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Baseline Study Report for Hajati Cash Transfer
March 2018



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Acknowledgments:

Writing Team:

- Alexis Boncenne, M&E Officer – Social Protection, UNICEF Jordan
- Gabriele Erba, Programme Specialist (Cash Transfers) – Social Protection, UNICEF Jordan
- Anna John, Social Protection, UNICEF Jordan
- Suhaib Khan, Social Protection, UNICEF Jordan

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Abbreviations

CCG - Child Cash Grant

DoS - Department of Statistics

DSS - Double Shift School

EMIS - Education Management Information System

FCS - Food Consumption Score

GBV - Gender Based Violence

ITS - Informal Tented Settlements

JOD - Jordanian Dinar

KG - Kindergarten

L4A - Learning for All

NAF - National Aid Fund

NCFA - National Council for Family Affairs

ODI - Overseas Development Institute

ODK - Open Data Kit

PDM - Post Distribution Monitoring

SMS - Short Message Service

UN - United Nations

UNHCR - United Nations High Commissioner for Refugees

UNICEF - United Nations Children's Fund

US - United States

USD - United States Dollar

VAF - Vulnerability Assessment Framework

WASH - Water Sanitation and Hygiene

WFP - World Food Program

Executive Summary

Since the beginning of the 2017-2018 school year in Jordan, the United Nations Children's Fund (UNICEF) Child Cash Grant (CCG) launched its new phase, an equity-driven, integrated social protection programme for all children in Jordan called Hajati, or 'my need' in Arabic. The new programme built on lessons learned from the CCG and the recommendations from the most recent Overseas Development Institute (ODI) independent monitoring report¹. Hajati became a labelled cash transfer for education programme with a strong focus on school attendance monitoring, behaviour change communications, as well as home visit and case management activities in synergy with UNICEF's flagship programme Makani².

This report presents the new programme design, its child focused targeting methodology and an in-depth examination into the vulnerabilities observed in the surveyed population. With 28,902 households reached through a unified methodology that brought together vulnerable families in Jordan regardless of their nationality, this report represents a unique opportunity to understand the degree of multi-sectorial vulnerabilities among Syrian refugees, Jordanians, and vulnerable families from other nationalities present in the Kingdom. The 'cash plus' approach proposed in Hajati builds on global best practices showing how cash accompanied by additional services often has a more powerful and long-lasting effect on its beneficiaries. UNICEF leverages its experience in education, child protection, health, Water Sanitation and Hygiene (WASH) and youth employment as well as on its network of 116 Makani Centres to ensure that any barrier which cannot be addressed by the additional financial resources delivered to the family is addressed through additional services which are delivered starting with a home visit to those families whose children pass a certain threshold of school absence.

As of January 2018, Hajati assists 53,333 children from 19,609 households with cash transfers of 20 Jordanian Dinar (JOD) per month per child. An effective communication channel through Short Message Service (SMS) was also implemented with households whose children are at risk of dropping out of school, and additional social protection services are triggered upon school absences. The typical household eligible for the Hajati programme has fled war in a neighbouring country (87 per cent), has three school-aged children who are likely (48 per cent) to study with at least a one year delay in their education experience, and have a considerable risk of dropping out before finishing basic education.

Hajati is intended to be a tool to reduce school dropout as a way to reduce marginalization. Thanks to a field-driven sensitization campaign in Informal Tented Settlements (ITS) and host communities, Hajati managed to bring 3,241 children back to school who were previously out of school. This figure is expected to increase to 6,736 if Hajati beneficiaries' families reach the same levels of attendance as ineligible families. Additionally, Hajati will contribute to keeping children in school that would have otherwise dropped out of school.

Hajati assists mainly Syrians (86 per cent), Jordanians (11 per cent), as well as Iraqis, Egyptians, Yemenis and other nationalities representing a 3 per cent minority in the eligible population. On average, they are below the country poverty threshold, they heavily rely on humanitarian assistance, and their net declared income is negative, hence they are not able to make ends meet. Health is also a major concern among the Hajati beneficiary population. More than half of the eligible families reported having a child fall sick with high fever and respiratory disease in the prior two weeks, and just 52 per cent of these families were able to procure medicine to treat their child.

UNICEF deployed Hajati in all the 205 Double Shift Schools (DSS) spread across the Kingdom in both the morning and afternoon shift, therefore actually reaching 410 schools, with the aim of increasing school enrolment and decreasing dropout. UNICEF has currently surveyed nearly half of the children attending these schools and continues to survey all households who consider themselves in need among these communities. However, as the programme progresses, UNICEF's understanding of the needs in Hajati targeted communities evolves, highlighting significant funding requirements to adequately cover all identified vulnerable children.

This baseline report sheds light on the dire conditions in which Hajati targeted communities live. UNICEF plans to build on these findings and collect Post Distribution Monitoring (PDM) Data during the month of March 2018 in both beneficiary and non-beneficiary populations to better understand the reach of the Hajati programme. A PDM publication is therefore expected in mid-2018. Furthermore, UNICEF is working on an impact evaluation design to be implemented during the 2018-2019 school year.

¹ *A promise of tomorrow: the effects of UNHCR and UNICEF cash assistance on Syrian refugees in Jordan, October 2017*

² *Makani ("My Space") is a comprehensive approach to provision to multi-sectoral services to vulnerable children, adolescent and young people in addition to their parents, with the objective to build their resilience, social/emotional wellbeing, and promote social cohesion.*

1 Background of the baseline report



1. Background of the baseline report

1.1 Context

In 2017, the effects of the conflict in Syria continued to reverberate in Jordan. Jordan now hosts over 655,624 registered Syrian refugees, of which 79 per cent live in host communities and other non-camp settings (516,072), more than half of which are children. However, it should be noted that the 2015 census reported more than 1.2 million Syrians present in the Kingdom. Additionally, Jordan hosts 65,922 Iraqi refugees (32.5 per cent are children)³ and a number of other nationalities, as well as 2.1 million long-staying registered Palestinian refugees. The registered Syrian refugee population in Jordan includes an estimated 234,000 school-aged children. The refugee population has strained the capacity of national institutions to deliver social services to children such as education, health and child protection.

Since the Syrian refugee crisis escalated in 2012, UNICEF has supported different areas of emergency response. As co-lead of the Education humanitarian working group, UNICEF supports the Ministry of Education's (MoE) efforts to increase capacity of schools to respond to the needs of Syrian as well as Jordanian children (through school registration and outreach, building of schools in camps, teacher training and other targeted support for schools). In February 2015, UNICEF initiated a child cash grant to families of the most vulnerable 55,000 registered Syrian refugee children in Jordan, seeking to reduce vulnerable families' reliance on coping strategies such as child labour and child marriage, which greatly impact children's wellbeing and access to basic rights, including access to education. Under this programme, UNICEF transferred 20 JOD (28 United States Dollars (USD)) per child per month to vulnerable registered Syrian refugee families living in host communities. The purpose of the grant was to contribute toward expenses specific to children, by easing the financial burden for the most vulnerable refugee families. Every month since February 2015, UNICEF assisted 55,000 girls and boys (on average) from 15,000 of the most vulnerable registered Syrian refugee families. UNICEF post-distribution monitoring revealed that despite deteriorating circumstances in general, 97 per cent of recipient families reported that they were able to increase spending on basic needs for children and therefore improve children's wellbeing and living conditions.

In 2015, to respond to the immediate needs of out-of-school children, UNICEF scaled up the Makani 'My Space' integrated approach, offering learning support, psychosocial support services, case management⁴, and life skills training in camps and host communities across Jordan. Over 200 centres nationwide now provide services to 116,442 vulnerable children, including Syrians, Jordanians, and Iraqis. Makani centres offer a safe space for children; they also play an important role in bringing children back to school (through its referral component) and supporting their continued attendance with homework support.

1.2 Current situation and challenges to school attendance

Despite the efforts mentioned above, the school-aged Syrian population enrolled in school was only at 126,127 for school year 2016-2017, equal to roughly 70 per cent of an estimated 181,140 children. According to a recent ODI monitoring report⁵, the proportion of children attending school among Syrian refugees was at 75 per cent during the United Nations High Commissioner for Refugees' (UNHCR) Vulnerability Assessment Framework (VAF) baseline data collected between 2014 and 2016⁶. This figure increased to 80 per cent during the data collection after cash assistance was provided by different United Nations (UN) agencies including the UNICEF CCG. If enrolment at any point in time is to be considered, the figure goes up to 87 per cent. This highlights the high risk of dropout to which Syrians refugee children are exposed.

³ UNHCR External Statistics on Registered Syrians and Iraqi as per 31 December 2017

⁴ In the Hajati programme, case management is defined as per Child Protection Sub-Working Group SOP for best interests' determination of refugee children in Jordan understanding, a dedicated child protection measure.

⁵ A promise of tomorrow: the effects of UNHCR and UNICEF cash assistance on Syrian refugees in Jordan, October 2017

⁶ The VAF is a UNHCR tool which aims to gather data on and to identify urban Syrian refugees' vulnerabilities in order to facilitate more efficient and effective programming in Jordan.
<https://reliefweb.int/sites/reliefweb.int/files/resources/VAF101.pdf>

UNICEF invested in analysing a variety of primary and secondary data sources to understand barriers to education in Jordan. In August 2017, it implemented its yearly Learning for All Campaign in an effort to sensitize parents of children at-risk of not enrolling or pulling their children out of school on the importance of basic education. This sensitization and data collection campaign reached over 126,628 children in the entire Kingdom, of which 13 per cent (16,710) were out of school.

Almost half (46 per cent) of the families with out of school children quoted administrative issues (including lack of identity documents to register children in school) as a barrier to access schooling. This was addressed through a MoE directive that ordered all schools to accept children regardless of their documentation status. The remaining reasons for non-enrolment in school are portrayed in Figure 1. Most of these barriers concerned lack of financial resources to access school or accessibility issues concerning transportation. These can be considered side barriers where cash can represent an effective solution. A minority of cases (4 per cent) reported a violent school environment as the main cause for not enrolling children in school. In this regard, UNICEF and National Council for Family Affairs (NCFA) developed a “A Multi-Sectoral Changing Norms and Behaviour strategy to End Violence Against Children” in collaboration with 18 key governmental organizations, large-scale quasi-governmental organizations, NGOs, and the private sector. The goal of the strategy is to reduce physical violence and bullying at institutional, individual and community levels by 50 per cent by 2021.

L4A Barriers to Education

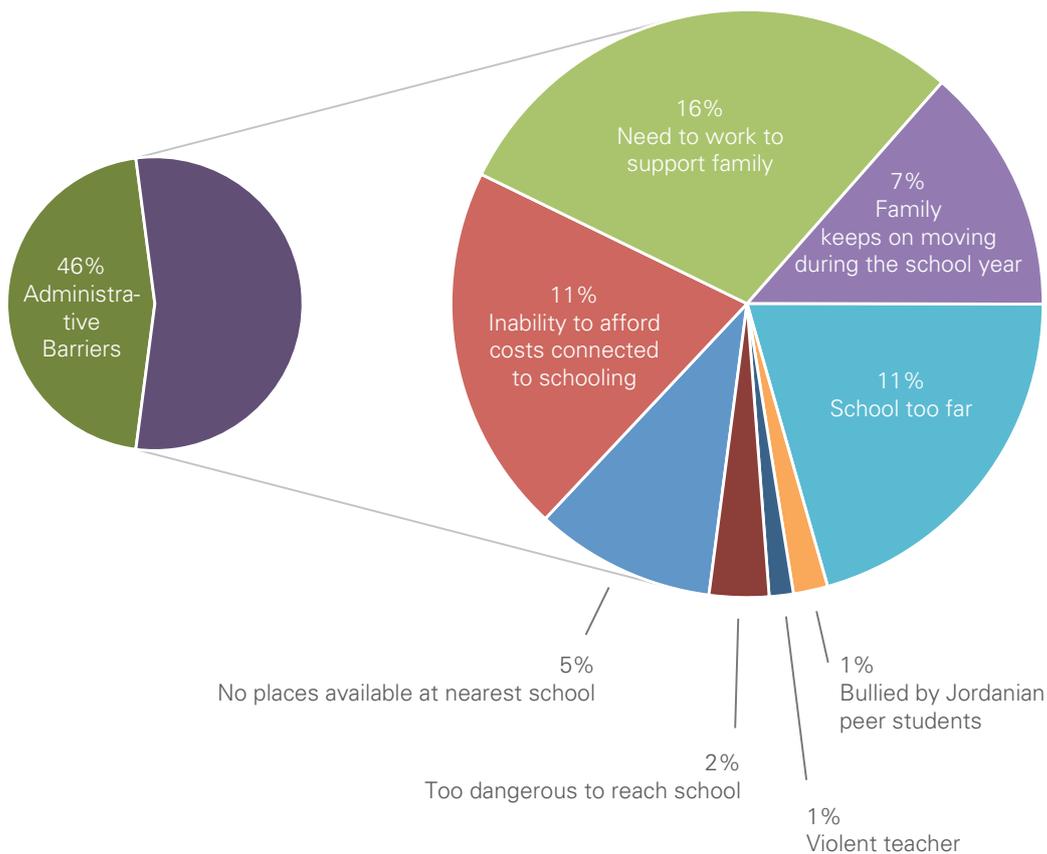


Figure 1

Barriers to Education, Learning for All campaign 2017

Previous data collected by UNICEF in its ‘Frequent Monitoring of Syrian Refugee Families with Children in Host Communities’ also highlighted other supply-oriented reasons such as a lack of space in school as well as a lack of infrastructure for children living with disabilities.

1.3 Design and rationale of Hajati cash transfer

In late 2016 UNICEF and UNHCR partnered with the ODI, who conducted an independent monitoring exercise of their cash transfer programmes. The key recommendations of this report are outlined in the table below. The Hajati programme design was built around these recommendations. UNICEF considers school attendance an important proxy for a child's wellbeing⁷, and given the modest improvement that the CCG had in boosting enrolment and decreasing dropout, UNICEF decided to update its CCG programme by designing the Hajati programme. Driven by the equity principle and the recommendation mentioned below, UNICEF developed a programme that could target vulnerable children based on their vulnerability, regardless of their nationality.

N Key ODI recommendations followed in shaping the Hajati programme design

- 1 Link cash to education attendance (soft conditionality through awareness raising and support) to deter families from resorting to negative coping strategies such as child labour (especially for boys in female-headed households where there are adult labour shortages) and child marriage (daughters). Ensure such programmes are offered to all parents rather than only those with out-of-school children as a preventative measure.
- 2 Scale up home visits as well as school counselling services to tackle school-based bullying and violence.
- 3 Invest in cash transfers with soft conditionality that facilitate health care uptake by vulnerable infants and children (e.g. through SMS messaging or information provision to parents of Makani centre attendees).
- 4 Scale up the Makani programme and raise awareness of it among cash assistance beneficiaries.
- 5 Set up a referral pathway with Syrian community leaders, teachers, health workers and other local service providers linking families who have working children with partners offering cash assistance support.
- 6 Deliver a single programme to vulnerable children in Jordan regardless of nationality and registration status.
- 7 Invest in enhanced, two-way, face-to-face communication activities so that refugees can ask questions (including on eligibility criteria, appeals system and targeting approach)

Figure 2

In early 2017 the UNICEF Social Protection team started designing the new phase of the former Child Cash Grant, to create the Integrated Social Protection Programme for Children in Jordan known as Hajati. Its main innovative features included geographic and demographic targeting, a 'cash plus approach' and a reinforced accountability system. Hajati is an unconditional but labelled cash transfer targeted at the most vulnerable communities, aiming to encourage parents to increase school enrolment and retention for their children. The programme design targets the most vulnerable children attending DSSs in Jordan. Its main characteristics can be found below, together with the recommendations to which they refer:

⁷ White, H., & S. Sabarwal (2014). *Developing and Selecting Measures of Child Well-Being, Methodological Briefs: Impact Evaluation 11*, UNICEF Office of Research, Florence.

– Geographic Targeting Methodology:

UNICEF decided to target all communities accessing DSSs in the Kingdom because of the additional pressure on these schools linked to the Syrian crisis. A DSS is a school that offers both morning classes as well as afternoon shift classes to cope with the school access request. In practice, the double shift system had been in place well before the Syrian refugee crisis. Jordan began implementing this system in the 1960s to accommodate an influx of Palestinian refugees needing basic educational services. With the advent of the Syrian crisis, the Jordanian government opened 98 DSSs. After the London conference (2016) which resulted into the Jordan Compact, an additional 99 DSSs were opened. In late 2017, an additional 8 schools were designated as DSSs by the MoE and have been subsequently included in the Hajati list of targeted schools. The catchment area of Hajati was therefore 410 schools spread across the Kingdom with a potential catchment of 184,405 students represented in Figure 3 below:

Conditional, unconditional and labelled cash transfers

Cash transfer assistance is often divided on whether the assistance is disbursed upon a prerequisite or qualifying condition that a beneficiary must fulfil to receive a cash transfer. This situation refers to a conditional cash transfer. Otherwise, the transfer is considered unconditional.

Labelled cash transfer refers to cash assistance that is unconditional with a strong soft component in sensitizing beneficiaries to the purpose of cash assistance. For instance, Hajati is portrayed to beneficiaries as cash for children’s education, with the objective to increase enrolment and decrease dropouts from school.

All Students Attending Double Shift Schools by Shift and Nationality

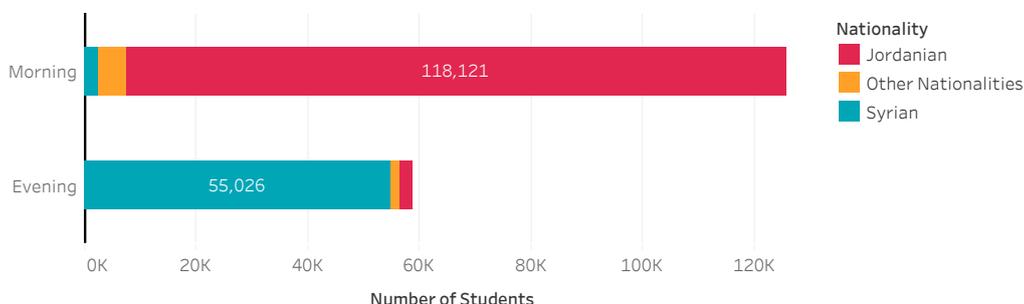


Figure 3

– Demographic Targeting:

A child-focused (aged 6 to 15 years old) targeting methodology was developed by UNICEF, building on the different methodologies and best practices in the region. A detailed paragraph presenting the methodology is below in section 1.4.

– School Attendance Monitoring:

Leveraging a network of school facilitators seconded by UNICEF in DSSs, facilitators support the MoE to collect reliable attendance data on the MoE Education Management Information System (EMIS) every two weeks. Hajati takes different actions depending on the number of absent days recorded for its beneficiaries. Rather than penalizing households for children dropping out of school, which may occur for a variety of reasons beyond the family’s control, the programme sends automated SMS messages or phone calls reinforcing the importance of education and the purpose of the transfer (after 5 and 10 days of absence), and in the second instance triggers a home visit after 15 days of absence⁸ to prevent potential dropout from school performed by UNICEF’s Makani partners.

⁸ Students in grades 1-11 are allowed up to 39 days of absenteeism per academic year for automatic promotion to the next grade. After 39 days they must repeat the grade the following year.

– Home Visits:

Whenever a child does not attend school for more than 15 days, a home visit is conducted to his/her household by a Makani outreach facilitator. The visit is triggered by a notification from the Hajati team to the closest Makani partner available, based on attendance data received from open EMIS. This visit is intended to map any additional barriers preventing a child from going to school that cannot be addressed by the monthly cash transfer of 20 JOD/child provided by Hajati. The home visit protocol developed by the Hajati and Makani teams guide the outreach worker in the different types of information to be shared and actions to be taken for referral or ensuring overall well-being of children. For example, UNICEF, through its Makani partners, engages in discussion, with schools to address peer violence and bullying issues, refers children to different available services such as education, child protection - including addressing gender based violence (GBV), health and nutrition. Vulnerable households with unemployed youth will also be referred to UNICEF youth training and employment programmes and support referrals to other refugee employment programmes. This represents a point of synergy between Hajati and Makani, addressing recommendations 2, 3, 4 and 5 of the ODI report.

– Equity:

In an effort to pursue UNICEF's commitment to equity, the new Hajati programme targets all vulnerable children in Jordan regardless of their nationality or registration status, provided that they are enrolled in one of the 410 targeted schools. This is a shift from the CCG, implemented from February 2015 to August 2017, as the CCG was targeting only Syrian children from vulnerable families (under the absolute poverty threshold according to the VAF) registered with UNHCR.

– Accountability:

UNICEF worked on an accountability framework for Hajati built on five main pillars: Information Sharing, Community Participation, Continuous Learning, Staff Competence and Feedback/Complaints Management. Concerning the latter, UNICEF scaled up its helpline to provide a two-way communication channel with beneficiaries and non-beneficiaries to provide information as well as record and act upon complaints.

Operational cycle of Hajati

Figure 4 represents the virtual journey of a child through the Hajati programme. First, a child has to be enrolled in one of the 410 selected schools which are part of the programme. Out-of-school children are referred to these schools or encouraged to enrol through the variety of data sources and channels mentioned in section 1.6. Once at least one child within the household is enrolled, his/her household contact information flows into the list of households to be surveyed through a door-to-door survey. If the household is found to be below a given vulnerability threshold - calculated using the variables presented in the dedicated paragraph below - then the household starts receiving 20 JOD monthly for every child of basic education age (6-15). This was done in order to facilitate equitable and inclusive school attendance among all children in the household. The child's attendance in school is monitored through openEMIS. Every 5 days of absence a communication through SMS takes place with the household to remind them of the purpose of the grant. After 15 days of absence a home visit is performed by a skilled outreach Makani worker to find out what other barriers are preventing the child from going to school which cannot be addressed by cash alone. Relevant action may be taken through referrals and information sharing by Makani staff to address violence or bullying in school, child protection issues, health issues, and youth employment problems in the household. The journey ends with a monitoring visit by UNICEF independent monitoring partner being administered only to the monitoring sample of the programme. Accountability to beneficiaries is demonstrated throughout the programme through Information Sharing, Community Participation, Continuous Learning, Staff Competence and Feedback/Complaints Management.

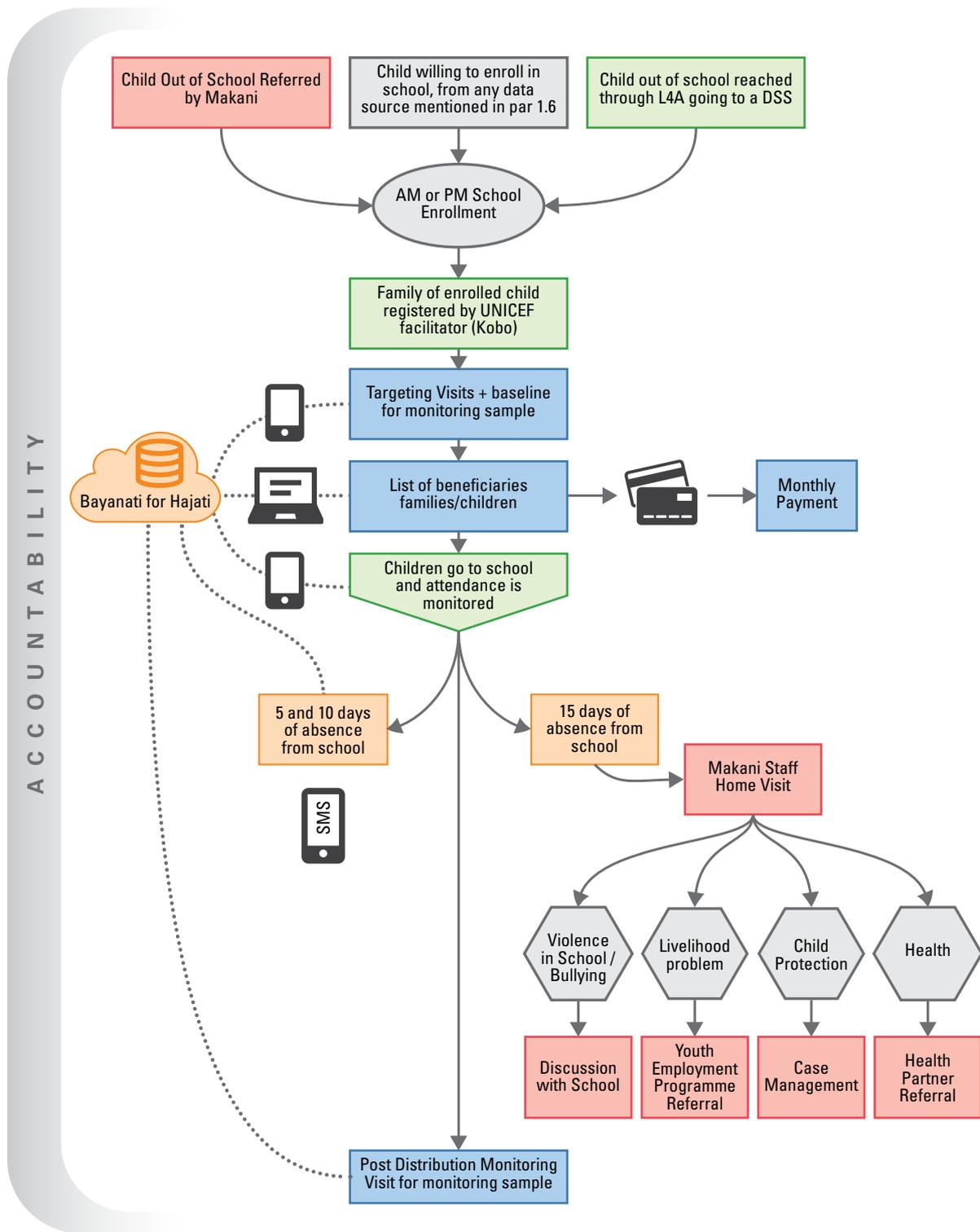


Figure 4
Bayanati⁹ Process Flow, UNICEF

⁹ Bayanati is the UNICEF web-based data management system that enables real-time monitoring at the individual level. It provides an effective and efficient way to track and report on programme performance.

1.4 Targeting methodology

UNICEF Jordan developed a child-focused targeting methodology with the purpose of:

- Identifying vulnerable children¹⁰ at the household level in non-camp settings. While the UNICEF CCG has been operational since 2015, only Syrian refugee children registered with UNHCR have had access to the grant. In an effort to make this programme more equitable and universal, UNICEF developed the following methodology to target children regardless of their nationality or registration status.
- Enhancing synergies and harmonizing the current targeting methodologies, namely the VAF and the National Aid Fund (NAF), the latter targeting Jordanian beneficiaries and the former currently targeting Syrian refugees.

In addition to comprehensive research into the targeting frameworks of VAF and NAF, the development of the new targeting strategy has been guided by recent empirical research on cash grant programmes in Turkey and Lebanon.

The targeting methodology can be summarized by the chart below (Figure 5), the point system allocated to each indicator is a combination of the VAF and NAF methodologies as well as additional analysis performed on former CCG beneficiaries and existing literature.

Household definition

Hajati targeting was done at household level, meaning that a unit of beneficiaries (a household) is “a group of two or more persons living together who make common provision for food or other essentials for living.” In particular, the most important concept is that members of the household pool their resources, share meals and shelter. Household members may be related (as per concept of household) and/or unrelated persons living together.

This definition of the household follows the definition established in the Principles and Recommendations for Population and Housing Censuses published by the United Nations Department of Economic and Social Affairs (available at https://unstats.un.org/unsd/demographic-social/Standards-and-Methods/files/Principles_and_Recommendations/Population-and-Housing-Censuses/Series_M67rev3-E.pdf)

¹⁰ Vulnerability is understood as the risk of exposure to harm, primarily in inability to meet basic needs, limited access basic services, and food insecurity, as well as the ability of the population to cope with the consequences of this harm. It is similar to the definition used by UNHCR available at <https://reliefweb.int/report/jordan/vulnerability-assessment-framework-vaf-jordan-guidance-note>

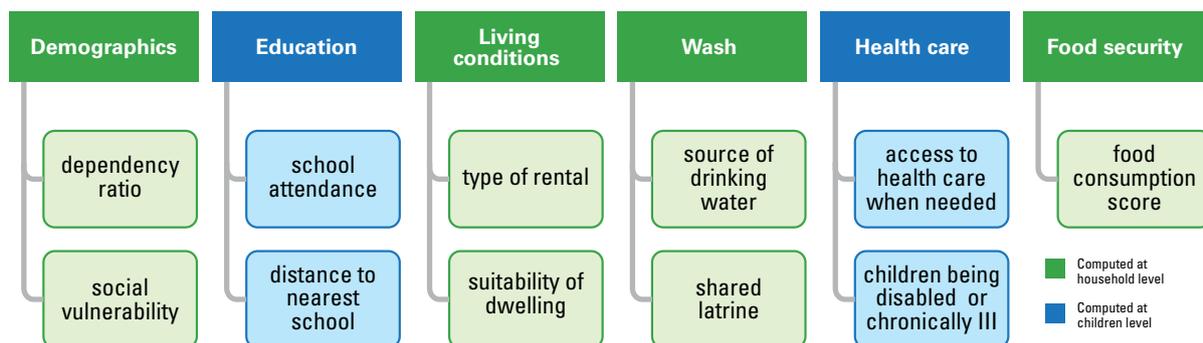


Figure 5
Targeting Methodology Components

The eleven variables composing the methodology can be divided into household or individually-computed variables, with the latter being those most focused on children. The table below illustrates the categorization of all variables¹¹:

Household computed	Individual computed at child level
Dependency Ratio	School Attendance
Social Vulnerability	Distance to Nearest School
Type of Rental	Access to Health Care when needed
Suitability of Dwelling	Children being Disabled or Chronically Ill
Source of Drinking Water	
Shared Latrine	
Food Consumption Score	

Figure 6

The result of the targeting methodology is an aggregated score allocated to each household surveyed going from a minimum of -20 to a maximum of 12.75 with a mean of -0.16 and a median of 0.10. The targeting threshold was set at 3 as per vulnerability analysis. Figure 7 shows the distribution of total points for the surveyed population.

¹¹ In following sections the variables are analysed and definitions provided.

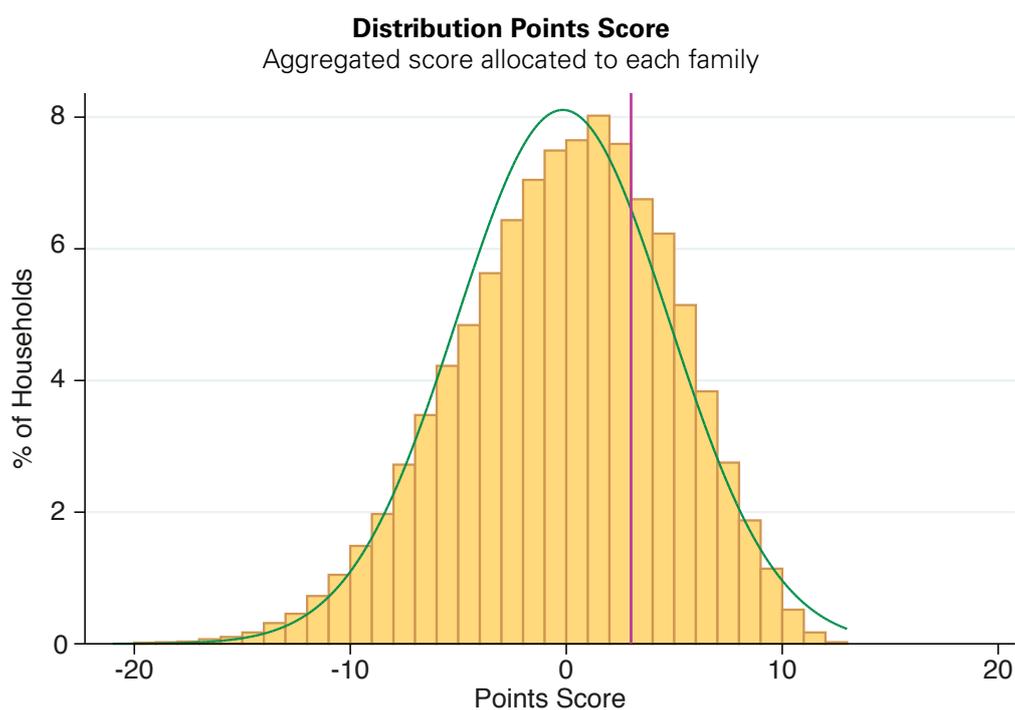


Figure 7

Point Score Distribution Histogram, the magenta line represents the threshold for eligibility, with households to the left of the line being eligible.

1.5 Purpose of the baseline report

The present baseline report intends to inform the humanitarian community in Jordan about the vulnerability of Jordan's population, Hajati programme, and the scale of need in the Kingdom with regards to basic needs assistance, especially access to basic education. This report analyses data on the population that have been surveyed and targeted until early December 2017, representing the majority of the Hajati population. Surveys to households with children in DSS will continue to be rolled over at a lower rhythm throughout 2018 to follow up on referral cases.

1.6 Methodology for baseline report

The data analysed in this report was collected by Mindset, a UNICEF private contractor¹², between October and November 2017, just before the programme started payments. Data was collected through an Open Data Kit (ODK) questionnaire developed by UNICEF. The questionnaire was divided into two main sections: targeting and baseline. This was done for practical reasons as well as to seek efficiency gains in terms of time and financial resources spent on the survey. While all the surveyed population (28,902 households) was administered the targeting questionnaire, only a randomly selected part of this population also answered the baseline part of the questionnaire (3,174 households, i.e. 11 per cent of the surveyed population). The sample has a confidence interval of 95 per cent with a margin of error of 2 per cent. The size of this sample makes this baseline report a valuable tool to understand vulnerable households in Jordan regardless of their nationality.

¹² Mindset is a leading research company based in Amman with more than ten years of experience and that has been working closely with United Nations agencies to monitor the situation of Syrian refugees in the country.

	Total		
	Total Surveyed	Baseline Sample	Margin of Error
Ajloun	295	45	15%
Amman	9815	1066	3%
Aqaba	128	0	NA
Balqa	694	147	8%
Irbid	8902	770	4%
Jerash	406	75	11%
Karak	161	17	24%
Maan	250	42	15%
Madaba	333	70	12%
Mafraq	3558	376	5%
Zarqa	4360	562	4%
Grand Total	28902	3170	2%

Figure 8

Jordanian	Total Surveyed	6673
	Baseline Sample	769
	Margin of Error	4%
Syrian	Total Surveyed	21409
	Baseline Sample	2315
	Margin of Error	2%
Other Nationality	Total Surveyed	820
	Baseline Sample	86
	Margin of Error	11%

Figure 9

The random selection worked as follows: the questionnaire was programmed with a random sampling interval which differs from district to district and depends upon the expected population size to be surveyed in each district. To have roughly the same level of sample representation, districts with a larger population size to be surveyed were allocated a bigger random sampling interval, while districts with a smaller population had a smaller random sampling interval. For example, in the district with the largest expected population to be surveyed (Irbid), the baseline questionnaire was administered every 16th household (on average), whereas every 2nd household (on average) in Ma'an¹³.

¹³ Note that the use of 'average' implies that it is not that the interval length (such as 1/16 or 1/2) is systemic in the way that every 16th or every 2nd household is targeted systemically, but that on average for a larger number of household visits the interval length will converge towards the target interval lengths which have been programmed in the questionnaire.

UNICEF generated the list of households to be surveyed by combining multiple data sources:

Data Source	Explanation
openEMIS	Families recorded in the MoE openEMIS database with a child enrolled in either a morning or afternoon shift of the above-mentioned schools for the school year 2016-2017
DSS	Families enrolling their child for the first time in one of the schools mentioned above for the school year 2017-2018. Their contacts were directly collected by UNICEF seconded school facilitators in all DSSs
Helpline	Households requesting the CCG through UNICEF helpline
Referrals	Households referred by UNICEF partners and other UNICEF agencies as cases of concern
Makani	Households with out of school children referred by the Makani network
Learning for All	Data from households collected during UNICEF's mass communication and sensitization campaign on families with out of school children or with children at risk of dropping out
Questscope	Households with children in UNICEF funded dropout centres
Old CCG List	Families benefiting from the previous cycle of the CCG
Informal Tented Settlements	Families living in UNICEF supported Informal Tented Settlements (ITS)

Figure 10

To increase enrolment UNICEF sent out SMSs to all of the households with out of school children identified during the 2017 Learning for All (L4A) campaign, Helpline, ITSs as well as out of school children referred by the Makani network (9,923 households) to inform them about the possibility of receiving support in case they enrolled their children in school. The contact information of those families was also shared with Mindset. Its call centre got in touch with these families to understand their interest in taking part in the survey and verified whether they had at least one child enrolled in one of the 410 targeted schools which constituted the only eligibility criteria to take part in the survey. Exceptionally vulnerable households such as those living in ITSs or cases of concern flagged for protection reasons did not have to fulfil this criterion. After this verification was done, a meeting was agreed on between potentially eligible households and a Mindset enumerator to conduct the survey in person. Enumerators were trained by UNICEF and Mindset on the use of the questionnaire. During the data collection, regular field visits were carried out by UNICEF staff to ensure the quality of the data collected.

The data collection methodology with its tools and protocol went through the ethic review process of Health Media Lab Institutional Review Board¹⁴, a US-based company specializing in ethic reviews, which granted its approval.

2 Demographics of the population interviewed



2. Demographics of the population interviewed

The following section presents some general demographic data to provide a comprehensive understanding of the characteristics of Hajati beneficiary as opposed to non-beneficiary households. The statistics below draw upon information collected on the entire population surveyed.

2.1 Population surveyed and targeted

The population surveyed contains a total of 28,902 households, for a total of 174,689 individuals.

After having applied the targeting methodology as described above, 19,609 households were found to be eligible for Hajati, which corresponds to 67.85 per cent of the total population surveyed. This translates to a total of 119,893 individuals covered by the assistance received through the Hajati programme, of which 26,769 are girls between the target age of 6 to 15 years and 26,564 are boys in the same age range. Hence, 53,333 school aged children are directly benefiting from Hajati transfers while 27,372 non-school aged children and 41,145 adults are indirectly benefiting from it.

Figure 11 displays the nationality of the population surveyed: 74.07 per cent are Syrian, 23.09 per cent are Jordanian. Even though Hajati cash assistance is open to all children in selected public schools, regardless of their nationality, Figure 12 shows that Syrians still represent the great majority of eligible households (85.21 per cent). Jordanians remain the second biggest group even when looking at selected Hajati beneficiaries (11.99 per cent) while other nationalities (primarily Iraqis, Egyptians, Palestinians and Yemenis) represent less than 3 per cent of eligible households.

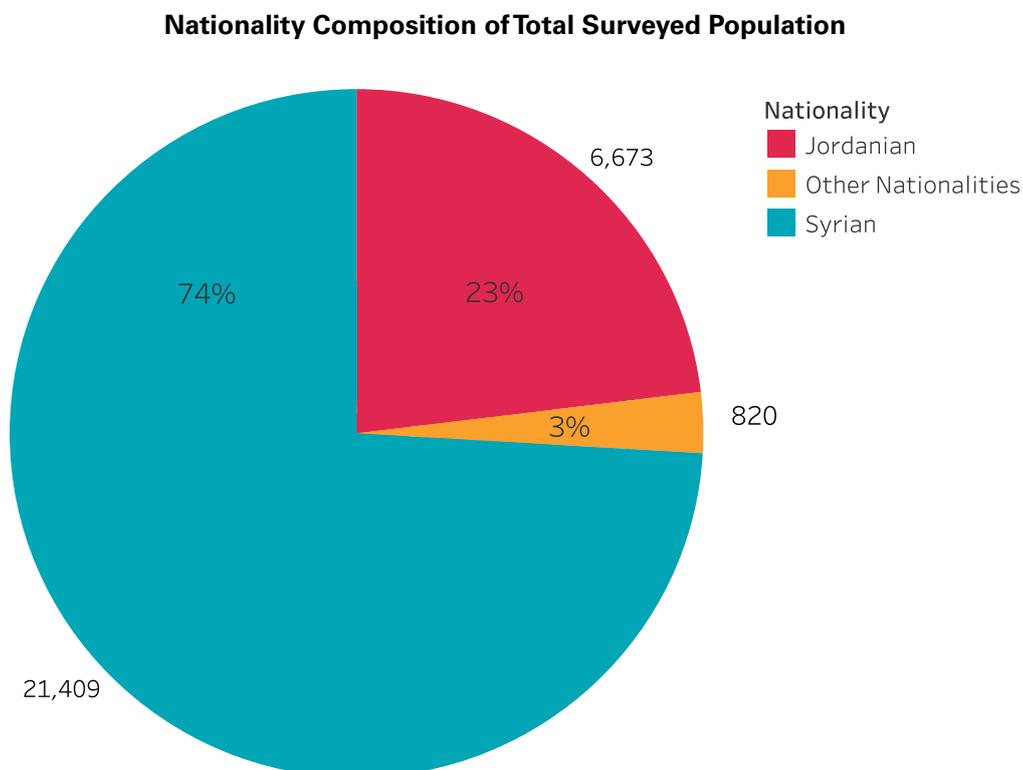


Figure 11

Nationality	Number of households surveyed	Number of eligible households	Eligibility ratio
Syrian	21,409	16,709	78%
Jordanian	6,673	2,352	35%
Iraqi	433	323	74%
Palestinian	170	66	39%
Egyptian	153	110	72%
Yemeni	32	23	72%
Sudanese	17	13	76%
Pakistani	8	7	88%
Moroccan	2	2	100%
Indian	1	1	100%
KSA	1	1	100%
Lebanese	1	1	100%
Algerian	1	1	100%
Russian	1	0	0%
Total	28,902	19,609	68%

Figure 12
Nationality Composition of Total Surveyed Population

This high share of eligible Syrians might be explained by several factors. Firstly, the overall vulnerability is higher among Syrian refugees: they score on average -1.30 points in the vulnerability assessment as opposed to Jordanians scoring 3.46 points on average. As displayed in Figure 13, the median score of Syrians is -0.93, whilst the median score of Jordanians is again considerably higher with a value of 4.05. Among all Jordanian households surveyed, only 35.26 per cent were assessed to be eligible, whilst 78.08 per cent of Syrians households interviewed were eligible for receiving Hajati assistance. Figure 13 shows how Syrians households are considerably more concentrated below the targeting threshold compared to their Jordanian counterparts.

Total Point Scores for Syrian vs Jordanian Households against Eligibility Threshold

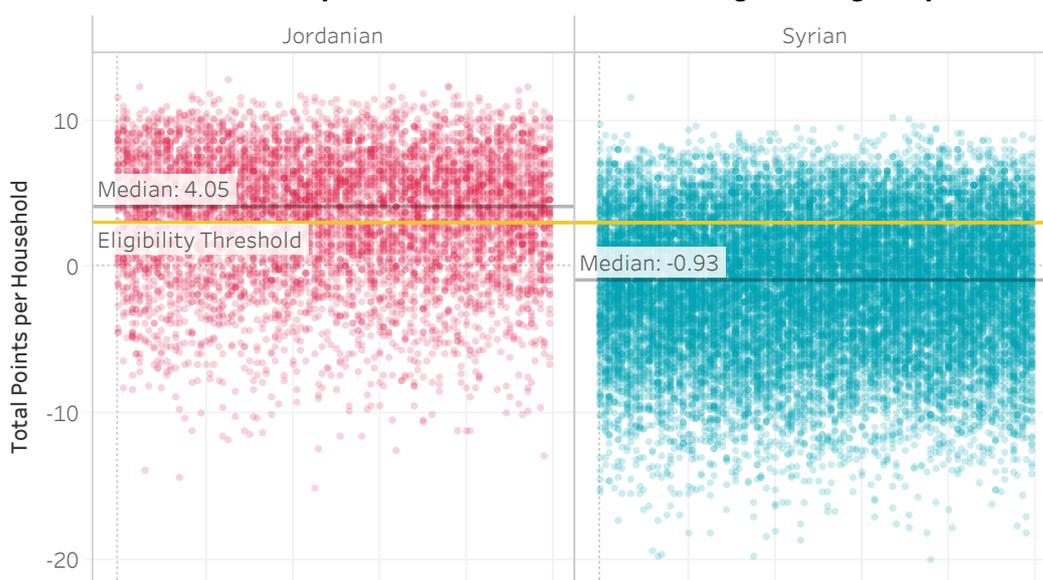


Figure 13
Point Scores and Eligibility, each circle represents a single household, circles stack so darker circles represent more households

Secondly, anecdotal evidence to explain the limited number of Jordanians selected as beneficiaries refers to the lack of interest to participate in the targeting survey by Jordanian households, who in some instances even complained about being contacted by UNICEF to provide assistance to their children. This phenomenon occurred mainly for households with children frequenting the morning shift who clearly did not consider themselves as vulnerable or in need of aid. This report will also show the difference in vulnerability between nationalities which is at the basis of the different eligibility ratio.

Refugees represent the great majority (87.02 per cent) of all Hajati beneficiaries. As demonstrated by Figure 14, the likelihood of being eligible is significantly higher for refugees.

Proportion of Households that are Hajati eligible, based on their Residency Status

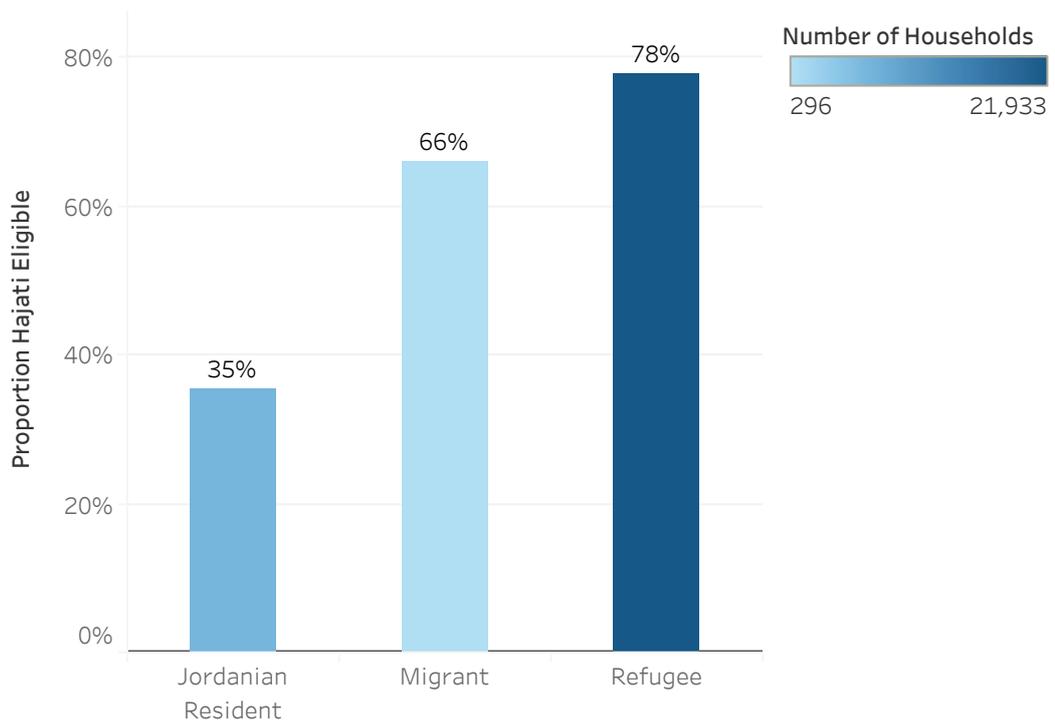


Figure 14

2.2 Geographical dispersion

Figure 15 and Figure 16 below display the location of households eligible and ineligible for Hajati. Their geographical dispersion is relatively equal, suggesting that the place of residence does not affect the targeting decision. In Mafraq, the share of eligible households is highest (83.28 per cent), possibly reflecting the fact many Syrian refugees are here because it is close to the Syrian border. Both beneficiaries and non-beneficiaries are concentrated in the northwest of the country in governorates such as Amman (33.97 per cent of the total population surveyed) and Irbid (30.79 per cent), reflecting the overall population density in Jordan.

Hajati eligible Households Across Jordan

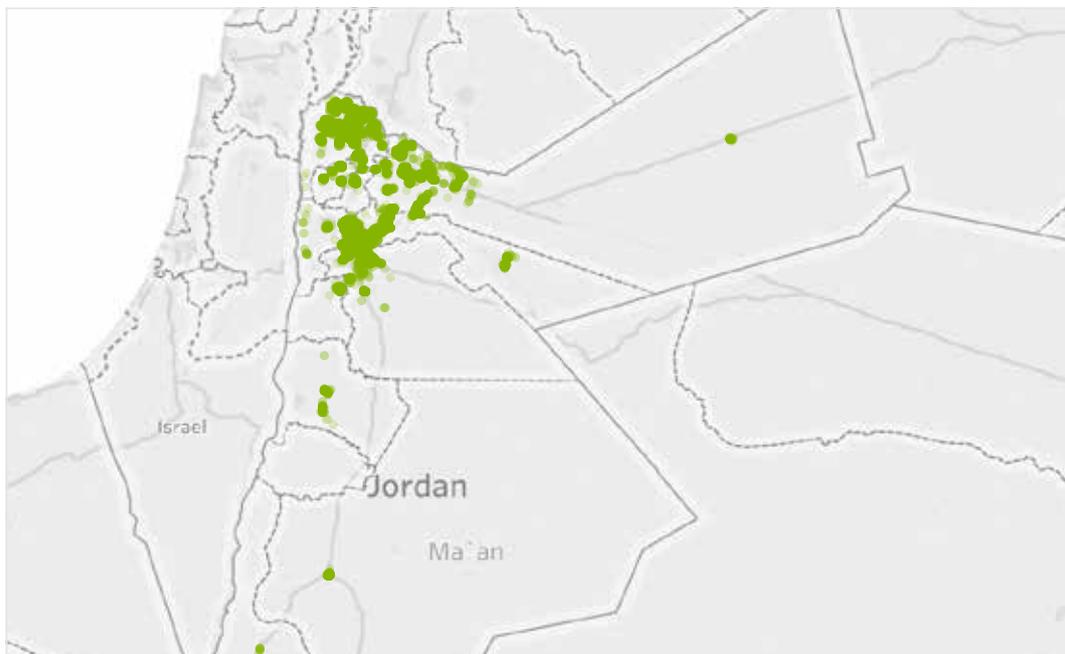


Figure 15

Hajati Ineligible Households Across Jordan

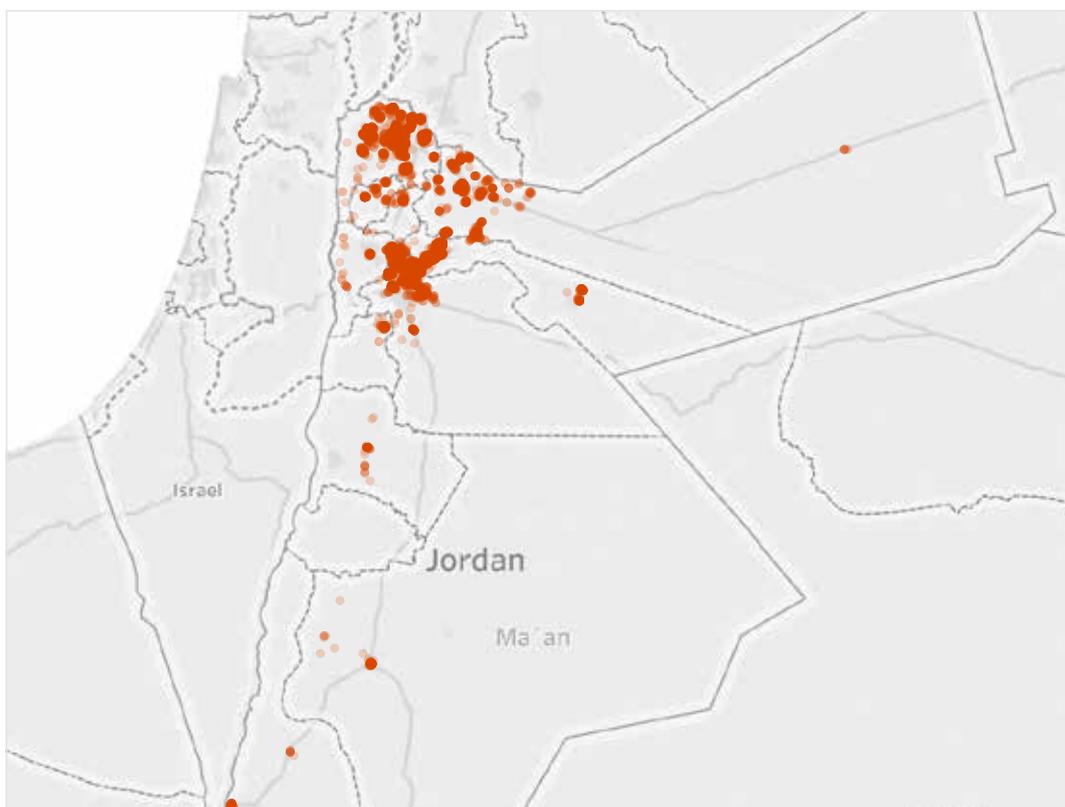


Figure 16

2.3 Household composition

Comparing the household compositions of Hajati beneficiaries and non-beneficiaries, some differences affecting vulnerability become evident.

Beneficiary households are on average slightly larger than non-beneficiary ones (6.12 compared to 5.90 household members). The distribution of household sizes for eligible compared to ineligible households is shown by Figure 17, while overall the most frequent household size is between 5 and 7 (64.45 per cent of all eligible households).

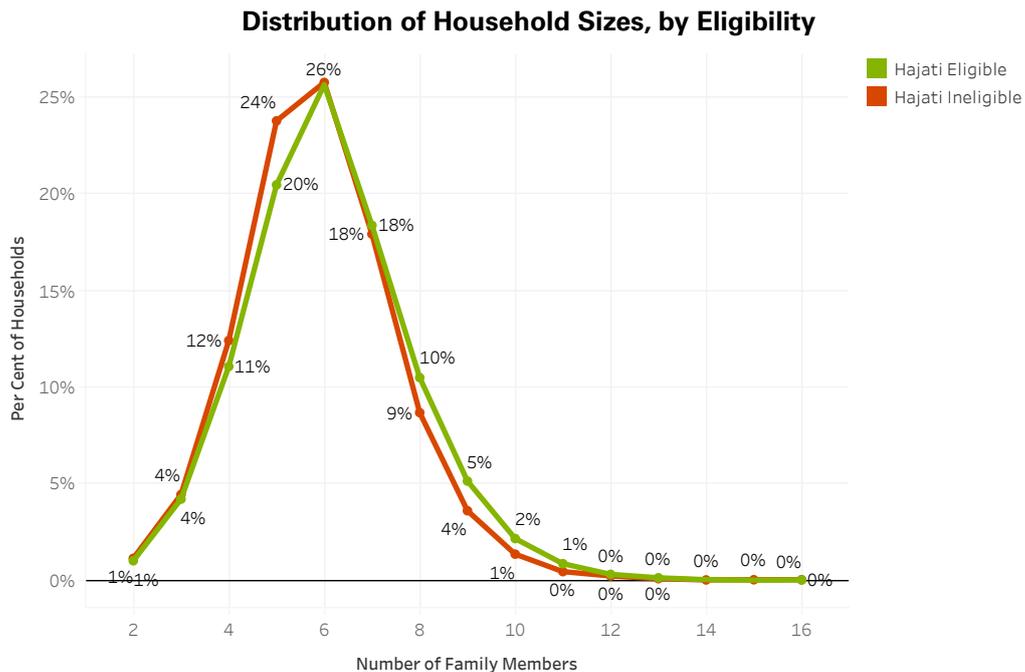


Figure 17

Figure 18 displays the relationship between household size and average Hajati eligibility. The bigger the circle, the more households of that respective size were surveyed. The chart furthermore shows that, up to a household size of eleven individuals, the likelihood of being eligible increases as the number of household members also increases. Only 140 households have more than eleven members in the population surveyed (corresponding to 0.20 per cent) turning this household size into an outlier threshold.

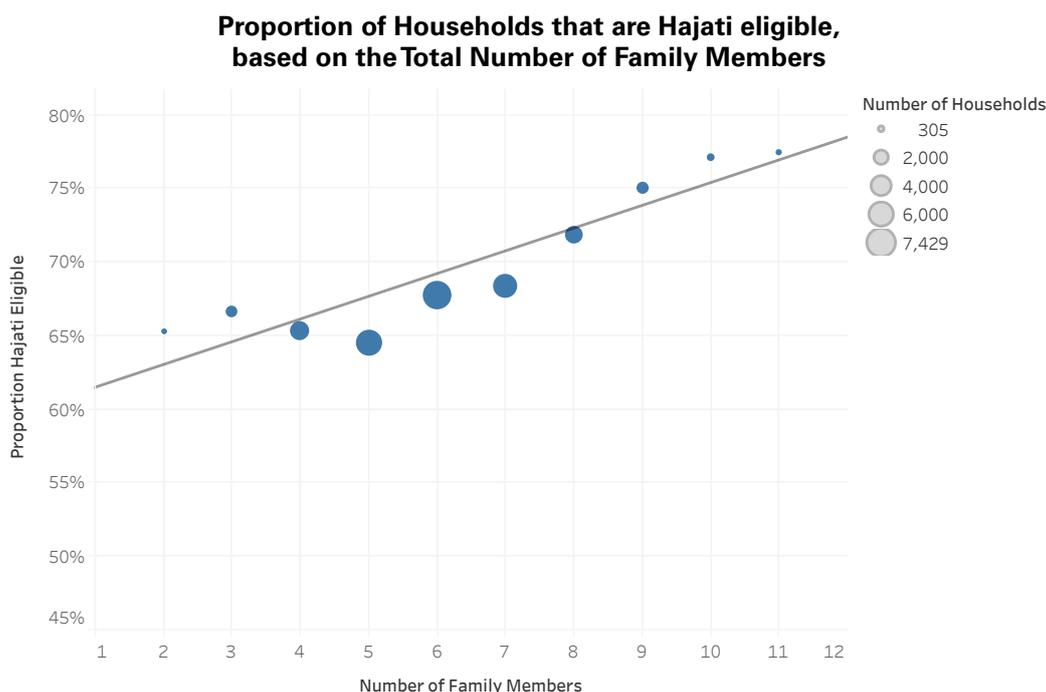


Figure 18

Of all eligible individuals, 51.23 per cent are female, 48.78 per cent are male, essentially mirroring the sex ratio of the entire population surveyed.

Social Vulnerability

The concept of Social Vulnerability refers to the different level of capacity to cope and recover from the impact of a natural or man-made hazard. Age, head of household gender and chronic illness or disabilities are factors that negatively affect the capabilities and are thus considered in the Hajati targeting methodology.

The majority of eligible households (70.64 per cent) are headed by married males. This proportion is lower in comparison to the entire population surveyed (74.74 per cent) and to ineligible households (83.40 per cent). In the beneficiaries' population, we find an above-average number of eligible households being headed by female or male singles, elderly or minor persons, reflecting that the targeting methodology accounts for the social vulnerability of those households. Figure 19 below confirms that households headed by single mothers are most likely to be targeted, followed by households headed by elderly individuals, single fathers, or individuals below 19 years of age.

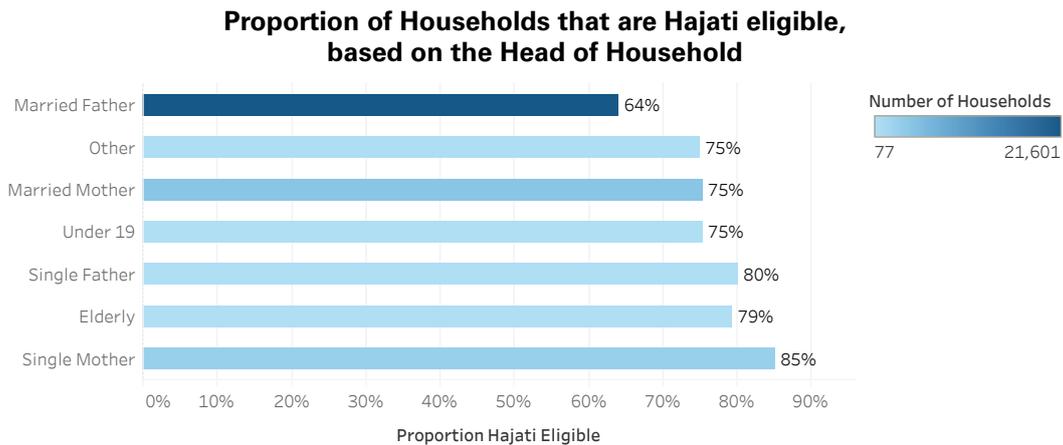


Figure 19

Hajati’s beneficiaries are remarkably young: Around two thirds (65.68 per cent) of those participating in the Hajati programme (including all members of the household) are children under 18 years old, of whom 67.72 per cent are in the target age range of 6 to 15 years (44.48 per cent of all eligible beneficiaries). Future research on Hajati should distinguish the direct effects of Hajati on children between 6 and 15 years, and the likely spill over effects on their younger and older siblings within targeted households. Figure 20 shows that adults aged 46 years or above account for only 5.52 per cent of all eligible individuals, in contrast with the national figure which stands at 16.64 per cent.

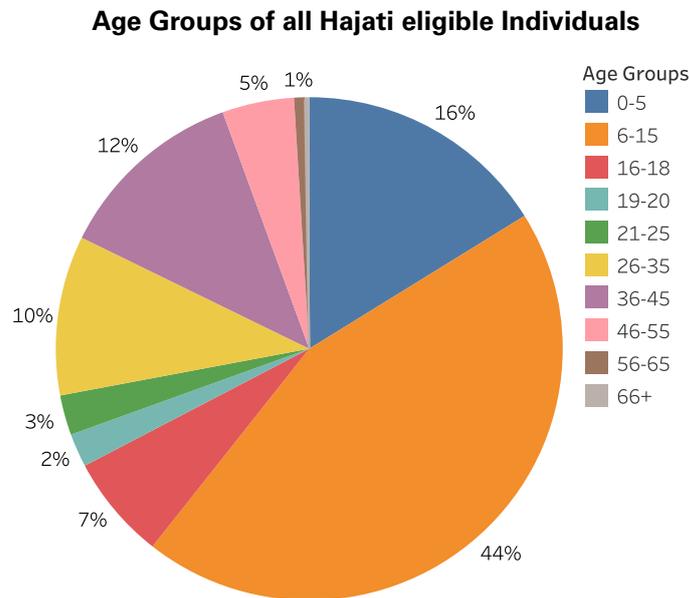


Figure 20

In Figure 21, the dashed line indicates the overall trend of average Hajati eligibility: the older an individual is, the less likely is their participation in the programme. One dip is to be noted as age approaches the mid-20s. A possible explanation might be that a significant share of individuals in their mid-20s do not form part of their parents’ households any longer, while not yet having children of school age either.

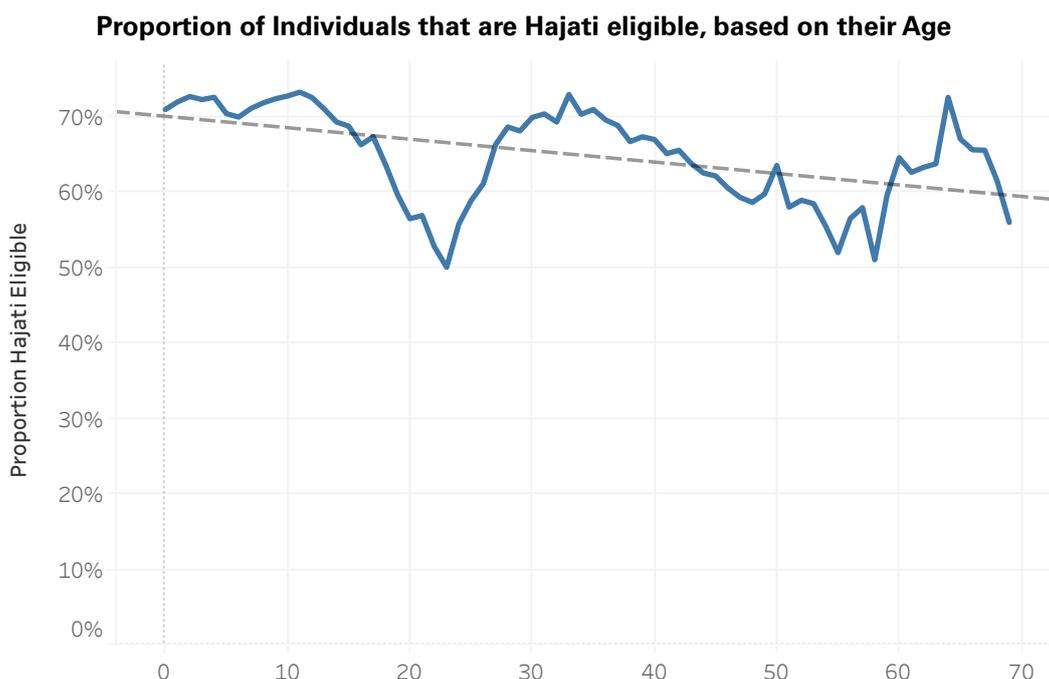


Figure 21

The targeting approach of the Hajati programme reflects the observed demographic values by including dependency ratios in the scoring methodology. The age dependency ratio of eligible households averages out to 2.31, meaning that there are 2.31 dependents for each non-dependent household member. For ineligible households, the mean age dependency ratio is lower at 1.70. Regarding the economic dependency ratio, non-beneficiary households have an average economic dependency ratio of 4.47, whilst the average for beneficiary households is at 4.92.

Figure 22 and Figure 23 show that the likelihood of being eligible for the Hajati programme increases with both the age and economic dependency ratios. As intended by including these metrics in UNICEF’s targeting methodology, the higher the dependency ratio is, the more likely a household is to be eligible.

The targeting for Hajati uses two demographic dependency ratios:

- The age dependency ratio defines non-dependents as household members of 18 years or above and under 60, regardless of working status. Accordingly, the dependent ages 0 to 17 and 60 or above.
- The economic dependency ratio defines non-dependents as working household members aged between 16 and 65 while other members are defined as dependent.

The targeting methodology assumes that the higher the dependency ratio, the more dependents within a household, the higher the household’s vulnerability.

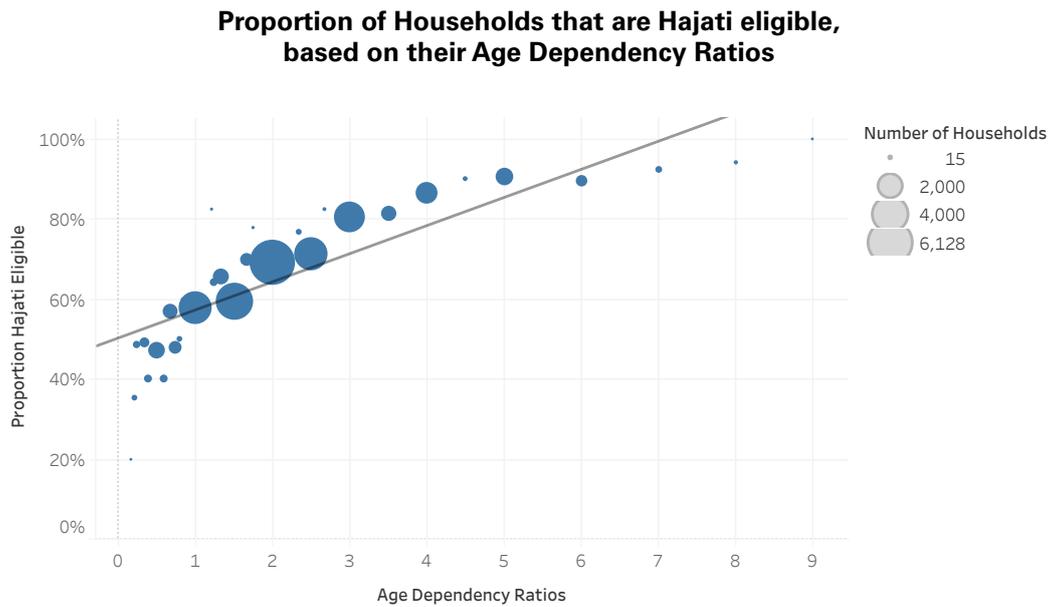


Figure 22

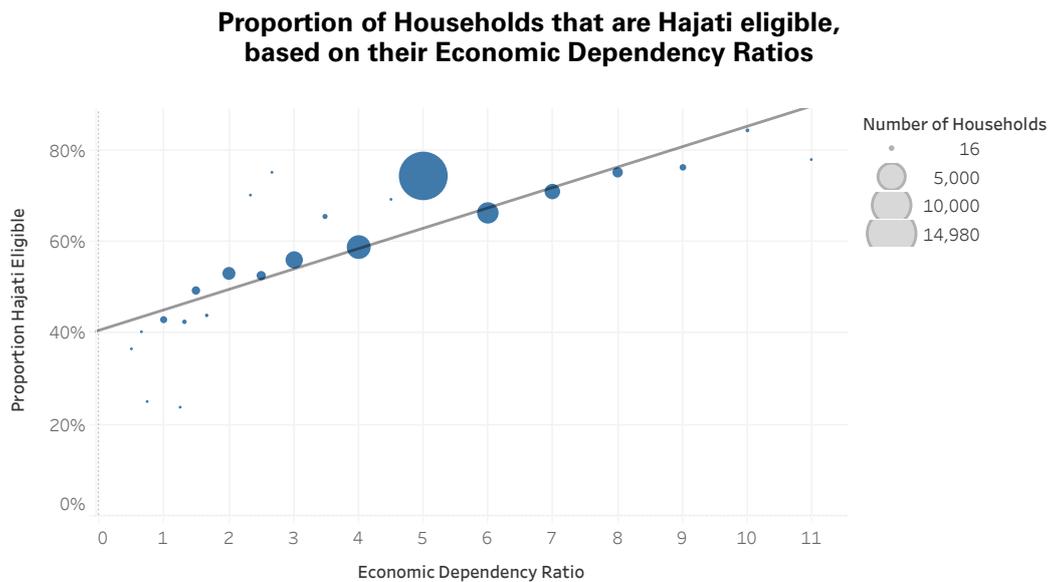


Figure 23

With regard to the relationship status, the study revealed that the majority of surveyed individuals aged 15 years or above are married (61.72 per cent), 33.61 per cent are single, while the remaining 4.67 per cent are either separated, divorced or widowed. In Figure 24, the data indicates that individuals who are separated, divorced or widowed are more likely to receive Hajati cash assistance compared to those who are married. The graph furthermore indicates that singles are least likely to be eligible. Note that 87.20 per cent of all singles in the population surveyed are between 15 and 21 years old, which might imply that they are still living with their parents and may not yet have direct child dependents. Singles are as such not necessarily single mothers or fathers, and therefore the reduced average eligibility is not a matter of concern.

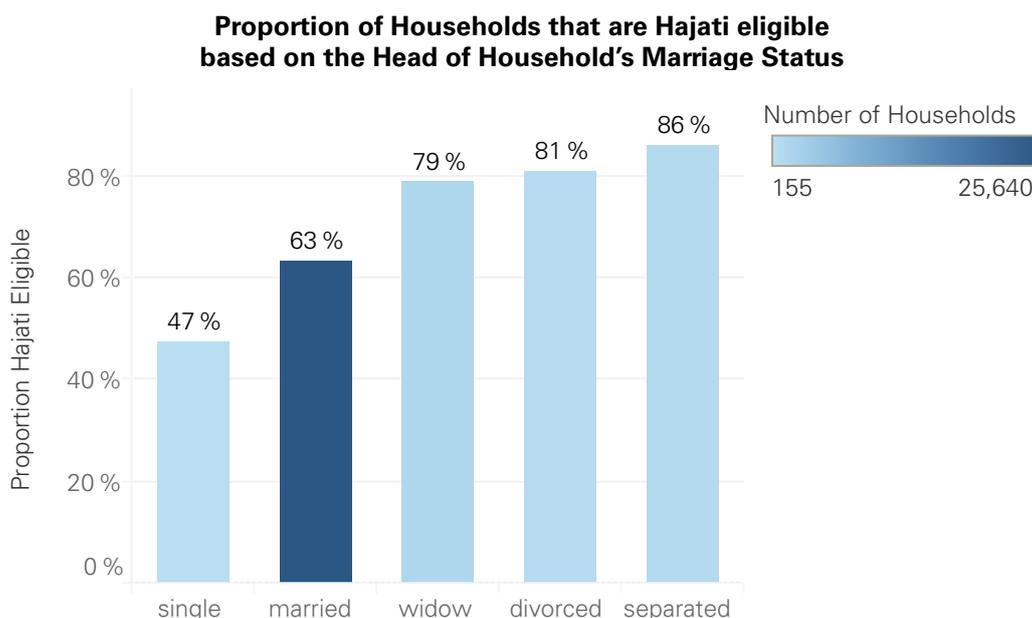


Figure 24

A UNICEF study from 2014 shows that early marriages are still quite prevalent in Jordan¹⁵. Particularly among parts of the Syrian refugee population, child marriage is increasing due to the worsening economic situation of many vulnerable families, as girls are married early to reduce the number of direct dependents in households. In the population surveyed for the Hajati programme, 361 eligible individuals under the age of 20 are currently or were previously (widowed, separated, divorced) married. This corresponds to 2.69 per cent of all 15 to 20-year-old beneficiaries.

Of those 361 individuals, 93.63 per cent are Syrian and almost of all them (92.24 per cent) are women. Figure 25 below confirms how early marriages are a phenomenon that occurs almost exclusively in the female population. Thirty-one beneficiaries under 20 years (equal to 8.59 per cent) got married at age 14 or even before, while 271 (75.07 per cent) were married between 15 and 17 years. Among ineligible individuals, only 1.51 percent of the under 20-years group are married (101 women and 3 men). Compared to eligible beneficiaries, early marriages are hence less prevalent confirming again that ineligible households are less vulnerable.

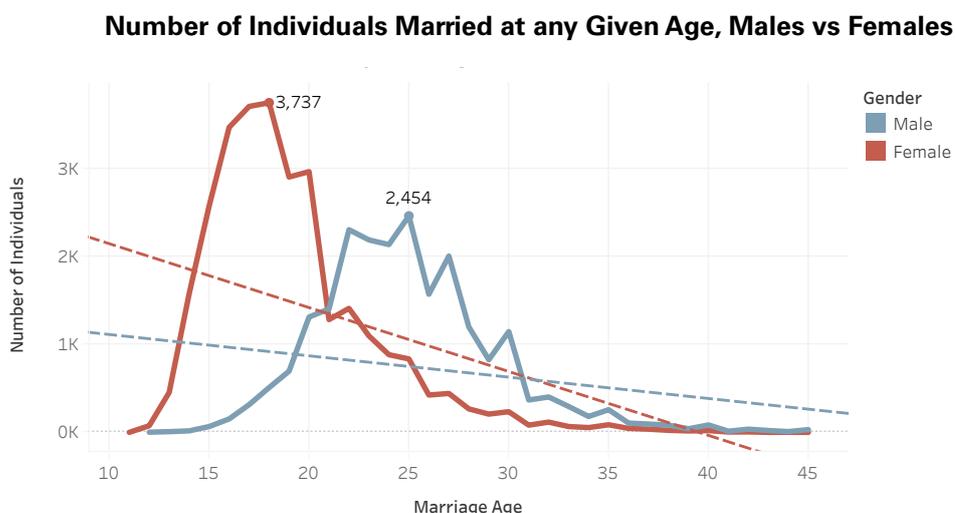


Figure 25

15 [https://www.unicef.org/mena/UNICEFJordan_EarlyMarriageStudy2014\(1\).pdf](https://www.unicef.org/mena/UNICEFJordan_EarlyMarriageStudy2014(1).pdf)

2.4 Payout per month

The Hajati programme disburses about USD 1.45 million (1.03 million JOD) monthly across its 19,609 beneficiary households. A comprehensive analysis of the disbursed amounts is analysed below by nationality, payout level and geography.

Considering nationality (Figure 26), the large majority of beneficiaries are Syrian refugees. However, there is also a significant proportion of Jordanian nationals amongst the programme beneficiaries. This is a new facet of the Hajati programme differentiating it from its predecessor, the CCG, which solely targeted Syrian refugees. By using an equitable approach, households are targeted based not on nationality but on their vulnerability.

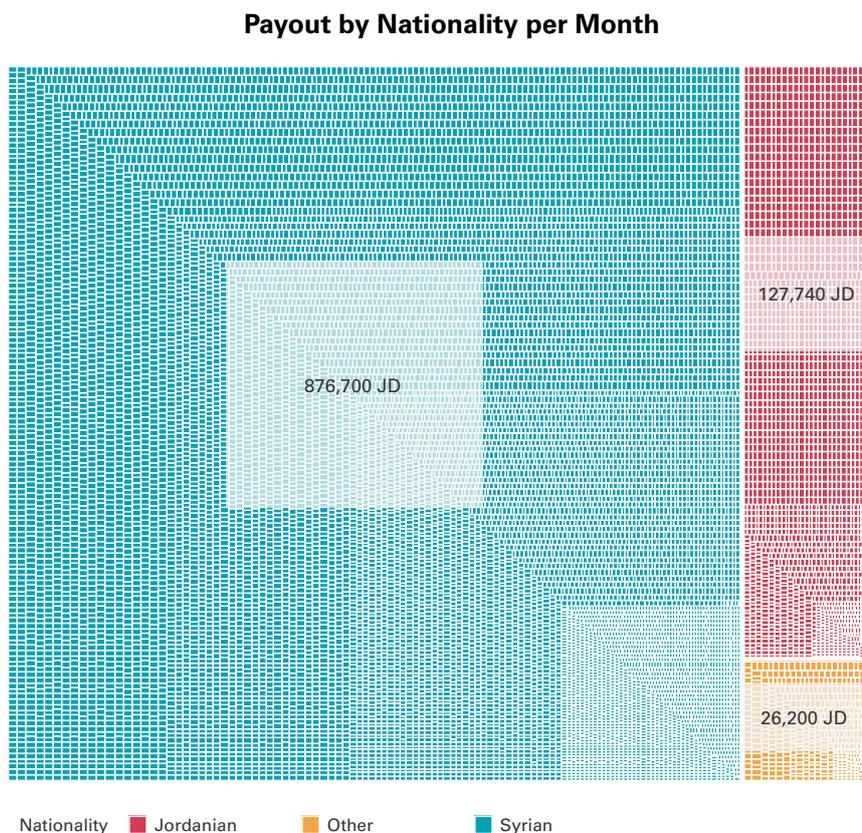


Figure 26

Nationality composition of Total Payout. Each point represents a beneficiary household. Points are sized based on level of payout to give accurate composition of total payout.

The Hajati programme disburses money based on the number of school-age children living in a beneficiary household. For each school age child, each beneficiary household receives 20 JD, with a cap of 80 JD per household. It follows that households can receive 20, 40, 60, or 80 JD based upon the number of school age children they have. The following graphic (Figure 27) shows the composition of funds based on the level paid out per household.

Payout by Level per Month

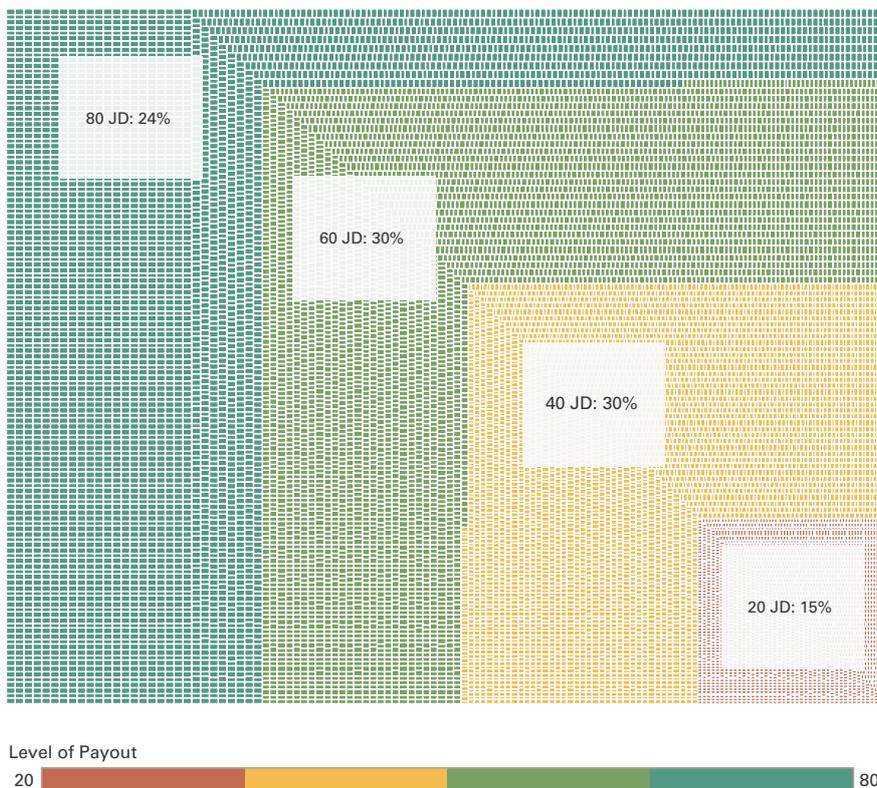


Figure 27

Composition of Total Payout by payout level. Each point represents a beneficiary household. Points are sized based on level of payout to give accurate composition of total payout.

The Hajati programme is focused on the 80 per cent of the refugee population outside of camps as well as vulnerable individuals of all nationalities and residency statuses in non-camp settings. Cash transfers are one of the few ways to effectively aid and improve the situation of this vulnerable population. As seen in Figure 28, the Hajati programme has effectively targeted vulnerable individuals in non-camp settings.

Payout by Governorate per Month

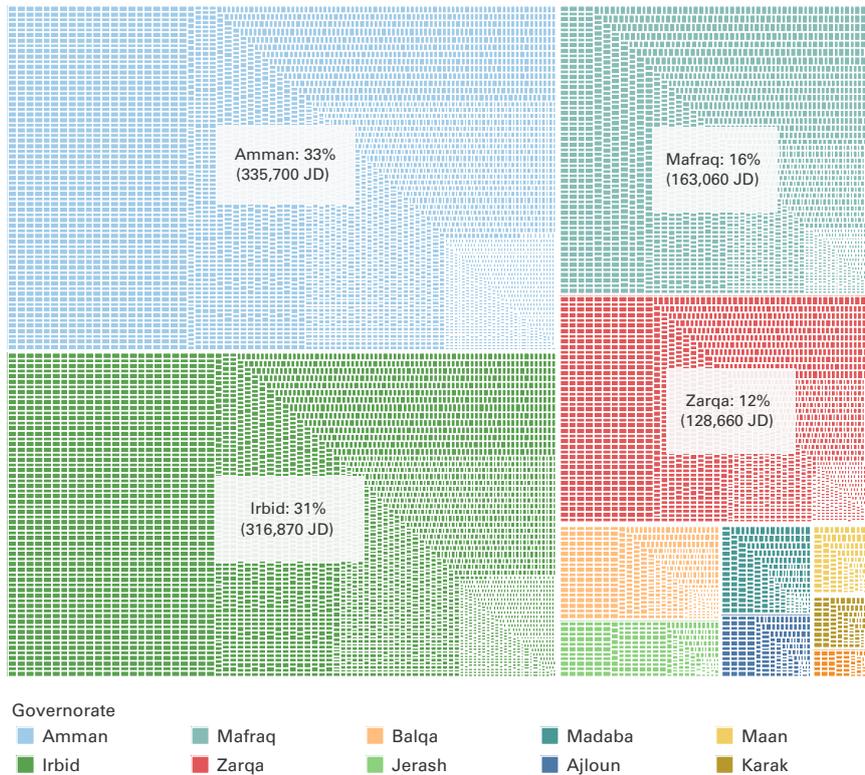


Figure 28

Composition of Total Payout by governorate. Each point represents a beneficiary household. Points are sized based on level of payout to give accurate composition of total payout.

The typical Hajati Eligible household

- Is a big household
 - 6.12 household members on average
- Is remarkably young
 - 18.1 years on average
- 85% Is Syrian
- 87% Are Refugees
- 1 in 3 households live in Amman's governorate
- Has three school aged children and one non-school aged child
- 87% Is headed by a married male

3 Multidimensional vulnerability assessment of Hajati beneficiaries and non-beneficiaries



3. Multidimensional vulnerability assessment of Hajati beneficiaries and non-beneficiaries

In recognition that vulnerability is a multifaceted phenomenon, the Hajati targeting methodology is based on a multidimensional approach to assess the vulnerability of households. The following section provides an analysis of various dimensions, such as education, living conditions, health and nutrition, all assumed to determine a household's vulnerability level. The findings of this multidimensional perspective will then be contrasted with an economic assessment of UNICEF's survey population in section 4.

3.1 Education

One of Hajati's main goals is to increase enrolment and prevent dropout from basic education. As such, the targeting methodology considers various educational indicators to measure the risk of a child dropping out of school. The higher the risk, the higher the probability that the household is eligible for Hajati. As will be seen in the following sections, children from Hajati eligible households are consistently scoring lower on educational attainment indicators. The targeting methodology was designed to identify the most vulnerable individuals; however, it should not be assumed that ineligible households are not facing difficulties in education.

3.1.1 Current school attendance

Attendance data across age groups reveals that children living in Hajati eligible households are systematically deprived of schooling opportunities, hindering their prospects of a better future. At an early age, the proportion of children going to kindergarten (KG) is approximately half in eligible households compared to ineligible households. There is a 'catch-up period' of five years (from 6 years old to 11 years old), in which children from both types of households are attending school at the same, very high rate. The dropouts in the Hajati eligible population increase after the age of 11. Almost half of all children from eligible households may not complete basic education if Hajati is not able to encourage a greater prioritization of basic education.

Figure 29 shows that KG attendance is low in both populations until it increases drastically at age 5, reaching 64.27 per cent of children living in ineligible households and 45.69 per cent of children living in eligible households. The difference in attendance status persists until 7 years old where almost all children from both eligible and ineligible populations attend school.

For children aged 6 to 15 years old, 91.63 per cent of children living in eligible households and 95.07 per cent of children living in ineligible households were attending school at the moment of the survey. The attendance rate lowers drastically for the 16 to 18-year-old age group, decreasing to 42.08 per cent for children living in eligible households and 58.22 per cent for children of ineligible households.

Interestingly, there is a different pattern of dropout between eligible and ineligible households. Attendance rates are similar for 11-year-old children in both groups (around 97 per cent). This attendance rate is slightly lower than the net attendance ratio observed in the country (98 per cent)¹⁶.

The attendance rate falls to 21.13 per cent at 18 years old. Between the ages of 11 and 18, the average decline in attendance is more pronounced in the Hajati eligible population. For instance, of all 16-year-old children, 77.55 per cent of those living in ineligible households attend school while the percentage lowers to 54.73 per cent in the eligible population. Indeed, the dropout is linear for children in Hajati eligible households (decreasing by a certain rate every year) while for the ineligible households, there are fewer dropouts until 16 years old, after which the rate of children attending school falls sharply. This means that around half of the children in the Hajati eligible population may not be completing the basic education curriculum in Jordan.

16 UNICEF (2014). *The state of the world's children 2015: Reimagine the future: Innovation for every child*. New York: UNICEF

This trend is worrying for future generations. Children indirectly benefiting from Hajati are currently less exposed to early childhood education which has been shown to greatly affect the future development and learning opportunities of children. At a later stage, the non-completion of basic education additionally affects the future opportunities of children to fulfil their potential.

As a result of the field-driven sensitization campaign in ITSs and host communities, the Hajati programme enabled 3,241 children to return back to school who were previously out of school. This figure is expected to increase to 6,736 if Hajati beneficiaries’ families reach the same levels of ineligible families. Additionally, the Hajati programme will contribute to keep children in school that may have otherwise dropped out of school.

Attendance Levels of Eligible vs Ineligible Children, by Age

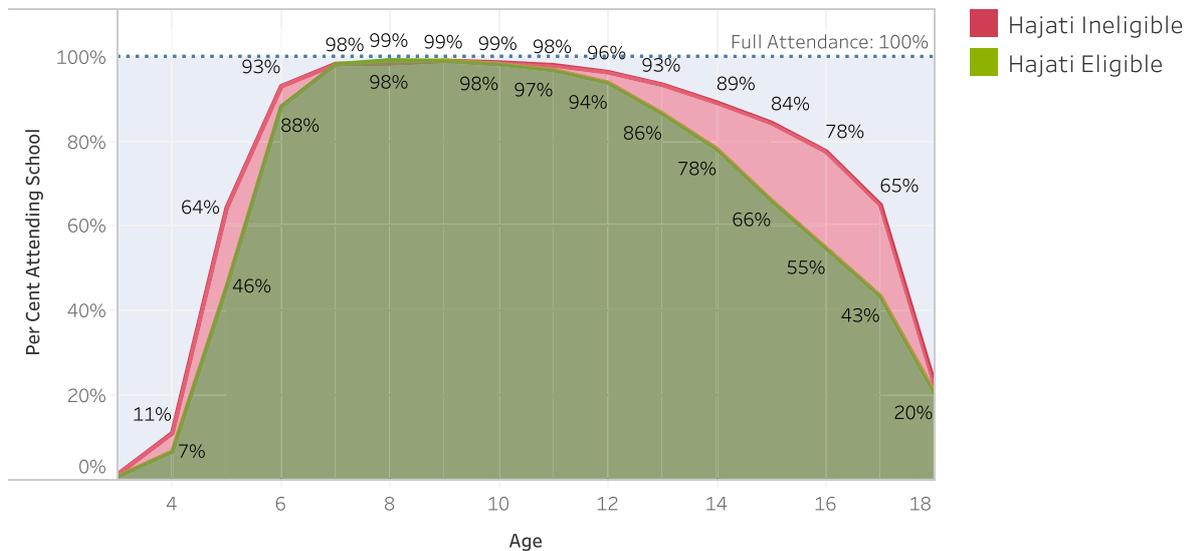


Figure 29

Further analysis reveals other trends when the data is disaggregated by nationality (Figure 30). At earlier ages, attendance is almost double for Jordanian children with respect to Syrian children. As with the analysis of eligible versus ineligible, the catch-up between the two populations happens at 7 years old. However, the decline in attendance rates starts earlier, at 11 years old. At this age, 96.32 per cent of Syrian children report attendance while Jordanian children report a number close to 100 per cent. The attendance rate for teenagers gradually declines, while the decline in attendance for Syrians is much steeper. For instance, at 15 years old 93.59 per cent of Jordanian children are reporting attendance while only 62.58 per cent of Syrian children are still in school at that age. The difference continues through the second decade of a child’s life, so that by 18 years old, only 19.07 per cent of Syrian children attend school while there is still a 25.24 per cent attendance rate among Jordanian children.

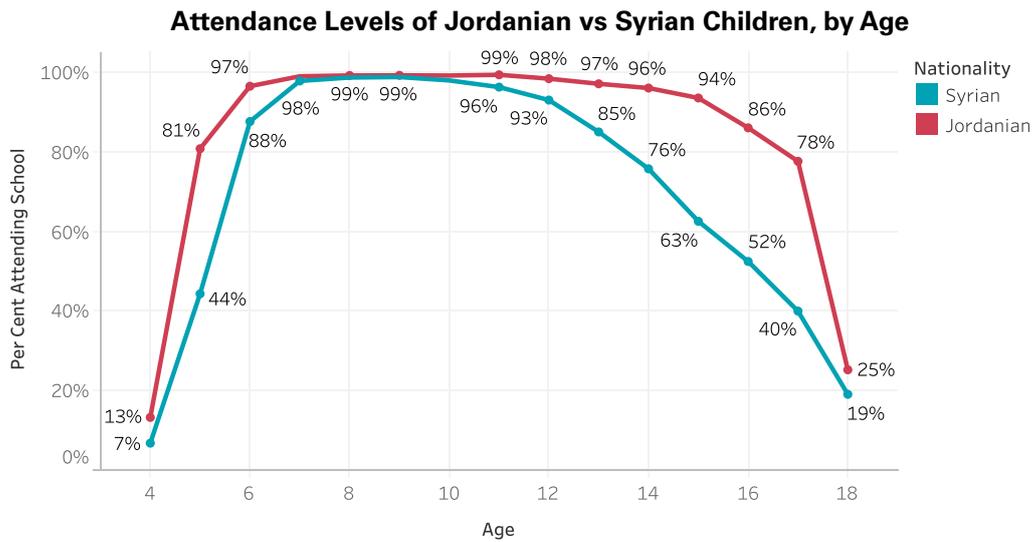


Figure 30

Another striking difference appears when attendance rates for female and male children are compared (Figure 31). It can be seen that for both eligible and ineligible populations the attendance rate is higher among girls than boys. Indeed, the highest attendance rate at 16 years old is measured among ineligible girls (83.91 per cent) while among eligible girls of the same age, this percentage is reduced to less than two thirds (62.23 per cent) attending school, lower than the Jordanian net attendance ratio for women in secondary school (77 per cent¹⁷). The highest attendance among girls should be put in perspective with studies showing that in Jordan the educational gender gap is in favour of girls rather than boys¹⁸.

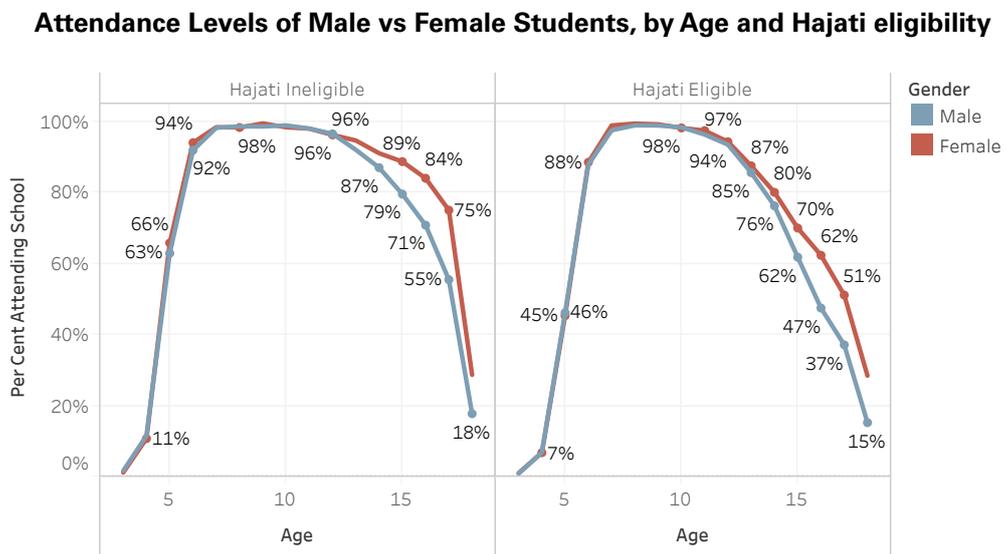


Figure 31

17 UNICEF. (2014). *The state of the world's children 2015: Reimagine the future: Innovation for every child*. New York: UNICEF
 18 Tweissi, A., Ababneh, I., & Lebdihi, K. A. (2014). *Gender Gap in Student Achievement in Jordan Study Report*.

DSSs operate in a morning and an afternoon shift. Comparing attendance across shifts (Figure 32) reveals that 74.72 per cent of children from eligible households attend evening shift schools while only 34.98 per cent of children from ineligible households attend evening shift schools. Figure 33 displays the attendance of DSS by nationality. By excluding children that go to non-DSS schools, the difference between Jordanian and Syrian children becomes even more evident: the great majority (92.9 per cent) of Jordanian children go to morning shift schools, while 8 out of 10 Syrian children attend evening shifts.

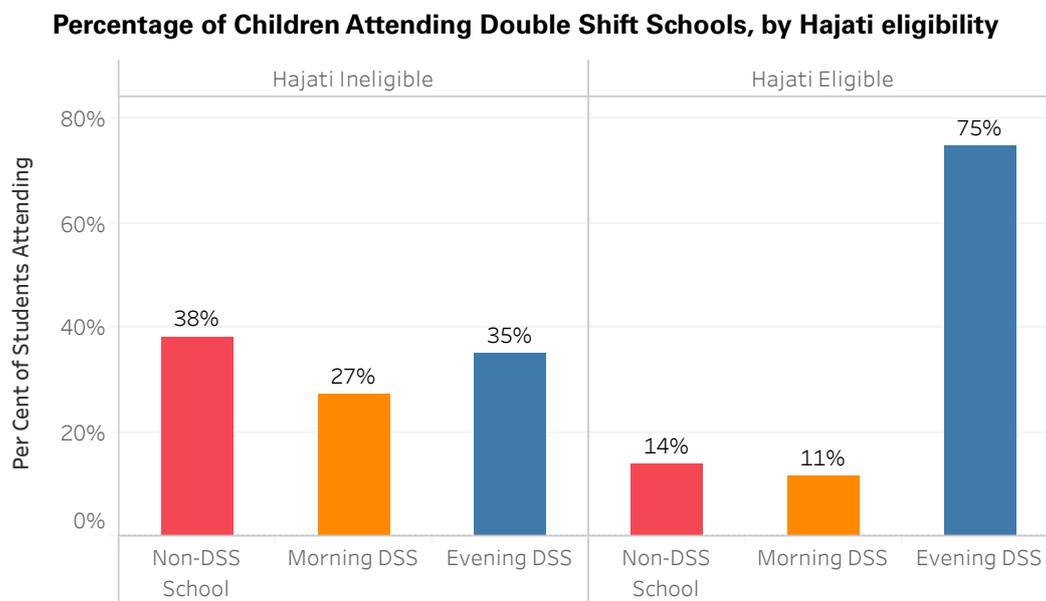


Figure 32

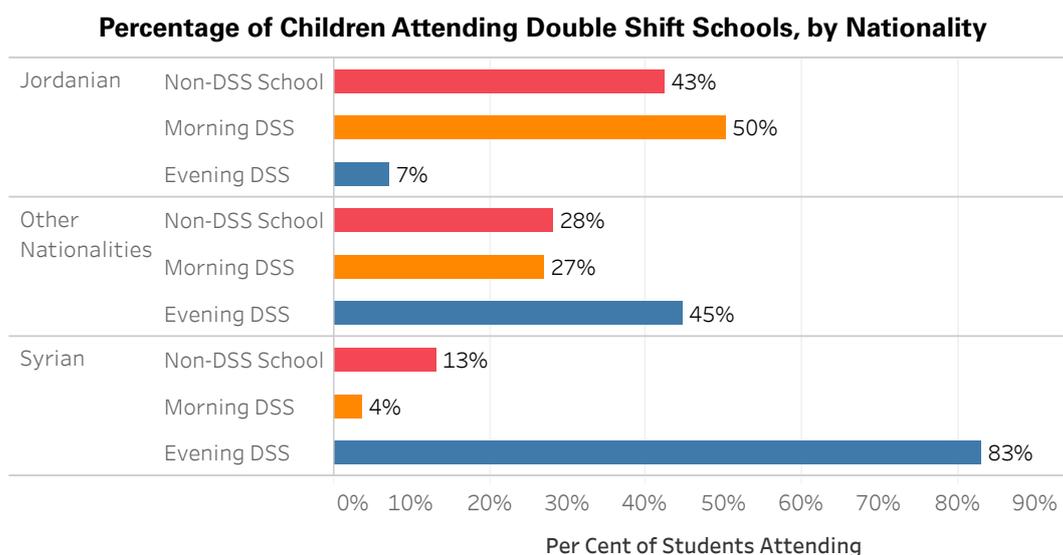


Figure 33

3.1.2 Grade and absence

To measure the progression of children through school, this report matched the ages of students with their school grade level. Measuring this against the average age for a given grade level, provides the measurement as to how much a given child has been held back and how much their educational experience has been delayed.

This difference is evident when the Hajati eligible population is compared against the Hajati ineligible population in Figure 34. A striking fact appears when the data is analysed with the perspective of Syrian versus Jordanian populations in Figure 35. Three out of four Jordanian pupils are enrolled in the grade corresponding to their age while less than half of Syrian children are enrolled in the grade corresponding to their age. This discrepancy is observed particularly in older children, for instance at age 11, only one in three Syrian children are enrolled in the grade corresponding to their age. This delay may significantly compromise refugee children’s performance in school, hence jeopardizing their future. The Hajati programme aims to mitigate this negative phenomenon. It is important to note that there is not a clear pattern with respect to the gender of students.

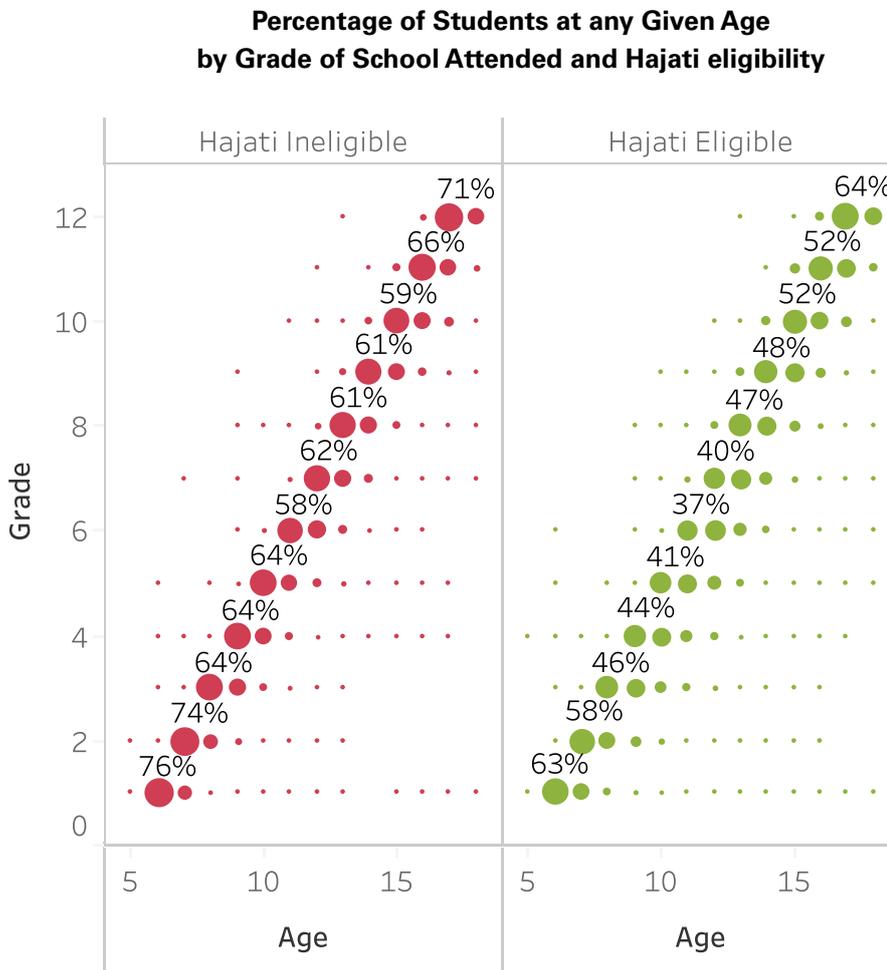


Figure 34

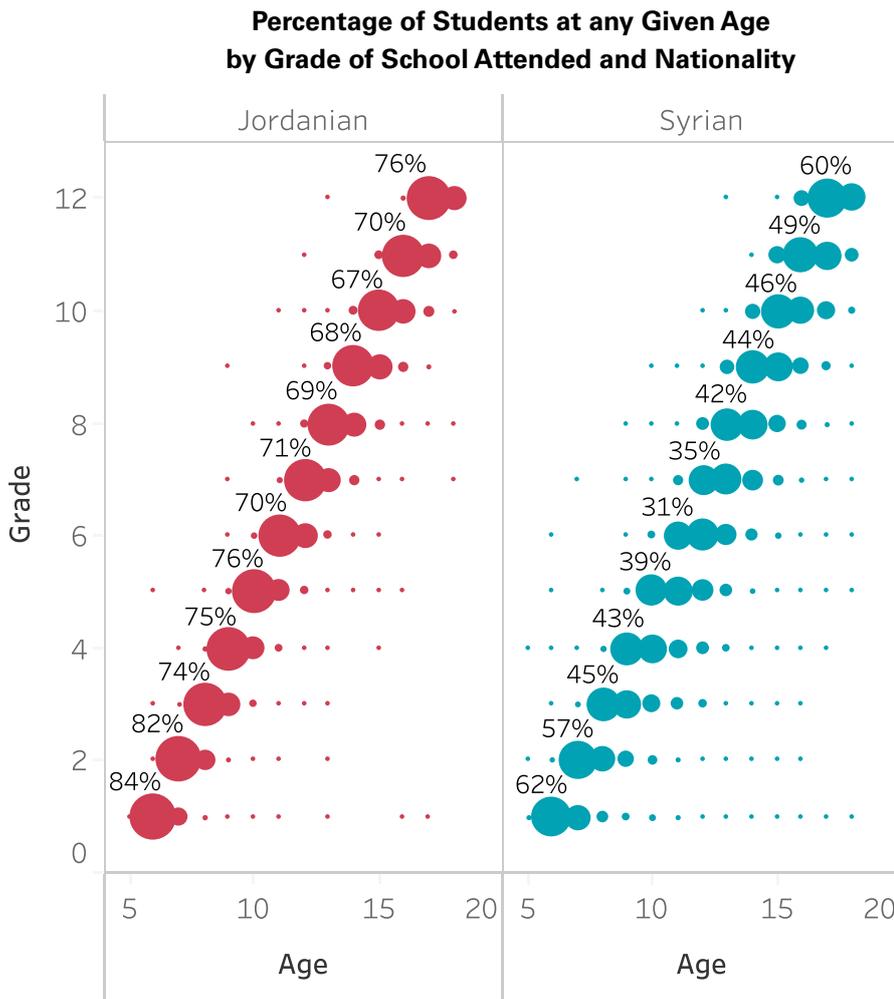


Figure 35

Combining the two nationalities into one graph demonstrates the extent to which this difference persists. Figure 36 represents the percentage of a given nationality (Jordanians or Syrians) attending school at a particular grade level. This is broken out by age to illustrate what percentage of a given age is attending the ideal grade level. The size of the squares represents the percentage of students of a given age attending school at a given grade level. It is clear that Jordanians are more likely to be attending school at the ideal age, while Syrians are more likely to be behind.

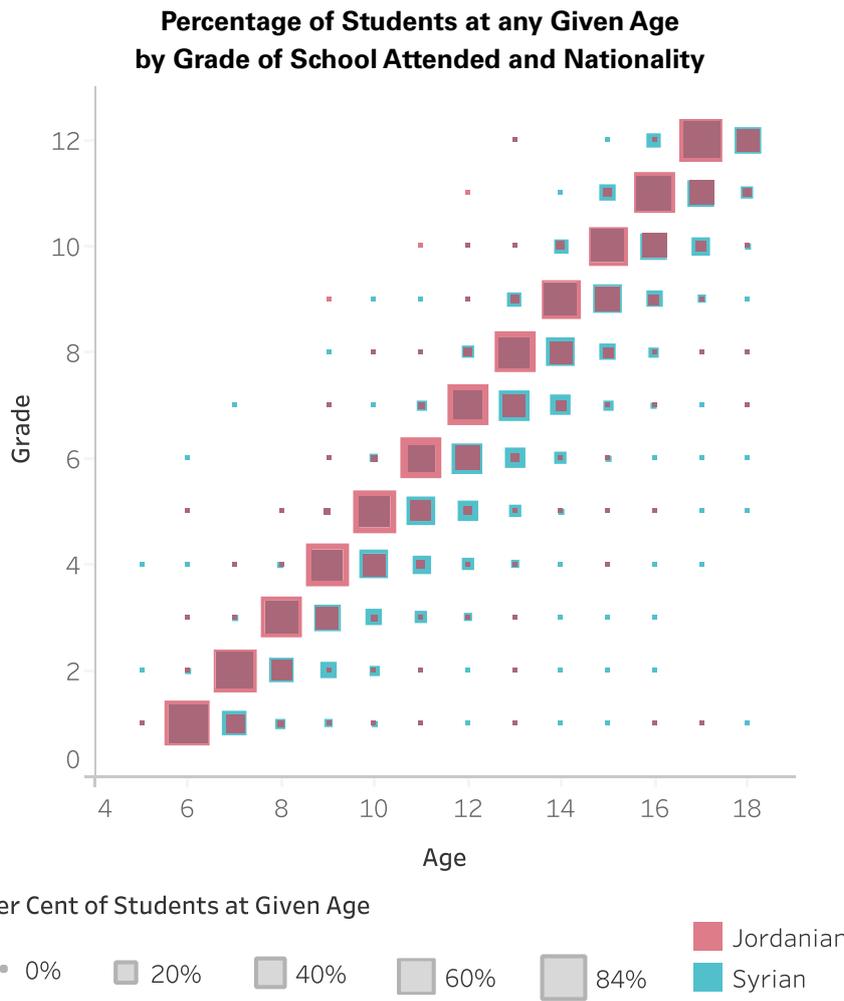


Figure 36

A potential reason for being in a lower than ideal grade could be that children have been overly absent from school. This results in them failing the grade. In Jordan, after a certain number of absences¹⁹ children must repeat the grade. A first analysis of absence was done through data collected regularly by the MoE during September-December 2017. It shows that among the surveyed population the proportion of children that have been absent at least one time is higher than in the non-targeted population (Figure 37). When reviewing the absence rate among girls and boys, it appears that girls are more prone to be absent than boys (Figure 38).

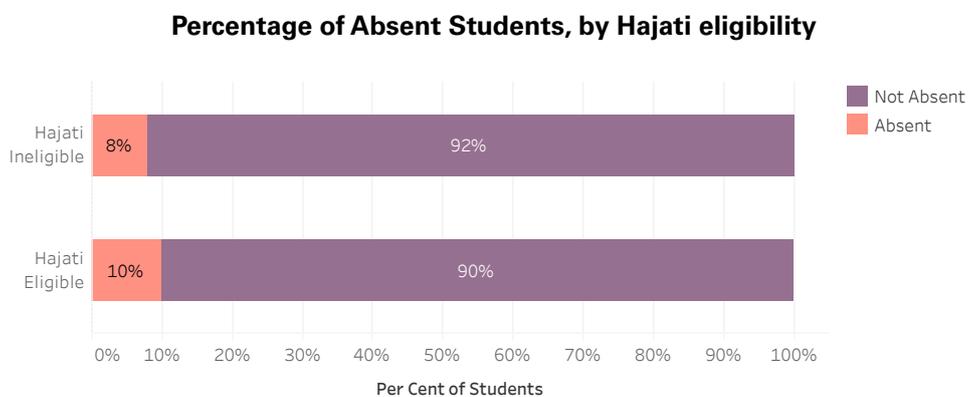


Figure 37

Percentage of Absent Students, by Gender

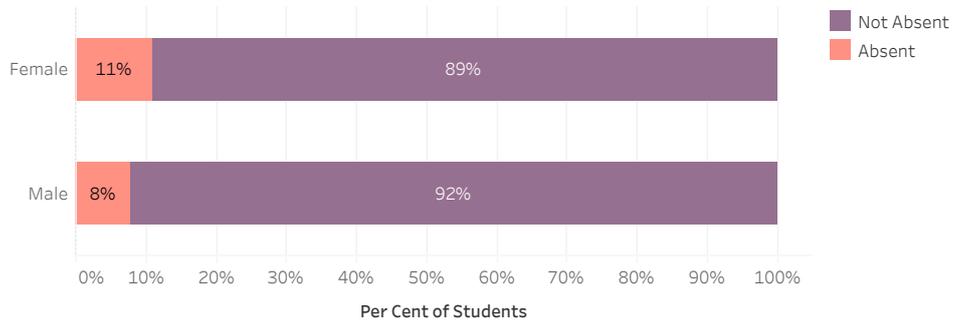


Figure 38

Most of the absences registered were fewer than 5 days (which is the first limit for Hajati to trigger an alert to the household). However, it can be seen that the proportion of students absent for 5 days or more is almost twice as high in the eligible population compared to the ineligible one (Figure 39). For instance, at age 10, only 2 per cent of students from ineligible households were absent for five days or more while this proportion is 3.2 per cent for students from eligible households. This data provides a first glimpse into why eligible children are more prone to be delayed in their schooling and thus drop out of school at an early age. By accumulating absences, students lose years and thus are gradually falling behind in the education system. It is expected that Hajati assistance could provide the household of these students a support mechanism enabling their children to continue their education.

Number of Absences, by Age and Hajati eligibility

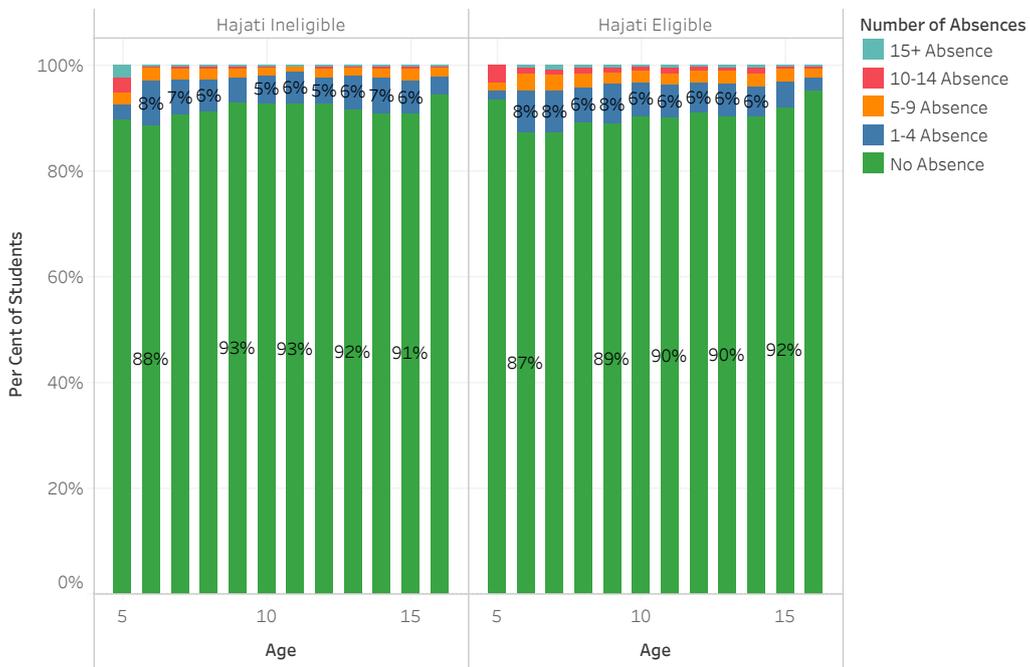


Figure 39

3.1.3 Out of school

Data on out of school children shows that the number of children out of school is higher in households eligible for the Hajati programme, in particular for 16 to 18-year-old children (Figure 40). Indeed, the probability of being from a household eligible for Hajati increases by 14.42 percentage points for 16-18-year-old children reporting absence. The same is true for 6 to 15-year-old children, as the probability of being in a Hajati eligible household increases to 80.95 per cent for children reporting absences from 70.65 per cent for children not reporting absences. This confirms the findings from the previous section where it was seen that children from eligible households drop out of school earlier and at a faster rate than ineligible children. Figure 41 below shows how, consistently for children of all ages, households with children out of school are more likely to be targeted. Out-of-school children reported in these charts are siblings of one or more children from the surveyed household who enrolled at least one child in a DSS. The data below is encouraging as it shows how the targeting methodology favours households with current or past instances of out-of-school children, which is the main objective of the programme.

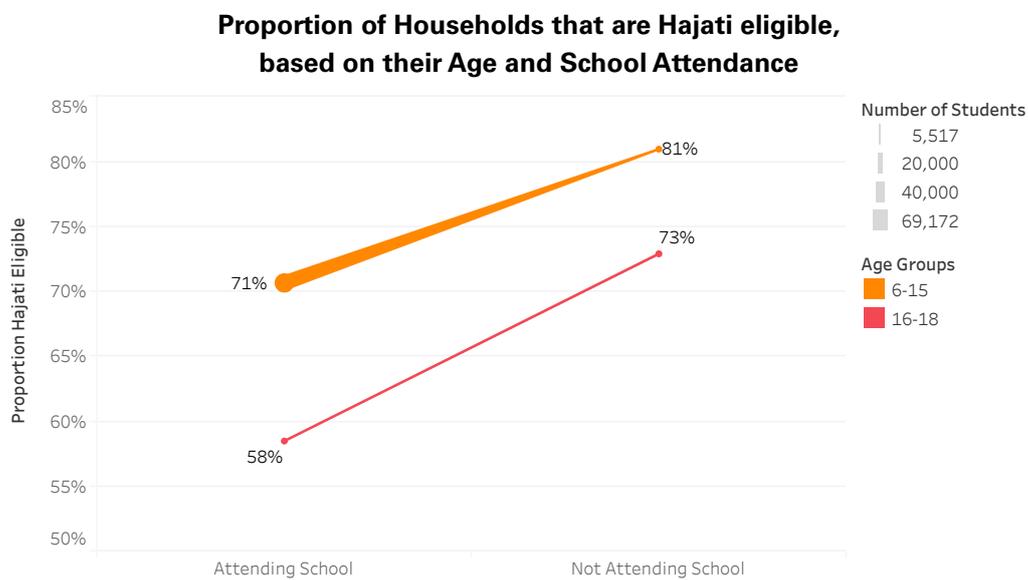


Figure 40

Proportion of Households that are Hajati eligible, based on the age of their children and whether they attend school, size of points denotes the number of households in each category

Percentage of Students Out of School, by Age and the Number of School Age Children in a Household that are Out of School

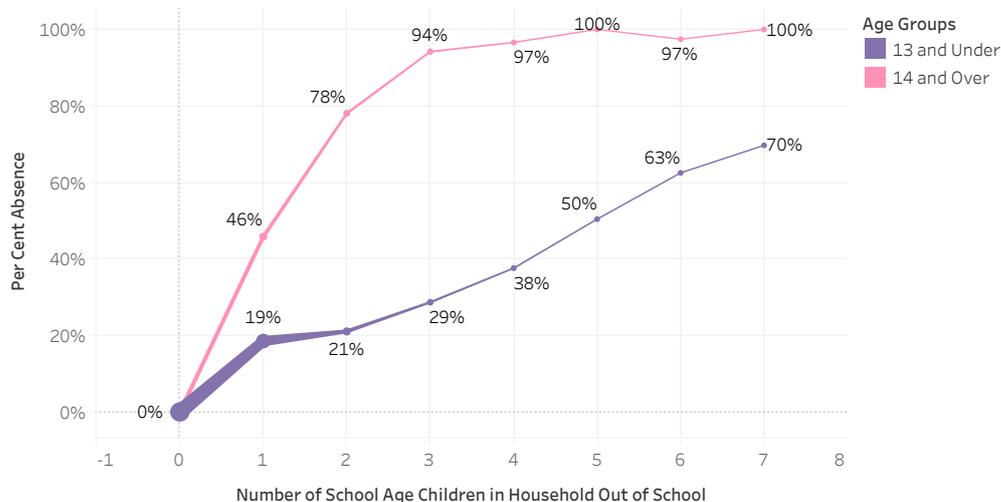


Figure 41

Proportion of children across age groups out of school based on how many other children in the household are out of school, size of points denotes the number of students in each category

The analysis of causes for school dropout provides interesting insights into the barriers to schooling faced by a household (Figure 42). The first two reasons given are about age; the question covers all children, including infants and children who are not legally supposed to go to school. This may show how a demand for KG services from disadvantaged neighbourhood could not be met by regular schools which were not equipped to host those age ranges. The graph below shows how parents with children in the 0-4 age group, where the children would be ineligible for the Hajati programme, are more likely to cite their age requirements as the reason their kids are out of school.

Qualitative evidence from UNICEF household visits shows that vulnerable households try to enrol their younger children (4-5 years old) in KG but face economic challenges as most of these KGs are private and considerably expensive (>50 JOD/month/child). Efforts are made to include children of the same age range in basic education, but school management prevents them from enrolling them due to age requirements. Evidence also shows that households are lacking information regarding school enrolment (including eligible ages). For instance, during the ‘Learning for All’ (or L4A) campaign²⁰ UNICEF could identify households with out-of-school children and sent a SMS to 9,677 households giving notice of criteria to enrol children in school. A cross check between the databases from the L4A campaign and Hajati programme however found that the attendance rate of children increased by 19.7 per cent showing how information provision plays an important role in improving the engagement of parents in children’s school education and help improves regular school participation. With this simple SMS, 1,411 previously out of school children were enrolled in school, and this data source represents only a fraction (32.6 per cent) of Hajati catchment population. Hence the actual figure of out-of-school children who are now back in school is assumed to be much higher.

20 The Learning 4 All campaign mobilizes civil society partners and provides an education hotline to spread awareness and encourage parents and caregivers to enrol their children in schools. More information https://www.unicef.org/jordan/media_12098.html

Percentage of Households Citing Various Reasons as to why their Child is Out of School, by Ages of Children in Household

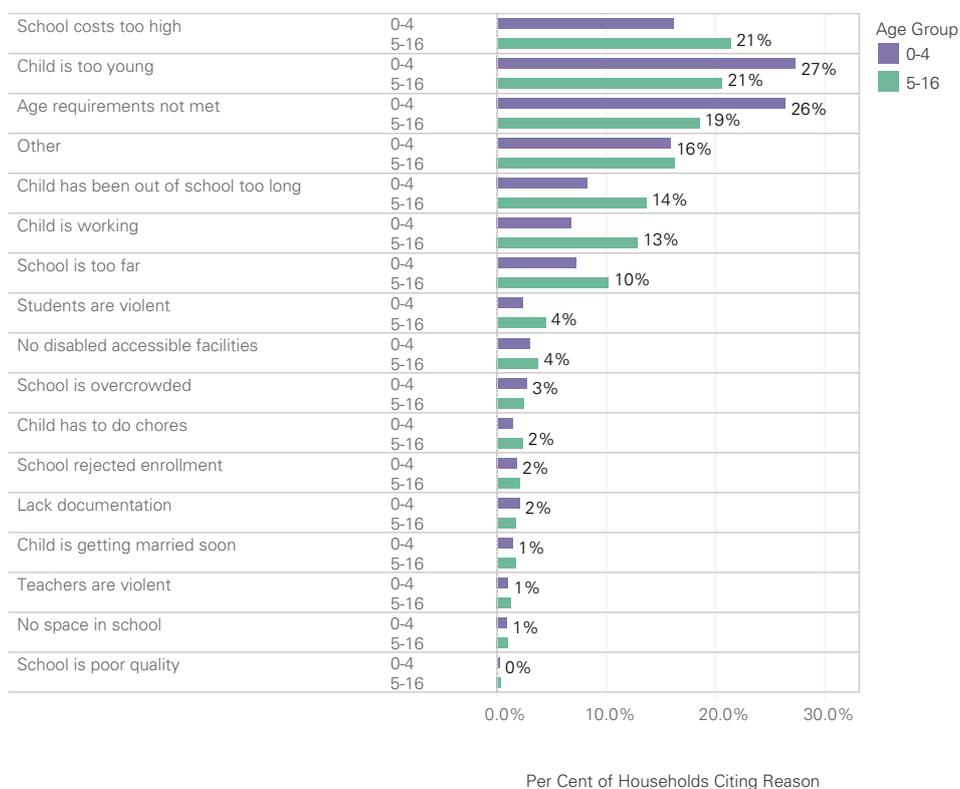


Figure 42

The second most-cited reason is in regard to the cost of schooling (meeting expenses such as school supplies and uniforms) (Figure 43). 9.19 per cent of eligible households and 5.97 per cent of ineligible households cite the high cost of schooling as a reason for not attending school. 4.23 per cent of eligible households and 2.26 per cent of ineligible cite a long distance from school as a reason for dropping out. Added to the costs of schooling and transportation there is the opportunity cost for households to have their children working rather than going to school: 6.51 per cent of eligible households and 3.50 per cent of ineligible households declare that the reason for their child being out of school is because the child has to work to support their household. Focus group discussions conducted with beneficiaries in Amman and Irbid confirmed that the Hajati transfer mitigates those risks as the cash was reported to be used for transportation costs especially for households living in rural districts.

Out of School Reasons, by Hajati eligibility

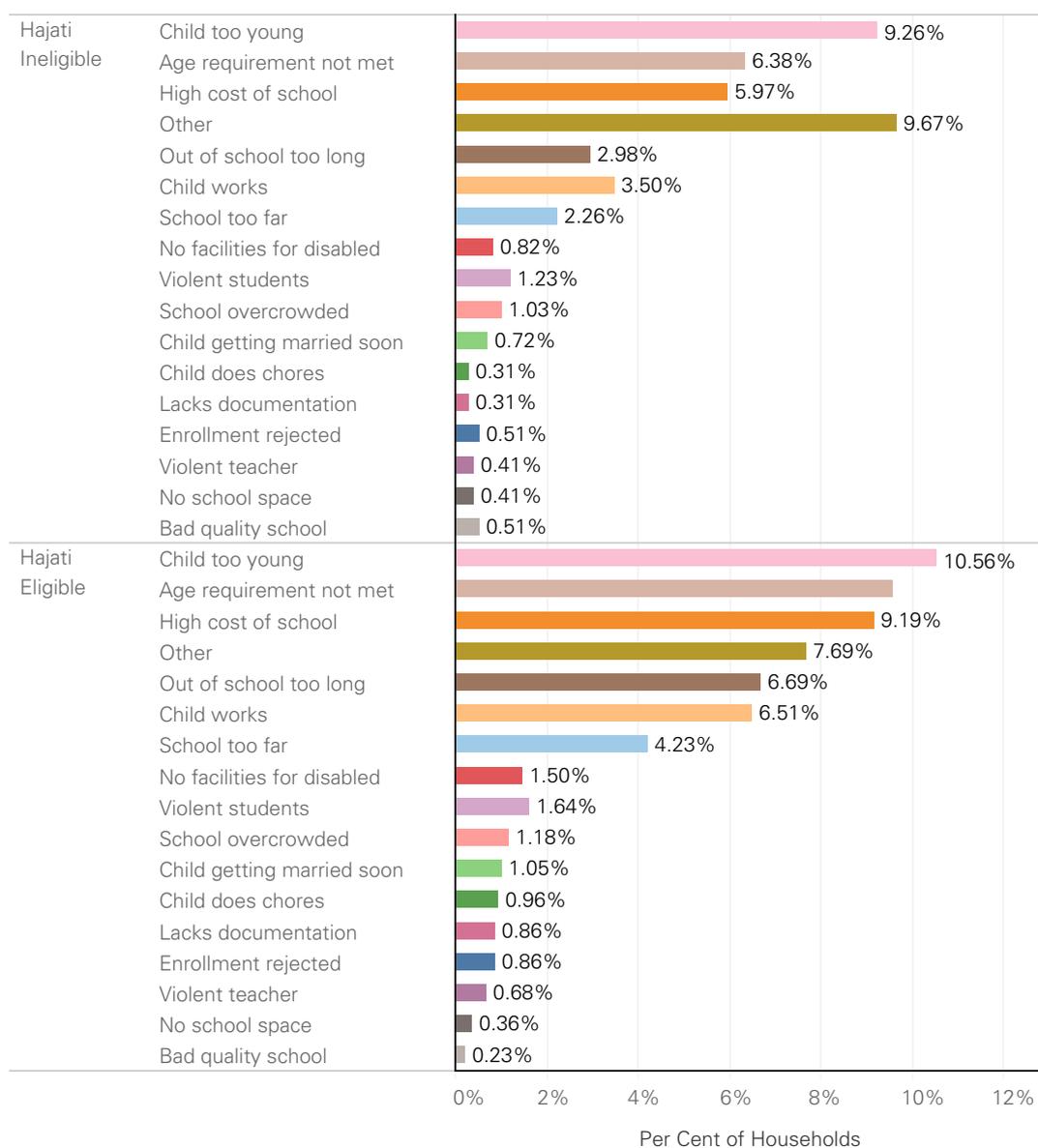


Figure 43

The primary difference in this variable emerges when we look through the lens of nationality rather than eligibility (Figure 44). The cost of schooling is cited as inhibitory for 10.28 per cent of Syrian households compared to 2.60 per cent for Jordanian. Long distance from school is the cause of non-attendance for 4.58 per cent of Syrian households compared to 1.17 per cent of Jordanian households. Child-labour related reasons are three times as likely to affect Syrian households compared with Jordanian households (6.87 per cent versus 2.21 per cent).

Interestingly, the proportion declaring that a child is currently out of school because they have been out of school for too long is twice as much for eligible households with respect to ineligible households (6.35 per cent versus 3.38 per cent).

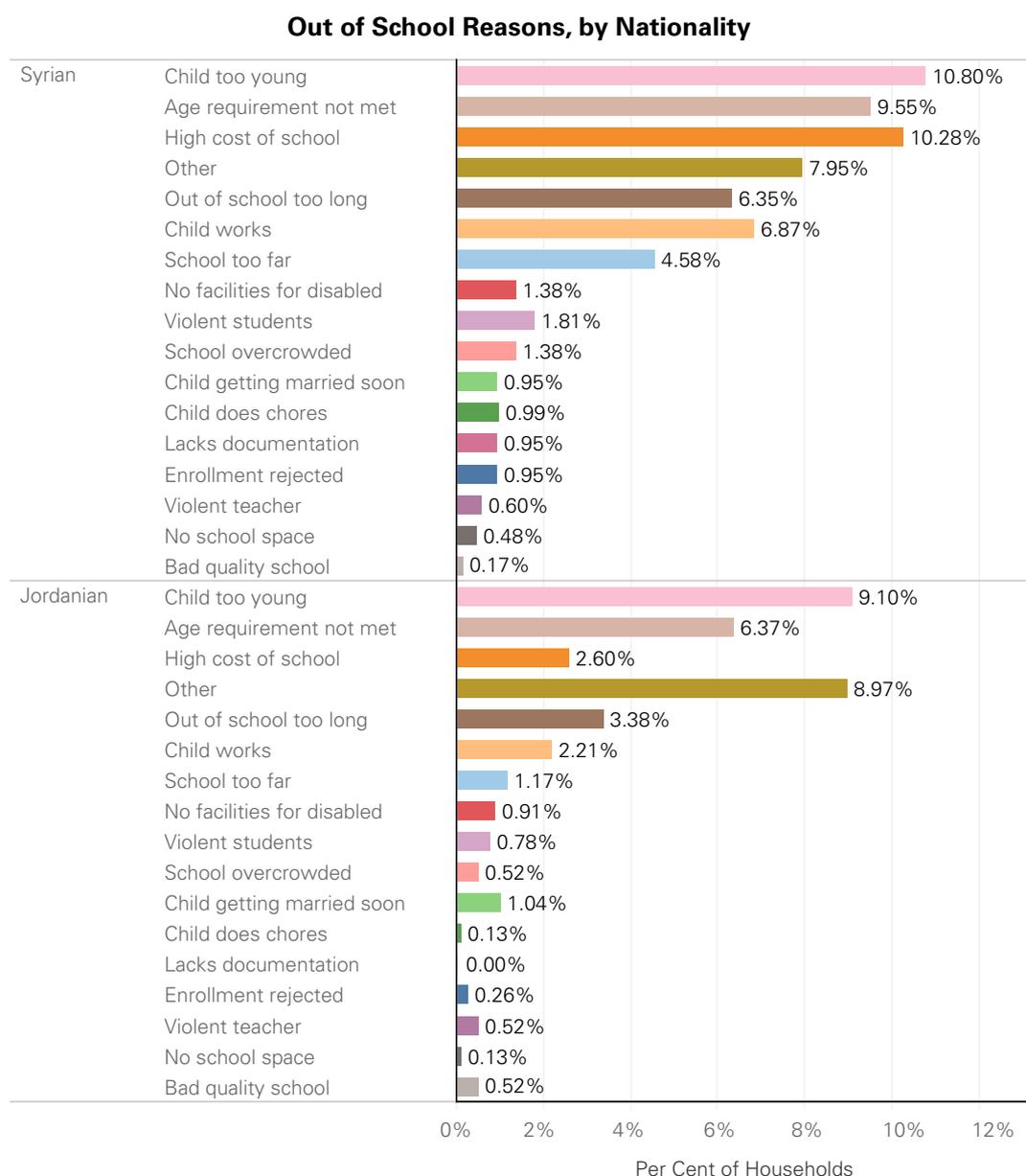


Figure 44

3.1.4 Challenges and difficulties in School

Eligible households are almost twice as likely to report challenges to education access than ineligible households. In both populations, the main challenge is related to indirect costs of education (Figure 45). Among eligible households, 28.89 per cent cite distance as a challenge while it is perceived as a challenge for only 15.12 per cent of ineligible households. Financial constraints on the other hand are a challenge for 12.74 per cent of eligible households and 8.74 per cent of ineligible households.

The second most-cited reason, child protection issues and safety concerns, hinders 17.20 per cent of eligible households and 7.82 per cent of ineligible households. Another 8.05 per cent of eligible households and 4.84 per cent of ineligible households stated bullying as a challenge. Physical abuse among students is reported as a challenge for 8.33 per cent of eligible households and 4.94 per cent of ineligible households. Humiliation,

discrimination and psychological distress are cited as challenges for around 6.96 per cent of eligible households and 3.50 per cent of ineligible households. While some of these values may seem negligible, their impact on children’s school experience and households’ perceptions is extremely negative. Furthermore, this violent environment has been proven²¹ to compromise individual children’s performance in school as well as their educational performance as a group. UNICEF is currently trying to address this through teacher training activities as well as through in-school facilitators who can support teachers in tackling this problem. The Hajati programme leverages its synergy with Makani centres in order to mobilize skilled outreach workers to tackle problems of violence in school when this has been identified through home visits as a leading cause for non-attendance.

Barriers to Education, by Hajati eligibility

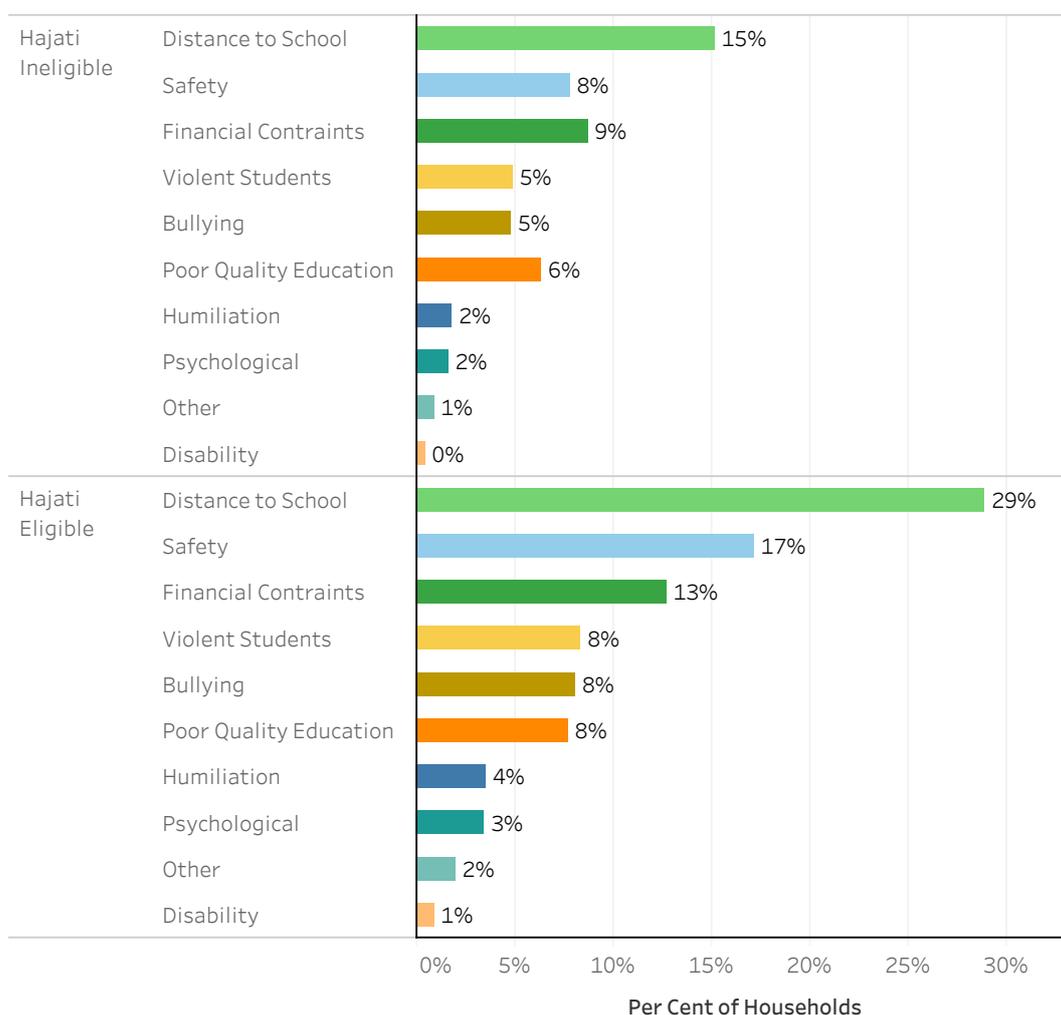


Figure 45

21 “Stopping Violence in Schools: A Guide for Teachers”, UNESCO

3.1.5 Way to school

Among the surveyed households, more than two out of three children walk to school (Figure 46). It should be noted that there exists a slightly higher proportion of children from eligible households relying on motorized transportation due to greater distances from school. Indeed, thanks to the geographical data, it was possible to estimate the itinerary to go to school and the time children take from their place to school both by foot and by car. It was found that for those walking, the route takes almost 13 minutes for eligible households and 10 minutes for ineligible households, reflecting that eligible households are on average living further away from educational services (Figure 47). For those using motorized vehicles, the distances in kilometres is double the distance for those walking. The majority of those using motorized vehicles use shared transportation methods (buses and service taxi) with fewer than 1 in 10 children using a private mode of transportation.

Percentage of Students by Transportation Method and Hajati eligibility

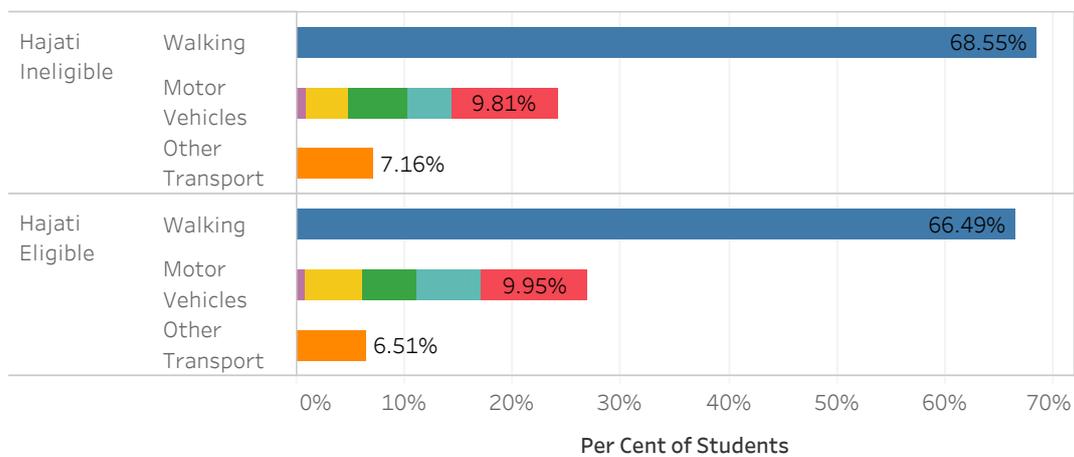


Figure 46

Travel times and Distances by Travel Method

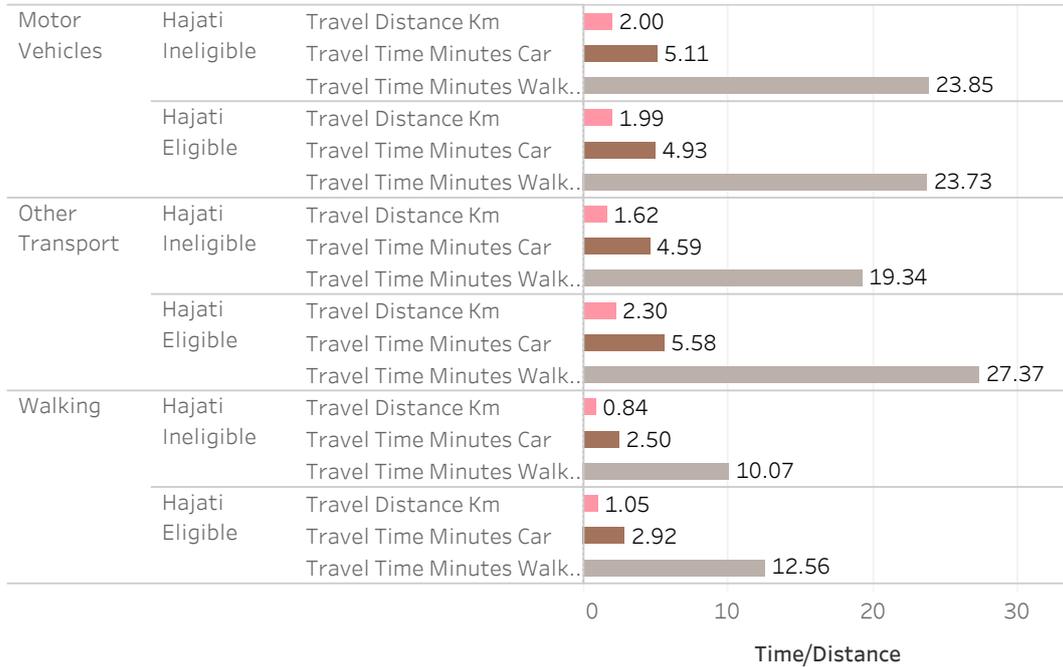
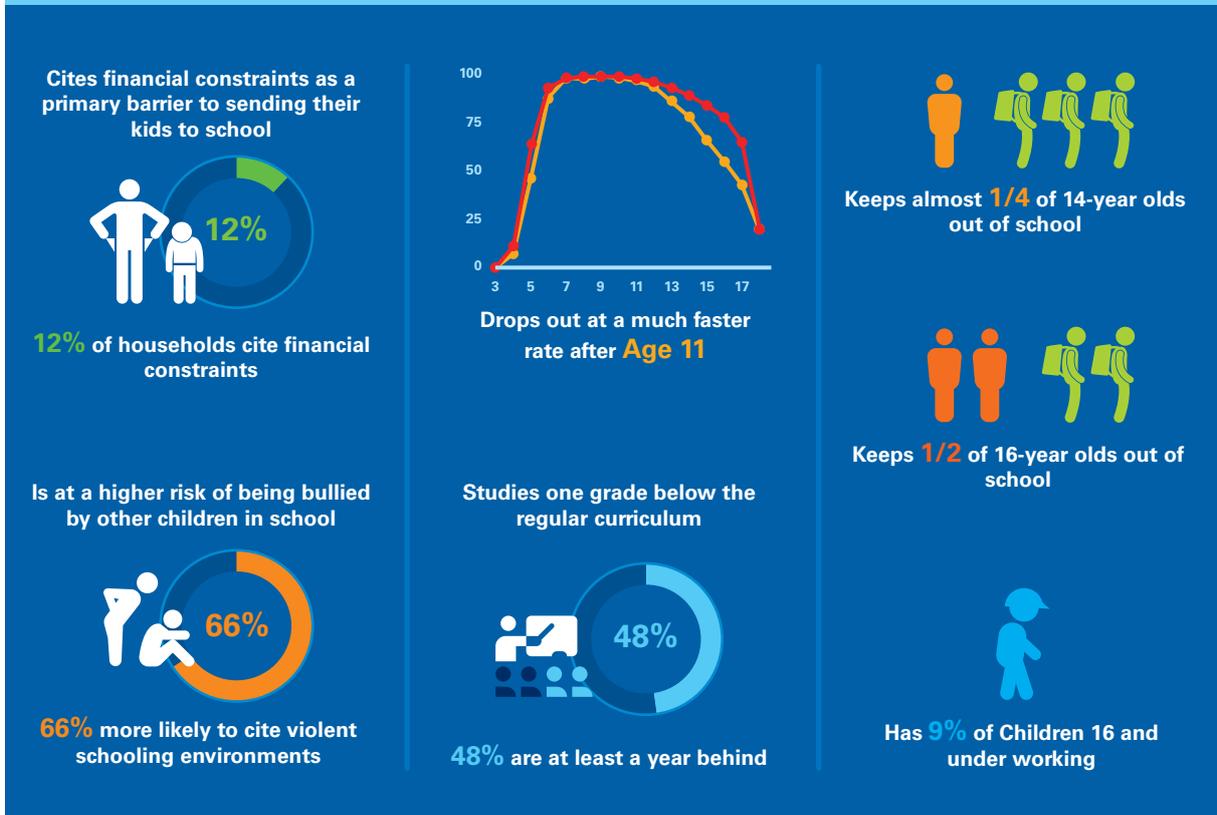


Figure 47

The typical Hajati Eligible household



3.2 Living conditions

Housing and hygiene conditions affect both the physical and mental health of children, hindering their future opportunities²². Poor accommodation and lacking access to WASH facilities are considered strong indicators of vulnerability. As such, both dwelling and WASH indicators were included in Hajati's targeting methodology as proxies to identify the suitability of living conditions for children.

3.2.1 Dwelling conditions

In order to assess their vulnerability, the survey population was asked about the type of accommodation they live in. Compared to ineligible households, Hajati beneficiaries are considerably more likely to rent a property: 91 per cent of eligible households versus 69 per cent of ineligible households rent their dwelling. Furthermore, among those renting their house, the proportion of eligible households that rent it through informal contracts is higher than the proportion of ineligible ones (30.08 per cent versus 20.63 per cent). As shown in Figure 48, ownership of a property is more common among ineligible households: 29.91 per cent of them own their property compared to only 3.31 per cent of eligible households.

Households living in ITs are disproportionately represented among the eligible population. This is mainly because, given their structural vulnerability, Hajati's targeting approach includes all school children living in ITs – regardless if they are attending DSS or other public schools. Only 0.48 per cent of households living in ITs are ineligible and this is because they do not have children attending school at all.

Composition Living Situations between Eligible and Ineligible Households

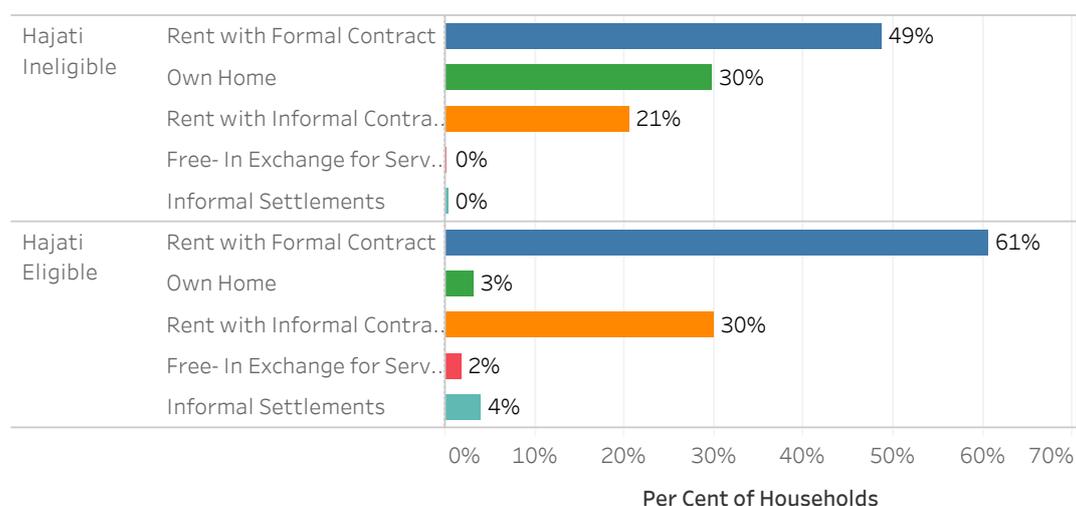


Figure 48

The difference in living conditions can also be observed via crowding indicators. Overcrowding of living spaces is a proxy for vulnerability and has direct impacts on education for children. Hajati's targeting methodology hence considers the highest number of people sleeping in a single room and whether a household has to share its dwelling with other families. Figure 49 shows that, for both eligible and ineligible households, the majority have only one household within the dwelling unit. However, there is a higher proportion of eligible households sharing their dwelling with at least one other household (21.11 per cent versus 11.55 per cent). Figure 50 indicates the highest number of people that need to sleep in a single room: on average, the maximum number of persons per bed room is 3.59 in ineligible households versus 4.41 in eligible households. Note that Hajati eligible households are both bigger and more likely to share their spaces.

²² See for instance the following study on the impact of precarious living conditions on children lives: Harker, Lisa, *Chance of a lifetime: The impact of bad housing on children's lives*. Shelter, London. 2006.

Number of families living in the same dwelling					
	Ineligible			Eligible	
1 family	8,219	88.44%	88.44%	15,470	78.89%
2 families	906	9.75%	9.75%	3,169	16.16%
3 or more families	168	1.81%	1.81%	970	4.95%
Total	9,293	100%	100%	19,609	100%

Figure 49

The highest number of people sleeping in a single room					
	Ineligible			Eligible	
1 to 3 persons	5,005	53.86%	53.86%	5,940	30.29%
4 persons	2,466	26.54%	26.54%	5,328	27.17%
5 or more persons	1,822	19.61%	19.61%	8,341	42.54%
Total	9,293	100%	100%	19,609	100%
Average		3.59		4.41	

Figure 50

3.2.2 Energy supply

The baseline sample population was asked about their energy use. Almost all households mainly rely on gas for cooking which is by far the cheapest energy source in the Kingdom (99.37 per cent). The prevalence of gas shortage is two thirds greater for eligible households (49.02 per cent versus 32.92 per cent) as shown in Figure 51. Those shortages were declared to happen on a monthly basis or even less frequently.

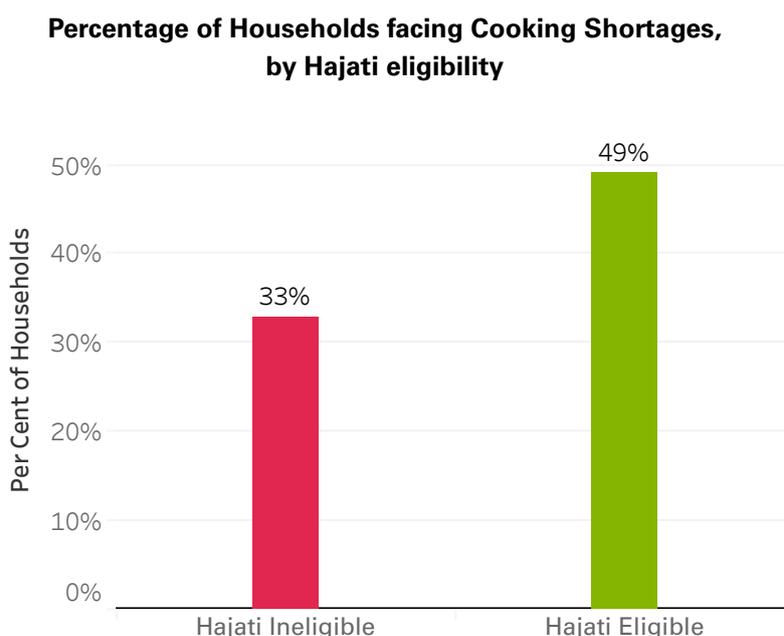


Figure 51

3.2.3 Drinking water

The availability and affordability of safe drinking water varies considerably in Jordan. Access to piped water systems has decreased across the country, from 97 to 93 per cent in urban areas and from 86 to 80 per cent in rural areas between 1990 and 2015²³. To mitigate an increasingly irregular water supply, households need to resort to alternative sources such as buying from private vendors (whose quality is not necessarily always up to standard) and/or expand their storage capacity.

Bottled drinking water is relatively expensive and the scoring methodology assumes therefore that households being able to afford it are less vulnerable. As shown in Figure 52, the proportion of eligible households that indicated buying bottled water as their primary source for drinking water is lower (22.52 per cent) compared to ineligible households (34.34 per cent). On the other hand, the reliance on piped water is almost equal among eligible and ineligible households (33.20 and 32.72 per cent respectively). 38.87 per cent of beneficiary households purchase their drinking water mainly from private water vendors, a costly way of obtaining water as most vendors ask for prices that are almost 10 times higher than what piped water costs. Buying water from a water tank is the primary source for 3.14 per cent of eligible households, but for only 0.96 per cent of ineligible ones. The proportion of households that fetch their drinking water by collecting rain water or directly from a water source is relatively low for the entire survey population with insignificant differences between beneficiaries and non-beneficiaries.

The primary source of drinking water				
	Ineligible		Eligible	
Bottled water	3,191	34.34%	4,418	22.53%
Piped water	3,042	32.73%	6,506	33.18%
Private vendor water	2,726	29.33%	7,568	38.59%
Collected rainwater	69	0.74%	115	0.59%
Buying water from water tank	93	1.00%	598	3.05%
Collecting water from a well/source directly	172	1.85%	404	2.06%
Total	9,293	100%	19,609	100%

Figure 52

Households were asked if the available amount of water is adequate for the different household needs. Half of eligible households (52.05 per cent) and almost two-thirds of ineligible households (62.44 per cent) confirmed the water supply to be sufficient for their needs. 38.54 per cent of eligible households reported their water supply was not always enough, especially in summer, whilst 9.41 per cent of them stated that they struggled every day because of a lack of water. As demonstrated in Figure 53, the probability of being eligible for the Hajati programme is higher the more inadequate the water supply is reported to be.

23 UNICEF (2017). *Study of Water Networks in Jordan*. Unpublished.

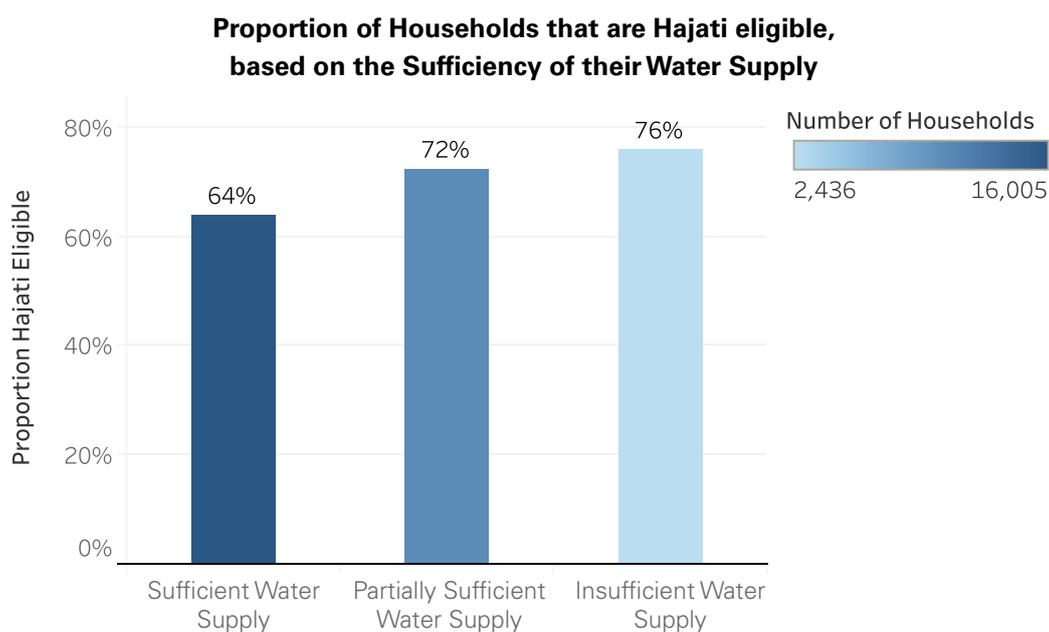


Figure 53

The baseline sample population was also asked about the quality of their drinking water and one-third reported to have experienced odour, taste or colour in it. The portion of eligible households facing water quality issues is thereby higher (36.40 per cent) than the share of ineligible households (22.53 per cent).

3.2.4 Toilet facilities

The need to share toilet facilities with other households has been included as a further WASH indicator in the targeting methodology since it has been proven to increase the prevalence of diarrhoea among children significantly²⁴. As reported in Figure 54, the proportion of ineligible households that do not need to share their latrine is somewhat higher (91.58 per cent) compared to eligible households (80.95 per cent). Eligible households are, instead, more likely to share their latrine with one or two other households (17.50 per cent). 1.55 per cent of Hajati beneficiaries do not have access to a toilet facility at all and rely instead on open defecation; the latter method is employed by only 0.31 per cent of ineligible households. Looking at differences across nationalities, it should be noted that 93.47 per cent of Jordanian households do not need to share their latrine, while this is true for only 81.35 per cent of Syrian households.

Sharing of latrine with other households				
	Ineligible		Eligible	
Sharing with one other household	626	6.74%	2,566	13.09%
Sharing with two or more households	129	1.39%	864	4.41%
No facility (open defecation)	29	0.31%	305	1.56%
Only own household has access	8,509	91.56%	15,874	80.95%
Total	9,293	100%	19,609	100%

Figure 54

²⁴ Fuller, J. A., Clasen, T., Heijnen, M., & Eisenberg, J. N. (2014). Shared sanitation and the prevalence of diarrhoea in young children: evidence from 51 countries, 2001–2011. *The American journal of tropical medicine and hygiene*, 91(1), 173-180.

The sample population was furthermore asked about the standards of their toilet and sanitation facilities. 86.83 per cent of the ineligible household against 78.26 per cent of the eligible households indicated that their latrine has a door, light and ventilation. With regard to sewerage connections, two thirds of the sample population (75.14 percent) reported to be connected to a public tank. Septic tanks are used by 9.72 per cent of households, whilst 15.14 per cent of households rely on pit latrines (Figure 55). Differences between eligible and ineligible households are negligible.

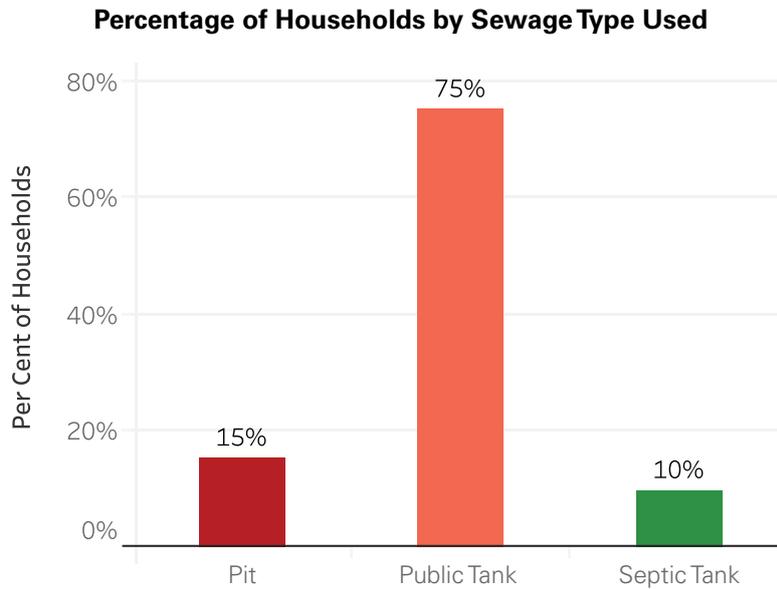


Figure 55

Of those households being connected to either public or septic tanks, 81.78 per cent reported not to have experienced any sewage outflow problems. 11.26 per cent reported to have no sewage outflow from their latrine because of a broken sewage, and only 6.95 per cent faced problems because of an overfilled sewage tank (Figure 56).

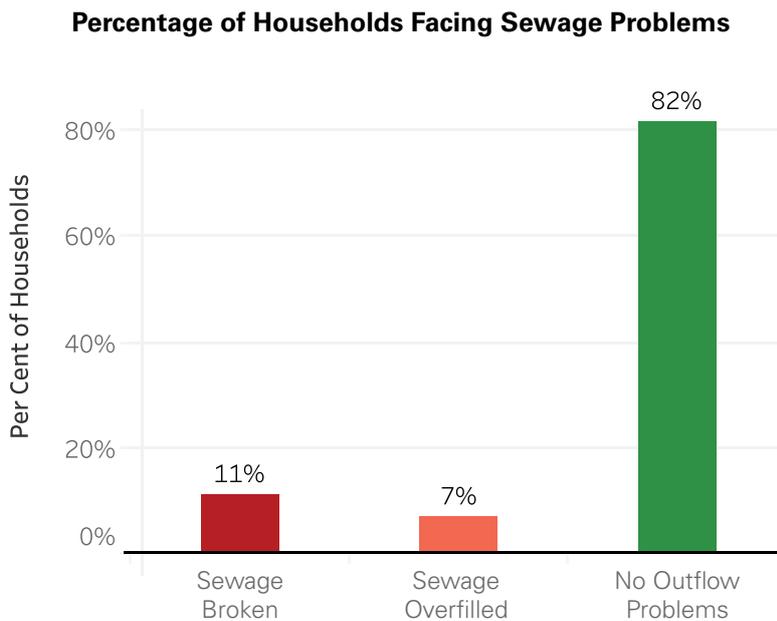


Figure 56

Households relying on septic tanks were furthermore asked how regularly they empty their tanks. As displayed in Figure 57, the largest proportion of households (44.54 per cent) reported desludging their tanks on an annual basis. One quarter empty the tank on a quarterly basis, and another quarter does it weekly. The remaining households empty their septic tanks weekly.

Percentage of Households by Frequency of Septic Tank Desludging

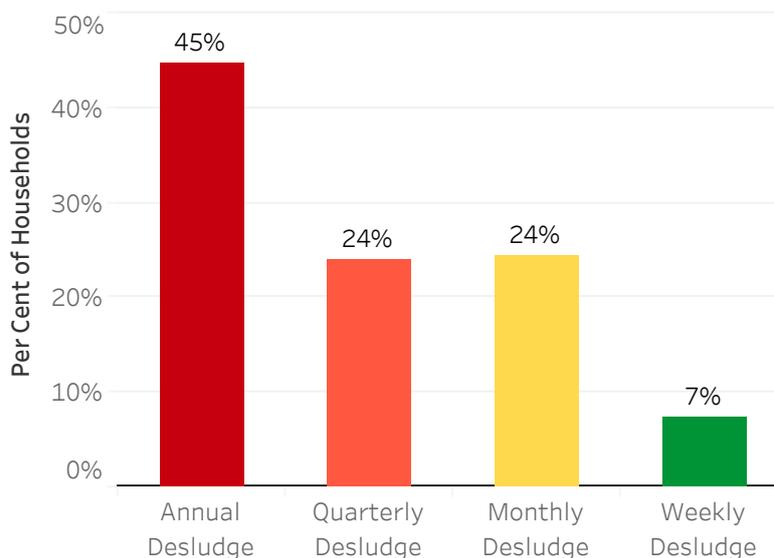


Figure 57

For the most part, the sewage and latrine situation were relatively similar between Jordanian and Syrian households. However, Syrians were more likely to use pits as opposed to public tanks and were also more likely to be facing sewage problems.

As mentioned above, the living and WASH conditions of each household are taken into account in the overall targeting methodology. It was assumed that households with worse living conditions are targeted at a higher rate. The following graphs (Figure 58, Figure 59, Figure 60, and Figure 61) all confirm this statement.

Proportion of Households that are Hajati eligible, based on the the Type of Sewage System they have

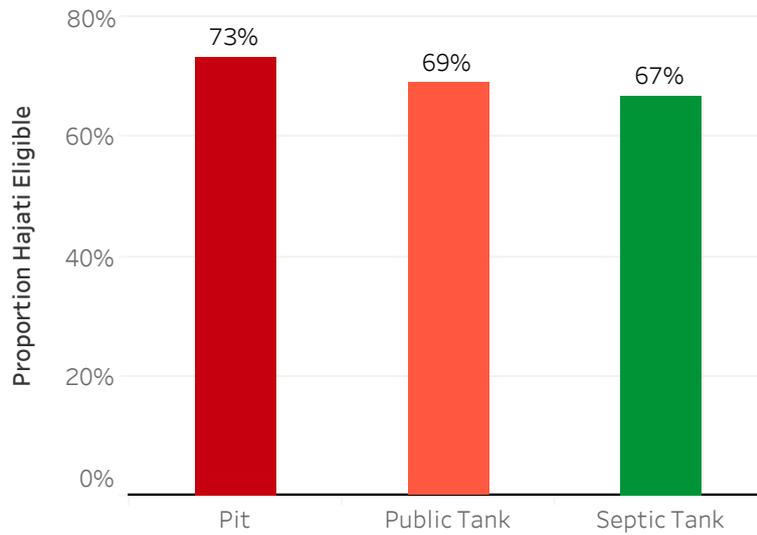


Figure 58

Proportion of Households that are Hajati eligible, based on the type of Sewage Problems they Face

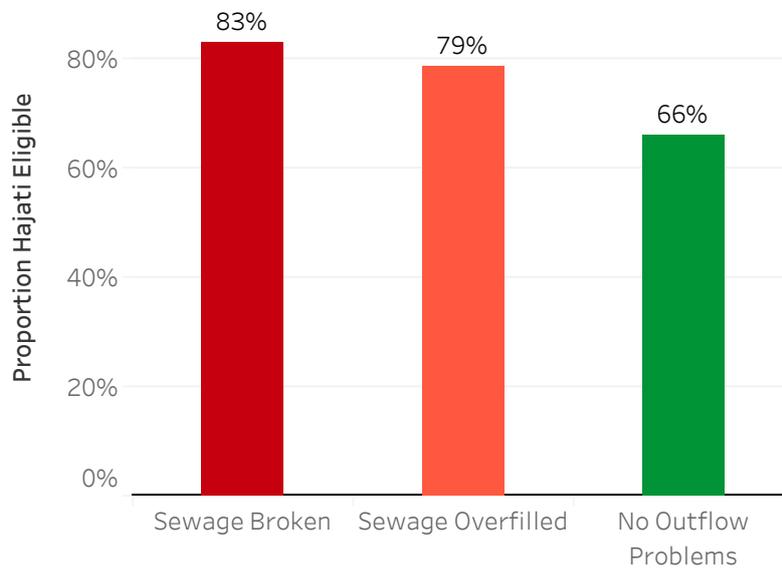


Figure 59

Proportion of Households that are Hajati eligible, based on the Frequency of Solid Waste Collection

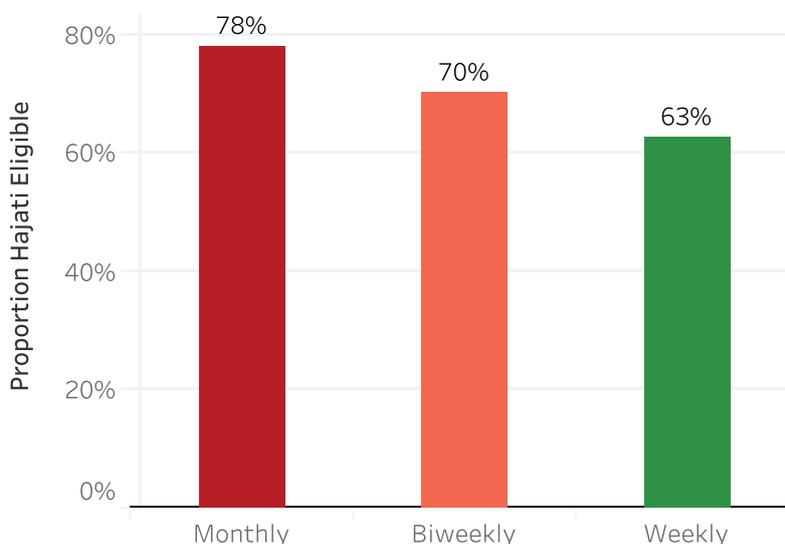


Figure 60

Proportion of Households that are Hajati eligible, based on their Waste Disposal Method

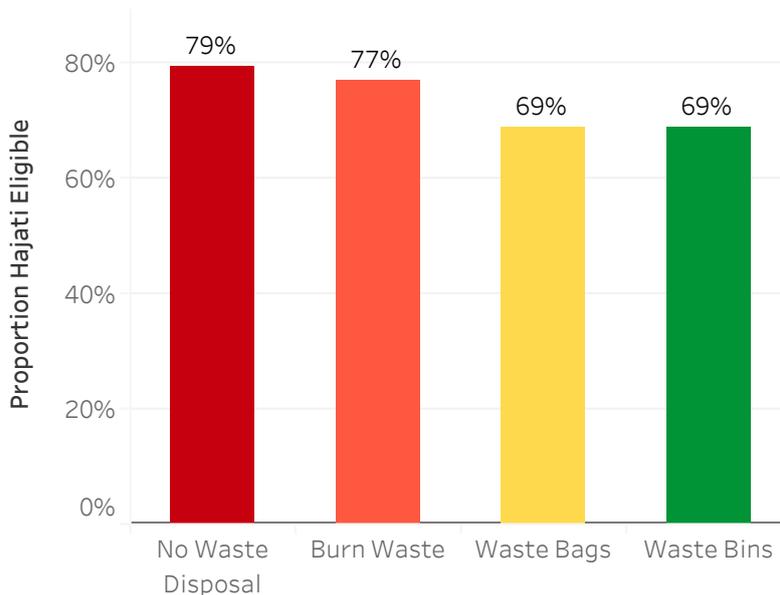


Figure 61

Considering the high proportion of people living with disabilities among our survey population, the availability of handicapped-accessible toilets becomes relevant. Of the households that reported to have household members with disabilities, 71.82 per cent indicated there is not enough space, no special seats or handrails for disabled access to their latrine. Note, however, that, depending on the form of disability, those special installations might not necessarily be needed. When reviewing only households with mobility impairments, the eligible population living with disabilities have less access to adequate latrines: 30.17 per cent of ineligible households have disabled-accessible latrines, whilst the proportion of eligible households is only 22.84 per cent.

3.2.5 Waste disposal

Waste disposal and associated hygiene conditions are additional factors directly impacting children. Inadequate waste disposal increases the risks of infection through contaminated soil, food, water, and insects such as flies²⁵. As shown in Figure 62, the great majority of households in the sample population dispose their waste properly either using waste bins (52.78 per cent) or bags (41.23 per cent). Only a few households rely on more harmful practices, such as burning their waste (4.48 per cent) or not disposing their waste at all (1.51 per cent). No major differences between Hajati beneficiaries and non-beneficiaries can be noted.

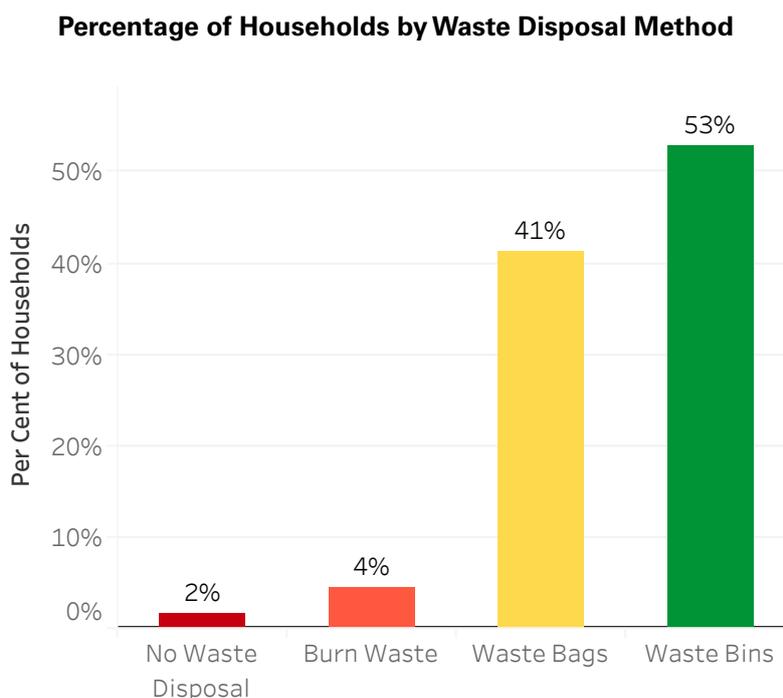


Figure 62

Figure 63 suggests that the frequency of waste collection does not seem to be a great concern: solid waste is collected twice a week for 80.63 per cent of households in the sample population, and once per week for 14.26 per cent. The frequency of solid waste collection is dangerously low for only 5.11 per cent of the population, with waste being collected only on a monthly basis.

²⁵ Awan R, Khan N, Nasir M (2016) *Impact of Domestic Waste Exposure on Health and Nutritional Status of Children Aged 5-7 Years*. Vitam Miner 5: 148

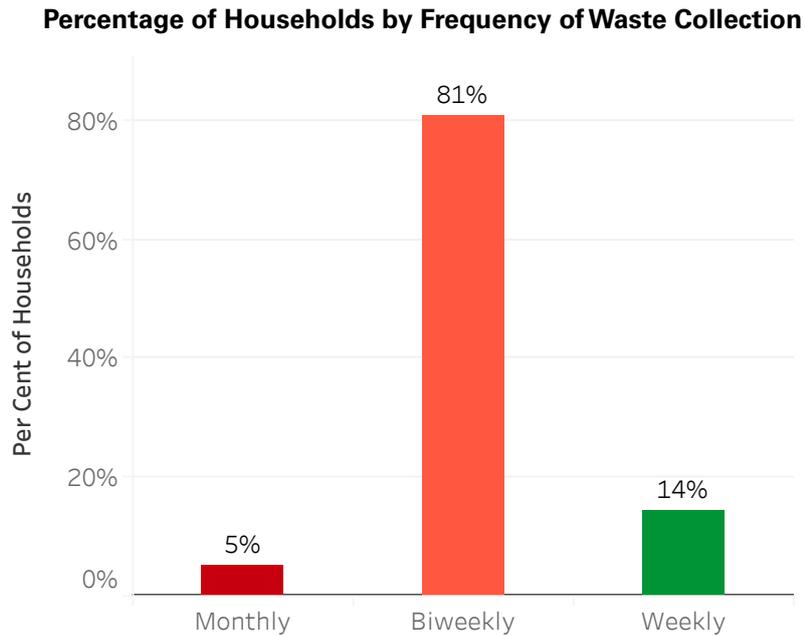


Figure 63

With regard to both sewage standards and waste disposal, there is no major difference between Syrian and Jordanian households.

Lastly, households in the baseline sample were asked about the availability of hygiene materials for the household. As can be seen in Figure 64, soap is available for almost all households (94.46 per cent). The lack of hand washing facilities seems to be more an issue of concern: only 51.79 per cent reported to have handwashing facilities. Hajati beneficiaries are more likely to lack handwashing facilities than non-beneficiaries.

Percentage of Households with Hygiene Materials

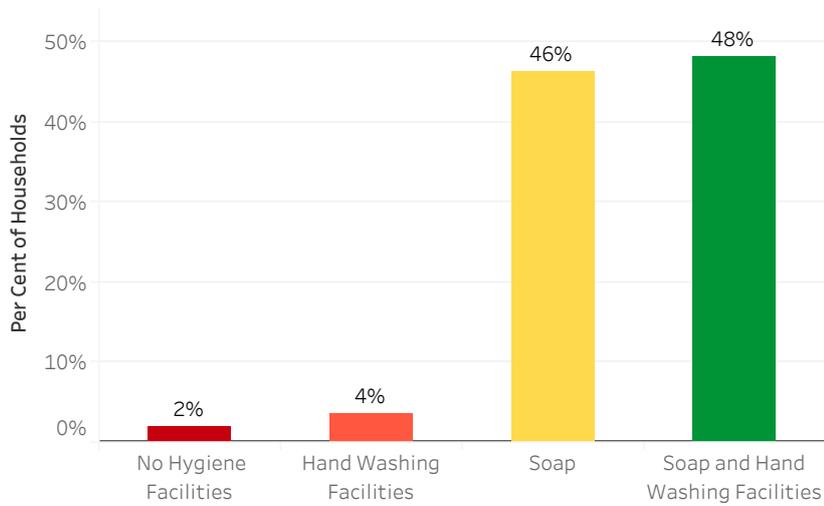


Figure 64

The typical Hajati Eligible household

Rents a property

Out of 10
6 rent their property through a formal contract and 3 rent it informally

6% live in Informal Tented Settlements

Is more likely to have Poor quality Water

36% report to have experienced odor, taste or color in it

Is more crowded

The highest number of people sleeping in a single room is on average 4.4 persons

Is twice as likely to Share a latrine

20% are sharing a latrine, twice as much as the ineligible population

3.3 Disability, health and nutrition

Health conditions of children have an immediate impact on their ability to go to school. Access to health care as well as the prevalence of disabilities or chronic illnesses are therefore taken into high consideration in the Hajati targeting methodology.

3.3.1 Disability

Children with disabilities are one of the most marginalized and excluded groups in society. Hajati’s targeting methodology puts high emphasis on children with disabilities since they are much more likely not to attend school²⁶. The same is true for children with chronic illnesses. The barriers faced by both groups makes it very difficult for them to attend school. These barriers range from increased costs for households to a lack of easy access to schooling.

Of all Hajati beneficiaries, 11.93 per cent reported having a disability, whilst only 4.51 per cent of non-beneficiaries reported as such (Figure 65).

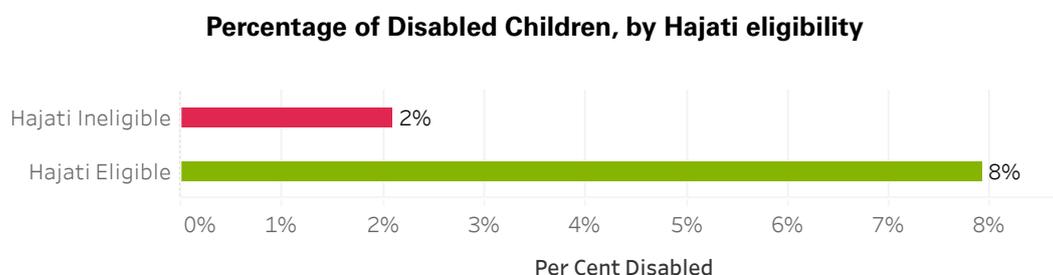


Figure 65

Comparing disabilities across nationalities (Figure 66), the proportion of Syrians having any kind of disability is higher (10.53 per cent) than the share of Jordanians that are disabled (6.75 per cent). This may well be linked to the trauma of war.

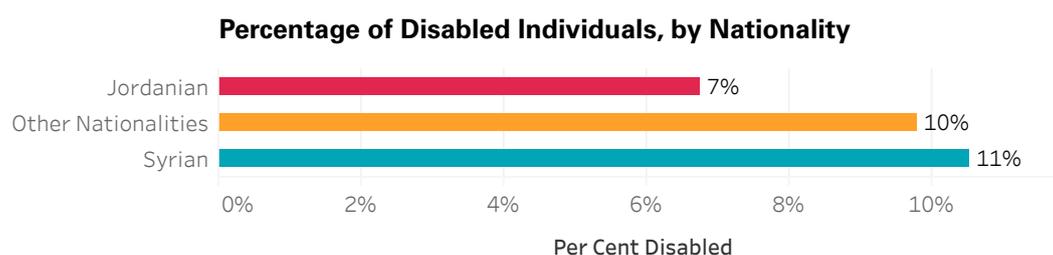


Figure 66

In total, Hajati covers 4,654 disabled children aged between 6 and 15 years, representing 8.73 per cent of all beneficiaries in this age range. Considering all children under the age of 18, there are in total 6,389 disabled children benefiting from Hajati cash assistance.

26 Filmer, D (2008) 'Disability, poverty, and schooling in developing countries: Results from 14 household surveys', *The World Bank Economic Review*, 22(1): 141–163, http://siteresources.worldbank.org/DISABILITY/Resources/280658-1239044853210/5995073-1246917324202/Disability_Poverty_and_Schooling_in_Developing_Countries.pdf, p. 141.

The most common disability reported amongst children was visual impairment disabilities followed by mobility and communication disabilities. It can be seen from Figure 67 that boys are more affected by disabilities than girls. For instance, 2.02 per cent of boys have communication disabilities while only 1.13 per cent of girls have this disability.

Percentage of Children with Disabilities, by Gender and Disability Type

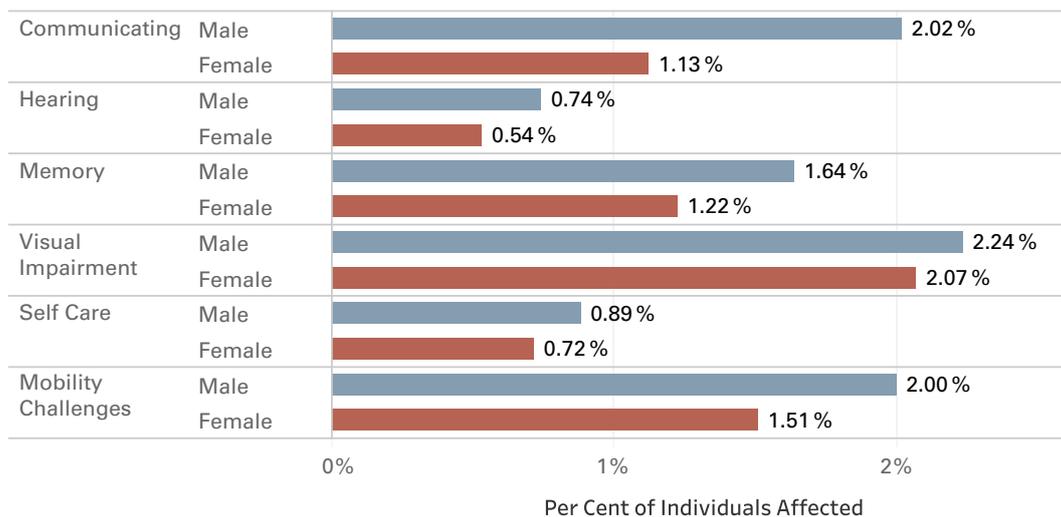


Figure 67

As shown in Figure 68, walking disabilities are the most prevalent, followed by seeing disabilities.

Number of Individuals with Disabilities, by Type of Disability

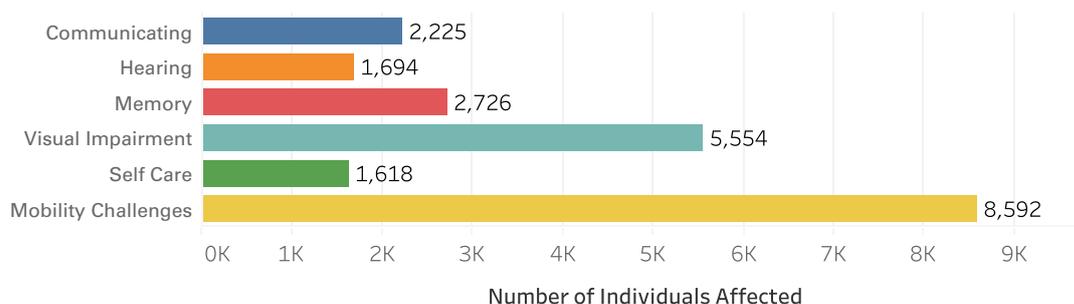


Figure 68

Note that an individual can suffer from more than one type of disability.

Two out of five disabilities (42.24 per cent) of all reported disabilities are experienced by minors. This is considerably higher compared to the same rate in developed countries (7.8 per cent)²⁷. When exclusively looking at all children (aged 0-18 years), visual impairment becomes the most prevalent type of disability, followed by both mobility challenges, communicating, and memory/concentration difficulties (Figure 69). Given the high rates of disabled children, further analysis will be conducted during the post distribution survey to better understand if and how disability is related to the fact that children have fled a war situation.

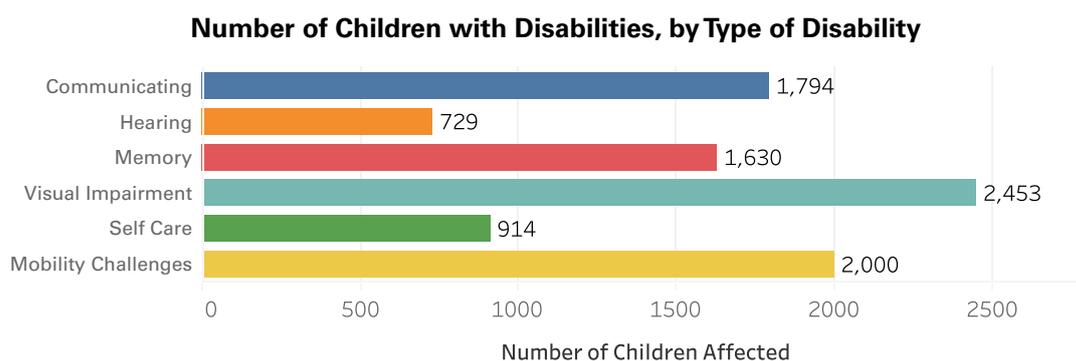


Figure 69

When compared to adults, children are generally less prone to being disabled. With the exception of communication disabilities, adults are more prone to being disabled (Figure 70).

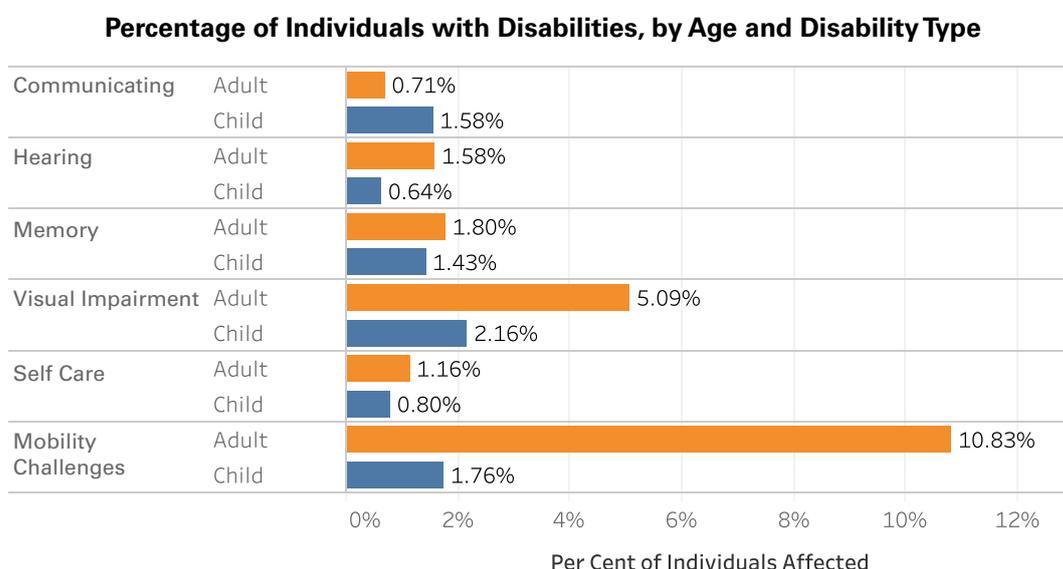


Figure 70

While disabilities affect a relatively small proportion of the population, it can make a difficult situation even worse for the households afflicted with it. Using it as a factor in the targeting methodology for the Hajati programme allows UNICEF to reach the most vulnerable individuals.

3.3.2 Chronic illness

Chronic illness occurs very frequently among the households surveyed for the Hajati programme. Only 40.88 per cent of all households interviewed reported not to have any chronically ill member. Half of the households in the survey population (49.10 per cent) have one or two members suffering from chronic diseases. For adults alone, the proportion of the chronically ill amounts to 30.44 per cent, whilst this is only 9.31 per cent for children under 18 years. The difference between eligible and ineligible households is striking (Figure 71): whilst 11.77 percent of children (under age 18) from benefiting households are chronically ill, this portion falls to 3.31 per cent for those not participating in Hajati.

Percentage of Chronically Ill Children, by Hajati eligibility

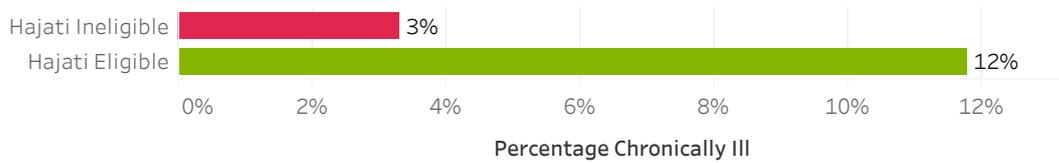


Figure 71

3.3.3 Access to health facilities

Access to medical services for ill children is critical to ensuring continuous education access. For this reason, it has been chosen as an indicator for health outcomes in the Hajati targeting methodology. One out of four surveyed households reported that at least one child in the household had diarrhoea (liquid stool more than 3 times a day) in the last 2 weeks and 52.56 percent had a child in the past two weeks suffering from mild to extreme fever and cough in combination, an indication of respiratory disease. The survey was carried out in November and December, which may explain the high incidence of respiratory disease. However, when comparing the incidence of both illnesses combined between households, it is higher for households covered by Hajati than for those who are not. For the children in the survey suffering from these diseases, 70.90 per cent of ineligible households accessed prescribed medicine, whilst this percentage is only at 52.05 for eligible households, suggesting that eligible households are less able to provide adequate health care when their children get sick. Figure 72 confirms that the average Hajati eligibility is higher for those households that found themselves in the situation of not being able to treat their child’s illnesses properly.

Proportion of Households that are Hajati eligible, based on whether their Child Received Necessary Medicine

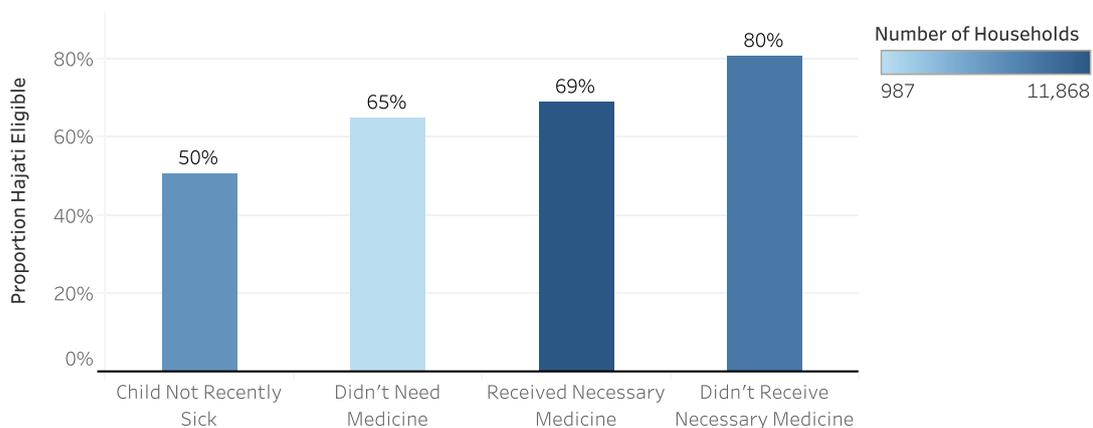


Figure 72

Households in the sample population that reported to have had a sick child within the past two weeks were asked where they sought advice or treatment. As shown in Figure 73 below, the majority went to public health care facilities, this rate being even higher for Jordanians. Syrians are slightly more likely to go to a private health facility, however as the paragraph below stresses this is a substandard treatment compared to hospitals given that private health facilities are most often simply pharmacies.

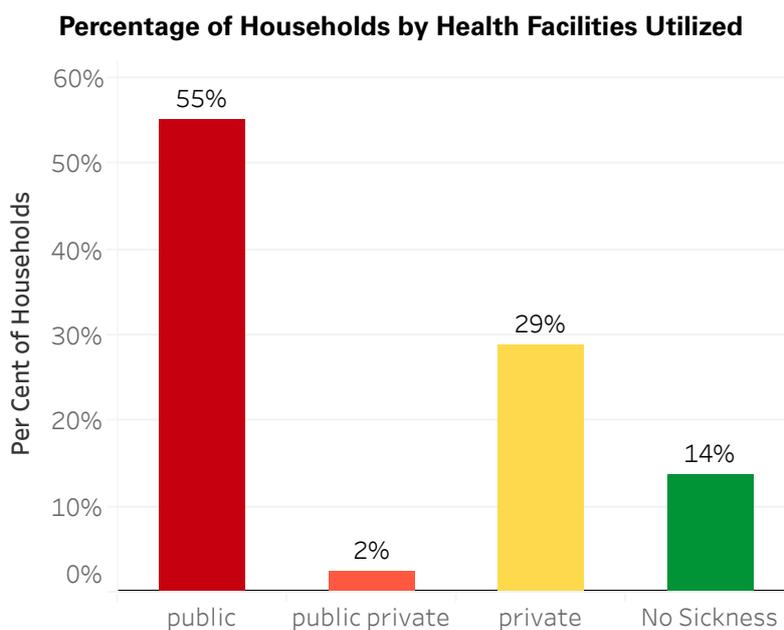


Figure 73

Households that sought advice or treatment in a private health facility mostly went to a pharmacy (38.71 per cent of all reported private visits) or to a private doctor (19.35 per cent). Almost half of those who indicated to have visited a public health facility went to government health centre, the other half to a government hospital.

3.3.4 Food consumption

Each household was surveyed on their diet using the World Food Program (WFP) Food Consumption Score (FCS), as one of the fundamental aspects of a child’s welfare is that they are receiving sufficient and nutritious food. The graph below (Figure 74), demonstrates the relationship between FCS and average Hajati eligibility. As expected, the higher a household’s FCS, the less likely they are to be eligible. On average, eligible households’ FCS was 56.53 while ineligible households had an average FCS of 70.03. This information is critical if it is considered that FCS accounted for only about 9 per cent of the available weight in the targeting methodology, which shows how this indicator has some predictive power with the sum of the other indicators in the methodology.

Food Consumption Score (FCS)

The FCS is a composite score based on dietary diversity, food frequency, and relative nutritional importance of different food groups that was developed by the WFP in order to assess the vulnerability of household with respect to food security. The targeting methodology assumes that the lower the score the more vulnerable the family is.

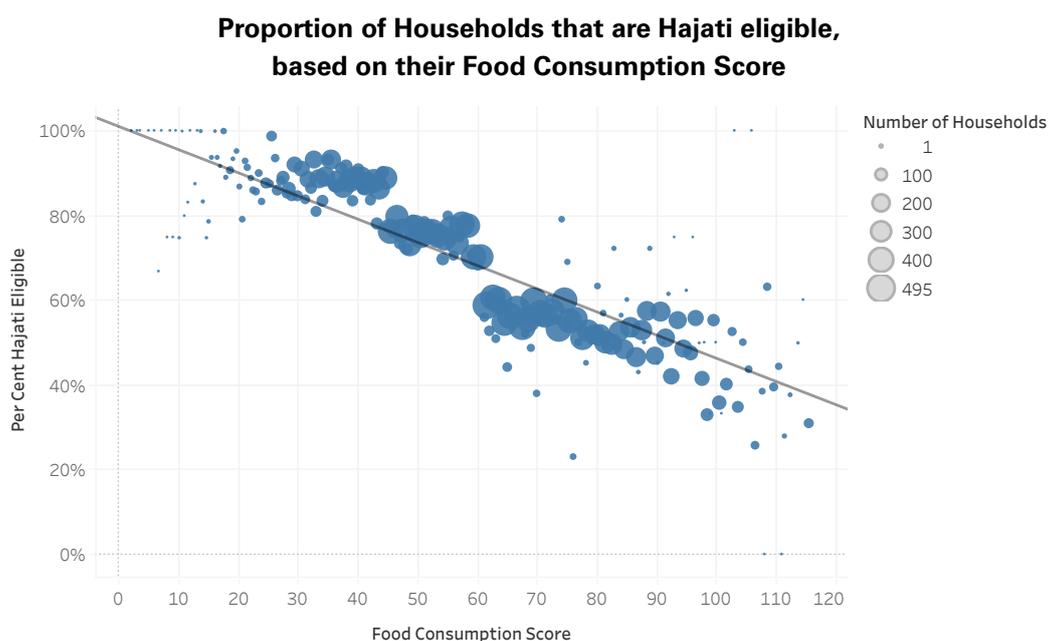


Figure 74

By examining this data by nationality (Figure 75), it can be seen that the Hajati eligible population is on average scoring less than the Hajati ineligible population regardless of nationality.

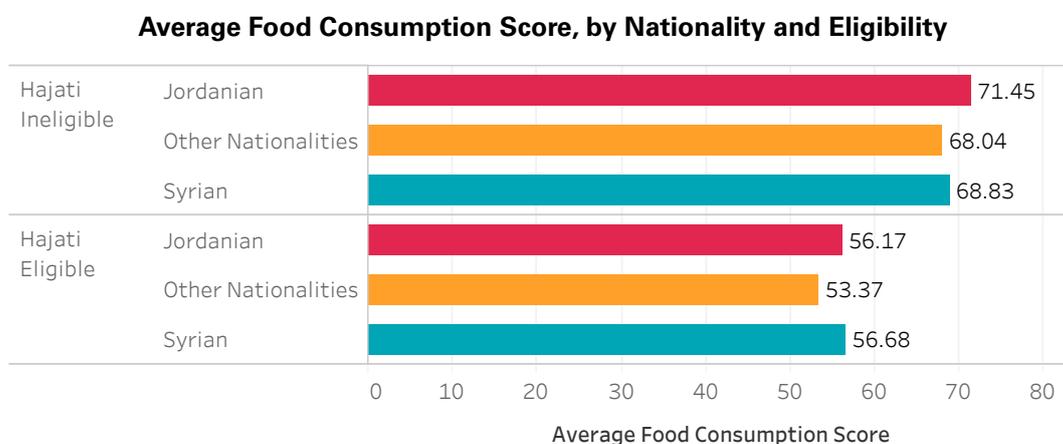


Figure 75

Grouping by the thresholds used by the Department of Statistics (DOS)²⁸ in Jordan for Food Security (Figure 76), it can be seen that 33.63 per cent of the Eligible population is facing food insecurity, whereas only 9.20 per cent of the ineligible population is facing the same condition. The proportion of households vulnerable to food insecurity is 28.68 per cent in the eligible populations versus 20.42 per cent in the ineligible population.

Percentage of Households in each Food Consumption Category by Hajati eligibility

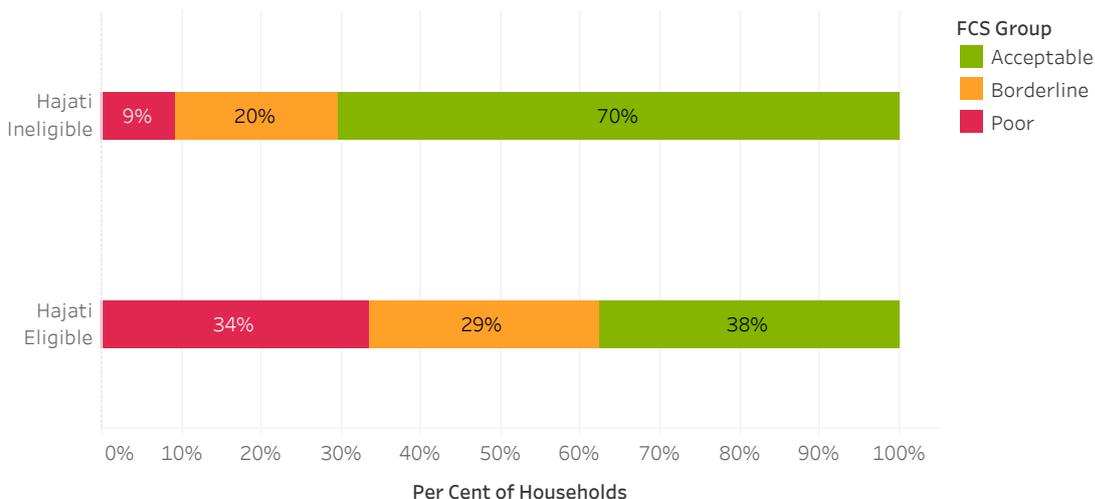


Figure 76

Finally, for households with infants below one year the survey asked about breastfeeding habits. Two-thirds of surveyed households confirmed that they breastfed their children. This proportion is lower than the figure from the Population and Household Health Survey of 2012, in which it was shown that 90 per cent of children in Jordan are breastfed²⁹, demonstrating a potential lack of awareness among the population surveyed about the benefits associated with breastfeeding.

The typical Hajati Eligible household

- Is more likely to host a disabled child.



Eligible households are almost **twice** as likely to have a disabled individual and **four** times as likely to have a disabled child
- Has a less healthy and nutritive diet



62% of the eligible population is facing borderline or poor food security, whereas only **29%** of the ineligible population is facing the same conditions.
- Cannot access necessary medication.



Only **half** of eligible households with sick children could access the prescribed medicaments
- Has a child with respiratory issues.



81% of eligible households have a child recently suffering from diarrhea or cough in combination with fever
- Is more likely to host a chronically ill child



29 https://www.unicef.org/jordan/media_11128.html

4 Economic assessment of Hajati beneficiaries and non-beneficiaries



4. Economic assessment of Hajati beneficiaries and non-beneficiaries

In this section, an economic assessment of the survey population is reflected by examining indicators such as income and expenditure levels and sources, employment and asset ownership.

4.1 Income and expenditures levels

Monthly income and expenditures of households eligible for the Hajati programme are significantly lower than those of the ineligible households. As shown in Figure 77, Figure 78, and Figure 79, eligible households' income amounts on average to 339.2 JOD while ineligible households' income amounts to 597.3 JOD. It is interesting to note that eligible households' expenditures are higher than their income, resulting in a negative net income. On average, eligible households spend 377.0 JOD with a net worth of -37.8 JOD at the end of the month. On the contrary, ineligible households' net worth at the end of the month is positive (119.1 JOD) due to average expenditures of 478.3 JOD that are lower than their income. As seen in further sections, this implies that eligible households are more prone to employ negative coping methods.

Average Monthly Income per Household, by Hajati eligibility

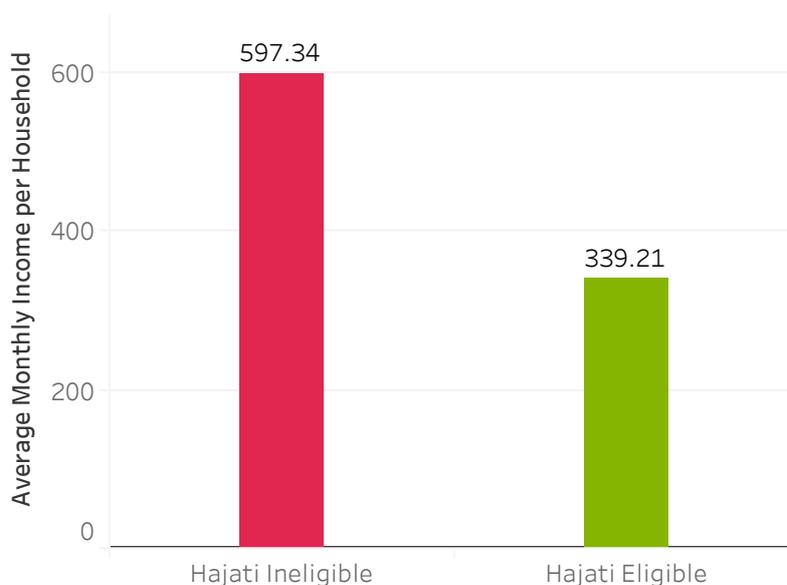


Figure 77

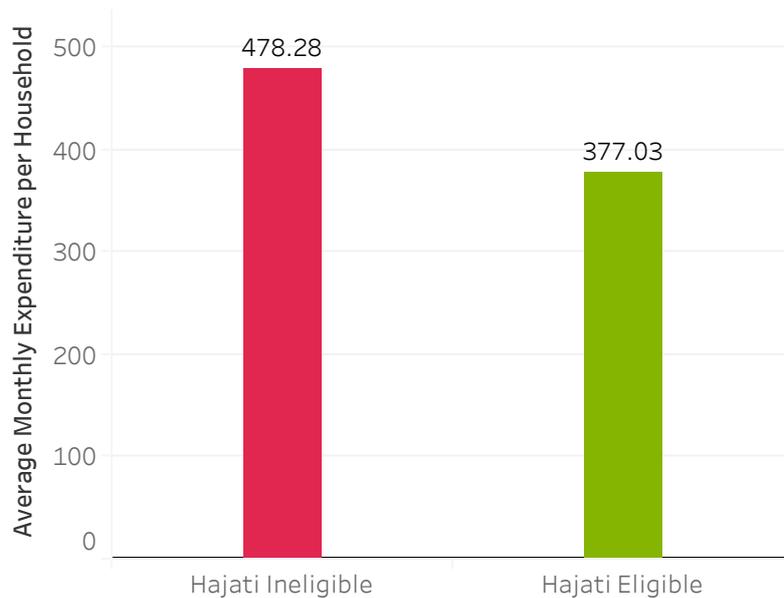
Average Monthly Expenditure per Household, by Hajati eligibility

Figure 78

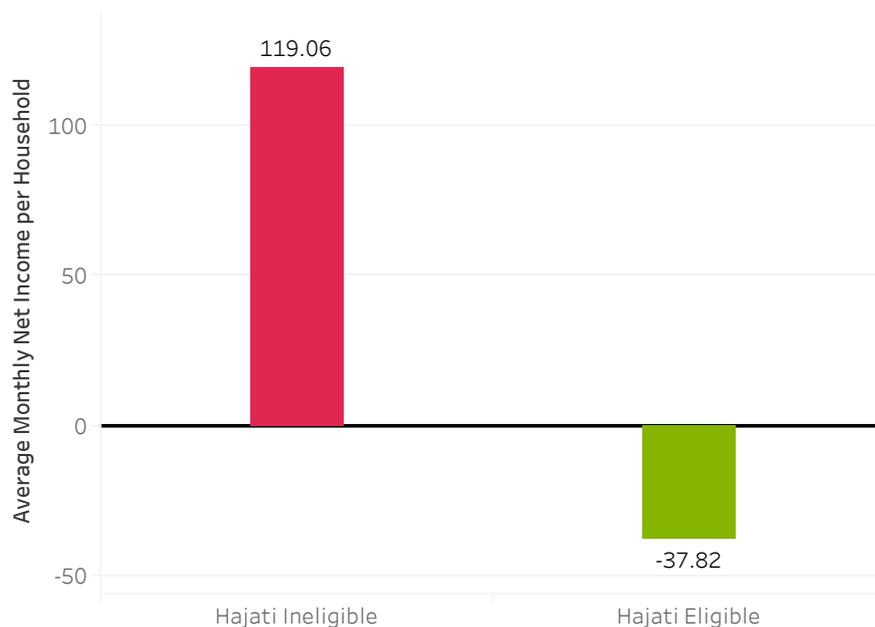
Average Net Monthly Income per Household, by Hajati Eligibility

Figure 79

Examining the income by nationality (Figure 80, Figure 81, and Figure 82), the data suggests that Jordanian households assessed for the Hajati programme are overall better off than non-Jordanian households. In fact, the targeting methodology seems to effectively capture the Jordanian households that are struggling in terms of income since the average monthly net income of the Jordanians covered by the programme is just 0.1 JOD, showing that on average they are barely able to make ends meet. Conversely, the average monthly net income of Jordanian households that are not eligible for the programme is 276.8 JOD. It can also be observed in the dispersion graph that there is much more disparity in the monthly net income of Jordanian households than there is in Syrian or other nationalities' households.

With regard to non-Jordanian households, it can be observed that their income and expenditures are lower than Jordanian households. Their expenditures are consistently higher than their income, resulting in negative net incomes. Other nationalities, those that are neither Syrian or Jordanian, are among the least well off in the population considered for Hajati programme as their monthly net worth is negative by 142.7 JOD for the eligible and 142.7 JOD for the ineligible. This may be due to the fact that the Syrian population has access to more humanitarian assistance than other non-Jordanians. The boxplot chart below (Figure 83) draws a more complex picture compared to that of the averages mentioned above. From this chart, it seems that income may not be a good predictor of eligibility in the Hajati programme, with somehow horizontal levels of vulnerabilities across the population at least for the first two quartiles of the different sub-populations. Additionally, self-reported income data in social protection mechanisms have proven to be unreliable in multiple contexts³⁰

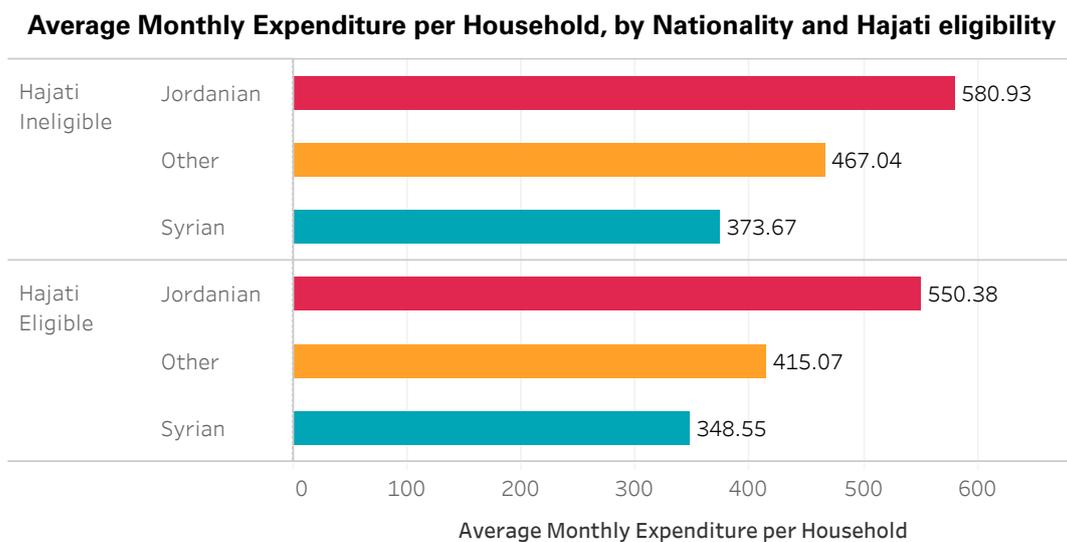


Figure 80

³⁰ See for instance Mathiowetz, N., Brown, C., & Bound, J. (2002). Measurement error in surveys of the low-income population. Studies of welfare populations: Data collection and research issues, 157-194.

Average Monthly Income per Household, by Nationality and Hajati eligibility

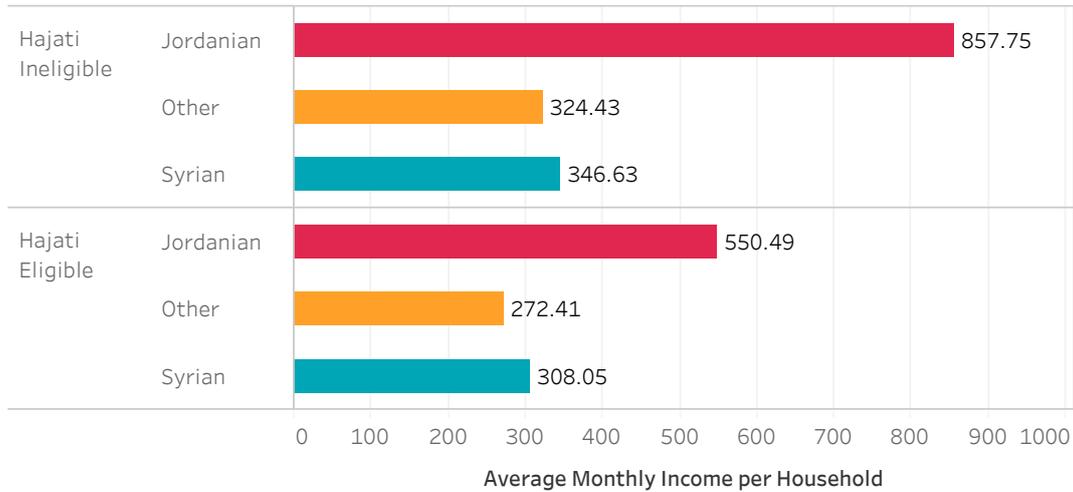


Figure 81

Average Monthly Net Income per Household, by Nationality and Hajati eligibility

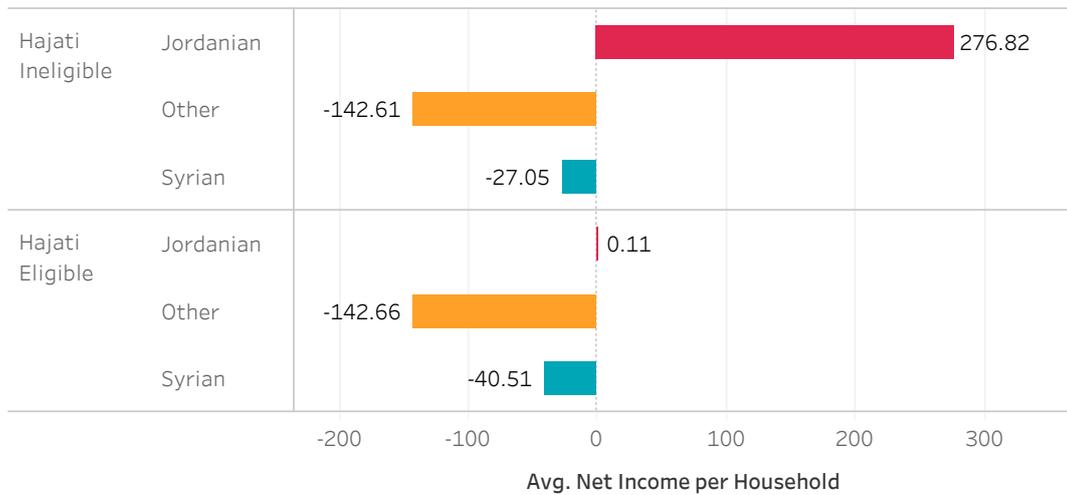


Figure 82

Net Income per Household, by Nationality and Hajati eligibility

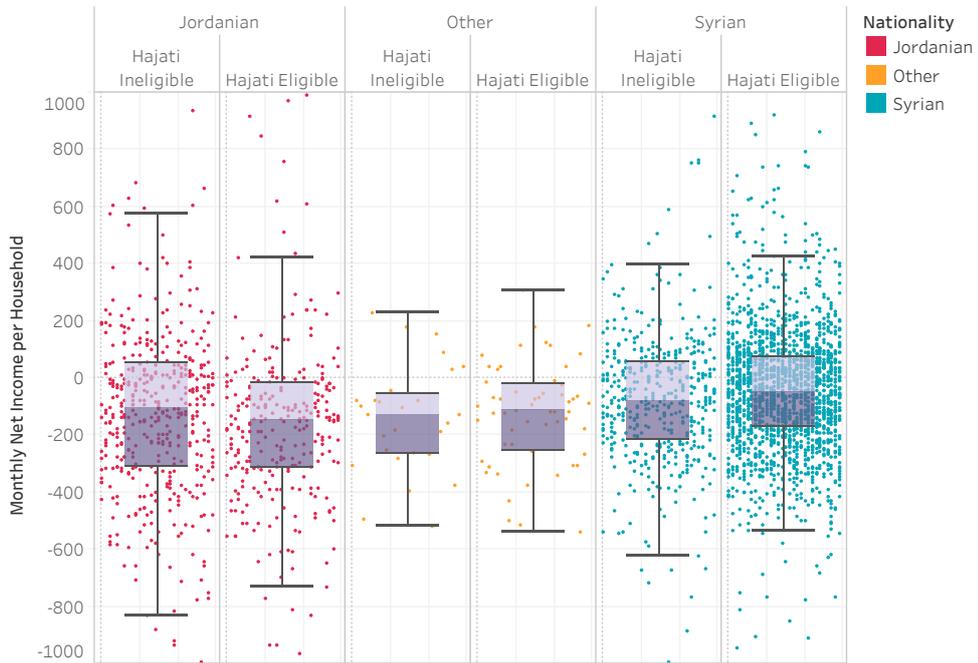
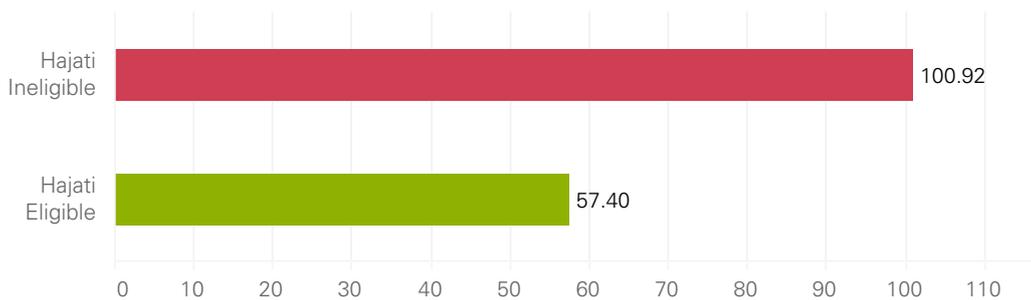


Figure 83 Each point represents a single household, darker areas are more concentrated with households

When reviewing the per capita income and expenditures (Figure 84, Figure 85, Figure 86, and Figure 87), it can be seen that Hajati eligible households are living below the poverty line of 68 JOD per capita. The average self-reported per capita income of a Hajati eligible household is 57.4 JOD and expenditures are 64.8 JOD. The data also shows a higher prevalence of households with poverty in the Syrian population than in the Jordanian one. Per capita expenditures in Syrian households are 62.6 JOD while in Jordanian households they are 94.2 JOD.

Average Total Income per Capita by Hajati eligibility



Average Total Income per Capita

Figure 84

Average Total Expenditure per Capita by Hajati eligibility

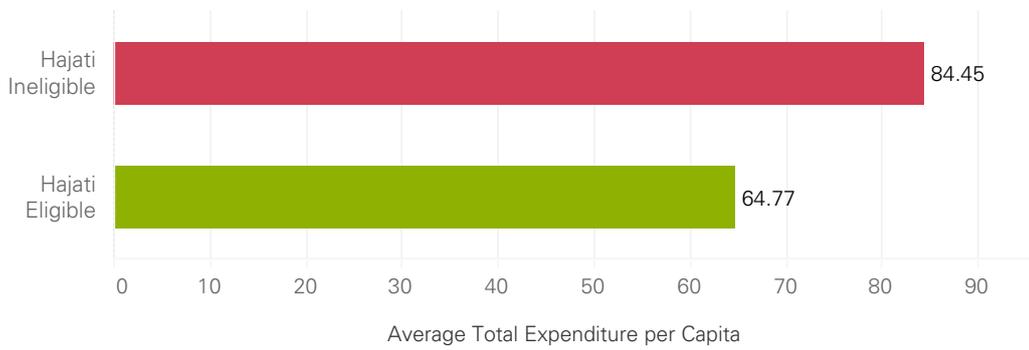


Figure 85

Average Total Income per Capita, by Nationality

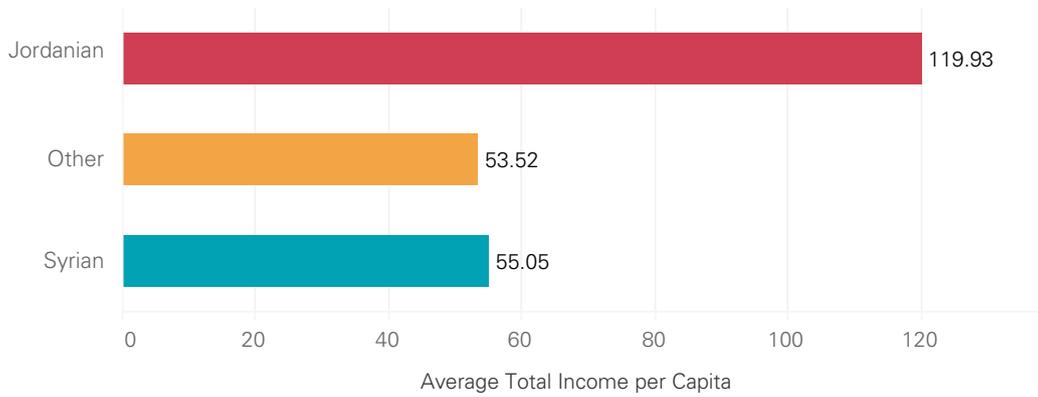


Figure 86

Average Total Expenditure per Capita, by Nationality

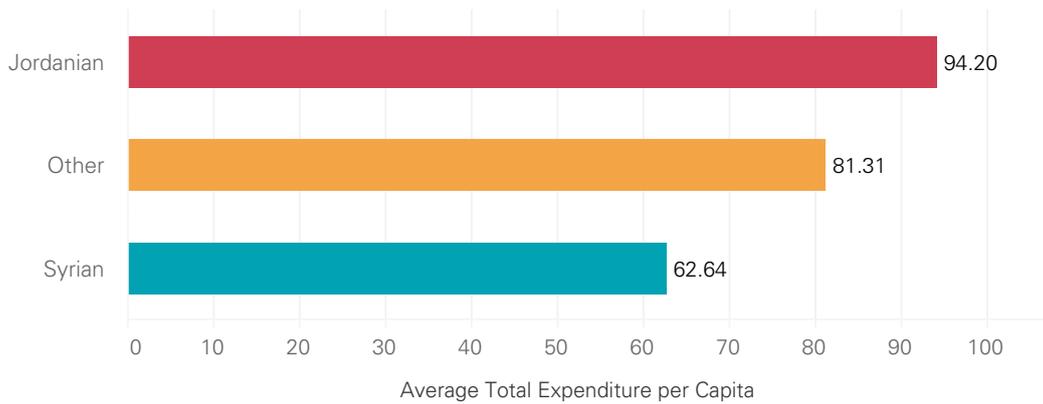


Figure 87

The data demonstrates the eligibility thresholds for those who would be classified as poor under the Jordanian standard (68 JOD per capita) based on income and expenditures. Around 75 per cent of those considered poor are eligible for the Hajati programme while around 60 per cent of non-poor households are considered eligible. When this data is disaggregated by nationality the picture is clearer for Syrians but more contradictory for Jordanians. Among poor Syrians, the percentage of eligible households in Hajati who are also poor according to their self-declared income is around 80 per cent. Among poor Jordanians only about 40 per cent of households are eligible (Figure 88, Figure 89, Figure 90, Figure 91, Figure 92, and Figure 93).

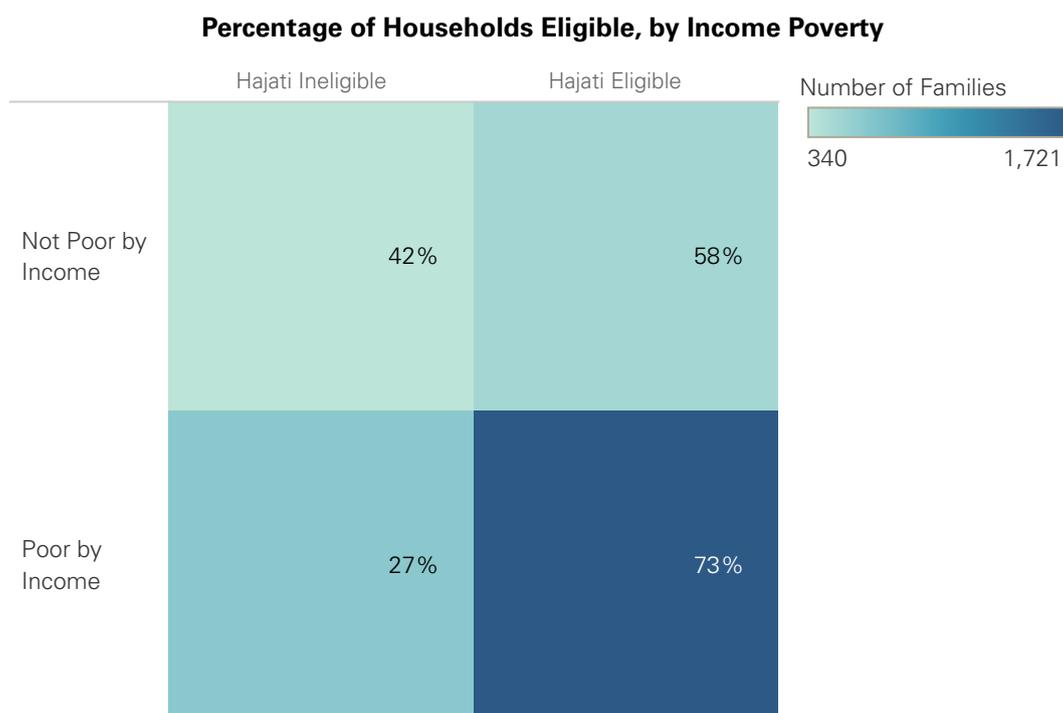


Figure 88

Proportion of Households Eligible based on their income poverty status (income above or below 68 JD). Each row (Not poor by income and Poor by income) sums to 100%, and darker colours represent higher proportion of households.

Percentage of Household Eligible, by Expenditure poverty

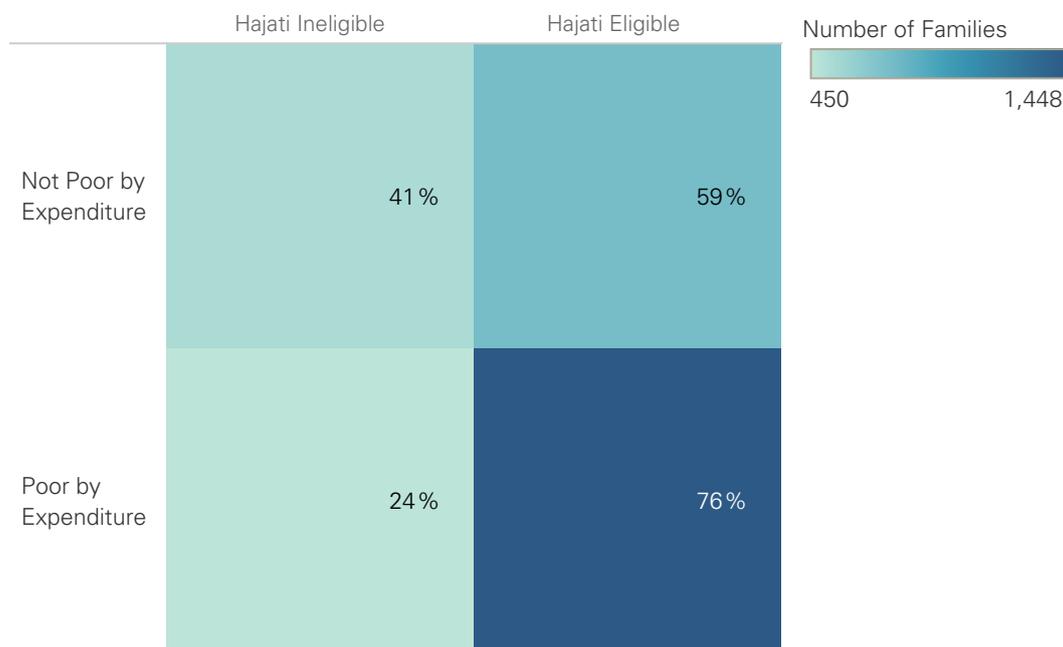


Figure 89

Proportion of Households Eligible based on their expenditure poverty status (monthly expenditures per capita above or below 68 JD). Each row (Not poor by expenditure and Poor by expenditure) sums to 100%, and darker colours represent a higher proportion of households.

Percentage of Jordanian Households Eligible, by Income Poverty

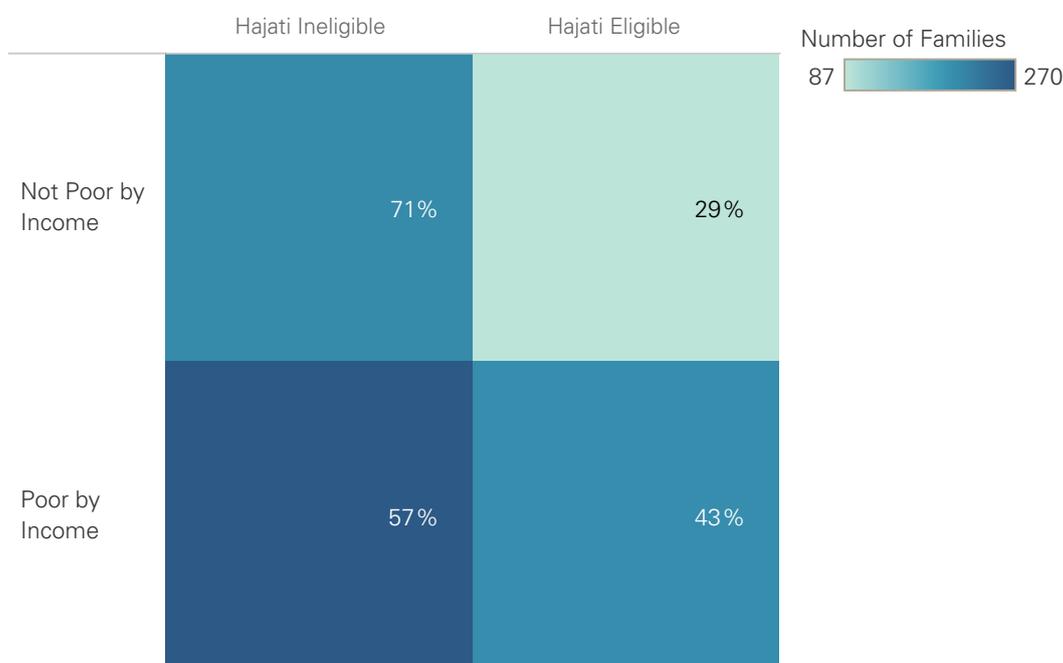


Figure 90

Proportion of Jordanian Households Eligible based on their income poverty status (monthly incomes per capita above or below 68 JD). Each row (Not poor by income and Poor by income) sums to 100%, and darker colours represent a higher proportion of households.

Percentage of Jordanian Households Eligible, by Expenditure Poverty

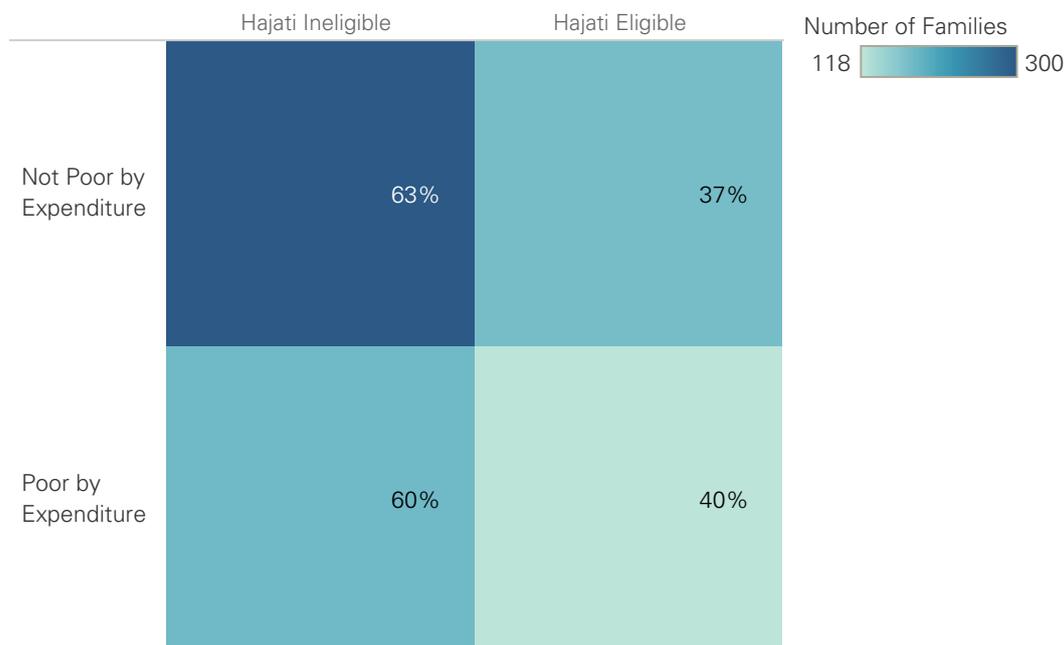


Figure 91

Proportion of Jordanian Households Eligible based on their expenditure poverty status (monthly expenditures per capita above or below 68 JD). Each row (Not poor by expenditure and Poor by expenditure) sums to 100%, and darker colours represent a higher proportion of households.

Percentage of Syrian Households Eligible, by Income Poverty

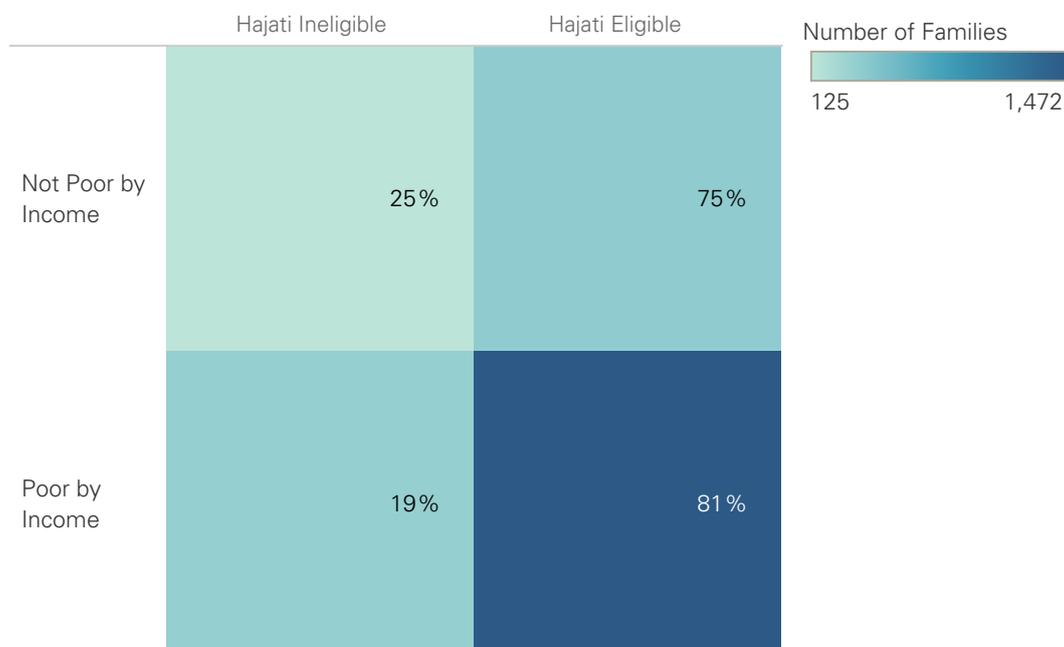


Figure 92

Proportion of Syrian Households Eligible based on their income poverty status (monthly incomes per capita above or below 68 JD). Each row (Not poor by income and Poor by income) sums to 100%, and darker colours represent a higher proportion of households.

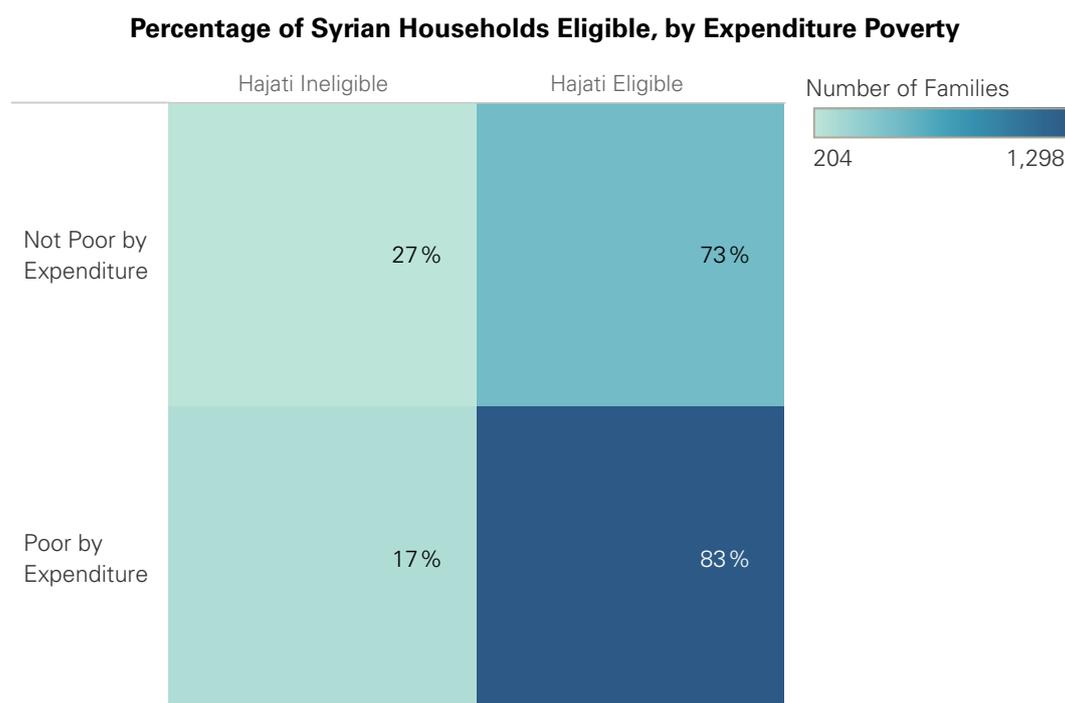


Figure 93

Proportion of Syrian Households Eligible based on their expenditure poverty status (monthly expenditures per capita above or below 68 JD). Each row (Not poor by expenditure and Poor by expenditure) sums to 100%, and darker colours represent a higher proportion of households.

The last data group raises the question of whether the targeting point system effectively captures the most vulnerable Jordanians. While the data on income/expenditure per capita would suggest it may not, it should be noted that when examining the net worth (income minus expenditures), eligible Jordanian households report zero net income, while ineligible Jordanian households have a net income that is positive by 276.8 JOD.

When looking specifically at the variables for eligibility, eligible Jordanian households are performing lower on variables that are less influenced by income (social vulnerability, disability, distance to school) indicating that vulnerable Jordanians are probably suffering from a status-based poverty rather than monetary poverty. Furthermore, it has been shown that subjective self-reported income measures are more highly correlated with financial satisfaction than an objective income measure³¹. Yet the question can be raised on whether the vulnerability of the two populations (Syrian and Jordanians) can be measured through a unified lens.

4.2 Sources of income and expenditure patterns

The source of income of the population differs significantly from eligible to ineligible populations. The main differences are observed in terms of UN assistance, income from work, and bank loans. Within the ineligible population, only 9 per cent of income comes from UN assistance, while it represents more than one-third of the income for the eligible population, showing some form of alignment between targeting methodologies of UN assistance. Jobs constitute an important source of income for both populations, however it is lower for the eligible population (86.1 JOD representing one-fourth of income for the eligible population, 189.5 JOD representing one-third of the income for the ineligible population) (Figure 94 and Figure 95). Finally, loans represent half of the income for the ineligible population while it constitutes only about 30 per cent of the income in the eligible population. This is the result of a higher access to formal loans in the ineligible population which again may be due to the over-representation of Syrians in the eligible population. As such, on average Jordanians have declared that 274.3 JOD of their monthly income comes from a bank or microfinance loan while for Syrians the average income coming from this source is only 18.8 JOD.

³¹ Donnelly, M, Pol-Eleches, G, (2012). *The Questionable Validity of Income Measures in the World Values Survey* available at <http://www.princeton.edu/politics/about/file-repository/public/DonnellyPopElechesMarch16.pdf>

Income Received from Various Sources for Eligible vs Ineligible Families

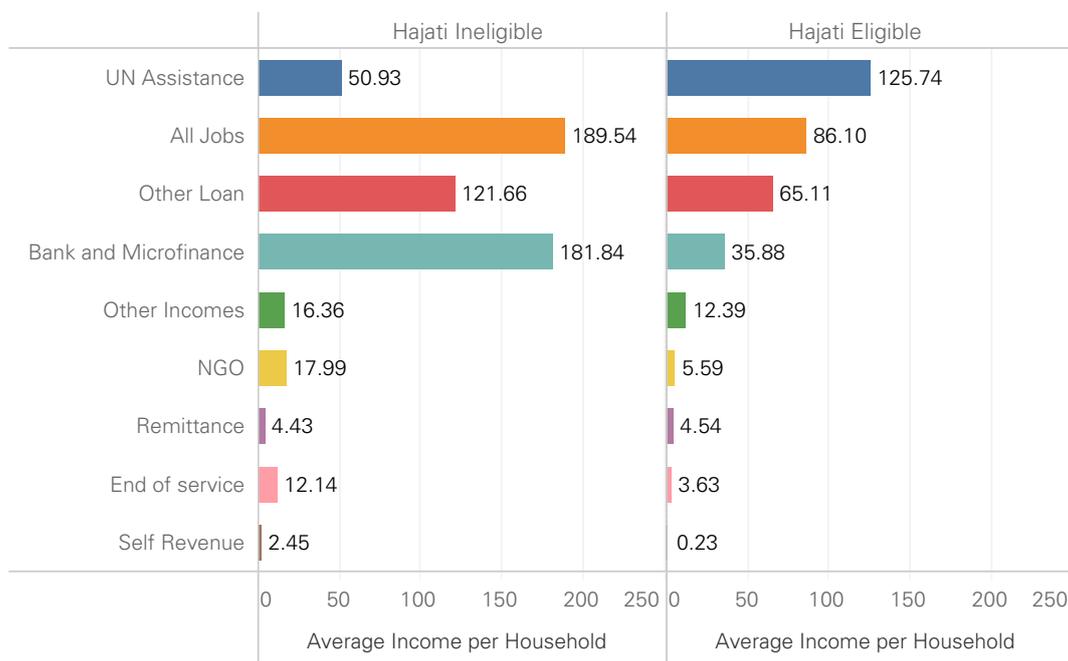


Figure 94

Share of Monthly Income from Various Sources, by Eligibility

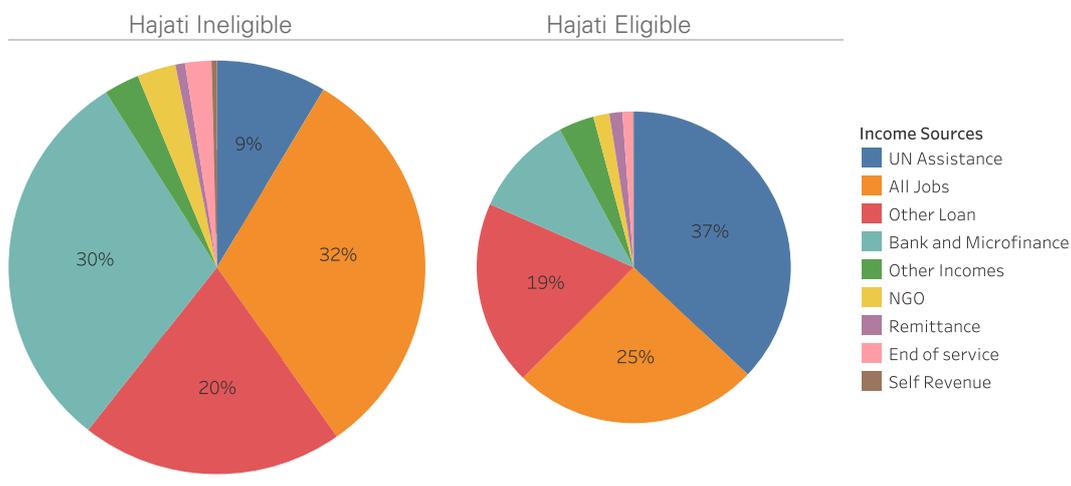


Figure 95

Expenditures patterns also differ between populations. Surprisingly, even though the eligible households have a lower income, they spend in absolute terms more for rent (91.8 JOD for ineligible population representing 20 per cent of expenditures and 117.5 JOD for the eligible population representing 33 per cent of total expenditures) (Figure 96 and Figure 97). The explanation behind this lies in the over-representation of Syrian nationals in the eligible population. Indeed, 52 per cent of Jordanians actually own their place of residence, reporting a rent expenditure of zero. Food expenditures are higher in absolute terms for ineligible households (131.1 JOD versus 84.4 JOD). However, when the share of food expenditures from total expenditures is analysed, there is less difference than what was observed for the case of rent: 29 per cent of expenditures are food expenditures for the ineligible household while this share is 24 per cent for the eligible population.

Due to a higher level of indebtedness, it is expected that the eligible population spends more on debt reimbursement: 64.3 JOD, representing 14 per cent of expenditures for the eligible population versus 26.0 JOD representing 7 per cent of expenditures for the ineligible. The Hajati transfer has already shown to have some effect with respect to expenses as beneficiaries explained that the first payment (which accumulated four months of assistance) allowed them to repay some obligations such as rent or debts contracted previously³².

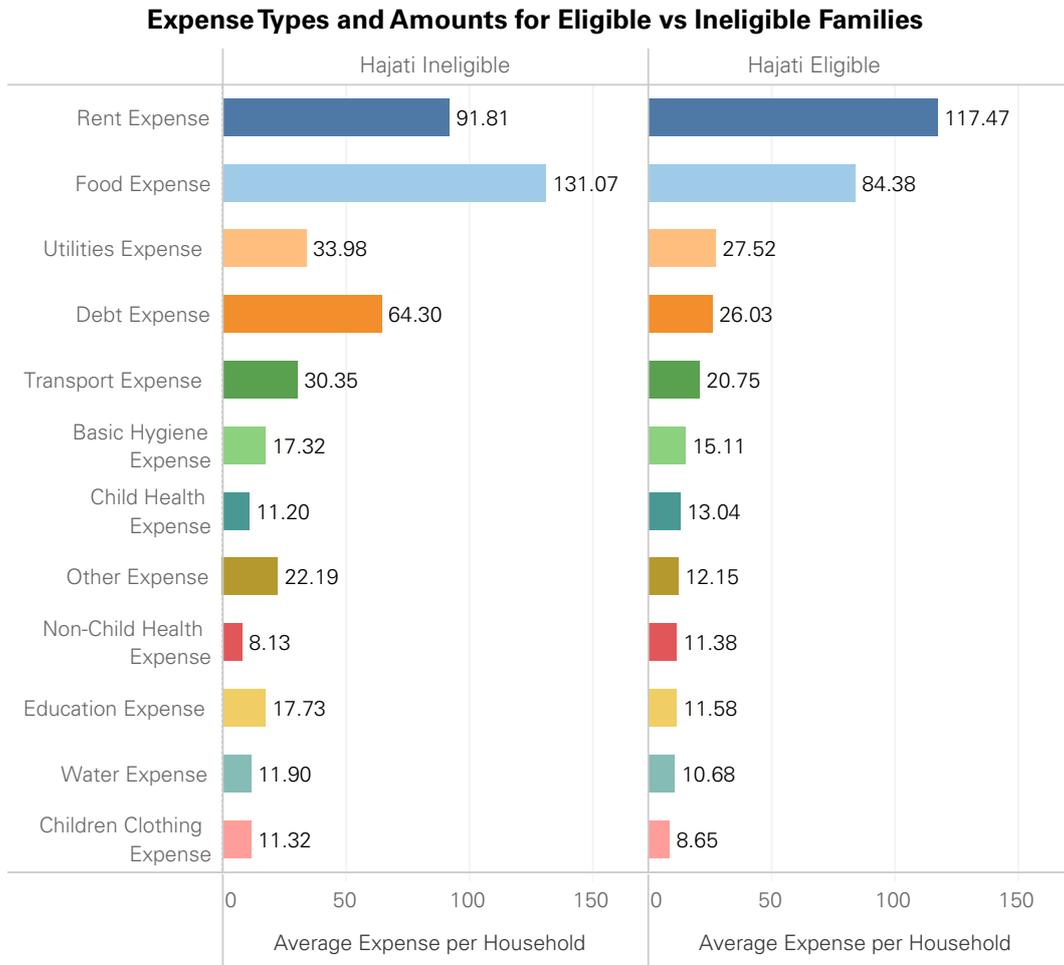


Figure 96

Share of Monthly Expenditure by Different Expense Types and Hajati eligibility

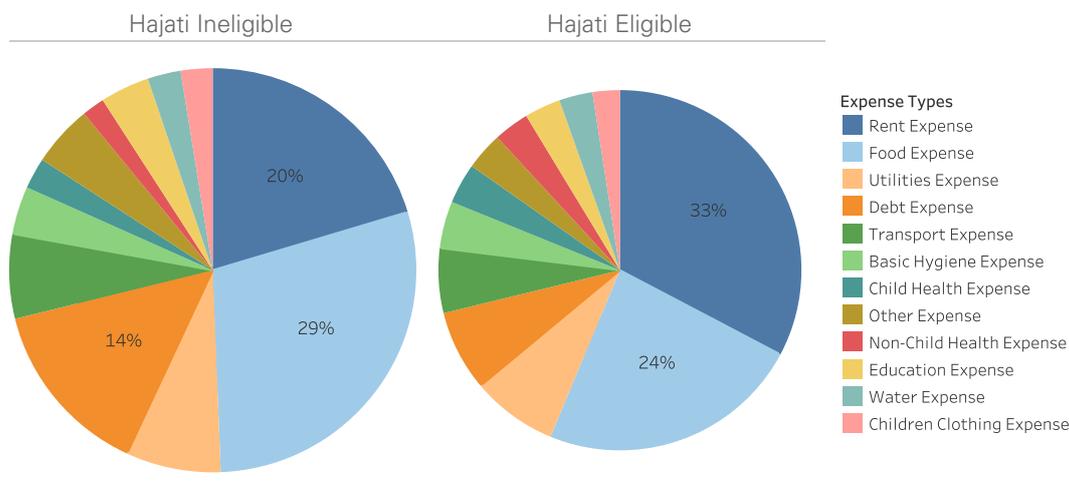


Figure 97

Regarding child-specific expenditures, child health expenses and clothes expenses are quite similar in both populations. However, spending for education is 53 per cent higher for ineligible households (17.7 JOD versus 11.6 JOD). This difference is also observed as a proportion of expenses: the share of expenses directed toward education is 3.2 per cent for eligible household versus 3.9 per cent for the ineligible household. The lower spending on education for eligible households is consistent with the fact that a high number of eligible households declare financial constraints as their main challenge to access education: 12.7 per cent of eligible households declare financial constraints as an educational challenge whereas this proportion is 8.7 per cent for ineligible households (see Figure 45).

The data from the Hajati baseline survey was used to find evidence of the different patterns of education expenditure. Particularly, it was used to see if the share of expenditures on education over total expenditures changed when the mothers are contributing to the income. As can be seen in Figure 98, there is no evidence that a mother contributing in the household’s income has an effect on the education expenses. Education expenses are slightly below 3 per cent of total expenditures on average and the proportion does not change significantly for households in which the mothers are contributing to income. It is also worth noting that beneficiaries indicated that within households, women are more in control of expenditures as they are considered more able to define its needs³³.

33 Result of focus group discussions carried out in Irbid and Amman in February

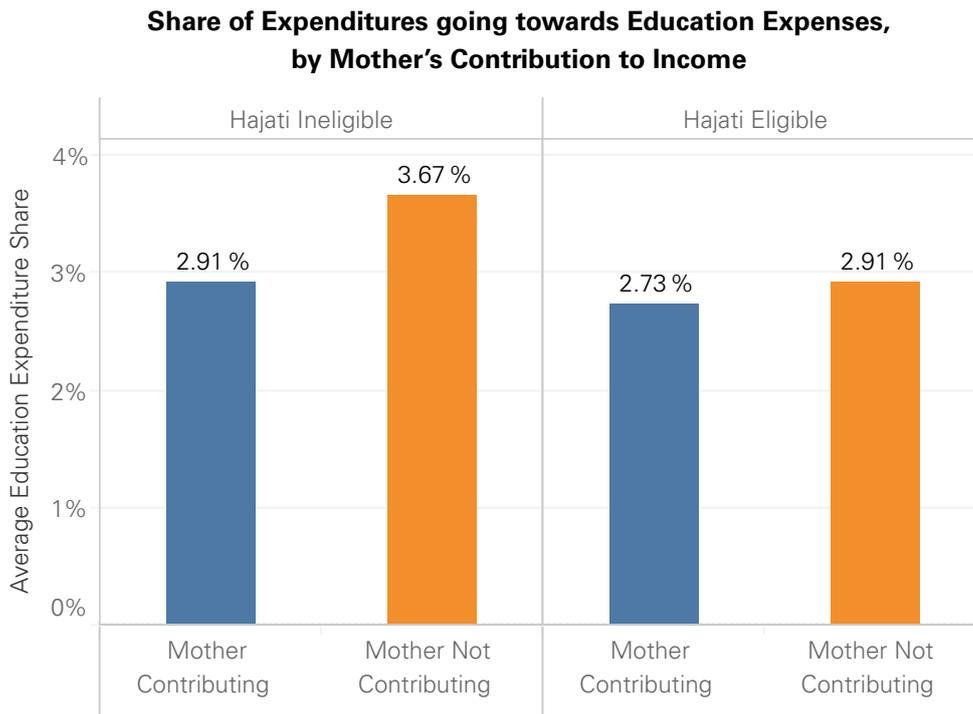


Figure 98

4.3 Employment status and economic returns of child labour

As was seen previously, employment is an important source of income for the households assessed. Indeed, employment and UN assistance seem to be fungible sources, as when income from work and UN assistance is averaged, a similar amount for both populations is assessed: 212 JOD for eligible households and 240 JOD for ineligible households.

The average ineligible household seems better integrated into the labour market when compared to eligible households, with a consistently higher rate of employment across all household members. Child labour represents an exception, with a rate more than twice as high in eligible households (3.69 per cent) (Figure 99). It is evident that this negative coping strategy is utilized by vulnerable households to make ends meet.

Percentage of Households with Various Family Members Working, by Hajati eligibility

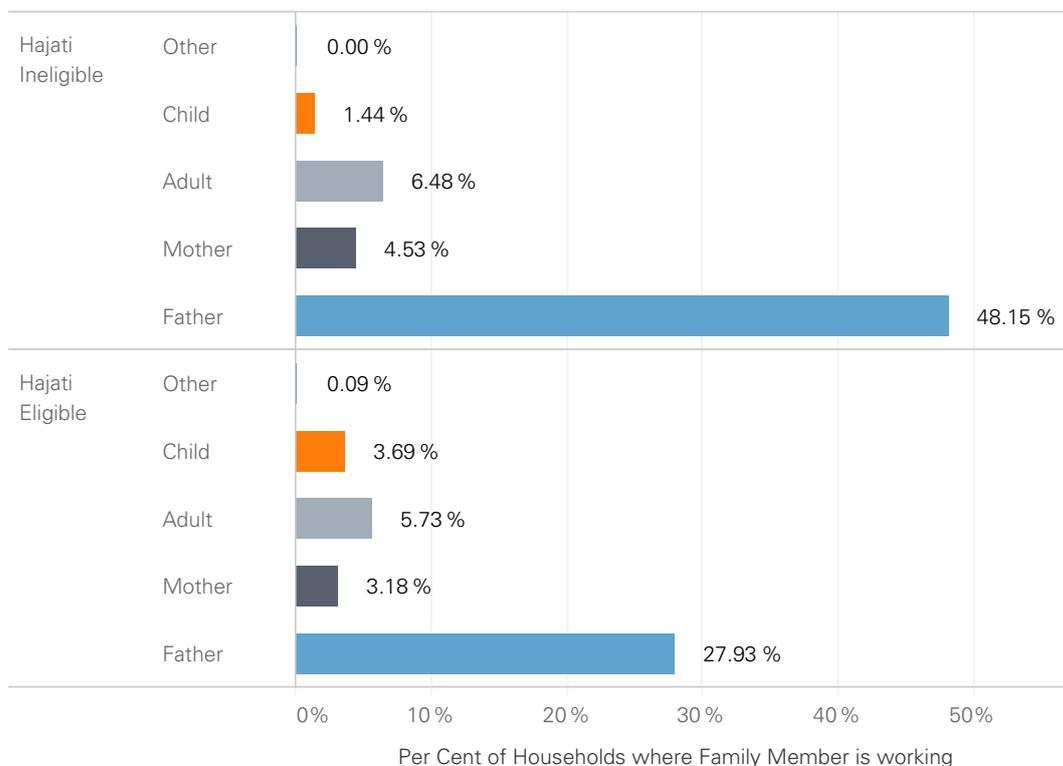


Figure 99

Better integration into the labour market (for adults) yields high returns as shown in the graph below (Figure 100). The average income increases by 985 per cent between households with a working father and households without. The increase in average income is 179 per cent for households with working mothers and 157 per cent for households with other adults working. It is to be noted that if the returns are impressive for adults the same does not apply for working children.

While the marginal return to having a father, mother, or other adult working is higher in Hajati Ineligible populations, the returns to putting a child to work is actually higher in the Hajati eligible population. In eligible households, the average household income increases by 91 JOD when a child is put to work while in ineligible households the increase is of only 84 JOD. Also, for eligible households, the average income of households with working children is still lower than the average income of ineligible households without children working which shows that resorting to child labour is more of a desperate coping strategy rather than a thoughtful economic decision.

Earnings Increases as a Result of Making Family Members Work, by Family Member Types and Hajati eligibility



Figure 100

This analysis proves the importance of investing in the creation of sustainable employment opportunities. It also displays the need to incentivize keeping children in school via the Hajati programme, as the opposite incentive of taking a child out of school to work is relatively more appealing in the Hajati eligible population. This further explains why there is a higher prevalence of children being pulled out of school in the Hajati eligible population.

If the labour market can provide additional income resources, it is pertinent to understand what barriers are keeping people from accessing them. For non-Jordanians, the lack of work permits explains why the proportion of working adults is low in Hajati eligible households. Indeed, fewer than 1 in 5 Syrian households have an adult with a work permit. For other nationalities, not Syrian or Jordanian, the proportion amounts to about 1 in 4 households (Figure 101). The percentage of households with work permits is slightly higher among the ineligible population but the numbers are still low. Indeed, if it is assumed that there is only one member of the household having working permit, the ratio of Syrians holding work permit on working age Syrians is 9.8 per cent, lower than the 13 per cent which is observed in the total Syrian population³⁴.

34 Barbelet, V, Hagen-Zaner, J, Mansour Ille, D. (2018) *The Jordan Compact: lessons learnt and implications for future refugee compacts*. Available on <https://www.odi.org/publications/11045-jordan-compact-lessons-learnt-and-implications-future-refugee-compacts>

Percentage of Non-Jordanian Households with Work Permits, by Nationality

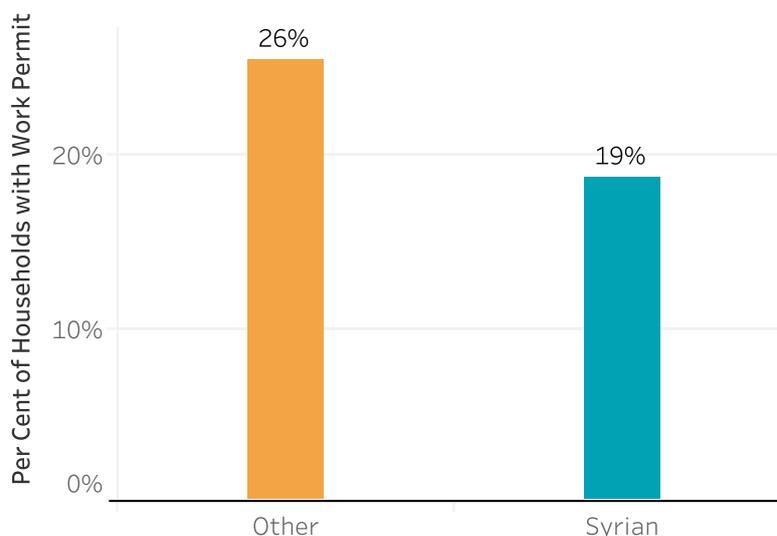


Figure 101

4.4 Asset ownership

Ownership of televisions is widespread in both populations but access to the internet is more frequent among ineligible households (22.7 per cent) than among eligible households (15.8 per cent). Almost no eligible households own a motor vehicle or a computer (3.0 per cent and 3.9 per cent respectively) while these items are more frequently present in ineligible households (18.7 and 15.3 per cent respectively) (Figure 102).

Numerous studies³⁵ have shown that books and toys are essential assets for the cognitive development of children, yet they are a luxury to these many of the eligible households. The percentage of households who don't own books or toys is 58.1 per cent among ineligible households, but rises to 74.1 per cent among eligible ones (Figure 103).

³⁵ For a good background material on the role of play and cognitive development: Frost, J. L. Wortham, S. C, Reifel, S, (2012) *Play and Child Development (4th Edition)*, Pearson.

Percentage of Households Owning Various Assets, by Hajati eligibility

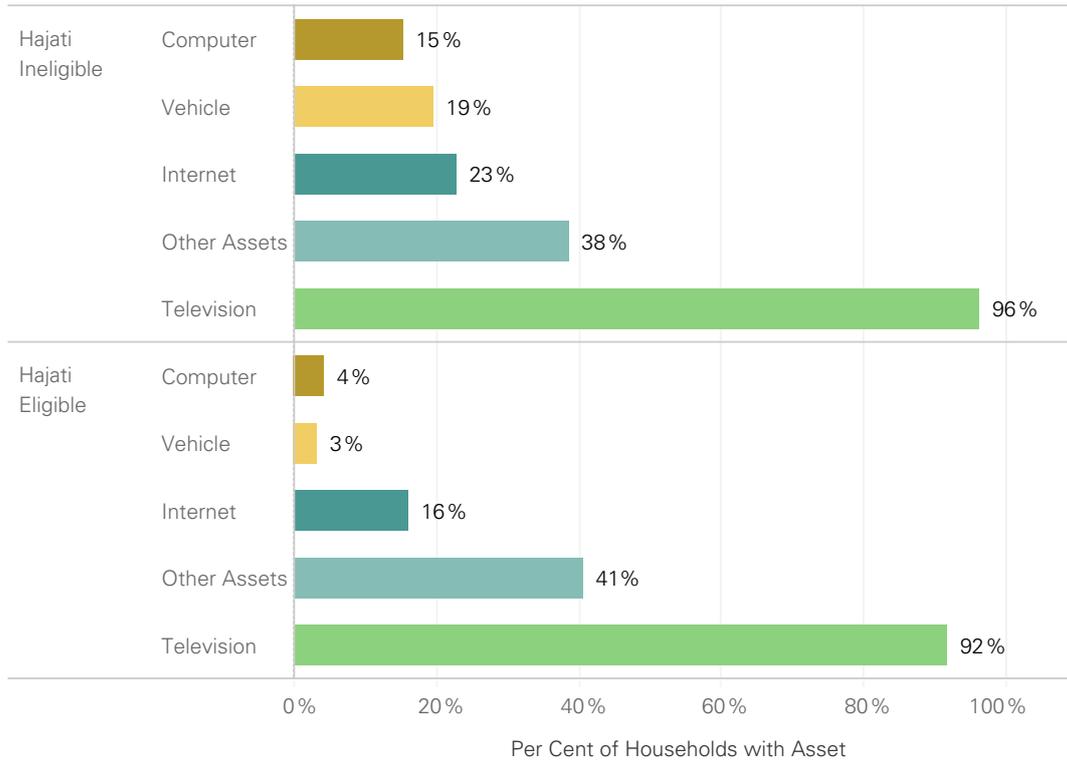


Figure 102

Percentage of Households with Books and Toys, by Hajati eligibility

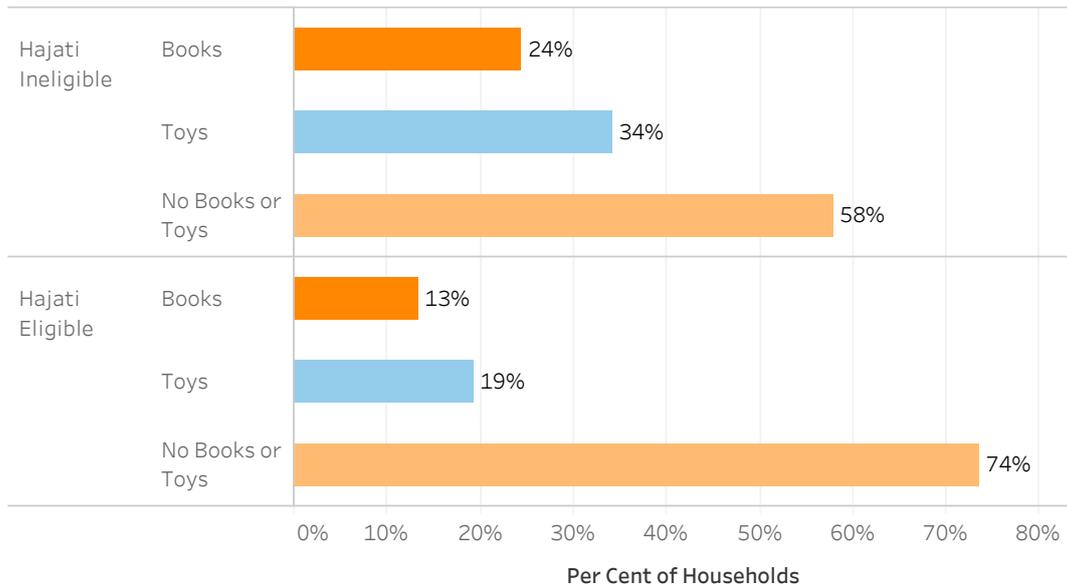


Figure 103

The typical Hajati Eligible household

Is below the poverty line



Monthly income is **10.6 JOD** below the Jordanian poverty line

Is not able to make ends meet



Monthly expenditures are on average **37.8 JOD** above their monthly income

Gets most of its income from UN assistance



of monthly income comes from UN Assistance

Does not have the authorization to work formally in the Country



Dedicates most of their money to food and rent



of monthly spending is dedicated to food and rent

5 Coping strategies



5. Coping strategies

5.1 Lack of negative coping mechanisms

The UNICEF child-focused targeting methodology favoured those who were forced to adopt suboptimal or negative coping mechanisms to deal with their situation. This is an indicator of the vulnerability of the household situation as well as the general welfare of all household members, as many of these coping mechanisms are socially or physically unhealthy. Negative coping mechanisms include: withdrawing children from school, contracting debt to purchase essential items such as food, begging, child labour, etc.

30.97 per cent of the non-targeted population did not adopt a coping mechanism, whilst only 20.02 per cent of the targeted population did not adopt any coping mechanisms (Figure 104).

Percentage of Households not Employing any Negative Coping Mechanisms, by Hajati eligibility

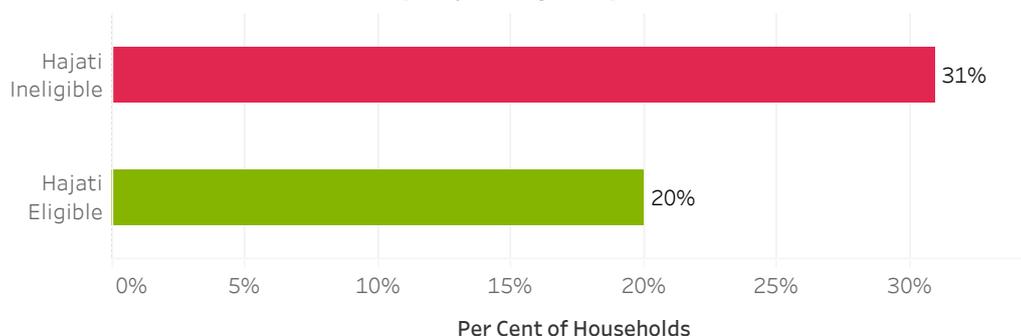


Figure 104

There is a similar discrepancy when the data is presented by nationality rather than Hajati eligibility: 33.55 per cent of Jordanians did not employ negative coping mechanisms whereas only 19.91 per cent of Syrians did not employ negative coping mechanisms (Figure 105). This may be due to their normalization of these coping mechanisms over the past couple of years in certain communities.

Percentage of Households not Employing any Negative Coping Mechanisms, by Nationality

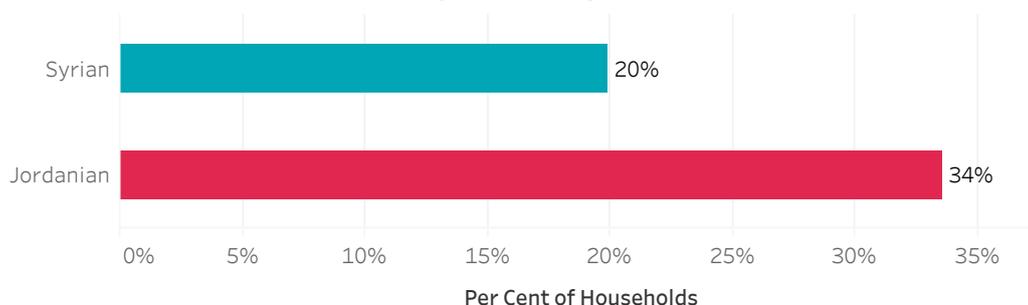


Figure 105

5.2 Prevalence of negative coping mechanisms

In general, the targeted population was more likely to employ any negative coping strategy than non-targeted populations. The exceptions to this are the spending of savings and selling of productive assets to cope, both of which are opportunities more available to better-off populations.

The most common negative coping mechanism employed was to borrow or use credit to obtain food, with 50.41 per cent of the eligible population adopting this coping mechanism (Figure 106). Reducing expenditures in other areas was the second most prevalent negative coping mechanism.

Percentage of Households Employing Various Negative Coping Mechanisms, by Hajati eligibility

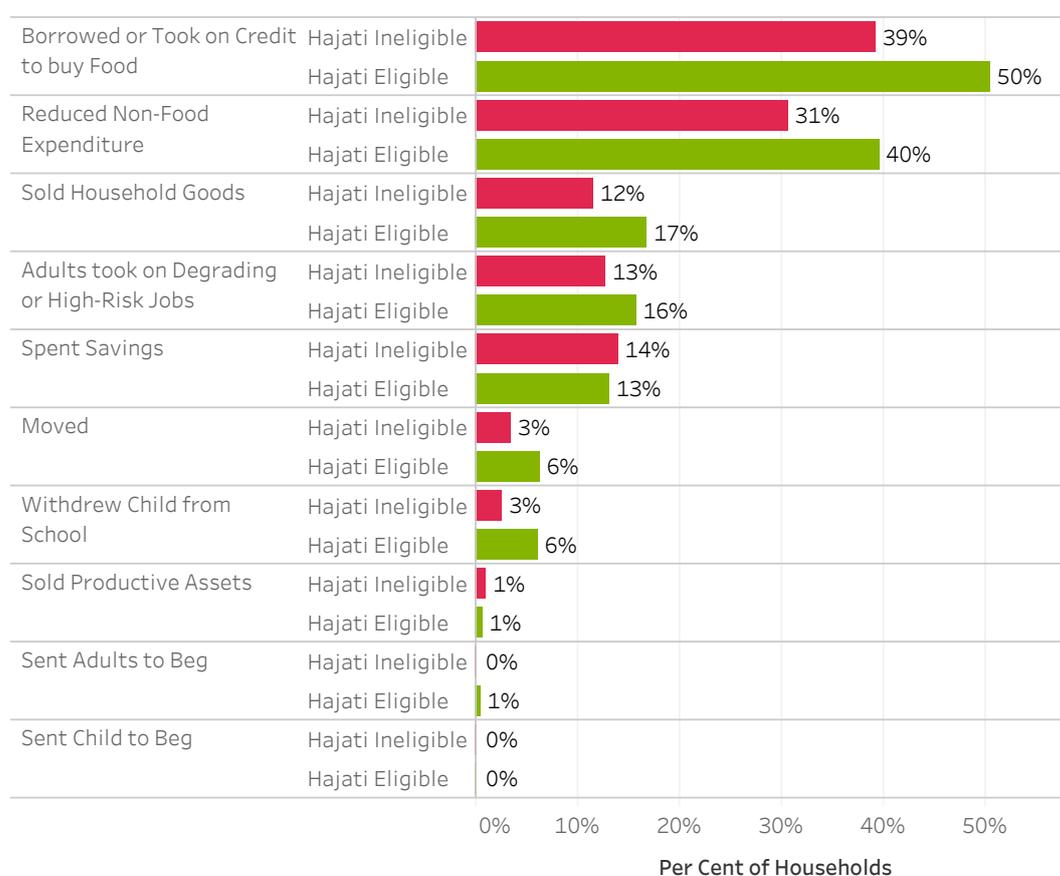


Figure 106

In general, the Syrian population employed each of the negative coping mechanisms more than Jordanian populations. The exceptions to this are spending savings and selling productive assets, both of which are opportunities more available to more well-off populations (Figure 107).

Percentage of Households Employing Various Negative Coping Mechanisms, by Nationality

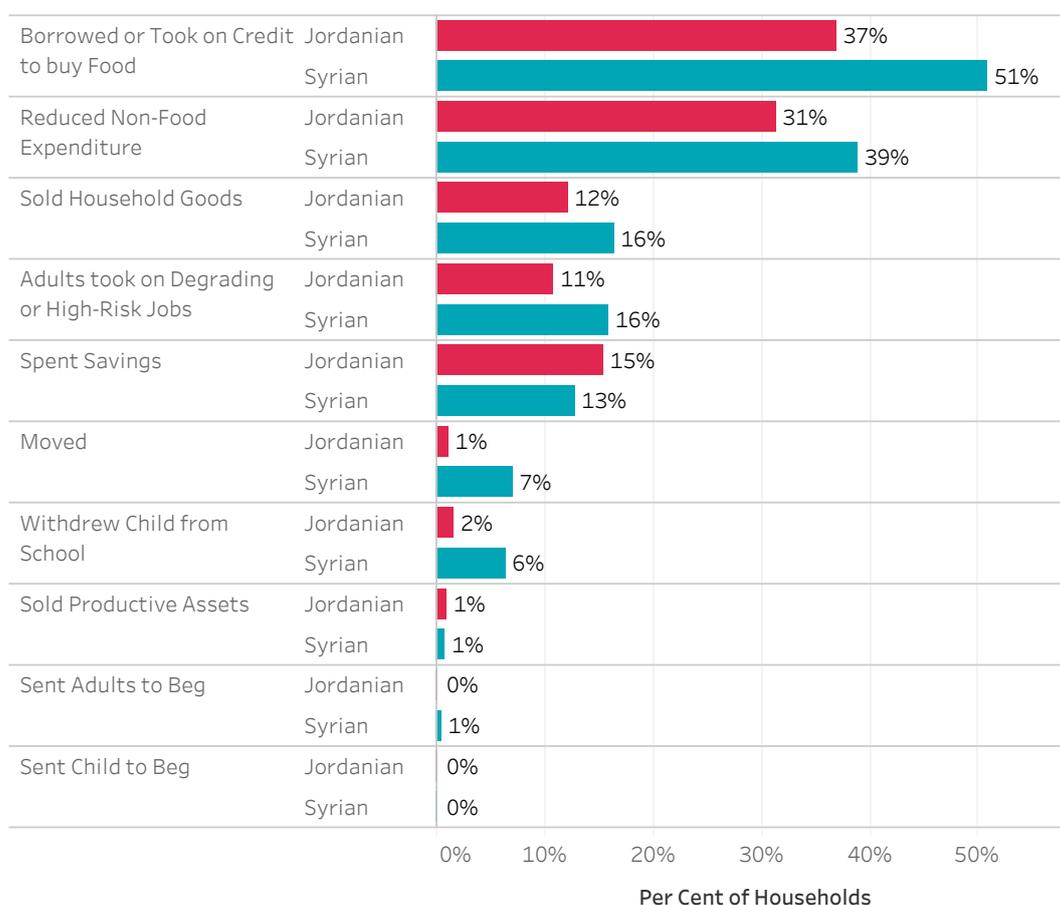


Figure 107

The coping mechanism that the Hajati programme most directly addresses is the withdrawal of children from school. This mechanism is employed twice as much in the eligible population when compared to the ineligible one (Figure 106). This difference is exacerbated when the Syrian population is compared to the Jordanian one, with Syrians withdrawing children from school almost fourfold compared to Jordanians (Figure 107). This shows how the Hajati methodology targets households with children at risk of dropping out of school.

As the Hajati programme was being rolled out, beneficiaries expressed that the cash transfer encouraged children to go to school and study³⁶ raising expectations that eligible households would rely less on withdrawing children from school.

5.3 Child labour

One of the major deterrents to enrolling children in school is the opportunity cost of not having them work. This is one of the major demand-side barriers that the Hajati programme seeks to address. While child labour was not directly addressed in the methodology, it indirectly targets households that resort to child labour by considering the length of time spent out of school and the number of school age children not attending school in a household.

The survey measures how many children of ages 13 and above were working in seasonal, part-time, or full-time jobs. The distribution is as follows (Figure 108).

36 Results of Focus Group Discussions conducted in Irbid and Amman in February.

Percentage of Children Working, by Labor Type and Age Groups

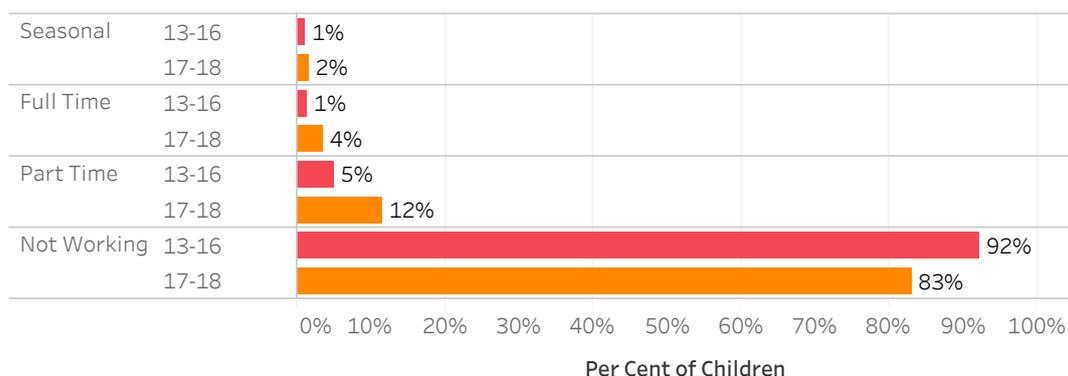


Figure 108

As expected, a higher proportion of older teenagers are working than younger teenagers, with 16.95 per cent of older teenagers working and only 7.77 per cent of younger teenagers working (Figure 109). This discrepancy is a result of the illegality of labour in Jordan for children aged 15 years and under. The targeting methodology focuses more so on younger teenagers. Specifically, Hajati eligible children fall into an age range between 6 and 15, inclusive. As such, the younger teenagers are more directly targeted by Hajati than the older ones. This measure was adopted to focus resources on children with more years to be potentially spent in school as well as because it is not financially viable to match the child labour cost-opportunity for children above 16 years.

Further exploration of the demographics of children working, and disaggregating by gender, it can be seen that the large majority of child labour is taken on by male children. This holds true even as children approach adulthood. Traditional cultural roles and available jobs both contribute to this skew.

Percentage of Children Working by Labor Type, Age Groups, and Gender

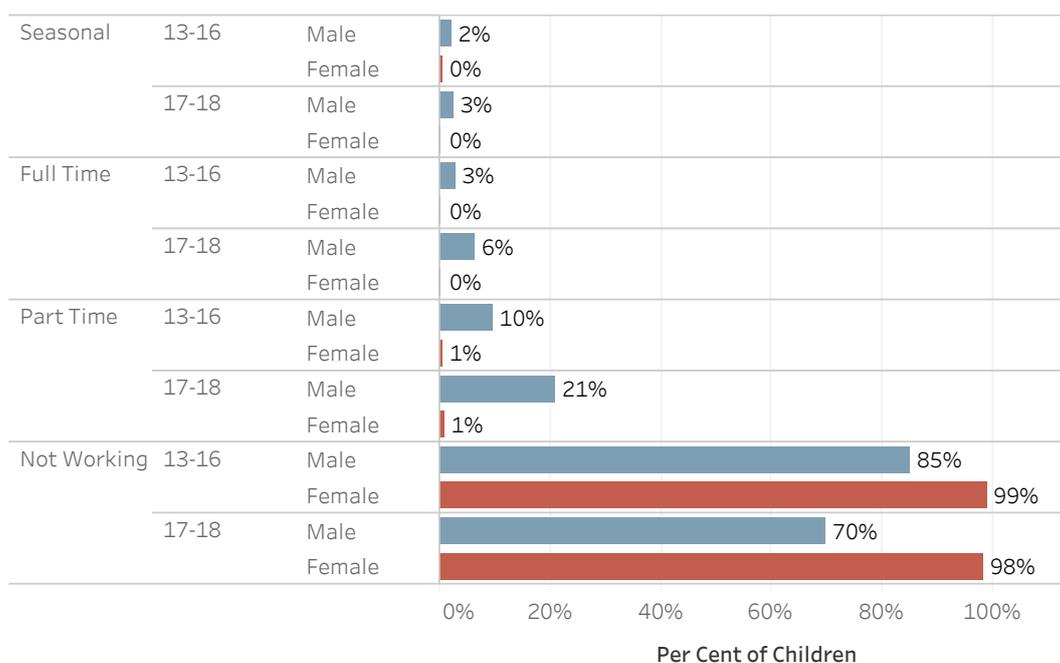


Figure 109

A potential reason for this skew is child marriage. As was seen in the demographics section, the average marriage age was relatively low, especially for girls. This plays a role in analysing the distribution of child labour. Traditional cultural roles may push fewer females to work but may push more of them to get married or do domestic, unpaid labour. The overall distribution of female labour participation in the survey population also indicates that the available roles and opportunities for females is much lower.

A discrepancy is also found when data is disaggregated by nationality, with Syrian children working at a higher rate than Jordanian children, up to five times higher for juvenile part-time workers (Figure 110). This may be due to both the relative vulnerability of the Syrian population, being refugees, as well as the added difference in adoption of negative coping mechanisms such as child labour to provide for households. As seen in the previous section, Syrians adopted coping mechanisms at a higher rate than Jordanians. The next section will explore further the effect that attitudes and perceptions play in this discrepancy.

Percentage of Children Working by Labor Type, Age Groups, and Nationality

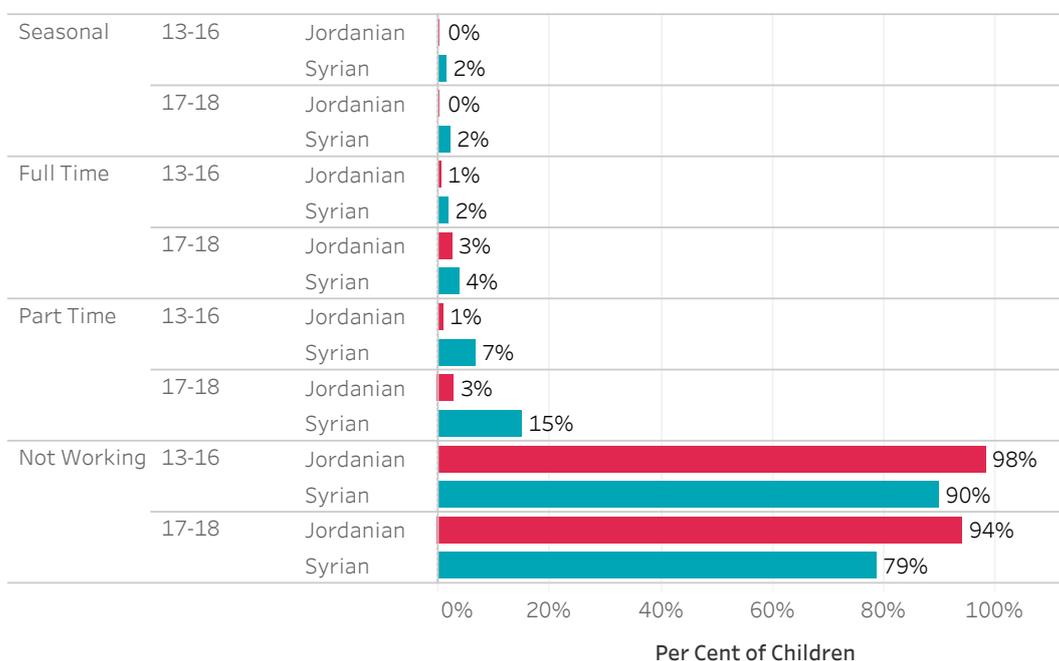


Figure 110

One final disaggregation is by Hajati eligibility. As the targeting methodology sought to identify and provide support to the most vulnerable households across Jordan, it is expected that eligible households are more prone to resort to child labour than the ineligible households. The following graph supports that assumption, as the eligible population has more children working across age groups (Figure 111).

Percentage of Children Working by Labor Type, Age Groups, and Hajati eligibility

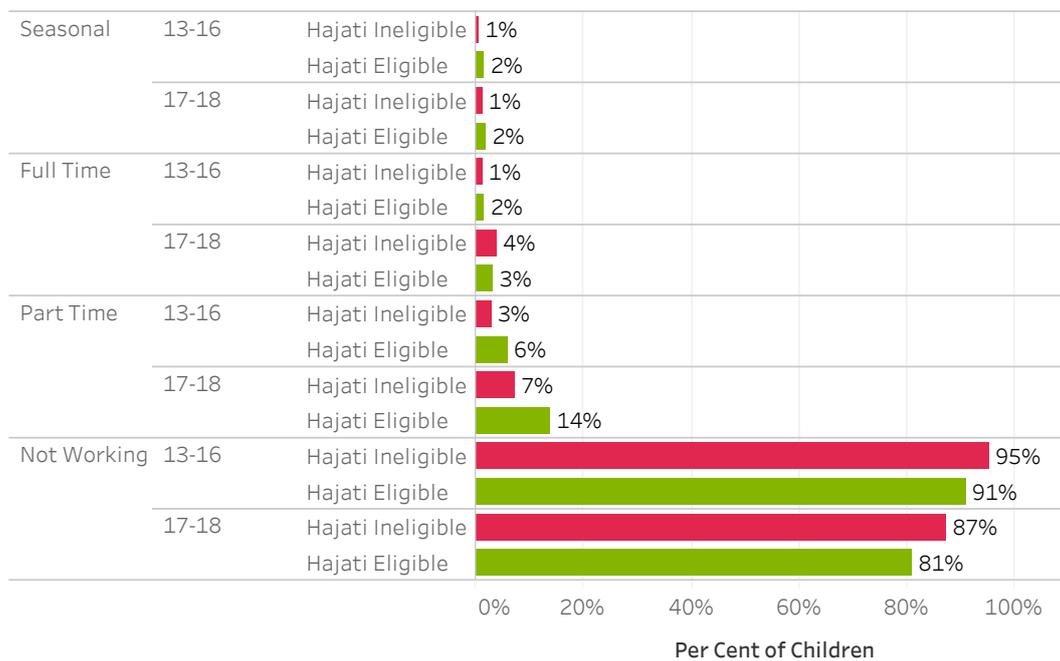


Figure 111

6 Child well-being and protection



6. Child well-being and protection

6.1 Household perceptions

While a household's perceptions towards child protection metrics were not used to determine eligibility, an analysis of these metrics with Hajati eligibility is included, to better understand the attitudes of the target population towards key components of child protection. The following will be a further explores perceptions around both child labour as well as early marriage.

When asked whether children should leave school to work in order to support the household, the Jordanian population surveyed was more opposed to removing children from school to work as compared to the Syrian population. 65.24 per cent of Jordanians strongly disagreed with the sentiment, whereas only 32.02 per cent of the Syrian population had strong feelings against it (Figure 112). This discrepancy is likely motivated not by cultural differences but rather reflects the years of poverty and displacement faced by the Syrian population that shifted the relative importance of school as a key determinant of child welfare and long-term success.

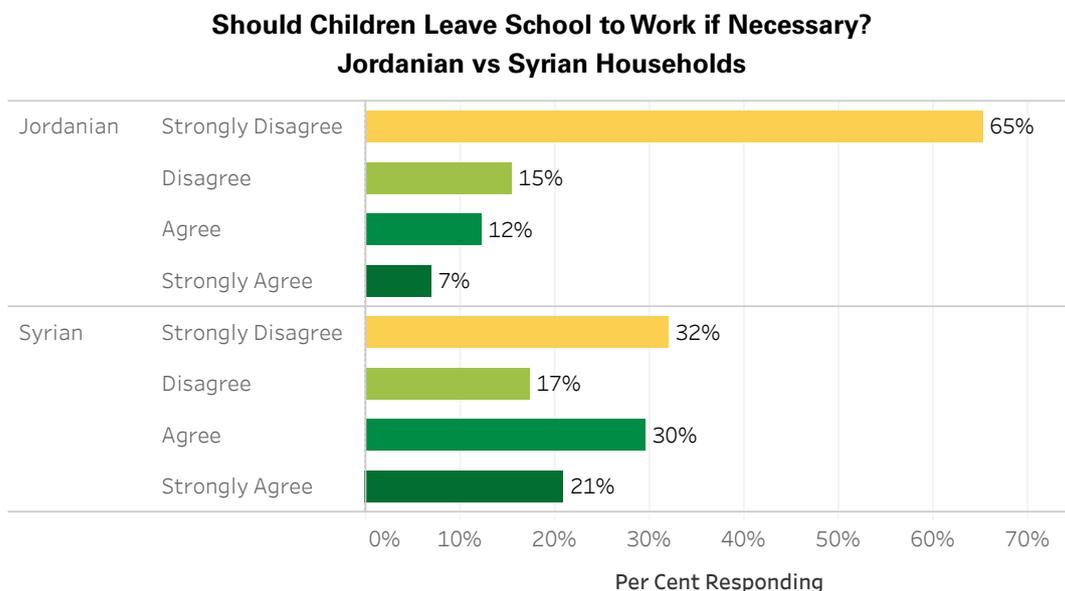


Figure 112

This is a foundational belief motivating the deprivation of schooling to children and justifying child labour. As such, despite not factoring these variables into the targeting methodology, it is evident that the Hajati eligible population contained a larger proportion of households that believed it was acceptable to remove children from school in order to work. Households who strongly felt that they would remove their children from school if necessary were targeted at a 23.94 per cent higher rate than those who felt strongly that they would not remove their children from school (Figure 113).

Should Children Leave School to Work if Necessary?
Proportion of Households that are Hajati eligible, based on their responses

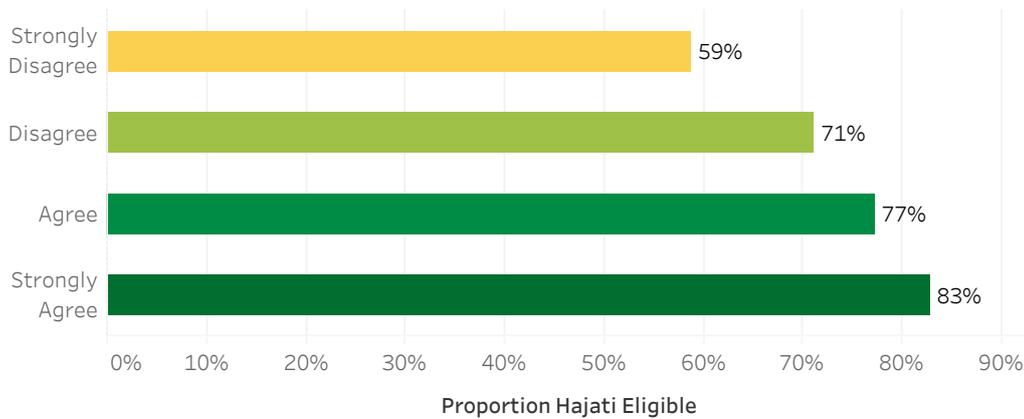


Figure 113

For targeted households, the added incentive provided by Hajati would reduce situations where extra labour would be required by children and would also provide a disincentive for households to remove their children from school, as households receive strong communication concerning the purpose of Hajati’s cash assistance. Indeed, children are also directly encouraging their parents to make use of the cash received for school-related expenses. For instance, one beneficiary family informed the survey that their child asked for boots to walk to school and requested the parents in the household to utilize the UNICEF transfer for it³⁷.

Jordanians believe more strongly than Syrians that there are risks to child marriage. Precisely, they were 10.48 per cent more likely to express strong sentiments against child marriage (Figure 114). Again, this is likely not due to cultural differences but is a result of the unique challenges faced by the Syrian population in the recent past. The increased rate of child marriage amongst this population group points to another negative coping mechanism for families to try to secure the economic future of their children, and reduce the burden in their own households.

Are there are risks to Child Marriages?
Jordanian vs Syrian Households

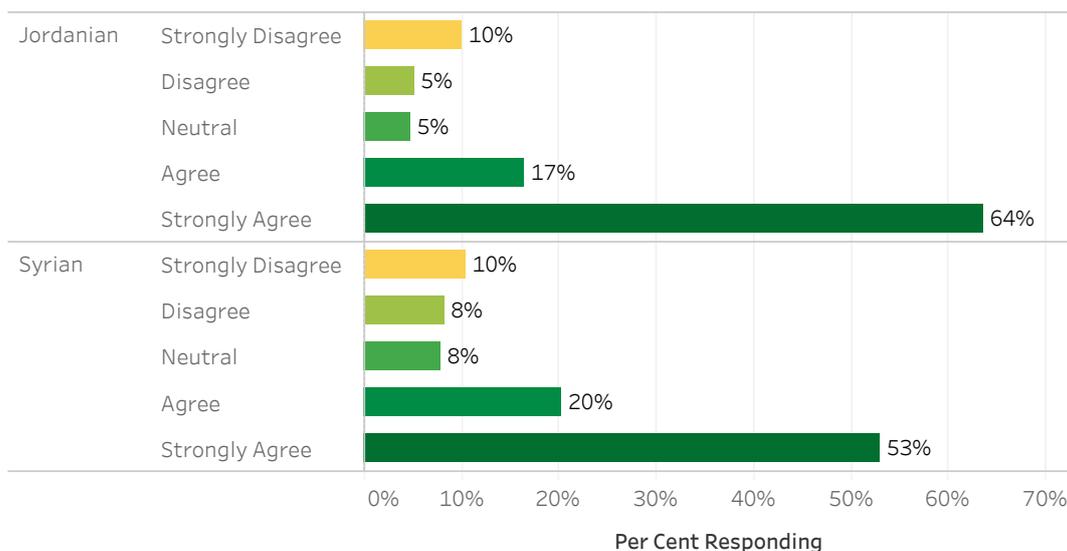


Figure 114

37 Focus Group Discussions conducted in Irbid and Amman on February 2018.

Despite UNICEF's targeting methodology not factoring this perception into the eligibility criteria, the households surveyed acknowledged the risks of child marriage, and were more likely to be eligible (Figure 115). A mechanism that may drive this is vulnerable populations, who are targeted for the Hajati programme, are more likely to have observed the risks of child marriage first-hand, whether that be through their own children or within their extended families or community.

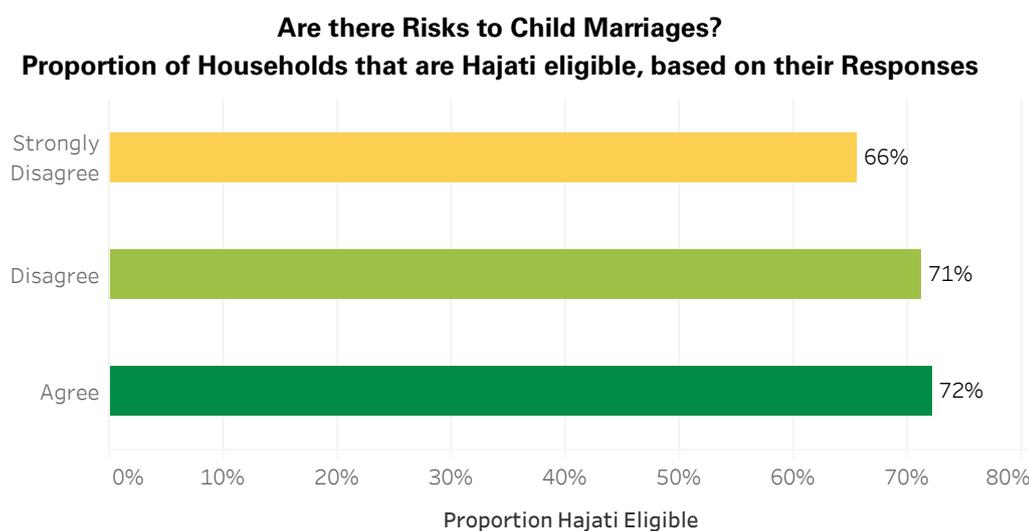


Figure 115

6.2 Child legal protection

The legal status of children is tied to a number of key child protection metrics. While UNICEF did not factor this into the targeting methodology, there are key trends to note that demonstrate a relationship between child protection metrics and the perceived vulnerability of households.

The knowledge of child protection service centres means that parents know where to access a child protection service when needed, from documentation to health and judicial support. A knowledge of service centres is crucial for households to properly deal with child-related emergencies. Even though it was not part of the targeting equation, there is a clear relationship between eligibility for Hajati and the knowledge of the centre. As such, 87.74 per cent of people who had absolutely no knowledge of service centres were targeted whereas only 63.79 per cent of those who confidently knew about their service centres and were able to access them were targeted (Figure 116).

**I know where to go if my child needs access to a service.
Proportion of Households that are Hajati eligible, based on their Responses**

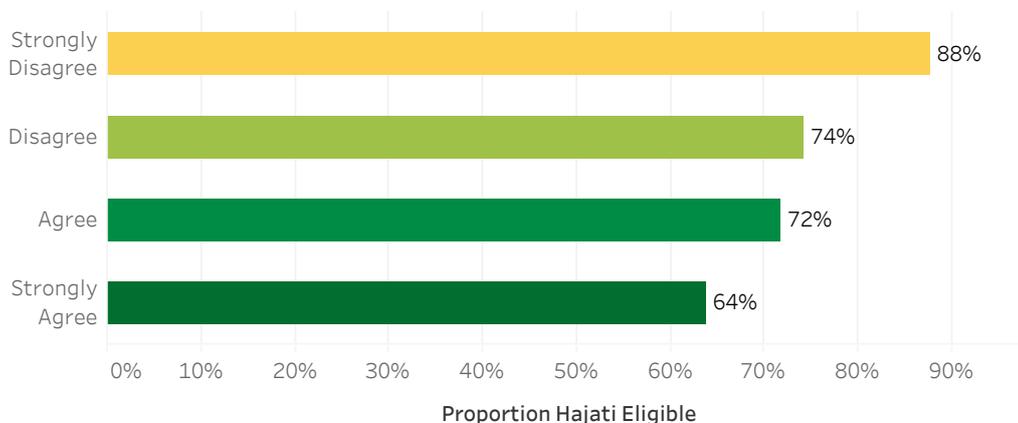


Figure 116

This 23.95 per cent difference may be a result of the greater vulnerability of a population who lack the knowledge of or easy access to already present mechanisms to deal with emergency situations.

Only 3.3 per cent of Jordanian households had one or more children lacking birth certificates, whereas 74.9 per cent of Syrians lacked birth certificates (Figure 117). The high number of Syrian households who have at least one non-registered child can be explained by the fee required to register a child after 30 days of his/her birth. UNICEF has contributed with advocacy efforts to national authorities to waive the fee for Syrian families. The registration process for Syrian children is now free. Hajati will also leverage its capability to communicate with households on the procedures to be followed to register a child.

Percentage of Households with all Children Registered, by Nationality

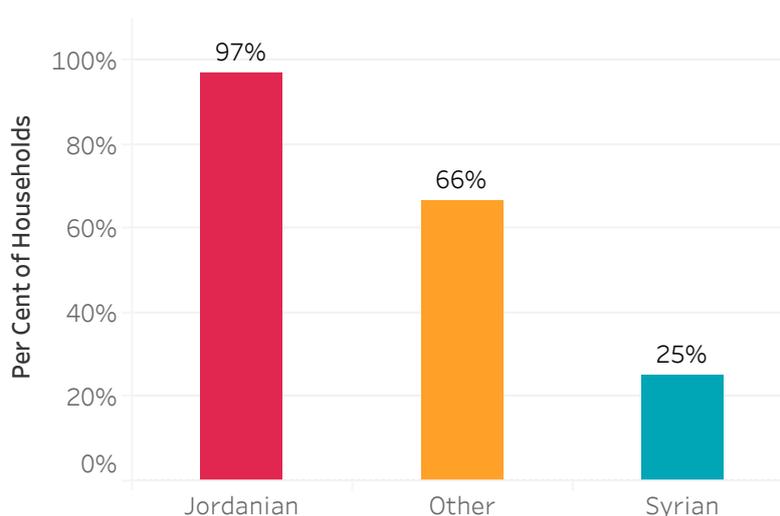


Figure 117

According to UNICEF’s targeting methodology, households with at least one non-registered child were 22.19 per cent more likely to be eligible than households whose children were registered (Figure 118). This again represents the strong correlation between a deficiency in child protection metrics and perceived vulnerability as measured by the targeting methodology.

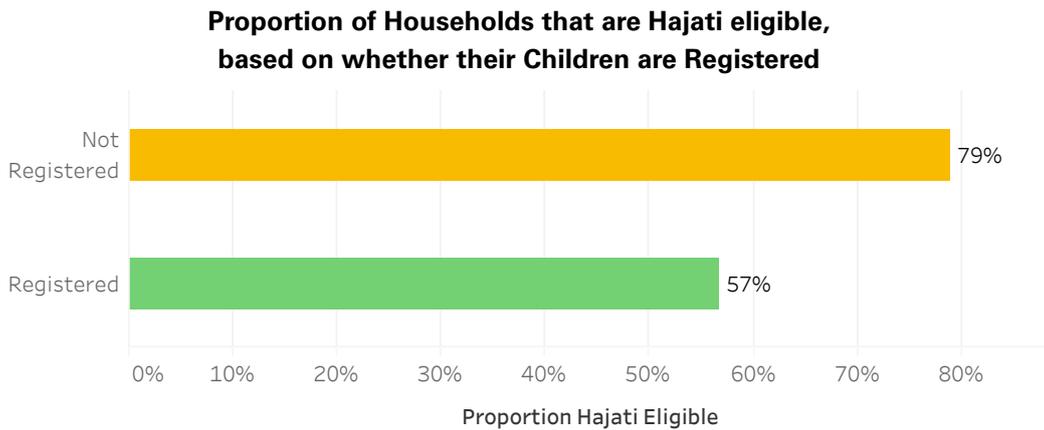


Figure 118

Recognizing that certification is crucial to attaining legal recourse and to access most child support services, this means that those without the minimum level of certification are a very vulnerable population group and less likely to access education.

6.3 Parent and child's contributions to education

Households where parents were not able to help their children with homework were more likely to be Hajati eligible. An 11.01 per cent (Figure 119) difference in eligibility rate between households on both ends of this spectrum highlights the perceived vulnerability of children. Among households that responded that they strongly agree that parents should help their children with homework, 66.04 per cent were Hajati eligible.

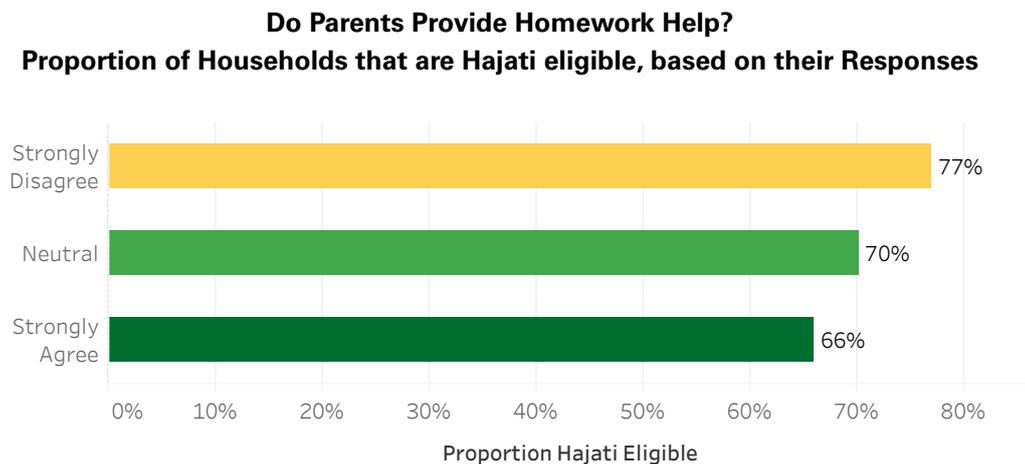


Figure 119

This metric is a good indicator of how involved parents are in their children's education. Lower parental involvement is an indicator that parents are unable to or not willing to help their children learn and grow through education.

While UNICEF's targeting methodology did not directly factor this in, the focus on factors related to education likely motivated this 11.01 per cent difference in eligibility. The more vulnerable position of these children can be mitigated via the Hajati programme which will provide an incentive for parents to keep their children in school and to put a higher value in general on the educational experience.

6.4 Child needs

Jordanians were 10.57 per cent (Figure 120) more likely than Syrians to strongly agree that their child’s needs are met. This broad question sought to determine subjectively how parents felt about the welfare of their children. Again, it serves not as a direct determinant of UNICEF’s targeting methodology but as a retrospective indicator of the general attitudes and perceptions of the eligible and ineligible populations. There are many aspects that may influence what answer a parent would give to this question. These include but are not limited to: the actual welfare of their children, their expectations for what ‘meeting needs’ means, and their desire to skew their answers to be more viable for aid. However, the question gives a general idea of where parents stand in terms of acknowledging shortfalls to child welfare as well as their eagerness to improve the welfare of their children.

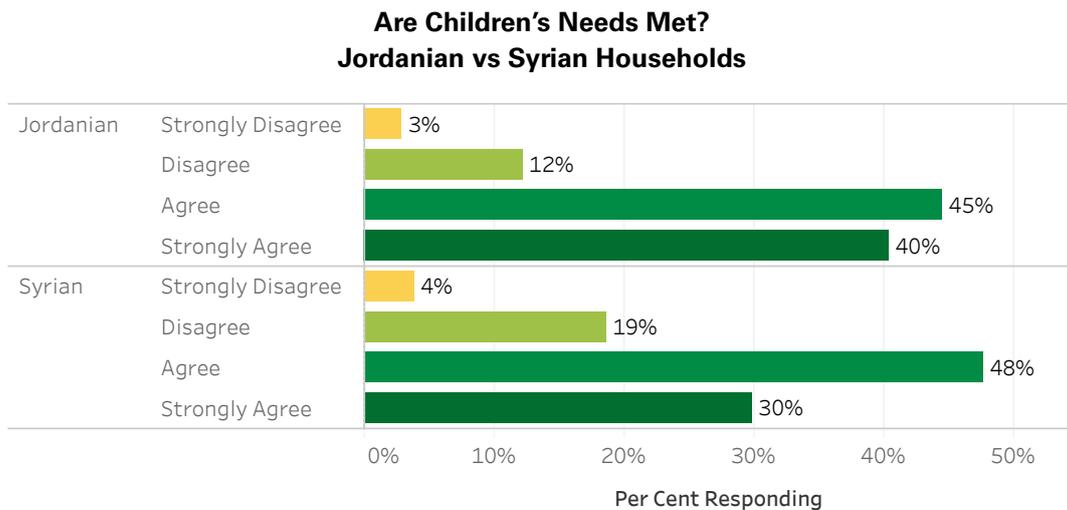


Figure 120

As such, households where children’s needs were not met, were much more likely to be eligible, with a 23.98 per cent (Figure 121) difference in eligibility rate between households on both ends of this spectrum.

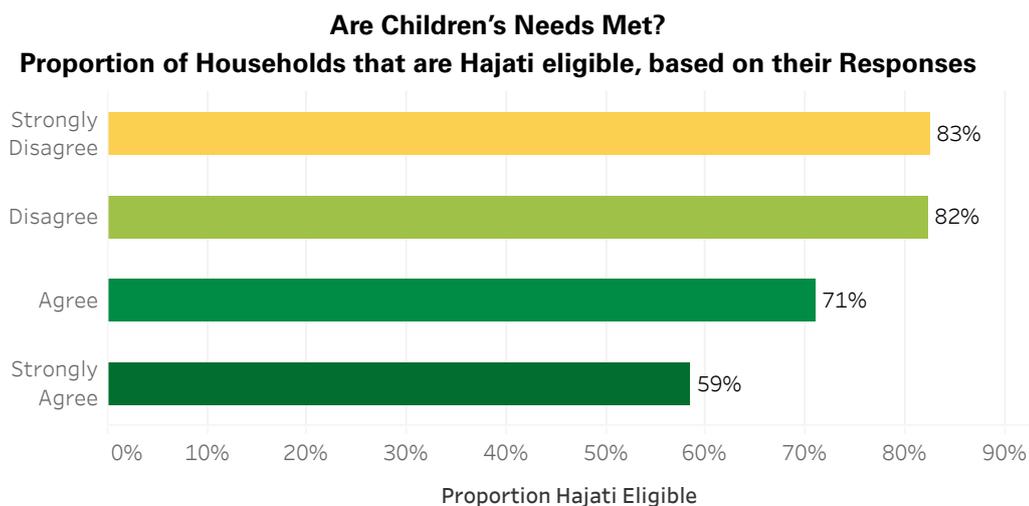


Figure 121

An ability to meet their children’s needs is a very strong indicator of a household’s eligibility. This constitutes a validation of the targeting methodology in the sense that UNICEF’s Hajati programme seeks to support households where children’s needs are not being met and provide resources to alleviate that, increasing children’s school enrolment and overall welfare through this method.

Jordanians were 9.65 per cent (Figure 122) more likely than Syrians to strongly agree that their children would have better lives than their parents did. This is a broad and subjective question, with a variety of factors influencing the answer a parent might give. However, it provides a general idea of where households stand on the general welfare of their children.

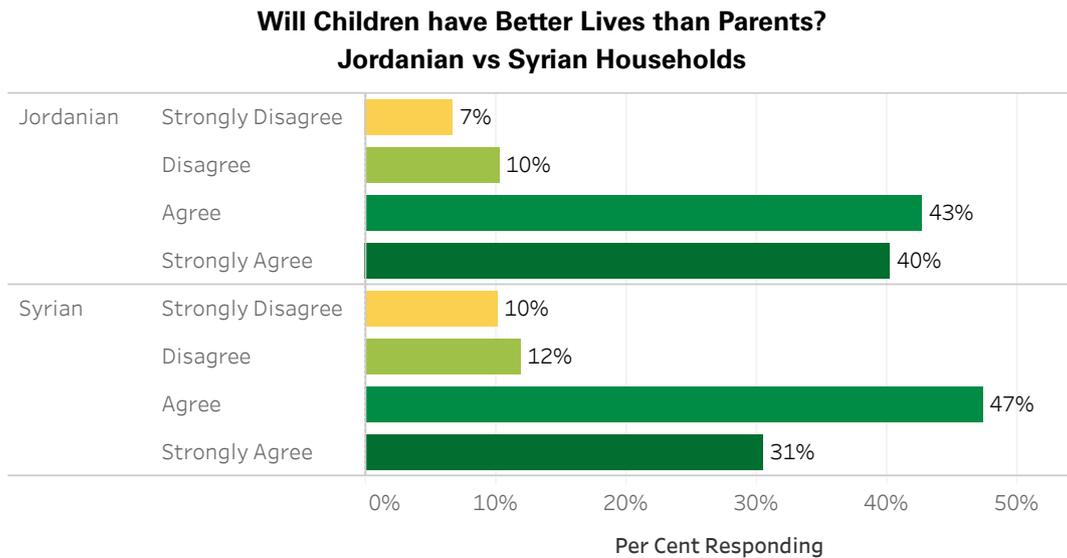


Figure 122

Households where children were not expected to have better lives than their parents were more likely to be eligible, with a 20.71 per cent (Figure 123) difference in eligibility rate between households on both ends of this spectrum.

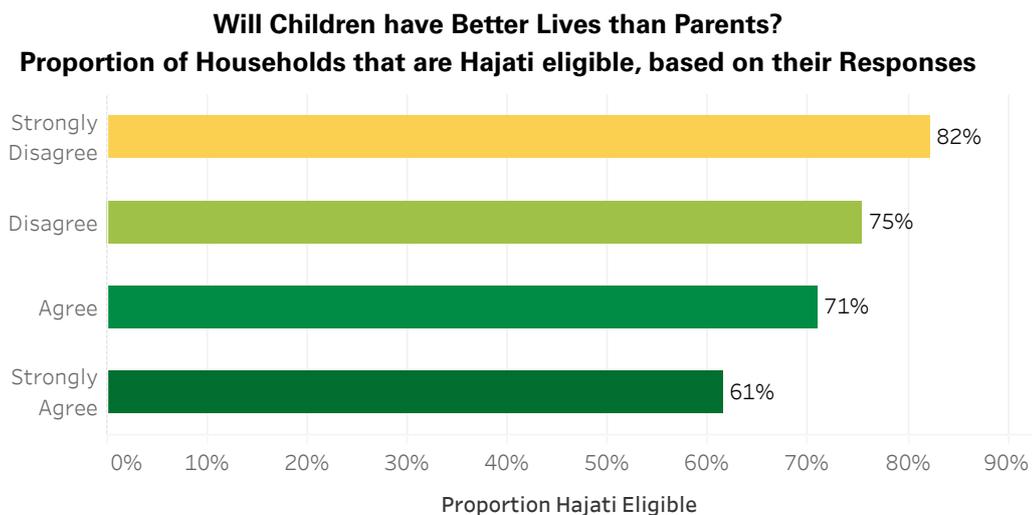


Figure 123

This is a strong indicator for eligibility - as one of the overarching goals of the programme is to achieve short-term and long-term welfare for children. Access to quality education is bolstered by Hajati cash transfers and will likely improve the perception of parents on the future prospects of their children.

6.5 Violence and teasing

Syrians were 5.62 per cent (Figure 124) more likely than Jordanians to report that their children were being teased in school. These figures are also higher than the statistics from the MoE, which indicates that 18 per cent of children experienced verbal teasing and 10.9 per cent experienced physical teasing. In this regard, UNICEF and NCFA developed a “A Multi-Sectoral Changing Norms and Behaviour Strategy to End Violence Against Children” in collaboration with 18 key governmental organizations, large-scale quasi-governmental organizations, NGOs, and the private sector. The goal of the strategy is to reduce physical violence and bullying at institutional, individual and community levels by 50 per cent by 2021.

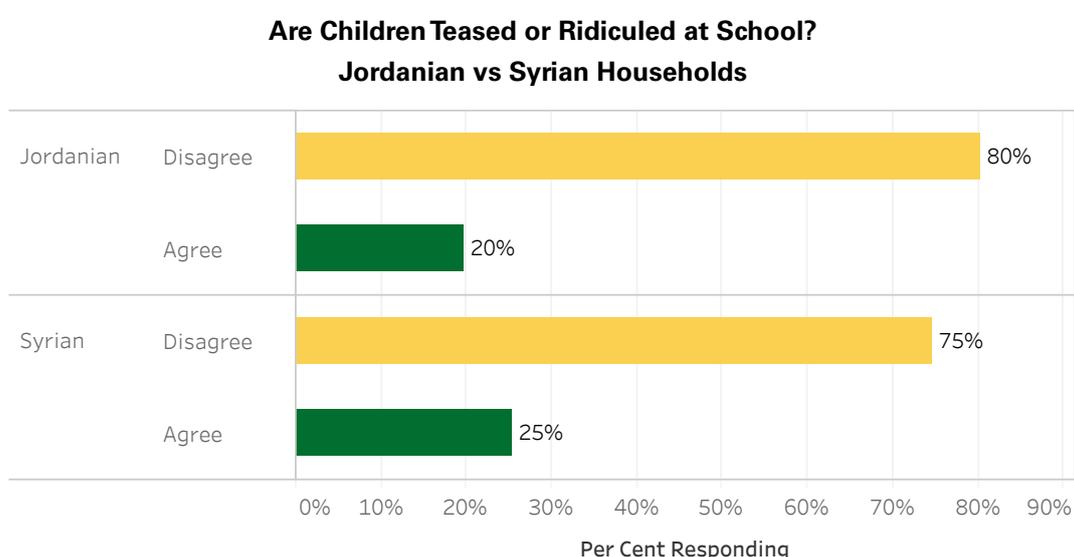


Figure 124

Bullying is a major barrier to keeping children in school. Syrians might be facing these problems more because they are more likely to be refugees and newly integrating into society. As such, they may be more prone to this teasing than others, and may pull their children out of school because of this.

Households where children were being teased were much more likely to be Hajati eligible with a 12.04 per cent (Figure 125) difference in eligibility rate between households with children on both ends of this spectrum. Greater incentives to attend school would be needed to encourage these households to send their children to school despite the challenges they face. Combined with greater efforts to integrate and reduce teasing in schools through teacher training, behavior change campaigns and the Makani programme, the cash grant would be a necessary step in ensuring the optimal outcome for a child’s welfare.

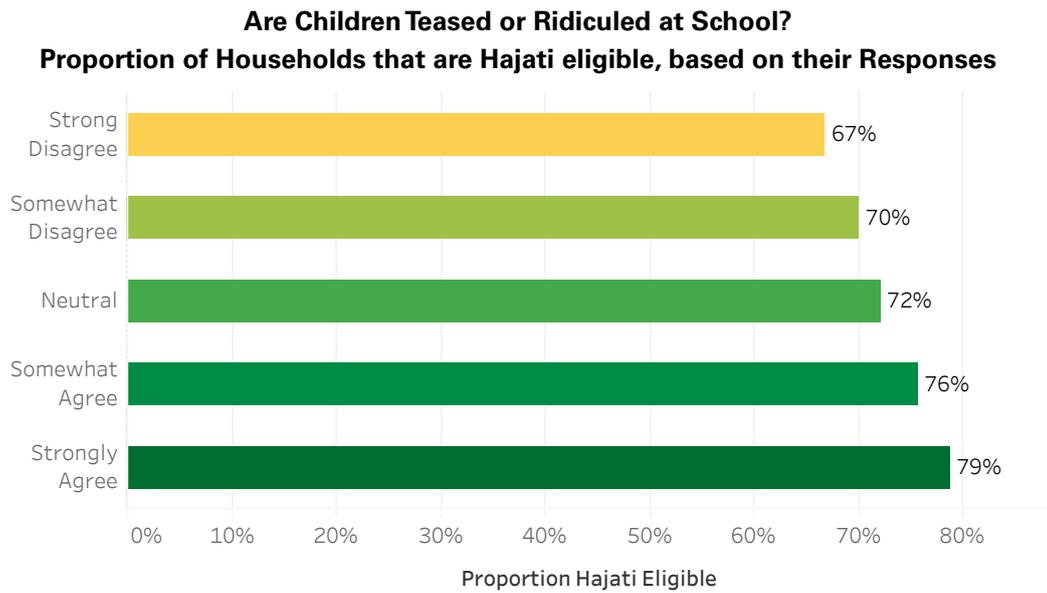


Figure 125

Interestingly, households where children were experiencing physical violence from teachers at school were more likely to be eligible, with a 10.43 per cent difference in eligibility rate between families with children on both ends of this spectrum (Figure 126). While there is no clear explanation on this fact, additional campaigns will be run to ensure that eligible households are provided with information on violence at school and how they may act upon it.

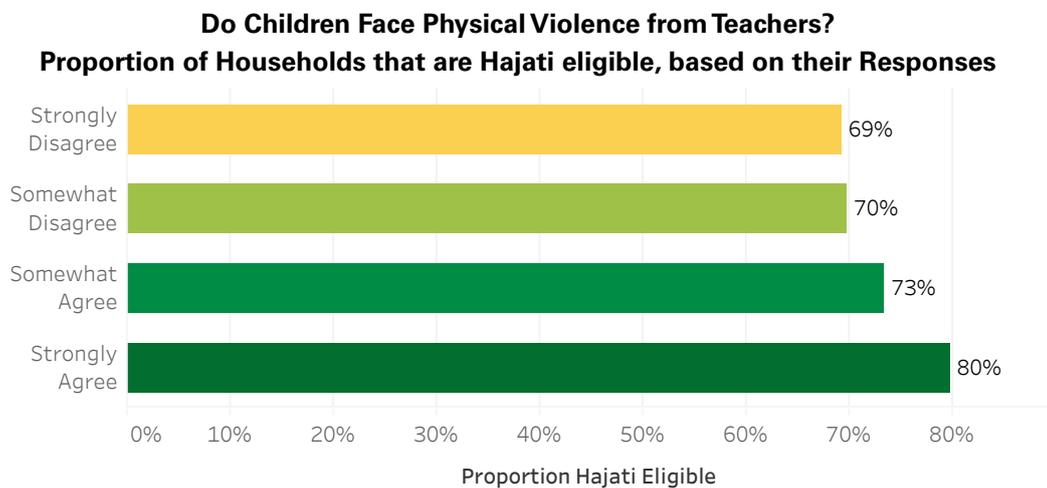


Figure 126

Hajati assistance combined with UNICEF’s efforts to monitor and reduce violence in schools is expected to generate greater incentives for those households to send their children back to school. Furthermore, Hajati’s innovative communication channels with beneficiaries will allow families to better refer cases of violence to be managed by Makani services.

7 Conclusions



7. Conclusions

The analysis presented in this report provides consistent evidence of beneficiaries' vulnerability across the different dimensions of the Child Focused Targeting Methodology used by UNICEF in the Hajati programme. The methodology is useful in identifying the households that are most exposed to the risk of school dropout and that are most vulnerable; these households constitute the target population of the programme. Hajati beneficiary households scored lower in the different dimensions of the methodology and the baseline: education, health access, food consumption, dwelling, WASH conditions and child protection.

This methodology is applied to households whose children are enrolled in selected schools regardless of their nationality, providing a unique opportunity to demonstrate the magnitude of the differences in vulnerabilities between different population cohorts across Jordan. It is relevant to note how refugees and other non-Jordanians scored consistently lower than Jordanians. Even though this may have been intuitive given the advantages in terms of social, natural, and human assets that Jordanian citizens have over non-citizens, this report gives a quantitative measure of this difference. It is critical that international support continues for Jordan, and that the international community scales up support for Jordan's national systems to address refugees' vulnerabilities. The risk of not doing so will most likely result in deepened and additional vulnerabilities, potential spill-over to host communities and social tensions.

Despite the differences in vulnerability, the data portrays extensive and horizontal vulnerability in the surveyed population, revealing how difficult it is to determine which households are eligible and which are not. This suggests that a more inclusive targeting approach with less stringent targeting thresholds may be beneficial for the objectives of the programme..

The education findings of this baseline study reveal the worrying trend that more than half of refugees' children have one or more years of delays in their basic education path. Such discrepancies worsen for older children, and this delay may significantly compromise refugee children's performance in school, hence jeopardizing their future, as well as their ability to participate meaningfully in the workforce. The Hajati programme aims to mitigate this negative phenomenon.

'Cash plus' programmes have been proven globally to have stronger and more long-lasting effects on their beneficiaries. The Hajati programme builds on these global best practices, aiming to enable vulnerable children to access their right to education. UNICEF adopted a set of monitoring and evaluation tools that will allow the international community to understand Hajati's results. These results will be made available after the end of the 2017-2018 school year.

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