An Evaluation of the Hajati Cash Transfer Program

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Introduction

Vulnerable populations of children around the world face difficulties when attempting to access education. Many of these children are simply unable to receive a formal education due to several barriers such as their family’s socioeconomic state, war, or political unrest. Cash assistance programs are one tool used to combat the barriers keeping vulnerable children out of schools. The United Nations International Children’s Emergency Fund (UNICEF) has used such programs in many countries launching different programs to help increase school attendance amongst vulnerable youth populations. This report focuses on the Kingdom of Jordan, a country that is working to reduce barriers to formal education.

The Hajati cash transfer program strives to reduce the financial barriers to education while promoting the importance of school attendance. UNICEF Jordan established the Hajati Cash Transfer Program in 2017 to address the aforementioned issues by distributing 20 Jordanian Dinars (JOD) to qualifying children enrolled in double-shift schools. In 2018, UNICEF shifted its focus to include all vulnerable children and their families regardless of their status, or nationality. Through Hajati, which means “My Needs” in Arabic, UNICEF Jordan aims to increase school attendance in kindergarten and primary schools throughout the country through cash assistance.

Employing a descriptive qualitative study, this research examined how the Hajati cash transfer program design and programming meet the objective of assisting vulnerable Jordanian children aged 6-15. Through an examination of existing literature and resources from UNICEF regarding the Hajati program, the team then designed a methodology. The methodology explains the qualitative methods applied and the limitations faced during the research. Following the research design, the team conducted a thematic analysis of research findings in order to propose policy recommendations for the future of the Hajati cash transfer program.
Literature Review

UNICEF in Jordan

The United Nations International Children Emergency Fund (UNICEF) in Jordan is responsible for providing humanitarian and developmental assistance to the most vulnerable children in the country, regardless of their respective status, ability, or nationality. UNICEF’s primary role in the country is to support the Government of Jordan (GOJ) in improving access to education for all and to alleviate pressure on the Kingdom’s strained education infrastructure caused by rapid population growth and an influx of various refugee populations. Since 1979, the Jordanian Ministry of Education (MOE) has nearly achieved universal access to primary education, which the GOJ defines as 97% of children in school, and gender parity in school completion rates (United Nations Children’s Fund [UNICEF], n.d.; The World Bank, n.d.). However, as UNICEF has found, access to school and subsequent retention has not benefited all children equally, as children from vulnerable socio-economic backgrounds and children involved in child labor practices are at a higher risk of being out of school. With the influx of Syrian refugees since 2012, UNICEF has shifted to a vulnerability approach, implementing programs, and interventions to actively respond to the array of challenges faced by both refugee children and those in the communities in which they live.

UNICEF’s education programs target fiscally and socially vulnerable children; the former are defined as households below the absolute poverty threshold of 1.90 USD per day (The World Bank, 2020) and the latter characterized by the level of capacity to cope and recover from the impact of a natural or man-made hazard (Boncenne, Erba, et al, 2018, p. 26). Children in Jordan with overlapping vulnerabilities are at an even greater risk for non-enrollment or dropping out of school. In acknowledgment of this reality, UNICEF’s education programming on interventions seeks to provide solutions to the systemic challenges to school enrollment and retention. Some of these programs include non-formal education entities for students outside of the formal education system, integrated centers that provide psycho-social services to reintegrate vulnerable children into the formal education structure, and a cash-transfer program to promote the importance of education through parent involvement. This is meant to provide a practical alternative to socio-economic coping mechanisms, including child labor (UNICEF, n.d.).

Many of UNICEF’s education programs, including Hajati, build on Jordan’s existing school infrastructure and educational system. In Jordan, school is compulsory at the primary level, which covers ages 6 to 15. There are about 2,787 government-run public schools and 1,493 private schools for the primary and secondary levels. Public education is tuition-free for all primary and secondary school students (Education in Jordan: A Commitment to Excellence. n.d.). 205 Jordanian public primary schools are set up to run in two shifts, otherwise known as
Double-shift schools. Double-shift schools, which are designed to increase enrollment in schools and decrease the dropout rate, allow two separate groups of students to receive instructional time in either a morning or afternoon shift. Having both morning and afternoon classes effectively doubles the capacity of the schools, which helps accommodate the population growth and refugee influx in Jordan. For public schools, students are required to repeat a grade if a student accrues more than 39 absences during one school year (Boncenne, Erba, et al, 2018, p. 12). If a student does not attend school for three years, the student will be unable to re-enroll in formal education (United Nations High Commissioner for Refugees [UNHCR], n.d.).

**Enrollment and Barriers to Entry**

The International Labor Organization (ILO) in Jordan estimated that over 95% of Jordanian children ages 5-17 are enrolled in school (Shteiwi et al., 2016, p. 22). The ILO in Jordan also found that school attendance decreases as a child’s age increases, citable by the visibly low attendance rate, 81%, for those aged 16-17. Whereas school attendance rests at 89% for children at age 15, those aged 15-16 also see a reduction in attendance to nearly 84%, notable as it is the concluding age group for compulsory school attendance in Jordan, as well as the cutoff age for the Hajati Program (Shteiwi et al., pp. 22-23). The main reason for this decrease in school attendance is that the aforementioned age groups are legally permitted to work upwards of 36 hours a week, incentivizing families to discontinue their children’s education and grant their admission into the formal workforce and labor market. In addition to leaving formal education to work, the ILO also found other reasons for low attendance, such as no interest in schooling, disability or illness, and costs related to attendance.

Complementary to the ILO findings, UNICEF launched its 2017 Learning for All Campaign to identify and understand demand-side barriers to education that negatively impact school attendance. While administrative barriers, typically related to documentation or national status for Syrians and other nationalities, constitute an important barrier to enrollment for 46% of families surveyed in the UNICEF Campaign, it remains beyond the scope of this study’s demographic focus. The most significant remaining barriers applicable to Jordanian children aged 6-15 are negative coping mechanisms, inability to afford costs related to school attendance, and accessibility of available schools (Boncenne, Erba, et al, 2018, p. 10). *Figure 1* illustrates the relative significance of these barriers, in addition to other compounding impediments to school enrollment and attendance (Boncenne, Erba, et al, p. 10).
Negative Coping Mechanism

A significant barrier to education is the adoption of negative coping mechanisms, such as child labor, in which children work to provide household income rather than attend school. In Jordan, there are currently 75,982 children engaged in child labor, averaging 33 hours per week. Child labor is defined as children who are “engaged in work unsuitable for their capacities as children or in work that may jeopardize their health, education or moral development” (Sh-teiwi et al., 2016, p. 13). Child labor is cross-sectoral, including, but not limited to agriculture, mining, services, construction, forestry and fishing, and human exploitation (Bureau of International Labor Affairs, 2018, pp. 1-2). The GOJ is aware of the rise in child labor as a negative economic coping mechanism and has begun to strengthen its policy responses through legal measures, in addition to complimentary educational programs. In 2011, the GOJ approved the National Framework to Combat Child Labor, an ILO-supported initiative designed to integrate efforts by the Ministries of Labor, Education, and Social Development to combat this practice (Sh-teiwi et al., p. 7).
**Inability to Afford School-Related Costs**

The second most cited barrier is the inability to afford school-related expenses, such as uniforms, school supplies, and lunch due to financial constraints. UNICEF found that while costs of schooling are cited as inhibitory for 10.28% of Syrian households interviewed in its 2018 Baseline Report, only 2.60% of Jordanian households noted its significance as a barrier (Boncenne, Erba, et al, 2018, p. 46). This difference in the inability to afford schooling between Jordanians and other nationalities, who have lower school attendance rates, was also corroborated by the 2016 ILO study (Shteiwi et al., 2016, p. 24).

**School Accessibility**

Transportation to and from school is an indirect cost related to school attendance and is an identified barrier to entry and economically vulnerable families. School accessibility varies across the geographical areas of Jordan and is further complicated by the rural versus urban divide, which impacts a household’s reliance on motorized transportation (Boncenne, Erba, et al, 2018, pp. 48-49). However, like the inability to afford school-related costs, long distance to the nearest school is a significant factor inhibiting school attendance, more so for Syrian households (4.58%) compared to Jordanian households (1.17%) (Boncenne, Erba, et al, p. 46). While Syrians and other nationalities are not within the scope of this study, it is necessary to compare the differences between nationalities to comprehend the gravity, or lack thereof, of barriers to entry for Jordanian children aged 6-15.

**Cash Transfer Programs**

To address some of the financial barriers to education, UNICEF has turned to cash transfers to help increase school enrollment and retention in Jordan. Cash transfer programs can be categorized into two broad categories, conditional or unconditional aid, and are becoming increasingly widespread. According to a report by the United Kingdom’s Overseas Development Institute (ODI) in 2016, 130 low- and middle-income countries have at least one unconditional cash transfer program as an element of their poverty reduction and social protection strategies (Bastagli et al., p. 17). Cash transfer programs are likely to continue gaining momentum since the then UN Secretary-General, Ban Ki-Moon, emphasized in 2016 that cash transfers should be used as the first option in emergency aid and reconstruction (Welthungerhilfe, 2016, para. 1).

Cash-transfer programs, as opposed to giving in-kind items like subsidized food or supplies, directly provide cash or credit to targeted households (Kabeer & Waddington, 2015). In general, cash transfer projects are able to empower beneficiaries by restoring their purchasing power and
reduce the costs of procurement, transport, and storage related to in-kind assistance (Jaspars et al., 2007, p. 9). Cash, in comparison to in-kind support, also offers much more flexibility and variety to suffering families in an emergency where a wide range of assistance and protection is required. Since markets are often still functioning during and after emergencies, distributing cash is an appropriate way of meeting people's needs and providing them the ability to meet their individual concerns. These programs are also often designed to emphasize strong community participation and focus on economically and marginalized populations such as children, the elderly, families with no income, and people living with disabilities (Handa & Davis, 2006, p. 532).

**Conditional Cash Transfers**

In Conditional Cash Transfers (CCTs), programs place conditions on the transfer, stipulating that the cash must be spent in a pre-specified manner, such as on school attendance or vaccination of children. Conditionality is often imposed because it helps governments and organizations overcome information asymmetries between them and aid recipients. Governments and organizations may be more informed on the benefits of certain interventions that individuals may be unaware or uncertain of, such as screening for chronic diseases. Where attempts to inform the public through public campaigns have failed, conditional cash transfers can provide the impetus for changing behavior. Imposing conditionality may also strengthen the bargaining position of family members when spending preferences among the household members are not aligned. For example, when a cash transfer can only be spent on education, a mother who wants to send her daughters to school is able to overcome alternative preferences in the family who may otherwise spend the money on something else. Yet despite these and many other compelling reasons for imposing conditionality, there are concerns about dictating and monitoring how families spend their money.

**Unconditional Cash Transfers**

Concerns about conditionality can encourage programs to use Unconditional Cash Transfers (UCTs), which allows households to spend the money in any way they see fit without any obligation. A benefit of UCTs is that they significantly reduce the administrative cost of cash transfer programs. For example, an evaluation by Caldés, Coady, and Maluccio (as cited in de Brauw & Hoddinott, 2011, p. 2) of the Progresa cash transfer program in Mexico shows monitoring conditionality represents approximately 18% of administrative costs and two percent of total program costs. Unconditionality can also remove some of the indirect costs in conditional programs, thus reducing the overall benefit to their welfare. Indirect costs could be in the form of hidden costs, such as transportation fares to get to health clinics or schools, or in households opting out of programs because they find the conditions too hard to meet. Unconditionality can furthermore be less demeaning to vulnerable households by easing the
impression that organizations know better than the recipients what will be best for them (de Brauw & Hoddinott, pp. 1-2).

Despite their differences, both CCTs and UCTs are generally successful at instigating change. When it comes to schooling, in particular, both CCTs and UCTs “improve the odds of being enrolled in and attending compared to no cash transfer program” (Baird et al., 2013, p. 7). Though the size of the effect is typically larger for CCT compared to UCT programs, studies have found that the difference is not statistically significant. However, cash transfer programs are not strictly binary in the sense that they are either conditional or unconditional (Baird et al., p. 43). There is a large variation within each category as some conditional programs are much more closely monitored than others, while some unconditional programs have greater public awareness components than others. When measuring for the strength of monitoring and enforcement of conditions, significant differences do emerge between the strongest conditional programs and the most relaxed unconditional programs (Baird et al., 2013, p. 47).

**Labeled Cash Transfers**

As an example of a middle-spectrum program, a subcategory of UCTs is Labeled Cash Transfers (LCTs). Though families do not have to meet any specific spending requirements to receive cash transfers in LCTs, the money is nonetheless explicitly tied to certain goals, and families are encouraged to spend the cash in certain ways (Benhassine et al., 2015, p. 86). UNICEF’s Hajati program is an LCT with a social intervention component meant to encourage investment in education.

Labeled Cash Transfers have been shown in some studies to combine the impact strength of CCTs with the cost-effectiveness of UCTs. In one study based in Morocco, LCTs even outperformed CCTs in promoting school attendance (Benhassine et al., 2015, p. 115). The reason for the LCT’s performance is generally attributed to the effect it has on changing the beliefs and values of the parents (Benhassine et al., p. 117). According to the Morrocan study, “complex government programs may not always be understood easily, and therefore some of the expected benefits of imposing rules (e.g., conditionality) can be lost in implementation” (Benhassine et al., p. 89). In contrast, LCTs are meant to nudge families in a certain direction through increased awareness and understanding, which can have an effect on a family’s overall perception of an issue, namely the importance of education.

**Case Studies of Program Design**

An overarching theme across the literature on cash transfer programs is that effectiveness is often contingent on the individual design and implementation features of each program. Features of
cash transfer programs, such as degree of conditionality, size and frequency of the transfer, payment mechanisms, and complementary interventions are all linked to different outcomes (Hagen-Zanker et al., 2016, p. 1; García, S. & Saavedra, J., 2017, p. 2). Some of these predicted outcomes and implications for education are outlined by Bastagli et. al in Appendix A (2016, p. 39).

Because there are numerous ways to design and implement cash transfer programs, evaluation is critical for ensuring the design adequately addresses local needs. For example, despite general findings that cash transfers improve school attendance, one Indonesian program failed to incentivize families to send children to school because the subsidies were not large enough to compensate for the opportunity costs of child labor (Lee & Hwang, 2016, p. 1). Another study evaluating Mexico’s Oportunidades program found that larger transfers that typically correspond with achieving intended positive effects increased domestic violence against female recipients who were resent by their husbands for their income contributions (Hagen-Zanker et al., 2016, p. 4). Ensuring that design features are sensitive to local needs and contexts is, therefore, a vital part of making a cash transfer program effective.

The following two case studies, one conditional program and one unconditional program, illustrate the variety of design features available in cash transfer programs and how they are adapted to local contexts. Both studies also demonstrate the impact cash transfers can have when designed well. These examples were chosen because they have been the subject of a large number of evaluations and research. Furthermore, these case studies provide a baseline for an analysis of the Hajati program. Although there are clear differences between these other cash transfer programs and Hajati, understanding the broader concepts presented in the case studies will help strengthen the analysis section.

Conditional Cash Transfer - Bolsa Familia

In 2003, the Brazilian government decided to merge four conditional and non-conditional cash transfer programs into one conditional cash transfer program, which they called the Bolsa Familia. The existing poverty assistance programs were scattered and in need of better coordination. With the Bolsa Familia, the Brazilian government wanted to specifically target the poorest Brazilian residents. The citizens in this group were particularly vulnerable because they struggled to overcome long-term economic hardship. To deal with this issue, these families would often have their children seeking some sort of formal or informal employment. This, in turn, made it difficult for the children to attend school (Čirković, 2019).

The participants in the program classified as living in poverty were Brazilian households earning between R$77 (14 current USD) and R$154 (28 current USD) a month. Households earning less
than R$77 were categorized as those living in extreme poverty (Hellman, 2015, p. 5). If they wished to continue receiving the cash assistance, families had to make certain the children were attending school and visiting doctors as needed. The conditionality in the program was enforced through a system called the Cadastro Único, which was designed to centralize all data on applicants and recipients for Brazilian welfare programs. It worked by allowing local municipalities to collect the raw data, after which it was sent to the federal government. The federal government would then consolidate the data and use it to create a household registry. It was then possible for them to determine eligibility, and make a payroll list of beneficiaries. The beneficiaries were reevaluated at the municipal level every two years to determine if they still met the eligibility requirements (Lindert et al., 2007, pp. 37-42).

For the most part, the results since the program’s implementation have been positive. Evaluations of Bolsa Família completed in 2013 showed it had been successful at reducing both inequality and extreme poverty. In 2003, 9.7% of Brazil’s population lived in extreme poverty and had fallen to 4.3% by the end of the ten year run (Wetzel, 2013). Although there were other factors, such as national economic growth, which influenced the drop in the extreme poverty rate, Bolsa Família clearly had a positive influence. The education attendance rates and education outcomes improved for the children enrolled in the program. Furthermore, despite fears, the program would discourage labor force participation among working adults, there was not a discernible negative impact on labor market participation for the adult recipients. The success of Bolsa Família became so well-known that delegates from dozens of other countries have visited Brazil over the past few years to learn how they could replicate it within their own nations.

Due to the conditional nature of Bolsa Família, there is not an abundance of similarities with Hajati. Nonetheless, it is important to note how the Brazilian government designed parts of the program, including its data management system. This type of centralized system is helpful for collecting data about the activities of the recipients. Even in an unconditional cash transfer program, this is a useful asset for understanding how the cash is being used. The entity running the project can then use these data to determine if the most vulnerable recipients are truly being helped by the assistance.

**Unconditional Cash Transfer - GiveDirectly**

Unconditional cash transfers, as previously discussed, have also become more common in developing countries over the past few decades. GiveDirectly, a non-profit organization, started such a program in Kenya in 2011. To help with the data collection and analysis, GiveDirectly worked with another non-profit research organization, Innovations for Poverty Action, to study the specific effects of this UCT (Haushofer & Shapiro, 2019).
Since there were no specific conditions in place, the recipients were chosen at random, with the sample including both male and female heads of household. The transfers were provided through a mobile money phone application called M-Pesa, one of the largest mobile money applications in East Africa. When the evaluators looked at the effects of the cash transfers, they found the program helped increase the consumption of the recipient households for both goods and services, by 23% per month (Haushofer & Shapiro, 2019). The recipients most often bought food, livestock, furniture, and medical supplies with the money. In addition, the evaluators also accounted for measures of psychological well-being among the recipients by using an index. The index included measures such as stress levels, depression, and life satisfaction. They found these measures improved more among female recipients than they did among males, possibly due to increased economic empowerment stemming from the cash transfers (Haushofer & Shapiro).

Background on Hajati

The Hajati Program is one of many initiatives meant to provide assistance to vulnerable populations within Jordan. As a precursor to the Hajati program, UNICEF Jordan launched the Child Cash Grant (CCG) program in 2015 which aimed to provide assistance to vulnerable populations in the country, namely Syrian Refugees. The program sought to encourage parents and families to increase their children's school attendance, with the hopes of mitigating negative coping mechanisms (Boncenne, Toor, et al, 2018, p. 4). Soon after, UNICEF noted an increase in school attendance due to the CCG program and decided to increase its foothold. Using recommendations from a 2016 Overseas Development Institute (ODI) “independent monitoring exercise,” UNICEF, UNHCR, and ODI partnered together to shift the 2015 CCG program to create the 2017 “Integrated Social Protection Programme for Children in Jordan,” also known as the Hajati Cash Transfer Program (Boncenne, Erba, et al, 2018, p. 11).

Hajati Program Design

The ODI recommendations, found in Appendix B (Boncenne, Erba, et al, 2018, p. 11), built the foundation for Hajati, making it an unconditional but labeled cash transfer program. This means the funds are “unconditional with a strong soft component in sensitizing beneficiaries to the purpose of cash assistance” (Boncenne, Toor, et al, p. 12). The innovative features that set Hajati apart from the CCG include geographic and demographic targeting, a ‘cash plus approach’ with complementary services, and a reinforced accountability system, which are described in detail below. This program design helps target the most vulnerable children attending a double-shift School in Jordan. The foundations of the program design include the use of Geographic Targeting Methodology, Demographic Targeting, School Attendance Monitoring,
Home Visits, Equity, and Accountability to ensure proper execution of Hajati’s goals (Boncenne et al, pp. 12-13).

Geographic & Demographic Targeting
UNICEF targets double-shift schools within all communities across Jordan as recipients of their aid. In total, there are 205 double-shift schools across Jordan (Boncenne, Erba, et al, 2018, p. 7). The total number of students in these schools is 184,405, the majority of them Jordanian (Boncenne, Erba, et al, p. 12). The program also focuses on the children between the ages of 6 years old and 15 years old who are eligible to enroll in the program. A graphic breakdown of the students in the double-shift schools by nationality can be found in Appendix C (Boncenne, Erba, et al, p. 12).

Accountability
Accountability is a critical aspect of Cash Assistance Programs. UNICEF designed a framework based on five pillars: (1) Information Sharing, (2) Community Participation, (3) Continuous Learning, (4) Staff Competence, (5) Feedback/Complaints Management (Boncenne, Erba, et al, 2018, p. 13).

These five design features above are essential to ensuring the program runs smoothly and effectively. UNICEF’s work to enroll Jordanian youth who are not in school relies on both the internal and external design and methods. UNICEF’s partnerships with the main funders, the Makani Centers, and the Common Cash Facility, are essential to everyday operations.

School Attendance Monitoring
UNICEF’s vast presence in double-shift schools, due to their support of the Ministry of Education (MOE), allows UNICEF to collect attendance data every two weeks. UNICEF uses the Education Management Information System (EMIS) to monitor student’s attendance. If a student is absent, different actions are taken depending on the number of days missed. As per the Baseline Report, the first ten to fifteen days of absence triggers an SMS message and phone call to the parents, which is the first set of actions taken in order to reinforce “the importance of education and the purpose of the [cash] transfer” (Boncenne, Erba, et al, 2018, p. 12). Once a student has over 15 missed days of school, an at-home visit takes place in an attempt to work with the family. Further, if a student is absent for 39 days, they automatically fail the school year (p. 13). Unlike the Bolsa Familia program mentioned in the previous section, recipients are not removed from Hajati even if the children are not attending school regularly.
**Home Visits**

To enhance its attendance monitoring mechanism, UNICEF and the Hajati Program partner with Makani, which means “My Space” in Arabic. As stated above, if a student is absent for more than fifteen days, a home visit is conducted by a Makani facilitator. This step is taken to help support the student and their family. The Makani facilitator will follow a specific protocol in order to help guide the family in receiving the proper information and be able to take the best action. These visits mostly focus on identifying additional barriers to the child attending school that cannot be addressed through the financial aid of 20 Jordanian Dinars a month. These issues vary from peer violence or bullying to health and nutritional barriers. Makani reports this information back to UNICEF and proper steps are taken to address the issues through additional Makani and UNICEF programs (Boncenne, Erba, et al, 2018, p. 13).

In support of Hajati, Makani also plays an important role as a referral mechanism. When Makani has an influx of students not attending school, they refer them to Hajati. Specifically for Hajati, the two programs partnered in order to effectively address school attendance. Through these programs, Makani supports the children's continued attendance (Boncenne, Erba, et al, 2018, pp. 9;13).

**Funding**

The Hajati program is funded through various national governments and international organizations. It is supported by the governments of Italy, the Netherlands, the Swedish International Development Cooperation Agency (SIDA), the U.S. State Department’s Bureau of Population, Refugees, and Migration (PRM), and Australian Aid (UNICEF, 2019). After a decrease in funding for the program between the years of 2018-2019, UNICEF is appealing to the international community for an extra 25 million dollars in order to expand the number of beneficiaries it can support (UNICEF, 2019).

**Common Cash Facility**

The Common Cash Facility (CCF) was created by the United Nations High Commissioner for Refugees (UNHCR) in order to provide a delivery of cash to beneficiaries allowing for “direct and equal access to a common financial service provider” (Gilert & Austin, 2017, p. 5). The CCF is used in ten different humanitarian aid programs around the world. In 2016, UNICEF Jordan began using the program as a part of the CCG and now, the Hajati Cash Assistance Program. Specifically in Jordan, the CCF uses a “private partnership approach” with the Cairo Amman Bank (CAB) (Gilert & Austin, pp. 5; 9).
The CCF allows programs such as Hajati to use systems already in place to deliver funds to beneficiaries. The CCF is backed by the UN, allows for no barriers to entry, has low overhead costs, and is uniform across the board. The funds are distributed to the beneficiaries using biometric iris-scanning systems that are already installed on ATMs (Gilert & Austin, 2017, p. 9). Beneficiaries select one person from the household who is designated the “cash collector” (Gilert & Austin, p. 10). Virtual bank accounts are set up for the cash collector using their identification number given to them by the UNHCR, they can then use any CAB ATM that is enabled with the iris scanning throughout Jordan (Gilert & Austin, p. 10).

2018 Scale Down

In 2018, the Hajati program was largely scaled back due to funding cuts and consequently had to draw back on their targeted population (M. Rodriguez Pumarol, personal communication, January 16, 2020). Donors including the EU, Germany, the UK, and the U.S. all decreased their fundings to UNICEF. These funding cuts coincided with a 2018 tax increase that sparked civil unrest, further straining the financial resources of Hajati while simultaneously increasing the need for its services, presumably because fewer families are able to enroll their children amidst the unrest and increased cost of living (Burns, 2018). As a result of the funding cuts, UNICEF estimates roughly 45,000 children stopped receiving assistance in 2018 (UNICEF, 2019). Furthermore, more than half of Makani’s 200 centers closed (Burns, 2018).

UNDAF Framework and SDGs

The purpose and design of Hajati fit into the United Nations Development Assistance Framework (UNDAF), which provides a results framework to promote a central vision behind UN development goals. The framework was designed as a complement to an agreement reached by the UN in 2015 called The 2030 Agenda for Sustainable Development. This agenda was created to place focus on the increasing need for sustainable economic growth and environmental protection around the world. The Sustainable Development Goals (SDGs), included in the 2030 Agenda, provide a roadmap for how the UN wants individual countries to approach their development initiatives (UN Development Operations Coordination Office, 2017, p. 5).

The list of 17 SDGs includes targets such as eliminating poverty, reducing hunger, ensuring gender equality, promoting quality education, and reducing overall inequalities, etc. (UN Development Operations Coordination Office, 2017, p. 5). If branches of the UN at the country level are using the UNDAF as it was designed, they would make certain the end results of their development programs are aimed at accomplishing one or more of the SDGs. For example, the Hajati program could conceivably be included in a few of the SDGs. If it is a success, it would likely lead to lower overall inequalities, as well as less poverty and hunger. The UNDAF provides a multitude of mechanisms for how results can be measured. A central part of these
mechanisms is the Common Country Analysis (CCA). The UN stated a CCA should be drafted as a way to assess and describe what is occurring in a program, and it should then provide analysis on why certain events or effects have occurred as a result of the program in question (UN Development Operations Coordination Office, p. 22). In order for a CCA to be developed, a significant amount of data collection must be completed so that a full overview can be presented. Once enough data is collected, it is possible to finish the assessment and analysis sections within a CCA.

From there, it is recommended that the country-level UN branch should use the CCA to inform their priorities and prepare their theories of change. Lastly, they should use these previous steps to complete a results matrix which would normally include baselines, indicators, a list of partners, and means of verification. If all of these steps are done correctly, then the framework will clearly lay out how effectively various development programs are fitting into the UN’s 2030 Agenda (UN Development Operations Coordination Office, 2017, pp. 20-26).

Hajati’s program design incorporates many innovative components, including unique targeting, attendance monitoring, and additional social services, to address the needs of Jordanian children out of school. Though these features have produced success in past years and intuitively fit with the UNDAF framework, the recent reduction in funding raises concerns about Hajati’s outcomes and future. An updated evaluation will demonstrate whether the design has continued positive impacts on current needs. Understanding how to conceptualize and track intended positive outcomes is outlined in the following framework.

**Conceptual Framework**

A conceptual framework will help provide structured logic for understanding how cash transfers and the Hajati program, in particular, are designed to produce positive outcomes on education. The framework will consequently guide and inform this evaluation by simplifying the theoretical process underlying cash transfers. It also allows the researchers to measure design features such as conditionality and cash transfer amounts against their expected theoretical contributions in promoting behavioral change. Bastagli et. al, on behalf of the Overseas Development Institute and in partnership with UKAID, outline a general framework that identifies causal pathways of change and which will serve as a starting point for this evaluation. Elements of Bastagli et. al’s framework are embedded throughout the following sections.

**Cash Transfer Theories**

The theoretical core of cash transfers is based on a sequence of transformative short-, medium-, and long-term positive impacts (Bastagli et al., 2016, p. 22). Some of the more immediate
impacts of predictable cash transfers include positive changes to a household’s saving habits, and its expenditures on food, health, education, etc. Cash transfer programs can also have long-term impacts in the form of asset accumulation, such as financial returns on investments or physical assets like essential home goods (Bastagli et al., 2012, p. 22). Many of the intended positive effects of cash transfer programs nonetheless stem from the investment in human capital rather than the money itself. For example, one underlying motivation for tying cash-transfers to human capital investments in children is the hope that it will break the inter-generational transmission of poverty. Investments in health and schooling theoretically increase the productivity of these children when they grow to adults and help them to rise above the poverty line (Kabeer et al., 2012, p. 1).

In addition to increasing a family’s finances and future productivity, there are a series of hypotheses exploring second- and third-order effects of cash transfers tied to human investment. By enabling children to go to school, cash transfers also promote stronger social relations, psychosocial wellbeing, and greater access to social services. For example, cash transfer programs have the potential to change bargaining power and gender relations in the home. Cash transfers even have a potential role in bettering the community by spurring greater productivity and growth within the local economy.

Orders of Outcome for Education

Though cash-transfer programs have first-, second-, and third-order effects, this evaluation is predominantly concerned with the first- and second-order outcomes as they pertain to primary education. Bastagli et al. define first-order outcomes as those relating to income and expenditure “triggered as a direct consequence of receiving cash through a cash transfer” (2016, p. 23). This, in essence, covers how families change the way they spend, save, and invest as a result of additional resources in the form of cash transfers. Families can choose to spend their additional cash on necessities such as food and clothing, access to services such as education and transportation, or other goods like alcohol and tobacco. They can also choose to save their money, which can help recipients increase formal savings, increase access to credit with the transfers acting as collateral, or pay off existing debt. Lastly, greater access to liquid cash and the certainty of income can enable households to invest their money in assets or services (Kabeer et al., 2012, p. 2).

Second-order outcomes from cash transfer are essentially the broad behavioral changes that result from immediate first-order outcomes. For example, as families spend more on education as a first-order effect, the second-order outcome is that school enrollment and attendance for their children increases. However, money from the cash transfer does not necessarily need to be spent on the direct educational costs for there to be an improvement in school attendance, such as
when families use the money to pay for transportation. The following different mechanisms describe some of these direct and indirect ways by which a change in how families spend, save, and invest can lead to greater school attendance.

Causal Pathways

Cash transfer programs mostly target the financial barriers to entry that keep families from enrolling their children in school. The ILO’s 2016 survey on child labor found that financial obstacles made up 18% of the barriers faced by Jordanian children who are not enrolled, not including refugees (Shteiwi et al., p. 23). Cash transfers are consequently meant to influence how families spend, save, and invest their money to then be able to overcome financial obstacles. Kabeer, Piza, and Taylor, in partnership with UKAID and Inter-American Development Bank, identified three causal pathways through which cash transfers encourage change in a family’s financial habits that could potentially lead to improved school attendance. These pathways are income effects, substitution effects, and a gender-specific effect (Kabeer et al., 2012, pp. 1-2). An additional pathway discussed by Benhassine et al. (2015, p. 90) is a perception effect.

Income Effects

By increasing the gross income of a household, cash transfers allow families to overcome the direct and indirect costs that are posing a barrier to entry. In terms of education, such barriers to
entry include transportation costs and the purchase of supplies that certain families cannot afford. By providing additional resources, cash transfers make these costs within the reach of a family’s budget and enable families to undertake investments in their children’s human capital that they otherwise could not afford.

Substitution Effects

This pathway reflects the opportunity cost of investing in children’s human capital. For example, some vulnerable families rely on their children working to help supplement the family income. Cash transfers can, therefore, be a substitute for the income earned by the child which in turn allows them to attend school instead of working (Bastagli et al., 2016, p. 4).

Gender-Specific Effect

Cash transfers can potentially change the way a family allocates money by providing the transfers directly to mothers and thereby altering household bargaining. Widespread evidence suggests that mothers’ expenditure preferences are more closely aligned with their children’s welfare than fathers’ spending preferences (Kabeer et al., 2012, pp. 1-2). Dispensing cash transfers to the mothers directly can thus strengthen her bargaining position in the home and allow her to utilize the resources in the way she sees fit, which is more likely to be an investment in her children’s education.

Perception Effect

Perceived returns to education are an important determinant of school attendance and the demand for education. However, information about these returns is often imperfect for developing countries (Benhassine et al., p. 90). Cash transfers have the potential to change a family’s perception of education by generating awareness and interest in school. Some programs, most notably labeled cash transfers, directly inform families of the importance of school attendance for the explicit purpose of changing perceptions around schooling. This effect is associated with the programming design of the cash transfers and is not a direct effect of the cash transfer itself, though the investment that these programs make in school could signal to families the importance of education. Changing the perspectives of Jordanian families, who are the focus of this evaluation, as opposed to other nationalities may nonetheless only have a limited effect. Jordanian parents already tend to be more averse to sending a child to work or allowing child marriage than other demographics, which is likely due to socio-economic conditions rather than cultural backgrounds. For example, only 19% of the total Jordanian population agrees or strongly agrees that children should leave school to work if necessary while 51% of total Syrian families in Jordan agree or strongly agree (Boncenne, Erba, et al, 2018, pp. 98-99).
Social Vulnerabilities

The impacts of these causal mechanisms are naturally not the same for each recipient family. In addition to simple personal preferences, there are social conditions and pressures that may shape how the family manages its finances as it relates to their children’s education. In its baseline report for Hajati and other impact assessments, UNICEF identified trends in education among community members in Jordan based on factors such as demographics (Boncenne, Erba, et al, 2018). These differences will likely affect how Hajati cash transfers and the aforementioned mechanisms influence families and children. Though income is also known to affect school attendance, it is explicitly being targeted by UNICEF and is not useful as an external factor for this evaluation since most recipients will have similar income levels. Some of the relevant variables are listed below:

Gender of Children

Attendance rates for girls are much higher than for boys (Boncenne, Erba, et al, 2018, p. 37). Though girls are more susceptible to child marriage as a negative coping mechanism for families seeking to reduce financial burdens on the household, boys are more likely to participate in the workforce to earn income for their families (Boncenne et al, pp. 30; 93-94). As evidence of this, the ILO found in its 2016 survey that boys make up 85-89% of the child workforce in Jordan (Shteiwi et al., 2016, p. 18). Furthermore, child marriages are typically seen as a less acceptable coping mechanism than sending children to work, suggesting that families are more prone to send their sons to work rather than having their daughters wed (Boncenne, Erba, et al, 2018, pp. 97-99).

Family Size and Composition

Smaller families have a higher probability of enrolling more of their children in school than larger families. For these larger families, the decision to send fewer of their children to school is a negative coping mechanism to compensate for greater needs. Due to the aforementioned gender differences in the child workforce, families with a higher ratio of girls to boys also have a higher probability of enrolling their children in school (M. Rodriguez Pumarol, personal communication, January 16, 2020).

Age of Children

Younger children, particularly under the age of 15, are more likely to be enrolled in school (Boncenne, Erba, et al, 2018, pp. 93-94). According to the 2016 ILO survey, 57% of the child workforce is made up of 15-17 year-olds who are therefore more likely than younger children to
miss class in order to work (Shteiwi et al., 2016, p. 18). This is partially due to Jordanian law that prohibits children from working under the age of 15 (Boncenne et al, pp. 93-94).

**Head of Household**

In terms of the proportion of households eligible for Hajati assistance, those headed by single mothers are most likely to meet requirements for the Hajati program, meaning that single-mother homes typically find it harder than the average home to send their children to school. The next most targeted households are those headed by elderly individuals, followed by single fathers (Boncenne, Erba, et al, 2018, p. 26).

**Illness and Disability**

Children with chronic illness or disabilities are some of the most marginalized in society and are much more likely not to attend school. The most common disabilities are mobility challenges, visual impairment, and communication. Children who have experienced the traumas of war are much more likely to have disabilities. Boys are also more likely to be affected by disabilities than girls (Boncenne, Erba, et al, 2018, pp. 62-63).

Overall, the theories outlined in this section neatly organize the intended impacts of cash transfer programs. This conceptual model, in particular, contributes to the general understanding of cash transfers by identifying at what stage the main causal mechanisms take effect and by including “perception” as a fourth mechanism by which behavior is affected. Nevertheless, the overview of social vulnerabilities helps ensure that the broad conceptual theories take into account specific contextual concerns unique to the Hajati program. Having a structured understanding of both how cash transfers encourage behavior change and the social limitations that complicate change is vital for conducting an insightful evaluation of Hajati. Throughout this evaluation, this framework will act as a common logic picture for the researchers to base their research method design, assessments, and recommendations.

In summary, cash transfer programs have many moving parts that can shape the impact on beneficiaries. From this literature review, the researchers identified several best practices and underlying theories to serve as foundational knowledge for understanding the effectiveness of Hajati. The following methodology builds upon this knowledge to examine Hajati’s design and impact.
Methodology

This research study sought to make contributions to the field of international development by assessing one example of a cash transfer program. The goal of this study was to examine the effectiveness of UNICEF Jordan’s Hajati Program at keeping Jordanian children enrolled in school. This research was designed to explore the program’s impacts from several viewpoints, including UNICEF, implementing partners, and beneficiary families. The intent was that obtaining input from these groups and individuals would allow the research team to add something new to the existing research literature.

The research team undertook a qualitative descriptive study to illuminate how UNICEF has been implementing the Hajati cash assistance program to retain vulnerable Jordanians in schools. To do this, the research team first reviewed the existing literature on both the Hajati program and cash assistance programs in general. UNICEF provided the team with baseline reports and periodic evaluations of Hajati that helped the team develop a foundational knowledge of the program. These documents were secondary data that the team would then confirm and build upon during their scheduled in-field research. A review of other cash assistance programs also provided a comparison tool for the researchers to be able to evaluate the design of Hajati while in the field.

Second, the research team designed a qualitative approach to understand the process of the Hajati program. The team planned to travel to Jordan and interview UNICEF, beneficiaries, and other partners, such as banks and schools, to develop a holistic understanding of how the Hajati program encourages changes in school attendance. Unfortunately, the outbreak of COVID-19 and subsequent travel restrictions prevented the team from fully carrying out the in-field portion of this study. The team consequently had to adapt the original methodology to accommodate for the situation, as outlined below.

Qualitative Approach

To create a holistic picture of the Hajati program, this research study used a qualitative approach to capture the views, experiences, and perceptions of those running the program, the beneficiaries receiving cash assistance, and other partners, like banks and schools, involved in Hajati. A qualitative approach enabled the researchers to look beyond the statistics of school attendance and better understand the impacts of the program at a more human level. For example, by obtaining the perspective of UNICEF and its implementing partners, the researchers hoped that qualitative research could illuminate the motivations of the project and the possible challenges the program has encountered.
The qualitative approach informed the research about how Hajati operates and how Hajati’s outcomes match its objectives. From the perspective of beneficiary families, the researchers also hoped to learn what causal mechanisms are at play by better understanding what changes in perception or behavior the families have experienced because of Hajati. Qualitative research also revealed possible gaps in the program or areas of improvement that may otherwise not be apparent in quantitative analysis. In addition to these benefits, qualitative methods also helped the research team overcome constraints associated with other quantitative methods, such as the lack of sufficient resources to perform a large-scale randomized-control trial.

Methods

The research team first submitted all required forms and documents through the Institutional Review Board (IRB) at Texas A&M University. IRB requires prior approval since the team planned to conduct human subject interviews during the trip to Amman. Even after the cancellation of the trip, the team completed one remote interview in compliance with the IRB standards. The team received permission from the interviewee to both conduct and record the interview. The team also took steps to make certain the confidentiality of the interviewee and the subject material was maintained.

In preparation for in-field research, the team consulted an education policy specialist to gain further insight into why cash incentives may be necessary to entice families to keep children in school. The research team also spoke with an employment research specialist from the International Labour Organization (ILO) in Jordan. This consultation gave insight into Jordanian labor markets, child labor, and ILO programs within the country. These two consultations provided the team with a different perspective that helped direct further research.

Anticipated Methods for Collecting Data

The research team planned a series of in-person interviews with UNICEF, beneficiaries, and other relevant parties in Jordan. These interviews were semi-structured, meaning that the research team prepared a list of questions to ask, but would not be confined to those questions. The questions served to guide the interview in a logical direction but would not inhibit the researchers or interviewees from touching on other relevant issues as needed. These interviews were intended to be open-ended to encourage the interviewees to share as much information as they saw fit. Open-ended questions also would have allowed the interviewees to volunteer information that would have been unknown to the researchers. In order not to overwhelm the interviewees, these interviews were designed to be roughly 45 minutes and recorded for future reference. In preparation for these interviews, the team prepared a consent form, wrote scripts in both English and Arabic to help guide discussion, found in Appendixes D-G. When creating the
interview scripts, the researchers consulted multiple specialists to gauge appropriate questions to use while in Jordan.

While in-country, the researchers were scheduled to meet with and receive briefings about the following:

**UNICEF Jordan Office**

- The Hajati Operational cycle
- The Hajati Targeting model which helps to identify vulnerable families
- The Management Information System (MIS), Bayanati, which supports program operations through beneficiary data management
- Mobile Money as a delivery mechanism for cash transfers
- The Common Cash Facility (CCF), a platform used by UN agencies and NGOs to deliver cash assistance provided to the most vulnerable refugees in Jordan, operated by the Cairo Amman Bank (CAB)

**Implementing Partners**

- The National Aid Fund (NAF) office, the main social safety net of the Government of Jordan and is technically supported by UNICEF
- The Help-line call center which provides support to the grievances and redress mechanism of the Hajati Programme
- A Makani center in the vicinity of the beneficiaries

**Beneficiary Households**

- Field visit to households of Hajati cash recipients

**Access to Organizations and Data**

This study aimed to shed light on the Hajati program, not act as a comprehensive third-party monitoring and evaluation study. As students, with limited time and resources, the objectives were to draw preliminary conclusions using qualitative research. Due to the Capstone requirements by the Bush School of Government and Public Service, the faculty advisor of this capstone connected with UNICEF Jordan in order to conduct the research for this project. This acted as the initial limited access. The research trip to Jordan, facilitated by a UNICEF representative stationed in the country, was responsible for setting the aforementioned agenda for the visit and arranging all interviews while the research team was in the country. This creates potential selection bias since UNICEF could have selected only families and other interviewees with positive experiences for the researchers to meet, as one example.
Unfortunately, despite extensive preparation beforehand, the research trip was canceled due to the global spread of COVID-19 and the primary data for analysis was extremely limited. The interviews designed for the bankers, teachers, and beneficiaries were not conducted, even via video conferencing software such as Zoom or Skype. The only interview the research team completed was with the Chief of Social Protection and Policy at UNICEF Jordan. By the end of March 2020, the Jordanian government instituted a full lockdown of the country, which made it impossible for the research team to access any of those groups.

This situation presented substantial limitations to the research project. The majority of the analysis, therefore, came from the findings from this sole interview. The research team understood how drastically this affected the overall scope and purpose of the project. To accommodate for the pandemic, the research team modified the methodology and added further case studies for analysis.

**Adapted Methods**

Despite COVID-19 and the cancellation of the research trip, the methodology explained above remained similar. The team’s most significant change was adjusting the questions for the interview with the UNICEF contact. Since the team anticipated only one interview would take place, the team broadened the scope of the questions in order to gain as much insight as possible. It did not, however, negatively affect the methodology to a significant degree. While the scope of the interview narrowed, the researchers maintained their qualitative approach.

In lieu of primary data, the research team also decided to expand and review case studies of other cash assistance programs to compare and construct hypothetical findings. The team focused on cash assistance programs in Tunisia and Turkey, both of which shared many similarities to Hajati and were associated with UNICEF. The team briefly analyzed the operating systems as well as the impacts of these comparable programs to draw conclusions and make broad inferences about how UNICEF manages their other cash transfer projects.

**Limitations**

**Research Focus**

With the travel restrictions imposed by COVID-19, the research team was unable to observe first-hand the impacts of the Hajati program on the school attendance of Jordanian children. Nevertheless, the team was still able to research the processes and motivations behind the Hajati
program using primary and secondary data. The team used these findings to analyze how well the design and programming of Hajati are suited to the goal of increasing school enrollment and attendance among out-of-school Jordanian children.

*Interviews*

The researchers created a set of questions for each different entity or set of individuals. Unfortunately, the team was only able to conduct one interview with UNICEF. Following the sole interview with UNICEF, the group posed additional questions to the contact via email. These additional questions are detailed in Appendix H. However, for understandable reasons, UNICEF prioritized response to COVID-19 and could not reply to further questions. This prevented the research team from capturing an honest appraisal of the Hajati program.

*Sample Size*

Due to the COVID-19 outbreak, as mentioned above, the research team was only able to conduct one interview, which is not a true representation of the Hajati program as a whole. The team requested to be put in touch with other partners and beneficiaries for additional interviews, but because of the health crisis and the restrictions placed on the population by the Jordanian government, these interviews were not feasible.
Findings and Analysis

Despite the limited primary data the research team was able to collect on Hajati, the semi-structured, singular interview with the UNICEF Chief of Social Protection and Policy offered valuable insight. Through the interview, the research team triangulated preliminary findings from the background research and identified inconsistencies between previous research and the interview that required further investigation. The research team transcribed the interview to distill findings into a thematic analysis of the findings as they relate to the specific research question. These themes include matters related to Hajati’s objectives, operations, framework as an emergency response program, and beneficiaries. A summary of the key topics from the UNICEF interview and analysis on those topics is outlined below. These themes and analyses informed broader conclusions about the Hajati cash transfer program and recommendations for the future.

Hajati Mission

Objectives

The Hajati program has two main objectives. The first, and primary objective, is to provide financial support to families Hajati has deemed vulnerable, thereby supporting the overall household income and eliminating financial barriers to education. Hajati utilizes its own targeting mechanism to identify and assist vulnerable populations in Jordan, regardless of nationality. Further analysis of this targeting mechanism and its effect on selecting program beneficiaries will be further discussed in subsequent sections. The program’s secondary goal is to enhance school attendance and retention amongst beneficiary households, but does not seek to enhance the quality of the education or learning outcomes within double-shift schools (allowing two separate groups of students to receive instructional time in either a morning or afternoon shift); this was asserted by the UNICEF contact who contended that education quality and results were beyond the scope of the Hajati program, and fell within the jurisdiction of the Ministry of Education of Jordan.

School attendance and retention being secondary, rather than primary, goals could potentially lead to fewer students attending school. According to the education policy expert consulted during the research, the neglect of learning outcomes in Jordanian double-shift schools could pose an obstacle to the program’s future success and funding. The quality of education is not necessarily improving for students, despite the fact Jordan has an enrollment rate above 97% for Jordanian students. There are positives and negative effects associated with double-shift schools. In Jordan, where child labor is common, the option of double-shift schools may allow children to work during the morning or evening in which they do not attend school. So, despite the best
intentions of those who planned the Hajati program, they had to grapple with the possibility that the cash assistance may only prove to have a marginal overall benefit to the beneficiaries.

**Funding**

This program relies on funding from the larger UNICEF organization for its budget. Hajati does not receive funds directly from donors, but rather receives funds for the program through coordination with donor states and UNICEF. Major donor-states for Hajati’s 2019-2020 budget include the U.S., Sweden, Italy, and the Netherlands, though the states do not contribute equally. Contributions from other participating donor states, such as Japan, fluctuate from year to year. In the interview, the UNICEF official confirmed that there are no private donors for Hajati at this time, though the program is actively seeking private donors to fund the program.

Recent budget cuts have made the Hajati program much smaller in scope. However, the program is under discussion to be absorbed by the Jordanian government and become a part of existing government cash transfer programs. This plan remains tentative, but in the interview, UNICEF Jordan did not indicate that it would cease its support for the Hajati program should the government be unable or unwilling to absorb the program into its national system.

**Operations**

For the 2019-2020 fiscal year, the Hajati program has a caseload of 10,255 beneficiary children aged 6-15 years old. Of that total, the UNICEF contact reported that four percent or around 410 children were Jordanians. The interview illuminated how UNICEF provides services to Jordanian beneficiaries.

**Targeting**

There are multiple targeting methods UNICEF uses to identify vulnerable beneficiaries, and one is by conducting geographical targeting, specifically within double-shift schools. Double-shift schools help Hajati workers to geographically target where vulnerable families are, according to the UNICEF contact. Though this is a useful tool for finding Syrian refugees who are in need of assistance, it nonetheless is not a precise tool for finding families who experience other forms of vulnerability.

Following geographical targeting, UNICEF Jordan collects data on potential beneficiary households through demographic targeting. Hajati employs a targeting formula that consists of five dimensions: living conditions, Water, Sanitation, and Hygiene (WASH) services, demographic information, and access to health and social services. Each variable is assigned a different weight, under which households receive a vulnerability score. The households are then
ranked along this vulnerability scale, which allows UNICEF to determine who will be enrolled in its cash assistance program.

Given the difficulty in assessing a family’s actual income, especially with informal labor markets, Hajati also employs a proxy measurement based on household consumption to better estimate household income. The Hajati targeting model is a mixture of income measures and consumption, in addition to an assessment of the aforementioned five different dimensions.

Despite UNICEF utilizing a ranking system, there may be some disparities in identifying very similar households’ vulnerability in a ranking system. UNICEF identifies that there is no perfect model to do the targeting of the most vulnerable. The UNICEF contact further stated that self-reported household income is often unreliable. Income data reliability would come into question in developing countries where it is not always recorded via the tax departments. Hajati’s focus on crisis situations, therefore, could inadvertently overlook families suffering from other forms of vulnerability.

Unconditional Cash Assistance

As mentioned, the Hajati program provides financial support of 20 JOD (28 USD) per child, per month to vulnerable families in order to eliminate financial barriers to education and enhance school enrollment and retention. The average Jordanian household spends 33 JOD (46 USD) on the various costs of school, which altogether is referred to as the “basic basket for education.” Hajati provides unconditional, albeit labeled, aid linked to enhanced awareness about the importance of school attendance. As a result of the cash transfer being unconditional, the UNICEF contact informed us that funding is not revoked from beneficiaries when their children do not attend school. However, there is a process of addressing inconsistent school attendance.

UNICEF collects school attendance data every two weeks through the Ministry of Education’s Education Management Information System (EMIS). An SMS message will be sent to the beneficiary household if a child has been absent for five or more school days, to be followed by another message after 10 absences. After more than 15 absences, a Makani program facilitator will conduct a home visit to inquire about any potential challenges the household may be facing or that may be impeding their ability to send their children to school.

Unconditional aid provides more flexibility to the beneficiary through a sense of ownership. If done correctly, this type of assistance can give aid beneficiaries the ability to make important decisions based on their own personal family needs. Hajati’s unconditional aid is designed to alleviate the burden of household expenses, including sending children to school. The downside to unconditional aid is that there is no system to guarantee that the program’s objectives will be
achieved. According to the Hajati program, even if children do not attend school, households still receive the cash transfer payment. This may defeat the purpose in the long-term, which is to increase school attendance. Due to its flexibility as an unconditional cash program, the team found no indication of restrictions on what the beneficiaries can spend the money on.

**Cash Disbursement**

Initial research indicated that all beneficiaries use the Common Cash Facility (CCF), but the interview with the UNICEF contact revealed this was false. Jordanians use their existing bank accounts, and only non-Jordanians use the CCF through the Cairo Amman Bank because they have much greater difficulty in opening a Jordanian bank account. The UNICEF contact stated that non-Jordanians are required to provide proof of formal employment and need a minimum balance of 100 JOD (141 USD), making the CCF a more accessible option. Given the fact Hajati is an unconditional cash transfer program, it was a notable finding that if after three months the households have not cashed out the money, UNICEF can take back the money from their account and reallocate it to another family. It is unclear, however, whether this is true for every beneficiary or solely non-Jordanians.

Based on the findings, the researchers were unable to verify, if Hajati’s approach to cash disbursement was equitable across all of the beneficiaries. The UNICEF contact did report that for the past year, Hajati has incorporated the use of mobile wallets, which store card payment details on a mobile device. This may prove to be a more effective means of cash disbursement for both Jordanians and non-Jordanians, but more research is required. Nevertheless, the team was unable to triangulate the information given regarding the banking situation due to COVID-19.

**Monitoring**

In the semi-structured interview with the UNICEF contact, it was reported that UNICEF Innocenti Office of Research conducts the monitoring and evaluation of the Hajati Program. Though UNICEF Innocenti is external to UNICEF Jordan, it is still internal to the larger UNICEF organization, thus susceptible to institutional bias. Possible bias inhibits constructive criticism and improvements that can be made to the program from a completely disconnected point of view. Aside from Innocenti, there is no other external program evaluation to ensure that Hajati is fulfilling its stated goals and positively impacting children’s lives. The team was unable to corroborate any findings or impact evaluations conducted by Innocenti on the Hajati program via open-source materials.

Programs like Hajati typically have a third-party monitoring system to evaluate program effectiveness and to assess whether the program warrants continued funding. This lack of a
completely external evaluation has the potential to create a positive feedback loop for programs that are inefficient and should not continue to receive funding. UNICEF’s awareness of this positive feedback loop is critical in preventing waste in the UNICEF Jordan budget, and the UNICEF budget more generally.

**Synergies with Other Programs**

The Hajati program is one of numerous UNICEF facilitated programs deployed in Jordan. Beneficiaries are often eligible for multiple programs outside the Hajati program based on their demographic information. Though the Hajati program often coordinates with other programs, such as Makani, they strictly adhere to their main objective in the implementation of the program. Services such as transportation and meals go hand in hand with the Hajati program but are explicitly provided by other programs operating in Jordan.

While encouraging that a network of programs exists to help vulnerable Jordanians, awareness of the array of programs is an important factor in making sure that the services reach those who need them most. Though Hajati’s objective is only to provide cash assistance to their beneficiaries, ensuring that recipients are made aware of the other programs that they qualify for is also an important factor. Although UNICEF Jordan provides a large array of programs, beneficiaries may not know that these exist, or that they may qualify for them due to a possible lack of easily accessible information. On the contrary, there could be an overabundance of program information that could overwhelm beneficiaries. Communicating the range of programs that Hajati recipients are eligible for can help them more effectively appropriate the money that they receive from the Hajati program, rather than spending the cash assistance on services that they may receive from other programs.

**Emergency vs. Development**

The team discovered that the framework of an emergency response versus a development response affects the areas of impact for the Hajati Program. The UNICEF contact reported that Hajati is not an educational or economic development program, but a method of providing assistance to the greater national system in response to the Syrian refugee crisis. From this perspective, the Hajati program is focused more on providing immediate economic relief to vulnerable families in Jordan and less on program longevity and sustainability, therefore categorized as an emergency aid program.

**Vulnerability**

In order to identify and provide services to the most vulnerable populations in Jordan, the Hajati Program conceptualizes vulnerability as in or at-risk of “multidimensional poverty” and
“monetary poverty.” The UNICEF contact reported that 15.7% of the Jordanian population is considered to be in monetary poverty or living with a household income below the poverty line. However, 20% of Jordanian children experience multidimensional poverty, in which they encounter income poverty and the deprivation of access to healthcare, education, and a decent standard of living, simultaneously. During the interview, UNICEF reiterated that the provision of cash assistance is not merely focused on “out of school children,” but on vulnerable households faced with monetary and multidimensional poverty, both of which serve as barriers to continuous education access for school-aged children.

From a development perspective, addressing multidimensional poverty requires a long-term commitment in order to improve root causes of vulnerability (Alkire et al., 2011, p. 4). However, as mentioned by the UNICEF contact, the Hajati program is geared towards emergencies and subsequently, is not designed to truly tackle poverty and its effects in Jordan. The crisis-oriented nature of Hajati’s design is most apparent in its funding, which rapidly fluctuates as it did in 2018 and changes donors every few years. A project with a longer time horizon would be more likely to have more consistent funding. The weakness with emergency-oriented programs, like Hajati, is that while they may provide relief in the moment, they do not have the capacity or time-allotment to affect the fundamental causes leading to poverty and subsequent poor school attendance. This is an important consideration regarding Jordanian beneficiaries because, in comparison to other nationalities benefiting from Hajati, most Jordanian children are facing challenges associated with long-term development rather than a short-term crisis. However, this does not entail that Hajati is not helpful to vulnerable Jordanian families. According to the Oxford Poverty and Human Development Initiative’s (OPHI) 2019 report on multidimensional poverty in Jordan (2019, p. 7), Education Indicators (Years of Schooling and School Attendance) represent nearly 50% of the contributions to multidimensional poverty. In directing its focus towards encouraging school attendance, Hajati is thus helping to alleviate some of the most impactful pressures on a family’s poverty level. Nonetheless, this alleviation is unlikely to have a revolutionary change in families’ vulnerability since it is designed for shorter-term situations.

**Social Protection**

According to the UNICEF contact, the Hajati program was founded with the intention of being eventually incorporated into the Government of Jordan’s national assistance approach. The National Aid Fund (NAF) is Jordan’s primary social protection program, offering monthly cash transfers exclusively to Jordanian families with a household income below the poverty line (International Policy Center for Inclusive Growth, 2018). Currently, various UN agencies are working with the Government of Jordan to increase the number of vulnerable households supported through NAF, regardless of nationality or citizenship status. Strengthening social
protection for all vulnerable populations would shift the provision of cash assistance from an emergency response to a long-term human development strategy throughout Jordan.

The handing off of cash assistance to the National Aid Fund once again demonstrates the emergency nature of Hajati. NAF is more development-oriented since it has a longer time horizon and can address multiple contributors to poverty. In contrast, Hajati is more oriented on providing immediate aid to refugees who were not eligible for help from the NAF due to nationality restrictions. For this reason, Hajati acts as a stopgap measure, providing enough assistance to help keep families afloat and keep children in school until those families can be part of a more sustainable intervention with NAF. By transferring beneficiaries and development responsibilities to NAF, Hajati could free up more funds for emergency relief and avoid duplication of services.

*Double-Shift Schools*

The interview revealed that the Government of Jordan introduced the double-shift school system as a direct response to the influx of over 653,000 Syrian refugees into Jordan in 2012. Offering morning and afternoon shifts in existing Jordanian public schools was an effort by the Ministry of Education to meet the increasing demand for schooling within an already strained institutional structure. In theory, the classrooms would equally accommodate students, regardless of nationality or citizenship status, but classes that already held local Jordanian students were unable to absorb Syrians. In practice, Jordanian students mostly attend the morning sessions, while Syrians and other nationalities attend in the afternoon, resulting in unintentional segregation.

While the separation of Jordanian and non-Jordanian students does not impede Hajati’s provision of cash assistance to vulnerable families in Jordan whose children are registered in double-shift schools, it is a notable finding in understanding the role Hajati has and continues to play in supporting access to education for those most affected by Jordan’s emergency situation. Though the double-shift schools were a creation of the Ministry of Education, Hajati’s focus on these schools as a geographic targeting tool emphasizes that Hajati was a reaction to the immediate needs of refugees. Families needing long-term development assistance are not as concentrated in these schools and therefore are not as widely targeted by Hajati.

Recognizing Hajati as an emergency program rather than a long-term development program is crucial for being able to evaluate its effectiveness and its role in Jordan. From the beginning, the design of Hajati was meant to provide support rather than solutions. However, that makes Hajati a rather blunt instrument in helping vulnerable Jordanian families who are more likely to be suffering from a long-term crisis rather than an emergency one.
Challenges and Limitations

School Attendance vs. Learning Outcomes

Prior to conducting an interview with UNICEF, the research team coordinated and attended a briefing from the education policy expert. The researchers were briefed on academic arguments for implementing cash assistance or transfer programs aimed at raising school attendance rates. The education policy expert asserted that given the social costs of non-schooling (i.e. child labor, high unemployment, etc.), Hajati’s attempt to link cash assistance to increased school attendance may work to “shift private-decision making for the greater public good.” Essentially, the Hajati program is utilizing children’s attendance in double-shift schools as a means to transfer economic resources to economically and socially vulnerable households. However, the expert suggested that this may be a “low-value-added” program because only increasing a physical presence within schools may not provide long-term returns on education quality or human capital. This was one of a number of possible limitations noted by the expert to the long-term effectiveness of the Hajati cash assistance program.

The UNICEF contact reiterated to the research team that the quality of education and learning outcomes in Jordan’s double-shift schools were “in the jurisdiction of the Ministry of Education.” As a result of its primary goal to provide unconditional cash assistance to vulnerable families, it is clear that Hajati may not contribute to long-term education or human development in Jordan. The program’s efforts are focused on immediate issues related to income and multidimensional poverty, even as the Syrian crisis has been prolonged. Certainly, immediate challenges facing vulnerable families in Jordan, regardless of nationality, cannot be disregarded in the interest of proposing longer-term development projects; however, with regard to future funding and foreign assistance, there is a need to address the sustainability of emergency cash assistance programming that, while tangentially linked to increasing school attendance, is largely unconcerned with actual learning outcomes or the quality of education in Jordan.

Funding

As mentioned in the preceding sections, the Hajati program experiences continuous funding challenges. As a result of being funded by various and ever-changing donor-states, the budget for Hajati is reassessed every fiscal year according to the budgetary restrictions of their donors. According to the UNICEF contact, UNICEF Jordan’s reassessment of their yearly budget capacity could translate to a feeling of financial insecurity for Hajati beneficiaries who are unable to predict their future income based on receiving cash assistance from Hajati. In 2018, the Hajati program experienced a funding reduction which resulted in a forced reduction of its beneficiary caseload from 55,000 children to 10,255 for the 2019-2020 fiscal year. If UNICEF
Jordan did not face funding or budgetary constraints, each child in a Hajati beneficiary household would participate in the program from ages 6 through 15. However, program participation cannot be guaranteed for this duration due to Hajati’s unpredictable funding stream.

Compounding Emergencies

UNICEF Jordan reported that the Hajati program was initially implemented as an emergency response to the Syrian refugee crisis and the strain placed on Jordanian institutions. However, while the impact of the Syrian crisis has yet to be resolved, a growing global pandemic has compounded an already challenging environment for vulnerable families in Jordan. Currently, the outbreak of COVID-19 has required the Hajati program to operate within a country that is on lockdown, which has resulted in the closing of schools and banks. Since undergoing lockdown on March 14, non-governmental agencies’ provision of services in Jordan was temporarily interrupted, but they have since received orders from the government to resume their operations. The UNICEF contact reported that this compounding emergency of COVID-19 is likely to have an effect on the mission of not only continuing to provide cash assistance to vulnerable families but to keep children aged 6-15 in school. In the interview, UNICEF was unaware if and when in-person school would resume in Jordan, but did indicate that the Hajati program was going to continue its cash transfer program in the meantime.

Hajati is responding to COVID-19 as an emergency situation, resulting in the continuation of beneficiary payments of 20 JOD. During the interview, the UNICEF contact stated, “instead of monthly payments, Hajati is currently distributing cash transfers every two weeks...Hajati is taking from funds allocated for the 2020-2021 fiscal year, leaving the program’s future funding at risk.” Having to respond to compounding emergencies may negatively impact Hajati’s sustainability moving forward if they are unable to recover next year’s funds in time for the upcoming academic school year. Hajati may have to again decrease its caseload or the duration a household can receive cash payments if it cannot replace the funds for the next fiscal year’s budget.

Indicators of Program Success

To complement the singular interview with UNICEF and substitute in-country fieldwork, the team compared the Hajati program to other similar cash assistance programs aimed at education. These case studies provide key indicators of successful programs and recommendations for best practices in cash assistance. The team identified programs involving UNICEF that were most similar to the Hajati program in order to ensure the lessons learned are applicable to Hajati’s context. Most notably, both of the case studies below have incorporated their educational cash assistance program into national cash assistance programs for social protection, which is the path
that Hajati program facilitators hope to take by merging Hajati with Jordan’s National Aid Fund. Both programs also strive to improve the school enrollment of vulnerable children within their jurisdiction, which is similar to Hajati’s objectives.

**Education Benefit Program in Tunisia**

The Hajati program currently experiences similar shortcomings found in a UNICEF evaluation of educational cash transfers in Tunisia. Recommendations proposed by UNICEF for Tunisia may provide some best practices to enhance the Hajati program in the future. In 2007, the Tunisian Ministry of Social Affairs launched the Education Benefit Program (PPAS based on its French title) aimed at helping children from poor and disadvantaged families enroll in school (Ostermann et al., 2014, p. 8). The program, which covered nearly 80,000 children in 2013, provides monthly financial assistance for the education of children in families that are already enrolled in Tunisia’s National Program for Assistance to Needy Families (PNAFN). The PNAFN is essentially an unemployment cash transfer system for families that are unable to work because of old age or disability. The Education Benefits Program provides monthly transfers of 10 Tunisian Dinars (6 USD) per child enrolled in school for up to three children per family and there are no conditions placed on how the money is spent (Ostermann et al., p. 8).

The primary objective of the Education Benefit Program was to improve the high rates of grade repetition and drop-out (Ostermann et al., 2014, p. 30). However, a substantial portion of program funds currently supports complementary objectives beyond primary school enrollment, including poverty reduction, reducing drop-out among children from poor families, and/or measurable improvements in Millenium Development Goals indicators that focus on primary school education (Ostermann et al., p. 30). Through survey data, there were indications of some positive program effects on household’s investment in education and potentially on educational outcomes. However, in more detailed regressions, the effect was small and occurred only during the first year of receiving benefits. Furthermore, the children in beneficiary households tended to fare worse than children in other households regarding educational expenditures and outcomes (Ostermann et al., p. 7).

Based on these findings, UNICEF and its partners made the following recommendations for the period of 2012-2013 to enhance the effectiveness of the program. These recommendations reflect UNICEF’s standard for cash assistance programs and validate the recommendations that this research makes for the Hajati program. This following list of recommendations is not comprehensive, but it includes recommendations that are most relevant towards Hajati as well.

**Conditionality:** One of UNICEF’s immediate recommendations was to make the Education Benefits Program conditional on school enrollment given the program’s focus on educational outcomes (Ostermann et al., 2014, p. 82). UNICEF’s evaluation highlighted that though
conditional and unconditional programs are generally equally effective, conditionality more positively impacts education for children on the margins. These children on the margins are those who are initially not enrolled in school or who are less likely to go to school. Well-regulated conditional programs furthermore lead more consistently to greater effects on school enrollment (Ostermann et al., p. 80).

Hajati, like the Tunisian Education Benefit Program, currently has no conditions placed on its cash transfers despite its label for education. Based on UNICEF’s findings on the Tunisia program, the lack of conditionality limits Hajati’s evaluability as well as efficacy (Ostermann et al., 2014, p. 7). Having a condition that children are at least enrolled in school would make it easier to evaluate the impact of Hajati and would more directly influence the behavior of beneficiaries.

Objectives: UNICEF also found that the Education Benefits Program lacks clear objectives. According to UNICEF, the program “simultaneously [focused] on poverty reduction and schooling, but as a result [did] not address either optimally” (Ostermann et al., 2014, p. 83). Its overly-broad scale and scope are therefore unlikely to result in measurable improvements in national education indicators. Having narrower objectives are also more likely to have a greater impact in the context of limited resource availability (Ostermann et al., p. 83). In addition, clearer objectives are helpful to beneficiaries. UNICEF found that “for the program to have meaningful effects on children’s schooling it is critical that beneficiary households recognize the program’s intent” (Ostermann et al., p. 83). Having too many goals or too broad of goals muddles the program’s intent and may make it confusing for beneficiaries to know how they should use their cash transfers.

The Hajati program likewise suffers from an overly broad set of objectives. Though the Hajati Cash Transfer program is geared towards improving school enrollment and education in Jordan, these outcomes are only secondary goals of Hajati. Instead, according to UNICEF Jordan, the primary objective of the program is to provide financial support to vulnerable families. Based on the findings of the Tunisia program, these differing goals likely split limited resources and could undermine the awareness-increasing component of Hajati if beneficiaries are uncertain about the program’s intent.

Targeting: Because the Education Benefits Program is an extension of the PNAFN, this saves administrative and implementation costs. Nevertheless, it limits the scale, scope, and efficacy of the program. Analysis of educational outcomes originally suggested that targeting poorer families already eligible for PNAFN would have the most impact on improving schooling. However, according to UNICEF, the diversity of causes that contribute to drop-out indicates that focusing solely on families already part of the PNAFN is not sufficient to create measurable, country-wide improvements in children’s education (Ostermann et al., 2014, p. 30).
Furthermore, focusing exclusively on households in the PNAFN potentially excludes families that are just as poor if not poorer than PNAFN beneficiaries (Ostermann et al., p. 85). UNICEF suggested that the Education Benefit Program should identify the schools and geographic areas with the highest rates of grade repetition and drop-out for better targeting of vulnerable children (Ostermann et al., p.84).

Unlike the other two aforementioned recommendations, targeting is something that Hajati does better than the Tunisian program. By focusing on double-shift schools, Hajati already identifies some of the geographic areas that have the most needs. Nonetheless, the double-shift schools are mostly a geographic targeting tool for Syrian refugees and not necessarily for Jordanian children. Furthermore, this recommendation also serves as a warning for Hajati as it tries to merge with the National Aid Fund. Based on this example, Hajati should be wary of using the targeting mechanism for the National Aid Fund if these two programs have diverging goals.

**Cash-Based Interventions for Education in Turkey**

Cash assistance for education in Turkey followed a similar life cycle as that of Hajati and provides a successful example for Hajati to follow. The United Nations High Commissioner for Refugees (UNHCR) instituted a cash assistance program for education in Turkey in 2001 focused on incentivizing primary and secondary school enrollment and retention among refugee populations (UNHCR, 2017, p. 13). UNHCR reached out to eligible families by posting information in community centers and through counseling sessions between refugee families and UNHCR caseworkers during new arrival registration. Once applications were processed, UNHCR communicated via SMS to inform families about their payments. Using prepaid ATM cards, the program gave beneficiary students 150 Turkish liras (approximately 42 USD in 2016 dollars) per semester to assist with the associated costs of schooling, such as uniforms, books, and transportation to the nearest public school. These cash allotments were conditional on proof of enrollment in school.

In 2017, UNHCR transitioned its cash assistance program into the national Conditional Cash Transfer for Education (CCTE) program implemented in 2003 by the Turkish Ministry of National Education, the Ministry of Family and Social Policy, and UNICEF (UNHCR, 2017, p. 14). UNHCR decided to merge the program because it was considered advantageous for refugees to be included in a national assistance program and because the national program had higher transfer values than UNHCR’s program. The program covers all children within the Turkish border and as of 2018, the program also reached out to children enrolled in the Accelerated Learning Programme, which is a transitional pathway into formal education for children out of school.
Conditionality is slightly stricter in CCTE compared to the UNHCR program because CCTE requires that children attend school at least 80% of the year to receive payment. The transfer amount also varies slightly within the CCTE program. CCTE increases the amount of “beginning of term” payments in September to help encourage enrollment for out-of-school children. The amount of money also depends on gender and the grade level of attending children, with girls and higher grades receiving more money. The CCTE is focused solely on education and associated child protection services, though 83% of beneficiaries also benefit from the EU-funded Emergency Social Safety Net program aimed at combating overall vulnerability. CCTE is funded through donations from the European Union, Norway, and the United States of America (UNICEF, 2020).

Overall, the CCTE program in Turkey was successful in increasing the school enrollment of beneficiaries. Evaluations found that nonattendance decreased by 50%, with rates decreasing twice as much among girls than boys. The findings of UNHCR and UNICEF in their evaluations of this cash-based intervention also provide some key indicators of successful programming applicable to Hajati, which includes the following:

**Conditionality:** UNHCR observed in its global review of cash assistance, which included the Turkey case study, that conditionality is “generally not effective if the only barrier to education is financial,” but that conditionality should be considered when addressing other barriers such as cultural or behavioral ones (UNHCR, 2017, p. 3). Since CCTE covers such a large array of families, the barriers to education likely encompass more than just financial ones. As evidence of this, CCTE program administrators view conditionality as an important component of ensuring parents send their children to school. These administrators have even considered introducing additional requirements to the program, such as school completion (UNICEF, 2014, p. 20). However, too many conditions are administratively costly and may disproportionately penalize the most vulnerable families. UNICEF found that when approaching conditionality, it is best to keep programs as simple as possible and to strengthen coordination on administrative data across ministries and agencies (UNICEF, p. 24).

For Hajati, which is currently an unconditional program, imposing conditions for cash transfers could have a positive impact on achieving its secondary objective of improving school attendance. As Hajati tries to expand its program and include a larger variety of families, it is more likely that the families will encounter more than just financial barriers to education and therefore be suited for conditionality. If Hajati merges with the National Aid Fund, some of the administrative costs could be streamlined and shared, thereby making more resources available for monitoring and enforcing conditions.
Targeting: Both UNHCR and UNICEF took a multi-sectoral perspective by conducting overall vulnerability assessments to determine eligibility for CCTE. This helps to ensure that families who experience multidimensional poverty are not accidentally excluded from a targeting method that looks at only one indicator of vulnerability. This multi-sectoral approach also helps to achieve greater synergies among complementary social protection and inclusion programs (UNHCR, 2017, p. 10).

Hajati already approaches targeting through a lens of multidimensional poverty, which makes Hajati well in line with this UNHCR and UNICEF finding. However, as Hajati tries to shift to a development-focus under the National Aid Fund, it needs to ensure that families who are not part of the NAF are not also excluded from receiving Hajati benefits. Continuing to achieve greater synergies with other UNICEF educational and social protection programs could potentially help Hajati to fine-tune its targeting model.

Timing and Size of Transfers: Aligning the distribution of cash with the academic calendar emphasizes the importance and conditionality of school attendance (UNHCR, 2017, p. 9). On-time cash transfers are also vitally important for providing a stable and assured source of income for vulnerable families to rely on. Late payments greatly limit the impact of cash transfers since households are unable to adequately plan their finances (UNICEF, 2014, p. 21). The size of transfer was also an important consideration of CCTE. CCTE increased the value of the transfers as an extra incentive for children who were especially likely to be out of school, such as girls and older working-aged children. UNICEF’s evaluation also considered adapting the size of the transfer depending on the poverty level and locality of families, since costs often vary by location.

Hajati differs from CCTE because it provides the same amount of cash for all of its beneficiaries regardless of need. Adjusting the amount of cash given to beneficiaries in the Hajati program would require more precise targeting to identify what exactly each family requires. Hajati nevertheless faces some of the same obstacles as CCTE in providing reliable cash transfers. Though the current research team was unable to verify whether transfers were on time through the Hajati system, the consistency of funding is threatened by the unreliability of current donors. Even if the Hajati cash transfers were on-time throughout the calendar year, the possibility of losing program funds from year to year makes it difficult for families to plan their long-term finances.
Recommendations

The following three recommendations are based on the main challenges and limitations identified in the findings and analysis of this paper, as well as areas for improvement proposed by the UNICEF contact.

Moving Toward Long-Term Development

As noted in the findings, there are several issues regarding the way the Hajati program has been characterized as an educational cash transfer program. It appeared the program chiefly attempts to increase school attendance among both Syrian and Jordanian children. Following the interview with UNICEF, we found that Hajati’s primary purpose has been to target vulnerable families and provide them with a safety net of unconditional cash. This focus, along with the inclusion of some Jordanian households, has made it difficult for UNICEF to identify Hajati as a true emergency or development program. It is recommended that this ambiguity be resolved before or during the proposed transition to the GOJ. By giving a firm answer to this question, it will be easier for the GOJ to set goals and targets for the program. UNICEF should consider these definitional issues in any future cash transfer programs they decide to institute. If the GOJ chooses to continue Hajati as a development program, UNICEF should consider school attendance as a condition. By introducing conditions, the program would be more capable of furthering long-term development in Jordan.

Diversifying Funding Sources

As mentioned above, the Hajati program receives a large portion of its funding from various state donors that change on a yearly basis. Receiving funding in this form caused many challenges to the Hajati program. With a lack of consistent funding, the current funding model does not allow the Hajati program to plan for the next academic year. The Hajati program should incorporate private donors into their system. To attract these private donors, Hajati will need to either place additional emphasis on education or change the program into a conditional cash transfer in line with the aforementioned recommendation. Donors reasonably want security and promise that there will be measurable outcomes from their donations. The current funding model lacks this security, especially as Hajati is expected to withdraw from next year’s funding to respond to the current pandemic in Jordan. There have been other cash assistance programs such as Mexico’s Prospera program that have been able to create a model that offers this security through requiring school attendance (Nigenda & González-Robledo, 2005, pp. 5-13).
Focusing Demographic Targeting

The Hajati program began with the primary aim to assist Syrian refugees and expanded the scope of its beneficiaries after the program became more established. While no less deserving of the Hajati assistance, Jordanian families were not the original intended beneficiaries of this program. With the sharp decrease in funding for the program, those who need assistance most are being excluded from receiving assistance in order for Jordanian families to also take part in the program. Furthermore, a lack of school attendance is not a critical issue facing Jordanian society. There are also other UNICEF and national social protection programs aimed at assisting Jordanians. To prevent rescinding funds from Jordanians who already participate in the program, we recommend allowing those Jordanian children to continue to take part in the program until they no longer qualify, while simultaneously ceasing to enroll additional Jordanian families in the program. In this way, program funding can reach those beneficiaries that the program was originally established to assist while also limiting negative impacts on current Jordanian families that already take part in the program.
Conclusion

Despite the limitations that arose due to the COVID-19 pandemic, the team was able to conduct a remote interview with the Chief of Social Protection and Policy at UNICEF Jordan, providing valuable insights into the Hajati program. The team was able to analyze the findings gathered from the interview data and looked for additional literature that used similar case studies from existing literature on comparable cash transfer programs. The findings revealed that the Hajati program is efficient at meeting its established objectives. This is due in large part to the program’s design as an unconditional, albeit labeled, cash transfer program. Although UNICEF Jordan aims to encourage school attendance by easing the budget constraints of the beneficiaries, Hajati’s primary objective is to provide financial assistance to vulnerable households. In that respect, the program has been successful, and the most significant restraint to serve even more vulnerable families throughout Jordan has been inadequate funds.

Hajati is not aimed at addressing issues within Jordanian schools, but the presence of double-shift schools did factor into UNICEF’s targeting mechanisms to identify vulnerable families. This has been an effective tool for finding Syrian refugees who could benefit from cash transfers. However, as more Jordanian households have been included in the program, the use of double-shift schools has become a less comprehensive approach to diagnosing vulnerability. This is especially true for Jordanian households who live outside the geographic areas where Syrian refugees are attending school. We also found that although Hajati is monitored by the UNICEF Innocenti department, there has been no external program evaluation. This is not to imply that Innocenti has done an inadequate or poor job of evaluating the Hajati program, but comparable cash assistance programs utilize outside evaluators.

Lastly, it was clear there have been some challenges in properly classifying Hajati. Hajati was initially implemented as an emergency assistance program for Syrian refugees living in Jordan. As the program expanded to include Jordanians, it began shifting toward a greater development focus. This move, while logical, created confusion as to how Hajati should continue to adapt and grow. Cash transfer programs focused on long-term development require more sustainable objectives and consistent levels of funding. The fluctuation in donor funding has been an ongoing issue for the Hajati program. If the GOJ is willing and able to absorb the program into the NAF as intended, the definitional question of emergency versus developmental assistance will need to be resolved in order to effectively serve vulnerable families of all nationalities.

The recommendations proposed are specific to the Hajati program, but provide enough flexibility to garner attention and increased funding from the host government and international donors. As this qualitative descriptive study concludes, there are certainly many other aspects of the Hajati
program, as well as human and educational development, that warrant further consideration and future research. This pilot study illuminates a mere microcosm of a much larger issue in Jordan.
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Welthungerhilfe (2016). *Cash makes sense.*


### APPENDIX A: Cash Transfer Design Features

#### Table 2.4 Implications of cash transfer design features for education indicators

<table>
<thead>
<tr>
<th>Cash transfer features</th>
<th>Potential impacts on education indicators</th>
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<tr>
<td>Core cash transfer design features</td>
<td>All else being equal, programmes that make larger transfers may be expected to have larger effects, particularly in secondary school and for older children, if transfers are high enough to cover children’s income (opportunity costs) in addition to the direct costs of schooling.</td>
</tr>
<tr>
<td>Timing and frequency of payment</td>
<td>Some payment schedules may be more successful in inducing incentives for behavioural change in education (e.g., payments tied to key moments within schooling cycle, differential payment by grade or graduation prizes).</td>
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<td>Duration</td>
<td>A longer duration of participation could determine whether a child is able to complete a school year or progress from primary to secondary school, as well as have long-term improvements in learning.</td>
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<td>Main recipient</td>
<td>The main recipient of the transfer may determine the effect on access to education services, with female recipients argued to be more likely to focus spending on human capital outcomes for children compared to male recipients.</td>
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<tr>
<td>Conditionality</td>
<td>One of the arguments underpinning the use of conditions is that households lack full information on the long-term benefits of education. Conditionality (actual and perceived) and messaging may therefore exert an additional effect in encouraging access to education. If this is the case, we would expect the effects to be larger for CCTs or ‘labelled’ UCTs (implicitly endorsing schooling) compared to pure UCTs that have no schooling conditions or focus. However, there is also a concern that the imposition of conditions could act as an exclusionary factor, penalising the most vulnerable families.</td>
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<tr>
<td>Targeting</td>
<td>Targeting the poorest households (often located in remote areas) may affect the educational impacts of cash transfers, especially when the quality of available schools is inadequate, and disadvantaged students do not receive the additional support necessary to raise performance levels. Higher impacts on educational outcomes are expected from programmes that explicitly target households with school-age children (or even children at critical educational stages) and marginal students (e.g., girls).</td>
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<tr>
<td>Payment modality</td>
<td>Payment modalities associated with direct and indirect costs for beneficiaries may reduce the size of the transfer, leading to potentially lower impacts. Payment modality could also affect composition of expenditure in favour of education (e.g., if transferred through schools and almost perceived as a scholarship). If actual payment frequency is lower than anticipated or payments are not predictable, it could affect longer-term household expenditure decisions (composition and overall) as to whether to invest in education.</td>
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<tr>
<td>Grievance mechanisms and programme governance</td>
<td>The presence of social accountability mechanisms can improve the effectiveness of transfer delivery, which may in turn lead to larger effects on education.</td>
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<tr>
<td>Complementary interventions</td>
<td>Well-designed information sessions on topics that emphasise the importance of investing in the education as well as the potential returns to education may induce households to send their children to school. Likewise, supplementary supply-side interventions aimed at improving school quality and increasing resources for low-performing students are central for taking into account higher utilisation of education services.</td>
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APPENDIX B: ODI Recommendations

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<th>Key ODI recommendations followed in shaping the Hajati programme design</th>
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<tr>
<td>1</td>
<td>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.</td>
</tr>
<tr>
<td>2</td>
<td>Scale up home visits as well as school counselling services to tackle school-based bullying and violence.</td>
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<tr>
<td>3</td>
<td>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).</td>
</tr>
<tr>
<td>4</td>
<td>Scale up the Makani programme and raise awareness of it among cash assistance beneficiaries.</td>
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<tr>
<td>5</td>
<td>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.</td>
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<tr>
<td>6</td>
<td>Deliver a single programme to vulnerable children in Jordan regardless of nationality and registration status.</td>
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<tr>
<td>7</td>
<td>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)</td>
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APPENDIX C: Students attending Double Shift Schools
APPENDIX D: Consent Form

Texas A&M University Human Subjects Protection Program

Consent Form

Project Title:
The Impact of UNICEF's HAJATI cash assistance program on school attendance for non-enrolled Jordanian children.

You are invited to take part in a research study being conducted by Dr. Christine Silva Hamie, a professor from Texas A&M University. The information in this form is provided to help you decide whether or not to take part. If you decide to take part in the study, you will be asked to sign this consent form. If you decide you do not want to participate, there will be no penalty to you, and you will not lose any benefits you normally would have.

Why Is This Study Being Done?
The purpose of this pilot study is to learn about the impact of cash assistance programs on school attendance for non-enrolled Jordanian children.

Why Am I Being Asked To Be In This Study?
You are being asked to be in this study because you are either a Hajati Program member from UNICEF, a teacher, a student or family receiving the aid.

وعنوان المشروع:
آخر برنامج “حاجتي” المساعدة النقدية التابع لليونيسف على الاحتفاق بالمدارس للأطفال الأردنيين غيّر المسجلين.

لماذا يُطلب مني الحضور في هذه الدراسة؟
يطلب منك أن تكون في هذه الدراسة لأنك عضو في برنامج حاجتي من اليونيسف أو معلم أو طالب أو أسرة تتلقى المساعدات.
What Are the Alternatives to being in this study?
The alternative to being in the study is not to participate.

ما هي بدائل المشاركة في هذه الدراسة؟
البدل عن المشاركة في الدراسة هو عدم المشاركة.

What Will I Be Asked to Do In This Study?
You will be asked to answer the interview questions about the impact of UNICEF’s Hajati Program on school attendance for the non-enrolled Jordanian children.

ماذا سأفعل في هذه الدراسة؟
سيطلب منك الإجابة عن أسئلة مقابلة آخر برنامج “حاجتي” المساعدة النقدية التابعة ليونيسف على الالتحاق بالمدارس للأطفال الأردنيين غير المسجلين.

Will Photos, Video or Audio Recordings Be Made Of Me during the Study?
It is up to you to give your permission or not for audio recordings to be made of you during your participation in the research study. No photos or videos will be taken.

هل سيتم تصويري أو تسجيل فيديو أو تسجيل صوتي أثناء الدراسة؟
الأمر متروك لك لإعطاء إذنك أو لا للتسجيل الصوتي لك خلال مشاركتك في الدراسة البحثية. لن يتم التقاط أي صور أو مقاطع فيديو.

Language for Optional recordings: English, Arabic.

The researcher will take an audio recording during the study so that she can refer to your answers after the interview, only if you give your permission to do so. Please indicate your decision below by initialing in the space provided.

ستقوم الباحثة بالتسجيل الصوتي أثناء الدراسة حتى تتمكن من الرجوع إلى إجاباتك بعد المقابلة ، فقط إذا أعطيت إذنًا للقيام بذلك.
يرجى الإشارة إلى قرارك أدناه من خلال توقيع الأحرف الأولى من اسمك في المساحة المتوفرة.

I give my permission for audio recordings/photos/videos to be made of me during my participation in this research study.

أعطي تصريحًا بالتسجيلات الصوتية / الصور / مقاطع الفيديو لي خلال مشاركتي في هذه الدراسة البحثية.

I do not give my permission for audio recordings/photos/videos to be made of me during my participation in this research study.

أنا لا أعطي إذنًا للتسجيلات الصوتية / الصور / مقاطع الفيديو لي خلال مشاركتي في هذه الدراسة البحثية.
Are There Any Risks To Me?
There are no risks for participating in this study.

Although the researcher has tried to avoid risks, you may feel that some questions asked of you will be stressful or upsetting. You do not have to answer anything you do not want to.

Will There Be Any Costs To Me?
Aside from your time, there are no costs for taking part in the study.

Will I Be Paid To Be In This Study?
You will not be paid for being in this study.

Will Information From This Study Be Kept Private?
The records of this study will be kept private. No identifiers linking you to this study will be included in any sort of report that might be published. Research records will be stored securely and only the researcher, Dr. Christine Silva Hamie, the Principle Investigator, will have access to the records.
Who may I Contact for More Information?
You may contact the Principal Investigator, Dr. Christine Silva Hamie at 979-458-8034 or silva.hamie@tamu.edu

For questions about your rights as a research participant; or if you have questions, complaints, or concerns about the research, you may call the Texas A&M University Human Research Protection Program office by phone at 1-979-458-4067, toll free at 1-855-795-8636, or by email at irb@tamu.edu.

What if I Change My Mind About Participating?
This research is voluntary and you have the choice whether or not to be in this research study. You may decide to not begin or to stop participating at any time. If you choose not to be in this study or stop being in the study, there will be no effect on you at all.

CONFIDENTIALITY
Information about you will be kept confidential to the extent permitted or required by law. People who have access to your information include the Principal Investigator and research study personnel. Representatives of regulatory agencies such as the Office of Human Research Protections (OHRP) and entities such as the Texas A&M University Human Subjects Protection Program may access your records to make sure the study is being run correctly and that information is collected properly.
STATEMENT OF CONSENT
I agree to be in this study and know that I am not giving up any legal rights by signing this form. The procedures, risks, and benefits have been explained to me, and my questions have been answered. I know that new information about this research study will be provided to me as it becomes available and that the researcher will tell me if I must be removed from the study. I can ask more questions if I want. A copy of this entire consent form will be given to me.

Participant’s Signature .................................................. Date ........................................

Printed Name .......................... Date ..........................

INVESTIGATOR’S AFFIDAVIT:
Either I have or my agent has carefully explained to the participant the nature of the above project. I hereby certify that to the best of my knowledge the person who signed this consent form was informed of the nature, demands, benefits, and risks involved in his/her participation.

Signature of Presenter .......................... Date ..................

Printed Name ........... Date ..................

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APPENDIX E: Interview questions for beneficiaries

PARENTS
1. Who is the head of household? Age (age group)? Gender? Employment?
2. What is your nationality? (if the respondent is not Jordanian, we don’t have to interview him/her)
3. What is your highest educational attainment?
4. How many are you in your household? (breakdown with respective ages)
   a. How old are you?
   b. What are your occupations?
   c. What is your household income?
5. How did you hear about the program?
   a. How long have you been a part of the program?
6. How much do you receive each month from Hajati?
   a. How do you receive the allowance each month?
   b. Who receives the allowance?
   c. What are the benefits of receiving the allowance?
7. Do you feel like you are getting what you need?
   a. Can you share an instance, if any, when there was a problem with this project?
8. What suggestions for improvement do you have regarding the aid process?
9. Is there anything else you would like to add?
10. How do you feel about the volunteers and employees of UNICEF that you have encountered?
    a. a. (Are they culturally and situationally prepared?)
    b. b. Do they understand your needs?

CHILDREN
1. What barriers existed to your children’s attendance prior to receiving Hajati cash assistance?
2. What do you plan to do once the Hajati program ends?
3. Do your children work? If yes, which ones, and what type of work do they do?
الآباء
من هو رب الأسرة؟ العمر؟ الجنس؟ العمل؟
ما هي الجنسية؟
ما هو أعلى مستوى التعليم لديك؟
كم عددك في الأسرة؟
أ ما هي أعماركم؟
ب ما هي مهنتكم؟
ت ما هو دخل أسركم؟
كيف سمعتم عن البرنامج؟
أ منذ متى وأنتم في البرنامج؟
كم تلقى كل شهر من حجباتكم؟
أ كيف تحصل على الدخل كل شهر؟
ب من يتلقى الدخل؟
ت ما هي فوائد الحصول على الدخل؟
هل تشعر أنك تحصل على ما تحتاجه؟
أ هل يمكنك مشاركة مثيل، إن وجد، عندما تكون هناك مشكلة في هذا المشروع؟
ما هي اقتراحات التحسين التي لديك فيما يتعلق بعملية المعونة؟
هل هناك أي شيء آخر ترغب في إضافته؟
ما هو شعورك تجاه المتطوعين والموظفين في اليونيسيف الذين قابلتمهم؟
أ هل هم مهتمين بثقافة وحالة
ب هل يفهمون احتياجاتكم؟

الأطفال
ما هي الحواجز التي كانت قائمة أمام حضور أطفالكم المدارس قبل تلقي مساعدات هاجاتي النقدية؟
ماذا هي توقعاتك بعد انتهاء برنامج هاجاتي؟
هل يعمل أطفالك؟ أي منها؟
APPENDIX F: Interview questions for teachers, principals, and administrators

1. How long have you been a teacher?
2. Are you aware of the Hajati program?
3. How long have you been teaching at this school?
   i. How has class size changed since the beginning of the Hajati program?
   ii. How has the quality of education changed with the growth of class size?
4. How many children are in each class?
5. What is the gender ratio in the classrooms?
6. Do children seem interested in attending school? How?
7. Do you see a difference in child demeanor between day and night classes?
8. Do you notice inconsistency in student attendance? Why is that?
9. Is there a large knowledge gap between children in the same classes?
10. Are you aware which children are Hajati recipients?
    a. Do you know when they became recipients?
    b. How many children per class are part of the Hajati program?
    c. Have you seen improved attendance for students enrolled in Hajati
    d. Do other students know who is enrolled in the program?
       i. Is there conflict between recipients and non-recipients?
11. Do teachers have to report to UNICEF?
    a. What do they report?
    b. How do they inform them?
    c. How often?
    d. Are there UNICEF monitors that visit the classrooms?
    e. If so, how often? Do they interact with students?
12. How do you perceive the work that the Hajati Program is doing?
13. Do you have any recommendations for HAJATI? For UNICEF?
المعلموووون والمديرون

ما من متي وانت معلمة؟
1. هل أنت يعرف عن برنامج حاجتي؟
2. منذ متى وانت تعلمة في هذه المدرسة؟
3. ا كيفغير حجم الصف منذ بداية برنامج حاجتي؟
4. كم عدد الأطفال في كل فصل؟
5. ما هي النسبة بين الجنسين في الفصول؟
6. هل الأطفال متمتنون بالذهاب إلى المدرسة؟ كيف؟
7. هل ترى فرقا في سلوك الأطفال بين دروس النهار والليل؟
8. هل تلاحظ عدم انساق في حضور الطلاب؟ لماذا هذا؟
9. هل هناك فجوة معرفية كبيرة بين الأطفال في نفس الصفوف؟
10. هل تدرك أي الأطفال هم الحاصلون على حاجتي؟
11. هل تعرف متي أصبحوا مستلمين؟
12. هل تعرف عدد الأطفال في كل فصل هو جزء من برنامج حاجتي؟
13. هل شاهدت تحسين حضور الطلاب المسجلين في حاجتي؟
14. هل يعرف الطلاب من هو المسجل في البرنامج؟
15. هل هناك تعارض بين المستلمين وغير المستلمين؟
16. هل تبنى على المعلموون تقارير إلى اليونيسيف؟
17. مادا يقولون؟
18. كيف يبلغونهم؟
19. ث كم مرة؟
20. ث هل هناك مراقبون من اليونيسيف يزورون الفصول الدراسية؟
21. إ يبان أن الأمر كذلك، كم مرة؟ هل يتفاهمون مع الطلاب؟
22. هل لديك أي توصيات للحجاتي؟ للليونيسيف؟
APPENDIX G: Interview questions for UNICEF staff

1. What is your main purpose for implementing the Hajati program?
   a. What prompted this project? What was the idea behind the program?
   b. Is this a program that you are currently coordinating with the Government of Jordan? (Did the government ask for your assistance?)
2. We are aware of your Hajati program for the Syrian refugees in Jordan. Our questions concern your program focusing on the Jordanian children.
   a. Do you have specific goals for Jordan as a country, or is it part of a worldwide initiative?
   b. Why did UNICEF choose to focus on the 3% of Jordanians and is the program working for the 3 percent of Jordanian recipients?
   c. Is the 3% just a pilot number, or the amount of Jordanians who meet the requirement that need to be helped?
   d. How many Jordanian children are enrolled in the Hajati program?
   e. Are there any obstacles to reaching vulnerable Jordanians?
3. Is the Hajati Cash Fund program currently being monitored?
   a. If yes, how? (Who conducted the monitoring, how, and how often?)
4. What is the duration of the program?
   a. Who is the main donor?
   b. What is the current funding situation?
   c. Is there a contingency plan upon the completion of the program?
5. Why did UNICEF decide to get rid of the nationality aspect?
6. How does UNICEF decide who receives aid?
7. How did UNICEF determine who kept receiving assistance and who stopped receiving assistance during the 2018 rollback? What were the criteria?
8. What happened to the families who got the funding cut in the rollback?
9. How does UNICEF set up the families to receive the cash assistance? What is the process?
   a. Are families expected to set up accounts with certain banks? And why these banks in particular?
   b. What is the number of Jordanians who require assistance?
   c. What is the number of beneficiaries targeted?
10. Do you have implementing partners (IP) for this program?
   a. If yes, who are these partners and what do they actually do?
11. What are the key takeaways you can tell us?
12. What are your recommendations (if you have obstacles)? Or recommendations to extend the program? To improve the program?
APPENDIX H: Interview questions for banks

1. Can you tell us a little bit about Unicef’s Hajati Program please?
   a. How did you come to work on this project?
   b. Are there any benefits to your bank for facilitating this project?
   c. Have you worked on cash assistance programs with other organizations?

2. What is the process for giving the cash assistance?
   a. What is the method used to give the cash? CCF, Cash, Credit Card?
   b. Is there any monitoring of this project? If so, by who and how often? Are you requested to submit a report to UNICEF?
   c. Are Hajati recipients easily distinguishable from other people using your bank?
   d. Has there been any issues with dispersing the money to beneficiaries?
   e. What is the process for getting a family signed up to receive the cash assistance?

3. Does the government have any role in this process?

4. Have you noticed any loopholes in this program? If so, what are they?

5. Any recommendations?
APPENDIX I: *Follow up questions to video conference interview*

1) Is the correct figure for Hajati assistance to vulnerable families 20JOD or 25JOD? If it is 25 JOD as mentioned in the interview, what was the reason for the increase and when did it occur?

2) Why did UNICEF Jordan decide to make Hajati cash transfers unconditional (but labeled) aid?

3) Do UNICEF Jordan's donors place any restrictions on where aid can be allocated?

4) What was the total amount of the Hajati Program budget for fiscal year 2019-2020 and what did this cover (i.e. overhead, cash for distribution)? In terms of the greater UNICEF Jordan budget, what percentage does the Hajati Program budget account for?

5) Are Jordanian Hajati beneficiaries also eligible to receive cash assistance from the National Assistance Fund (NAF) at the same time?

6) If the Government of Jordan is unable or unwilling to eventually absorb UN cash transfer programs into the national social protection systems, is it likely that UNICEF Jordan will continue the Hajati Program indefinitely or as long as there are funding sources? Would this require a shift from an emergency response to more of a developmental program?

7) Is the Hajati Program also a co-owner of Jordanian beneficiary bank accounts, like the Syrians?