

# The Difference a Dollar a Day Can Make

Lessons from UNICEF Jordan's  
*Hajati* cash transfer programme

## Acknowledgements

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## Foreword

### How UNICEF supports social protection in Jordan

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

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

*Hajati*, however, is not simply a cash transfer programme that responds to humanitarian needs. It also has a robust research component to support the development of a sustainable social protection system in Jordan. Building on the strong partnership between UNICEF Jordan

and the UNICEF Office of Research – Innocenti, the evidence plays a crucial role in the work of our government partners, particularly the National Aid Fund (NAF), Jordan's main social assistance programme providing critical support to lift families out of poverty.

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

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

Tanya Chapuisat, Representative, UNICEF Jordan

Gunilla Olsson, Director, UNICEF Office of Research – Innocenti



**Social protection and sound social services are key to unlocking opportunities for children, as well as their families and communities.**

## Key messages

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

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

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

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

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

## Introduction

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



**A small stone can prevent a pot from falling.**

*Male recipient, Zarqa*

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



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

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

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

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

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

# The context

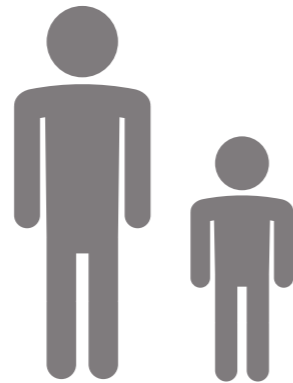
## Syrian refugees in Jordan



The Syrian conflict began in

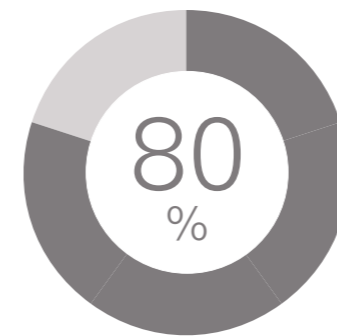
# 2011

with many refugees fleeing to Jordan.



In 2017, there were **655,000 Syrian refugees** registered with UNHCR in Jordan, including **234,000 children**.<sup>1</sup>

**89%** of Syrian refugees in Jordan live in four governorates: Amman, Mafraq, Irbid and Zarqa.<sup>1</sup>



**Eighty per cent** of Syrian refugees live in non-camp settings, like towns and cities, and cover their own expenses.<sup>1</sup>

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

[data2.unhcr.org/en/documents/download/70245](https://data2.unhcr.org/en/documents/download/70245)



[data2.unhcr.org/en/situations/syria/location/36](https://data2.unhcr.org/en/situations/syria/location/36)

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

↔ Ran afternoon school shifts to increase capacity



Built schools in refugee camps



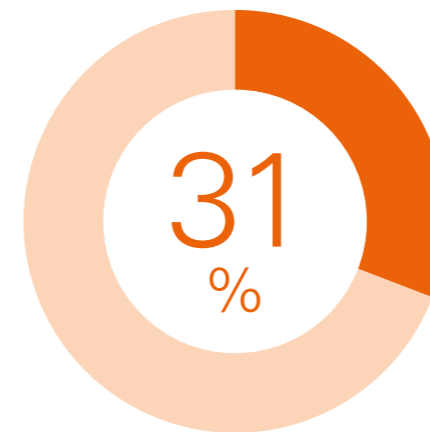
Delivered catch-up education to children who had missed a lot of school



Provided teacher training



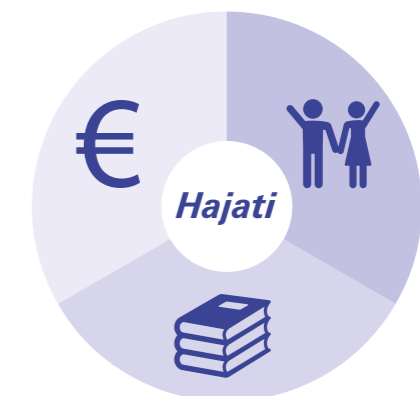
Waived documentation requirements



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

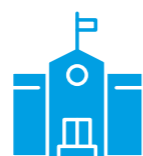
[www.nolostgeneration.org/sites/default/files/webform/contribute\\_a\\_resource\\_to\\_nlg/9466/190227\\_brussels\\_conference\\_report\\_2019\\_lo\\_res\\_.pdf](https://www.nolostgeneration.org/sites/default/files/webform/contribute_a_resource_to_nlg/9466/190227_brussels_conference_report_2019_lo_res_.pdf)

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



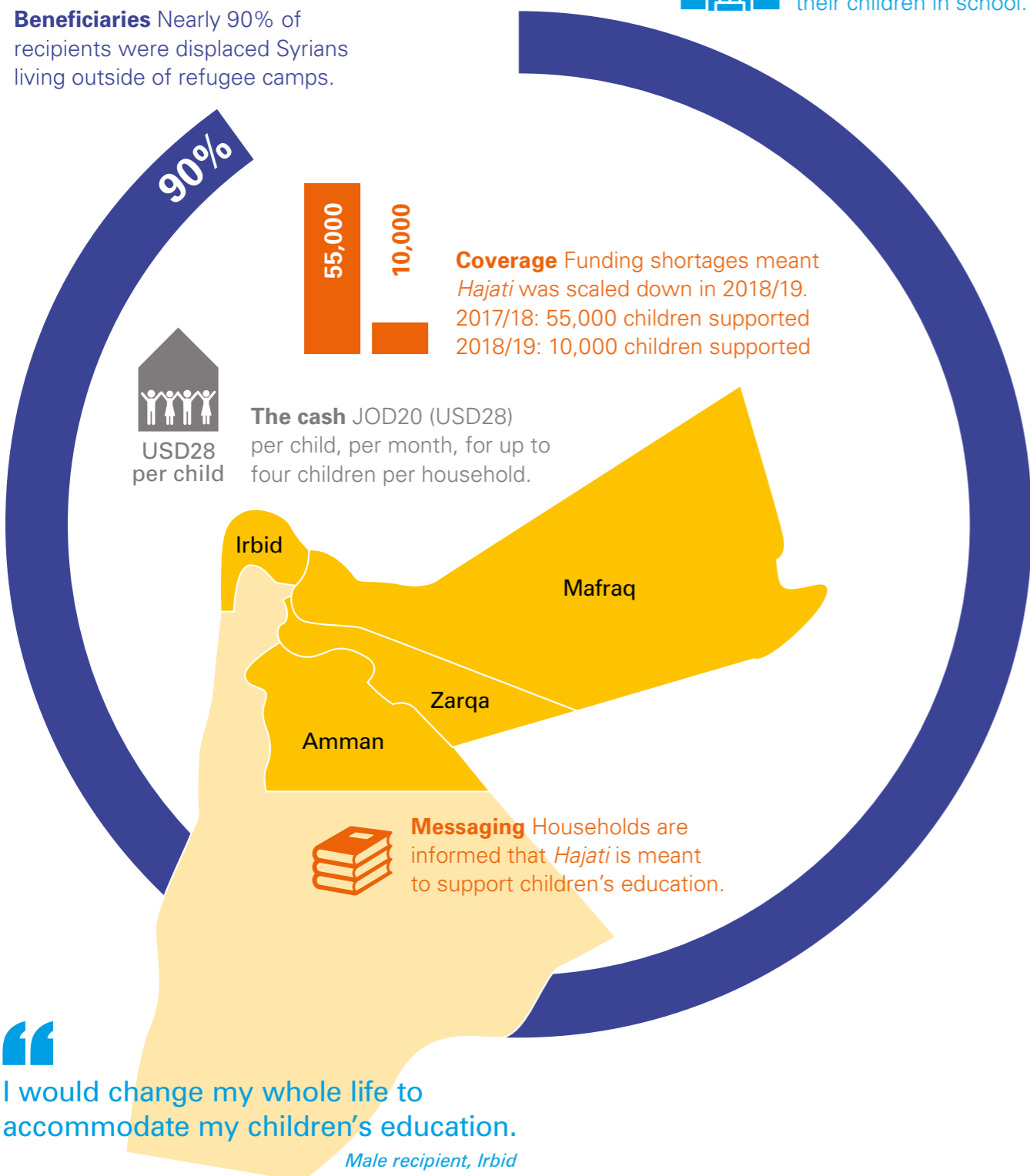
# The programme

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



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

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



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

Male recipient, Irbid

# The study

## OBJECTIVES



Describe the role of *Hajati* cash in children's lives.



Document the lessons learned during *Hajati's* design and implementation.



Support immediate programmatic decisions.



Provide recommendations for future programming in displacement settings.

## METHOD



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



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

## LIMITATIONS



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

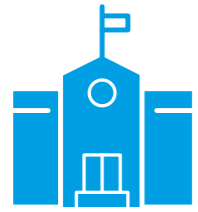


We use the findings to show partners how cash transfers can enhance socio-economic outcomes and how to transfer the lessons learned to improve national social protection systems.

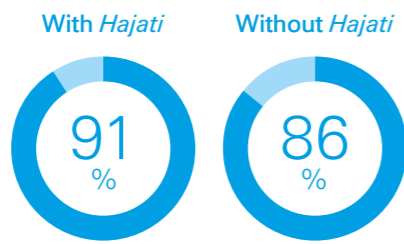
Manuel Rodriguez Pumarol, Chief of Social Protection and Policy, UNICEF Jordan

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

## Schooling



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



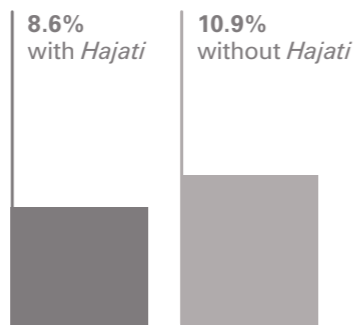
There is nothing better than education.

*Female former recipient, Irbid*

## Child work



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

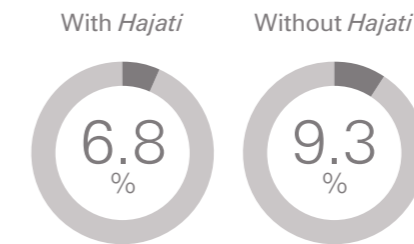


Instead of pulling them out of school to work because we don't have money, this support came so that we don't have to send them to work.

*Male recipient, Zarqa*



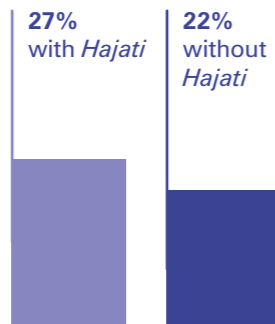
Children are less likely to be exposed to work-related hazards when they receive *Hajati*.



## Material well-being



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

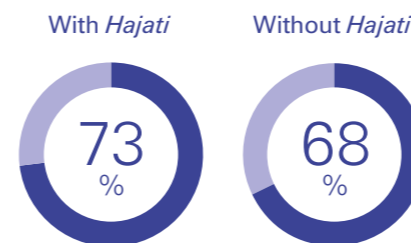


I keep [the money] for my children's allowance or I buy them whatever they need for example shoes or pajamas.

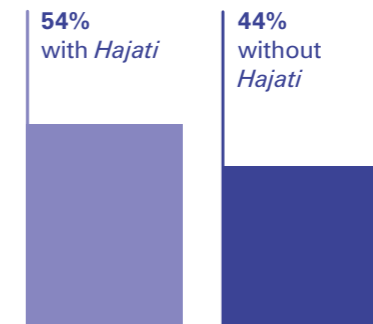
*Female recipient, Irbid*



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



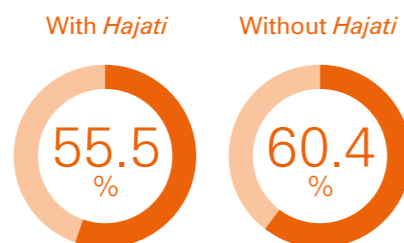
More children own basic school items when they receive *Hajati*.



## Mental well-being



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

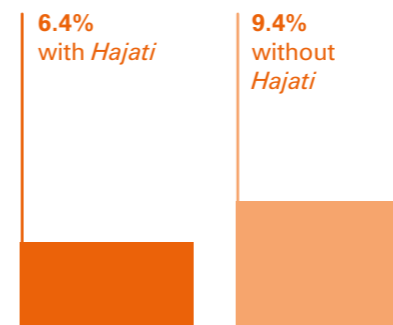


The girls are happy and we are happy. You feel satisfied when your daughter asks you for something and you do it for her.

*Male recipient, Mafraq*



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



# What difference did the research make?



# Four operational lessons on using cash transfers in displacement settings

## 1.

### Stable and predictable support is required

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

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

## 2.

### Trade-offs are inevitable when targeting transfers

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

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

## 3.

### Integrating humanitarian responses into national systems can achieve development goals

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

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

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

## 4.

### Collaboration creates efficiencies

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

#### UNICEF and the humanitarian-development nexus

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



**for every child, answers**

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