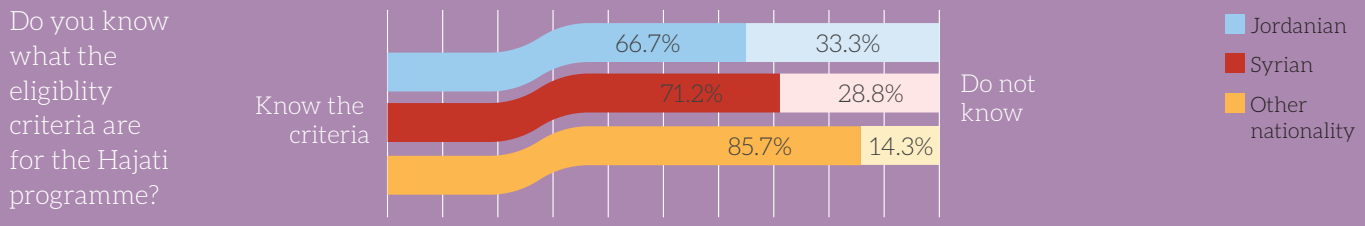
How did you know about the Hajati programme?
(Only beneficiaries who were aware of Hajati, 90.9 per cent)



Beneficiaries received further information about Hajati through several different channels. Over half (58.6 per cent) indicated that SMS from UNICEF allowed them to know more about the Hajati programme. This was the most commonly cited information channel, followed by calls with the helpline (47.1 per cent), Makani centres (12.3 per cent), word of mouth (10.1 per cent), the Facebook page (8.5 per cent), information from schools (4.6 per cent), other sources (6 per cent), and Twitter (0.1 per cent).

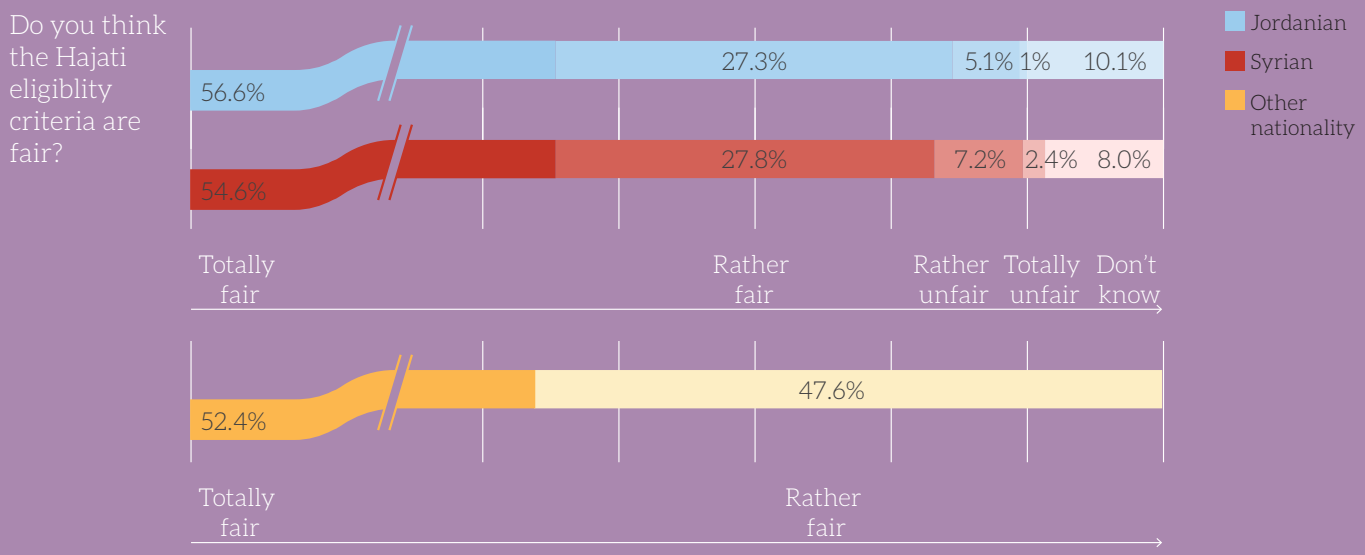
The majority (71.1 per cent) of beneficiaries said they knew the eligibility criteria for inclusion in the Hajati programme, while 28.9 per cent said they did not know these criteria. [35]

Figure 4: **Awareness of the eligibility criteria for the Hajati programme, by nationality.**



More than eight out of 10 Hajati beneficiaries said that the way families are selected into the Hajati programme was either "totally fair" (54.8 per cent) or "rather fair" (28.1 per cent).[36] Only about one in 10 beneficiaries said the criteria were unfair. Approximately 8 per cent said they did not know whether the process was fair or not.

Figure 5: **Perceived fairness of Hajati eligibility criteria, by nationality.**



The proportion of beneficiaries who said the eligibility criteria were fair were asked to select a reason for their response. Almost nine out of 10 beneficiaries (86.8 per cent) said the criteria were fair because "families with school-aged children are in special need of assistance to support their education", and approximately one in 10 beneficiaries (9.1 per cent) said it was fair because "humanitarian programmes should be open to all nationalities".[37]

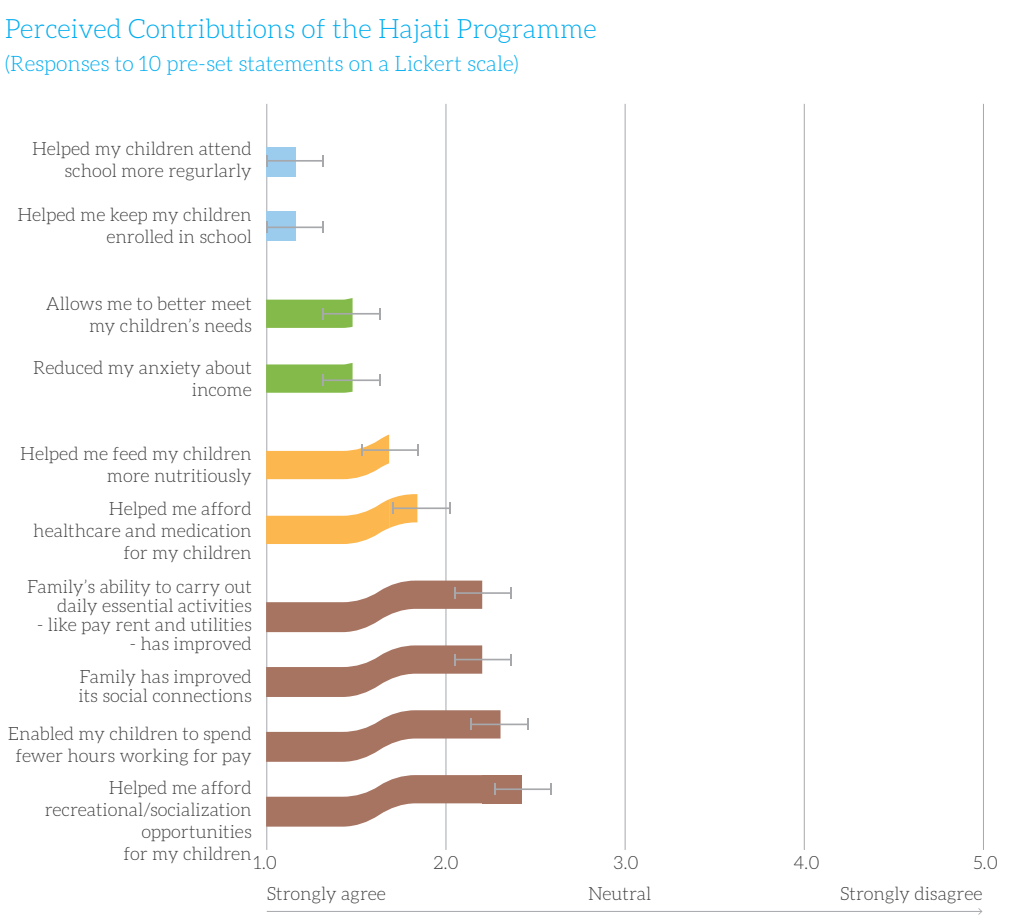
Beneficiaries who reported that the inclusion criteria were unfair were also asked to provide a reason for their answer. Most of them said it was not fair because "there are children with (a lot a of needs) who were not selected", while a few respondents said that they did not understand how vulnerability was assessed.

Chapter 6

Contributions of the Hajati Programme

Beneficiary households were assessed on a variety of indicators of how they perceived the contribution and benefits that the Hajati programme may have had on their children's lives. Cash grants, after all, have been linked to a variety of positive impacts that expand beyond their labelled purpose. Respondents were asked about the benefits of Hajati on 10 (positive) dimensions using a Likert scale. The chart below summarises the averages obtained for each dimension. The responses were positive, ranging from 1.2 to 2.4, between "strongly agree" to "somewhat agree". The statements with which beneficiaries most agreed were about the (positive) contributions of the Hajati programme on their ability to keep their children in school and ensure regular attendance.[38]

Figure 6: **Perceived contributions of the Hajati programme.**



Another way to view the above data and the perceived contributions of the Hajati programme is by frequencies, as summarised below:

- "With the Hajati Cash Grant my family's ability to carry out essential daily activities – like pay rent and utilities – has improved": **77 per cent agreed** (36.1 per cent strongly agree; 41.0 per cent

99%

of respondents agreed that before COVID-19, Hajati helped them **keep their children in school**

97%

of respondents agreed that the Hajati programme helped them to better meet their children's needs

88%

of respondents agreed that the Hajati programme helped them feed their children more nutritiously

85%

of respondents agreed that Hajati helped them afford health care and medication for their children

95%

of respondents agreed that the Hajati programme reduced their household's anxiety about income

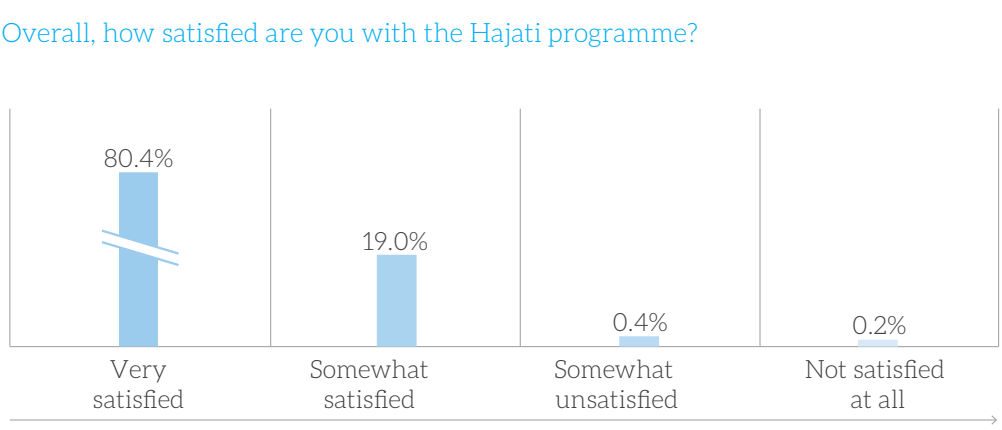
somewhat agree)

- "With the Hajati Cash Grant, my family has improved its social connections": **74.5 per cent agreed** (35.9 per cent strongly agree; 38.6 per cent somewhat agree)
- "The Hajati cash transfer allows me to better meet my children's needs": **97 per cent agreed** (61.8 per cent strongly agree; 35.2 per cent somewhat agree)
- "Thinking back to last fall and winter, before COVID-19, Hajati has helped me keep my children enrolled in school": **98.9 per cent agreed** (86.1 per cent strongly agree; 12.8 per cent somewhat agree)
- "Thinking back to last fall and winter, before COVID-19, Hajati has helped my children attend school more regularly": **98.8 per cent agreed** (86.3 per cent strongly agree; 12.5 per cent somewhat agree)
- "Hajati enabled my children to spend fewer hours working for pay": **68.6 per cent agreed** (48.2 per cent strongly agree; 20.4 per cent somewhat agree)
- "Hajati helped me feed my children more nutritiously": **88.2 per cent agreed** (53.4 per cent strongly agree; 34.8 per cent somewhat agree)
- "Hajati helped me afford health care and medication for my children": **84.5 per cent agreed** (48.7 per cent strongly agree; 35.8 per cent somewhat agree)
- "Hajati helped me afford recreational/ socialisation opportunities for my children": **70.2 per cent agreed** (35.2 per cent strongly agree; 34.7 per cent somewhat agree)
- "Hajati has reduced my anxiety about income": **95.2 per cent agreed** (62.4 per cent strongly agree; 32.8 per cent somewhat agree)

Beneficiaries were also asked what was the primary child-specific expense that Hajati best enabled them to meet: 87.4 per cent of respondents identified education; 8.8 per cent identified nutrition; 2.5 per cent identified health; 1.2 per cent had other answers; and 0.1 per cent identified recreation.

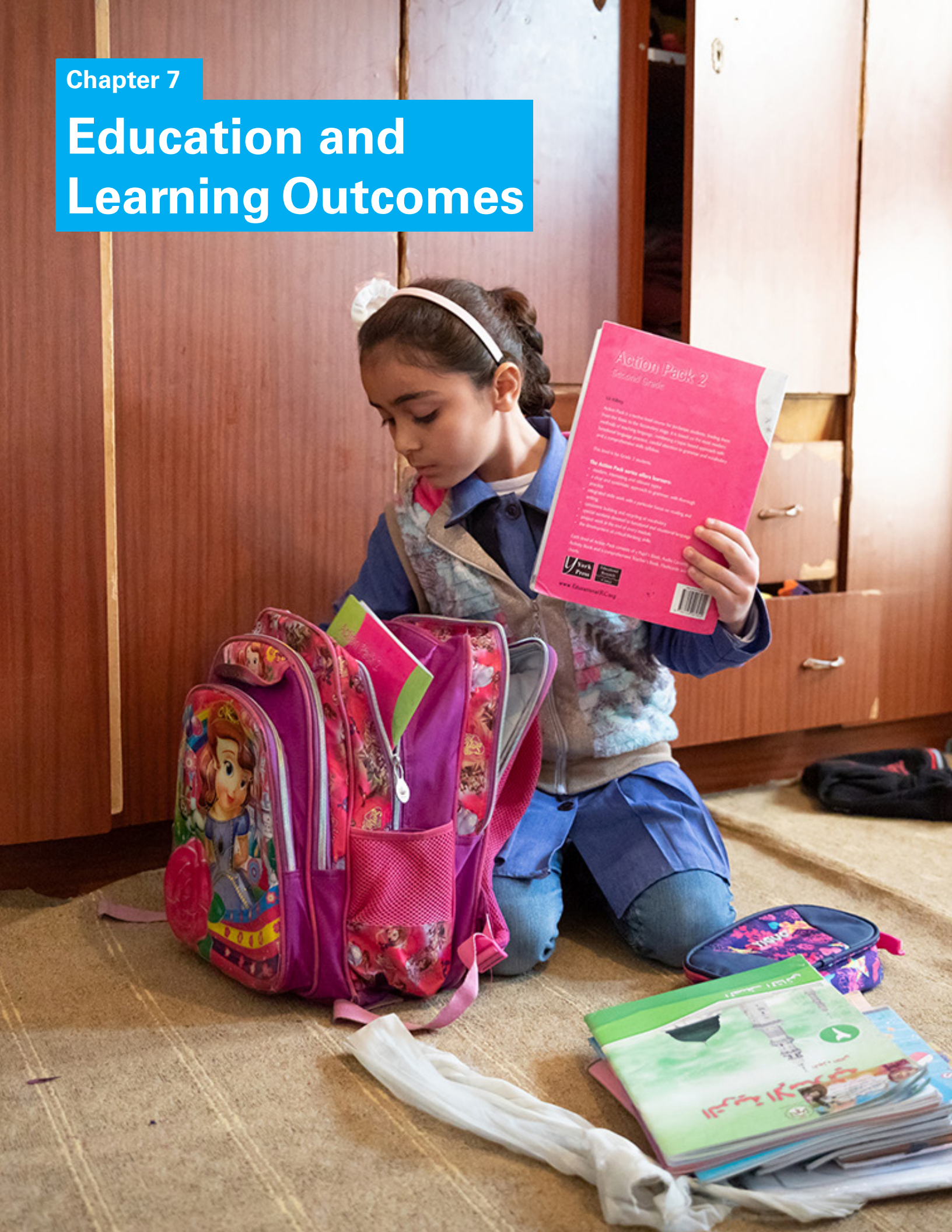
Eight in 10 beneficiaries reported that they were "very satisfied" with the Hajati programme. Another 19 per cent said that they were "somewhat satisfied" with the Hajati programme, resulting in overall satisfaction, whether very or somewhat, close to universal (99.4 per cent). [39]

Figure 7: **Satisfaction with the Hajati programme.**



Chapter 7

Education and Learning Outcomes



7.1 School Enrolment

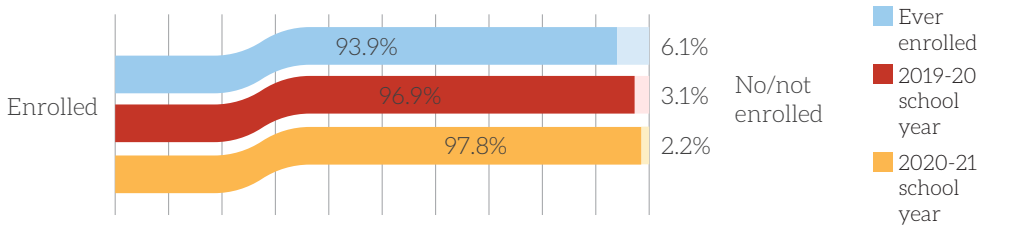
For each child in the household between the ages of 5 and 18 years, beneficiaries and caregivers were asked about the children's school enrolment status. Enrolment refers to any form of education in Jordan – including kindergarten. However, it is important to note that the Hajati programme covers children in basic education (Grades 1 to 10), who are normally between the ages of 6 to 15 at the start of the school year. In this section, therefore, the focus of the analysis will be on this cohort – children in the basic education age range during the 2019/20 school year – as this is the target cohort of the Hajati programme and this PDM report.

The questionnaire had three questions on enrolment:

- Has the child (aged 5 to 18 years) ever been enrolled in any form of education in Jordan – including kindergarten?
- Was the child born between 2004 and 2013 (basic education age range) enrolled during the school year of 2019/20?
- Is the child born between 2005 and 2014 (basic education age range for current year) enrolled for the school year of 2020/21?

Figure 8 below shows the responses to the enrolment questions for these three different age groups.

Figure 8: **School-enrolment rates for three different groups of children (ever enrolled, enrolled for 2019/20, and enrolled for 2020/21).**

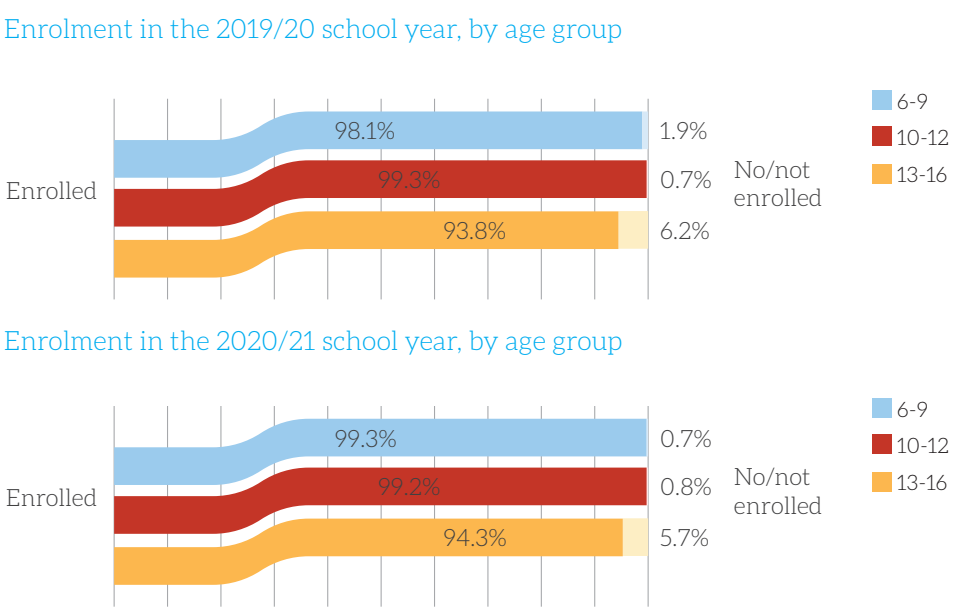


School-enrolment rates across the three periods and age groups were close to universal. For children aged between 5 to 18 years, 94 per cent reported that they had ever been enrolled in school (at any point). For beneficiary children of the Hajati programme born between 2004 and 2013 (basic education age range), 97 per cent were enrolled in school during the 2019/20 school year. For the following school year, 2020/21, 98 per cent of children in the basic education age range (2005 to 2014) reported that they were enrolled.

While the vast majority of Hajati beneficiary children in the basic education age range were enrolled in school for both the 2019/20 and 2020/21 school years, there are some variations in school-enrolment rates across age.[40] As can be seen from Figure 9 below, enrolment rates are relatively lower for children aged 13 to 16 years old, compared

to children in the age range from 6 to 12 years. This is consistent with previous evidence[41] produced for beneficiary children in the Hajati programme, which shows that the probability of being enrolled in basic education decreases with age, and there is a noticeable difference and increased drop-out rate when children reach the age of about 11 years. This effect is especially pronounced among Syrian refugees, and particularly among boys. The opportunity cost of staying in school compared to contributing to household income by engaging in the (informal) labour market increases with age.

Figure 9: **School-enrolment rates for the 2019/20 and 2020/21 school years for children in basic education, by age groups.**



Beneficiaries who reported that at least one of their children were not enrolled in school were asked why. The answers can be seen in Table 6 below. Overall, for the three different age groups of children (never enrolled, not enrolled for the 2019/20 school year, and not enrolled for the 2020/21 school year), the most frequently cited reasons were illness or disability, expenses and lack of interest.

For children between 5 to 18 years old who have never been enrolled in school, the top three reasons given related to the child's age (19.3 per cent), illness or disability (15.4 per cent), and expense (13.9 per cent).

For children in the basic education age range that were not enrolled in school for the 2019/20 school year, illness or disability was the most cited reason (17.3 per cent), followed by expense and the child's (lack of) interest (12.7 per cent each).

For children in the basic education age range that were not enrolled for the current school year of 2020/21, the most commonly cited reasons were the child's (lack of) interest in school (19.2 per cent), illness or disability (15.4 per cent), and expense (10.3 per cent).

Table 6: **Reasons why children were not enrolled in school, for three different groups (never enrolled, not enrolled for 2019/20 school year, not enrolled for 2020/21 school year)[42].**

	Never enrolled	Not enrolled for the 2019/20 school year	Not enrolled for the 2020/21 school year
Illness or disability	15.4%	17.3%	15.4%
School materials too expensive	13.9%	12.7%	10.3%
Child not interested	10.7%	12.7%	19.2%
Child too young	19.3%	0.9%	
Out of school for more than 3 years	6.8%	3.6%	2.6%
Work (paid or unpaid) outside of household	1.1%	10.0%	10.3%
School registration fees too expensive	6.8%	1.8%	1.3%
Lack of documentation for registration	2.1%	5.5%	6.4%
Not able to enrol at school in neighbourhood	3.6%	3.6%	2.6%
Unsafe to travel to school	3.6%	2.7%	1.3%
School too far from home	2.9%	3.6%	2.6%
Parent/guardian do not want child to enrol	2.9%	1.8%	3.8%
Migration/displacement	4.3%	0.9%	
Worried for child's safety at school, bullying or abuse		4.5%	6.4%
Married	0.7%	4.5%	3.8%
Transport to school too expensive	1.4%	2.7%	1.3%
Cannot be in class with peers – put in different grade after migrating to Jordan		3.6%	3.8%
Work in family's income generating activity (not farming)	0.4%	1.8%	1.3%

Beneficiaries with children enrolled for the 2019/20 school year were asked which type of school their children were enrolled in. The overwhelming majority – 97 per cent – were enrolled in public double shift schools (DSS), with more than eight out of 10 (82 per cent) enrolled in the afternoon shift.

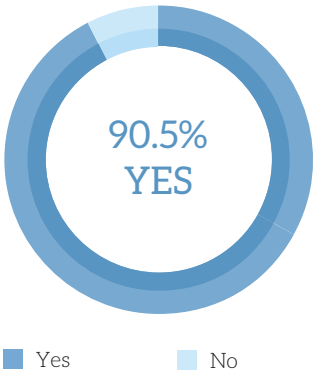
This was expected, as the majority (almost nine out of 10) of Hajati beneficiaries during the 2019/20 school were Syrian, which, as can also be seen from the table below, are primarily enrolled in the afternoon shift in a DSS (90 per cent). Inversely, most of Jordanian beneficiary children are enrolled

in the morning shift in a DSS (86 per cent). Only a small percentage – 1.2 per cent – of children were enrolled in private school, highlighting the lack of financial resources and heightened vulnerability among beneficiary households.

Table 7: **Type of school children were enrolled in for the 2019/20 school year, by nationality.**

	Total	Syrian	Jordanian
Public school – afternoon shift	81.9%	90.3%	3.8%
Public school – morning shift	13.2%	5.6%	85.5%
Public school – alternating shift	1.9%	1.2%	7.3%
Catch-up school	1.3%	1.4%	0.6%
Private school	1.2%	1.2%	1.0%
Informal education classes	0.3%	0.3%	
UNRWA school	0.1%		
Other type of school	0.1%		

Figure 10: **Participation in distance learning during COVID-19 school closures.**



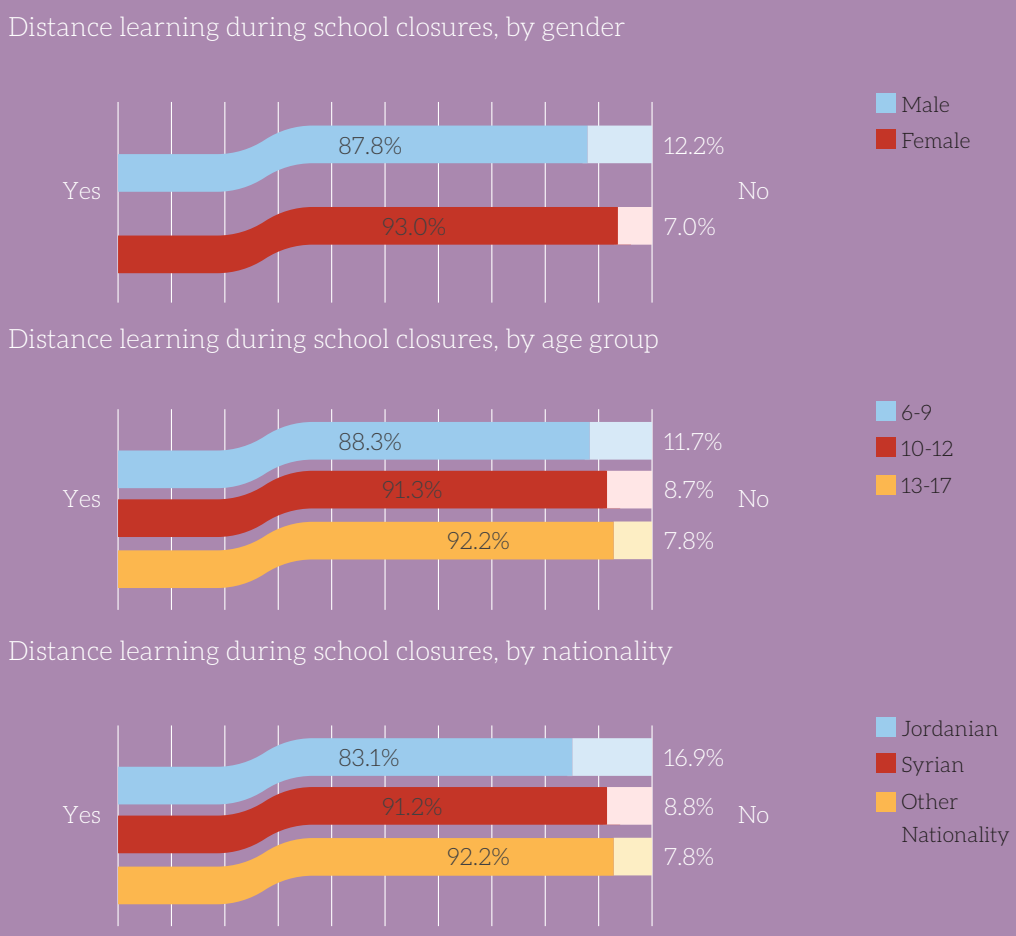
7.2 Distance Learning During COVID-19 School Closures

On 15 March 2020, the Government of Jordan closed all schools, kindergartens and universities, affecting 2.37 million learners.[43] The Ministry of Education established channels for distance learning to ensure continuity of education, including televised lessons and the Darsak online learning platform. Since March 2020, learning has remained remote, with the exception of two weeks in September 2020. A phased reopening of schools started on 7 February 2021 with Kindergarten (KG), Grade 1 and general secondary (Tawjihi) students returning to school, followed by Grade 2 on 8 February and Grades 3 on 9 February. Grades 10 and 11 students were expected to return to school on 21 February, while Grades 4–9 were anticipated to return to school on 7 March, but due to the worsening epidemiological situation, the MOE decided to continue providing remote education for students in these grades.

The results from the survey show that nine out of 10 children (90.5 per cent) participated in distance learning during school closures due to the COVID-19 pandemic.

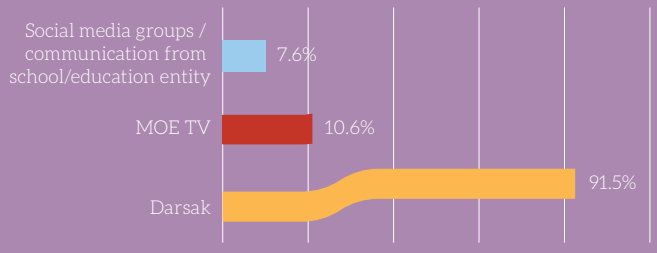
While the majority of the children, regardless of gender, age, or nationality, continued their education through distance learning, there are some variations across demographics. While 93 per cent of girls engaged in remote learning, this was only the case for 88 per cent for boys. Remote learning was also less common for younger children (6 to 9 years) at 88 per cent, compared to 91 per cent for children aged 10 to 12 years and 92 per cent for children between 13 and 17 years. Among the children in the sample, Jordanians were less likely to participate in distance learning (83 per cent) compared to Syrian children (91 per cent).[44]

Figure 11: **Distance learning during COVID-19 school closures, by gender, age group, and nationality.**



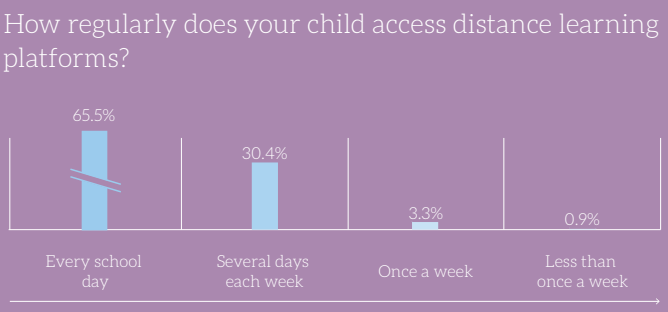
Beneficiaries who reported that their children continued their education through distance learning were asked about which platforms their children used. The majority of respondents (91.5 per cent) said that their children used the governmental online Darsak platform; 10.6 per cent used Ministry of Education TV; and 7.6 per cent indicated other communication and social media platforms.

Figure 12: **Distance learning platforms used during COVID-19 school closures.**



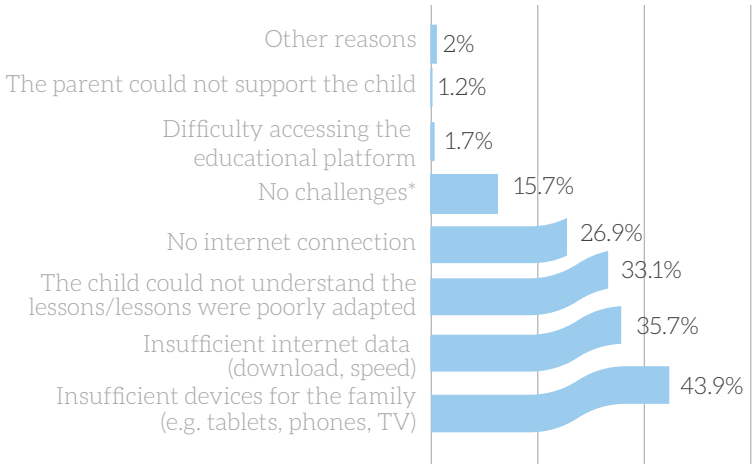
Two out of three children accessed the distance learning platform(s) every school day; 30 per cent accessed the platform(s) several days each week; 3 per cent once a week; and 1 per cent less than once a week.

Figure 13: **Frequency of accessing distance learning platforms.**



Beneficiaries were asked about the main challenges their children encountered in accessing the distance learning platforms. Inadequate internet access is the main challenge to children's accessing distance learning platforms (63 per cent); this can be subdivided between lack of sufficient internet data (36 per cent) and lack of internet connection (27 per cent). Insufficient devices for the family (e.g., tablets, phones, TV) is the second most commonly cited challenge for children to access distance learning platforms (44 per cent).[45] This is followed by difficulty in understanding the online lessons (33 per cent). Only 16 per cent of children did not face any challenges while accessing the distance learning platforms.

Figure 14: **Main challenges for children in accessing distance learning platforms .[46]**

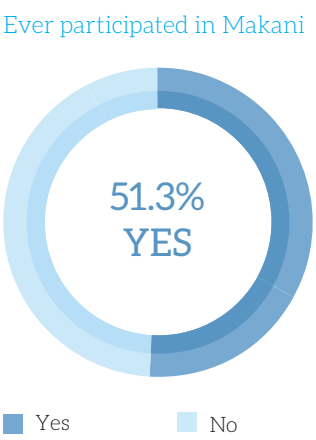


Six out of 10 beneficiaries (60.4 per cent) reported that they received information or communication regarding their children's education while schools were closed due to COVID-19. The most common information source was the school itself (88.4 per cent), followed by UNICEF (18.5 per cent) and Makani (4.2 per cent). The results show that girls were more likely to receive information (62.4 per cent) compared to boys (54.2 per cent). Children in younger age groups were also more likely to receive communication (63 per cent for children aged 6 to 9 years, compared to 59 per cent for children aged between 10 and 14 years). A higher proportion of Syrian children received information (59 per cent) relative to Jordanian children (49 per cent). [47]

The respondents were asked to assess the quality and content of the distance learning for their children. Only 15 per cent reported that they were satisfied with the distance learning and that it was a positive experience. An additional 40 per cent of beneficiaries were 'somewhat' satisfied, mentioning that it was a positive experience given the difficult situation. However, 46 per cent of respondents were not satisfied with the quality and the content of the distance learning lessons. While 56 per cent of Syrian beneficiaries were (somewhat) satisfied, this was only the case for 38 per cent of Jordanian children.

Figure 15: **Satisfaction with the quality and content of the distance learning.**

Figure 16: **Participation in Makani at any point or during the 2019/20 school year**



7.3 Participation in UNICEF's Makani Programme

Before the COVID-19 pandemic, the Makani programme provided an integrated package of social protection services to vulnerable children and adolescents, including learning support services, community-based child protection, life-skills training and early childhood development activities, through a network of community-based centres located across Jordan, in host communities, Syrian refugee camps (Za'atari and Azraq), and ITSs.

With the outbreak of COVID-19, in line with government recommendations, Makani centres suspended in-person services. Nevertheless, during the lockdown and mandatory curfews, Makani staff and volunteers in host communities and refugee camps and its six national implementing partners maintained a crucial role in supporting communities remotely by rapidly leveraging community networks and available technology, tools, and materials to provide tailored responses and support services to vulnerable children and adolescents.

While social assistance is a significant aspect of social protection, complementary social services are essential to ensure comprehensive social protection interventions. Almost half of the children supported with Hajati cash assistance have also received additional social protection services, namely from the Makani programme.

The results from the surveyed sample show that half of beneficiaries (51.3 per cent) said that their children had at some point participated in the Makani programme. Seven out of 10 of those beneficiaries (70.7 per cent) reported that their children participated in Makani during the 2019/20 school year, before the onset of the COVID-19 pandemic. To enhance the impacts of the Hajati cash transfer programme, UNICEF will continue to strengthen its holistic approach of integrating cash support with additional social protection interventions.

Participation in the Makani programme during the 2019/20 school year varied by gender and age. Among those who have ever participated in Makani, a higher proportion of girls participated during the 2019/20 school year (73 per cent) relative to boys (68 per cent). Similarly, younger children were more likely to have been engaged in the Makani programme during the 2019/20

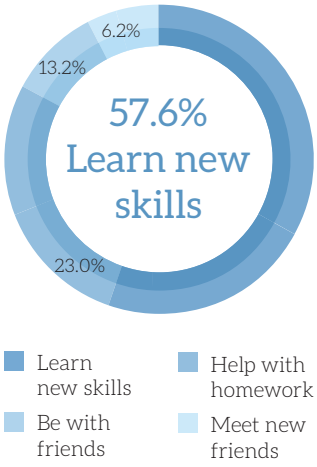
school year, with participation rates of 81 per cent among children aged 6 to 9 years, compared to 73 per cent for children aged between 10 and 14 years. There was no substantial difference between Syrian children (70 per cent) and Jordanian children (72 per cent). [48]

Among the children who had never participated in the Makani programme, the most commonly cited reason was that beneficiaries had never heard of Makani (32 per cent). The second most frequently cited reason was that they were not interested (16 per cent). This was followed by 15 per cent of beneficiaries that said that Makani centres were too far away or lacked transportation, while an additional 15 per cent of children reported being on the waiting list.

Table 8: **Reasons for never having participated in the Makani programme** [49].

Reasons for never having participated in Makani*	
Never heard of Makani	31.5%
Not interested	16.0%
Too far/no transport	14.9%
Waiting list	14.8%
Not age appropriate/useful skills	9.1%
Don't know	3.4%
Unable to manage between Makani and school	1.9%
Caregiver refusal	1.9%
Not disability friendly	1.7%
Because of COVID-19 – the child registered but did not go	1.2%
The family does not know the nearest Makani centre	1.1%
Did not like the provider	1.1%

Figure 17: **What do children like most about Makani?**



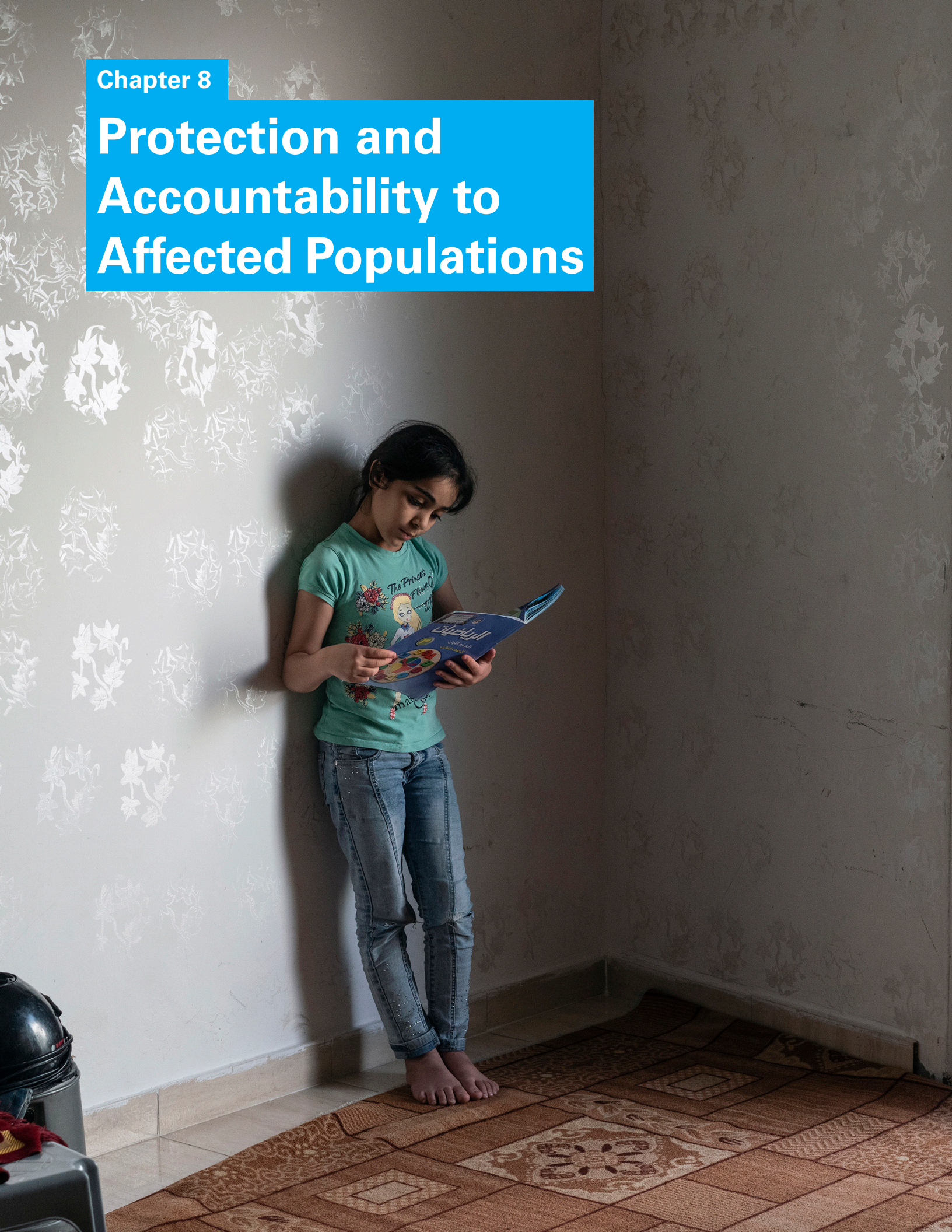
Among children that were participating in the Makani programme during the 2019/20 school year, before the onset of the COVID-19 pandemic, the one thing they liked most about Makani was learning new skills and doing interesting activities (57.6 per cent). An additional 23 per cent of children reported that getting help with their homework was the aspect they most enjoyed about the Makani programme, while 19.4 per cent of children most liked being with friends (13.2 per cent) or meeting new friends (6.2 per cent).

When asked what children disliked most about Makani, 85 per cent reported that there was nothing to dislike, as they liked everything. There were, however, 6 per cent that said they did not like that there was no more free transportation.

Beneficiaries were also asked why their children were not attending Makani before the onset of the COVID-19 pandemic. The two most frequently cited reasons were that the children were on the waiting list (26.8 per cent) and that it was too far, or a lack of transportation was cited (24.3 per cent). Other notable reasons were children's lack of interest (12.5 per cent), the inability of the children to combine Makani and studying (10.5 per cent), and that activities are not age-appropriate or beneficial in terms of skills acquisition (8.6 per cent).

Chapter 8

Protection and Accountability to Affected Populations



8.1 Challenges During and After Retrieving the Cash Assistance

The cash assistance from the Hajati programme can be retrieved by beneficiaries through two different modalities: biometric authentication (by 'iris scan') or Automated Teller Machine (ATM) cards. The biometric authentication modality is only available for Syrian refugees registered with UNHCR in Jordan. For beneficiaries of other nationalities, including Jordanians, the cash assistance can be accessed using ATM cards, within a pre-defined period (usually around two weeks), with multiple reminders sent to beneficiaries to retrieve their cash assistance. Syrian refugees who either have a problem with their iris, a physical impairment that prevents them from reaching an ATM, or any other justifiable reason why the designated cash collector cannot withdraw the cash assistance using the 'iris scan', can also receive ATM cards to retrieve their cash support.

None of the beneficiaries reported that they were asked to pay money or services to any person or group during the cash withdrawal process.

Almost nine out of 10 beneficiaries (88.8 per cent) reported that they did not face any problems while withdrawing their cash assistance from the Hajati programme. There is some difference based on nationality, as Jordanian beneficiaries were less likely to report any challenges while retrieving their cash support (7.1 per cent) compared to Syrian beneficiaries (11.2 per cent).[50]

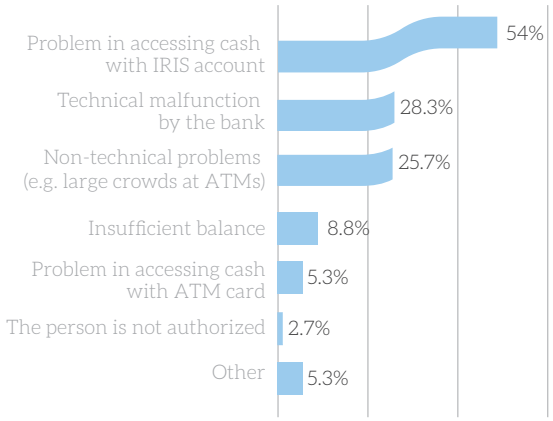
Among the 11.2 per cent of beneficiaries that did encounter challenges while withdrawing their cash assistance, more than half (53.1 per cent) faced problems every month, while 22.1 per cent encountered challenges every two months, and 12.4 per cent faced problems every three months. An additional 12.4 per cent of beneficiaries had encountered challenges only once since they started receiving Hajati cash assistance for the 2019/20 school year.

Furthermore, among the 11.2 per cent of beneficiaries that did experience problems while collecting their cash support, the most commonly cited challenge (54 per cent) was retrieving the cash support through biometric authentication ('iris scan'). This was expected, as more than nine out of 10 beneficiaries in the Hajati programme during the 2019/20 school year withdrew their cash assistance using biometric authentication (iris scan), while the remaining beneficiaries retrieved their cash support using ATM cards. The second most frequently reported problem experienced while withdrawing the cash assistance was technical malfunctions by the bank (28 per cent), followed by 26 per cent of beneficiaries that encountered 'non-technical problems', such as overcrowding at the ATM.

Figure 18: **Challenges while withdrawing cash assistance.**

Challenges while withdrawing cash assistance

(Only among 11.2 per cent of beneficiaries that encountered problems)



From previous evidence,[51] we know that beneficiary households that receive cash support usually face some challenges afterwards, often from informal lenders (such as local store owners) asking for the repayment of debts, or from landowners raising the rent on accommodation.

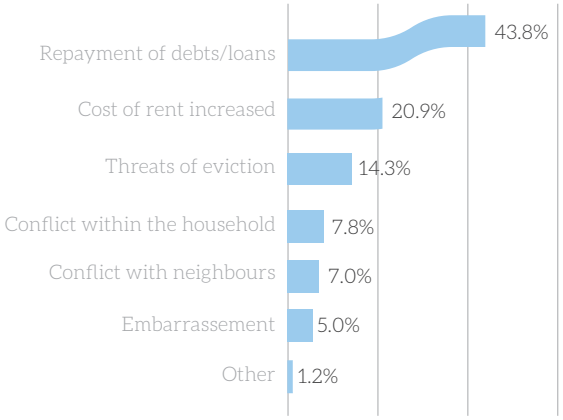
Eight out of 10 beneficiaries reported that they did not face any challenges after receiving their cash assistance.

Among the 20 per cent of households that encountered problems after receiving the cash support, the most commonly cited challenge was that creditors asked for the repayment of debts or loans (44 per cent), followed by 21 per cent that reported that the rent of accommodation increased, while an additional 14 per cent encountered threats of eviction. Some other challenges included conflict within the household (8 per cent), conflict with neighbours (7 per cent), and embarrassment derived from dependence on cash support (5 per cent).

Figure 19: **Challenges after receiving cash assistance.**

Challenges after receiving cash assistance

(Only among 20 per cent of beneficiaries that faced problems)



8.2 Grievances

Almost all beneficiaries (98.3 per cent) reported that they did not feel unsafe, at risk or threatened during any stage of the cash assistance retrieval process. Of the 1.7 per cent of respondents who indicated that they felt unsafe, at risk or threatened, 41 per cent (or 7 people) said that this occurred while traveling home from the bank; 35 per cent (or 6 beneficiaries) reported that they felt unsafe after receiving the cash assistance; and 29 per cent (or 5 respondents) stated that they felt unsafe or at risk at the bank/ ATM while withdrawing their cash support.[52]

Respondents were treated respectfully by almost all the staff with whom they interacted throughout the cash assistance process, with 98.4 per cent of beneficiaries who dealt with all three staff categories (UNICEF, helpline, and bank) reporting that they were treated respectfully. This means that 1.6 per cent of respondents indicated that they were not treated respectfully by at least one staff category, which as can be seen from Table 9, mostly relates to treatment by bank staff (1.1 per cent).

Table 9: **Respectful treatment by different staff categories (UNICEF, helpline, and bank) .** [53]

	UNICEF staff	Helpline staff	Bank staff
Yes	98.9%	95.8%	90.1%
No		0.3%	1.1%
Not applicable (did not deal with staff)	1.1%	3.9%	8.8%
Treated respectfully by all staff categories*	98.4%		
Not treated respectfully by at least one staff category*	1.6%		

The cash assistance process maintains the dignity of beneficiaries, with

98.4 per cent

reporting that they were treated respectfully by staff throughout the process

Almost all beneficiaries (98.5 per cent) indicated that the Hajati programme was provided in a way that preserved their dignity. Likewise, 98 per cent of respondents reported that the Hajati programme's objectives fit with their cultural values.

8.3 Complaints and Feedback Mechanisms

UNICEF provides various channels, including a helpline, for beneficiaries to be able to easily communicate any questions, concerns, feedback or complaints they might have.

Nine in 10 beneficiaries (90.7 per cent) reported that they were aware of the UNICEF helpline; 10.4 per cent indicated that they were familiar with Makani centres as places where they could either provide feedback or complaints or obtain referrals to other UNICEF services or programmes, while 4.2 per cent were also aware of the Makani Facebook page; 6.6 per cent mentioned that they were aware of UNICEF field staff; and 6.2 per cent were informed of the UNICEF office.

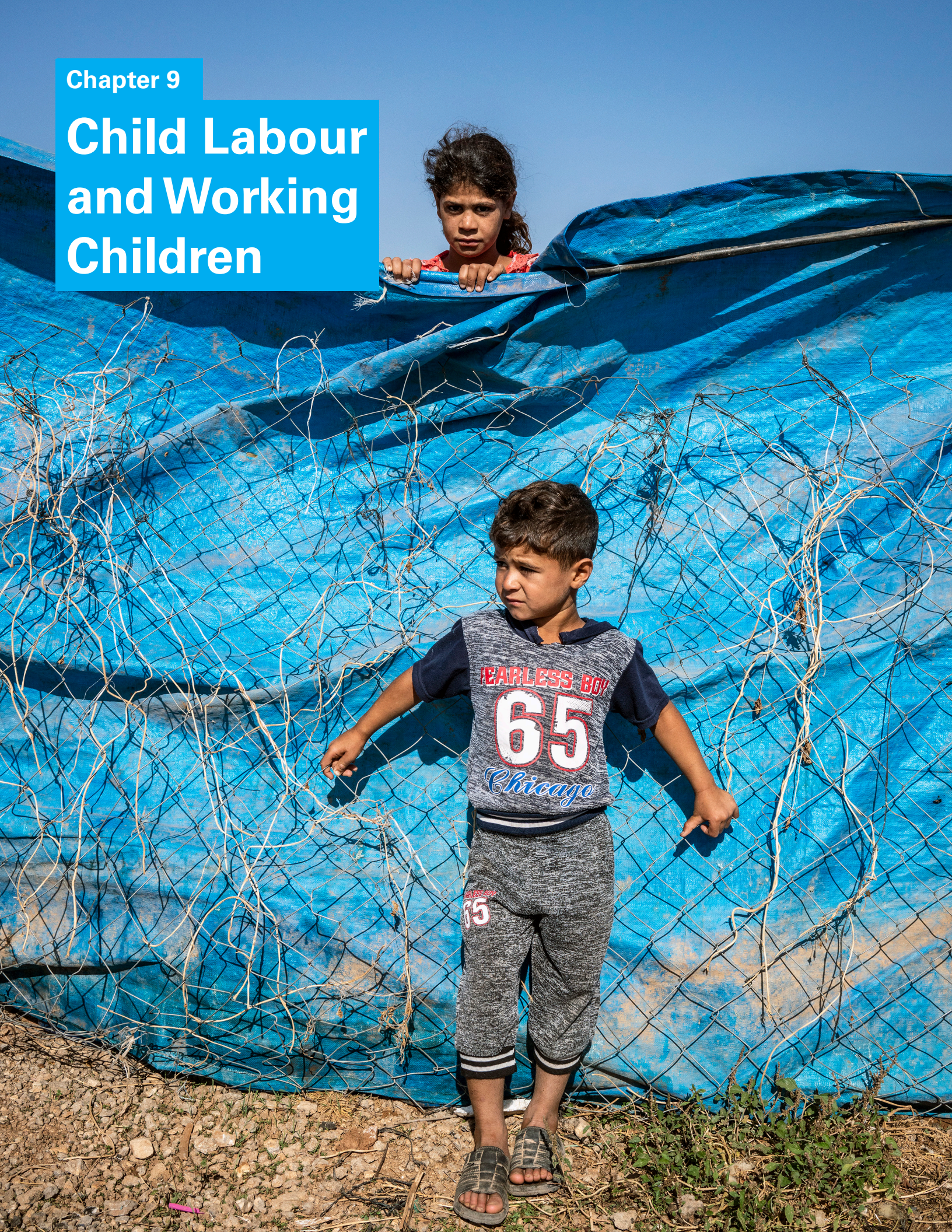
The majority (90.9 per cent) of beneficiaries indicated that they had never shared feedback or complaints about the Hajati programme. Of the 9.1 per cent of respondents who had shared feedback or filed a complaint, nine out of 10 (90.2 per cent) reported that they did not face any problems while sharing their feedback or complaint. There were, however, 4.3 per cent of people who shared feedback or complaints who indicated that the information provided was not clear, and 1.1 per cent reported that they were treated poorly while sharing their feedback or complaint.

Almost all beneficiaries (97.8 per cent) who shared feedback or filed complaints reported that they did so through the UNICEF helpline. Only 1.1 per cent shared feedback/complaints through the UNICEF office, and an additional 1.1 per cent of respondents through other channels. Close to nine out of 10 (87 per cent) of beneficiaries who shared their feedback or filed a complaint indicated that the process was fair.

More than eight out of 10 beneficiaries (81.5 per cent) who shared feedback or complaints reported that they were satisfied with the response they were given, while six in 10 beneficiaries (60.9 per cent) indicated that UNICEF provided a solution to their problem.

Chapter 9

Child Labour and Working Children



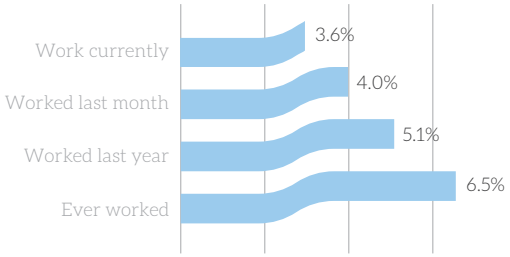
9.1 Paid Work

The questionnaire asked about paid work for each child between 10 and 17 years of age. The results show that 6.5 per cent of children (between the ages of 10 and 17) have, at some time, worked for pay. While 3.6 per cent of children are currently engaged in paid work, 4 per cent worked for pay during the last month at the time of the survey, and 5.1 per cent worked for pay during the last year.

Among the 3.6 per cent of children that are currently working for pay, 74 per cent are working part-time, 15 per cent are working full-time, 9 per cent are engaged in seasonal work, and 2 per cent reported that they are self-employed.

Figure 20: **Children (10 to 17 years) working for pay, either currently, last month, last year, or at any time in the past.**

Children working for pay, by time period



There are significant differences based on gender and nationality. Boys are more likely to be engaged in paid work compared to girls, and Syrian children are more likely to be currently working for pay compared to Jordanian children. While 6.7 per cent of boys currently work for pay, 0.6 per cent of girls are engaged in paid work. While 3.9 per cent of Syrian children currently work for pay, 1.4 per cent of Jordanian children are engaged in paid work.

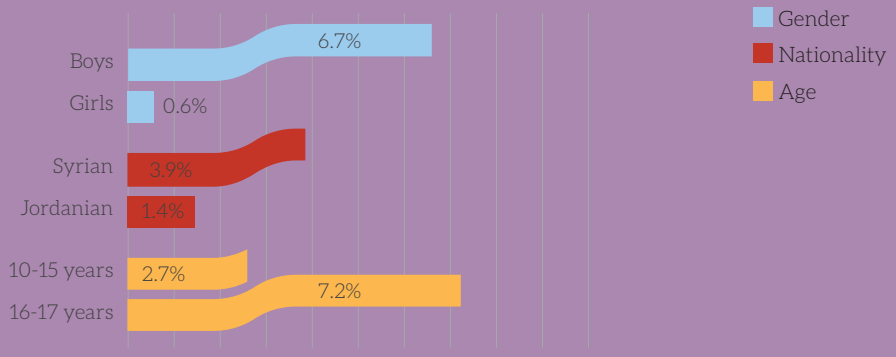
Child labour in Jordan is constituted by the labour activities of child workers below the legal minimum age of sixteen years; children at or above the legal limit but who work excess hours (over 36 hours per week); children who are engaged in hazardous work; and children who face one or more health and safety hazards at their workplace.[54]

As such, for all children below the age of 16, engagement in paid work can be considered child labour. The results show that 2.7 per cent of children are currently engaged in child labour, while 5.1 per cent of the beneficiary children have at some point been engaged in child labour.

Among children that are 16 or 17 years of age, 7.2 per cent are currently working for pay. While these are not necessarily classified as being engaged in child labour, since they are above the legal minimum working age, they can still be considered to be engaged in child labour if their work does not meet the legal and regulatory requirements that allows children aged 16–17 years old to work for pay (e.g., not working more than the maximum number of hours per week; given mandatory breaks after a certain number of hours worked per day; not engaged in hazardous or dangerous work).

Figure 21: **Children (10 to 17 years) currently working for pay, by gender, nationality and age group.**

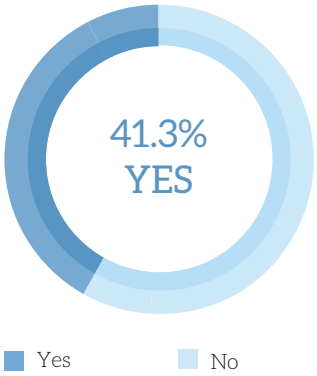
Children working for pay, by gender, nationality and age group



Among the 4 per cent of children that worked for pay during the past month, they worked, on average, 3.8 days per week. On average, these children do 7 hours of paid work per day. There are some differences based on the age group. Children between the ages of 10 and 15 years old work, on average, 6.7 hours per day, while children aged 16 or 17 years do paid work for an average of 7.5 hours per day. The average weekly income for working children is 18.9 JOD (14.9 JOD for children 10–15 years; 26 JOD for children 16–17 years).

Figure 22: Average working days per week, working hours per day, and weekly income, for children working for pay.

Figure 23: **Children (10 to 17 years) engaged in unpaid work.**



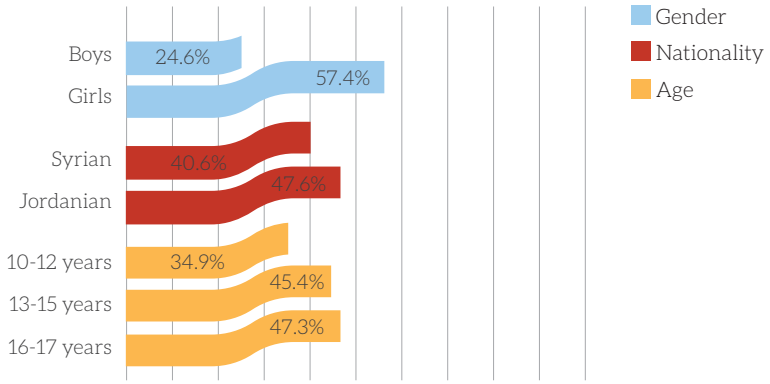
9.2 Unpaid Work

More than four out of 10 (41.3 per cent) of children (aged between 10 and 17 years) perform unpaid work (e.g., cooking, cleaning, care for children or the elderly) for their own household or another household.

There are significant differences in terms of children engaged in unpaid work based on demographic indicators (gender, nationality and age group). The most substantial difference is based on gender. While 57 per cent of girls perform unpaid work in their own household or another household, this is only the case for 25 per cent of boys. In terms of nationality, Jordanian children are more likely to be engaged in unpaid work (48 per cent) compared to Syrian children (41 per cent). The results also show that a higher proportion of older children (13 to 17-year olds) are engaged in unpaid work relative to younger children (10 to 12-year olds).

Figure 24: **Children (10 to 17 years) engaged in unpaid work, by gender, nationality and age group.**

Unpaid work, by gender, nationality and age



Among the 41.3 per cent of children (between 10 to 17 years old) engaged in unpaid work for their own household or another household, they perform unpaid work on an average of 5.8 days per week, for an average of 2.1 hours per day.

There is also a substantial difference based on gender. In addition to a higher proportion of girls (57.4 per cent) engaged in unpaid work relatively to boys (24.6 per cent), girls also, on average, work more days per week and more hours per day. Girls are engaged in unpaid work on an average of 6.1 days per week, compared to 4.9 days per week for boys. On average, girls perform 2.3 hours of unpaid work per day, compared to 1.6 hours for boys.

Table 10: **Summary of children (10 to 17-year olds) engaged in unpaid work, by gender.**

		Engaged in unpaid work	Days of unpaid work per week	Hours of unpaid work per day
All		41.3 %	5.8	2.1
Gender	**Boys**	24.6 %	4.9	1.6
	Girls	57.4 %	6.1	2.3

Chapter 10

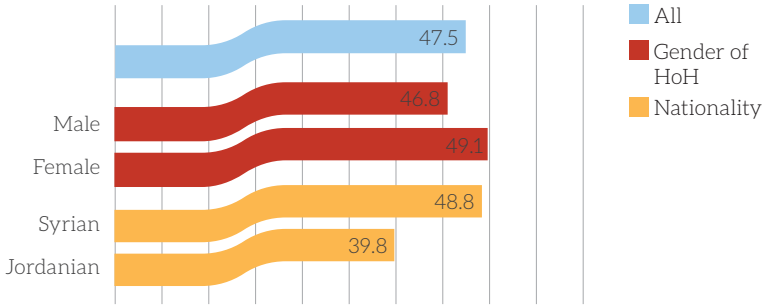
Income

On average, families in Jordan have a monthly per capita income of 194 JOD.[55] For beneficiaries of the Hajati cash transfer programme, however, the monthly per capita income (on average) is 48 JOD, which is 75 per cent lower than the national average. In other words, Hajati beneficiary families only have a monthly per capita income that equates to 25 per cent of the national average.

There are some differences based on gender and nationality. Female-headed households have a slightly higher monthly per capita income on average (49 JOD) compared to male-headed households (47 JOD). There is a more significant difference based on nationality, however. Syrian households have, on average, a higher monthly per capita income (49 JOD) relative to Jordanian households (40 JOD).

Figure 25: **Income per capita, by head of household gender and nationality.**

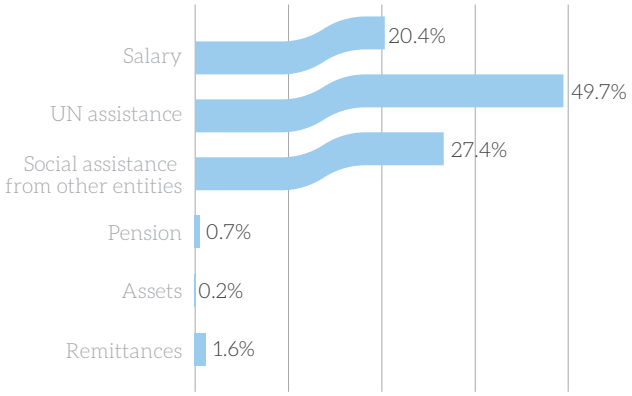
Income per capita, by head of household gender, and nationality



The majority of the income of the beneficiary households of the Hajati programme comes from social assistance (77.1 per cent), primarily from the United Nations (UN) (49.7 per cent), but also from other entities (27.4 per cent). Only one-fifth of beneficiary households' total income is from salary/wages (20.4 per cent). In other words, half of the income of beneficiaries is in the form of assistance from UN agencies, while an additional quarter of their total income is social assistance from other entities.

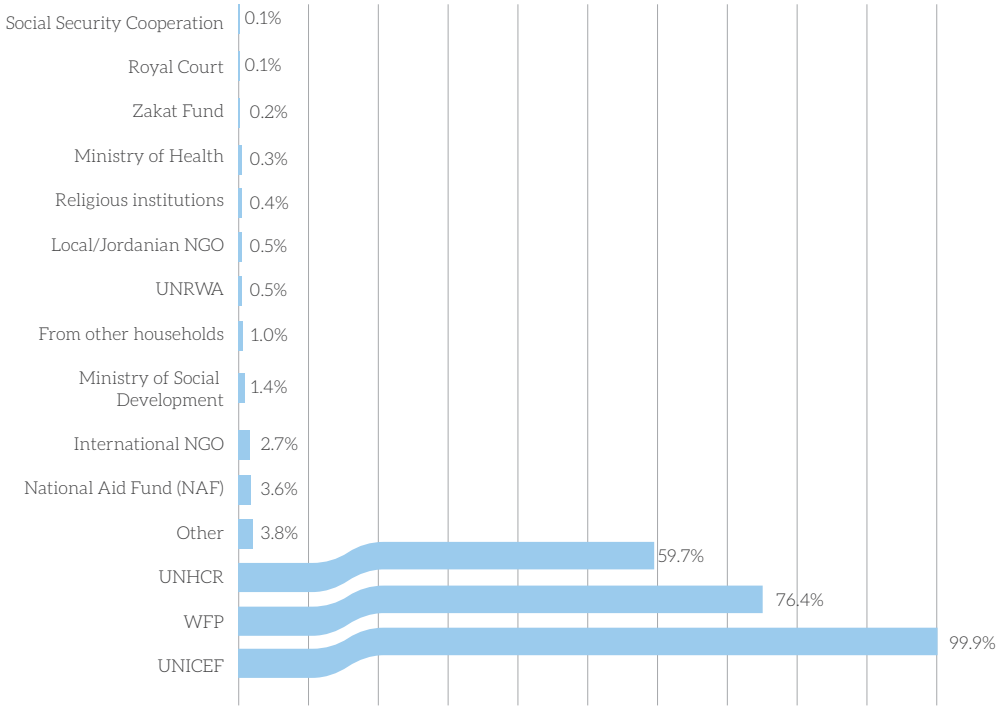
Figure 26: **Income sources.**

Income sources



While almost all of the beneficiaries (99.9 per cent) reported receiving assistance from UNICEF – this was to be expected, as the sample is drawn from the Hajati beneficiary list – more than three out of four (76.4 per cent) respondents indicated receiving assistance from the UN's World Food Programme (WFP) during the past 12 months, while almost six out of 10 beneficiaries (59.7 per cent) said that they also received assistance from UNHCR.

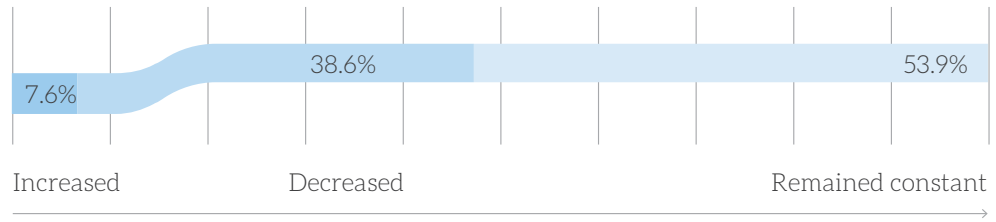
Figure 27: **Social assistance or subsidies received from various organisations or institutions during the past 12 months.**



The survey also asked the beneficiaries whether their income changed after the onset of the COVID-19 pandemic. More than half of the households (53.9 per cent) reported that their income remained constant after the COVID-19 pandemic and the subsequent economic lockdown in Jordan in March 2020. Almost four out of 10 beneficiaries (38.6 per cent) said that their income decreased, while 7.6 per cent of respondents indicated that their income had increased.

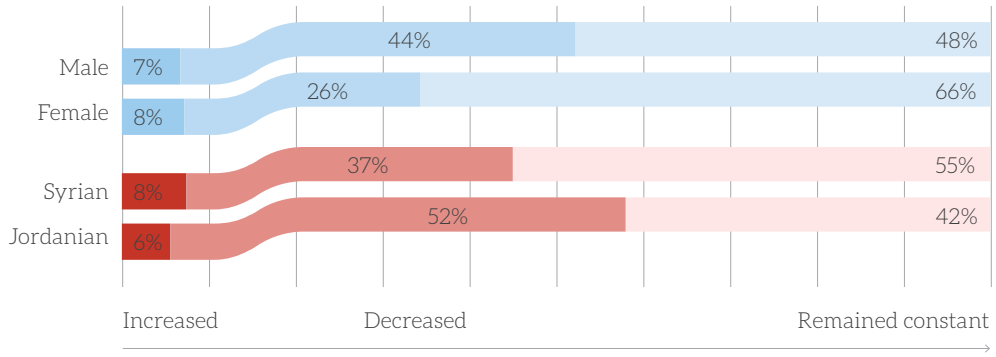
Among the 39 per cent of beneficiaries whose income decreased after the onset of the COVID-19 pandemic, the most commonly cited reason was losing their job due to the economic lockdown (60.3 per cent). Almost four out of 10 beneficiaries (38.1 per cent) attributed the decrease in income to a reduction of working hours, while 12.4 per cent reported that their income decreased because they lost a job due to health issues, and for 10.1 per cent the causes were unspecified.56

Figure 28: **Potential change in income after the onset of the COVID-19 pandemic and ensuing economic lockdown.**



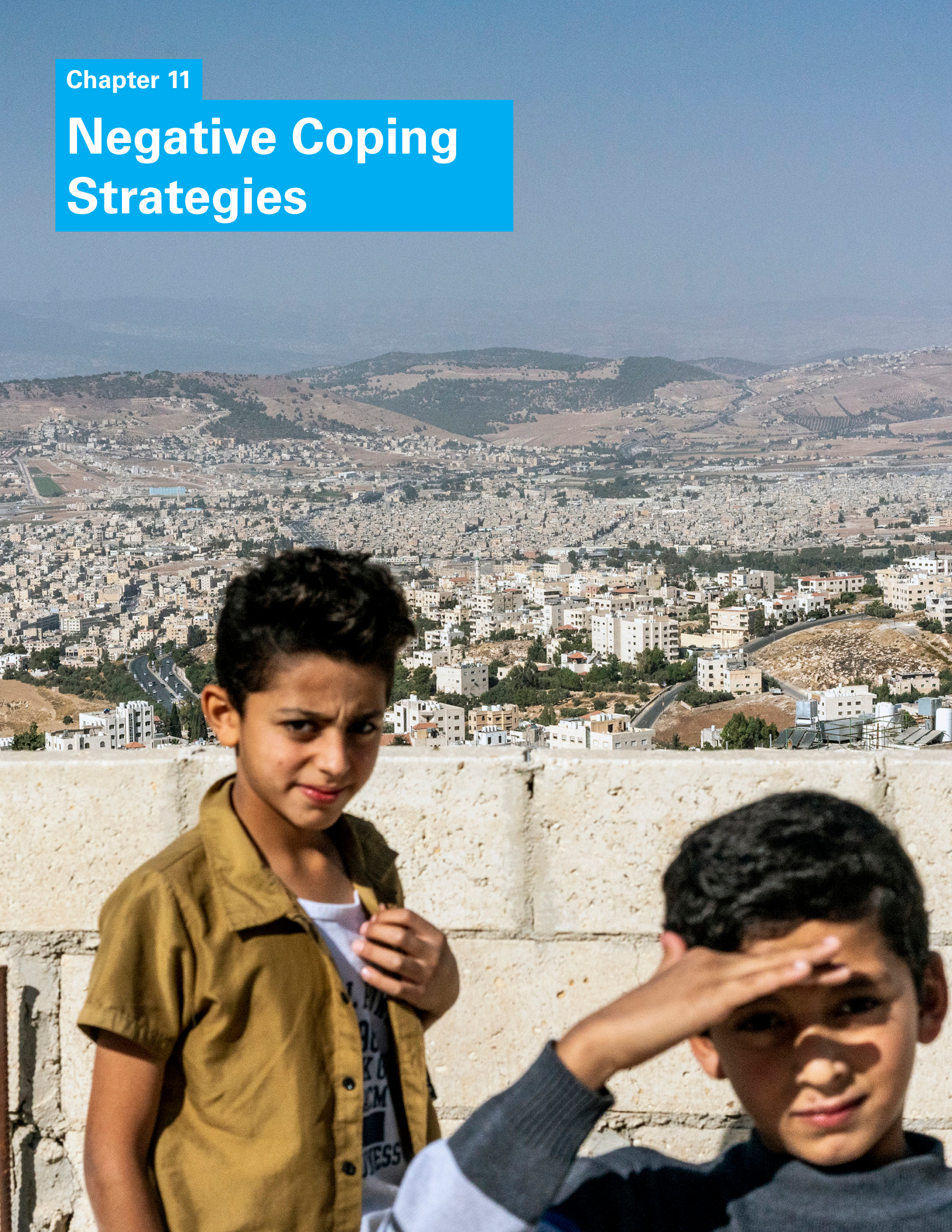
There are significant differences in the changes in income after the onset of the COVID-19 pandemic and the subsequent economic shutdown. Female-headed and Syrian households appear to have been impacted less negatively by the COVID-19 pandemic in terms of a reduction in their income, which could be due to their relatively lower participation in the labour market. While 44 per cent of male-headed households experienced a decrease in income after the onset of the COVID-19 pandemic, this was the case for 26 per cent of female-headed households. Jordan had one of the lowest female labour force participation rates in the world (13.5 per cent) before the onset of the COVID-19 pandemic, with 80.2 per cent of women with tertiary education not in employment. While 52 per cent of Jordanian beneficiary households were negatively impacted by the COVID-19 pandemic, in terms of decreased income, this was the case for 37 per cent of Syrian households. Syrian refugees require a work permit to legally participate in the labour market in Jordan.

Figure 29: **Potential change in income after COVID-19, by head of household gender and nationality.**



Chapter 11

Negative Coping Strategies



Considering the high levels of multidimensional and economic vulnerability among the beneficiaries of the Hajati programme, many households have to resort to the adoption of negative coping strategies in order to survive and meet basic needs. Negative coping strategies can be classified as either livelihood- or consumption-based strategies.[58]

11.1 Livelihood-Based Coping Strategies

Livelihood-based coping strategies have varying degree of severity, and can be divided into three categories, ranging from the adoption of stress or crisis strategies to emergency coping strategies.[59] Households are categorized according to the most severe coping strategy that was adopted by any household member during the past 30 days prior to the survey.

Table 11: **Classification of the severity of livelihood-based coping strategies.**

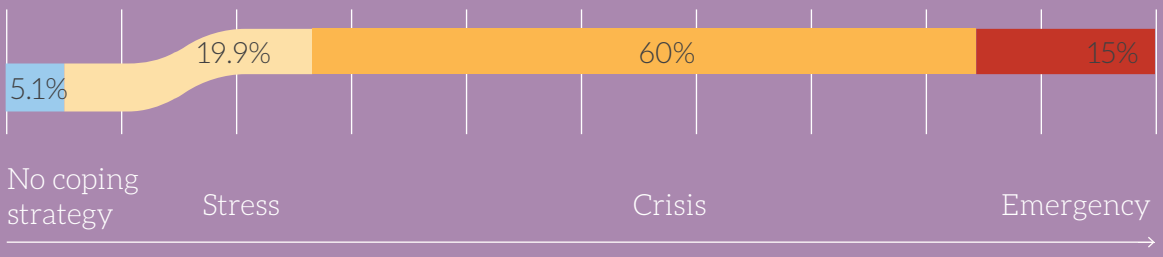
Livelihood-Based Coping Strategy	Severity
Spent savings	**Stress**
Borrowed to meet expenses	
Sold non-essential household goods[60]	
Changed accommodation to reduce rent	
Sent children (under the age of 18) to work	**Crisis**
Reduced essential non-food expenditure[61]	
Sold household or productive assets or means of transport[62]	
Adult members of the household accepted socially degrading, exploitative, high risk or illegal temporary jobs	**Emergency**
Sent adult family members to beg	
Sent children (under 18 years) to beg	

Overall, 95 per cent of beneficiary households of the Hajati programme have resorted to at least one negative or livelihood-based coping strategy to compensate for their insufficient income or consumption.

Six out of 10 beneficiaries reported having adopted at least one crisis-level coping strategy (sent children to work; reduced essential non-food expenditure; sold household assets). An additional two out of 10 beneficiary households resorted to at least one stress-level livelihood-based coping strategy (spent savings; borrowed; sold non-essential household goods; changed accommodation), while 15 per cent reported adopting at least one emergency-level negative coping strategy (adults accepting socially degrading, exploitative, high-risk or illegal temporary jobs; adults or children begging).

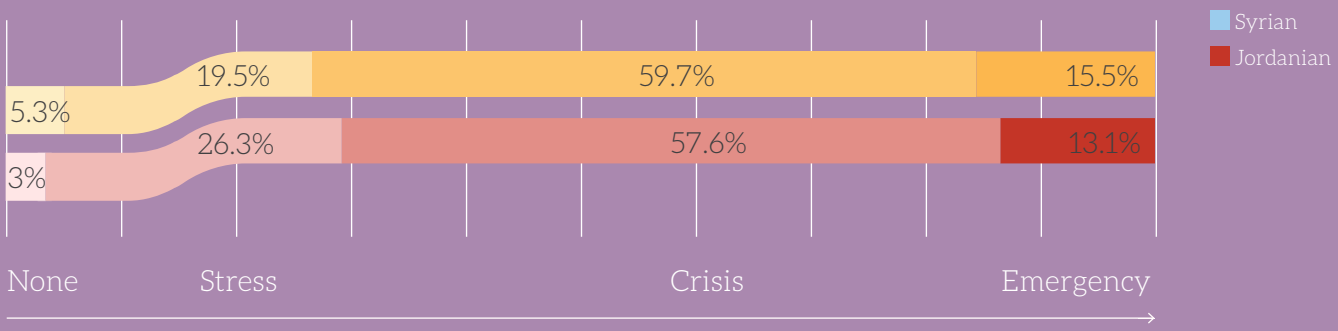
In other words, three out of four beneficiaries of the Hajati programme had to resort to either crisis or emergency coping strategies in order to attempt to meet the basic needs of their household.

Figure 30: **Severity of livelihood-based coping strategies (none, stress, crisis, or emergency).**



Although there are differences based on nationality in terms of the frequency and severity of adopted livelihood-based coping strategies, as 75 per cent of Syrian beneficiary households had to resort to at least one crisis or emergency negative coping strategy, compared to 71 per cent among Jordanian households, these differences are not statistically significant.

Figure 31: **Severity of livelihood-based coping strategies, by nationality.**



The most common livelihood-based coping strategy adopted by the beneficiaries is borrowing to meet expenses (84 per cent), which is a stress-level coping strategy, followed by reducing essential non-food expenditure (68 per cent), such as on education and/or healthcare, which is a crisis-level negative coping strategy.

One in four beneficiaries reported that they sold non-essential households goods (jewellery, phone, furniture, electronics, etc.) as a negative coping strategy to find alternative sources of income and meet their basic needs. The most frequently adopted emergency-level coping strategy by beneficiaries involves adult members in the household accepting socially degrading, exploitative, high risk or illegal temporary jobs (14 per cent). More than one out of 7 beneficiaries (14 per cent) reported that they spent their savings to cope with their financial situation.

Table 12: **Frequency of different livelihood-based coping strategies adopted by beneficiaries.**

Livelihood-Based Coping Strategy	Yes	No	Severity
Borrowed to meet expenses	84%	16%	**Stress**
Reduced essential non-food expenditure	68%	32%	**Crisis**
Sold non-essential household goods	25%	75%	**Stress**
Adult members of the household accepted socially degrading, exploitative, high-risk or illegal temporary jobs	14%	86%	**Emergency**
Spent savings	14%	86%	**Stress**
Sent children (under the age of 18 years) to work	12%	88%	**Crisis**
Changed accommodation to reduce rent	7%	93%	**Stress**
Sold household or productive assets or means of transport	4%	96%	**Crisis**
Sent children (under the age of 18 years) to beg	1%	99%	**Emergency**
Sent adult family members to beg	1%	99%	**Emergency**

11.2 Consumption-Based Coping Strategies

Consumption-based coping strategies weights the frequency of resorting to harmful coping strategies in the past seven days and the severity of each strategy, resulting in a total score from 0 to 56, whereby a higher score indicates more vulnerability to food insecurity. For each day during the past seven days a consumption-based coping strategy is adopted by the household, the weights specified below (for each coping strategy) is assigned to the overall score of the consumption-based coping strategy index.[64]

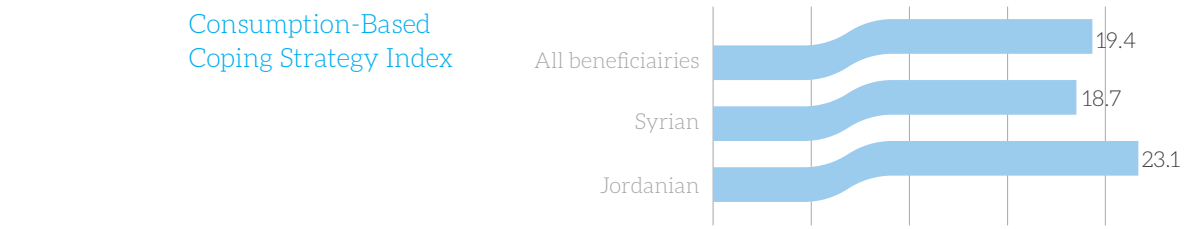
Table 13: **Weights of severity for consumption-based coping strategies.**

Consumption-Based Coping Strategy	Weighted
Rely on less preferred and less expensive food	**1**
Limit portion sizes at mealtimes	**1**
Reduce the number of meals eaten per day	**1**
Borrow food or rely on help from relatives or friends	**2**
Restrict consumption by adults in order for children to eat	**3**

The results show that, on average, the coping strategy index, which indicates vulnerability to food insecurity, was 19.4 for beneficiary households of the Hajati programme. There is also a statistically significant difference based on nationality,[65] as Jordanian beneficiaries have a higher coping strategy index (23.1 on average) compared to Syrian households (18.7). In 2018, the consumption-based coping

strategy index was 15.4 on average for Syrian refugees in host communities. The coping strategy index, on average, for vulnerable Jordanians (supported by the National Aid Fund) in 2018 was a maximum of 17.7 in any governorate (Zarqa) and at a minimum 10.6 in any governorate (Kerak).[66]

Figure 32: **Consumption-based coping strategy index, by nationality.**



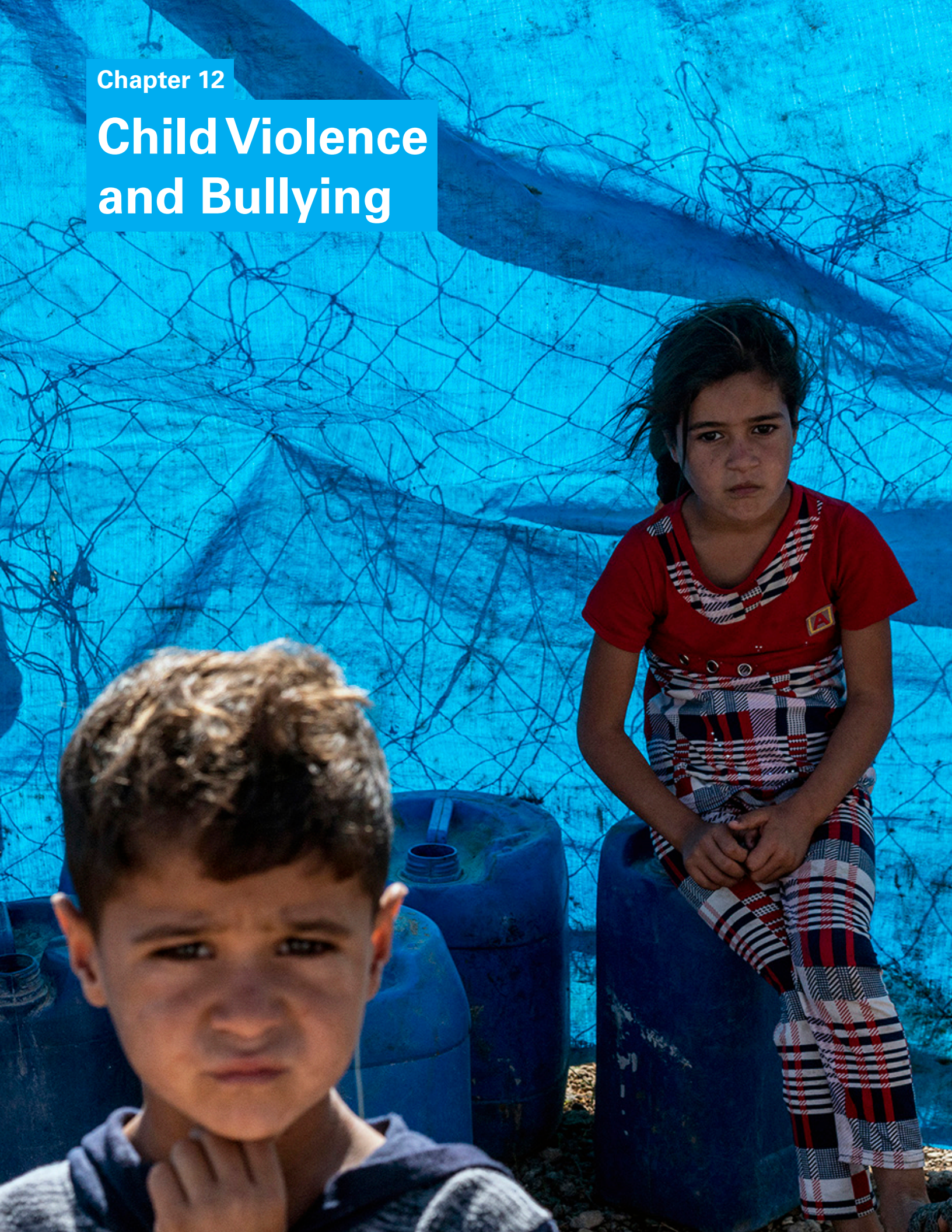
The most common consumption-based coping strategy adopted by the beneficiary households is to 'rely on less preferred and less expensive food', which beneficiaries resort to almost four days a week on average. The second most frequent negative coping strategy adopted is to 'reduce the number of meals eaten per day', which respondents reported resorting to almost three days per week. On average, households restrict the consumption by adults in order for children to eat also almost three days a week, which is the most severe consumption-based coping strategy.

Table 14: **Frequency of different consumption-based coping strategies adopted by beneficiaries on average, by nationality.**

	Average number of days coping strategy adopted during past 7 days			Severity weight
Consumption-Based Coping Strategies	**All beneficiaries**	**Syrian**	**Jordanian**	
Rely on less preferred and less expensive food	3.7	3.7	3.5	1
Limit portion size at mealtime	2.2	2.1	2.7	1
Reduce the number of meals eaten per day	2.8	2.7	3.2	1
Borrow food or rely on help from relatives or friends	1.3	1.2	1.9	2
Restrict consumption by adults in order for children to eat	2.7	2.6	3.3	3
Coping Strategy Index	**19.4**	**18.7**	**23.1**	

Chapter 12

Child Violence and Bullying

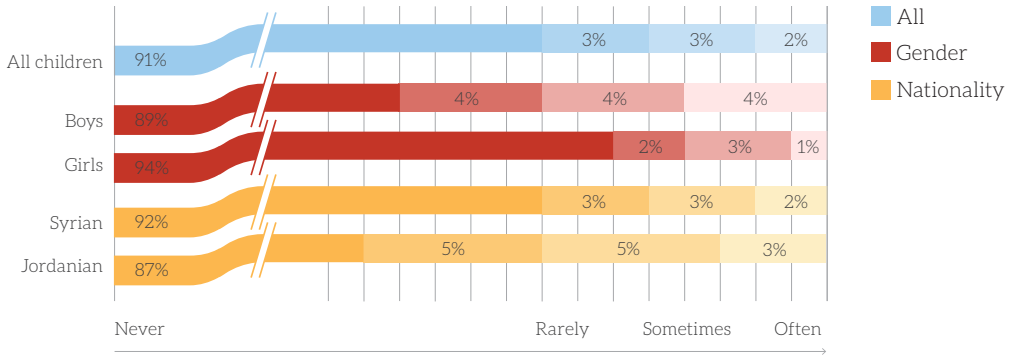


12.1 Verbal or Physical Violence by Teachers

More than nine out of 10 beneficiaries (91 per cent) reported that their children were never exposed to verbal or emotional violence from teachers before the schools closed due to the COVID-19 pandemic. Among the 9 per cent of children that had ever experienced verbal violence by teachers, there was an approximately even split between 'rarely' (3 per cent), 'sometimes' (3 per cent) and 'often' (2 per cent).

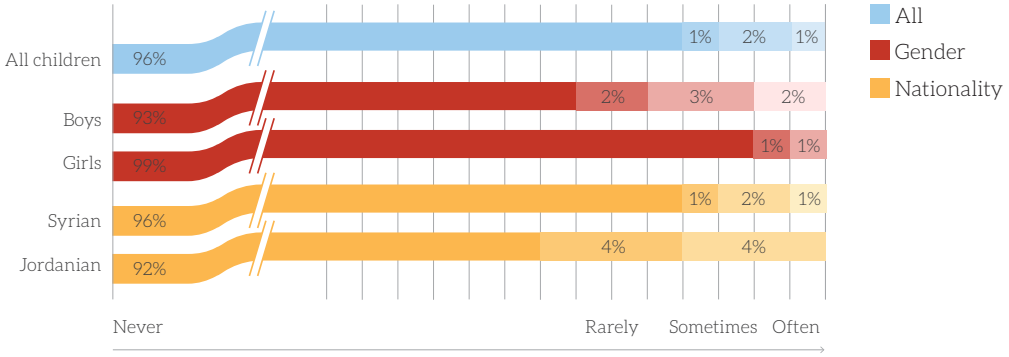
There are differences based on gender and nationality. While 11 per cent of boys had ever been exposed to verbal or emotional violence by teachers in school, this was 6 per cent among girls. Additionally, a larger proportion of Jordanian beneficiary children had experienced verbal and emotional violence by teachers (13 per cent) compared to Syrian children (8 per cent).

Figure 33: **Verbal violence by teachers, by gender and nationality.**



Almost 96 per cent of beneficiaries reported that their children were never exposed to physical violence from teachers before the schools closed due to the COVID-19 pandemic. Disaggregated by gender and nationality, the results show that a relatively higher proportion of boys and Jordanian children had experienced physical violence by teachers at school. While one percent of girls had ever been exposed to physical violence by teachers, this was the case for seven per cent of boys. Eight per cent of Jordanian beneficiaries reported that their children had experienced physical violence at school by teachers, compared to 4 per cent among Syrian households.

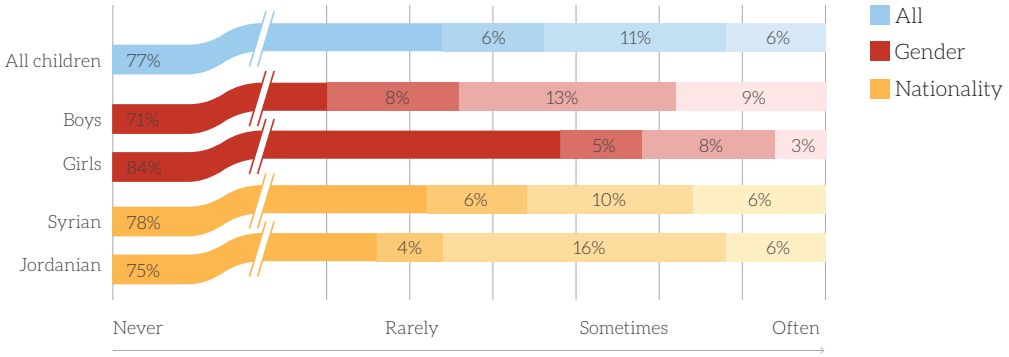
Figure 34: **Physical violence by teachers, by gender and nationality.**



12.2 Verbal or Physical Bullying by Children

Almost one out of four children (23 per cent) experienced verbal bullying at some point by other children at school before the onset of the COVID-19 pandemic. Among the 23 per cent of children that experienced verbal bullying, 6 per cent experienced it either 'often' or 'rarely', while 11 per cent experienced it 'sometimes'. There is also a significant difference based on gender, as boys are almost twice as likely to have experienced verbal bullying by other children at school (29 per cent), compared to girls (16 per cent).

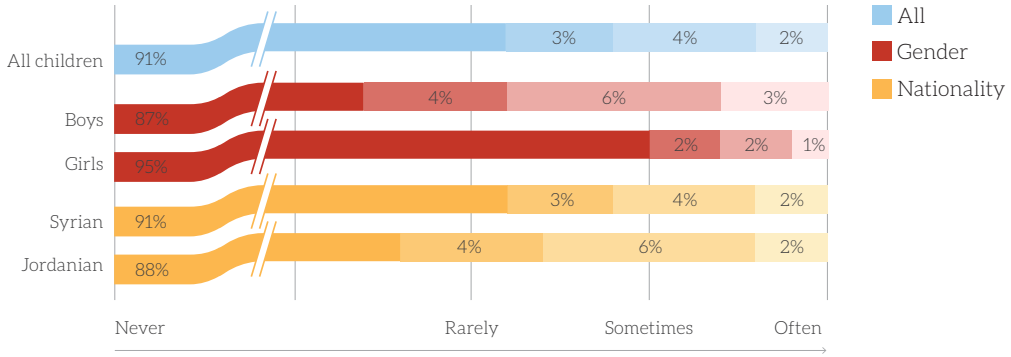
Figure 35: **Verbal bullying by children, by gender and nationality.**



Almost one out of 10 children in beneficiary households had ever experienced physical bullying by other children at school before the school closures due to the COVID-19 pandemic. There is a relatively even split among the 9 per cent of children that have ever experienced physical bullying by other children, with 3 per cent reporting 'rarely', 4 per cent 'sometimes, and 2 per cent saying 'often'.

Disaggregated by gender, the findings show that boys are more likely to have experienced physical bullying by other children at 13 per cent, compared to 5 per cent of girls that have been exposed to physical bullying by children at school.

Figure 36: **Physical bullying by children, by gender and nationality.**



12.3 Knowing Where to Seek Help

Beneficiaries were asked whether they knew where to seek help for their children in case of five specific scenarios, which include if their children were ill, experienced violence at school, experienced violence in the community, experienced sexual violence, or if they were very sad or depressed. At least three out of four beneficiaries, on average, knew where to seek help for their children for each of the five scenarios.

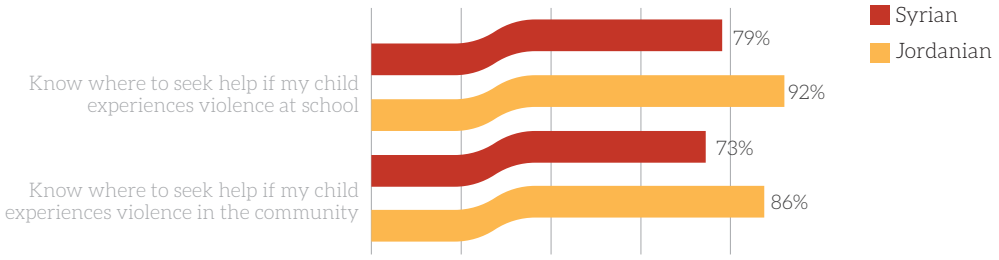
Eight out of 10 parents or caregivers knew where to seek help if their children were ill (84 per cent) or if their children experienced violence at school (80 per cent), while three out of four beneficiaries knew where to seek help if their children experienced violence in the community (75 per cent).

Figure 37: **Parents or caregivers know where to seek help if children are ill or experience violence.**

When seeking help in cases where children experience violence at school or in the community, more Syrian households tend to report that they do not know where to seek help than Jordanian or other nationalities.

There is a significant difference based on nationality,[67] as Syrian households are less likely to know where to seek help if their children experience violence at school or in the community compared to Jordanian beneficiaries. While 92 per cent of Jordanian households know where to seek help if their children experience violence at school, this is only the case for 79 per cent for Syrians. Similarly, while 86 per cent of Jordanian respondents know where to seek help if their child experiences violence in the community, this decreases to 73 per cent among Syrian beneficiaries.

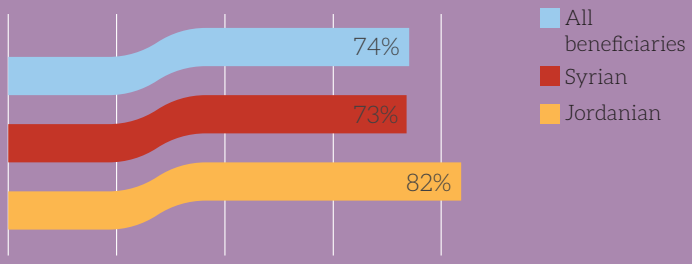
Figure 38: **Knowing where to seek help if child experiences violence at school or in the community, by nationality.**



Almost three out of four beneficiaries knew where to seek help if their child experiences sexual violence. Disaggregated by nationality,[68] the results show that Jordanian households are more likely to know where to seek help if their child experiences violence (82 per cent) compared to Syrian beneficiaries (73 per cent).

Figure 39: **Knowing where to seek help if child experiences sexual violence, by nationality.**

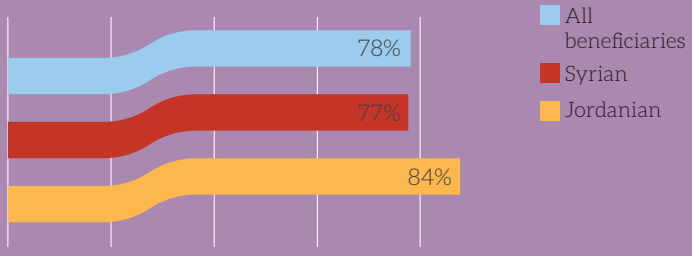
Knowing where to seek help if child experiences sexual violence, by nationality



Close to eight out of 10 respondents indicated that they knew where to seek help if their children are very sad or emotionally depressed, with a significant difference based on nationality.[69] Syrians were less likely to know where to seek help if their children are depressed (77 per cent) compared to Jordanian beneficiary households (84 per cent).

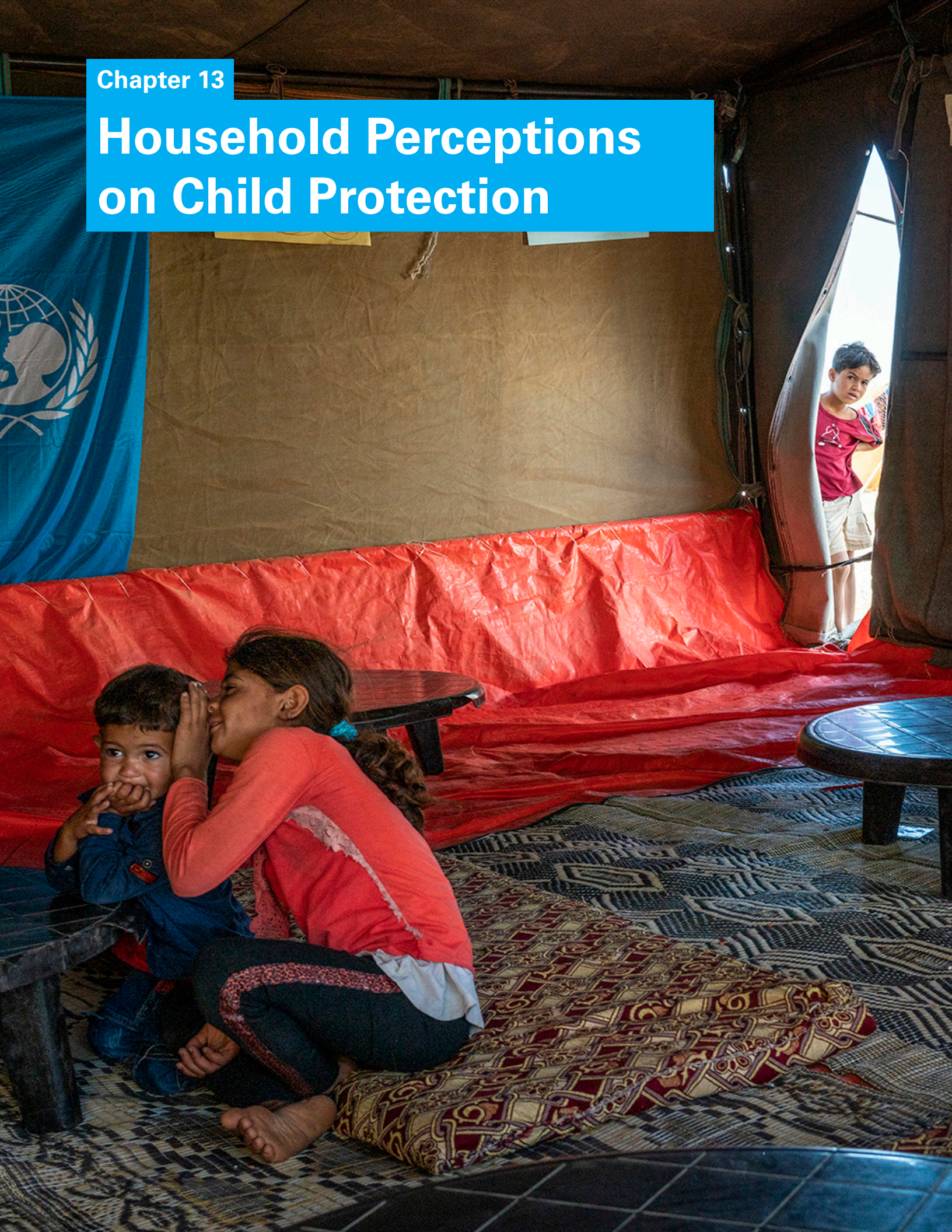
Figure 40: **Knowing where to seek help if child is very sad or depressed, by nationality.**

Knowing where to seek help if child is depressed, by nationality



Chapter 13

Household Perceptions on Child Protection

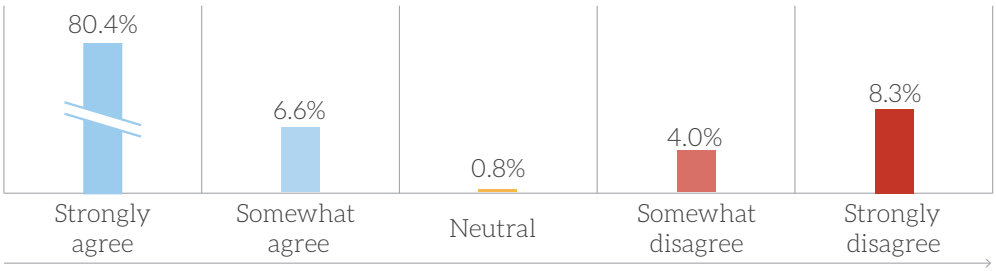


13.1 Child Marriage

Parents or caregivers were asked about their perspective on whether girls should marry before the age of 18. Eight out of 10 beneficiaries strongly agreed that girls should never marry before they are 18 years of age. An additional 6.6 per cent of households reported that they 'somewhat agree'. As such, in total, 87 per cent of beneficiaries either strongly or somewhat agreed that girls should not marry before they are 18. However, 12.3 per cent of households said that they 'strongly' (8.3 per cent) or 'somewhat' (4 per cent) disagreed with this statement, indicating they were open to the idea of girls marrying before the age of 18.

Figure 41: **Household perception on child marriage for girls.**

"Girls should never marry before they are 18"



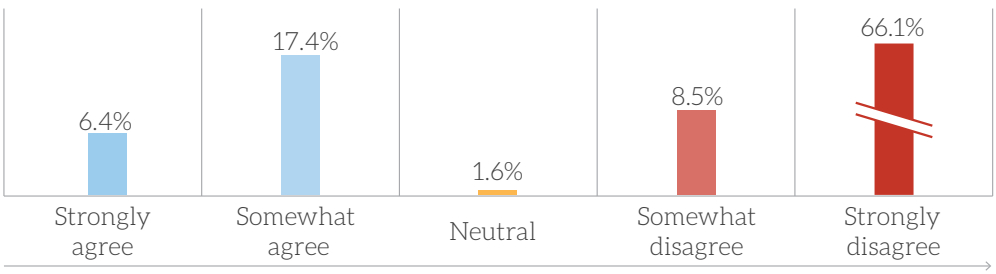
13.2 Child Labour

Respondents were asked whether it was acceptable for children in the household to work if the family needs the income. The question specifically referred to children between 10 to 16 years old. Overall, beneficiaries expressed disapproval towards child labour – most households thought that it was not acceptable for children below the age of 16 to work.

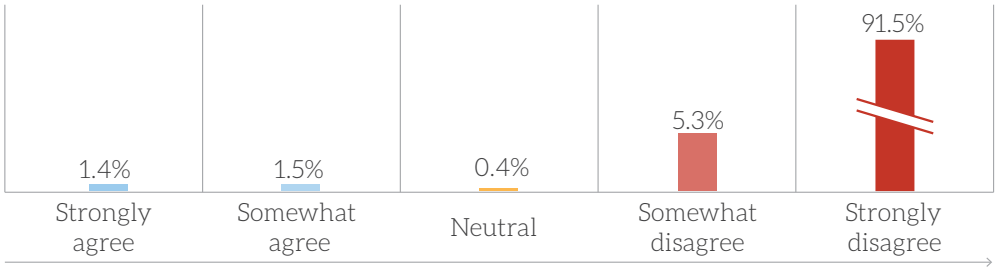
However, there was a significant difference based on the gender of the child. While 92 per cent of beneficiaries 'strongly disagreed' with girls working for pay, even if the family would need it, this was only the case for 66 per cent for boys. In total, 97 per cent of households indicated that they either 'strongly' or 'somewhat' disapprove of girls engaging in paid work, and this decreases to 75 per cent for boys.

Figure 42: **Household perception on child labour, by gender.**

"It is acceptable to send **boys** to work if the family needs the income"



"It is acceptable to send **girls** to work if the family needs the income"



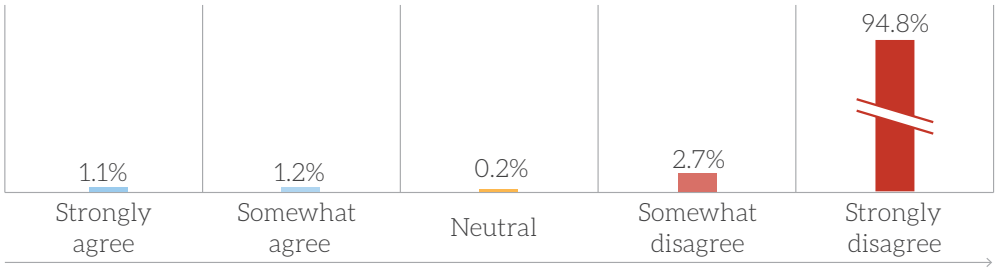
13.3 Child Begging

Beneficiary households did not find it acceptable to send either boys or girls to beg, even if the family needs the income.

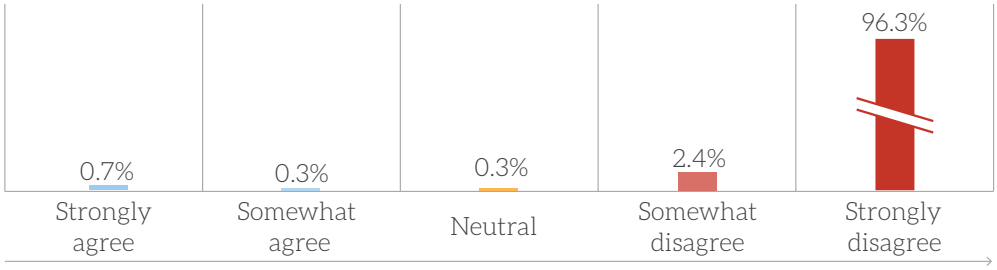
Almost 95 per cent of respondents indicated that they strongly disapproved of the idea of sending their boys to beg, and this result was similar for girls (96 per cent).

Figure 43: **Household perception on child begging, by gender.**

"It is acceptable to send **boys** to beg if the family needs the income"



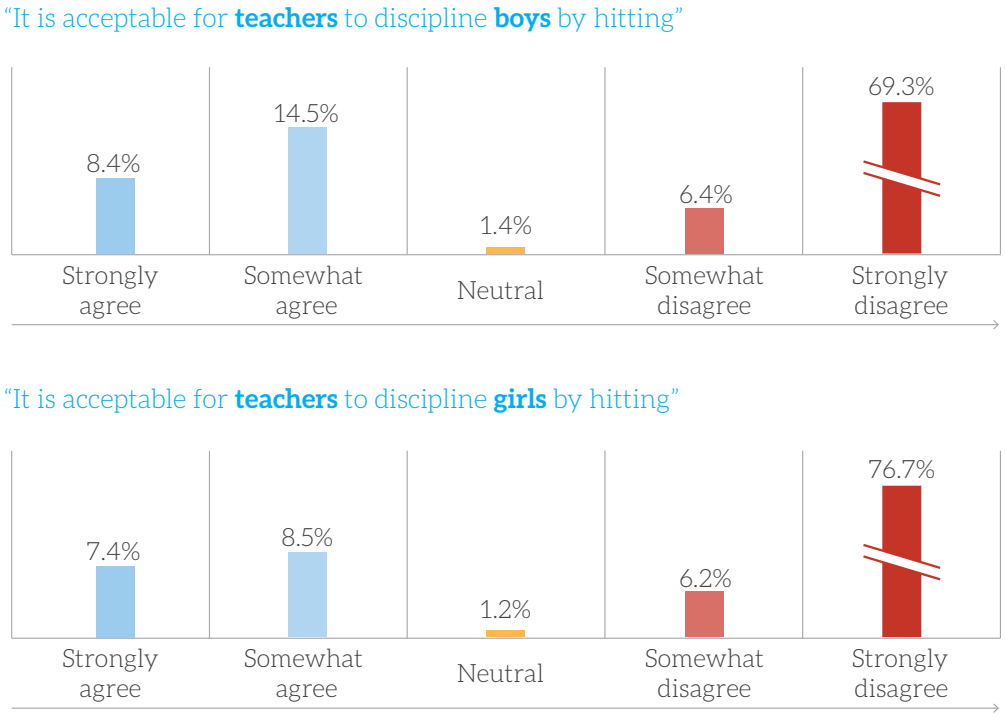
"It is acceptable to send **girls** to beg if the family needs the income"



13.4 Physical Discipline

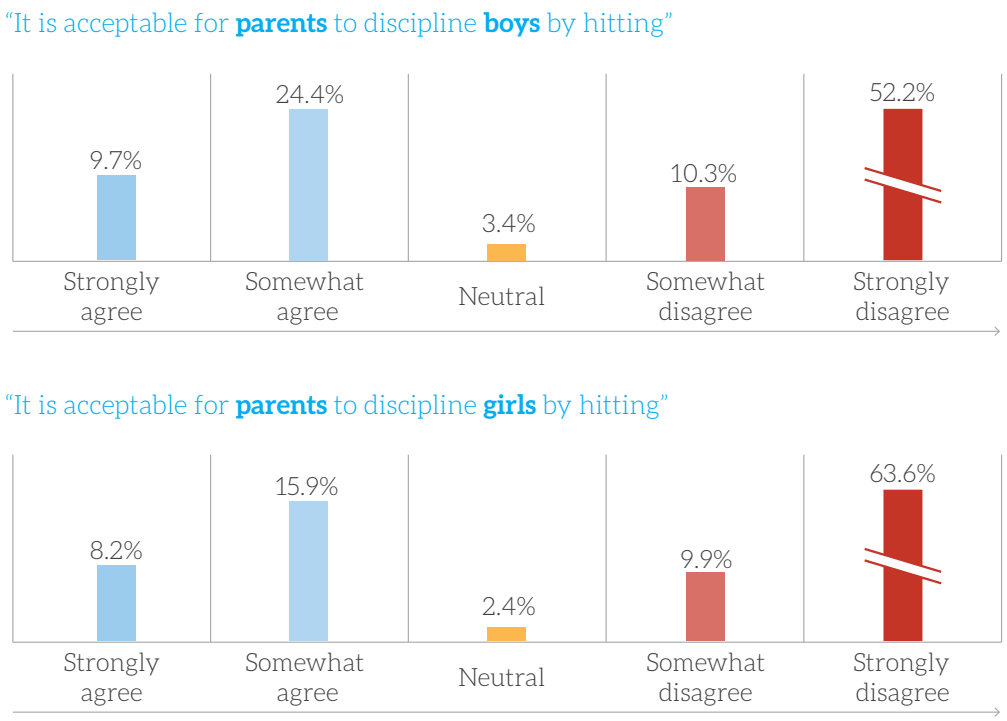
Parents or caregivers were asked about their perspective on whether it was acceptable for teachers to physically discipline (by hitting) boys and girls. Approximately seven out of 10 beneficiary households reported that they strongly disapprove of teachers using physical discipline, with some difference based on gender, as parents or caregivers were more likely to 'strongly disagree' with the use of physical discipline by teachers for their girls (77 per cent) as compared to boys (69 per cent). In total, 83 per cent of households indicated that they either 'strongly' or 'somewhat' disapprove of teachers using physical discipline (by hitting) for girls, while this decreases to 76 per cent for boys.

Figure 44: **Household perception on physical discipline by teachers, by gender.**



The respondents were then asked if it was acceptable for parents to physically discipline their children by hitting. The results show that households think it is more acceptable for parents to physically discipline their children compared to teachers. In total, three out of four beneficiaries (74 per cent) reported that they either 'strongly' (64 per cent) or 'somewhat' (10 per cent) reject the idea of parents physically disciplining their girls, compared to 63 per cent in total for boys, disaggregated by 'strongly' disapproving (52 per cent) and 'somewhat' disapproving (10 per cent). In other words, one out of three households think that it is acceptable for parents to physically discipline their boys to some extent, and this is the case for one out of four households with regard to physically disciplining girls.

Figure 45: **Household perception on physical discipline by parents, by gender.**



Chapter 14

Conclusion

UNICEF's Hajati cash transfer programme assists children from vulnerable families that are either at risk of dropping out of school or are currently out of school; to support their enrolment and retention in basic education and to mitigate negative coping mechanisms directly affecting children's wellbeing. The Hajati programme provides JOD 25 (USD 35) to each child per month during the school year, for a maximum of six children per household. The Hajati cash transfer programme initially supported almost 11,000 children with cash assistance during the 2019/20 school year. However, after the onset of the COVID-19 pandemic, UNICEF temporarily expanded the Hajati cash transfer programme with an emergency cash component to cover an additional 19,000 children. As such, from April to December 2020, UNICEF was supporting more than 30,000 children with cash assistance.

The primary objective of this PDM report was to assess whether the cash assistance provided by the Hajati cash transfer programme to its beneficiaries during the 2019/20 school year was effective in supporting the intended aim of increasing school participation of children from vulnerable families, along with potential reductions of multidimensional and economic vulnerabilities.

The results show that the Hajati programme positively contributes to increasing school participation among vulnerable children, and also contributes to the reduction of multidimensional vulnerabilities among beneficiary households. Some of the key results reported by beneficiaries of the Hajati programme can be seen below:

- 99 per cent agreed that before COVID-19, Hajati helped them keep their children in school.
- 97 per cent agreed that the Hajati programme helped them to better meet their children's needs.
- 95 per cent agreed that the Hajati programme reduced their household's anxiety about income.
- 88 per cent agreed that the Hajati programme helped them feed their children more nutritiously.
- 85 per cent agreed that Hajati helped them afford health care and medication for their children.

A second objective of this report was to analyse the beneficiaries' perceptions in terms of UNICEF's processes and modality for providing and distributing the cash support, including awareness, information provision, feedback, potential grievances, and reporting channels. The findings show that

- More than nine out of 10 households reported that they were informed about the purpose of the Hajati cash transfer programme.
- More than eight out of 10 Hajati beneficiaries indicated that the way families are selected into the Hajati programme was either 'totally' or 'rather' fair.
- Almost all beneficiaries reported that they did not feel unsafe, at risk or threatened during any stage of the cash assistance retrieval process (98.3 per cent).
- Almost nine out of 10 beneficiaries reported that they did not face any problems while withdrawing their cash assistance from the Hajati programme.
- Households were treated respectfully by almost all the staff with whom they interacted throughout the cash assistance process, with 98.4 per cent of beneficiaries who dealt with all three staff categories (UNICEF, helpline, and bank) reporting that they were treated respectfully.
- Almost all said that the Hajati programme assistance was provided in a way that preserved their dignity (98.5 per cent).

- Nine out of 10 beneficiaries reported that they were aware of the UNICEF helpline.

The third objective of this PDM report was to provide insights into potential areas of improvement for future cash transfer programming, through the lessons learned and the recommendations that were obtained during the distribution of the Hajati cash support throughout the school year, by various means of data collection, both quantitative and qualitative, and by interaction with beneficiaries.

- While more than nine out of 10 beneficiaries reported that they were informed about the purpose of the Hajati cash transfer programme, UNICEF should seek to enhance its information provision component to cascade the purpose of the Hajati programme to the remaining 10 per cent of beneficiary households. Lack of knowledge of the purpose of Hajati can potentially reduce the expected positive contribution of the provided cash assistance. Raising awareness can also be done by increasing the utilization of a variety of different information channels, potentially expanding the use of digital channels for information provision.
- While social assistance is a significant aspect of social protection, complementary social services are essential to ensure comprehensive social protection interventions. Half of the children supported with Hajati cash assistance have also received additional social protection services, namely from UNICEF's Makani programme. Among the Hajati beneficiary children who had never participated in the Makani programme, the most commonly cited reason was that they had never heard of it. Two other main reasons cited were a lack of transportation and respondents reporting that they were still on the waiting list. UNICEF should seek to address the reported barriers to participation in the Makani programme to enhance its holistic approach of integrating Hajati cash support with additional social protection services.
- Among the 11.2 per cent of beneficiaries that experienced problems while retrieving their cash support, the most commonly cited challenge was with regard to biometric authentication ('iris scan'), followed by technical malfunctions at the bank, and non-technical problems, such as overcrowding. While UNICEF have implemented new measures to reduce cash withdrawal problems, such as overcrowding at the ATMs, especially during the COVID-19 pandemic, targeted collaboration with financial service providers and other humanitarian and development partners should be a point of emphasis. Clearer guidance and instructions about retrieving the cash support may also alleviate some of the beneficiaries' problems.

The Hajati cash transfer programme has proven to be a key safety net for beneficiary households. The rapid expansion of the Hajati programme, to respond to and mitigate the negative socio-economic impacts of the COVID-19 pandemic by supporting an additional 19,000 children with cash assistance, was made possible due to UNICEF's shock-responsive social assistance system, including a comprehensive database of potential cash recipients and the use of efficient and safe payment systems. However, due to funding constraints, the COVID-19 emergency cash component of the Hajati programme for host communities did not continue into 2021. To support the school participation and wellbeing of vulnerable children in Jordan, and reduce the adoption of negative coping strategies, it is important that the Hajati programme can maintain and potentially increase its caseload of cash support to the children that need it the most.

Endnotes

Chapter 1: Background

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Chapter 2: Introduction

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Chapter 4: Characteristics of Hajati Beneficiaries

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Chapter 5: Awareness of the Hajati Programme

35. There are no statistically significant differences between Syrians and Jordanians ($p>0.05$) in terms of knowledge of the eligibility criteria.[Chi2 test: $Chi2=3.1338$, $p=0.2087$]
36. Although the percentage of Jordanians who said the criteria was "totally fair" was numerically higher than the percentage of Syrians who reported the same sentiment, this difference was not statistically significant ($p>0.05$). [Kruskal-Wallis test: $H=2.0333$, $p=0.3618$].

Chapter 6: Contributions of the Hajati Programme

37. The Hajati programme does not exclude households based on nationality.

38. These differences in reported benefits are statistically significant. Bars of the same colour do not have statistically significant differences; different colours have statistically significant differences (p<.05). A paired sample t-test was used to calculate statistical significance.

39. There were no differences in satisfaction levels between Syrian and Jordanian households.

Chapter 7: Education and Learning Outcomes

40. [2019/20 school year Chi2=70.0708, p<0.05], [2020/21 school year: Chi2 = 82.6084, p<0.05].

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42. Only responses with a 1% or greater frequency are shown.

43. United Nations Children's Fund, COVID-19 Education Response, UNICEF Jordan, Amman, 2020, <www.unicef.org/jordan/media/3436/file/COVID19%20Education%20Response.pdf>.

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45. There are some variations across gender, age and nationality. Most notably, Syrian children are much more likely to report insufficient devices as a major obstacle to participation in distance learning compared to Jordanian children. [Gender Chi2 test: Chi2=5.2006, p<0.05], [Age Chi2 test: Chi2=3.3553, p>0.05], [Nationality Chi2 test: Chi2=28.3787, p<0.05].

46. Exclusive choice, while children that faced challenges in accessing distance learning platforms could choose two main challenges.

47. [Gender Chi2 test: Chi2=28.4129, p<0.0], [Age Chi2 test: Chi2=35.689, p<0.0], [Nationality Chi2 test: Chi2=15.2047, p<0.0005].

48. [Gender Chi2 test: Chi2=7.5608, p=0.05], [Age Chi2 test: Chi2=112.0843, p=0.05], [Nationality Chi2 test: Chi2=8.5913, p<0.05].

49. Only reasons with at least 1 per cent frequency are shown.

Chapter 8: Protection and Accountability to Affected Populations

50. [Chi2 test: chi2=12.01, p<0.05].

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52. This was a multiple choice question – one beneficiary mentioned feeling both unsafe or at risk at the ATM and after receiving the cash assistance.

53. Excludes 'not applicable'.

Chapter 9: Child Labour and Working Children

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Chapter 11: Negative Coping Strategies

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60. Such as jewellery, phone, furniture, or electronics.

61. Such as education or healthcare.

62. That can contribute to household income, such as sewing machine, car, wheelbarrow, bicycle, or motorbike.

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Chapter 12: Child Violence and Bullying

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69. [Depression, Chi2 test: Chi2=6.0483, p<0.05].

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