

SHARING LESSONS FROM THE HAJATI CASH TRANSFER PROGRAM IN JORDAN

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In April of 2020, a graduate student Capstone team from Texas A&M's Bush School of Government and Public Service prepared a qualitative descriptive study to illuminate how UNICEF has implemented the Hajati cash assistance program in the Kingdom of Jordan. The team set out to examine **Hajati's design and programming in assisting vulnerable Jordanian children aged 6-15**. Unforeseen international travel restrictions prohibited in-country field research, but remote interviews and targeted literature review rendered notable findings relevant to the field of international development.

WHAT IS HAJATI?

Founded out of the Cash Child Grant, Hajati ("my needs" in Arabic) was introduced by UNICEF in 2017 to provide cash assistance to vulnerable families in Jordan, regardless of citizenship or nationality. Unlike its predecessor program, Hajati's cash assistance is targeted toward increasing school attendance rather than just meeting families' basic economic needs. In partnership with the Ministry of Education, Hajati is a part of a wider network of UN programs that employ a comprehensive approach to ensuring education access, particularly for children aged 6-15 registered in one of Jordan's 205 double-shift schools.

UNICEF Jordan reported that the Hajati program has a caseload of 10,255 children for the current 2019-2020 fiscal year, of which four percent or around 410 are Jordanian.

PROGRAM IMPLEMENTATION

Hajati employs a geographic and demographic targeting model to identify some of the most vulnerable families in Jordan. The presence of double-shift schools provides a geographic framework from which Hajati can target those most in need.

UNICEF Jordan reported that 15.7% of Jordanians experience *monetary poverty*, living below the poverty line. Whereas, nearly 20% of Jordanian children experience *multidimensional poverty*, in which they encounter monetary poverty and a lack of access to healthcare, social services, Water, Sanitation, and Hygiene (WASH) Services, as well as decent living standards, simultaneously. Following geographic targeting, incorporating proxy measurements beyond household income provides a more accurate vulnerability score to select beneficiaries.

UNCONDITIONAL CASH TRANSFER

The average household in Jordan spends 33JOD (46 USD) to send their children to school. To alleviate some of the financial burden, Hajati provides 20JOD (28 USD) per child, per month to program beneficiaries. There are no conditions on receiving assistance or restrictions on how the cash may be spent.

However, since the cash is linked to education, Hajati monitors school attendance through the Ministry of Education. After more than five absences, a Hajati partner reaches out via SMS message, followed by conducting an in-home visit to assess potential household challenges. Nonetheless, because the cash transfer is unconditional, assistance is not revoked if a child remains out of school.

KEY OBJECTIVES

- Provide direct cash transfers to economically and socially vulnerable families, thereby supporting household income and eliminating financial barriers to education.
- Encourage parents to increase school enrollment and retention for their children aged 6-15 registered in a double-shift school.

POLICY RECOMMENDATIONS

Moving Toward Long-Term Development

UNICEF has difficulty identifying Hajati as a true emergency aid or development program. It is recommended this distinction be made prior to transitioning Hajati into the Government of Jordan's national social protection program. To shift toward long-term development, the team also recommends transitioning Hajati into a conditional cash transfer program with school attendance as the condition to receive monthly payments.

Diversifying Funding Sources

Hajati is solely funded by donor governments, therefore the team recommends the incorporation of private donors in order to keep program funding consistent year-to-year. To attract private donors, additional emphasis on measurable educational outcomes will be imperative. This is aligned with the aforementioned recommendation for conditionality.

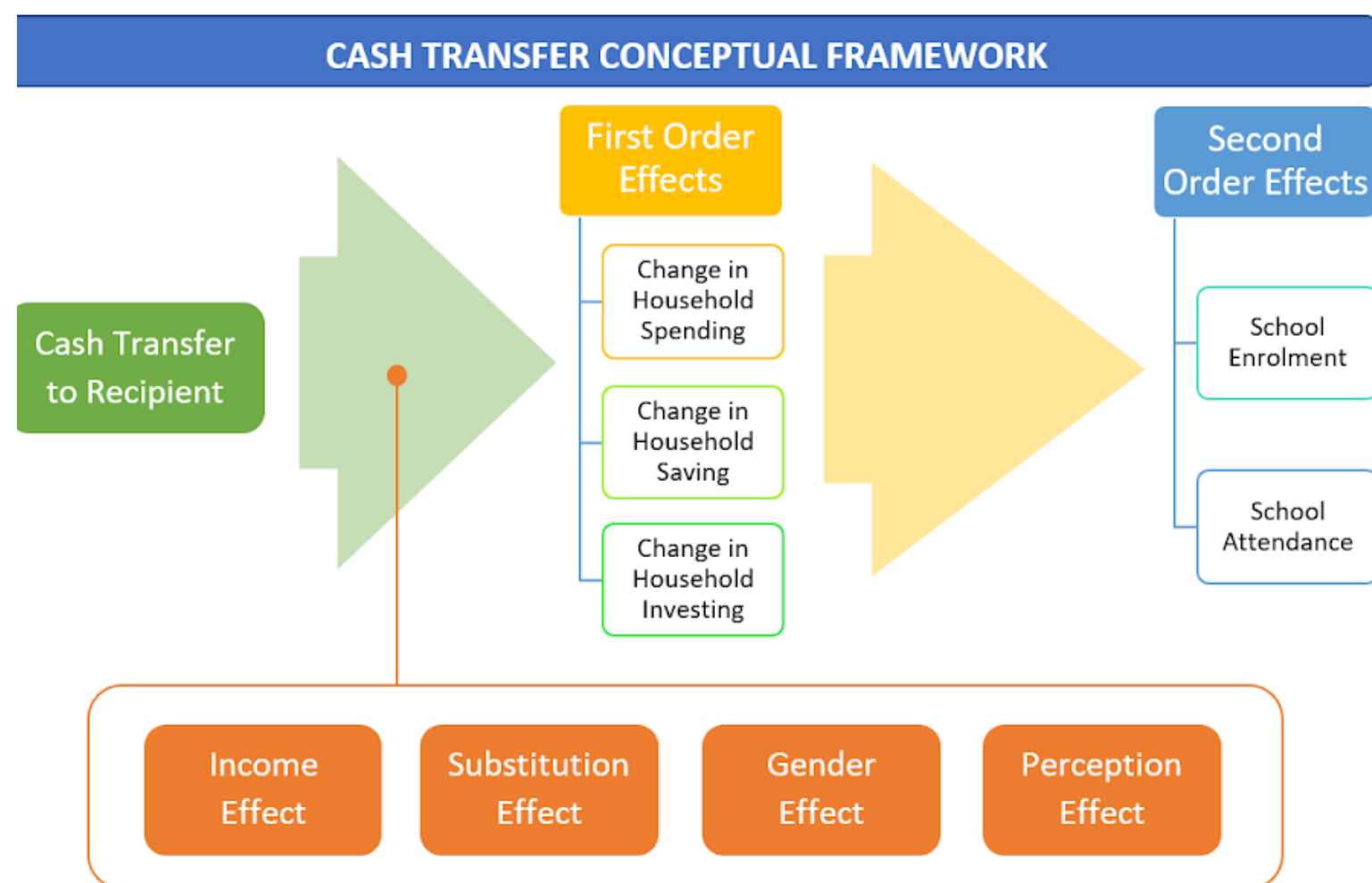
Focusing Demographic Targeting

With a 97% enrollment rate, the issue facing most Jordanian children is education quality rather than education access. However, improving the quality of education is beyond the scope of Hajati. Therefore, the team recommends the program cease to enroll additional Jordanian beneficiaries. This will allow for funding to be directed toward refugee populations that face more immediate barriers to accessing education in Jordan.

RESEARCH FOCUS

Graduate researchers prepared a semester-long qualitative descriptive study to illuminate how the Hajati cash transfer program was addressing the needs of vulnerable families in the Kingdom of Jordan. In doing so, they examined the research question: *Does UNICEF's Hajati cash transfer design and programming effectively assist vulnerable Jordanian children aged 6-15 with school attendance?*

IRB regulations on interviewing refugees limited our demographic focus to Jordanians within our research question.



METHODS

Due to COVID-19 international travel restrictions, the team was unable to conduct in-country field interviews with UNICEF Jordan, Hajati implementing partners, or beneficiaries, as initially intended. The team conducted targeted literature review and looked for reports, case studies, and articles related to the main research question and lessons learned.

After conducting a remote interview with the UNICEF Jordan Chief of Social Protection and Policy, the researchers identified the success indicators and challenges.

INDICATORS OF SUCCESS

Based on our interview, the team concluded that Hajati is effectively meeting its primary objective of providing financial assistance to some of the most vulnerable families in Jordan. This is largely due to the program's design as an unconditional, albeit labeled, cash transfer.

To further analyze Hajati's effectiveness, the team examined comparable cash transfer programs involving UNICEF in Tunisia and Turkey to provide indicators of success and best practices. These case studies are likely to highlight Hajati's positive efforts in targeting vulnerable families in Jordan and exposed flaws in the program's unconditionality and narrow objectives.

PROGRAM CHALLENGES

Despite Hajati's ability to effectively provide direct cash transfers to support the household income of vulnerable families, the team's findings indicate that Hajati continues to face three significant challenges and limitations:

• **School Attendance vs. Learning Outcomes**

Our UNICEF contact reiterated that learning outcomes were beyond the scope of Hajati, which aims to increase school attendance. However, Jordanians have a 97% enrollment rate, so their needs may differ from Syrian children. Gradual improvement of the quality of education, rather than an immediate need of education access, may be a more beneficial objective for Jordanians.

• **Inconsistent Funding**

In 2018, Hajati experienced a funding reduction from its donor-states, resulting in a forced caseload decrease from 55,000 children to 10,255 for 2019-2020. The duration of the program is intended to be for children aged 6-15, but this cannot be guaranteed due to unpredictable funding. Hajati's budget is reassessed yearly, which may translate to feelings of fiscal insecurity for beneficiary households who are unable to plan ahead for the next academic year.

• **Compounding Emergencies**

In addition to the Syrian refugee crisis, Hajati is now required to respond to the COVID-19 global pandemic, compounding an already challenging environment. Hajati is now dispersing cash every two weeks to meet immediate economic needs. To do so, 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 near-term sustainability if they are unable to recover funds in time for the upcoming academic school year.

Capacity-Building for Long-Term Development in the Kingdom of Jordan

Initially, the design of Hajati was meant to provide support rather than solutions. Recognizing Hajati as an emergency program rather than a long-term development program is crucial for being able to evaluate its role in Jordan. However, that makes Hajati a rather blunt instrument in helping Jordanian families who are likely suffering from a long-term crisis of vulnerability rather than an emergency one, contrary to Syrian households.

As the UN and UNICEF attempt to help build up the capacity of the Government of Jordan to absorb the Hajati program into its national social protection program, the National Aid Fund (NAF), Hajati will need to decide if it will treat financial barriers to education as an emergency response or as a long-term development program.