



A Window of **HOPE**

UNICEF Child Cash Grant Programme in Jordan

Post Distribution Monitoring Report
February - June 2015

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Nesreen Barakat, Rani Khoury, Genevieve Davies and Mira Hammad

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The UNICEF Child Cash Grant Programme was implemented with the generous contributions from the United Nations Central Emergency Response Fund (CERF), European Commission’s Humanitarian Aid and Civil Protection Department (ECHO), and the Governments of Canada, Kuwait and the Netherlands.

UNICEF is partnering with UNHCR Jordan Office in this innovative Child Cash Grant programme that leverages on the existing UNHCR cash assistance system which is exceptionally secured through biometric identity verification system that is unrivalled in terms of cost-effectiveness and efficiency.

A Window of Hope: Post Distribution Monitoring Report of UNICEF Child Cash Grant Programme in Jordan has been prepared to facilitate the exchange of knowledge and to stimulate discussion. The findings, interpretations and conclusions expressed in this paper are those of the author(s) and do not necessarily reflect the policies or views of UNICEF.

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Executive Summary

UNICEF's unconditional Child Cash Grant (CCG) programme, initiated in February 2015, targets the most vulnerable children and their families out of the 84% Syrian refugees living in host communities in Jordan.¹ Between February and August 2015, UNICEF assisted around 56,000 girls and boys from 15,000 of the most vulnerable Syrian refugee families every month.

In the context of declining humanitarian assistance and mounting financial pressure,² the CCG programme provides a grant of JOD 20 (USD28) per child per month with the aim that, in addition to the assistance being provided by UNHCR, it will enable families to cover their children's basic needs. The money is intended to provide a safety net, preventing the families from resorting to the use of negative coping strategies that impact upon child wellbeing.

UNICEF is partnering with UNHCR for the innovative CCG that leverages on the existing UNHCR cash assistance system which is exceptionally secured through biometric identity verification system and unrivalled in terms of cost-effectiveness and efficiency. The programme utilizes the UNHCR Inter-Agency Vulnerability Assessment Framework (VAF) in order to identify its target group.

This report presents the findings of the first round of Post Distribution Monitoring (PDM) conducted in June 2015, four months after initiating the programme. It is based on focus group discussions and questionnaire responses from a geographically representative sample of 500 beneficiary families, out of approximately 15,000 families who are receiving the CCG currently.

The data analysis shows an encouraging trend, with 89% of the sampled reporting that the CCG is contributing to improving their overall family wellbeing. The positive effect of the CCG is slightly more pronounced for families under the abject poverty line (91%), than those under the absolute poverty line (87%).³ Similarly, 71% of respondents felt that the UNICEF CCG had either significantly or moderately helped them to fulfil their children's basic needs.

89% of the sampled reporting that the CCG is contributing to improving their overall family wellbeing.

The feedback from participants regarding programme implementation was generally favourable, although some areas were highlighted for improvement. There is a very high level of awareness of the source and purpose of the CCG (93%), but a much lower understanding of the duration of the programme. Only 8% of those sampled were aware that the CCG will initially run for a period of 6 months. While 83% of respondents did not experience difficulty withdrawing the cash grant, the majority of both focus group participants felt that the period of time allowed for cash withdrawal was not adequate. Among the respondents who experienced difficulties withdrawing the cash grant, the main problem was overcrowding at the ATMs (49%).

The PDM results highlighted that house rental costs took up the largest part of their overall monthly expenditure, with 15% of respondents also indicating that their rent had increased since the CCG began. Of the sampled families, 93% indicated that they spent the CCG on at least one child-specific need – clothes, shoes, medicines and school related expenses being the most commonly cited items. The study found that families living under abject poverty were significantly more likely to spend the money on food (55%) than those living under absolute poverty (30%).

Of the sampled families, 93% indicated that they spent the CCG on at least one child-specific need – clothes, shoes, medicines and school related expenses being the most commonly cited items.

1. According to UNHCR, there are more than 629,128 persons of concerns in Jordan (July 2015). Moreover, around 52% of them is children under 18 years of age, and 17% are under 5 years of age. The overwhelming majority (over 84%) Syrian refugee families are living in the host communities in Jordan.
2. Ibid, see section "Survival in a situation of increased pressure".
3. In Jordan, the abject poverty line currently stands at 28JD a month per capita and the absolute line at 67.8 JD a month per capita.

The findings from this PDM appear to validate the underlying programme rationale: that increasing family income will improve overall living conditions for children, translating into a reduction in the use of negative coping strategies that negatively impact child wellbeing. Data from the sample group indicates that this has happened to a significant extent, with 57% of families reporting avoidance of the use of at least one negative coping strategy that they had previously relied on.

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One of the most notable outcomes of the focus group discussions was the high number of participants who felt the CCG had positively impacted their psychological state, as well as that of other family members. Participants reported that they felt less stressed and that family members in Syria were more comfortable knowing that their situation has improved. In particular, one participant noted that his adolescent sister no longer felt she had to drop out of school; another felt that his girl child was happier because she could have a small amount of pocket money for school.

While worries were expressed regarding the impact of the current situation on the psychological state of Syrian children, participants agreed that as a result of the CCG, their children are more relaxed and in some cases even empowered. Most important, focus group discussions highlighted the effect of the CCG on child empowerment. Participants described how children, understand the purpose of the grant and have high level of awareness that CCG is provided for fulfilling their needs.

Participants in focus group discussions described how children, understand the purpose of the grant and have high level of awareness that CCG is provided for fulfilling their needs.

The findings in this report have been triangulated where possible, and many are supported by external research and assessments.

Main Findings

Expenditure patterns

- In relation to the combined cash assistance from UNICEF and UNHCR, 96% of respondents listed rent as their main expenditure, followed by utilities and food (92% and 87% respectively) costs. This was consistent across all poverty groups.
- Focusing specifically on the UNICEF CCG, the majority of respondent families indicated spending it on children's clothes (71%), children's medicine (54%), and school related expenses (48%), and fresh foods (43%). This validates a key assumption underlying programme rationale: that the UNICEF CCG will be spent mostly on children needs, with only 7% of respondents indicating that the CCG was not spent on their children's needs.

Improvement in overall living conditions

- In addition to 89% of respondents indicating that their overall living condition has improved as a result of the UNICEF CCG, 79% indicated that since receiving the CCG, they have been able to cover some children's expenses that they previously could not afford. The main expense under this category was children's clothing, with 57% of families saying they were able to purchase clothes which they had been unable to afford before.
- 71% of respondents felt that the UNICEF CCG had either significantly or moderately helped them to fulfil their children's basic needs. Half of families living under abject poverty believe that the CCG significantly covered the basic needs of their children, compared to little over one third of those living under absolute poverty.

The use of negative coping mechanisms

- While the programme has enabled 57% of respondents to stop using at least one negative coping strategy, the PDM showed that negative coping strategies are still being widely used. Depleting savings was the least commonly reported mechanism, highlighting the likelihood that many have already exhausted this strategy.
- The proportion of respondents forced to decrease food costs by reducing portion sizes or skipping meals is particularly high at 90%. Reduction in food consumption is the most commonly reported negative coping strategy.
- Whilst one focus group participant explained that UNICEF CCG is "like I've been in a desert dying of thirst, and someone offered me a cup of water", his 9 year-old son is still forced to "make his own money" and they eat fewer than two meals a day. This demonstrates that although they feel a significant benefit from the CCG, their situation remains extremely hard.

Income patterns

- A significant majority (97%) of families reported that the humanitarian assistance they receive (including assistance from UNHCR and WFP) are their main sources of income, while only 14% indicated paid labour to be a major source of income.
- 63% of respondents indicated that the father was the main economic contributor.
- While 3% of families under the absolute poverty line indicated a child as the main contributor to family income, 8% of families living in abject poverty reported the same.

Acronyms

| | |
|--------|---|
| CCG | Child Cash Grant |
| FGD | Focus Group Discussion |
| JCO | Jordan Country Office |
| M&E | Monitoring and Evaluation |
| MRO | Market Research Organisation |
| ODI | Overseas Development Institute |
| PDM | Post Distribution Monitoring |
| TOC | Theory of Change |
| UNHCR | Office of the United Nations High Commissioner for Refugees |
| UNICEF | United Nations Children's Fund |
| WFP | World Food Programme |

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1. Background

1.1 Programme Overview

The United Nations Children’s Fund (UNICEF) Jordan Country Office (JCO) initiated an unconditional Child Cash Grant (CCG) programme in February 2015 to assist children in the most vulnerable Syrian refugee families living in non-camp settings in Jordan. Under this humanitarian programme, a monthly cash transfer equal to JD20 per child per month is transferred to eligible families living in host communities, thereby aiming to provide the means to meet the children’s basic needs and prevent vulnerable families from resorting to negative coping strategies. The intention of the CCG is to cover the basic needs and expenses specific to children, through contributing to increased income for the most vulnerable refugee families.

The programme utilises the Inter-Agency Vulnerability Assessment Framework (VAF) in order to identify its target group. The VAF employs a cross-component beneficiary model to predict the expenditure level of households. The underlying rationale is that the higher the expenditure level (when considered in relation to a number of other vulnerability-affecting factors), the stronger the household. Lower levels indicate that a household is more vulnerable and less able to meet its basic needs⁴. As well as providing assistance to the most vulnerable families living in absolute and abject poverty, UNICEF targets families hosting unaccompanied and separated children and families that have special protection needs also.

The distribution of the CCG is based on UNHCR’s existing cash assistance mechanism, which uses the Cairo Amman Bank’s ATM network with biometric (iris scan) identification technology. Such a methodology ensures minimum operational costs and fraudulent opportunity, while maximising the actual share of donor funding received by beneficiaries. In accordance with UNHCR’s approach, eligible families receive a notification via SMS to withdraw the amount allocated by UNICEF.

UNICEF’s CCG programme comes at a crucial time. The World Food Programme (WFP) is facing funding shortfalls which have led to intermittent reductions in the value of assistance provided to vulnerable refugees since December 2014. WFP recently issued a press release announcing deeper cuts in food assistance expected in August due to lack of funding.⁵ While WFP has so far been able to avoid the suspension of food assistance for Syrian refugees, it seems that this is a distinct possibility in the near future.⁶ Similarly, the government of Jordan has ceased to provide free healthcare to Syrian refugees as of December 2014. Such developments in a context of dwindling humanitarian resources pose serious risks to the livelihoods of vulnerable refugees.

The disastrous consequences on Syrian refugee children are illustrated by reports of mothers living in host communities tying scarves around their children’s bellies so that they don’t wake up feeling hungry.⁷ 25% of

4. UNHCR (2014) “Vulnerability Assessment Framework”.

5. WFP (Jul. 2015) “WFP Forced to Make Deeper Cuts in Food Assistance for Syrian Refugees Due to Lack of Funding” [online].

6. WFP (Jul. 2015) “WFP Avoids Suspension Of Food Assistance For Syrian Refugees, Thanks To U.S. Contribution”[online].

7. Ibid, 7.

respondents to a WFP survey in January 2015 indicated that they are considering withdrawing their children from school as a result of the decrease in humanitarian support.⁸ Compounding the long-term effects of the reduction in WFP vouchers on Syrian refugee children, 13% of respondents indicated that they were considering moving into camps or back to Syria.⁹

1.2 Purpose of Post Distribution Monitoring (PDM)

A core element of UNICEF's CCG is the independent third-party monitoring of the programme which enables UNICEF to effectively and efficiently monitor progress at the activity, output and outcome levels. The third-party monitoring consists of a bi-monthly PDM questionnaire administered via household visits as well as qualitative data collection in the form of focus group discussions (FGDs) and case study interviews (case study 1 is given in Annex I).

The purpose of monitoring is to provide the management of the programme with regular (bi-monthly) data to determine whether the CCG programme is progressing as planned, whether the programme is achieving its intended results at the output level and whether any trends are observed at the outcome level.

More specifically, the PDM focuses on tracking immediate intended and unintended results such as spending patterns, especially those related to child needs and negative coping mechanisms. However, higher level results (i.e. long term outcomes) concerning possible behavioural change such as a decrease in child labour, cannot be exclusively attributed to the child grant due to the nature of this programme (i.e. its relative contribution to the overall assistance provided by UNHCR, WFP and other actors) and also due to the fact that changes in behaviours take time to materialise. Monitoring results will shed light on perceived trends of change, supplemented by qualitative evidence, whereas the end of programme evaluation will fully tackle this issue.

1.3 Monitoring and Evaluation Framework

A Monitoring and Evaluation (M&E) framework was developed specifically for UNICEF's CCG programme enabling the development of relevant monitoring tools that are in synergy with the programme's intended purpose and results. Alongside the development of M&E tools, the framework also developed the programme design, utilising the Theory of Change (TOC) approach. The basis of the framework, the resultant TOC is produced overleaf.¹⁰

While the TOC approach is generally geared towards long-term development projects, its use for this humanitarian cash transfer programme was motivated by the protracted nature of the Syrian refugee crisis and the general perceived shift in status from emergency to a protracted crisis. The TOC thus allows for longer term planning, anticipating progress towards long-term poverty reduction, pro-poor and inclusive economic growth for all family members.

It is anticipated that UNICEF's CCG will improve the living conditions of the most vulnerable families with children living in non-camp settings through its contribution to the humanitarian assistance already being received by vulnerable Syrian refugee families. The programme's long term outcome is expected to be a reduced reliance on negative coping mechanisms – particularly those involving children – by vulnerable refugee families. This would in turn be achieved after the materialisation of the programme's short term outcome which is an increased level of expenditure on child-specific needs.

The main outputs of the programme are:

1. Establishment of an eligibility criteria and prioritisation mechanism, through which the most vulnerable children from Syrian refugee families living in non-camp settings can be targeted.
2. Eligible Syrian refugee families receive 20JD/child/month through an easily accessible and safe delivery mechanism, distributed to the registered head of the family who should be aware of the purpose of UNICEF's CCG.

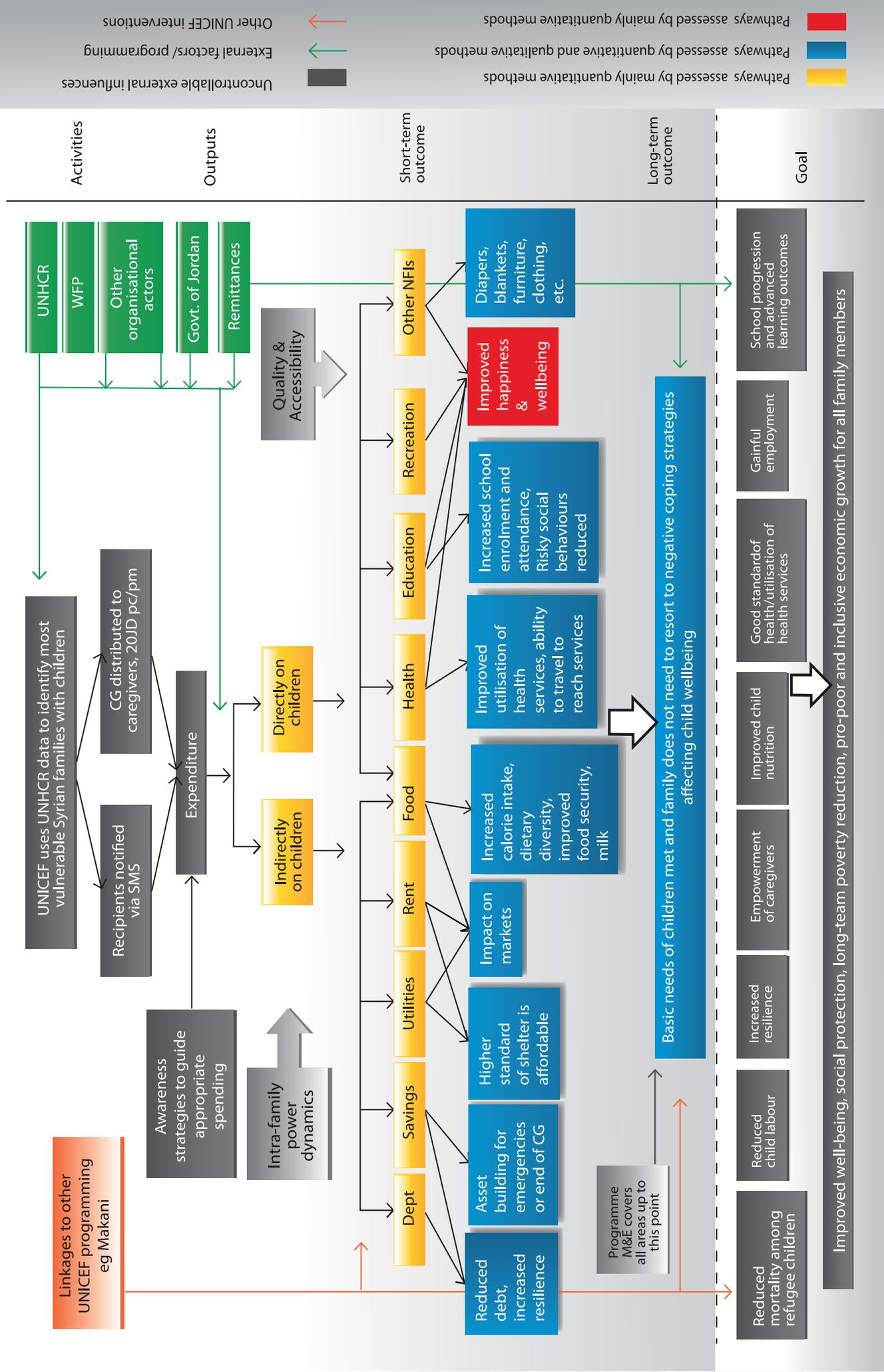
The activities leading to these outcomes are listed in the TOC above. It will be noted that many activities depend on joint programming between UNHCR and UNICEF, and rely heavily on UNHCR's existing programme architecture. Therefore, as well as providing the programme's chain of results, the TOC includes the effects of other programmes. This assists in the facilitation of monitoring progress, and with this in mind, monitoring tools were designed in such a way as to cover all aspects or levels of results.

8. WFP (Jan. 2015).

9. Ibid, 8.

10. The TOC is a dynamic document and therefore may be subject to change over the lifetime of the programme. The TOC from the South African Child Support Grant influenced the development of the TOC for this programme. Available from: http://www.unicef.org/southafrica/SAF_resources_csg2012s.pdf.

Figure 1: Theory of Change for UNICEF Unconditional Child Cash Grant for Syrian Refugees in Jordan in non-camp settings.





2. Methodology

2.1 Process

The bi-monthly third party independent monitoring is composed of a combination of quantitative and qualitative methods, carried out on a bi-monthly basis. The PDM questionnaire is the main source of quantitative data, administered to a sample of 500 Syrian refugee families spread across all governorates of Jordan in a representative manner. From this random sample, a number of beneficiaries were selected and invited to participate in the focus group discussions, which constitute the main source of qualitative information. The use of both quantitative and qualitative data maximises the robustness of findings, through a process of triangulation. Moreover, qualitative information both complements and supplements quantitative data which often suffers from information gaps when used alone. Therefore, this report represents the findings of the first round of monitoring; the results of 500 household PDM questionnaires and two focus group discussions.

Figure 1 (overleaf) illustrates the distribution of the PDM questionnaire sample across the 12 governorates of Jordan, and according to the poverty status of the family: abject, absolute or resilient.¹¹ 34% of the families in the sample had children with special needs, and 2.6% were hosting unaccompanied and separated children.

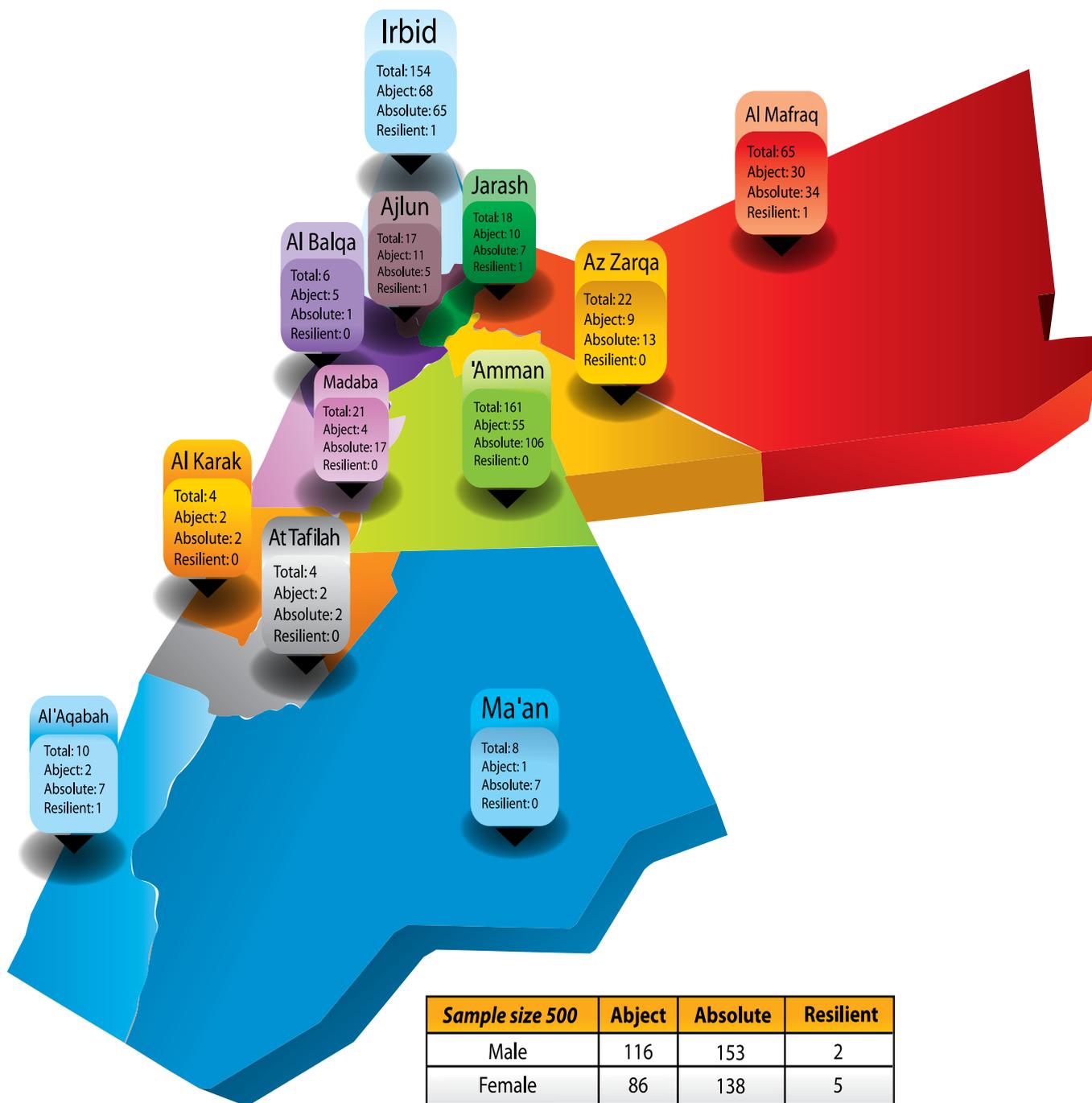
The PDM questionnaire tool (Annex II) was developed on the basis of the TOC model for the programme. Such a process ensures that the PDM questions are relevant, concise and cover all levels of the programme from activity to long-term outcome. The final PDM questionnaire is a result of a number of preceding drafts, developed based on the original terms of reference as well as newly discovered information, consultation with the relevant UNICEF personnel, and the feedback of senior enumerators. This latter feedback was provided during a one-day training session on the PDM questions and integrated into the final PDM before entering the field.

Prior to the data collection, the research team contacted each case from the sample to determine their exact address. A number of addresses obtained from UNHCR were no longer correct, and had to be updated. After collecting and identifying all required information, 3 teams, each with a supervisor were allocated across the different governorates to administer the survey. The field work commenced between the 12th and 25th of June 2015, and the collected data was entered, cleaned, and checked within 48 hours of completion. The data was then edited and re-checked, through carrying out random back checks by telephone on at least 20% of each interviewer's work, resulting in a final data set on which the findings of this report are based.

In parallel to the quantitative data collection, the research team carried out two focus group discussions to supplement the quantitative data with qualitative data. The development of the focus group discussion guide

11. The information on poverty status of refugee families is determined by UNHCR.

Figure 2: PDM questionnaire sample distribution according to governorate and poverty status.



(Annex III) followed the same approach as that of the PDM questionnaire to come up with the final tool. Two focus group discussions were implemented, FGD 1 was held in Irbid with female-headed families living under the abject poverty line, and FGD 2 was held in Amman with male-headed families living below the absolute poverty line.¹²

The reason for selecting these two groups of beneficiaries is because the eligibility criteria of the programme is primarily based on the VAF, which measures vulnerability through consideration of those living under absolute and abject poverty, as well as including families with separated and unaccompanied children living with host families (although these are included regardless of poverty status). The selected focus group participants were identified during the household visits for the PDM questionnaire.

2.2 Limitations

The main limitations of the data presented in this report are produced in figure 3 alongside any mitigating factors:

| Figure 3: Main limitations and mitigating factors | |
|--|--|
| Limitations | Mitigating Factors |
| The data collected relies on self-reporting by Syrian refugee families. This may result in an under-estimation of coping strategies, such as child labour, which respondents may not recognize as negative and therefore not report. | Every round of the PDM relies on self-reported data. Therefore, while the overall numbers may be deflated, the trend should remain consistent. This will ensure that conclusions regarding the efficacy of the programme in reducing negative coping strategies are accurate. |
| The protracted crisis situation entails fast paced change within the monitoring cycle. The changing effect of external circumstances may make programme progress comparisons less reliable, as cause/effect becomes more difficult to ascertain. | Where possible, an additional layer of questioning has been added into the data collection tools, examining possible external causes of responses. The incorporation of such considerations into the TOC further supports such analysis. From this perspective, the use of focus groups, enabling more free-wheeling discussion, is important. |
| Nature of qualitative data collection means that many measures are subjective, according to beneficiaries' perception. | |
| As questionnaires and focus groups are targeted towards head of households, different perspectives of other family members may be missing from the narrative. | |

2.3 Ethical Considerations

All research activities undertaken in this monitoring exercise have been conducted in accordance with To-Excel's ethical standards for research integrity and UNICEF's 'Procedure for Ethical Standards in Research, Evaluation, Data Collection and Analysis'.¹³ Full consideration has been given to the principles of respect, beneficence and non-maleficence, and justice in the formulation and generation of this research.

Before conducting the PDM questionnaire or FGD with any participant, their informed consent was obtained. Enumerators made sure that participants fully understood the research purpose and process, as well as their rights in responding, before administering the survey. Researchers maintained a respectful and friendly

12. Above abject poverty line but below absolute poverty line.

13. UNICEF (2015) "UNICEF Procedure for Ethical Standards in Research, Evaluation, Data Collection and Analysis" Division of Data, Research, and Policy.

attitude towards all research participants, and observed their behaviour throughout to ensure that participants were not put under stress or pressure. All enumerators were fully trained in advance on the ethical standards of To-Excel and UNICEF, and supervised throughout the field work to ensure that these standards were upheld at all times. Strict requirements of data access, storage and security were outlined to all members of the research team.

In order to protect the identity of the participants of the FGD whilst allowing UNICEF to hear the discussion unfold in real time, additional measures were taken to separate the UNICEF staff from participants, through a live audio feed of the discussion into a separate room. This enabled UNICEF staff to listen into the FGD without having their presence impact confidentiality or the willingness of the participants to speak freely.



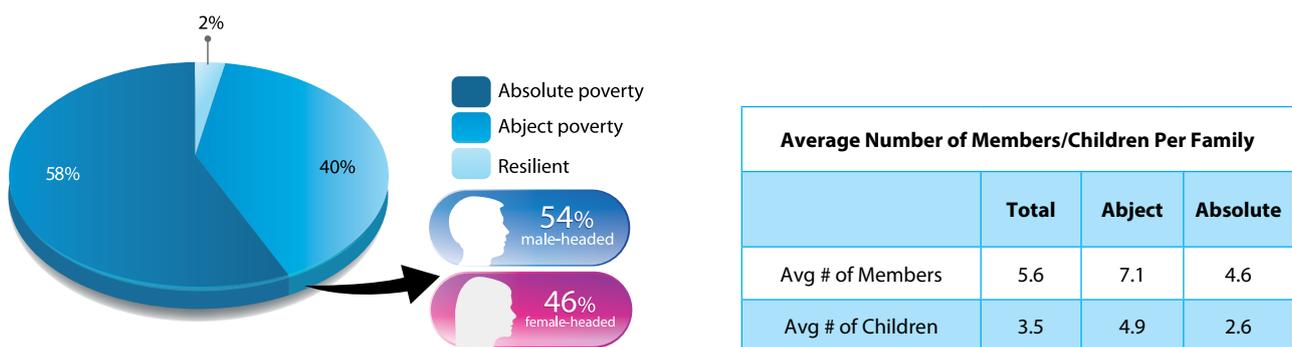


3. PDM Analysis

3.1 Sample Characteristics

The PDM sample consisted of a proportional representation of cases across governorate, gender of family head as registered with UNHCR, and poverty status: abject, absolute or resilient. Figure 4, below shows the breakdown of cases according to poverty level, gender, average number of family members and average number of children. The gender distribution varied greatly across different governorates, with 71% of surveyed families in the northern governorate of Ajloun headed by women.

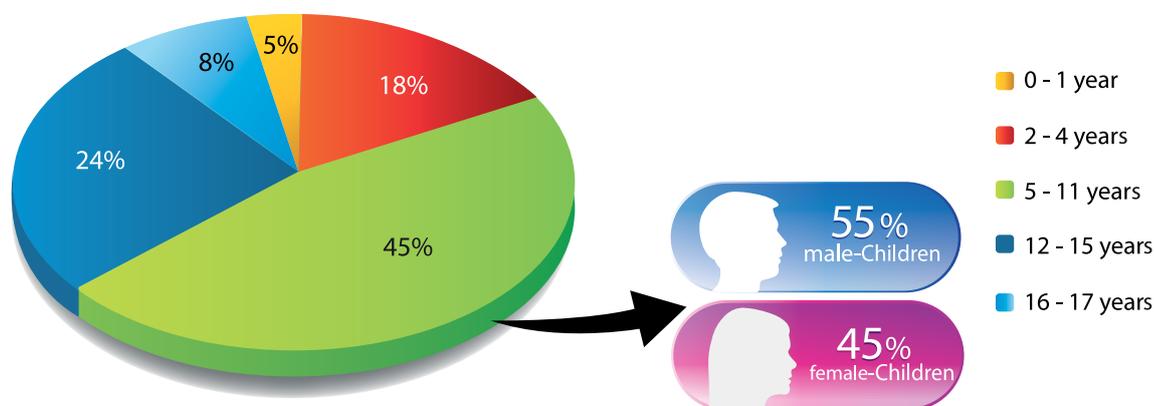
Figure 4: Sample of distribution by poverty level, gender and average number of children



The highest number of children per family was observed in Balqa and Ajloun where families had an average of 6.8 and 7 children respectively. As expected, families living under the abject poverty line had a higher number of children, with an average of 4.9 compared to 2.6 children of families living under the absolute poverty line. Less than a quarter of families (23%) contain a member with a disability. Out of these families, 65% stated that their child(ren) are the ones with a disability. This means that around 15% of all surveyed families have at least one child with a disability.

Figure 5: shows a breakdown of children from the sample families according to age. The average sample age was 5.5 years.

Figure 5: Age of Children of Sample Families



3.2 Education¹⁴

Feedback from both focus groups indicated that keeping their children in education was one of the main concerns for the sampled families which is reflected in this data, however the fact that of school-aged children only 79% are in education highlights the difficulty some families are facing in continuing their children's education. In Irbid, 15% indicated that the cash grant helped them avoid dropping children out of school, compared to only 9% in Amman and 2% in Mafrq. While the financial burden of associated costs (such as transport to school) was highlighted by many focus group participants, one of the main barriers to education was not financial: 7 focus group participants stated that children were bullied at school because they are Syrian.¹⁵ One participant¹⁶ reported that her son had been threatened with a knife at school, while another described having to buy new clothes for his son every week because he gets beaten up at school.¹⁷

| Educational status of sampled children | |
|--|-----|
| % of school age children | 79% |
| % in formal education | 96% |

How does this compare with expectations?

The level of school enrolment within the sample is higher than might be expected, when compared to a recent report by the Overseas Development Institute (ODI)¹⁸, which showed that around 48% of Syrian refugee children in Jordan are out of school. Protection issues regarding severe bullying at school have also been highlighted in previous studies¹⁹, however the proportion of focus group participants reporting bullying as a barrier to education is higher than might be expected.

3.3 Income

Figure 6 shows the main sources of income across the sample group. The heavy reliance on NGO assistance is shown; the trends in terms of sources of income are similar across the absolute and abject poverty groups. There is slightly greater variation in terms of main contributors to income, although the trend is largely unchanged.

14. Although education falls within other areas of analysis, it has been analysed here as a stand-alone topic due to its importance as an indicator of future prospects for Syrian children.

15. Total from both focus groups.

16. FGD 1, Participant 4.

17. FGD 2, Participant 8.

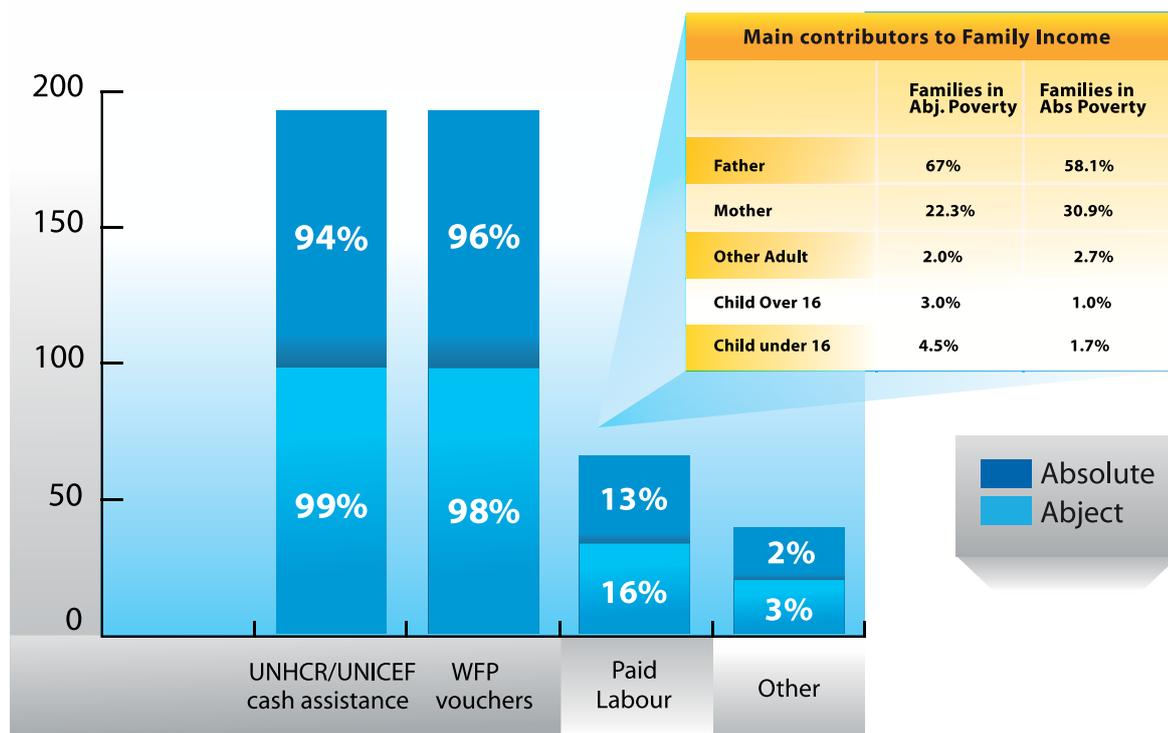
18. Watkins, K. & Zyck, S. (2014) "Living on Hope, Hoping for Education; The Failed Response to the Syrian Refugee Crisis" The Overseas Development Institute (ODI), Humanitarian Policy Group (HPG).

19. UNWOMEN (2013) "Inter-Agency Assessment of Gender-based Violence and Child Protection among Syrian Refugees in Jordan, with a Focus on Early Marriage".

Interestingly, female-headed families (17%) were more likely to receive income from paid labour than male-headed families (12%) and were also less likely to report that no family members contributed to income (4% as opposed to 11%).

5% of families reported that children under the age of 18 were main contributors to family income. Children from female headed households were slightly more likely to be the main contributors to family income: 4% of children under 16 from female headed households are the main contributors to family income, as opposed to 2% of those from male headed households. A similar trend was apparent for children over 16

Figure 6: Sources of income and main contributors



Reported income from both focus groups reflected the trends from the wider sample, with most participants reporting no income from paid labour, while only 1 focus group participant indicated that his son engaged in informal child labour.²⁰

How does this compare with expectations?

The low level of income from paid labour is in line with previous studies of employment of Syrian refugees living in host communities, with an unemployment rate as high as 57% for male Syrian refugees who live outside of refugee camps in Amman, Irbid and Mafraq.²¹ A surprising aspect of the PDM findings is the higher level of female contribution to income than might otherwise be expected, with previous estimates putting Syrian female economic activity rates outside refugee camps at 7%.²² Additionally, feedback from the focus group discussions was in line with the estimation that 99% of Syrian refugee employment in Jordan is in the informal sector, as this was the case for all instances of paid labour cited by participants.²³ These two findings may in fact be linked: informal low-scale labour such as making pastries to sell to neighbours²⁴ might be more accessible to female refugees in some areas.²⁵

20. FGD 2, Participant 8.
 21. Stave, S., Hillesund, S., ILO (2015) "Impact of Syrian refugees on the Jordanian labour market".
 22. Ibid 21.
 23. Data from both FGDs.
 24. FGD 1, Participant 8.
 25. UNDP (2013) "The informal sector in the Jordanian economy".

The scale of reported child economic activity is somewhat lower than what might be expected. It is difficult to gauge the accuracy of child labour estimations as studies have been divergent on this point, in relation to Syrian child labour in host communities in Jordan. While one recent report indicated that the rates of child labour are 47% of paid employment contributions to Syrian refugee families²⁶, with 15% reporting child labour as the primary source²⁷, another found that 10% of Syrian refugees reported using child labour as a coping strategy, although this was recognised as a possible underestimation.²⁸ There are a couple of possible reasons for this discrepancy. Firstly, as noted in the 'limitations' section, there is an element of risk involved in self-reporting child labour, as under-reporting is likely to deflate the total to an unpredictable extent. Secondly, as some of the studies focus on children as the main economic contributors, while others focus on child labour regardless of contribution to income, it is difficult to build a consistent trend from previous research.

3.4 Awareness of CCG and Effectiveness of Distribution Mechanism

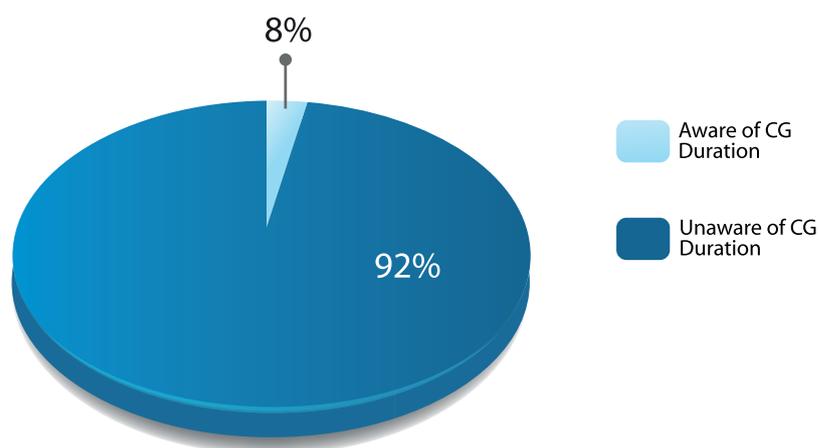
The high level of awareness of both the purpose of the additional cash grant and its source (94.5%) is encouraging. Male headed households showed a slightly higher level of awareness (by 5%) than female headed households. The focus group discussions showed a very high level of understanding of the purpose of the cash grant by all members of the family, but particularly by children. One participant described how, although he has not been able to spend the cash grant on his children's needs (due to the pressure of paying rent), his son has been counting the money as it comes in each month and telling his father that it is for him. The participant joked that his son "thinks he is saving up to buy an iPhone³⁰."

However, only 8% of families were aware that the cash grant will run for an initial period of 6 months. This was also reflected in the feedback from the focus group discussions, with only one participant out of both groups knowing the duration of the CCG.

'Once I received the text message, my children started jumping out of happiness!'²⁹

There was a high level of satisfaction with the distribution mechanism, with only 15% of respondents reporting any problems withdrawing the CCG. This suggests that the cash distribution mechanism is effective, accessible and safe. Of those reporting difficulties, the three main problems were overcrowding at the ATM (49%), difficulty with iris scanning technology (38%), and the ATM being out of service (17%).

Figure 7: Awareness of UNICEF CCG Duration



27. Save the Children and UNICEF (2015) "Small Hands, Heavy Burdens: How the Syrian Conflict is Driving More Children into the Workforce".

27. Ibid, 18.

28. CARE (2015) "Five years into exile".

29. FGD 1, participant 10.

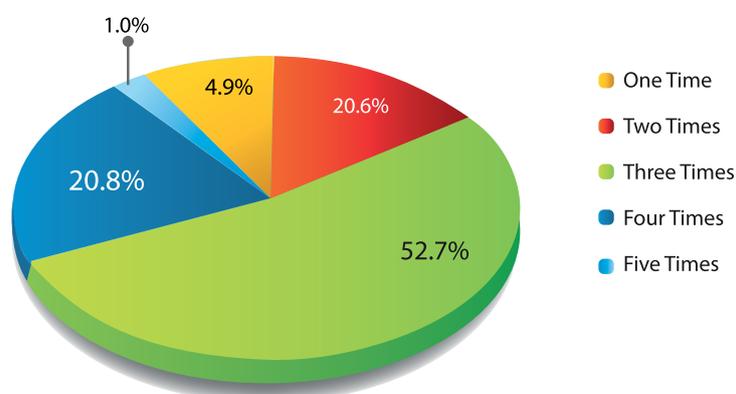
30. FGD 2, Participant 8.

Focus group feedback helped to shed more light on this issue. Beside the challenges provided by the questionnaire results, female focus group participants mentioned that when queuing in front of the ATM for long periods of time, some men disrespect the women by shoving them to move up the queue in front of them. The women said that despite this and other challenges, they were largely satisfied and happy with the cash distribution mechanism. Some participants expressed a poor understanding and misuse of the iris scanner as an issue impacting all recipients, which they attribute to poor training received regarding the use of the technology.

Focus group participants also felt that the time allocated to withdraw the cash grant is inadequate and often unsuitable. FGD 1 preferred that the money be available for collection from the beginning of each month to facilitate with payment of rent and utilities, whereas FGD 2 indicated that they would prefer to withdraw the cash at their convenience.

One issue arising from the PDM analysis is the wide variation in self-reported collection of the CCG. As illustrated in Figure 8, there appears to be a significant disparity in the number of cash grants that respondents report receiving.

Figure 8: Number of UNICEF CCGs Received Until June



This disparity may be due, in part, to the confusion resulting from the combination of two payments into one month. However, while this explains why most participants thought that they had received 3 payments, participants reporting that they have received only 1 or 2 payments are more likely due to communication errors, or similar issues, although some may have been introduced into the programme at a later date.

The majority of respondents (96%) withdraw the cash grant from the bank via iris scanning technology while 4% use the ATM card.

Issues uncovered during the PDM field phase

1. **Issues with the targeting mechanism:** Only a small number of errors (accounting for less than 2% of the sample group) were found with the targeting system during the field work, which were as follows:
 - 3 families are receiving the grant even though they do not have any children below the age of 18;
 - 1 family is receiving the grant even though the family head is a Jordanian national, but because of the fact that the children are registered with UNHCR as Syrian refugees;
 - 1 family has been registered with UNHCR as refugees since 2008, and the head of the family had settled in Jordan in 1985.
2. **Confusion as to eligibility:** There was a significant degree of confusion among focus group participants as to why refugees were judged as being eligible or ineligible for the grant, with one FGD participant speculating that one family assessed as ineligible because they have furniture³¹.

31. FGD 2, participant 2.

3. Lack of confidence in the complaint mechanism: Both focus group discussions reflected a lack of confidence in the UNHCR complaint mechanism from the majority of participants, with one participant reporting that ‘no one listened’ to her complaint.³² However, this opinion was not universal, with one participant urging another to report bullying issues with his children at school to UNHCR, because in the past they intervened to help his children in a similar situation.³³

How does this compare with expectations?

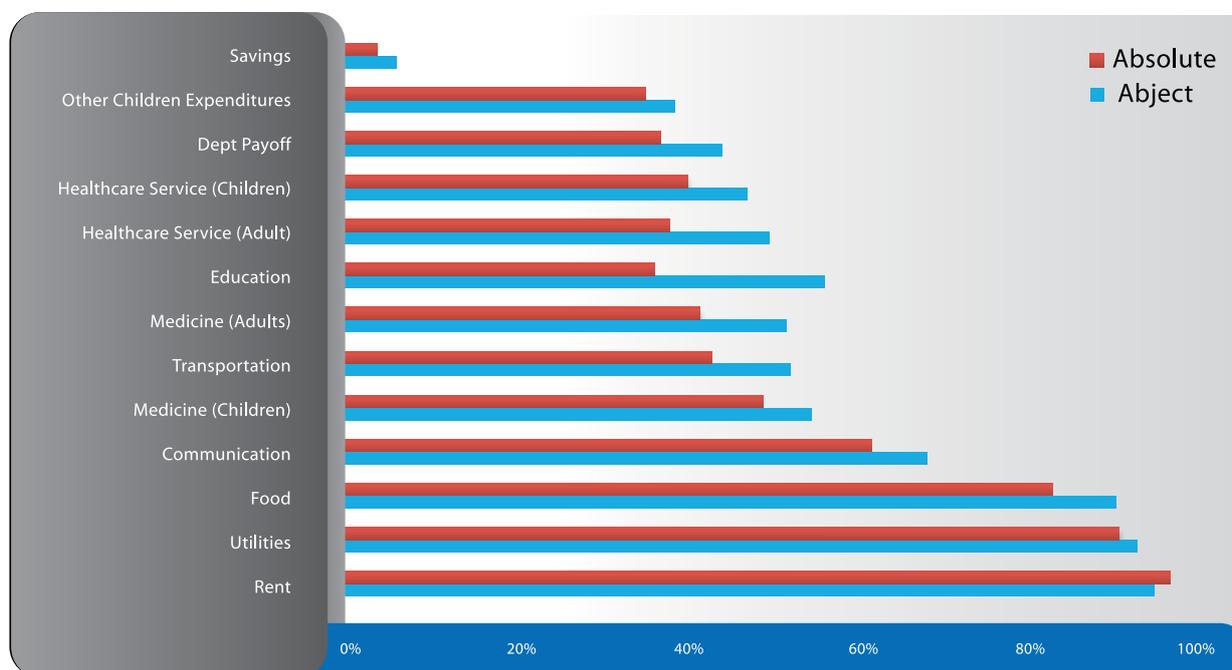
The level of awareness of the purpose and source of the grant is impressive, given that no communication activities beyond the notification SMS have yet taken place. This is positive, as it allows for any communication elements that are built into the program to be targeted towards issues beyond explaining the general purpose of the grant. It also clearly indicates that SMS is a highly effective communication strategy. The high level of effectiveness is in line with programme expectations given that the UNHCR cash assistance system is probably the most effective and efficient programme.

3.5 Expenditure Patterns

Figures 9 and 10 show items of expenditure on which questionnaire respondents spent the total cash assistance (including UNHCR’s). As shown, the largest item of expenditure is rent. A particular concern in this regard is the number of respondents reporting that landlords have increased their rent (15%). Focus group feedback reflected a similar trend, with many respondents reporting that their landlords, under the impression that UNHCR pays their rent, had increased it. This is more likely to happen to male headed (19%) than female headed families (9%). If this trend continues throughout the programme, rent may continue to increase; putting further strain on non-child focused family expenditure.

‘My landlord knew about the cash grant and he immediately wanted to raise the rent’.³⁴

Figure 9: Main Expenditure Items on which Cash Assistances (incl. UNHCR’s) is spent(% of mentions by respondents)

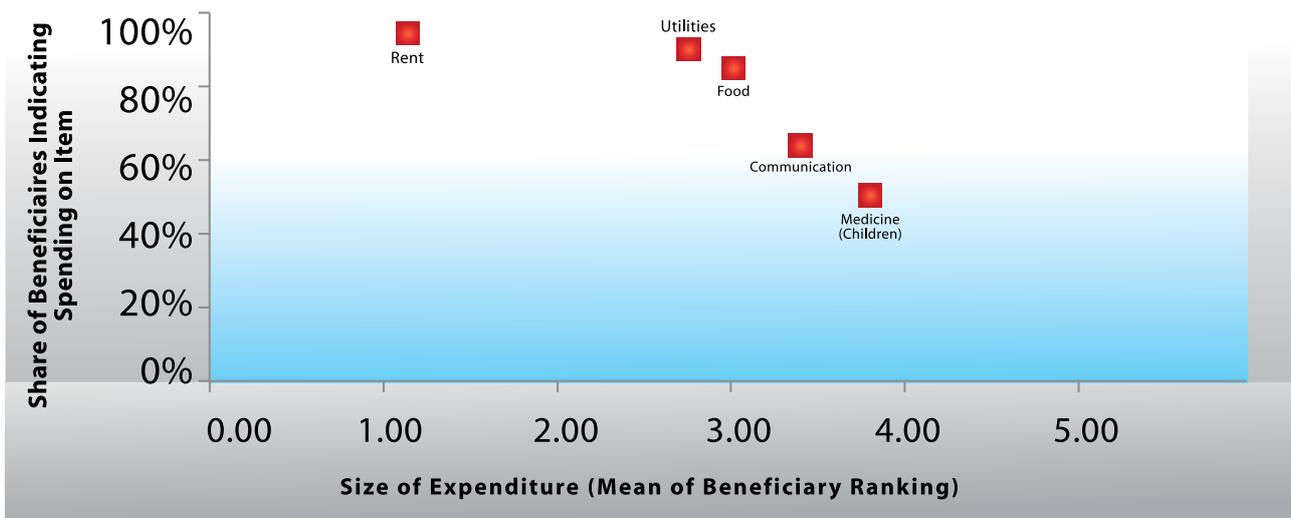


32. FGD 1, Participant 5.

33. FGD 2, Participant 6.

34. FGD 2, participant 2.

Figure 10: Main Expenditure Items on Which Total Cash Assistance is Spent

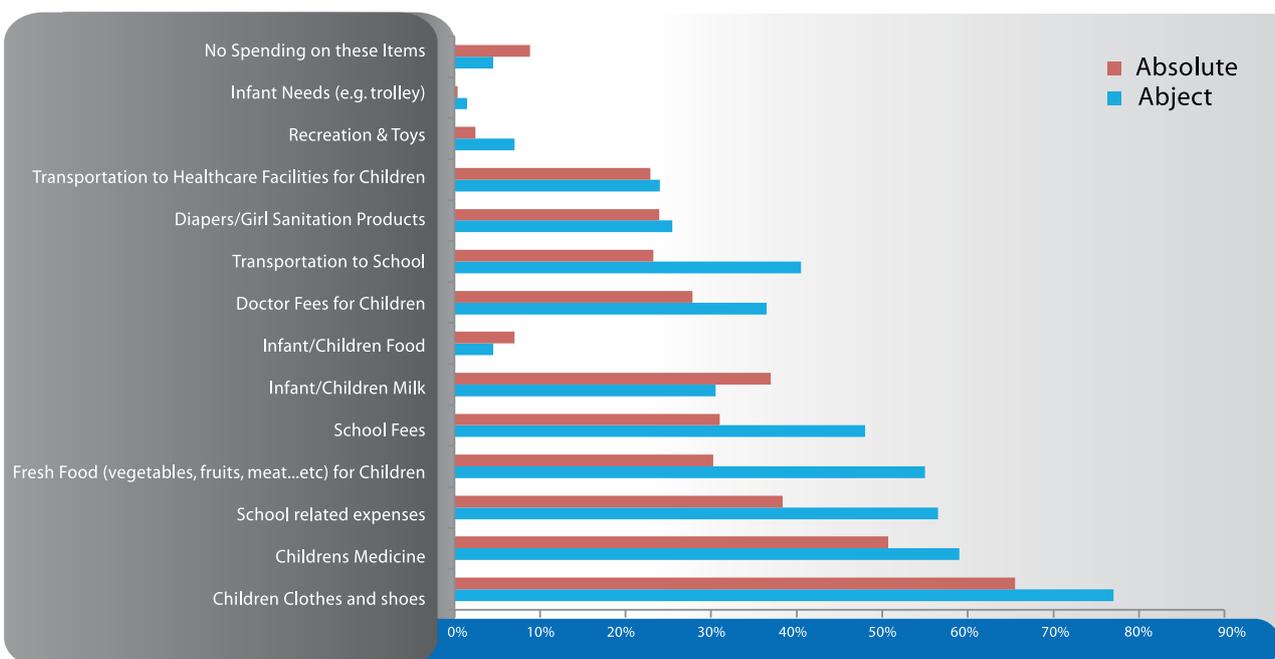


The smallest item of expenditure is emergency savings, with only 5% of respondents reporting saving money. As families are unable to make savings, without continued income, their vulnerability is likely to increase over time.

Child Specific Expenditures

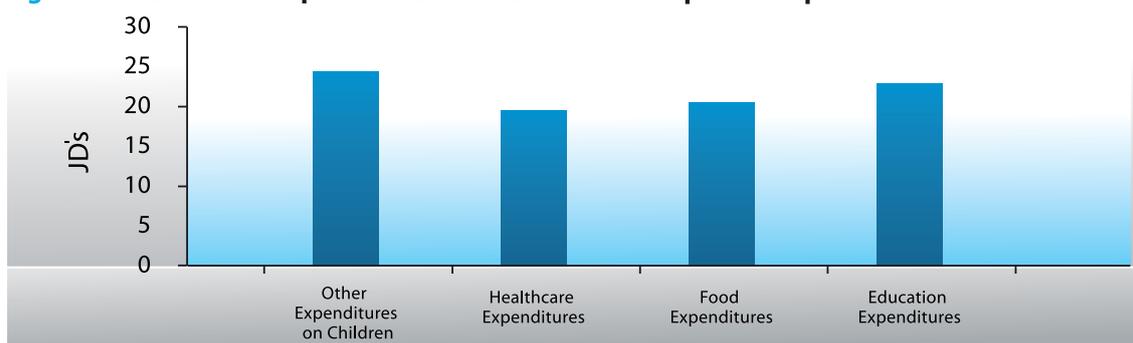
93% of respondents indicated that the CCG was spent on at least one child-specific need. This validates the underlying programme assumption: that the CCG will be used for direct expenditure on children’s needs. Figures 11 and 12 below show, respectively, the percentage of respondents citing expenditure on a specific item, and estimated expenditures.

Figure 11: Child Specific Expenditures on which UNICEF’s CCG is Spent



While the most widely cited child-specific item of expenditure was clothes and shoes (figure 11), the greatest amount spent was on education related expenditure (figure 12). Health care related expenditure is also significant, especially when medicines and doctors’ fees are combined.

Figure 12: Estimated Expenditures on Main Children Specific Expenses



Education was also given a high priority during the FGDs, which underscores this finding. Several FGD participants indicated that they were continuing their children’s education despite the cost (some are enrolled in schools that are not free) and despite the fact that they cannot afford to cover travel costs for their children. One participant indicated that she had been able to pay for a tutor for her son to prevent him falling behind, highlighting the high priority given to education even during times of economic hardship and vulnerability.

As seen in Figure 11, families living under abject poverty are significantly more likely (55%) to spend the CCG on fresh food than those living under absolute poverty (30%). Overall, however, expenditure patterns seem fairly similar between the two groups, as illustrated in Figure 13 below.

However, 88% of families in Irbid mentioned that they spend the grant on healthcare for children, compared to only 20% of families in Amman and 12% in Mafraq. Additionally, families in Irbid are more likely to spend on medicine for children with 93% stating that they spend on this compared to only 28% in Amman and 17% in Mafraq.

Figure 13: Largest Single Expenditure from UNICEF’s CCG: Absolute compared to Abject Poverty



Figures 14 and 15 show that the CCG was effective in covering the basic needs of children for a significant proportion of respondents. This trend was greater for families living in abject poverty than those in absolute poverty (50% and 36% respectively reported significant coverage).

These findings were verified during the FGDs. Participants of FGD 1 (living in abject poverty) all indicated that the grant had considerably helped them, and that the amount was good enough to meet some of their children’s needs. However, some stressed that it is only enough for the very basic needs and that they are still making compromises due to insufficient family income.

However, participants of FGD2 (living in absolute poverty) were much less positive about the amount of the grant, explaining that although they were happy to receive it they do not feel that the amount is enough to cover even the basic needs of their children. The high cost of living in general, school tuition fees and other

education related expenses, in addition to declining food assistance from WFP were cited as key reasons behind the insufficiency of the CCG amount. One participant indicated that the amount he receives in food assistance has decreased by more than half, from 120 to 50 JD per month.³⁵ Several participants in this group agreed that the CCG acts as a substitute for the decrease in food assistance, and therefore has not had a significant impact.

Figure 14: Extent to Which UNICEF's CCG Covered Basic Needs of Children

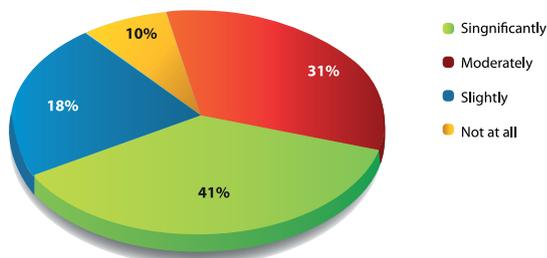
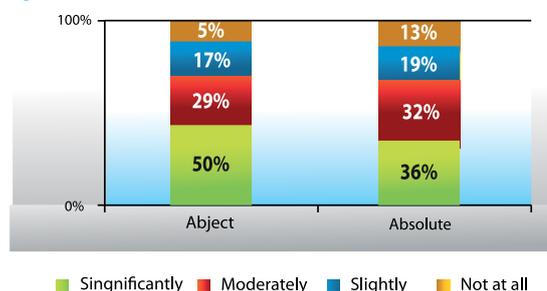


Figure 15: Extent to Which UNICEF's CCG Covered Basic Needs of Children



Having said that, the PDM questionnaire results revealed that the CCG has allowed 79% of respondents to buy things for their children that had not been a priority before, with most using it for clothes (57%) and medical treatment (30%). Additionally, both FGDs revealed that the children of the families were aware of the intended purpose of the CCG, and thus expressed their demands to parents on their needs. Therefore, a possible unintended positive result from this grant may be an increased empowerment of children.

Finally, PDM results revealed that variations in expenditure patterns according to the gender of the head of the family were minimal. It should be noted however, that FGD 1 (females in abject poverty) demonstrated greater positivity towards the grant in general, when compared to FGD 2 (males in absolute poverty). This cannot be attributed to the gender of the participants at this stage, as poverty level may be a more significant factor.

How does this compare with expectations?

Family expenditure ratios are largely in line with expectations. A recent UNHCR report³⁶ stressed that nearly half of all families reported sharing their accommodation due to the high costs involved. The report also confirmed that the second biggest expenditure for Syrian refugees is food. These findings were supported by CARE³⁷ in a 2015 assessment which found that 79% of Syrian refugee families stated their main concern to be their ability to pay rent. It also found that food is the second highest priority or concern. This is in line with the findings of the PDM questionnaire as indicated above

3.6 Use of Coping Mechanisms

Figure 16 shows the most commonly used coping mechanisms. Reducing food intake is the most common negative coping mechanism employed by the respondents. While depleting savings is the least commonly reported coping mechanism, female headed households are more than twice as likely to employ this as a coping strategy. This may suggest that as the crisis continues and savings are depleted, female headed households will be harder hit, as well as indicating that many have already depleted their savings and assets.

*'I used to feed my children only twice per day, now I feed them three times.'*³⁹

While rent is a major expenditure, a relatively small number of respondents reported reducing accommodation costs as a strategy. This may be because since there are a large number of families who are already living together with other families, many may feel it is not possible to reduce accommodation costs further. One participant in FGD 1 explained that Jordanian host communities will also be affected if UNICEF's CCG (in addition to other humanitarian assistance) stops, as a higher number of children would be out of school and some other coping mechanism might negatively affect host communities.³⁹

The findings in relation to the decrease in the use of coping strategies are encouraging. 57% of families

35. FGD 2, participant 2.

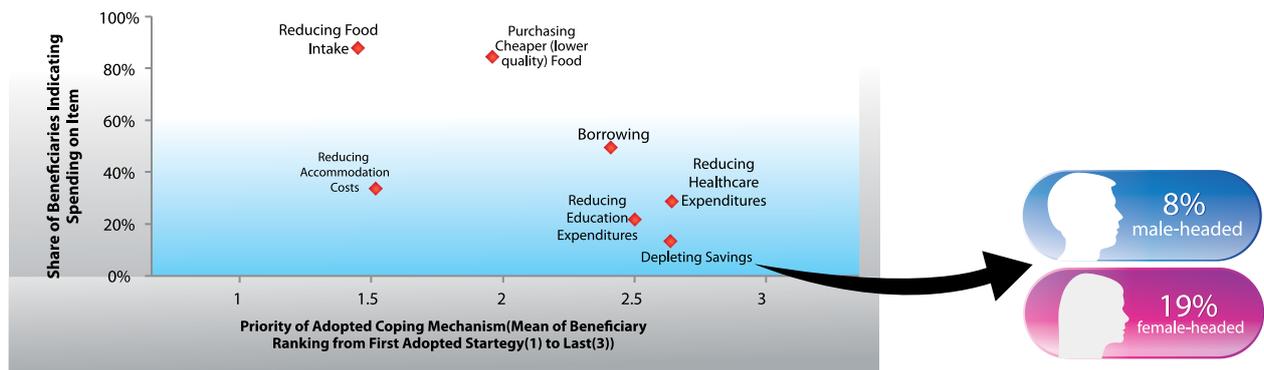
36. Voon, F. UNHCR (2015) "Living in the Shadows; Jordan Home Visits Report 2014".

37. CARE International (2015) "Five Years into Exile: The Challenges Faced by Syrian Refugees Outside Camps in Jordan and How They and Their Host Communities are Coping".

38. FGD 2, participant 2.

39. FGD 2, participant no. 10.

Figure 16: Most Common Coping Mechanisms Currently in Use



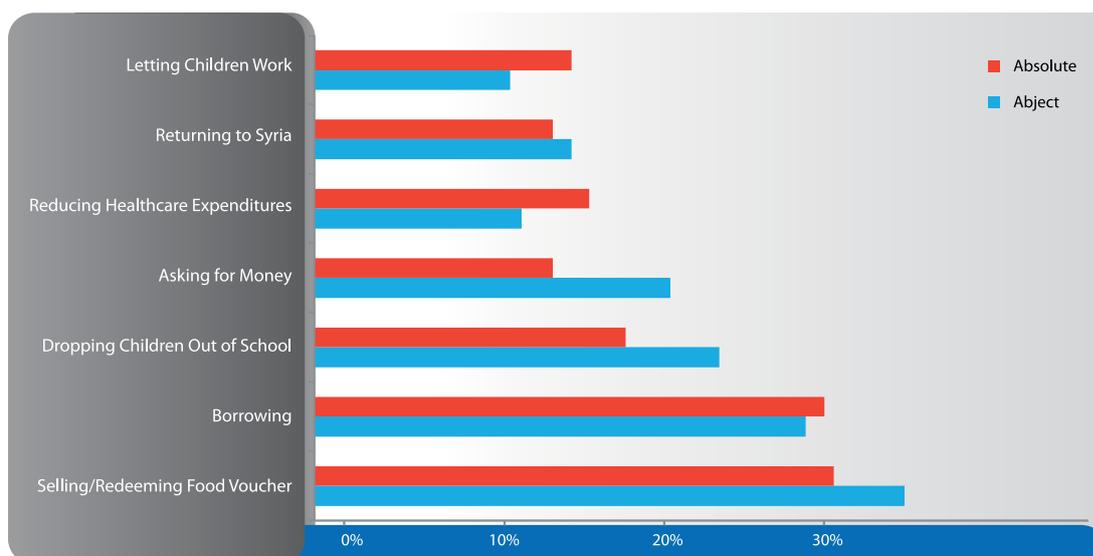
indicated that they stopped or avoided using at least one negative coping mechanism due to the receipt of UNICEF’s CCG. When looking at families with 4 or more children, this figure increases to 62.7%.

Figure 17 shows the extent to which each coping mechanisms was stopped or avoided due to the receipt of CCG, according to the respondents. The sharpest decrease was in selling or redeeming food vouchers. This, when coupled with the finding presented above regarding food intake, indicates that food is a major source of concern for respondents.

*‘The cash grant for me is like I’ve been in a desert and I’m so thirsty, and someone gave me a cup of water’.*⁴¹

Only 5% suggested that they would consider returning to Syria if the cash grant was stopped, highlighting that few consider this to be an option. For those that mentioned returning to Syria in the FGDs, one noted that she would consider this as an option only due to the availability of free healthcare in Syria, as her family has considerable healthcare needs which she cannot meet in Jordan due to the high costs.⁴¹

Figure 17: Coping Mechanisms Stopped/Avoided Due to Receipt of UNICEF’ s CCG



40. 40 FGD 1, participant no. 3.

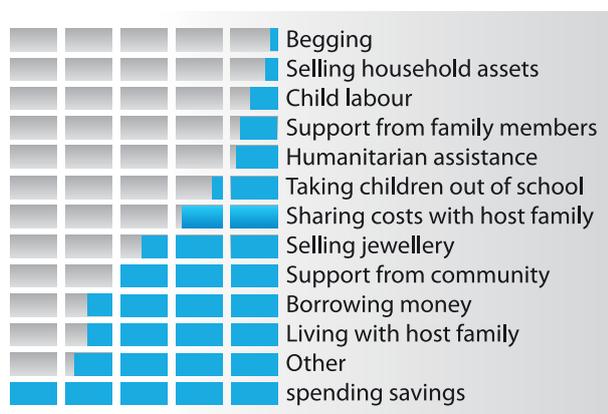
41. FGD 1, participant no. 10.

How does this compare with expectations?

The findings are in line with what might be expected⁴², with the findings mirroring recent studies which also show that reducing food intake is a preferred coping strategy⁴³. However, the decreased reliance on utilising savings when compared to 2014 UNHCR data, as shown in Figure 18, is significant, as it suggests that five years into the crisis Syrian families have largely depleted their savings, indicating increasing vulnerability.

Figure 18: Data Taken from UNHCR Home Visit Report 2014

Proportion of Syrian refugee families reporting use of different coping mechanisms =12%

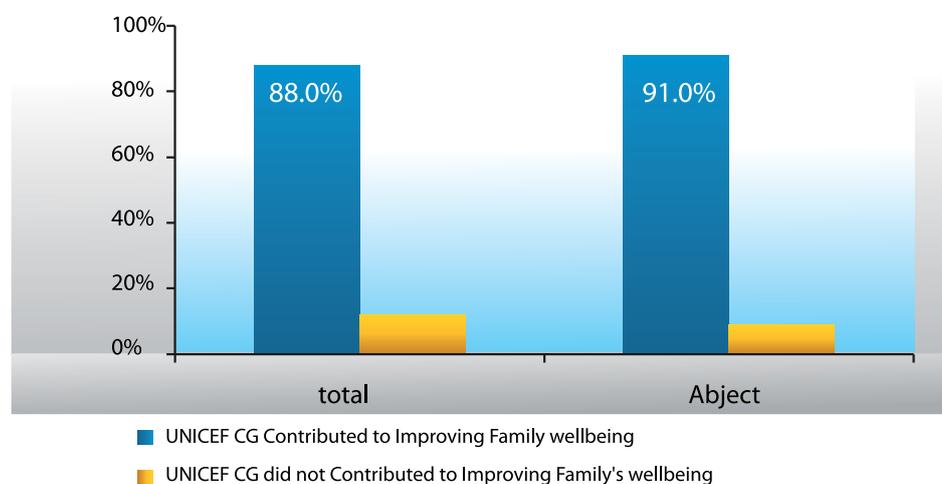


3.7 Improvement in Overall Living Conditions

88% of respondents felt that receiving UNICEF’s CCG has ‘significantly’ improved their families’ overall standard of living. Of these, the most significant factor was that 63% feel they are now able to pay the rent. Other factors accounting for an improvement of overall living standards are the ability to repay debts (27%), reduced borrowing (24%) and no longer having to sell WFP vouchers in order to make ends meet (19%). Only 7% were able to improve the quality or quantity of their families’ food intake, which is supported by the fact that 88% claimed that they are still using this strategy. Only 1% of families reported that the children had been able to stop working, due to the low reported number of children in labour prior to the grant. However, when looking at families with 4 or more children, only 49.4% felt the impact had been ‘significant’, with 30.1% saying the impact was ‘moderate’ and 17% feeling only a slight improvement.

Of those who said that the CCG did not improve their living conditions, several factors were attributed. Most importantly, 66% said that the CCG had not improved their families’ overall living conditions because of

Figure 19: UNICEF CCG's Contribution to Improving Family Wellbeing



42. Voon, F., Keynes, S., UNHCR (2014) "Living in the Shadows: Jordan Home Visits Report 2014".

43. Ibid, 41.

the reduction in WFP vouchers that they receive. This was expected given the reductions witnessed in food assistance provided to Syrian refugees over the past 6 months or so. 20% claimed that the amount of the CCG is simply not enough to have an impact on improving their living conditions, a finding that was reiterated in FGD 2 in particular. 14% felt that the end to government funded healthcare is a significant reason as to why the CCG is having no impact. Again, this is not an unexpected finding given the end to government funded healthcare for Syrians in November last year.

As cited in the expenditure section, a large percentage – 15% - indicated that their landlord had increased the rent since receiving the grant. This is part of wider responses, particularly in the FGDs concerning tension between Syrians receiving assistance and the communities in which they live, another example being bullying, highlighted in the ‘education’ section. The effects of these pressures go beyond expenditure, affecting refugees emotionally. This was cited as a significant source of stress in both FGDs, with a woman in FGD 1 claiming that ‘even the taxi that drives us to the bank told me once that I need to pay more for the taxi since we are receiving cash assistance.’⁴⁴

Perhaps one of the most notable outcomes of the FGDs is the number of participants that felt the CCG had a positive impact on their psychological state as well as that of other family members. Participants of FGD 1 reported that they felt more relaxed, that the landlord stopped nagging and asking them to leave the house, and that family members in Syria were more relaxed knowing that their situation has improved. In FGD 2 one participant noted that his sister no longer felt she wanted to drop out of school, another that his child was happier because he could have a small amount of pocket money for school, and several agreed that their psychological state as well as that of their children is better as they are more relaxed. This finding supports the human-rights based approach that underpins the UNICEF CCG.



44. FGD 1, participant no. 9, p.12.



4. Concluding Remarks

The results of the PDM are encouraging regarding the operational success of the programme so far. Findings clearly demonstrate that the UNICEF CCG is reaching the majority of the families surveyed. The high level of awareness demonstrated regarding the purpose and source of the CCG is positive, however, most of the operational issues raised (such as lack of knowledge of programme duration) highlight communication as a key area for programme improvement.

The CCG has largely been effective in increasing child specific expenditure. 93% of respondents indicated that the CCG was spent on at least one child-specific need. The positive contribution of the CCG to covering basic children needs was more pronounced for those living in abject poverty, with 50% reporting that the CCG had significantly covered children's basic needs.

In terms of the programme's intended outcomes, the trends so far are promising, regarding both improved living conditions and a decrease in negative coping strategies. This is the case for beneficiaries living in both abject and absolute poverty. The decrease in the use of some harmful coping strategies that negatively impact children such as dropping children out of school and selling food vouchers is promising, however the continuingly high use (88%) of a similarly damaging coping strategy- reducing food intake or skipping meals, is worrying. The decrease in other assistance for Syrian refugee families is the main factor limiting the positive effect of the CCG on overall living conditions. The CCG was significantly more effective in covering the needs of children from families living in abject poverty than those in absolute poverty.

The table below provides a summary of the PDM findings in each general area of analysis. It then pulls out specific findings from the report which highlight areas where the programme could improve and provides associated recommendations. It should be noted that the recommendations are intended to highlight areas for UNICEF to explore, rather than provide concrete suggestions.

| Area | Overall Findings | Specific Findings | Associated Recommendations |
|---------------------------|--|--|--|
| Coping Strategies | 57% of respondents indicated that they had stopped using at least one coping strategy due to the assistance provided by the CCG. The main strategy avoided was the selling of WFP food vouchers. | Whilst a reduction in the use of negative coping strategies affecting children was observed, the degree of reduction in these particular strategies was not larger than that for overall strategies. | Raising awareness of families on which coping strategies have the most negative effect on children's well-being. |
| Living Conditions | 89% of programme respondents reported that their overall living conditions had improved as a result of receiving the CCG. Focus group feedback added an extra dimension to the assessment of living conditions, with participants highlighting the improvement in their children's psychological well-being. | 20% of those who reported that the CCG did not improve their living conditions said that the amount was too small. This was also the opinion of most of the participants of FGD 2. | Consider whether it would be feasible or advisable to amend the CCG amount with regard to living costs, or a tiered system according to family VAF scores. |
| | | Many respondents who reported that the CCG did not improve their living conditions cited the decrease of other forms of assistance as the main cause. | Consider integrating information regarding other assistance received into the targeting mechanism. |
| | | Some gains made in living conditions are in jeopardy, due to external factors such as landlords increasing rent, under the assumption that UNHCR covers rent costs for Syrian refugees. | Consider communication strategy targeting host communities particularly targeting landlords. |
| Education | Only 71% of children sampled are in education. Previous research in this area indicates that children dropping out of school is an endemic problem. | Focus group participants reported a high level of bullying as a key barrier to education. | Consider the viability of combining the CCG with child protection interventions in schools in host communities. |
| Operational Issues | The distribution mechanism is effective, with 98% of those sampled receiving the additional CCG. 83% of beneficiaries are satisfied with the current distribution mechanism. There is a high level (93%) of awareness of the purpose and source of the cash grant. | There was some confusion regarding the number of grants received, and some families were unsure as to whether they were considered eligible. | Increased communication with programme beneficiaries, especially regarding targeting and results of home visits. |
| | | For those who experienced difficulty withdrawing the cash grant, the key issues were difficulty with the iris scanning technology and overcrowding at the cash machines. | Improve training on the proper use of the iris scan technology. Examine the viability of increasing the period allowed for the withdrawal of cash, in order to reduce crowding at the machines. |
| | | Lack of awareness of the duration of the cash grant. | Undertake further awareness and communication activities. |

Annex I: Case Study

Interview conducted 3rd August, 2015

Irbid, Jordan

The Yousef Family, 5 unaccompanied children⁴⁵

The Yousef children are soft-spoken and shy when we arrive for the interview. Managing life without their parents and away from their home for the last two years has left them with a maturity and fatigue which shows on their faces.

Their mother and oldest brother were killed in the war. Their father brought them to Jordan in May 2013, left them with their aunt, a distant relative, and returned to Syria to take care of their house and property. Ever since, 15-year-old Areej has been the primary caregiver to her four siblings, aged 12, 10, 9 and 8 years. Although their aunt lives with them in the two bedroom apartment, she has health issues and cannot work or take care of the Areej and her brothers and sisters.

Areej handles all the expenses for herself and her siblings on her own. They rely on assistance from UNICEF, UNHCR and the WFP, since they don't have an economic contributor in the family.

She tells us that most of their expenditure is on rent, utilities, food, education and medical care (listed in order of importance and level of expenditure). Since receiving the grant, they have also been able to pay off some debt, and have avoided selling any more of their assets. The UNICEF CCG is spent mainly on education related expenses, health care and clothing. However, most significantly for them, the additional support has provided the opportunity for small investments into their quality of life.

Areej sits across from her four siblings like the mother she has become. "I cook for them, I bathe them, help them with their studies. If they begin to fight, I intervene," she says sitting in an unadorned living room in rural Irbid.

10-year-old Sabeen insists on fixing her hair before getting her picture taken. She combs back her curls and slides a white flower headband across the crown of her head. "It makes me really happy," she says when asked about the small hair accessory. It's not an essential item but these kinds of small purchases have had significant positive impact in the lives of the Yousef family, contributing to their overall happiness and wellbeing.

Shy reservation gives way to bashful smiles when the others are asked about how the money has affected them. 12-year-old Bashar grins and looks down before revealing what he has been able to have as a result of the money - a football - his favorite activity. 9-year-old Sami and 8-year-old Mohammed got new pajamas.

"If we didn't get this money, it wouldn't be good at all. I would have to drop out of school and get a job," says Areej, who earned 98% on combined marks in grade 9 last year.

The family has received six installments of the grant since the program began. Before receiving the CCG, they would often sell the vouchers from the World Food Programme (WFP), but this is a negative coping strategy that they have since been able to avoid. Now that they receive the CCG, they use the vouchers for their intended purpose. "Now, I can afford fruits and vegetables," Areej says, highlighting the positive impact that this has had on the family's food consumption. Despite this, reducing food quantity and choosing less preferred and cheaper foods are negative coping strategies that they continue to use. So far, they have avoided having to beg for money in order to survive, though they indicate that this is a strategy they would consider if they were no longer receiving the cash grant from UNICEF.

UNICEF uses mobile text messaging to inform beneficiaries when their cash grant is available. "They get very happy when our Aunt reads the text message out loud," Areej says of her younger siblings, as they don't have a mobile phone of their own. "When I go to get the [UNHCR] money from the bank, they ask if I've gotten the UNICEF money too. Before, I couldn't afford clothes for them. Now I buy them each one or two things every month."

Areej's siblings have earned high marks in school. All of the children expressed their desire to continue with school despite their difficult circumstances.

Earlier in the year, Areej injured her arm and had to seek healthcare. The grant helped her pay for medical costs of medical care and she has since fully recovered. Although they do not have significant medical costs to manage, seeking treatment for even a minor ailment eats into their meager resources.

45. The names in this case study have been changed to protect the identity of the family.

"We depend on this money so much," said Areej. "My aunt cannot work. If I work, I would have to leave school, and be out of the house the whole day. Who would take care of my brothers and sisters?"

Areej enjoys studying more than anything. She wants to be a doctor. When asked about her hopes she answers without pause. "To be self-dependent, to have a job and a bright future."



Annex II: Post Distribution Monitoring Questionnaire

Introduction

Hello, my name is and I am working as a Field Researcher for To-Excel Consulting. Today, we are conducting research on behalf of the United Nations Children’s Fund (UNICEF). We are in the process of conducting interviews among Syrians in Jordan. This research is to examine the use and effectiveness of the UNICEF Unconditional Child Cash Grant, which is being delivered to recipients through the UNHCR Cash Grant delivery mechanisms. You have been selected for this interview as you are in receipt of the UNICEF Unconditional Child Cash Grant.

Consent and Confidentiality

All of the answers that you give in this questionnaire will be treated with upmost confidentiality. In addition, you have the right not to disclosure your name, address and personal details. Please note that you have the right to refrain from answering any of the questions which you do not wish to answer. However, your cooperation and transparency in answering the questions will allow us to better understand your circumstances and measure the impact for recipients of the UNICEF Unconditional Child Cash Grant.

The interview will take around 30 to 40 minutes. Do you agree to participate in this research?

Interviewer: (If participant approves please go ahead with questionnaire. If not, thank him/her and end the interview.)

| | | | | | | | | | | | | | | | | | | | | | | | |
|------------------------|-----------------------------|--|---|--|--|--|--------------------|--|--|--|---|---|---|--|--|--|--|--|--|--|--|--|--|
| Respondent name | | _____ | | | | | | | | | | | | | | | | | | | | | |
| M1. | Method of Selection | UNHCR List | 1 | | | | Outside UNHCR List | | | | 2 | | | | | | | | | | | | |
| M2. | UNHCR File No. | <table border="1" style="width:100%; height:20px;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | |
| M3. | Phone/ Mobile number | <table border="1" style="width:100%; height:20px;"> <tr> <td>0</td><td>7</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> | | | | | | | | | | 0 | 7 | | | | | | | | | | |
| 0 | 7 | | | | | | | | | | | | | | | | | | | | | | |
| Full address | | _____ _____ | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | |
|-----|-----------------------------------|--------|-------|--------|-------|---------|-------|--------|-------|
| S1. | Interview Date | DAY | | MONTH | | YEAR | | | |
| | | | | | | 2 | 0 | 1 | 5 |
| S2. | Governorate | Irbid | 01 | Amman | 04 | Balqa | 07 | Ma'an | 10 |
| | | Ajloun | 02 | Zarqa | 05 | Tafilah | 08 | Mafraq | 11 |
| | | Jarash | 03 | Madaba | 06 | Karak | 09 | Aqaba | 12 |
| S3. | District | _____ | | | | | | | |
| S4. | Area | _____ | | | | | | | |
| S5. | Supervisor ID | 01 | | | 02 | | | 03 | |
| S6. | Interviewer ID | _____ | | | | _____ | | | |
| S7. | Interview start time (24 hrs.) | HOUR | | | : | MINUTES | | | |
| | | _____ | _____ | _____ | _____ | _____ | _____ | _____ | _____ |

Section (1) – General information

First, I have some general questions to ask you

Interviewer: (Record gender without asking)

D1. Gender of Respondent

Male 1
Female 2

Ask all

D2. How old are you?

Record age in years _____ years old

Ask all

D3. How many members are there in your family including yourself?

Record number _____

Ask all

D3a. And how many of them are children under 18?

Record number _____

I would like to ask couple of questions about your children

Ask all

D4a/D4b. Name, gender and age of each child starting with the youngest

Ask all

D4c. Do they receive any kind of education whether formal or informal?

Ask only about children who receive education (i.e. if (yes) in D4c):

D4d. Is it formal education at school or informal education?

Ask about all children

D4e. Do they work?

| | Child's Name | D4a. Gender | | D4b. Age | D4c. Receive Education | | D4d. Type of Education | | D4e. Work | |
|---|--------------|-------------|--------|----------|------------------------|----|------------------------|----------|-----------|----|
| | | Male | Female | | Yes | No | Formal | Informal | Yes | No |
| 1 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |
| 2 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |

| | | | | | | | | | | |
|---|--|---|---|--|---|---|---|---|---|---|
| 3 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |
| 4 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |
| 5 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |
| 6 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |
| 7 | | 1 | 2 | | 1 | 2 | 1 | 2 | 1 | 2 |

Ask all

D5. Who is the head of the family, as registered in the UNHCR?

| | |
|-----------------|----|
| Father | 1 |
| Mother | 2 |
| Other (Specify) | 97 |

Ask all

D6. Is there any family member who has a disability?

| | |
|-----|---|
| Yes | 1 |
| No | 2 |

If answered "yes" in D6, ask:

**D7. And how many are of children under 18 years old?
(Don't read – one response allowed)**

| | |
|-------------------------|----|
| One child | 01 |
| Two | 02 |
| Three | 03 |
| Four | 04 |
| More than four children | 05 |

Ask all

**D8. Who are the main economic contributors in the family?
(Multiple responses allowed)**

| | |
|----------------|----|
| Father | 01 |
| Mother | 02 |
| Other adult | 03 |
| Child over 16 | 04 |
| Child under 16 | 05 |

Ask all

**D9. What are your main sources of income? (Probe: any other sources?)
(Don't read – Multiple responses allowed)**

| | |
|-----------------------------------|----|
| UNHCR cash assistance | 01 |
| WFP vouchers | 02 |
| Remittances | 03 |
| Cash or vouchers from another NGO | 04 |
| Paid Labour | 05 |
| Small business | 06 |
| Asking for money | 07 |
| Other (Specify) | 97 |

Section (2) Awareness of the Child Cash Grant

Ask all

Q1. Have you received any additional amount to your monthly UNHCR cash grant?

- Yes 1
- No 2

If answered "yes" in Q1, ask:

Q2. How many times have you received this additional amount till today?

| | |
|----------------------|----|
| One time | 01 |
| Two times | 02 |
| Three times | 03 |
| Four times | 04 |
| Five times | 05 |
| More than five times | 06 |

Ask all

Q3. Are you aware that the additional amount is a Child Cash Grant from UNICEF specified for children?

- Yes 1
- No 2

If answered "yes" in Q3 ask:

Q4. How did you hear about the Child Cash Grant from UNICEF?

(Don't read- multiple responses allowed)

| | |
|-------------------------------|----|
| When registered at the UNHCR | 01 |
| When visited UNHCR | 02 |
| From family/friends/neighbors | 03 |
| From NGOs/CBOs | 04 |
| Via text (SMS) message | 05 |
| Other (Specify) | 97 |

Ask all

Q5. Are you aware that the Child Cash Grant from UNICEF is JD 20 per child per month?

- Yes 1
- No 2

Ask all

Q6. Are you actually receiving the Child Cash Grant from UNICEF at a rate of JD 20 per child per month?

- Yes 1
- No 2

Ask all

Q7. And are you aware that the Child Cash Grant from UNICEF will initially run for a period of 6 months?

- Yes 1
- No 2

Section (3) Cash delivery mechanism

Let's talk about cash delivery mechanism

Ask all

Q8. First, how do you withdraw the Child Cash Grant monthly payment from the bank?

- Iris scan 01
- ATM card 02
- Other, specify 97

Ask all

Q9. Did you face problems while withdrawing the cash?

Yes 1
No 2

If answered "yes" in Q9, ask:

Q10. What are these problems? (Don't read – multiple responses allowed)

| | |
|---|----|
| I don't know how to use the ATM Machine | 01 |
| The machine is out of service most of the time | 02 |
| The ATM machine is far from my residence | 03 |
| I don't feel safe using the ATM machine | 04 |
| The machine swallowed the Card | 05 |
| The iris scan didn't work | 06 |
| It took too much time to receive the ATM card | 07 |
| The head of family is not always available to withdraw the money | 08 |
| The allowed period of time to withdraw the cash grant is not sufficient | 09 |
| Other (Specify) _____ | 97 |

Ask all

Q11. Do you usually receive a text (SMS) message on your mobile from UNHCR or UNICEF to alert you that the payment is ready for you to withdraw from the bank?

Yes 1
No 2

Section (4) Child Cash Grant Expenditure

Now, I want to ask you about the total Cash Grant that you receive from UNHCR and UNICE together.

Ask all

Q12. I'm going to read you a list of different expenditures that people who receive the Cash Grant spend it on. For each one, please tell me if you spend the Cash Grant on it or not? Here, I mean the cash grants received from both UNICEF and UNHCR

Ask all

Q13. Now, could you give the five biggest expenses that consume your total Cash Grant received from UNHCR and UNICEF starting (1) with the largest expense?

| Expenditure | Q12. | Q13. (1) biggest expense (5) lowest expense |
|---|------|--|
| Rent | 01 | |
| Electricity, water bills and gas | 02 | |
| Telecommunication and mobile subscription | 03 | |
| Food | 04 | |
| Education for children | 05 | |
| Health care services adults | 06 | |
| Medicine adults | 07 | |
| Health care services for children | 08 | |
| Medicine for children | 09 | |
| Transportation | 10 | |
| Debts | 11 | |
| Emergency savings | 12 | |
| Other children expenditures | 13 | |
| Other (specify) | 97 | |

I would like to ask you now specific questions about your children expenditures

Ask all

Q14. As I read each of the following items, please let me know if you spend the Child Cash grant received from UNICEF on it or not? Note here that I am referring only to the 20 JD per month per each child that you receive from UNICEF.

Ask only about the main expenditure (a, b, c, and d)

Q15. And for each expense you mentioned, could you please tell me the estimated amount of money you spend on it monthly?

Ask only about the expenditure mentioned in Q14

Q16. Out of the specific children expenditures you chose (read out from Q14), could you please tell me which one of these expenditures do you mostly spend the Child Cash Grant assistance on each month? Note here that I am referring only to the 20 JD per month per each child that you receive from UNICEF.

(One response allowed)

| Q14. Child Cash Grant expenditures | | Q15. Amount in JD | Q16. Mostly spent on each month |
|--|----|----------------------|------------------------------------|
| a. Education expenditures | | | |
| School fees | 01 | | 01 |
| School transportation | 02 | | 02 |
| Other school related expenses (books, stationary, uniform, pocket money...etc) | 03 | | 03 |
| b. Health care expenditures | | | |
| Transportation to health care facilities | 04 | | 04 |
| Doctor fees | 05 | | 05 |
| Medicine | 06 | | 06 |
| c. Food expenditures | | | |
| Infant/ Children milk | 07 | | 07 |
| Infant/ Children food | 08 | | 08 |
| Fresh produce (vegetables, fruits, meat, etc.) | 09 | | 09 |
| d. Other expenditures on children | | | |
| Children clothes and shoes | 10 | | 10 |
| Diapers/ girls sanitation products | 11 | | 11 |
| Toys | 12 | | 12 |
| Infants needs such as a trolley/ cot | 13 | | 13 |
| Recreation for children | 14 | | 14 |
| I didn't spend it on any of the above (Record 99 then go to Q17) | 99 | | |

Ask all

Q17. How far has the JD 20 per child per month helped to cover the basic needs of children?

- Significantly 1
- Moderately 2
- Slightly 3
- Not at all 4

Ask all

Q18. Since receiving the Child Cash Grant, were you able to cover expenses for your children that were not a priority before?

- Yes 1
- No 2

If answered “yes” in Q18, ask:

Q19. What were these expenses?

Record answer _____

Section (5) Coping Mechanism

Now, let’s move to another subject. I’d like to ask you some questions about your living conditions.

Ask all

Q20. Now that you have started receiving the additional amount from the UNICEF Child Cash Grant, did this help in improving your family’s overall living condition?

| | | |
|----------------|---|--------------------------|
| Yes | 1 | Ask Q21 then skip to Q23 |
| No, not at all | 2 | Ask Q22 and continue |

If answered “yes” in Q20, ask:

Q21. Could you please tell me how did the additional Child Cash Grant amount from UNICEF improve your family’s overall living condition?

(Don’t read – record first three answers - multiple responses allowed)

| | |
|---|----|
| Moved to a better house/ area | 01 |
| Able to pay the rent | 02 |
| No more in need of sharing costs with the host family | 03 |
| Able to pay your debts/less debts | 04 |
| Less in need of remittances | 05 |
| Less in need of cash assistance from NGOs/CBOs | 06 |
| Less in need to sell properties/assets | 07 |
| No more need to sell food voucher | 08 |
| Less in need to borrow money | 09 |
| The children stopped working | 10 |
| The children stopped asking for money (begging) | 11 |
| Other (Specify) | 97 |

If answered “no” in Q20, ask:

Q22. Why didn’t the Child Cash Grant improve your family’s overall living conditions? (Don’t read – multiple responses allowed)

| | |
|---|----|
| The landlord increased the rent | 01 |
| We stopped receiving food vouchers/or reduction in the value of food vouchers | 02 |
| We stopped receiving non cash/food assistance from humanitarian organizations | 03 |
| We stopped receiving cash assistance from the UNHCR | 04 |
| We stopped receiving cash assistance from NGOs/CBOs | 05 |
| It causes problems between the family members | 06 |
| We stopped receiving supported health care | 07 |
| Other (specify) | 97 |

Ask all

Q23. I’m going to read a list of possible measures that are usually used to cope with economic hardship. Which of these coping measures are you currently using, if any? (Read out – multiple responses allowed)

(If the chosen coping measures were two or more, then ask the respondent to rank them starting at (1) with the strategy they adopted first – a maximum of three) - Ask all

Q24. Could you please rank the coping measures you just mentioned using a scale from 1 to 3? 1 means first adopted strategy, and 3 is the last adopted strategy?

(Read out ONLY the strategies the respondent chose in Q23 and record the ranking number next to each one)

Ask all

Q25. Other than the measures that you are using currently, which of the following measures were you using be-

fore receiving the cash grant and have now stopped or avoided using it after receiving the cash grant?
(If answered “yes” read out the measures that were NOT mentioned in Q23 plus the items (q,r,s))

| | Q23. Current coping measures | Q24. 3 top measures | Q25. measures Stopped/ avoided |
|---|------------------------------------|------------------------|---|
| a. Reduce accommodation costs by any means | 01 | | 01 |
| b. Reducing food intake (portion size or no. of meals) | 02 | | 02 |
| c. Choosing less preferred but cheaper food options | 03 | | 03 |
| d. Receiving cash assistance from family members (remittances) | 04 | | 04 |
| e. Receiving humanitarian assistance from NGOs/CBOs | 05 | | 05 |
| f. Selling properties/assets | 06 | | 06 |
| g. Selling food voucher | 07 | | 07 |
| h. Working more than one job | 08 | | 08 |
| i. Borrowing money | 09 | | 09 |
| j. Using your savings | 10 | | 10 |
| k. Asking for money | 11 | | 11 |
| l. Dropping children out of school | 12 | | 12 |
| m. Let your children work (child labor) | 13 | | 13 |
| n. Let your children ask for money | 14 | | 14 |
| o. Reduction of essential expenditure on health | 15 | | 15 |
| p. Reduction of essential expenditure on education | 16 | | 16 |
| q. (ask only for Q25) immigrate to another country for residency | | | 17 |
| r. (ask only for Q25) Move back to the refugee camp | | | 18 |
| s. (ask only for Q25) Return to Syria | | | 19 |
| t. Other (don't read) (Specify) | 97 | 97 | 97 |
| Did NOT avoid any strategies (don't read) | | | 99 |

| | | | | |
|------------|---|---|---|---|
| S8. | Interview start time (24 hrs.) | HOUR | : | MINUTES |
| | | <input style="width: 30px; height: 20px;" type="text"/> <input style="width: 30px; height: 20px;" type="text"/> | | <input style="width: 30px; height: 20px;" type="text"/> <input style="width: 30px; height: 20px;" type="text"/> |

Thank the respondent

Interviewer:

S9. Please record any other comments or observations, such as describing the house condition, the family/ children condition, the house area, observations on the respondent...etc



Annex III: Focus Group Discussion Guide

General Information

| | | Focus Group Session () | | |
|----|---------------------------------------|---|----------------------|-------------|
| 1. | Date and time | Date : | | |
| | | Time: | | |
| 2. | Region | 1. Amman | 5. Ajlun | 9. Ma'an |
| | | 2. Irbid | 6. Balqa | 10. Tafileh |
| | | 3. Mafraq | 7. Zarqa | 11. Aqabah |
| | | 4. Jerash | 8. Karak | 12. Madaba |
| 3. | Number of Participants | <input type="text"/> | <input type="text"/> | |
| 4. | Gender | Male [___], Female [___] | | |
| 5. | Category of Participants for this FGD | 1. Under Abject Poverty 2. Under Absolute Poverty 3. HH Hosting Unaccompanied and Separated Children 4. HH with special Protection Needs | | |
| 6. | Moderator name | | | |
| 7. | Assistant(s) | | | |

Research Purpose

Focus Group Discussions (FGD) will be conducted to better understand the perceptions of the Syrian refugees towards the monthly Child Cash Grant that they receive from UNICEF, alongside gathering information on grant use, expenditure patterns and adoption of coping mechanisms. The results will elicit qualitative information that will be used for Post Distribution Monitoring (PDM) and the design of the Monitoring and Evaluation Framework for the Child Cash Grant. Short to medium term outcomes of the UNICEF Child Cash Grant will be analysed through FGD.

Focus Groups Selection

The selection of focus group participants will be purposive and stratified, in that individuals will be invited to participate in each discussion based on their vulnerability status determined by their family's level of poverty, gender, number of children and need for protection. Focus group discussions will be held in groups of 10 maximum, allowing all participants the chance to have their opinions heard. Each focus group will last a maximum of 60 to 90 minutes. The UNHCR has provided a sample of families according to the selection criteria above and within the provided overall sample for the UNICEF PDM.

Discussion Guide

Introduction

I would like to thank you all for coming,

My name is _____ from To –Excel Consulting Associates; we are here today to discuss the benefits and effects of the Child Cash Grant of JD 20 per month per child that you receive from the UNICEF. Your input will help us in designing a demand driven cash programme that will satisfy your emergency needs while providing social protection to your children. You are kindly requested to provide answers about the topic based on your current experience and personal opinion of this grant. Do not worry about giving your opinion with full transparency; all names will be kept anonymous. There are no right or wrong answers, and you are free to ask for clarification at any time if you do not understand the question. Also, please be assured that the answers you give today will not have any implications for receiving the cash grant.

Our discussion will take about 60 to 90 minutes at the most. We want this to be a group discussion, so feel free to participate without waiting to be called on. However, we would appreciate it if only one person speaks at a time. Be assured that all of you will have equal opportunity to express your opinions and please be respectful to opposing attitudes/statements expressed by another participant. There is a lot we want to discuss, so at times I may move the discussion along a bit.

The discussion taking place will be kept confidential, and your names will be kept anonymous. You can withdraw from the discussion at any time.

- Ask all participants to turn their phones on silent – indicating that they are allowed to leave temporarily if there is an urgent call.
- If audio recorded please inform the participants.
- Ask participants to introduce themselves before you start

Questions

The moderator will use four types of questions as needed; open-ended, follow-up, probing and prompted questions. In some cases, the moderator will follow a sequence that consists typically of four parts.

1. Starting with the main question and listening for its answer.
2. Then s/he will follow up and inquire about the answer.
3. And probe to clarify.
4. If necessary, they prompt (cue or aide) the probing questions.

The moderator has to keep in mind while listening to the answers that the Inter-agency Vulnerability Assessment Framework (VAF) defines vulnerability as:

the risk of exposure of Syrian refugee households to harm, primarily in relation to protection threats, inability to meet basic needs, limited access to basic services, and food insecurity, and the ability of the population to cope with the consequences of this harm.

| Activity/ Subject of Discussion | Question | Tool | Allocated Time (minutes) | Notes to the Moderator |
|--|---|---|--------------------------|---|
| Registration | Ask them to fill their names and information upon their arrival | Registration Form (annex A) | 5 | |
| Introduction | <ul style="list-style-type: none"> Ice breaker Participants introduce themselves Outline purpose of the meeting | <ul style="list-style-type: none"> Ask them to give an example of one good thing that happened to their children because of receiving the child cash grant, then to introduce themselves Explain the objective of the meeting. | 10 | Note down the examples they give. These will be useful for identifying Case Studies and evidence of benefits |
| Purpose and Satisfaction of Delivery Mechanism | <ul style="list-style-type: none"> Do you understand the purpose of the child cash grant and why you are receiving it? Are you happy with the way the child cash grant is delivered? Any interruptions? Why? Is the time given to you to withdraw the money sufficient? Do you know how to make a complaint if you need to? Have you ever had to make a complaint? | | 5 | Probe further into questions about regularity of grant – would a different time frame be preferable and why? |
| Level of Assistance (Amount) | <ul style="list-style-type: none"> Baring in mind that the child cash grant is intended only to meet the basic needs of your children; do you feel the amount is sufficient? If not, what do you think would be a sufficient amount to meet their basic needs? | | 5 | <p>Stress that the intention is to cover basic needs only, not every possible need of the child</p> <p>Explanation of basic needs: the minimum amount of resources your children need to maintain their health and well-being.</p> |
| Eligibility | <ul style="list-style-type: none"> Do you think that the grant is reaching the most vulnerable families with children? If not, why? | | 5 | <p>Take specific examples if possible.</p> <p>Probe for information as to why they think families they mention might not be getting the grant – not registered with UNHCR, in poor economic situation but not as bad as them, etc.</p> |
| Did child cash grant achieve intended results | <ul style="list-style-type: none"> How do you feel that receiving the cash grant has affected your children in specific, and the family overall? Please explain. Were you able to satisfy any needs/requirements for your children that you would not have been able to afford without the child cash grant? e.g. education, stop children working, provision of health services, quality healthy food, clothes, recreation, shoes, etc. Please explain. Have you faced any difficulties or challenges resulting from the receipt of the grant? From community members, government, additional costs, etc. Was there anything you wanted to buy for your children but could not due to scarcity or unavailability of resources? | | 15 | <p>REMEMBER: We are talking about child cash grant. Remind participants to relate their answers to this if necessary.</p> <p>Note - changes on children/families situation due to the additional child cash grant.</p> <p>Note - how additional child cash grant is used by the families and if any pattern is observed.</p> <p>Note – do they feel their situation has improved or not? Dig deeper into their answers.</p> |

| Activity/ Subject of Discussion | Question | Tool | Allocated Time (minutes) | Notes to the Moderator |
|---------------------------------|---|------|--------------------------|---|
| Coping mechanisms | <ul style="list-style-type: none"> Since receiving the child cash grant, how has your family adapted to manage your financial hardship? Is your situation, including that of your children, improving since receiving the grant or not? Please give examples, either positive or negative. If the CG were stopped, in what ways would it affect your children's situation, if any? How would you cope? Please explain – would it impact on food/education/health/other. | | 15 | <p>Explanation of negative coping strategies: 'The following questions are about your coping mechanisms – the choices you have had to make that might impact the family positively or negatively due to changes in your financial means, such as reducing meal size or number, moving children into or out of school of school due to changing financial means, etc.'</p> <p>Reassure that last question is hypothetical.</p> |
| Intra-Family Decision Making | <ul style="list-style-type: none"> In your family, who decides how the money can best be used and allocates the spending of the grant? This may not necessarily be the person who collects the money | | 5 | <p>Note if decision maker is different person to the one who collects the grant.</p> <p>Notice gender of collector/ decision maker.</p> |
| Concluding/ Ending Question | <ul style="list-style-type: none"> To what extent do you feel the child grant was helpful in improving your children's standard of living? What have you been able to do with the money that otherwise you might not have been able to afford? Things that were not a priority before but are affordable as a result of the grant. | | 5 | <p>Draw on positive examples – ask participants to expand on the positive benefits they experienced or things they have been able to do due to the cash grant.</p> |
| Recommendations/ Way Forward | Do you have any recommendation for how the child grant could work better for Syrian Refugee families? | | 5 | Ask in terms of amount, cash/ kind, duration, criteria for eligibility, delivery mechanism etc. |

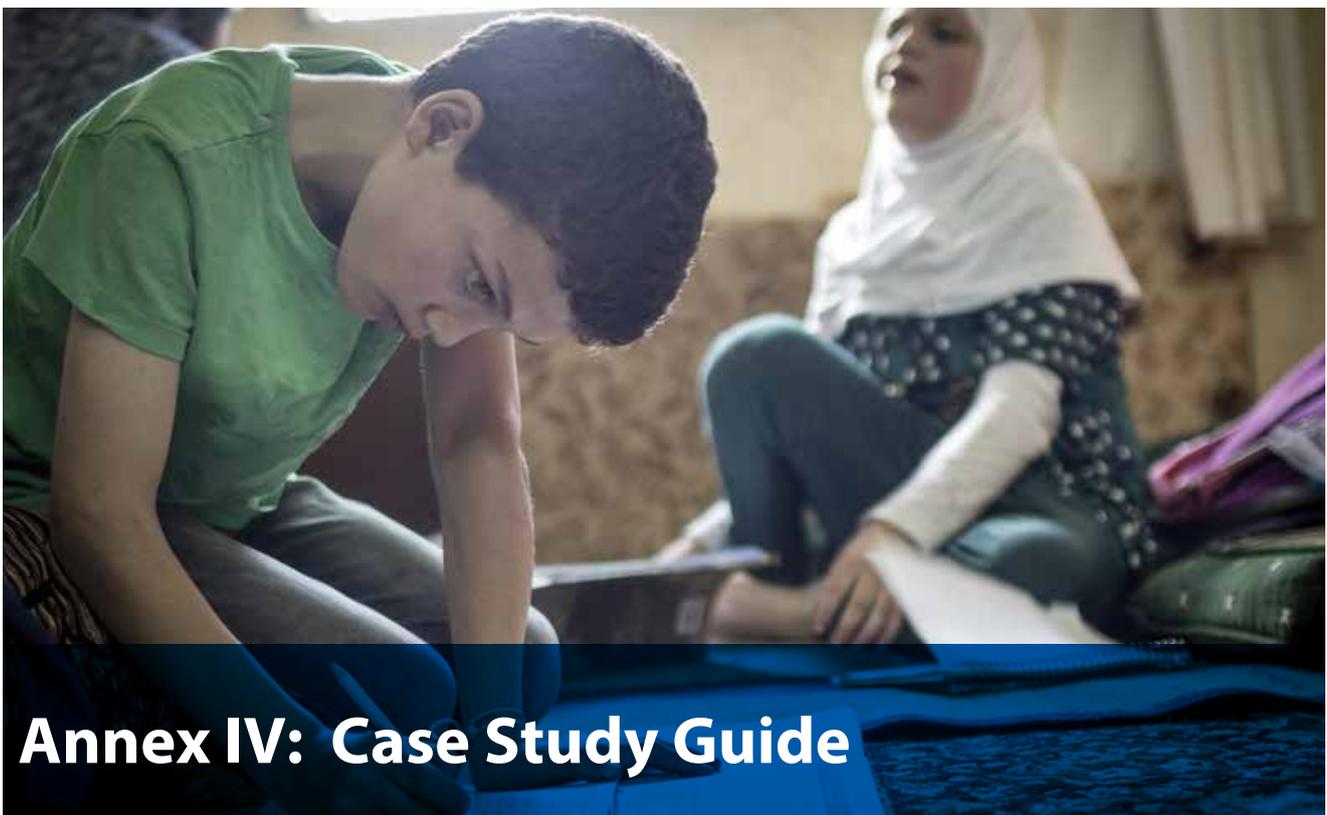
Thank the participants for their participation– end with a positive note

| |
|--|
| Time at the end of the discussion |
| Comments: |
| Attitudes of the participants during the focus group : |
| _____ |
| _____ |
| Quotes : |
| _____ |
| _____ |
| Interruptions during the discussion: no/yes (frequency) _____ |

Registration Form

Important Note for the Moderator: If the participant doesn't want to give the below information then please ask them to fill their names and signature.

| Focus Group Category | | | | | | | | | | | | |
|----------------------|----------------|------------|--------------|------------------------|--------------------------|----------|----------------------|---------------------------------|--|---|------------------------|-----------|
| Location | | | | Date | | | Time | | | | | |
| Name | UNHCR File No. | Mobile No. | Gender (M/F) | Relation to the Family | Number of Family members | Number o | Number of girls < 18 | Number of Disable children < 18 | Number of Boys at school or informal classes | Number of Girls at school or informal classes | Received since (month) | Signature |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |



Annex IV: Case Study Guide

The participants for the case studies will be identified during the data collection phase of the PDM and FGD, during which MRO will take note of cases of particular interest. These cases will then be discussed between MRO and To-Excel to determine which are the most suitable for our needs. We will conduct 6 interviews among different types of beneficiaries, and 3 of these will be used as programme Case Studies.

Before conducting the interviews, a briefing will be held between the interviewer and To-Excel, so that the interviewer can gain a detailed understanding of why this case has been selected, some background to their story, and the kind of information we would like to collect during the interview. This will allow the interviewer to capitalize on their knowledge in order to get the most out of each interview. During this briefing, the table on page 1 of the Case Study Tool will be completed for each interview based on the information we already have about each case. The rest of the tool is designed to give the interviewer prompt questions if required and indicates where further details should be requested, but is loosely structured so that the interviewee can tell their story in their own way, whilst the interviewer listens carefully and records important details.

General Information

Note to interviewer: This table should be completed in consultation with To-Excel prior to conducting the interview so that you have a full understanding of why this case was selected.

| Case Study () | | | |
|--|---|---------------|----------|
| Name and Age of Case Study Individual/s*: | Name: | Age: | Gender: |
| Category of Participants for this FGD (please select): | 1. Under Abject Poverty 2. Under Absolute Poverty 3. HH Hosting Unaccompanied and Separated Children 4. HH with special Protection Needs | | |
| Governorate & Area: | Governorate: | Area: | Address: |
| Reason for selecting this story? | | | |
| Main Subject/ character of Story: | | | |
| Prepared by: | Name: | Contact info: | |

Interviewer:

All evidence generation practices must abide by UNICEF and To-Excel's ethical guidelines at all times. All interviewees must give informed consent. Any interviews involving children and young people must take into account their competencies, and consent must be sought from a parent or guardian. Where possible, assent must still be given by the individual themselves. The interview must be conducted in a friendly and familiar environment in which the interviewee feels comfortable in order to minimize stress, and in the presence of their parent or guardian.

All participants must be made aware of the voluntary nature of their participation, and the decision whether to participate, including dissent or unwillingness to participate, must be respected. Interviewees must be made aware of their ability to withdraw at any time during the interview. Interviewees must be given the option to have the information they provide remain fully anonymous.

Please read the introduction to the interviewee(s) and answer any questions they may have, and ask the interviewee to indicate their consent by signing the consent form in Annex A, before conducting the interview.

Introduction (interviewer to read aloud):

I would like to thank you for accepting to be a case study for this programme.

My name is _____ from To-Excel Consulting Associates; we are here today to discuss the benefits and effects of the Child Cash Grant of JD 20 per month per child that you are receiving from UNICEF.

Your input will help us with the monitoring and evaluation of this programme as well as contributing to the design of similar programmes in the future. You are kindly requested to provide answers about the topic based on your current experience and personal opinion of this grant. Giving your opinion with full transparency will help donors understand the benefit of the grant and hence provide further support to refugees like yourself. There are no right or wrong answers, and you are free to ask for clarification at any time if you do not understand the question. Also, please be assured that the answers you give today will not have any implications for receiving the cash grant.

Our discussion will take about 30 to 45 minutes at the most. We want this to be a family discussion, so everyone can feel free to join us in this conversation. The discussion taking place will be kept confidential, and your names will be kept anonymous, unless you don't mind such information being revealed. Please note that, if you don't feel comfortable, you can withdraw from the discussion at any time.

Interviewer: Ask participants to sign Annex A

Discussion Guide

Interviewer: Use the following questions to guide your information gathering, and encourage the participants to elaborate as much as possible on their answers. Let the children involved tell the story from their perspective.

Details of the Story:

1. Where in Syria is the family from?
2. When did the interviews first come to Jordan and why? Did the whole family come to Jordan or are some still in Syria? Are the parents still with the children? If not, why not?
3. Who does the interviewee/s live with? Get details of the whole family.
4. How many children does the family receive the grant for? Do they have any special needs or circumstances? Ask them to give details.
5. **Direct question to children** - How were their lives before receiving the grant?
6. **Direct question to children** - What has receiving the grant allowed them to do? How does this make them feel?
Ask for exact details and quantitative figures wherever possible.
7. How has this impacted on their lives, both for the children themselves and for the caregivers? Look for details on their living conditions, financial situation, mental and physical wellbeing, levels of happiness.
8. Has there been an impact on the wider community? If so, what was it?
Ask them to explain how this has happened, who it has affected, and in what ways.
9. How do they see this having an impact in the longer term? Do they have any goals in mind?
10. If the grant stopped, how would this affect your lives? How would you manage your situation? (Reassure them that this does not mean that the grant will stop).
11. Do you have access to or benefit from any other UNICEF programming or services? What are those services? How do they help you?

Interviewer: Fill in their answers in the relevant sections below
Situation/Background (questions 1-5)

Direct result of receiving the UNICEF Child Cash Grant for the children and caregiver (questions 6-8)

Long term expected results/impact on the children (questions 9-11)

Evaluation/Evidence

Eg – child enrolled in school, we are able to access medical facilities/services, we are able to give our children much better food, we have been able to buy something significant we couldn't afford before, etc.. Please give as many details as possible.

Quotes

Provide 1 to 3 quotes from the individual(s) you are working with. Quotes should be restricted to 2 lines that reflects their feelings/ beliefs etc.

Photographs

Interviewer:

1. Capture 1- 4 pictures that effectively portray the story during the course of the interview.
2. Making sure that the participants fully understand the intended use of the pictures, ask the participant to sign the relevant section of Annex A. If there are children in the photographs, the parent or guardian must give permission on their behalf.

3. For each picture give the photographer's name and organization.
4. Write a brief sentence to describe each of the pictures, identifying people in it if their permission to do so is granted.

Concluding Summary (interviewer to complete):

Suggested headline

List a headline that best describes the success story no more than 8 to 10 words

Brief Summary of the Case Study Story:

Consent for Participation

I, _____ hereby consent to the use of the information given during this interview by To-Excel and UNICEF in the monitoring and evaluation of the UNICEF Unconditional Child Cash Grant for vulnerable Syrian families living in non-camp settings in Jordan.

I understand the purpose of the research, that my participation is voluntary, that all of the information I have given will remain anonymous unless I grant permission otherwise. I understand that I have the right to withdraw my participation and the information I have given at any time until the Case Study is published.

Signed: _____

Print name: _____

Date: _____

Permission granted on behalf of participant under the age of 18:

Parent/guardian signature: _____

Parent/guardian name: _____

On behalf of participant(s): _____

Date: _____

Use of photographs:

I understand the intended use of the pictures that have been taken and hereby consent to the use, printing and dissemination of these pictures by UNICEF and To-Excel within the context of the Monitoring and Evaluation of the UNICEF Unconditional Child Cash Grant for Syrian families living in non-camp settings in Jordan.

Signed: _____

Date: _____

Print: _____

Contact number: _____

If you have any further questions about the nature of the research or wish to withdraw your participation, please contact Rani Khoury at rani.khoury@to-excel.com or on +962 6 5672223/5672224.

United Nations Children's Fund
Jordan Country Office
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www.unicef.org/jordan



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