

Final Report

Cash for Education Assistance Strategy

Response Option Analysis, Recommendations, and Tools for Responding to Needs Caused by the Protracted Syrian Refugee Crisis in Jordan

CARE

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Executive Summary

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Desk Review

CARE Jordan Background

As of 2020 it is estimated that 112,000 children are out of school in Jordan and an additional 40,000 are at risk. Barriers to access and success in educational outcomes are gendered, multidimensional and exists both at supply and demand side. Refugee children are particularly affected with over a third OOS, and poverty is a key factor in determining risk. The impact of COVID-19 on an already precarious economic situation, and the fact that children have not been able to attend school in-person since March 2020 is predicted to exacerbate protection risks for children. There are several organizations in Jordan providing conditional cash assistance for education for refugees and vulnerable Jordanians, including CARE, and studies suggest that they have a positive impact on increasing access. Education partners in Jordan use different modalities of assistance, assistance amounts, and selection criteria. CARE has coordinated throughout with other Education sector partners through various working groups in Education and Cash for Education and its approach has been informed by joint learning.

This assignment will support the development of a critical component of CARE's work Jordan, as CARE will be updating its programmatic strategy for Jordan for 2021-2025 and the use of CVA will be included across all sectors of operation, including education.

By commissioning this assignment, CARE seeks to improve the quality of its Education in Emergencies programming in a protracted crisis, so it can support resilience building, and better respond to the immediate and evolving needs of affected children. CARE anticipates that this analysis will also contribute to the Grand Bargain cash commitment to develop an evidence base for assessing costs, benefits, impacts and risks of CVA.

Jordanian Education and Livelihoods Context

Introduction

At present, Jordan currently has one of the world's youngest populations, with over two and a half million of the country's 10 million population aged below nine years old, and almost 40% of the population under the age of 18 (UNICEF, 2021). In addition, the region has experienced a large influx of immigrants and refugees in recent years, as a result of regional socio-political factors, such as the Syrian conflict and sluggish economic growth rates. As of 2020, the refugee population in Jordan was estimated at over three million people, almost one third of the country's entire population, and an almost 20% increase in the proportion of refugees since 2010, making it a home to the world's second largest proportion of refugees per capita (ETF, 2021)(UNICEF, 2021)(World Bank, 2021).

This increase in the refugee population, as well as the region's low economic growth rates since the 2008 financial crisis and the political turmoil in the years after the Arab Spring, have placed considerable strain on the provision of social services such as education and

healthcare in Jordan (UNICEF, 2021a). The geographic spread of Syrian refugees within Jordan is largely concentrated in the north and northeast, with 89% of Syrian refugees living in either Amman, Mafrqa, Irbid, and Zarqa governorates (UNICEF, 2021). Estimates from UNICEF indicate that up to 80% of Syrian refugees live in non-camp settings such as towns and cities, and cover their own expenses (ibid).

Education Needs and Challenges

The long-term education plan, training strategies, and reforms in Jordan were designed for a strategic context that was established prior to the most recent refugee crisis, and as a result focus almost exclusively on long-term visions for development and human capital, whilst overlooking the short-term needs for assistance ushered in by the crisis (ETF, 2021). Despite this setback, the government has been revising its approach in recent years, to ensure that it is still able to meet its pledges on access to quality education in light of the refugee crisis. Key commitments from the Jordanian government include the commitment to educate every child in Jordan (outlined in the Syria Crisis Education Strategic Paper from the 2016 London Conference), the Minister of Education's commitment in 2016 to open schools to all children regardless of nationality, and the commitment to advance quality education for both refugees and Jordanians in the MoE's 2018-2022 Education Strategic Plan (One Refugee Approach Working Group Advocacy Committee, 2021). These priorities, along with the help of the international donor community, have enabled the provision of free access to general education, and paid access to vocational programmes to Syrian refugees (ETF, 2021).

In spite of these socio-economic challenges, Jordan has achieved considerable progress in improving access to education, with a 94.7% net enrolment rate for basic education, and 71.2% for secondary education (UNICEF, 2021). Findings from CARE's investigations also indicate that refugees are eager to adapt to their 'new normal' circumstances, and are willing to apply novel strategies for accessing education and livelihoods, despite the departure of this 'new normal' from their previous lives (CARE, 2020).

Nevertheless, despite these promising outlooks, a wide range of challenges to achieving universal basic education in Jordan still remain. The large proportion of Jordan's child and refugee populations means that although the percentage of children who are out-of-school is low, the net number of out-of-school children remains concerningly-high, with 112,016 children recorded as not attending basic education (UNICEF, 2021). The rate at which Syrian children drop out before completing grade 6 is significantly greater than it is for Jordanian children, and children of other nationalities (UNICEF, 2021). CARE's 2018 '8 Years into Exile' publication notes that 19.0% of Syrian refugees in Jordan reported that they need assistance to access school education, but are unable to find this assistance (CARE, 2018).

Barriers to school attendance for basic education in Jordan can be categorised into either supply-side or demand-side barriers. Supply-side challenges include issues with the quality of the infrastructure and the education services, the violence and bullying directed at students from minority groups, and challenges with the accessibility and inclusivity of education services. Demand-side barriers are influenced by the value and returns of education as

perceived by affected students and households, the economic barriers to attending school, and the gendered coping strategies and occupational norms (UNICEF, 2021).

Syrian refugees in Jordan face considerable economic barriers in accessing education, with CARE's studies indicating that most Syrian refugees have faced enormous losses in cash, assets, livelihoods, and education opportunities. The change in household labour breakdowns among this demographic, as a coping strategy to mitigate their losses have entailed further lost education opportunities, as the increasing numbers of women and child income-earners mean that more people are foregoing education opportunities in order to supplement household income (CARE, 2020).

The complex bureaucratic processes of registration, enrollment, and documentation introduce institutional barriers to accessing quality basic education. Registration is complicated, lacks clarity, and changes frequently. Non-Syrian refugees are not legally able to obtain valid residency documents, which has led to inconsistencies and confusion across different service providers' processes (One Refugee Approach Working Group Advocacy Committee, 2021).

Differentials in risk factors by gender, resultant from gendered household and occupational roles, introduce nuanced access barriers for boys and girls. Girls with absent parents, with Syrian nationality, or who are already married, have the highest overall risk of dropping out. However, boys face a baseline risk of dropping out that is seven percent higher than the overall risk faced by girls. The combinations of risk factors indicate that the children at specially high risks of dropping out before completing basic education are boys from impoverished households, girls from impoverished households, and Syrian boys living in urban areas. Students with disabilities are another demographic which face elevated access challenges, with 79% of students living with disabilities not receiving any form of education. In response to this the Ministry of Education in Jordan has introduced the 'Education for All' inclusive learning initiative for Jordan, to help provide all school-age children with educational opportunities in Ministry of Education schools of all categories. As a result of these strategies, the total number of integrated students with different disabilities reached 21,000 in the 2020/2021 school year (British Council, 2020).

While these economic, bureaucratic, and gendered barriers all affect children's ability to access services, another critical barrier to accessing quality education is the quality of the available services being provided. Affected populations and targeted beneficiaries interviewed by CARE noted that poor or inconsistent quality of education pose a further challenge, and expressed considerable worries about restoring strong education services (CARE, 2020).

As a result of these challenges, CARE has found evidence of certain communities developing adaptive strategies to continue accessing education, such as children studying independently with whichever study materials they can access, youths travelling despite to sit exams despite elevated security risks, and seeking free tutoring from community members with college degrees. Notably, even the children who have been out of school since the

conflict began consistently report that continuing their education is one of their primary goals for their futures (CARE, 2020).

Income and Livelihoods Needs and Challenges

The slow economic growth rates observed in Jordan for much of the past decade have introduced a wide range of economic challenges for communities, with many households struggling to meet their needs using their available incomes. The Covid-19 pandemic has also worsened economic conditions for many households, which has led institutions such as the World Bank to implement emergency cash transfers to support poor and vulnerable households (World Bank, 2021).

Among the backdrop of these economic conditions, Syrian refugees in Jordan have been hit particularly hard. When asked about assistance which they require but cannot access, an overwhelming majority (89.5%) of Syrian refugees in Jordan listed cash, more than any of the other ten assistance modalities and needs they were asked about (CARE, 2018). CARE's research on these topics indicates that there is a strong preference among beneficiaries for cash-based interventions in humanitarian programming, and that this preference holds for all beneficiary groups, not just Syrian refugees.

Engagements with these communities by CARE reveal that almost all Syrian refugees have expressed a desire for more stable income, but identified a lack of education, certification, training, and resources as key barriers to securing consistent employment and earning sufficient incomes. (CARE, 2021). Access to savings, cash, and assets make it easier for vulnerable households to absorb shocks, although psychological resilience and social networks are also just as important (CARE, 2020). However, households that are able to access finance in any form, such as through cash aid, vouchers, loans, or credit cards, can support those who do not have transferable skills or strong social networks in finding effective adaptation strategies. Furthermore, the evidence suggests that the importance of social capital among Syrian refugees has degraded significantly since the conflict, due to the high incidence of family and community separation and isolation, meaning that cash support and education services may be even more critical for individual and household resilience (CARE, 2020).

CVA Assistance for Education Modalities

Building on the background information outlined in the previous chapter, this chapter analyses the general seminal literature on cash and voucher transfers, as well as the literature on case studies, best practices, and lessons learned in Jordan. The first section provides an overview of the literature on cash and voucher programmes, exploring the theoretical frameworks and the evidence base, as well as the best practices and lessons learned specifically in the Jordanian context. The following sections discuss the evidence and potential options for precise modalities, including the targeting, conditions, amount, frequency, and potential complementary services.

Literature, Best Practices, and Lessons Learned

The first conditional cash transfer programmes appeared in Latin America in the mid-to-late 1990s, and have since grown in number, size, scope, and popularity, becoming the poverty-reduction modality of choice for many humanitarian and development programmes across the world (Molina-Millan et al. 2016). Typically, these modalities involve the provision of direct cash transfers or the provision of vouchers, they are targeted at the most vulnerable or relevant households, and they can include conditions, requiring recipients to fulfil obligations related to human development, such as their children attending school, or the parents attending training workshops (Barrientos, 2013).

Numerous long-term studies into the impacts of cash and voucher assistance programmes have been undertaken over the years, and there is a large evidence base of case studies which have seen positive effects in reducing poverty and supporting human capital development and education (Garcia & Saavedra, 2017) (Fiszbein & Schady, 2009) (Lindert et al. 2006) (Soares et al. 2010). However, despite the quick growth in the use of cash and voucher transfer programmes, and their commendations for innovative design and effective poverty reduction, these modalities have also face substantial criticism. These include the exclusion of vulnerable households which do not meet the requirements of conditions and targeting, and the fact that there is mixed evidence that attached conditions improve recipients' human development, because of the difficulties in isolating the impacts of conditions on human development (Handa & Davis, 2006) (Barrientos, 2013) (Hulme et al. 2012).

Equally, most assessments on the success of cash and voucher transfer programmes frame their discussions on economic factors, in relation to human capital investments, income, and cost-efficiency. Although these variables are important, the assessments overlook the impact of these modalities on social equity in communities, as targeting and means-testing may be invasive and stigmatizing, and they can worsen social tensions between recipients and those who are not selected (Mkandawire, 2006). It is important to note that while these shortcomings may occur, in the case of CARE's previous cash and voucher transfer programmes in Jordan there is no evidence of these negative impacts on social equity in the literature on this topic. However, anecdotal evidence from CARE's staff in Jordan suggests that social tensions between beneficiaries and excluded community members have emerged as a result of their cash transfer programmes, which highlights the importance of effective programme design to mitigate these challenges.

The evidence from UNICEF's recent Hajati cash transfer programme for education in Jordan indicates that the programme contributed positively to increasing school participation by vulnerable demographics, as well as decreasing multidimensional poverty among beneficiary households. Through the programme, beneficiary households were provided with 25 JOD per child per month, capped to a maximum six children per household (UNICEF, 2021). Overall, 99% of beneficiary households reported that the programme helped them to keep their children in school, and 97% reported that the programme helped them to better meet their children's needs.

The findings from UNHCR's 2017 post-distribution monitoring of their 'Protecting the Most Fragile and Supporting Resilience' cash assistance programme in Jordan reveal a range of positive impacts directly attributable to the cash assistance modalities (UNHCR, 2017). Most of these were related to household poverty, with 28% of Syrians and non-Syrian beneficiaries reporting that they reduced household debts, 25% of Syrians and 23% of non-Syrians reporting that their household ate more and better quality food, and 19% of Syrian and 9% of non-Syrians reporting they are more able to access health services. Only 3% of Syrians and 1% of non-Syrians stated that they sent their children back to school, although this low figure may be because many beneficiary households were already sending their children to school. Overall, 45% of Syrians and 10% of non-Syrians reported that they spent their cash assistance on education, 9% of Syrians and non-Syrians reported that stopping the cash assistance may cause their children to drop out of school, and 7% of Syrians and 4% of non-Syrians noted that they may resort to child labour if the cash assistance is stopped.

The amounts of the cash and vouchers that are distributed to beneficiaries are typically dependent on budgets, although the best practice established in UNICEF's Hajati programme suggests that an amount in the region of 25 JOD per month, per child (up to a maximum of six children), is enough to produce positive outcomes for school attendance and poverty reduction. The cash transfer and voucher assistance run by CARE typically provide 70 JOD per month, but this is not dependent on the number of children in the household. This provides an example of how, depending on the variability in poverty rates among beneficiaries, programme designers can consider introducing variable distribution packages, where the amount of cash received increases in line with needs and vulnerability, such as the number of children in the household, the gender of each child, and whether any of the children are living with a disability. This additional layer of targeting beyond selection and inclusion in the programme could be applied to increase the cost-efficiency of the interventions.

There are two factors to consider when determining the frequency with which to distribute cash and voucher packages. The first is that large infrequent distributions may be more cost-effective for distributors and time-effective for beneficiaries, as fewer rounds of distribution will ultimately be needed. The second is that small regular distributions provide more of a safety for beneficiaries in the event that distributions are delayed for any reason, and that if the cash and voucher receipts are conditional, beneficiaries who fail to meet conditions can be removed from the programme faster if cycles of monitoring and distribution are shorter. There is also

The Hajati programme distributed the cash to beneficiaries once per month, and the feedback from their evaluation of the project indicates that this was an effective modality. Very few beneficiaries reported any problems with receiving their cash distributions, the 11.2% who did mostly mentioned technical issues with the biometric authentication system, followed by technical malfunctions at the bank, and issues such as overcrowding (UNICEF, 2021). In light of these issues, future issues with long queues and overcrowding could be addressed by using staggered approaches for distribution, with all beneficiaries receiving cash once per month, but with half receiving it in the middle of the month, and the other

receiving it at the end. Although this would make the distribution process itself more expensive, it may improve the user experience for this service.

Conditionality

One of the key rationales behind cash and voucher programmes is that they not only provide short-term poverty relief, but that the use of attached conditions can encourage the use of education and other services, and break intergenerational poverty cycles. There are three theoretical justifications for the use of conditions for cash and voucher transfers. Firstly, conditions are meant to correct poorer households' underinvestment in their children's human development, by providing funds for such investments, and by incentivising parents to send their children to school. Secondly, they encourage beneficiaries to exercise their rights to education and other social services. Thirdly, they provide a development and investment-based validation to the donors who fund social policy programs (Barrera et al. 2019) (Cecchini & Madariaga, 2011). The co-responsibilities between the service providers and beneficiaries are another justification, as they ensure both demand and supply-side intervention (ibid). Recipients intervene on the demand-side of education services provision by increasing their own use, whereas service providers intervene on the supply-side, by supporting improvements to the quantity and quality of education services.

Although the inclusion of attached conditions as a modality of cash or voucher transfers can encourage beneficiaries to use services such as basic education, there are case studies in the literature on cash transfers where conditions have not had the intended effect. For example, there are instances in Colombia where conditional cash transfer programmes ultimately reallocated enrolment patterns within households; the sisters of the treated students were more likely to drop out of school as a result of the conditional interventions (Barrera-Osorio et al. 2011). In this case, the use of conditions to increase overall access to basic education reduced access for women.

The challenge of monitoring whether beneficiaries are meeting the requirements of their conditions present another challenge, as the resources needed to do so may increase the cost of running the programmes, and reduce the availability of funds and resources for other interventions. The introduction of conditions may also impose further challenges on vulnerable households, as with the *Progresa* programme in Brazil, where certain beneficiaries faced transfer delays of several months, due to overly-meticulous compliance checks (Attanasio et al. 2011) (Handa & Davis, 2006). Additionally, in many cases *Progresa's* attached conditions were found to be excessively punitive, and frequently excluded the households that most needed the welfare receipts (Hulme et al. 2012).

A final consideration is that the aforementioned data on the perceptions of education in Jordan, particularly for Syrian refugees, reveals that the majority of the affected population are already highly motivated for their children to attend school. As cash and voucher transfers may help to reduce households' economic barriers to accessing education, the use of conditions on attendance in the CVA programme may not be necessary to encourage access to basic education.

Targeting

Beneficiaries for this programme should be targeted based on their needs and the relevance of project modalities to their situation, to ensure that those selected are the most vulnerable members of the affected population, and those who stand to benefit the most from CVA for education modalities (Daidone et al. 2019) (Verme & Gigliarano, 2019). In this context, this means that households with children who are not enrolled in school, children who often miss school, or children who are at risk of dropping out of school, should be targeted. Additionally, households should also be selected based on their need for cash or voucher support, which would include households with few or no income-earning or livelihood opportunities, households without savings, households without assets, and households that are not already receiving cash or voucher support (to avoid duplication of aid).

Given these parameters, where targeting is determined based on educational and income needs, certain demographics within Syria will be included in the programme at a higher rate than others, given the differences in educational and cash challenges across groups. Different vulnerability factors will also compound and interact with each other, to create layers of multidimensional vulnerability in relation to education and cash access. For instance, as mentioned in the previous chapter, the attendance rates of refugees is considerably lower than it is for Jordanians, and the incidence of Syrian children dropping out before finishing Grade 6 is significantly higher than it is for children of Jordanian and other nationalities (UNICEF, 2021). Attendance rates are also affected by gender; the pre-primary attendance rate of five-year-olds is highest for Jordanian girls and lowest for Syrian girls (42% and 12% respectively). Although more Jordanian girls attend pre-primary than Jordanian boys, the percentage of five-year-old boys attending pre-primary and primary education is the highest among all nationalities (UNICEF, 2020).

Gendered patterns in access to education also interact with regional factors; in eight of Jordan's twelve governorates, five year old girls are more likely to attend school than boys (UNICEF, 2020). Equally, sizeable disparities exist across governorates and regions in pre-primary enrolment, as with Central Jordan, where the adjusted net attendance for pre-primary school is only 31%, compared to the southern regions of Jordan where more than every second child (64%) attends pre-school or primary school (UNICEF, 2020).

Complementary Services

Although cash assistance and education modalities are critical aspects of human capital development, complementary social services are also required to ensure comprehensive coverage which effectively reduces intergenerational poverty and increases life opportunities. This is a common pitfall identified in the seminal literature on cash and voucher transfer programmes, where the assumption that cash transfers, vouchers, or conditions on school attendance alone are sufficient to reduce poverty and increase life opportunities did not hold true, due to these programmes' neglect of complementary services.

Case studies from Brazilian and Colombian cash transfer programmes provide good examples of how isolated cash transfers, or conditions on mere attendance at school, are not effective in removing the entrenched effects of poverty and social disadvantages. In their

study into the outcomes of Bolsa Familia, Soares et al. (2006) discovered that although conditions improved poorer students' school attendance, they remained significant under-achievers relative to their classmates. This implies that school attendance alone is not enough to improve the social disadvantages and under-achievement that comes with multidimensional poverty. The same argument is made by Hulme et al. (2012), who claim that although cash transfers rectify the social discrimination that keeps poorer children out of school, more multidimensional actions are required to remedy the inequalities in cognitive development that may occur during infancy.

The suggested modalities of CARE's CVA for education programme are threefold: cash transfers, voucher transfers, and possible conditions on school attendance for beneficiaries receiving cash and vouchers. Complementary services would need to leverage existing infrastructure, process, and resources deployed through these three modalities. As such, potential complementary services may include additional cash transfer or voucher packages for other forms of humanitarian assistance, such as TVET training or health services. Equally, additional conditions could be introduced to encourage beneficiaries to use available services.

Sustainability and Exit Strategies

Due to the limited budgets and scopes of aid programmes such as CARE's 'CVA for Education' project, the distribution of cash transfers and vouchers to beneficiaries cannot be sustained indefinitely, meaning that an exit-strategy will be required, to ensure the programme benefits are sustainable in the long-term. If beneficiaries are able to invest their cash and voucher distributions in developing their human capital, long-term reductions in multidimensional poverty, and long-term improvement in educational attainment, can be achieved through these modalities.

The evidence discussed throughout this report indicates that beneficiaries of previous cash and voucher programmes in Jordan have used these distributions to reduce household debts, improve the amount and quality of food they consume, enhance their access to and use of health services, and enroll their children in school. This suggests that these modalities can incur sustainable benefits, as reductions in household debt will make more household income available for spending in other areas, while improved diet, healthcare, and education will have permanent impacts on the development of children throughout their formative years.

Furthermore, if cash and voucher distributions are combined with conditions on school attendance, children who enroll in school may continue to attend, even after the cash and voucher transfers have stopped. Evidence from conditional cash transfer programmes implemented in Honduras indicate that the conditions on school attendance led to significant increases in schooling for both men and women, even in the years after the programme had ceased. This uptake in schooling and increased education attainment among beneficiaries lasted all the way to university-level education, even though the programme only provided cash transfers to households with primary-age schoolchildren, indicating that the impact of this condition was sustainable (Millán et al. 2020).

Attached conditions for the cash and voucher distributions could also include participation in complementary services intended to permanently boost capacities, such as participating in livelihood skills training, attending workshops on nutrition, or going to clinics for regular health check-ups. Even if the benefits of the cash and voucher transfers are not sustained in the long-term, the impact of these enhanced capacities is likely to be sustainable, by providing permanent improvements in households' human capital development.

In a cash transfer programme implemented by the ICRC in Jordan, households were provided with a lump sum of cash at the close of the project in 2020, as part of the programme's exit-strategy. These lump sums were intended for investments in long-term reductions in multidimensional poverty, such as purchasing a house or medical treatment. Households could also apply for a small business grant, conditional on attending business or vocational training, as an alternative to the lump sum (ICRC, 2020). These modalities provide additional examples of how programmes can be designed with exit strategies that are designed to incur sustainable impacts once the programme's activities have terminated.

Impact of Interventions

Anticipating the impact of a programme before its deployment is complex, and it is important not to pre-determine the findings of this study, or any subsequent research into the impacts of this programme once it has been implemented. Nevertheless, it is highly useful to consider what the possible impacts of cash and voucher assistance on beneficiaries may be, as this will help to ensure that the programme design is optimised to achieve desired outcomes, and that potential limitations and challenges are mitigated.

The first section in this chapter outlines the two key mechanisms through which this programme's desired outcomes could be achieved, while the second section considers the possible negative repercussions that these modalities could have on beneficiaries.

Mechanisms of Impact

There are two key mechanisms through which educational attainment and school attendance for the children of beneficiary households can be achieved.

1. Cash and Voucher Transfers to Beneficiary Households

Households which receive cash or beneficiary distributions may use these distributions to purchase goods and services to reduce household poverty, or use these receipts to fund investments in their livelihoods or human capital. Through these mechanisms, households which undergo a reduction in poverty as a result of cash and voucher transfers will face fewer economic and social pressures, and may subsequently be able to send their children to school.

2. Conditions on School Enrolment and Attendance

Associated conditions with the cash and voucher transfers, which require beneficiary households' children to be enrolled in and to attend school, provide direct incentives for beneficiaries to send their children to school. As mentioned in the previous chapter, evidence

from other conditional cash transfer programmes indicates that these conditions can encourage school attendance and educational attainment well after the programme has terminated.

In addition to these mechanisms and modalities, complementary services and modalities could also be included in this CVA for Education programme, to achieve parallel goals in addition to educational outcomes. Possible complementary services should be determined in line with potential overlaps with CARE's programming in other sectors in Jordan, as well as services provided by other INGOs operating in Jordan, to leverage potential synergies, and avoid possible duplication of efforts and resources.

Possible Negative Impacts



Exclusion of Vulnerable Households

The most vulnerable households and children are the most likely to fail in meeting any conditions associated with the cash or voucher transfers. Even with the support of cash and vouchers, highly vulnerable households may still require their children to work, vulnerable girls may still be forced into child marriages, and schools may be unable to accommodate disabled children. As such, there is a risk with overly-strict conditions, or with poorly designed conditions, that these modalities ultimately exclude the households and children who are the most in need from receiving their distributions.



Stigma Associated with Aid, Targeting, and Means-Testing

Beneficiary households may feel shame in relation to households which do not need to receive cash and voucher support, while the targeting and monitoring of conditions may feel invasive and stigmatizing. While the intended impacts of the cash and voucher support are in the areas of economic and educational outcomes, these possible unintended social outcomes would have negative effects on the wellbeing of beneficiary households.



Social Tensions Between Beneficiaries and Community Members.

The targeting process used to select beneficiaries from target communities may result in social tensions, as households which are not selected for the programme may feel resentment towards beneficiary households, which may lead to conflicts or disputes. As mentioned previously, anecdotal evidence from CARE's previous programmes indicates that social tensions have emerged between beneficiaries and excluded community members in the past, meaning that this is a possible unintended negative consequence.

Research Methodology

Purpose

The intention of this CVA and education consultancy is to support the development of essential components of CARE's work in Jordan, in time for the updating of CARE's programmatic strategy for Jordan for 2021 to 2025. In so doing, CARE aims to enhance the quality of its programming on Education in Emergencies, to support resilience-building, and to improve its responses to the immediate and long-term needs of affected children. CARE also anticipates that this investigation will contribute to the 'Grand Bargain' cash commitment to develop evidence for assessing costs, benefits, impacts, and the risks of CVA programming.

Objectives

The objective of this investigation is to produce an updated framework on the use of CVA for education programming for CARE and their relevant education partners. The framework is flexible, so that it can be adapted to meet the evolving multidimensional needs of affected children, and provides multiple options of modalities for the use of CVA, non-CVA complementary services, and decision-making tools that match needs with programming activities.

The primary focus of the investigation is on access to basic and comprehensive secondary education for children and adolescents, although analysis of pathways for out-of-school children to return to formal education are also be assessed.

Methodology

Mixed-Methods Approach

The methodology is based on the development of a participatory research methodology, and close collaboration with relevant CARE stakeholders to ensure the appropriateness of developed instruments, methods, and results. The methodological approach, tool development, and sampling approaches are consistent with any future programming plans indicated by the client during the program's design phase, to ensure consistency across all project data.

This Cash for Education study employs a mixed-methods approach, collecting both qualitative and quantitative data. This approach supports effective data collection on both easily measurable outcomes and impacts as well as in abstract investigation of beliefs and attitudes. A further advantage of the mixed-methods approach is that quantitative data is often most useful for understanding 'what', while qualitative data provides a more detailed and nuanced understanding of 'how and why' (Denscombe, 2010) (Hart & et.al, 2007). These two levels of analysis provide a rigorous combination of descriptive and explanatory power.

In addition to using a mixed-methods approach, the investigation deploys a participatory methodology, which undertake to incorporate the views and feedback of key stakeholders at every stage, ensuring relevance, appropriateness, and ownership of both the process and findings of this research assignment. Multiple instruments are designed to address the full scope of the consultancy, and collect data against individual research criterion, engaging in a process of ‘triangulation’ of findings (Denscombe, 2010) (Hart & et.al, 2007).

The client’s existing resources used to plan this and other similar programmes are the starting point for instrument development; this is intended to promote comparability of data and consistency of understanding across the client’s ongoing work, strategies, and priorities. The methods design makes use of relevant international research, seeking to promote incorporation of international lessons learned and best practice, with an emphasis placed on tools and research that have been rigorously validated.

Gender and Vulnerability Considerations




Issues of gender and vulnerability were appropriately considered throughout all stages of the evaluation. Instruments were designed so as to be sensitive to considerations of gender and vulnerability, as well as being fully-aligned with a ‘Do No Harm’ approach.

Data was analysed in a manner sensitive to gender and vulnerability, with data disaggregated by gender and vulnerability criteria as appropriate. A gender and vulnerability-mainstreaming approach was taken to report writing.

Instrument and Sample Approach Overview

The selected sample approach has been broken down by instrument, each of which was designed to target and assess the risks of specific stakeholder groups or categories. This is intended to promote efficiency and depth of data collection.

Thuso designed the following tools for CARE to deploy during data collection:

 Target Beneficiary Household Survey <i>Target Sample: est. 400 (0.95 CL, 0.05 CI)</i>	
 Rationale & Sample Approach	<i>Stakeholders</i>
 <p>The quantitative household survey utilises the testimony of households with children in communities targeted by CARE education programming in target areas of Jordan, to collect data on the affected population’s educational needs, as well as the present humanitarian and education context, and the most impactful assistance options for achieving education outcomes for refugees and vulnerable communities. Interviewees will include a mix of men and women answering on behalf of the household.</p> <p>A wide range of questions were asked to triangulate findings. The survey utilised a variety of question types such as open questions and questions using Likert-scales to generate data</p>	<p><i>Target beneficiary households in CARE’s target areas of Jordan</i></p>

that is useful for both quantitative and qualitative analysis.

Extensive use of conditional-display was made when coding the surveys, to maximise the efficiency of data collection and minimise respondent attrition.

Sample sizes are proportionate to the overall size of target beneficiary population in CARE's areas of operation, with the aim of achieving a 0.95 confidence interval and 0.05 confidence level. Results are then generalizable across intervention areas.

Efforts were made to sample an appropriate ratio of male and female respondents. Male data collectors were instructed to interview men and boys, and female data collectors were instructed to interview women and girls. This was done both in order to ensure the comfort and safety of respondents, and to increase the veracity of answers on potentially sensitive topics.



Target Beneficiary Focus Group Discussions (Adults)

Sample: 20 FGDs



Rationale & Sample Approach

Stakeholders



Discussions with between three and seven participants per focus group were undertaken with target beneficiary households with children throughout planned intervention locations. The FGD tool consists of a range of open questions about education needs, at the household and community levels, as well as the wider education and humanitarian context.

Those moderating focus group discussions were trained in best practice, such as ensuring all members of the group contribute to the discussion, and asking follow-up and clarifying questions as appropriate. FGDs were single-gender, to increase the likelihood of soliciting full and frank responses from both male and female participants.

The team undertook to contact respondents that are representative of all key demographics. It is unlikely that a completely random selection of these stakeholders is possible; as such, the consultancy team selected members of the community in a way which ensures appropriate gender, socio-cultural, and vulnerability representation throughout.

Male beneficiaries

Female beneficiaries



Rationale & Sample Approach

Stakeholders



Discussions with between three and seven participants per focus group were undertaken with target beneficiary households with children throughout planned intervention locations. The FGD tool consists of a range of open questions about education needs, at the household and community levels, as well as the wider education and humanitarian context. The FGD were shorter in length, and made use of simplified language to ensure appropriateness to children and young people.

Target beneficiary boys

Target beneficiary girls

It is unlikely completely random selection of these stakeholders is possible; as such, the consultancy team selected members of the community who have benefitted from programmes, seeking to ensure appropriate gender, socio-cultural, and vulnerability representation throughout. Participants will only take part in the FGD with the consent of a parent or carer.

Sampling Framework

Intended Sample

The household surveys were designed to provide quantitative data on the current education and livelihood contexts in Jordan, as well as insights on the potential impacts of cash and voucher transfers. As this tool is quantitative in nature, the sample size is calculated to ensure that the sample is representative of the overall target community population, with a 95% Confidence Level and 0.05 Confidence Interval. The required sample for these parameters is approximately 400 surveys. The focus group discussions with adults and children were designed to provide qualitative data, to triangulate the findings on education, livelihoods, and programme modalities in the household survey, and to identify and explore key emerging narratives from the perspectives of participants. A purposive sampling technique was used to select participants for a total of 40 FGDs.

The intended selection of participants for this investigation was also disaggregated by location (Governorate), residential status (Jordanian, Syrian refugee, other refugee), and gender, to ensure all key demographics are adequately represented. Respondent selection was undertaken in proportion to beneficiary populations across the five Governorates, and in proportion to residential statuses. The sampling framework also included the selection of an even number of men and women.

A complete breakdown of the intended sample is shown on the following page:

Intended Sample (Household Surveys, Adult FGDs, Child FGDs)

Governorate	Community	HH Survey (male)			HH Survey (female)			Adult FGD (male)			Adult FGD (female)			Child FGD (male)			Child FGD (female)		
		Syrian	Jord.	Other	Syrian	Jord.	Other	Syrian	Jord.	Other	Syrian	Jord.	Other	Syrian	Jord.	Other	Syrian	Jord.	Other
East Amman	N. 1	6	3	1	6	3	1	1			1			1			1		
	N. 2	6	3	1	6	3	1		1			1			1			1	
	N. 3	6	3	1	6	3	1			1			1			1			1
	N. 4	6	3	1	6	3	1												
	N. 5	6	3	1	6	3	1												
Zarqa	N. 1	6	3	1	6	3	1	1			1			1			1		
	N. 2	6	3	1	6	3	1		1			1			1			1	
	N. 3	6	3	1	6	3	1												
	N. 4	6	3	1	6	3	1												
	N. 5	6	3	1	6	3	1												
Mafraq	N. 1	6	3	1	6	3	1	1			1			1			1		
	N. 2	6	3	1	6	3	1			1			1			1			1
	N. 3	6	3	1	6	3	1												
	N. 4	6	3	1	6	3	1												
Irbid	N. 1	6	3	1	6	3	1	1			1			1			1		
	N. 2	6	3	1	6	3	1		1			1			1			1	
	N. 3	6	3	1	6	3	1												
	N. 4	6	3	1	6	3	1												
Azraq City	N. 1	6	3	1	6	3	1	1			1			1			1		
	N. 2	6	3	1	6	3	1												
Total		120	60	20	120	60	20	5	3	2	5	3	2	5	3	2	5	3	2

Achieved Sample

The achieved sample from the data-collection exercise, disaggregated by instrument, Governorate, and gender, was the following:

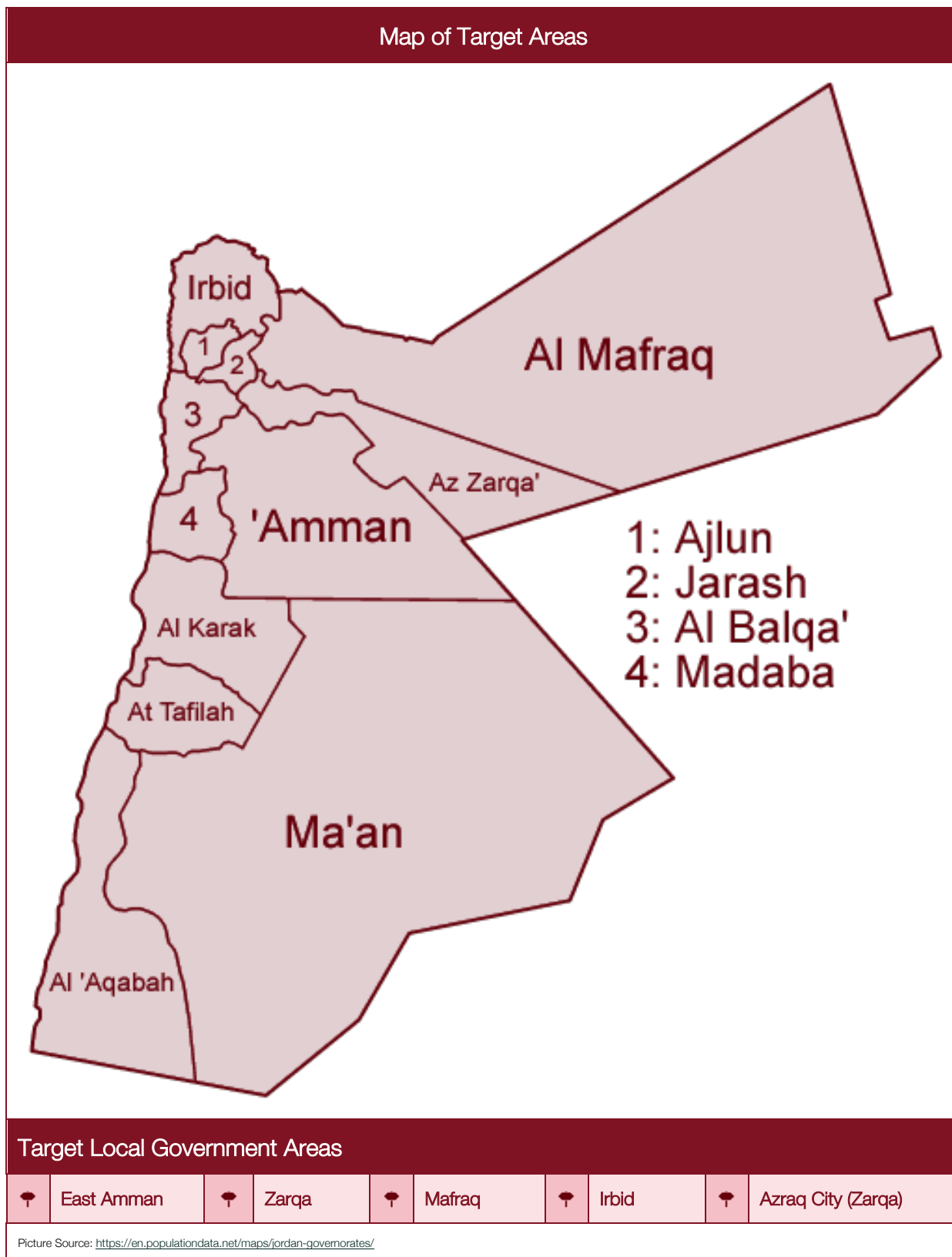
Household Surveys

Governorate	Community	HH Survey (male)			HH Survey (female)		
		Syrian	Jord.	Other	Syrian	Jord.	Other
East Amman	N. 1	8	4	1	7	4	1
	N. 2	7	0	2	9	2	1
	N. 3	5	2	0	6	3	1
	N. 4	5	4	0	11	5	1
	N. 5	17	3	0	4	2	0
Zarqa	N. 1	9	2	1	5	3	1
	N. 2	9	5	2	5	1	1
	N. 3	9	0	1	6	0	1
	N. 4	8	3	1	14	1	2
	N. 5	3	3	0	0	4	0
Mafraq	N. 1	5	3	0	11	2	0
	N. 2	6	3	1	12	5	3
	N. 3	3	1	0	13	2	1
	N. 4	0	2	0	0	7	2
Irbid	N. 1	6	2	2	9	1	0
	N. 2	7	4	1	6	1	0
	N. 3	9	9	0	6	7	0
	N. 4	4	0	1	10	1	2
Azraq City	N. 1	6	2	2	7	2	0
	N. 2	6	1	1	6	0	0
TOTAL		132	53	16	147	53	17

Focus Group Discussions

Governorate	Community	Adult FGDs (male)	Adult FGDs (female)	Child FGDs (male)	Child FGDs (female)
East Amman	N. 1	3	2	1	1
	N. 2	0	0	1	1
	N. 3	0	0	1	1
	N. 4	0	1	0	0
	N. 5	0	0	0	0
Zarqa	N. 1	1	0	1	1
	N. 2	1	1	1	0
	N. 3	0	0	0	0
	N. 4	0	0	0	1
	N. 5	0	1	0	0
Mafraq	N. 1	1	1	1	1
	N. 2	1	0	0	0
	N. 3	0	0	0	0
	N. 4	0	1	2	0
Irbid	N. 1	1	2	0	0
	N. 2	1	0	1	1
	N. 3	0	0	0	0
	N. 4	0	0	1	1
Azraq City	N. 1	0	0	0	0
	N. 2	1	1	1	1
TOTAL		10	10	10	9

Data-Collection Locations



Challenges and Limitations



COVID-19 Restrictions

- The health and transmission risks resultant from the spread of the COVID-19 pandemic have incurred significant limitations in terms of mobility, access, and ability to engage with stakeholders. As a result, the surveys and key informant interviews may need to be conducted remotely, via telephone or teleconference call. The logistical difficulties in arranging interviews remotely may incur delays, and remote interviews are also less efficient means of communication than in-person interactions. Data collectors will need to be mindful of these risks throughout the data-collection activities.



Need for flexibility and pragmatism, responding to unforeseen challenges

- In contexts such as Jordan, unforeseen challenges and opportunities may arise. This will necessitate a flexible and pragmatic approach to data collection and analysis. The consultant will work closely with in-country stakeholders to meet these challenges, and take advantage of opportunities to adapt the methodology as appropriate, and in close consultation with the client.



Self-reported data

- The primary data will rely (to a certain extent) on retrospective self-reported data. It is possible that participants do not recall events completely accurately and/or may feel pressured to give responses that they deem to be socially or (in the case of staff) professionally desirable. The enumeration team will be instructed not to lead the respondents, and have been asked to read scripts carefully, and provide explanations where appropriate. Analysis will also undertake to account for any biases that may emerge from such self-reporting.



Constrained timelines and resources

- As with any such research exercise, resources available to explore these challenging, nuanced, and complex themes are limited; and the degree to which such exercises can achieve complete understanding of any such topic is itself limited. When this situation is compounded by issues with access and communications, research becomes even more challenging. The team will work to ensure efficiency of research activity, achieving the strongest-possible outcomes with available time and resources.
-



Client staff time and availability

- In-country research and evaluation activities are among many of the myriad competing requirements for country offices; multiple assessments, evaluations, and strategic activities all compete for time of in-country teams, requiring careful scheduling and limiting the support they can offer. The consultants will work closely with the country office to secure required data, striking a careful balance of tenacity, persistence, and patience to achieve the required outcomes for this assignment.
-



Findings on Education

This chapter assesses the current education context for target beneficiaries in Jordan, by analysing the collected data on the availability, access, and quality of education, as well as the education-related needs and challenges reported by target beneficiaries. The analysis is split across two chapters. The first considers beneficiaries' level of access to education, exploring rates of school enrolment, school dropouts, child labour, disparities in access to education, and the challenges in accessing education. The second chapter overviews beneficiaries' perspectives of the education sector, including their opinions on the quality of schools and teaching, their assessments on the importance of education generally, and children's enjoyment of school.

Access to Education

School Enrolment

Overall, a total of 14% of all surveyed households reported that they have a child of primary school age (aged 6-11 years) who is currently not enrolled. This figure varied by citizenship status; 14.3% of Syrian refugee households had a non-enrolled child aged 6-11 years, compared to 11.4% for Jordanian households and 9.5% for non-Syrian refugee households (Figure 1).

Are any of your children aged 6 to 11 years not enrolled in school? (Household Survey)

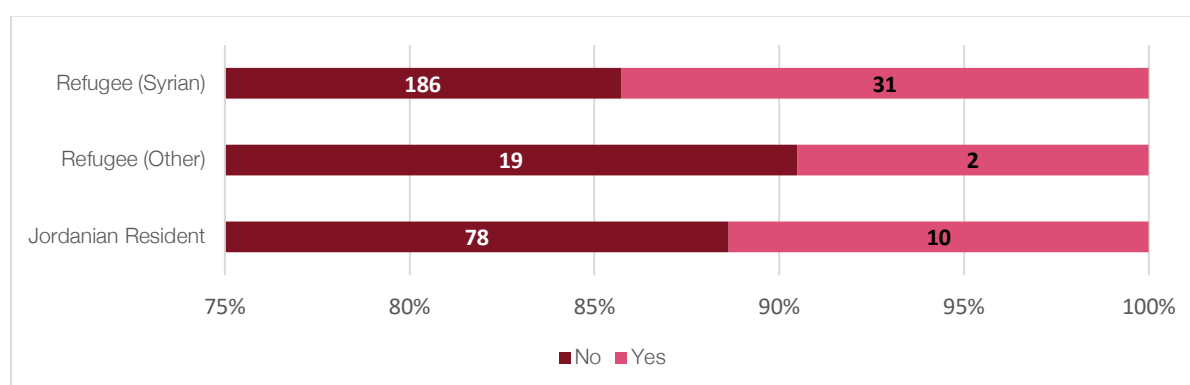


Figure 1. School Enrolment (Aged 6-11 Years)

The findings in Table 1 show the overall proportion of children aged 6-11 years from beneficiary households who are reportedly not in school, disaggregated by households' citizenship status and by geographic region. The findings indicate that children from Syrian refugee households are the most likely to not be enrolled in schools, with the overall percentage of unenrolled 6-11 year-olds reaching as much as 13.0% in Amman and 11.1%

in Marfaq. The overall proportion of non-enrolled 6-11 year-olds is 6.9%, which is lower than the overall proportion of households which reported having a child in this age range not in school. This indicates that for certain households, they may be able to enroll some of their children in school, but not all of them.

Governorate	HH Status	Num. of children aged 6-11 years	Num. of unenrolled children aged 6-11 years	% of unenrolled children aged 6-11 years
Amman	Jordanian Resident	39	2	5.1 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	100	13	13.0 %
Azraq City	Jordanian Resident	14	1	6.9 %
	Refugee (Syrian)	41	0	0.0 %
Irbid	Jordanian Resident	39	2	5.1 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	104	7	6.7 %
Marfaq	Jordanian Resident	39	0	0.0 %
	Refugee (Other)	13	0	0.0 %
	Refugee (Syrian)	108	12	11.1 %
Zarqa	Jordanian Resident	23	1	4.3 %
	Refugee (Other)	7	0	0.0 %
	Refugee (Syrian)	79	5	6.3 %
Total		625	43	6.9 %

Table 1. Proportion on Non-Enrolled Children Aged 6-11 Years

When asked about the type of support that they would need in order to send their children to primary school, respondents in survey mostly mentioned financial support, or vouchers. Specifically, participants discussed the need for money to buy essential school supplies, such as school uniforms, textbooks, and stationery. Many also noted the need for publicly-provided transport, money to hire drivers, or money to pay for bus fares, as their households are located very far away from their children's schools, and the long journey is a significant barrier for their children's enrolment and attendance. A small number of respondents mentioned that their children have disabilities and special needs, such as autism spectrum disorder, Attention Deficit Disorder (ADD), or learning difficulties, and that they would need specialised support to be able to enrol their children in an appropriate school.

“

We need a bus to transport them to school, stationery, pens, and other school supplies. We need textbooks for mathematics. We cannot afford to hire a private teacher, so money for private tutoring would also be good, as we want to be able to invest in learning.

Female Beneficiary, Zarqa Governorate Household Survey

”

The proportion of households reporting that any of their children aged 12-15 years were not enrolled in school was 9.1%, which is relatively lower than it was for children aged 6-11 years. As with primary-age school children, Syrian refugee households were disproportionately more likely to have a child not enrolled in secondary (11.5%, compared to 4% for both Jordanian resident households and non-Syrian refugee households).

Are any of your children aged 12 to 15 years not enrolled in school? (Household Survey)

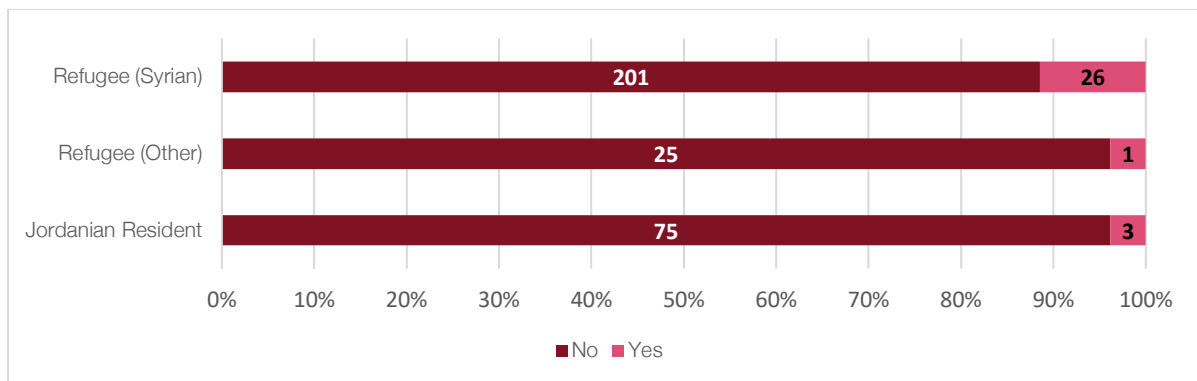


Figure 2. School Enrolment (Aged 12-15 Years)

In terms of the percentage of children aged 12-15 years who are not enrolled, the average across all target regions and demographics was 6.2% (Table 2), slightly lower than the 6.9% recorded for children aged 6-11 years. Syrian refugee households tended to have the highest proportions of children aged 12-15 years across all target locations, with as many as 16.2% and 15.2% not enrolled in secondary schools in Marfaq and Azraq respectively.

Governorate	HH Status	Num. of children aged 12-15 years	Num. of unenrolled children aged 12-15 years	% of unenrolled children aged 12-15 years
Amman	Jordanian Resident	36	2	5.5 %
	Refugee (Other)	13	0	0.0 %
	Refugee (Syrian)	106	5	4.7 %
Azraq City	Jordanian Resident	14	0	0.0 %
	Refugee (Syrian)	26	4	15.2 %
Irbid	Jordanian Resident	37	0	0.0 %
	Refugee (Other)	4	0	0.0 %
	Refugee (Syrian)	75	4	5.3 %
Marfaq	Jordanian Resident	23	0	0.0 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	86	14	16.2 %
Zarqa	Jordanian Resident	25	2	7.9 %
	Refugee (Other)	12	0	0.0 %
	Refugee (Syrian)	80	3	3.7 %
Total		549	34	6.2 %

Table 2. Proportion on Non-Enrolled Children Aged 6-11 Years

Surveyed households provided similar responses on the kinds of support they would need to send their children aged 12-15 years to school as they did when asked about their children aged 6-11 years. The main narrative was that these households would primarily benefit from cash and vouchers, so that they can acquire school supplies, pay for transport to and from their schools, and specialized support learning difficulties and mental health conditions.

“

Schools are very far away from where I live, and because I am the guardian of my nephews, I am unable to send them to school for this reason.

Male Beneficiary, Marfaq Governorate Household Survey

”

The focus group discussions with both adults and children included a discussion topic on why children may not be enrolled in school. Both demographics discussed similar factors, which included financial limitations, such as not being able to afford school fees or school supplies, or needing to work to contribute to household income, the lack of transport to the schools, as well as the long distances between their communities and the schools, and the high incidence of bullying and violence in schools. Certain respondents also noted that some children do not enjoy studying or learning, or that their parents do not value education.

“

The children who find it harder to go to school are the ones who have work commitments, the children who need to work to bring in an additional income for the household, and the children who are bullied or assaulted in school.

**Female Beneficiaries, Zarqa Governorate
Adult Focus Group Discussions**

”

“

There are children who are not enrolled for a range of reasons. Some children are not willing to learn. Some parents do not value education, and remove their children from schools. Sometimes there is a disparity in the dropout rate between boys and girls. Some children have essential roles after school, such as helping around the house, or working, and they are more likely to drop out. For many children there is no transport. Sometimes, parents remove their children from school so that they can marry early, or to help around the house.

**Girl Beneficiaries, Amman Governorate
Child Focus Group Discussions**

”

School Dropout

A total of 5.2% of surveyed households reported that one of their children aged 6-11 years had dropped out of school in the last year (Figure 3). The rate was highest for Jordanian residents, with 5.7% reporting that this was the case, followed by Syrian refugee households (5.5%).

In terms of the overall numbers of primary-age children that have dropped out in the previous year, the total proportion is 3.2% across all target areas, although more of the dropouts are concentrated in Amman, Irbid, and Zarqa (Table 3).

In the last year, have any of your children dropped out of school at primary-school level (up to 11)? (Household Survey)

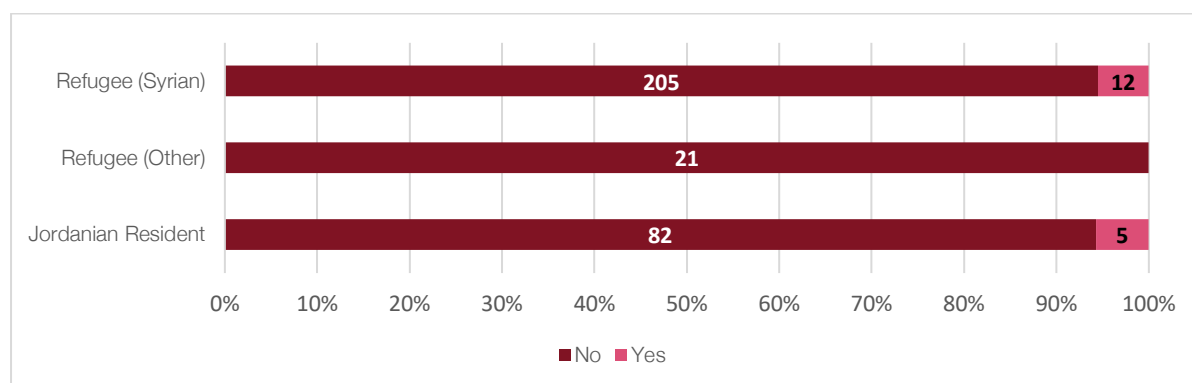


Figure 3. Primary School Dropouts

Governorate	HH Status	Num. of children aged 6-11 years	Num. of children who dropped out of primary school	% of children who dropped out of primary school
Amman	Jordanian Resident	39	1	2.6 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	100	5	5.0 %
Azraq City	Jordanian Resident	14	0	0.0 %
	Refugee (Syrian)	41	0	0.0 %
Irbid	Jordanian Resident	39	2	5.1 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	104	4	3.8 %
Marfaq	Jordanian Resident	39	0	0.0 %
	Refugee (Other)	13	0	0.0 %
	Refugee (Syrian)	108	4	3.7 %
Zarqa	Jordanian Resident	23	2	8.7 %
	Refugee (Other)	7	0	0.0 %
	Refugee (Syrian)	79	2	2.5 %
Total		625	20	3.2 %

Table 3. Proportion of Primary School Dropouts

When discussing the reasons for children dropping out from primary schools, parents raised similar concerns to those mentioned when discussing the factors which affect enrolment rates. Specifically, parents noted that children might drop out because their parents cannot afford supplies, because they need to work to bring in additional income for the household, because of bullying, and because of the long and impractical travel distances between the schools and their communities.

“

He dropped out to help us at home with housework, and to work to provide an income for us. It is also because he is frequently beaten and bullied at school.

**Female Beneficiary, Amman Governorate
Household Survey**

”

The dropout rate in the last year for 12–15-year-olds was considerably higher than it was for primary school children, with 10.9% of survey respondents reporting that one of their children in this age bracket had left school. The rate was highest for Syrian refugee households, at 14.2%.

In the last year, have any of your children dropped out of school at lower secondary-school level (age 12 to 15)? (Household Survey)

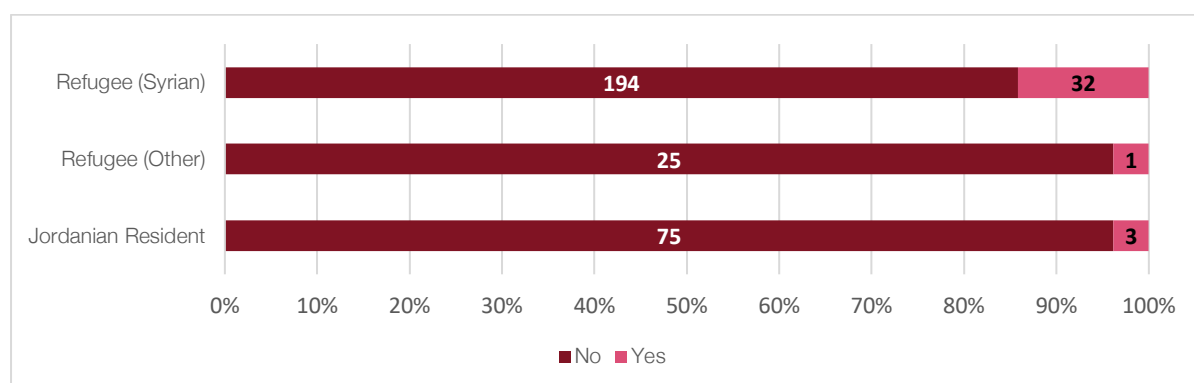


Figure 4. Secondary School Dropouts

The overall proportion of children across surveyed households who had dropped out of secondary school in the previous year was 7.5%, more than double the proportion that had dropped out of primary school (3.2%). In particular, Syrian refugee households in Azraq City stood out, with 22.7% of 12-15-year-olds from this demographic dropping out in the last year.

Governorate	HH Status	Num. of children aged 12-15 years	Num. of children who dropped out of secondary school	% of children who dropped out of secondary school
Amman	Jordanian Resident	36	0	0.0 %
	Refugee (Other)	13	0	0.0 %
	Refugee (Syrian)	106	10	9.4 %
Azraq City	Jordanian Resident	14	0	0.0 %
	Refugee (Syrian)	26	6	22.7 %
Irbid	Jordanian Resident	37	4	10.9 %
	Refugee (Other)	4	0	0.0 %
	Refugee (Syrian)	75	6	8.0 %
Marfaq	Jordanian Resident	23	0	0.0 %
	Refugee (Other)	9	1	11.0 %
	Refugee (Syrian)	86	4	4.6 %
Zarqa	Jordanian Resident	25	1	4.0 %
	Refugee (Other)	12	0	0.0 %
	Refugee (Syrian)	80	9	11.2 %
Total		549	41	7.5 %

Table 4. Proportion of Primary School Dropouts

The reasons provided for the dropout rate from secondary schools were similar to those mentioned for dropouts from primary school, namely that families may face financial limitations, or that they need children to earn an income or undertake domestic duties at home. Many respondents also noted the prevalence of violence and bullying as a motivating factor.

“

She is bullied by girls because of the colour of her skin. Because of this, she preferred distance learning, so that she did not have to not face the girls.

Male Beneficiary, Zarqa Governorate Household Survey

”

Child Labour

The rates of child labour were spread unevenly across geographical regions, as well as across household demographics (Table 5). The overall proportion of primary school-age children who are working instead of going to school is 1.2% overall, although the average figure across all households is inflated by the non-Syrian refugee households in Marfaq, as 15.0% of children from this demographic work instead of going to school. Across almost all of the other geographical regions and demographics, none of children aged 6-11 years work instead of going to school.

Governorate	HH Status	Num. of children aged 6-11 years	Num. of children aged 6-11 years who work instead of going to school	% of children aged 6-11 years who work instead of going to school
Amman	Jordanian Resident	39	0	0.0 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	100	5	5.3 %
Azraq City	Jordanian Resident	14	0	0.0 %
	Refugee (Syrian)	41	0	0.0 %
Irbid	Jordanian Resident	39	0	0.0 %
	Refugee (Other)	9	0	0.0 %
	Refugee (Syrian)	104	0	0.0 %
Marfaq	Jordanian Resident	39	0	0.0 %
	Refugee (Other)	13	2	15.0 %
	Refugee (Syrian)	108	0	0.0 %
Zarqa	Jordanian Resident	23	0	0.0 %
	Refugee (Other)	7	0	0.0 %
	Refugee (Syrian)	79	0	0.0 %
Total		625	7	1.2 %

Table 5. Child Labour Rates (Aged 6-11 Years)

A similar pattern is observed in the child labour rates for children aged 12-15 years. Although the overall proportion is considerable higher than it is for children aged 6-11 years (8.0% as opposed to 1.2%), the results are uneven across geographical regions and demographics (Table 6). The highest rates of child labour were for Syrian refugee households in Zarqa (25.0%), and non-Syrian refugee households in Marfaq (22.2%).

Governorate	HH Status	Num. of children aged 12-15 years	Num. of children aged 12-15 years who work instead of going to school	% of children aged 12-15 years who work instead of going to school
Amman	Jordanian Resident	36	0	0.0 %
	Refugee (Other)	13	0	0.0 %
	Refugee (Syrian)	106	13	12.3 %
Azraq City	Jordanian Resident	14	1	7.1 %
	Refugee (Syrian)	26	3	11.5 %
Irbid	Jordanian Resident	37	0	0.0 %
	Refugee (Other)	4	0	0.0 %
	Refugee (Syrian)	75	0	0.0 %
Marfaq	Jordanian Resident	23	0	0.0 %
	Refugee (Other)	9	2	22.2 %
	Refugee (Syrian)	86	5	5.8 %
Zarqa	Jordanian Resident	25	0	0.0 %
	Refugee (Other)	12	0	0.0 %
	Refugee (Syrian)	80	20	25.0 %
Total		549	44	8.0 %

Table 6. Child Labour Rates (Aged 12-15 Years)

“

Yes, there are some children who work instead of going to school. This is because they lack interest in school, or are getting a bad influence from friends and peers. It is also because some of them need to work to help their parents earn enough income to meet the household needs.

**Male Beneficiaries, Zarqa Governorate
Adult Focus Group Discussions**

”

The findings on child labour from the focus group discussions were mixed, with a minority of groups saying that there are no children in their communities who work instead of going to school, and a majority saying that there are children in their communities who are engaged in child labour. When asked why this is the case, the most common themes were financial insecurity, with respondents mentioning that children work to earn incomes to support their

families. Some discussions focused on the fact that some children and their parents are not interested in school, and do not see any value in education.

Challenges in Accessing Education

A large majority of households, across all demographics, reported that their household faces challenges in sending their children to school. Syrian refugee households reported this the most often, with 89.5% stating that they face challenges (Figure 5).

Does your household face any challenges in sending your children to school? (Household Survey)

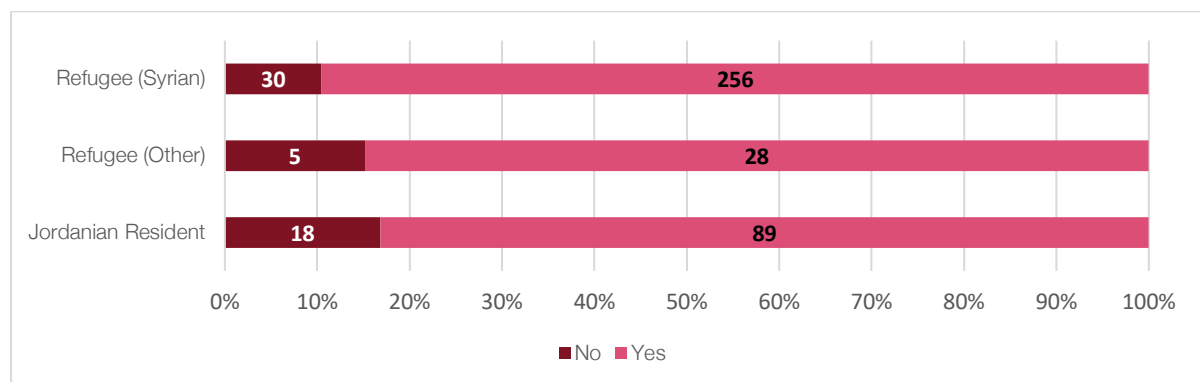


Figure 5. Education Challenges

A very large majority of respondents across all demographics stated that economic problems are their primary challenge in sending their children to school (Figure 6).

Overall, 91.0% of all surveyed households stated that financial reasons are their main barrier, compared to 3.8% mentioning problems with teaching, 2.2% mentioning problems with bullying, and 0.5% mentioning problems with bureaucracy.

When asked to specify the exact nature of the challenges, respondents noted that they cannot afford school supplies, school fees, or transport costs, and mentioned that there is an financial opportunity cost in their children attending school rather than working to earn an income. This is consistent with the challenges that respondents have noted in other findings in this report, in both the household surveys as well as in the adult and child focus group discussions.

What is the primary challenge in sending your children to school? (Household Survey)

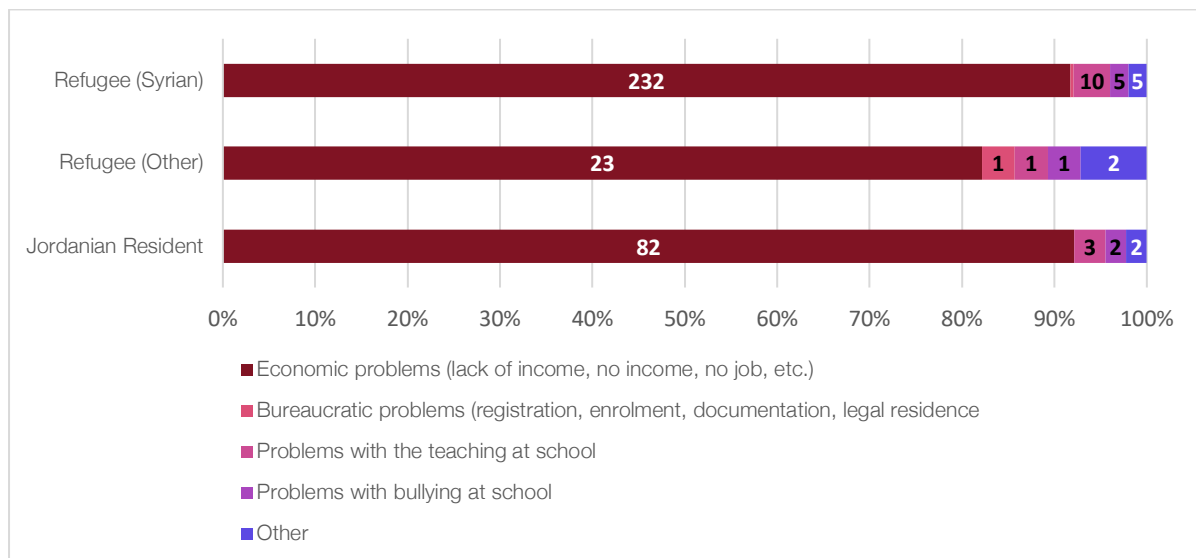


Figure 6. Primary Challenges in Sending Children to School

“

Because of the lack of income, our child needs to work. Although they are enrolled in school they do not attend, instead of studying he is going to work to earn income. Also, the school bus is very far away, and we do not have internet in the case of remote education.

**Female Beneficiary, Zarqa Governorate
Household Survey**

”

“

The lack of attention and follow-up from schools when children stop attending is a barrier to keeping children enrolled. Also, some children find school difficult because of violence and bullying, and because they have bad relationships with teachers.

**Male Beneficiaries, Irbid Governorate
Adult Focus Group Discussions**

”

The discussions in the focus group discussions with adults and children were consistent with the narratives that emerged from the household surveys. Target beneficiaries mentioned a wide range of challenges which prevent children from going to school. These included not

being able to afford supplies, the lack of transport, children needing to work or complete domestic duties, bureaucratic hurdles, and violence and bullying in schools.

“

The main barriers which stop children going to school are bullying, leaving school to work, early marriage, and many children needing to stay at home to help their parents with housework, or to work as carers for family members who are sick or disabled.

**Girl Beneficiaries, Amman Governorate
Child Focus Group Discussions**

”

Equal Access to Education

When asked whether everyone in their community is able to send their children to school, 30.3% of respondents replied ‘no’. This difference in perceptions indicates that there is a disparity in access across different communities. Participants in the household survey also indicated that gender is an important factor in determining access to school, with 58.7% saying it is hard for girls to go to school, compared with just 12.1% saying it is harder for boys (Figure 7). Additionally, only 43.7% of respondents stated that children with disabilities are able to go to school, which suggests that disability is also a vulnerability factor which affects equality of access to education.

Access to Education (Household Survey)

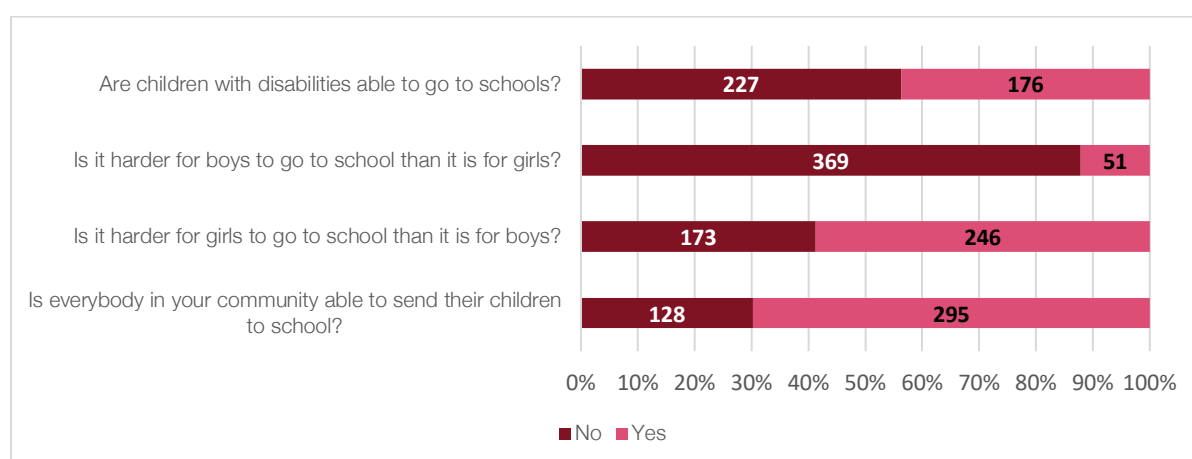


Figure 7. Access to Education

Respondents were questioned on which groups are not able to send their children to school, and the most common answers were those facing financial challenges, those not receiving

humanitarian assistance, households who do not value education, refugees, households with children that need to work, households that cannot afford transport, and families with children that are disabled.

“

Families with low incomes are the least able to send their children to school, they are not provided with their education needs. People who live far away from schools also find it very difficult to go to school.

Female Beneficiary, Irbid Governorate
Household Survey

”

“

Most of the residents in this area cannot send their children to school. Most of us stopped sending them to school, especially after the coronavirus pandemic.

Male Beneficiary, Amman Governorate
Household Survey

”

On the topic of the difficulties that girls face in going to school, participants in the survey qualified their responses by discussing the security risks and lack of safety for girls, particularly for those that need to travel long distances in order to get to school. Some respondents also made general comments about traditional values making it harder for girls to go to school, stating that certain parents and members of society are not ready to accept girls receiving an education.

“

It is hard to send my daughter to school because the school is very far away, and I fear for her, and I am scared of the security problems she may face when she travels there. I do not have enough money to pay for her transportation, so she must walk.

Female Beneficiary, Marfaq Governorate
Household Survey

”

With reference to the access difficulties faced by children with disabilities, respondents typically raised two narratives: the lack of appropriate infrastructure and expertise to accommodate disabled children in schools, and the bullying and violence that is directed towards them.

“

Schools lack the special facilities needed to teach children with disabilities, and they have a lack of understanding about their conditions. They are also rejected from the schools, and bullied by other students.

Male Beneficiary, Irbid Governorate
Household Survey

”

Perspectives on Education

The adults interviewed in the household survey were typically positive about the quality of teaching in government schools. A majority of all respondents rated the quality as either ‘Very Good’ or ‘Good’, while fewer than 10% rated it as either ‘Poor’ or ‘Very Poor’ (Figure 8).

What is the quality of the teaching in government schools in your community? (Household Survey)

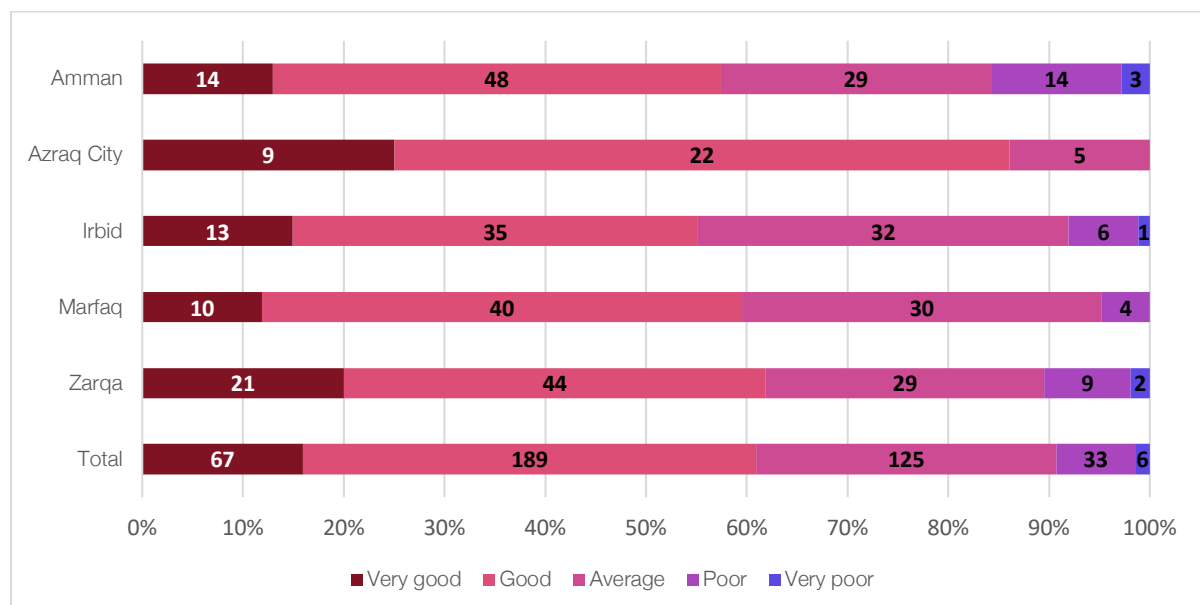


Figure 8. Quality of Teaching

“

The teachers are good. One of my daughters suffers with difficulties in mathematics. She is able to ask the teacher questions about things which she does not understand, and the teacher is helpful.

Male Beneficiary, Zarga Governorate
Household Survey

”

The discussions in the focus group discussions were mixed, although a larger number of participants related that the teaching was poor. Those who stated that the teaching was good credited this to the fact that teachers are well-trained, and are very helpful to the students when they do not understand the lessons. Those who criticized the quality of schools and teaching mentioned the long distances between their communities and the schools, the negative impact of covid restrictions and remote teaching on learning, the lack of cooperation between the school and parents, and the poor contents of the curriculum.

“

The schools are very bad. There is discrimination between students, and a lot of bullying by classmates and teachers. The teachers are not good at teaching. There is a failure to provide a healthy and safe environment for children, and children are insulted and criticised by teachers. Teachers are always being changed, which distracts the students, and is not consistent.

Girl Beneficiaries, Azraq Governorate
Child Focus Group Discussions

”

More than 80% of all respondents in the household survey stated that the both the schools and the teaching in schools in their communities could be improved (Figure 9). Specific suggestions which they provided included more training for teacher, better facilities, and more awareness-raising about bullying and violence in schools, to reduce the incidence of these problems.

Education quality in government schools (Household Survey)

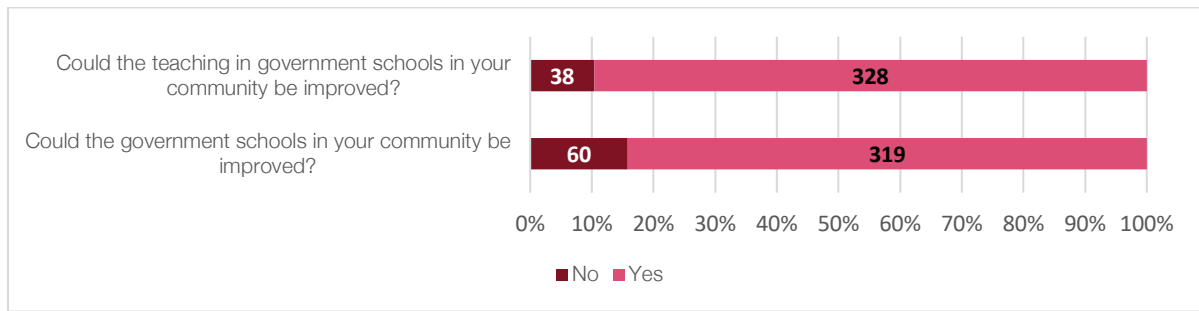


Figure 9. Education Quality in Government Schools

Are there instances of bullying, fighting, or violence in your communities' government schools? (Household Survey)

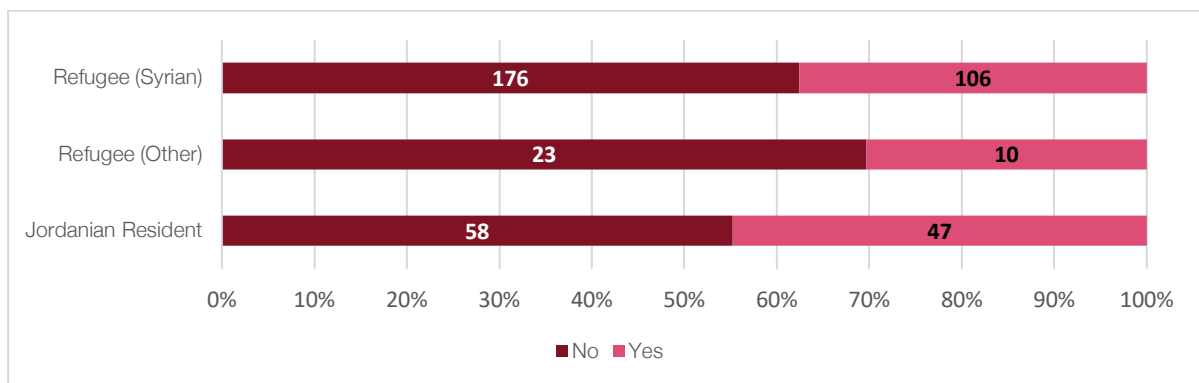


Figure 10. Bullying in Schools

How often does this happen? (Household Survey)

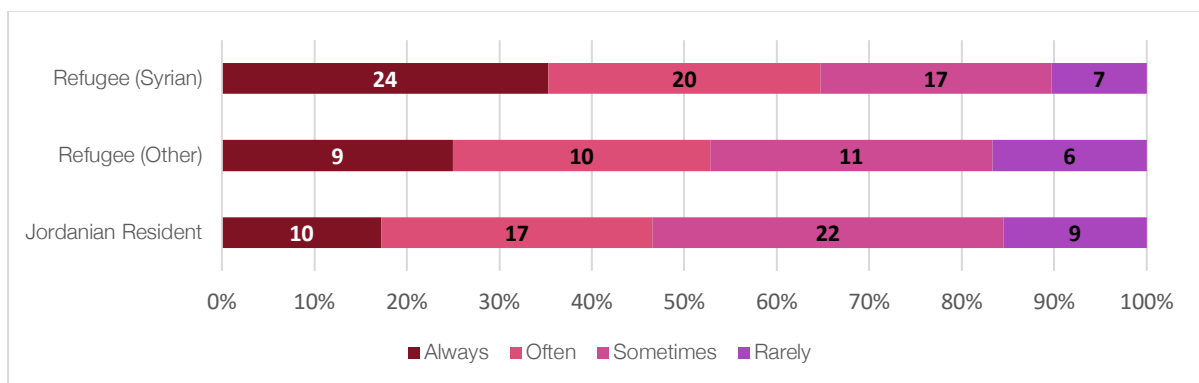


Figure 11. Frequency of Bullying in Schools

A proportion of 38.6% of all respondents indicated that there are instances of bullying and violence in their communities' school, indicating that bullying is common, but not completely widespread (Figure 10). Although a larger proportion of Jordanian residents stated that

bullying takes place (44.8%), the Syrian refugee households who stated that bullying occurs were the ones who reported the highest frequency, with 64.7% reporting that it occurs either 'Always' or 'Often'.

While the findings from the survey on bullying and violence in school were mixed, with a slight majority of respondents stating that it does not occur, the findings in the focus group discussions were more homogeneous. Almost all group discussions reporting that bullying and violence are widespread, with frequent mentions of bullying from students as well as teachers.

“

Yes, there is bullying, discrimination, and arguing. It prevents some children from going to school, because it affects the children's lives, and puts them in a bad psychological state where they are afraid of school. This makes them hate school, and leave school, and stay at home instead. Without anyone to help or support them, children are being bullied at school or on the way to school.

**Girl Beneficiaries, Amman Governorate
Child Focus Group Discussions**

”

The findings from the survey and focus group discussions indicate that target beneficiaries place a high value on good education and schooling for their children. When asked how important it is to send their children to school, 89.9% of respondents noted that that is of 'Essential Importance', and 9.9% reported that it is 'Very Important' (Figure 12). Participants in the focus group discussions almost universally said that sending their children to school is important, as it is critical for their future opportunities, for learning, and for socializing.

How important is it to send your children to school? (Household Survey)

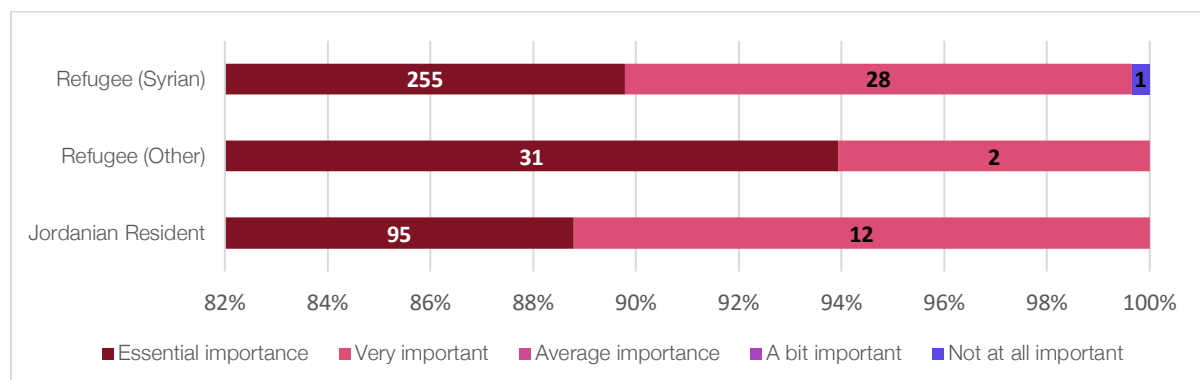


Figure 12. Importance of Education

“

Of course it is important, so that they can learn, become intelligent, and better deal with their problems later in life. It will improve their opportunities, which will help them and their communities.

Female Beneficiaries, Irbid Governorate
Adult Focus Group Discussions

”

Surveyed households were asked about their household’s overall concerns or needs in relation to education. The responses were consistent with the narratives raised throughout their discussions on education, with most mentioning financial issues, the fact that they cannot afford school supplies, the lack of transportation, concerns about bullying, and worries about the efficacy or remote teaching during the pandemic.

“

Our needs are money for school uniforms, school stationery, and transportation to and from the school. Our main fears are the rest of the children in our family will not be able to return to school, that our education and aid support will be cut, and that our children will have to leave school because of this.

Female Beneficiary, Zarqa Governorate
Household Survey

”

Summary of Findings

The key findings on education from this chapter were the following:



School Enrolment

Households with non-enrolled children require cash support for school supplies, transport, and specialized support for learning difficulties to be able to send their children to school.



School Dropout

Children that drop out of school typically leave because their parents cannot afford the costs, because they need to begin working to bring in additional income, because of long travel distances to school, and because of bullying.



Child Labour

Overall, 8.0% of children aged 12-15 years and 1.2% of children aged 6-11 years work instead of going to school, although child labour rates are very uneven across regions and demographics.



Challenges in Accessing Education

In total, 91.0% of households stated that financial constraints are their biggest challenge in sending their children to school, citing their inability to afford school supplies, the lack of transport, children needing to work and or complete domestic duties, bureaucratic hurdles to enrolment, and bullying.



Equal Access to Education

Respondents reported that girls, children with disabilities, those not receiving humanitarian assistance, refugees, households with children who need to work, households that cannot afford transport, and households that do not value education are those that are the least able to access education.



Education Quality

Responses on the quality of education were mixed, some respondents stated that teachers are well-trained and helpful, while others criticized the long commutes to school, remote teaching, the lack of cooperation between schools and parents, and the prevalence of bullying.



Value of Education

Target beneficiaries interviewed in the survey place a very high value on education, with 89.9% of respondents stating that sending their children to school is of 'Essential Importance', and 9.9% reporting that it is 'Very Important'.

Findings on Income and Livelihoods



This chapter explores target beneficiaries' circumstances in relation to their livelihoods and incomes, by assessing data on employment, humanitarian assistance, and needs. The contents are divided into two chapters. The first chapter considers employment, livelihood challenges, and household debts, while the second chapter assesses receipts of humanitarian aid, as well as target beneficiaries' income needs.

Income and Livelihoods

Overall, 39.7% of all respondents stated that a member of their household had been employed or self-employed in income-earning activities for the past 6-12 months, meaning that more than half of all target beneficiaries had not been earning a consistent income (Figure 13). The lowest proportion was among non-Syrian refugees, with only 18.8% reporting that a household member had been employed or self-employed in the last 6-12 months.

Have any members of your household been employed or self-employed in income-earning activities for the past 6-12 months? (Household Survey)

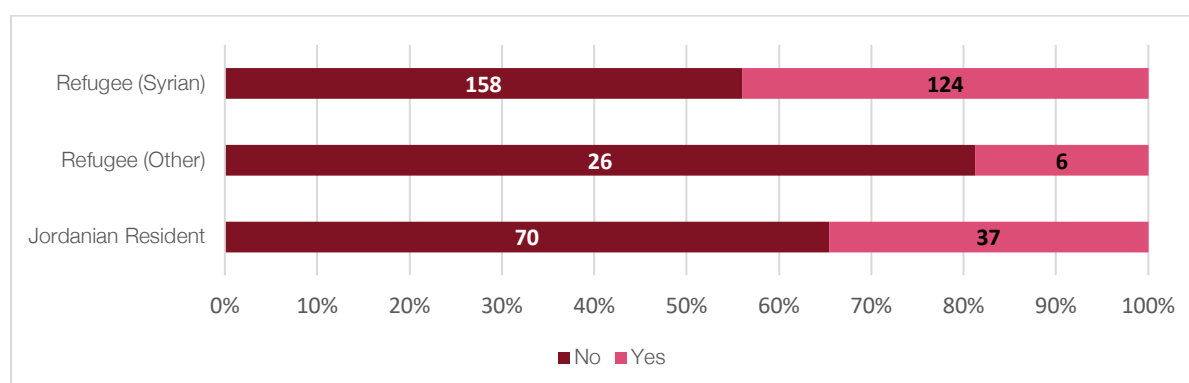


Figure 13. Employment in the Last 6-12 Months

Similarly, a large proportion of respondents also related that the household's breadwinner faces challenges in finding work to earn an income, with 95.0% of all surveyed adults mentioning that their household's breadwinner faces challenges (Figure 14). Specifically, respondents mentioned that their breadwinners face challenges in finding work, that there are lacking job opportunities in their communities, that they cannot work because of illnesses, that living costs such as food and utilities have been rising, that salaries are too low, that there is no childcare available when breadwinners are working, and that refugees face difficulties in finding legal work.

Does your family's breadwinner face challenges finding work to earn an income? (Household Survey)

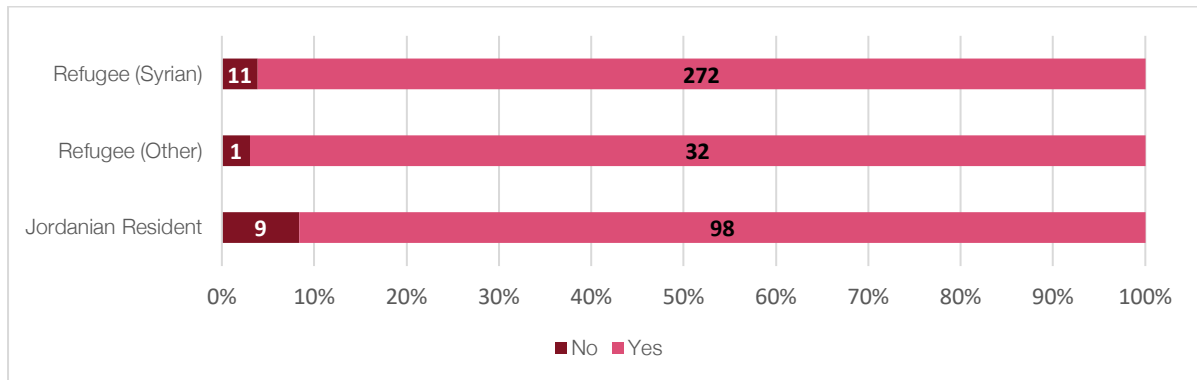


Figure 14. Challenges in Finding Work

“

The breadwinner in our family is the oldest son. He is only 18 years old, and he is working illegally, because there are a lack of formal job opportunities, and because he does not have insurance or work permits.

Male Beneficiary, irbid Governorate Household Survey

”

The beneficiary households additionally noted that there are differences across demographics in households' abilities to earn incomes, and in obtaining enough income to meet their needs. Overall, 13.2% of households reported that there are groups in their communities who do not have enough cash to meet their household needs, and 13.2% reported there are groups who are not able to find work or earn an income (Figure 15).

Income Disparities (Household Survey)

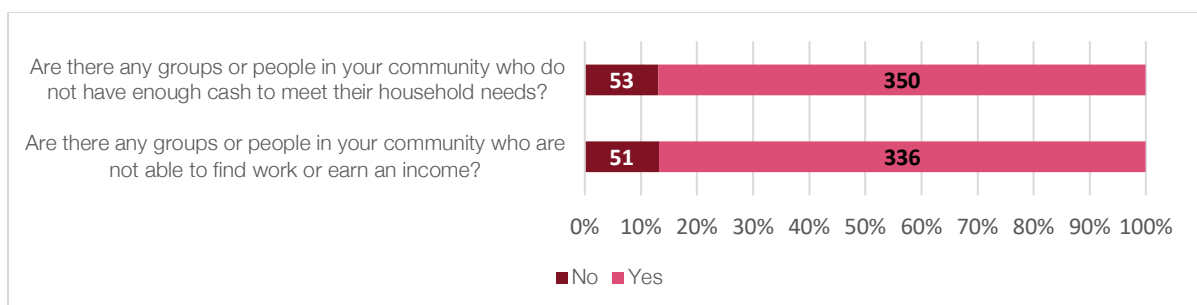


Figure 15. Income Disparities Across Target Beneficiaries

A large majority of respondents also stated that their household is indebted, with 95.8% of all respondents noting that their household has debts (Figure 16). The most indebted demographic were Syrian refugee households, with 97.2% stating that they are indebted.

Does this household have any debt? (Household Survey)

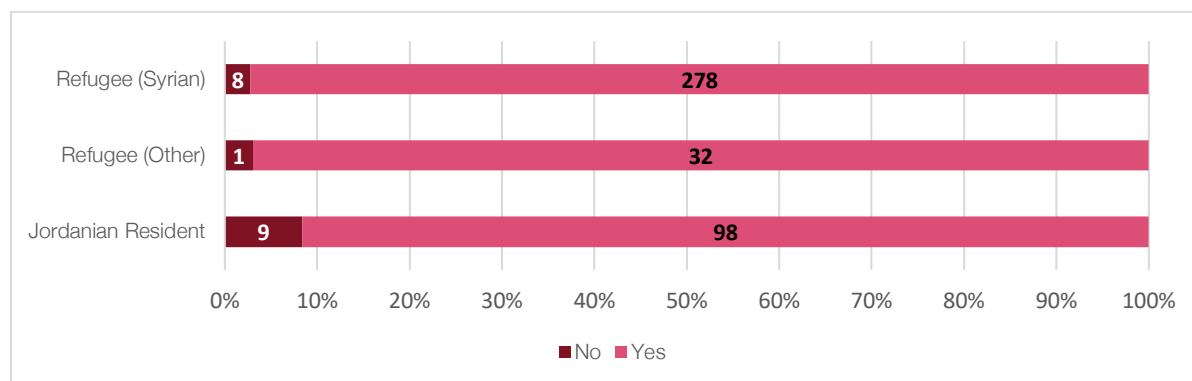


Figure 16. Household Debt

Of the households with debts, 93.1% owed between 100 and 4,999 Jordanian Dinar. Specifically, 32.3% owed 100-499 Jordanian Dinar, 47.1% owed 500-1,999 Jordanian Dinar, and 13.6% owed 2,000-4,999 Jordanian Dinar.

How much debt (Jordanian Dinar)? (Household Survey)

	Jordanian Resident		Refugee (Other)		Refugee (Syrian)	
	num.	%	num.	%	num.	%
JOD 0-99	0	0.0	1	3.2	4	1.5
JOD 100-499	19	19.6	16	51.6	95	34.5
JOD 500-1,999	38	39.2	10	32.3	143	52.0
JOD 2,000-4,999	25	25.8	3	9.7	27	9.8
JOD 5,000-9,999	8	8.2	0	0.0	5	1.8
JOD 10,000+	7	7.2	1	3.2	1	0.4

Table 7. Household Debt Quantities

Humanitarian Aid and Needs

Most of the targeted beneficiaries surveyed in this investigation have already been the recipients of humanitarian aid in the past. Overall, 82.0% of respondents noted that they have received humanitarian support in the last two years .

Has your household received any humanitarian aid or support in the last two years? (Household Survey)

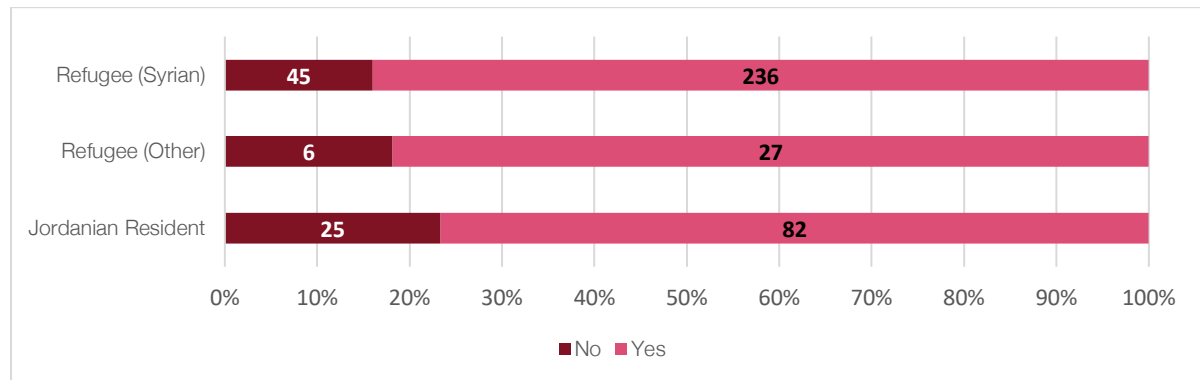


Figure 17. Receipt of Humanitarian Assistance

The majority (82.8%) of households that had previously received humanitarian assistance stated that they had received cash distribution, while 14.9% had received distributions of food items.

What support did you receive? (Household Survey)

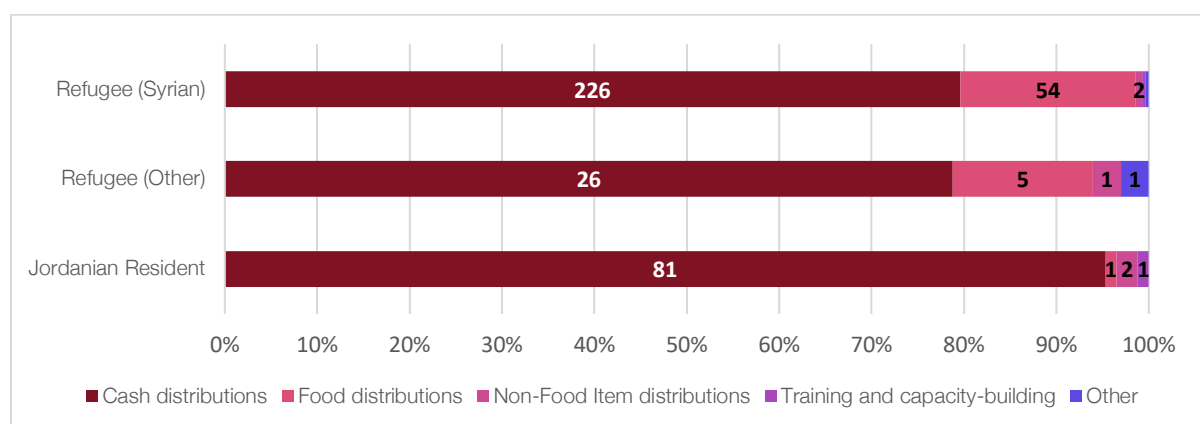


Figure 18. Types of Support Received

When asked about whether their households receive enough cash to meet their needs, most households stated that this was not the case. Overall, 79.4% of households noted that they do not receive enough income to meet all of their needs (Figure 19). This was highest among refugees, with 93.8% of non-Syrian refugees and 81.6% of Syrian refugees saying that they do not receive enough cash or income to cover household needs.

*Does your household receive enough income or cash support to meet all of its needs?
(Household Survey)*

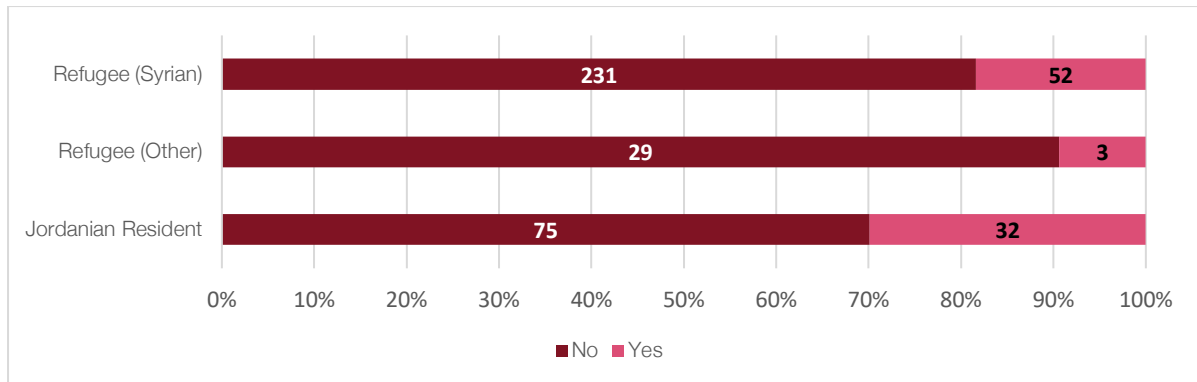


Figure 19. Cash for Household Needs

Summary of Findings

The key findings on income and livelihoods from this chapter were the following:



Income-Earning Activities

Only 39.7% of respondents stated that a member of their household had been employed or self-employed in income-earning activities for the past 6-12 months, indicating that the majority of target beneficiary households are not earning a consistent income.



Income and Livelihood Challenges

Almost all surveyed adults stated that their household's breadwinner faces livelihood challenges, including challenges in finding work, the lack of job opportunities, not being able to work because of poor health, rising living costs, low salaries, a lack of childcare, and the challenges for refugees in finding legal work.



Household Debt

Most households are in debt, with 93.1% owing between 100 and 4,999 Jordanian Dinar.



Humanitarian Assistance

Most target beneficiaries (82.0%) have previously received humanitarian assistance, with 82.8% of these respondents stating that they had received cash distributions.



Income and Household Needs

In total, 79.4% of all households claim that they are currently not receiving enough income to meet all of their household needs. This proportion was highest among refugees; 93.8% of non-Syrian refugees and 81.6% of Syrian refugees say that their income is not enough to meet household needs.



Programming Modalities

This chapter analyses the findings on target beneficiaries' perspectives on possible programme modalities, to determine what modalities would be the most effective in addressing the education and livelihoods issues discussed in the previous two chapters. This chapter includes three sections, the first considers the possible benefits of cash and voucher assistance, the second analyses beneficiaries' opinions on possible programming modalities, and the third analyses the sustainability of the impacts of cash voucher assistance programming for beneficiaries.

Benefits of CVA for Education

All but one of the 429 respondents (99.8%) reported that receiving cash transfers would be beneficial for their household, and 98.1% stated that cash transfer or vouchers would help them to meet their basic needs (Figure 20). Conversely, few respondents believe that cash transfers would have any negative impacts on their household or community, with only 4.7% saying that they would negatively affect their household, and 19.1% saying that it would negatively impact their community.

Impacts of CVA for Education (Household Survey)

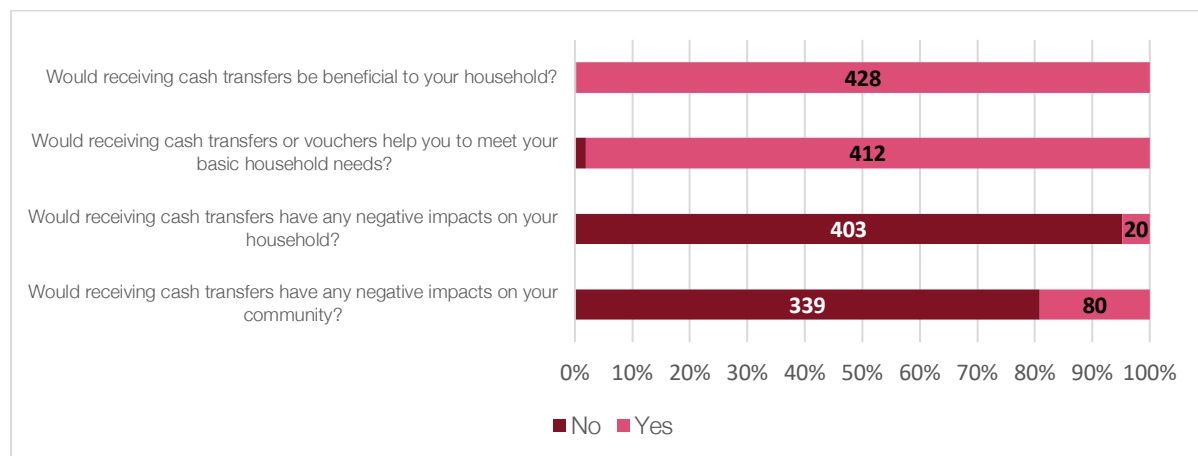


Figure 20. Impacts of CVA Programming

Most of the survey respondents said that the main benefits of receiving cash transfers or vouchers would be that they would be able to pay off household debts, pay bills such as rent and utilities expenses, and buy essential household items such as food, soap, and clothes. Some of the respondents also mentioned that they would use the cash assistance to send

their children to school, and would use the payments to buy school supplies such as books and stationery.

“

We would buy foodstuff, pay off our debts including the accumulated rent for our house, and pay the utilities for electricity and water. I would buy medicine for sick household members. Lastly, I would spend remaining cash to pay for my daughter's transportation to school.

Female Beneficiary,
Governorate

”

“

I feel good when I receive support from CARE. It always comes at the right time to help us meet the basic needs of our children. I feel that I have a bond with them, which supports me.

Female Beneficiary, Irbid Governorate
Household Survey

”

Although very few households asserted that receiving cash or vouchers would negatively affect their household or community, those who said that they would have negative impacts provided a wide range of possible deleterious outcomes. Some respondents noted that receiving cash nor vouchers may cause jealousy, envy, and stigma from other households, and contribute to negative tensions in the community. Another point that was frequently mentioned was that landlords would increase the price of rents when they discover that households are receiving assistance, or demand that households pay their rent sooner.

“

If one of my friends receives cash assistance, even though they do not need it, I feel that it is unfair. If the friend has a breadwinner, and their financial situations is better than mine, it is unjust. I feel that organisations should check the participation criteria more carefully.

Female Beneficiary, Irbid Governorate
Household Survey

”

Another possible negative impact was that community members may ask for loans or gifts, or that lenders may demand households who receive assistance pay off their debts. Some respondents also noted that religious organisations may regularly ask for more donations from those receiving aid.

“

The landlord of our house will come to us and ask for us to pay them the rent directly, and upfront, because they know who is receiving aid because they can follow it on social media.

Male Beneficiary, Zarqa Governorate Household Survey

”

“

When people from our religious organisations hear that we have been receiving help, they will come to us and pressure us to give them money and donations.

Male Beneficiary, Marfaq Governorate Household Survey

”

Cash and Voucher Assistance for Education (Household Survey)

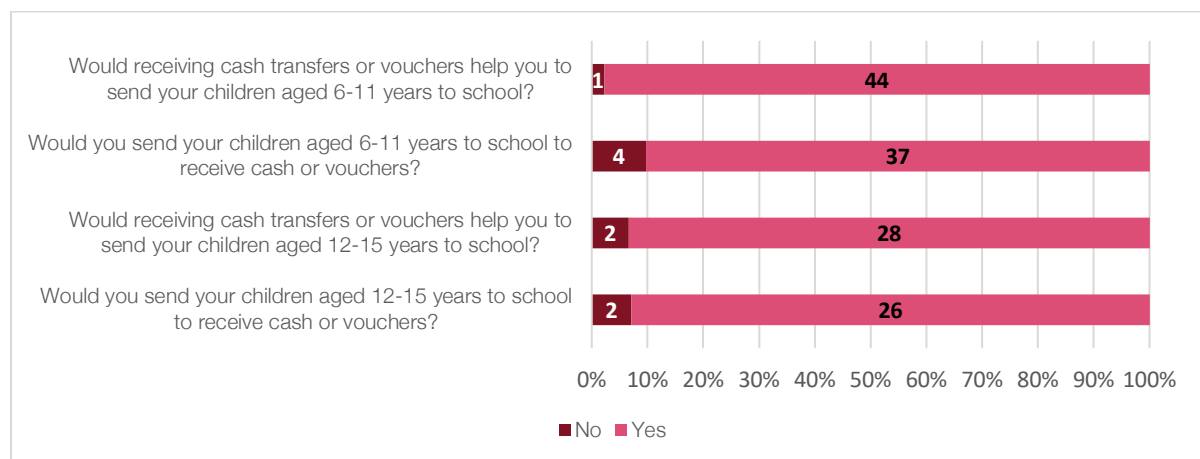


Figure 21. Impacts of CVA on School Attendance

The majority of respondents with children who are not enrolled in school stated that receiving cash or vouchers would help them to send their children aged 6-11 and 12-15 years to

school, and that they would be willing to send their children to school in exchange for cash and vouchers (Figure 21).

Specifically, 97.8% of respondents said that cash and vouchers would help them send their children aged 6-11 years, and 90.2% said they would be willing to send their children aged 6-11 years to school in order to receive cash and vouchers. Additionally, 93.3% said that cash and voucher assistance would support them in sending their children aged 12-15 years to school, and 92.9% said they would be willing to send their children aged 12-15 years to school in order to receive cash and vouchers.

Respondents typically qualified these responses by saying that in many cases, the main constraint which prevents them from sending their children to school are financial limitations. As such, they noted that cash and vouchers would enable them to send their children to school instead of sending them to work, that cash would enable them to ensure their children have transportation to school, and that income would help them to pay for school fees, supplies and uniforms.

“

It would help us send them to school by giving us the ability to pay for safe transport to school, to pay for school expenses, and to buy them stationery.

**Female Beneficiary, Irbid Governorate
Household Survey**

”

“

Receiving cash assistance would help me to buy stationery, school bags, notebooks, and to give my children an allowance for spending in school.

**Male Beneficiary, Zarqa Governorate
Household Survey**

”

“

I can use the money to enroll my son into a school for children with special needs.

**Male Beneficiary, Zarqa Governorate
Household Survey**

”

Most of the participants in the focus group discussions stated that cash transfers and vouchers would help them send their children to school, which is consistent with the findings from the household survey. The most common justifications which they provided for these responses were that cash assistance would enable them to pay for transportation to school, to pay for school fees and school supplies, and to pay for household supplies.

“

It would help by letting us pay for transportation to school, and help us to afford basic needs and necessities for our children. Children would no longer need to work, and this will reduce the number of dropouts. It will overall bring better education opportunities to children, and provide them with safety and protection.

**Female Beneficiaries, Azraq Governorate
Adult Focus Group Discussions**

”

Modalities of CVA for Education Programming

Almost all of the respondents opted for the largest cash amount in the multiple choice responses when asked about the minimum amount of cash they would need to receive in order to meet their basic household needs. Overall, 97.4% of households surveyed reported that they would need to receive at least 51 Jordanian Dinar per month in order to meet their basic household needs (Figure 22).

What is the minimum amount of cash you would need to receive to meet your basic household needs? (Household Survey)

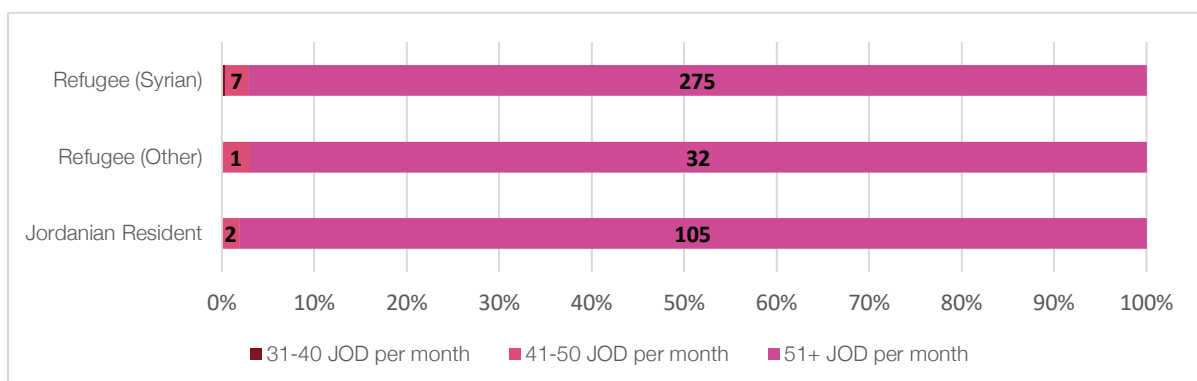


Figure 22. Minimum Cash Requirements

Similarly, the majority of survey respondents also opted for the largest cash amount in the multiple choice responses when asked how much cash they would require to send their children aged 6-11 and 12-15 years to school. In total, 75.0% of households stated they would need at least 51 Jordanian Dinar per month to send their children aged 6-11 years to school, and 80.0% reported that they would need at least 51 Jordanian Dinar for their children aged 12-15 years (Figure 23).

Cash Required to Send Children to School (Household Survey)

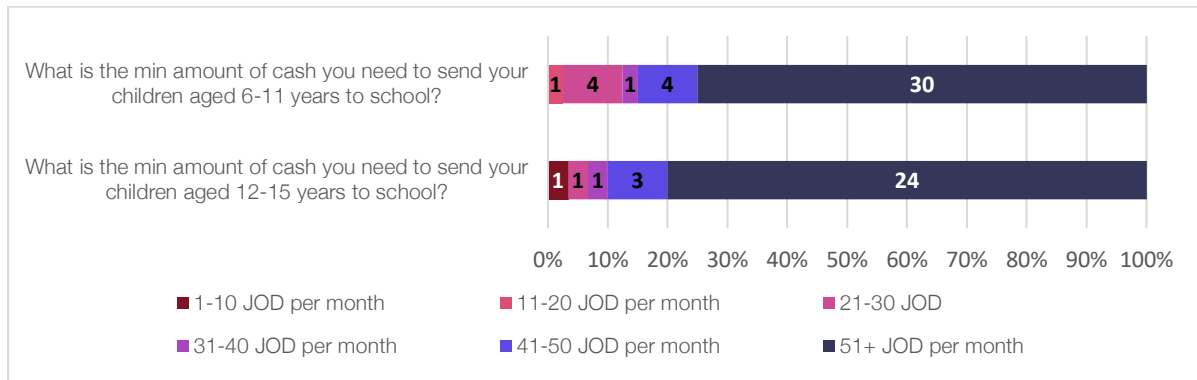


Figure 23. Cash Assistance for Sending Children to School

Across all demographics, respondents mostly stated that if they were to receive cash assistance, they would prefer to receive the distributions on a monthly basis. Specifically, 77.5% of Syrian refugee households prefer monthly distributions, while 71.9% of refugee households and 69.8% of Jordanian households chose monthly distributions.

If you were going to receive cash or voucher transfers, how often would you want to collect them? (Household Survey)

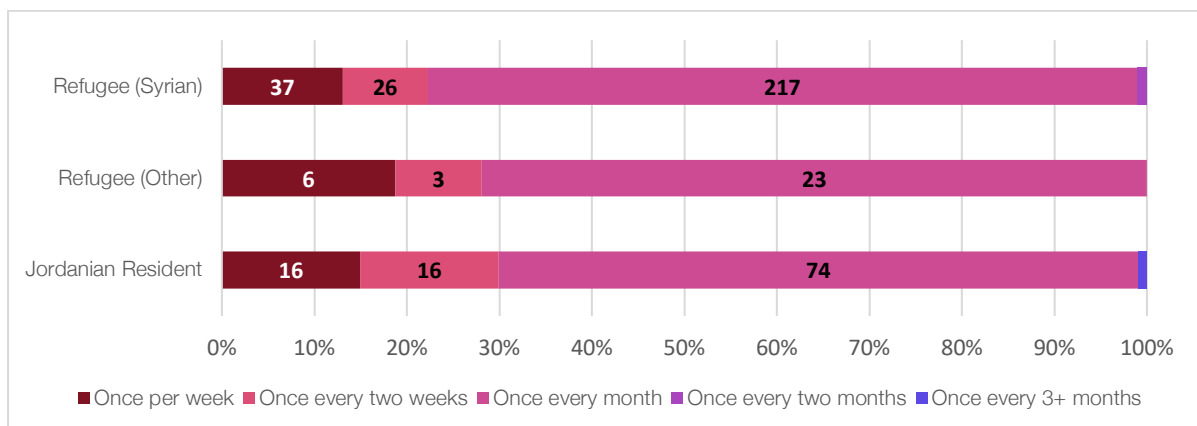


Figure 24. Frequency of Cash Collections

When asked to explain their responses, those who had chosen monthly distributions said that monthly payments would align with their household bills, expenditures, and budgeting, which would make it easier to plan their spending. Those who asked for more regular payments, such as weekly or bi-weekly payments, noted that they need more regular payments because of how little income they have, and because they are frequently in need of urgent assistance to avoid going into debt or being unable to afford basic household items.

“

Monthly is the most convenient, as I settle all of the household obligations every month, such as the rent, the electricity bill, and the water bill.

**Male Beneficiary, Zarqa Governorate
Household Survey**

”

“

Receiving payments once for the whole month means that we can budget for the whole months based on the payment.

**Male Beneficiary, Amman Governorate
Household Survey**

”

Sustainability of CVA for Education

Most respondents seemed to believe that cash and voucher assistance for education would be a sustainable programming modality, with 64.6% saying that this kind of intervention would benefit their household for a long time (Figure 25).

Sustainability of Programming Benefits (Household Survey)

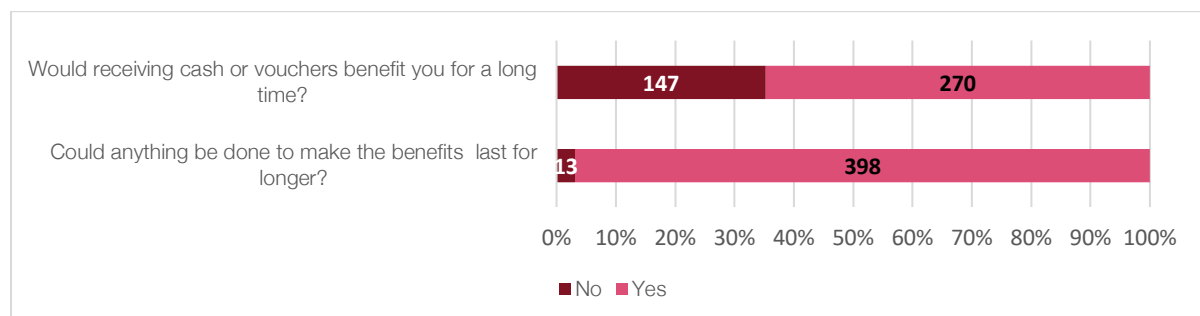


Figure 25. Sustainability of Cash Assistance Benefits

However, almost all of the respondents (96.8%) stated that actions could be taken to make the benefits of the programme last for longer. Suggestion included distributing greater quantities of cash, adjusting the amount of cash in line with the number of children in the households, and planning the programme to last for a longer period. Respondents also suggested that more varied vouchers could be distributed, such as gas canisters or redeemable bus or transportation vouchers. Some target beneficiaries mentioned that programme interventions to sustainably enhance their livelihoods would be helpful, such as skill training workshops, capacity building, and programming to increase available job opportunities. Lastly, many survey participants suggested that ongoing monitoring, evaluation, assessments, and follow-up with beneficiaries after the project has included would help to optimise benefits.

“

No matter what happens, I want my children to complete their education. I was successful in school, but I have wasted my life since then. I do not want the same thing to happen to my children. I would always want my children to complete their education, and this will help them for their entire lives.

**Male Beneficiary, Amman Governorate
Household Survey**

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When I receive support, I divide it across all of the household needs, so that we can benefit to the fullest amount in the long term. Yesterday I needed the money, but I saved some for later, just in case.

**Male Beneficiary, Amman Governorate
Household Survey**

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Summary of Findings

The key findings on income and livelihoods from this chapter were the following:



Impacts of Cash and Voucher Assistance

Almost all of the surveyed households responded that cash and voucher assistance would be beneficial to their households, as the assistance would enable them to pay bills, pay off debts, purchase household necessities, and send their children to school. The small proportion of respondents who answered that cash and vouchers would negatively impact their households and communities noted the possibility that

this assistance would cause envy, stigma, and encourage landlords, neighbours, and religious organisations to ask them for money.



Cash and Voucher Assistance for Education

Most of the households with children not enrolled in school responded that cash and voucher assistance would help them to send their children to school, and that they would be willing to send their non-enrolled children to school if it were a condition for receiving assistance. The reason for this reported by surveyed households is that financial limitation are usually the main constraint which prevents enrolment, meaning that cash and voucher assistance would resolve this challenge.



Amount of Cash and Voucher Assistance Required

Almost all respondents stated that they would require a minimum monthly distribution of 51 Jordanian Dinar, in order to meet their household needs, and enable them to send their non-enrolled children aged 6-11 and 12-15 years to school.



Frequency of Cash and Voucher Assistance

The majority of surveyed target beneficiaries suggested that monthly distributions would be preferable, as monthly receipts would better-align with their household bill and expenditures, which would make budgeting easier. Although few respondents requested more frequent payments, those that did justified these responses by saying that they need weekly or bi-weekly distributions because they are frequently in urgent need of cash to avoid going into debt or being unable to afford essential household needs.



Sustainability of CVA for Education

Overall, 64.6% of households stated that the benefits of CVA for education would persist for a long time, although they recommended that larger distributions, longer programme duration, additional interventions to build sustainable livelihood skills, and ongoing monitoring and follow-up after the programme has concluded, would increase the sustainability of the interventions.

Conclusions and Recommendations

Education



Financial constraints are a key barrier to accessing education

Throughout the surveys and focus group discussions, respondents consistently stated that financial limitations are the most significant challenge in accessing education. Overall, target beneficiaries with children that were not enrolled, that had dropped out, or that worked instead of attending school, stated that this was mostly due to financial challenges.



Programming Implications and Recommendations

Cash and voucher assistance to support parents in sending their children to school is an appropriate modality, given the frequency with which financial challenges were noted as a barrier to sending children to school. However, to optimize the effectiveness of this modality, cash and voucher assistance could be combined with interventions to address other issues frequently raised by parents, such as the long commutes and lack of transportation for children to get to school, the lack of support for children with special needs, and the widespread bullying in schools.



Girls, children with disabilities, refugee households, and households without consistent incomes, face the greatest difficulties in accessing education

Respondents in the tools argued that out all demographics, girls, children with disabilities, households without consistent incomes, and refugee households, face the greatest challenges in accessing education. This is because of traditional attitudes towards girls receiving an education, the lack of appropriate infrastructure and training to accommodate children with disabilities in schools, and the financial difficulties faced by refugee households and households where the breadwinner encounters livelihood challenges.



Programming Implications and Recommendations

Given the relatively greater difficulties faced by these demographics, the programme should specifically target these groups as beneficiaries of their interventions, through selection processes and criteria which assess these vulnerability factors.



Although results on the quality of Jordan's schools and education system were mixed, almost all respondents place a high value on education.

Of all the people interviewed in the surveys and focus group discussions, some believed that the quality of schools is good, although many criticized the long commuting distances, the difficulties with remote teaching, the lack of cooperation between schools and parents, and the prevalence of bullying. Nevertheless, almost all target beneficiaries rated sending their children to school as either 'Essential Importance' or 'Very Important'.



Programming Implications and Recommendations

In addition to encouraging school attendance through the provision of conditional cash assistance, another programming modality to raise the demand for education is to improve the quality of schools, to increase the degree to which parents value education. The findings indicate that parents already value education, but that they are nevertheless critical of certain aspects of the education system. Cash assistance could therefore be combined with programming to address these other issues, such as vouchers for transportation to schools, greater participation from communities in the running of schools, or interventions to increase social cohesion and decrease bullying.

Income and Livelihoods



Beneficiaries face widespread challenges related to incomes and livelihoods

Only 39.7% of surveyed households had a member who had been employed or self-employed in income-earning activities for the past 6-12 months, while almost all surveyed adults stated that their household's breadwinner faces livelihood challenges (challenges in finding work, limited job opportunities, poor health, rising costs, low salaries, a lack of childcare, etc.). Almost all of the households are in debt, and the majority (79.4%) claim that their households are currently not receiving enough income to meet their household needs.



Programming Implications and Recommendations

The relatively low proportion of households with consistent income, the high proportion of indebtedness, and the widespread income and livelihood changes noted by respondents, indicate that cash assistance is an appropriate modality for supporting these target beneficiaries.

Programming Modalities



Surveyed households report that cash and voucher assistance would have a positive impact on livelihoods and access to education

Nearly all of the target beneficiaries reported that cash and voucher assistance would be beneficial, enabling them to send their children to school, pay off debts, pay bills, and purchase household necessities. Most households also noted that they would be willing to send their children to school if it were a requirement for receiving cash assistance. A small proportion of households reported that cash and voucher assistance would negatively impact their community, by causing envy and stigma from other community members, and because landlords, neighbours, and religious organisations may ask beneficiaries for their money.



Programming Implications and Recommendations

These findings suggest that cash and voucher assistance are appropriate modalities for target beneficiaries, as the key narrative emerging from this investigation is that financial constraints are the key barrier preventing parents from sending their children to schools. Furthermore, parents directly stated that cash and voucher assistance would enable them to send their children to school. The findings also suggest that conditions attached to the cash and voucher assistance could be leveraged to encourage school attendance, by requiring parents to send their children to school in order to qualify for the distributions. The findings from the survey indicate that most households would be receptive to such a condition.

Certain respondents in the household survey mentioned the possibility that cash and voucher assistance could incur negative changes to recipient households and communities, which is consistent with the findings in the desk review in the first chapter of this investigation. As such, it may be prudent to combine cash and voucher distributions with community outreach modalities, to limit the negative impacts of community tensions arising as a result of the distributions.



Large monthly distributions are the preferred modality to enhance impact and sustainability

Almost all surveyed target beneficiaries reported that they would need a minimum of 51 Jordanian Dinar per month, in order to meet their household needs, and to send their non-enrolled children aged 6-11 and 12-15 years to school. Most households also requested monthly distributions, as monthly receipts would align with their household bills and expenditures, which would make budgeting easier. Most target beneficiaries believe that these interventions would be sustainable, although they recommended that larger distributions, longer programme duration, additional interventions to build sustainable livelihood skills, and ongoing monitoring and follow-up after the programme has concluded, would increase the sustainability of the interventions.



Programming Implications and Recommendations

Respondents stated that they would need 51+ Jordanian Dinar to meet their needs, and send their children to school, although it is worth noting that this was the highest amount listed in the multiple choice responses. Rather than providing a lump-sum of cash assistance to all households, it may be beneficial to provide cash assistance which scales to the number of children in the household, or which varies by vulnerability criteria (such as gender or disability status), to ensure that the most needy beneficiaries receive sufficient quantities of distributions.

As recommended by beneficiaries, given that livelihood challenges were the most-commonly mentioned barrier to sending their children to school, the CVA for education programme could also be combined with modalities to build capacities and provide training on livelihood skills. This would ensure that target beneficiaries are able to sustainably earn an income, and meet their household needs.