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.

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

Tanya Chapuisat, Representative, UNICEF Jordan

Gunilla Olsson, Director, UNICEF Office of Research – Innocenti
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.

Key messages

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. 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.

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

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

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. 89% of Syrian refugees in Jordan live in four governorates: Amman, Mafraq, Irbid and Zarqa. At least 95% of Syrian households received humanitarian cash assistance from United Nations agencies.

Eighty per cent of Syrian refugees live in non-camp settings, like towns and cities, and cover their own expenses. 80% of Syrian refugees live in non-camp settings, like towns and cities, and cover their own expenses.

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The programme

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

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

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

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

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

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

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

Male recipient, Irbid

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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.

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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.

- **With Hajati**: 91%
- **Without Hajati**: 86%

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

**Child work**

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

- **With Hajati**: 8.6%
- **Without Hajati**: 10.9%

*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

**Material well-being**

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

- **With Hajati**: 27%
- **Without Hajati**: 22%

*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.

- **With Hajati**: 73%
- **Without Hajati**: 68%

More children own basic school items when they receive Hajati.

- **With Hajati**: 54%
- **Without Hajati**: 44%

**Mental well-being**

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

- **With Hajati**: 55.5%
- **Without Hajati**: 60.4%

*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.

- **With Hajati**: 6.4%
- **Without Hajati**: 9.4%
Evidence shows that Hajati contributes to many goals, helping to secure its future within UNICEF Jordan’s work. Increased support: The study revealed what happens when support stops or is insufficient. In response, the transfer was increased from JOD20 to JOD25 (from USD28 to USD35).

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

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

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

Internal support

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

Fundraising & advocacy

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

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

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

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

Sharing knowledge

Committed donor funding has enabled UNICEF Jordan to expand the coverage of Hajati and provide urgent support during lockdown. <blogs.unicef.org/evidence-for-action/fast-access-to-cash-provides-urgent-relief-to-those-hardest-hit-by-covid-19/>

UNICEF’s position as a trusted partner and lessons learned from the implementation of Hajati have allowed it to support the Government’s emergency cash programming response to COVID-19. <blogs.unicef.org/evidence-for-action/how-responding-to-the-syrian-humanitarian-crisis-helped-jordan-support-its-population-during-covid-19/>

COVID-19

What difference did the research make?

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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