

# Cash-based initiatives for refugees in Jordan: annotated bibliography

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## Question

*What does the evidence tell us about the effectiveness of using cash-based initiatives (CBIs) for refugees for humanitarian and social protection programming in Jordan?*

- *To what extent do current methods for vulnerability assessment and targeting ensure that the most vulnerable refugees and Jordanians are being reached?*
- *What is known about the outcomes and impact of all the different CBIs on refugees and vulnerable Jordanians?*
- *How do CBIs impact on economic participation and financial inclusion of refugees in Jordan?*

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# 1. Summary

The available literature tells us little about the effectiveness of targeting of cash-based initiatives (CBIs) for refugees in Jordan. However, it suggests there are positive impacts on food security for refugees, their ability to pay for rent and utilities and their psycho-social well-being, as well as some reduction in resort to negative coping strategies. The impact of CBIs on income generation and financial inclusion is far less obvious.

Cash transfers can have direct and indirect positive impacts on economic and social outcomes for refugees (Hagen-Zanker et al, 2018: 60). These impacts pay out in a number of ways.

Receipt of cash transfers can:

- help a household overcome financial barriers to accessing goods or services, e.g. school uniforms, cost of medicine;
- enable beneficiaries to invest in assets or skills needed for work, or travel expenses to reach the work place or service provider;
- free up other finance that the household may have (*that would otherwise have been spent on food consumption to be spent on goods and services such as education and health*);
- reduce the need to resort to harmful coping mechanisms, such as selling assets or sending children to work;
- contribute to reducing stress levels and improving psychosocial well-being of beneficiary households;
- strengthen their ability to participate in communal activities and focus on priorities beyond short-term survival;
- enable beneficiaries to take the time and risk to search for (better) livelihood opportunities.

Cash-based initiatives<sup>1</sup> have increasingly been used in the humanitarian response to the Syrian refugee crisis in Jordan. The scale, scope and sophistication of cash transfer programming has developed rapidly over the past several years. This review looked at all cash-based initiatives for Syrian refugees in Jordan.

This annotated bibliography examines the impact of CBIs on refugees and vulnerable Jordanians, and the impact on financial inclusion (workforce participation) of refugees in Jordan. It was not possible to assess effectiveness of targeting because no material was found on this - the reports and studies reviewed focused on impact of CBIs rather than on selection of beneficiaries. The available literature is comprised almost wholly of evaluations/reports by international development agencies and humanitarian actors and think tanks. All relevant literature (evaluations only – not other programme documentation) in English was reviewed, covering a range of different cash-based initiatives.

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<sup>1</sup> Cash-based initiatives in humanitarian settings refer to the provision of monetary assistance in the form of cash or value vouchers (which serve as a proxy for cash). Humanitarian cash transfers can be unconditional or conditional, meaning either that they can be spent freely, or in exchange for something undertaken by the beneficiary (e.g. sending children to school). They can be restricted or unrestricted, meaning that beneficiaries can only use the transfers on a limited set of items, or without restriction of use. Vouchers constitute restricted transfers by design, as they can only be redeemed on pre-approved items with chosen retailers. Cash transfers can be used on its own or in conjunction with other modalities such as food. (CaLP, 2017).

With regard to outcomes and impact, the literature focuses on Syrian refugees, and does not detail the impact of CBIs on vulnerable Jordanians. Key findings in relation to impact of CBIs on Syrian refugees are as follows:

- Cash transfers have helped refugees to pay rent and, to a lesser extent, utility bills.
- Receiving regular cash transfers reduced pressure on refugees to resort to negative coping strategies, such as child labour. However, the impact on child labour is not conclusive.
- Cash transfers also led to improved food security, including refugees being able to consume both a greater quantity of food and a wider range of foods.
- By freeing up other sources of income, cash transfers helped refugees to access healthcare and education – the latter leading to a reduction in the number of children missing school. Healthcare spending did not improve greatly for adults, but did for children: UNICEF's Child Cash Grant (CCG) was particularly important in this regard.
- Cash assistance reduced stress levels among refugees and improved psycho-social well-being.
- Overall, cash transfers led to an improvement in living conditions for Syrian refugees.

There is also some evidence that cash transfers promote empowerment of women, e.g. by giving them a greater say in household expenditure, and reducing inter-household violence. One study highlighted the need to mainstream gender-based violence (GBV) programming in CBIs in order to minimize protection risks and maximize protection benefits.

With regard to the impact of CBIs on workforce participation of Syrian refugees, the literature points to little evidence of this. Cash transfers do not appear to improve employment or livelihoods opportunities for adults. This is in part because they cannot overcome the barriers to work faced by refugees, such as legal constraints and socio-cultural norms for women. A further factor limiting the potential impact of CBIs on livelihoods is the frequent misperception among refugees that they could lose their cash transfers if they find work. A third factor is the limited support provided through CBIs. Hence, while cash assistance helped refugees meet basic needs (shelter, food) and access services (healthcare, education), the available evidence does not show this leading to income generation.

Factors identified as significant in ensuring the success of CBIs include the regularity and reliability of transfers – ad hoc support cannot be used for regular and critical payments such as rent and therefore has far less long-term impact. Nonetheless, UNHCR's winterization cash programme, which involves one-off payments to refugees, has had a positive impact in helping refugees cope with the winter cold. A second factor in CBIs' success is the provision of subsidised services and additional support. Thus cash assistance enabled refugees to meet education expenses such as uniforms, but access to schooling was only possible because this is free for refugee children. A 'cash plus' approach is seen in a recent initiative by UNICEF, called the Hajati ('my need') cash transfer: this entails provision of cash alongside additional support services to more effectively overcome barriers to child education than cash alone.

## 2. Annotated bibliography

### ***The Impact of Oxfam's Cash Distributions on Syrian Refugee Households in Host Communities and Informal Settlements in Jordan.***

Sloane, E. (2014). Oxfam.

This study looked at the impact of an Oxfam cash transfer programme, started in July 2013 and lasting for three months, targeting 1,200 Syrian refugee households in Balqa Governorate and informal settlements around Amman. The small-scale study gathered in-depth information from eight families, including on asset ownership, expenditure, humanitarian assistance, income, protection and food security. The study found that Oxfam's cash assistance seemed to have had an impact on beneficiary families, though this was limited because the programme only ran for three months.

Key findings include that the cash transfers:

- helped refugee families meet their basic needs, including housing and assets that allowed for an improved standard of living;
- allowed some families to address pressing health care needs, especially of children, in some cases contributing to medical treatment that was probably life-saving;
- allowed financially desperate families to remain in Jordan rather than return to an extremely insecure Syria;
- provided an opportunity for refugees to begin to repay debts, though some debts were too substantial to pay off with only three months of assistance;
- The overall impact on child labour was inconclusive, but it did enable a number of Syrian children to temporarily leave the workforce and return to school;
- The cash played a modest role in improving refugees' food consumption, as evidenced by their decreased reliance on some negative coping strategies and increased consumption of many different types of food.

The study noted that health care expenditures were substantial for many refugee families, and to a degree limited the extent to which the cash support helped them meet basic needs. While Oxfam's cash assistance was not primarily designed to help with medical costs, many refugees were using it for those – in some cases to pursue expensive emergency healthcare for children which actually pushed them further into debt.

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*The review found four evaluations of UNHCR's cash assistance to Syrian refugees in Jordan: one from 2016, and three from 2017. The evaluations were conducted by different agencies and used different data sources (though there was some overlap, with the most recent two studies making use of the 2016-17 ODI study findings). All four are consistent in pointing to positive impacts of UNHCR cash assistance with regard to food consumption, mental well-being and freeing up funds to spend on education and health; they also consistently fail to show positive impact of cash transfers on refugees' workforce participation,*

***UNHCR Cash Assistance: Improving Refugee Lives and Supporting Local Economies.  
Post distribution monitoring for Syrian refugees***

Gaunt, A. (2016). UNHCR

This report details the findings of post-distribution monitoring (PDM) of UNHCR cash assistance in 2016. UNHCR distributed close to USD 85 million in cash assistance to over 136,000 Syrian refugees in Jordan in that year (Gaunt, 2016: 9). This includes cash assistance, winterization cash, and cash for health. PDM is an ongoing process aimed at monitoring the effectiveness and utilization patterns of cash assistance. Four cycles of PDM were conducted over the year, with data collected using a standardized survey questionnaire on a total of 1,690 cases (6,475 individuals); sample populations reflected the geographic distribution of cash beneficiaries in Jordan (most residing in central and northern regions).

The PDM results show that UNHCR's CBIs had positively contributed to Syrian refugee families by helping them meet critical needs over the course of the year. Ninety-nine percent of respondents reported that CBIs had led to an improvement in their living conditions and a reduction of their financial burden. Forty percent also saw a significant impact on the well-being of their families: 64% of families reported a positive impact on their psychological well-being; over half said it helped pay rent; a quarter said their housing quality had improved; and a quarter used the cash assistance to improve the food quality for their families. However, only 16% believed that cash assistance enabled them to full cover their basic needs. All families showed a heavy reliance on UNHCR cash assistance, with a third relying on it as their sole income source. In terms of quality of service delivery, an overwhelming majority of respondents (95.5%) were satisfied with the method by which the money was disbursed.

***Cash transfers for refugees: The economic and social effects of a programme in Jordan.***

Ulrichs, M., Hagen-Zanker, J. and Holmes, R. (2017). Overseas Development Institute.

The objective of this study was to assess whether regular cash transfers provided by humanitarian agencies to refugees can support positive economic and social outcomes, and to consider the longer-term implications of those outcomes. The study focused on the UNHCR cash transfer programme in Jordan and draws on 60 interviews and discussions conducted with a non-representative sample of over 140 Syrian respondents across four sites: two in Amman governorate and two in Irbid governorate.

The UNHCR cash transfer programme was launched in mid-2012 to support basic needs. As of January 2017 around 32,000 families were receiving the transfer (around a quarter of the refugee population), with (as of February 2015) a waiting list of 11,000 households (Hagen-Zanker et al, 2017: 12). Transfer payments range from JOD 80-155 (USD 110-220) depending on household size and level of vulnerability. Once eligibility is determined, beneficiaries receive a monthly transfer delivered through ATMs for at least one year, until they are reassessed.

Key findings of the study are as follows:

1. Almost all beneficiaries used the UNHCR cash transfer to pay rent, and, to a lesser extent, utility bills. As housing tends to be insecure and expensive, the ability to pay rent is a major concern to Syrian refugees and, as such, the cash transfer was highly valued by beneficiaries.

2. Receipt of a regular income and having the ability to pay for a critical expenditure item can have indirect effects on people's wellbeing. Respondents were on the whole satisfied with the delivery of the transfer, and with its' regularity and reliability. Although not explicitly measured in the study, approximately one-third of respondents noted lower levels of stress and anxiety as a result of the cash transfer, which could have positive effects on beneficiaries' psycho-social wellbeing.
3. The data suggests that receiving a regular cash transfer reduces the pressure of refugee households to generate income through negative coping strategies, such as child labour. The prevalence of child labour was lower amongst beneficiary households.
4. The cash transfer had not had much effect on improving employment or livelihood opportunities of adults. Adults face a disabling work environment, which includes obstacles such as legal constraints and socio-cultural norms for women that cannot be overcome with participation in a cash transfer programme.
5. There are no clear gender patterns in the effects of the transfers: men and women prioritise similar household expenditure. While gender-specific challenges emerged (such as prohibitive social attitudes and women's childcare/domestic responsibilities acting as constraints towards women's work, girls' restricted mobility, early marriage and the demand for boys' labour), the cash transfer had supported general household well-being, but had not contributed to overcoming these individual challenges.

The main policy implications of the study are as follows:

1. The regularity and reliability of the transfer is key to achieving indirect, and potentially longer-term impacts. Ad hoc support cannot be used to pay regular and critical expenses, such as rent and utilities. The data suggests that a regular income can reduce the need to draw on negative coping mechanisms for some households (though not all).
2. Misperceptions of how the transfer works is limiting its impact potential. A high number of respondents were under the impression they would lose the transfer if a family member found work. None of the respondents used the transfer to find work, pay for transport or kick-start self-employment. This points to the need for strong mechanisms to communicate with beneficiaries.
3. The UNHCR transfer is effective as it is accompanied by the provision of heavily subsidised basic services, but gaps remain. The cash transfer by itself does not allow respondents to pay much more than their rent and some bills, but in some cases it frees up other income to spend on education and health. The combination of regular income and low-cost access to basic services provided by the Government of Jordan, means households are better able to secure health and education.

### Challenges

Critical to ensuring economic integration of refugees is access to income-generating activities, but the transfer is not sufficient to overcome the barriers to employment faced by refugees (e.g. costly work permits). Regularity and reliability of transfers is a critical success (impact potential) factor, but UNHCR is operating in the challenging context of short-term and unpredictable humanitarian funding cycles. A final challenge is that social protection support to refugees functions outside the national system, which can fuel resentment amongst the host population

and hinder long-term social and economic integration of refugees. Jordanians constitute 30-50% of beneficiaries of humanitarian programmes in Jordan, but separate eligibility criteria, transfer mechanisms and so on, mean they are effectively helped through a parallel system, and the programme has little potential to foster social cohesion.

In sum, the study indicates that the UNHCR transfer is playing an important role in supporting refugees, including reducing anxiety and increasing psychosocial well-being (Hagen-Zanker et al, 2017: 28). However, given the very small sample size (around 140 Syrian refugees), these findings cannot be taken as establishing causality.

### ***A Promise of Tomorrow: The effects of UNHCR and UNICEF cash assistance on Syrian refugees in Jordan***

Hamad, B. et al (2017). Overseas Development Institute.

This study assesses the effects of UNHCR cash assistance and the Child Cash Grant (CCG) provided by UNICEF to Syrian refugees in Jordan. It looks at beneficiary spending patterns and effect on family well-being, and evaluate the efficiency, effectiveness and accountability of the cash assistance provided. The study also evaluates complementarities of UNICEF and UNHCR programming with that of the World Food Programme (WFP) in targeting the most vulnerable groups. The study included a literature review, one round of quantitative data collection (surveys completed by 2,114 households across four governorates between December 2016 and March 2017) and two rounds of qualitative data collection. It also drew on findings from the ODI survey detailed above undertaken in 2016-17. Respondent households were selected from six groups of beneficiaries, i.e. those receiving:

- UNHCR cash assistance, UNICEF CCG, plus full-value WFP vouchers;
- UNHCR cash assistance, UNICEF CCG plus half-value WFP vouchers;
- UNHCR cash assistance plus full-value WFP vouchers;
- UNHCR cash assistance plus half-value WFP vouchers;
- WFP full-value vouchers and no cash assistance;
- WFP half-value vouchers and no cash assistance.

The study found that refugee households remain highly vulnerable: most have expenditures that exceed their reported incomes – in some cases quite dramatically; many refugees are living in overcrowded conditions; many children (especially older adolescents) remain out of school; good nutrition is impossible for the majority; and refugees' psychosocial well-being is poor (Hamad et al, 2017: 16). However, it found that UN cash assistance is broadly making lives better – especially when combined with full-value WFP vouchers.

Key findings of the study are as follows:

- The vast majority of refugee households are living below the Jordanian poverty line;
- Expenditures are rising over time: in some cases these are positive (e.g. rising education spending) but in others (e.g. rising health costs) they likely reflect households' shrinking access to free and reduced-price services;
- UN cash assistance is critical in helping households meet their expenditure needs;

- Full-value WFP vouchers are a necessary package component: households receiving UNCHR and UNICEF assistance but only half-value WFP vouchers had expenditure which exceeded income;
- Cash helped participants meet a range of expenses, including rent and utilities. The UNICEF CCG was felt to be particularly important for improving children's well-being (e.g. buying clothes, shoes, more food);
- Just over two-thirds of participants reported cash had helped give women a greater say in household expenditure;
- Cash was not a springboard to employment: indeed, those receiving cash assistance were less likely to report income from wages/self-employment than those not receiving cash. This could be due to the most vulnerable (unable to work, e.g. the disabled) being targeted for cash assistance, or under-reporting of earned income for fear of losing cash assistance;
- While refugees do use coping mechanisms to make ends meet, the research found that cash assistance was helping families avoid dangerous coping strategies, e.g. eating less and cheaper food, reducing accommodation costs, and borrowing. Both frequency of borrowing and of pulling children out of school fell significantly;
- Living conditions are overall quite poor: crowding remains extreme due to housing supply constraints. Cash assistance is improving Syrian refugees' access to housing, helping them pay the rent (90% of respondents) and move to better housing (40%). Refugees receiving cash assistance were better off wrt housing than those getting only WFP vouchers (Hamed et al, 2017: 18);
- Cash assistance is helping refugee families eat more and higher quality (i.e. protein-rich) food on a more regular basis. Those benefiting from both cash assistance and vouchers less likely to experience food shortages than those on full-value vouchers only;
- Cash assistance is supporting greater spending on schooling and improved academic performance but is not linked to a significant increase in enrolment – cash was not able to facilitate a return to the classroom. For adolescent girls, it is largely social norms which keep them out of school, while for adolescent boys it is their families' need for wages. For children who are enrolled, cash assistance helped families spend more on education;
- Cash assistance does not lead to greater spending on adult health care but does lead to improvements in spending on child health. Almost half of households receiving both UNICEF and UNHCR cash assistance reported spending money on children's healthcare, compared to only 20% of those getting only full-value WFP vouchers
- Cash assistance was found to improve intra-household relationships due to reduced stress levels. No evidence was found that cash was fomenting jealousy or exacerbating tensions between refugees and host communities;
- Overall beneficiary perceptions of the UNHCR and UNICEF cash assistance were positive, but there was little awareness of programme targeting and accountability mechanisms and 30% thought targeting was unfair.

The report makes recommendations in relation to income and employment, coping strategies, shelter, food security and nutrition, education, health, social capital and psychological well-being. It stresses the need for a cross-sectoral and joint stakeholder integrated approach to sustainably address the multiple vulnerabilities of refugees, and calls for a clear sequencing of recommendations, including quick wins.



## ***Evaluation synthesis of UNHCR's cash based interventions in Jordan***

Action Against Hunger and UNHCR (2017).

This evaluation synthesis examines UNHCR's cash assistance programme in Jordan. In 2016 UNHCR Jordan's cash-based initiatives (CBI) provided USD85 million in cash assistance to over 136,000 Syrian refugees in the country (AAH & UNHCR, 2017: iv). The synthesis drew on three sources of data to understand the effects and effectiveness of CBI on Syrian refugees in Jordan:

- i. data from five post-distribution monitoring (PDM) surveys conducted in 2016 and 2017 – in 2016 1,690 families were interviewed with an additional 310 families in the winter PDM, and 554 households in the 2017 first quarter PDM;
- ii. quantitative survey data from the ODI report detailed above, collected from 2,144 households spread across four governorates (Amman, Irbid, Marfaq and Zarqa) between December 2016 and March 2017;
- iii. responses generated during the vulnerability assessment, which was used as a baseline for the ODI data.

A theory of change – provision of food, water and shelter lead to access to and use of services, which lead to social protection and income generations – represented the basis for the key lines of enquiry.

The main findings indicate that recipients of the transfer:

- were more likely to be living in permanent accommodation and to report their standard of living as acceptable;
- ate more meals per day on average than non-recipients, and were more likely to consume fruit, eggs and meat with higher consumption frequency per week;
- employed coping strategies (short, medium and long-term) less frequently than non-recipients (though female headed households were still at risk). These include withdrawing children from school, selling food vouchers, selling assets, borrowing money, being unable to pay rent, and child labour;
- were likely to have a higher total income per month, and to incur higher expenditures;
- showed an increase in total expenditure – especially on health and education: increase in health expenditure was not statistically significant, but that on education was. UNHCR cash seemed to lead to a reduction in the number of children missing school;
- were less likely to earn income in the formal sector.

There was no evidence to suggest the provision of UNHCR cash contributed to an accumulation of savings. Overall, the findings show that cash assistance helped to address basic needs of recipients but 'progression towards more complex ones (*e.g. income generation*), as proposed in the theory of change, requires further investigation despite some encouraging initial findings' (AAH & UNHCR, 2017: vii).

The analysis also looked at UNHCR's CBI from a Value for Money perspective, focusing on economy, efficiency, effectiveness and equity. It found that delivery of cash was more efficient than provision of in-kind assistance; it was efficient as it gave recipients autonomy and flexibility to spend cash on their most acute needs; and use of digital payment systems enhanced efficiency. While the study asserted that the proven results in terms of addressing short- and medium-term needs were evidence of effectiveness of cash, further inquiry is needed. With regard to equity, the study noted that all UNHCR registered refugees underwent a vulnerability

assessment, so all Syrian refugees – including those not living in camps – could benefit from the cash transfers. It also noted that the use of biometric technology ensured cash assistance got to the intended people, as possibilities for fraud and other leakages were substantially minimised.

### ***Food – Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon?***

Boston Consulting Group (2017).

This study was commissioned by the World Food Programme (WFP) to explore which modality of food assistance was more effective in delivering food security for Syrian refugees in Jordan and Lebanon: electronic food vouchers or unrestricted cash. The study entailed random selection of around 3,100 households receiving WFP assistance. It was limited to refugees living in host communities: people living in refugee camps were not included. These were assigned to three groups depending on the modality of assistance: i) electronic vouchers used at WFP-affiliated stores; ii) unrestricted cash withdrawn from ATMs; iii) choice of using electronic vouchers, cash or a combination of the two.

The results of the study were clear. Syrian refugees in Jordan and Lebanon who received unrestricted cash had similar or better food security than those who received food vouchers. And cash did not cause harm in terms of the unintended use of the assistance, effects on family dynamics or other negative consequences often raised by critics.

Specific findings were as follows:

- Cash boosts spending power and food security – overall, compared with food-restricted vouchers, cash assistance delivered superior or equivalent food security. Cash recipients could exercise greater spending power in various ways, e.g. shopping when and where they chose, hunting for bargains, buying food more frequently and thus having more fresh produce, and managing cash flow in the event of unexpected crises more effectively, without altering overall food expenditure;
- Cash advantage augmented in more challenging contexts – cash proved particularly advantageous when food security was lower: when the context improved the additional benefit of cash over vouchers became less clear because of a ceiling effect on food quantity. Thus cash offered a normalizing, shock-absorber effect that helped beneficiaries cope better with contextual changes;
- Cash does no harm – cash recipients did not report a higher incidence of theft, mistreatment or increased debt compared to voucher recipients. Cash did not lead to increased spending on temptation goods such as tobacco, nor to increases in household disagreements;
- Beneficiaries prefer cash – given a choice to receive WFP assistance through cash or vouchers, over 75% opted for cash. They appreciated the flexibility cash brought to shop when and where they chose, the opportunity to get more variety and value for money, and the sense of dignity and empowerment it provided. Those opting for vouchers appreciated the discipline they offered (the vouchers had to be used for food purchases) and food security, while some were put off cash by logistical challenges in reaching ATMs. Nonetheless, of those using cash, 90% opted to stick with this, suggesting that experience of using cash overcame resistance to it.

The study concluded by recommending cash assistance as an effective modality to deliver food assistance, particularly at the outset of an assistance programme. It noted that, in the context of Jordan and Lebanon, e-voucher programmes were well-established and set-up costs had already been incurred – hence assistance could optimally be delivered through the modality of choice for beneficiaries.

***Braving the Cold: Winter Cash Assistance Making a Difference to Urban Refugees in Jordan.***

Sibson, R. (2015). UNHCR.

This publication gives individual stories of beneficiaries of UNHCR's winter assistance programme for urban Syrian refugees in Jordan. The one-off 'winterization supplement' was first introduced in the winter of 2013/2014 with the aim of reducing the cold weather burden on refugees by enabling them to pay for heating, blankets, clothing, shoes and other essential needs. The initiative targets vulnerable populations, such as the elderly, children, female-headed households and persons with disabilities. The winter cash assistance is paid in two categories: the lower payment of USD67 is given to those receiving regular cash assistance, and the higher amount of USD120 to those identified as eligible for regular cash assistance but on the waiting list. In addition each Syrian refugee child up to the age of 12 years received USD28 in supplementary assistance. As of 2015, some 37,847 children had benefitted from this (Sibson, 2015: 9).

The individual stories describe the positive impact winter cash assistance has had on refugee families. In a survey on the impact of the winter cash assistance programme, some 87% responded that the assistance was spent directly on winter needs: gas refills (31%), clothes and shoes (21%), gas cylinders (19%), heaters (18%) and blankets (10%) (Sibson, 2015: 13). The report claims: 'This survey proves winter cash assistance works quickly and effectively to save refugee lives.' However, it should be noted that as a one-off payment, winterization cash assistance is not regular or predictable, and therefore does not have the insurance effect of cash transfers.

***Using Cash for Shelter: Case Study Jordan – Rent Assistance for Syrian Refugees.***

Catholic Relief Services (n.d.)

Catholic Relief Services (CRS), through its partner Caritas Jordan, ran a three-month programme to provide cash assistance to Syrian refugees to meet their shelter needs. Under the initiative, cash intended for rent was provided through monthly e-payments to prepaid debit cards in the possession of beneficiaries.

The programme targeted a mix of Syrian refugees (70%) and poor Jordanians (30%) as a result of Jordanian government requirements, with additional vulnerability criteria used to determine aid recipients. Eligible beneficiaries were initially selected through the Caritas Jordan database; social workers had conducted in-depth home-based vulnerability assessments of all 400,000 Syrian refugees registered at their community centres. An outreach team then verified the list through an assessment especially designed for the project.

The programme prioritized newcomers (those who had arrived within the previous three or four months), as they were most likely to be facing higher rent and additional burdens of settling into the host community. Support focused on extremely vulnerable Syrian groups: female-headed households; refugees at risk of sexual gender-based violence; single unaccompanied women; victims of violence; women with female adolescents at risk of early forced marriage; and children at risk of child labour, child abuse, or dropping out of school.

Key results were as follows:

- For the most part, beneficiaries spent cash grants as intended. In addition to rent, some spent money on utilities or food;
- Beneficiaries reported high levels of satisfaction;
- 90% of beneficiaries had not used a debit card prior to the pilot, but all reported a high level of comfort with the cards after the pilot.
- Almost all (98%) beneficiaries were able to access the full 150 JOD benefit in Month 1, 91% in Month 2 and 97% in Month 3.

A big advantage of the programme was that card recipients could use the cards when, where, and as often as they wanted. They also afforded privacy and discreet use without others knowing where the cash came from. While there was a risk that beneficiaries could use the money for purposes other than rent, targeting for the project through an in-depth assessment ensured that rent was a priority need.

### ***Cash for health: Key learnings from a cash for health intervention in Jordan.***

UNHCR (n.d.).

UNHCR used cash in Jordan as part of a wider programme of referral services for refugees to access health care. This publication details the results and key lessons from that programme.

Vulnerable pregnant women were provided cash to pay for delivery: USD87 for normal vaginal delivery (NVD) and USD424 for a C-section (UNHCR, nd: 1). As of November 2015 the project had enabled 686 refugee women to pay for their C-section and 144 vulnerable refugee women to pay for their NVD in Ministry of Health facilities in Jordan (though women were free to access services elsewhere).

The key lesson from the initiative was that using cash enabled UNHCR to service more refugees and people of concern with the same level of funding: UNHCR was charged up to three times more if the agency referred women than if the refugee women paid for the delivery themselves. A total of USD 400,000 was saved by providing cash directly to women to access services themselves. These savings allowed more women to be supported to access health services for delivery, as well as more refugees to be supported for costly treatments.

Factors contributing to the programme's success included successful identification of women to benefit from the support, and the high value Syrian refugee women and their families placed on delivering in a health facility. The report noted that the intervention might not be successful in a context where refugees basic needs were not met (resulting in diversion of cash provided to meet basic needs) or did not have high demand for facility delivery.

***Finding Economic Opportunity in the City: Lessons from IRC's Cash and Livelihoods Programmes in Cities within Lebanon and Jordan.***

International Rescue Committee (2016)

This report looks at IRC's experiences in cash assistance and livelihoods programming in Lebanon and Jordan and addresses the question: 'How do humanitarians support sustainable livelihoods among crisis-affected populations comprised of people of varying skillsets, educational backgrounds, and needs as they reside in complex urban areas that already fail to address the needs of the most vulnerable?' The report underlines the importance of programming that promotes economic well-being, with a particular focus on cash assistance, livelihoods support programming and highlights linkages between the two.

The findings recognise that while cash assistance is a vital component of many first-phase humanitarian operations in urban areas, humanitarians should look further for ways to link cash assistance to sustainable livelihoods interventions in order to support longer-term economic self-reliance of both the displaced and impacted host communities. It states that cash assistance and livelihoods programming both play a central role in urban humanitarian response, but can be more effective when bundled, flexible and creative, and when they strive to achieve multiple outcomes. It notes that qualitative indications emerging from IRC's livelihoods programmes in Jordan and Lebanon – particularly those programmes that link beneficiaries directly to employment opportunities – give cause for optimism that connecting cash assistance and livelihoods programmes may lead to more sustainable economic wellbeing (IRC, 2016: 15). Hence it recommends that, wherever possible, cash transfer programming should be used in tandem with livelihoods support for displaced and affected host populations.

***Case Studies from Irbid and Mafraq, Jordan: Optimizing benefits and mitigating risks of integrating cash-based initiatives and GBV programming.***

Women's Refugee Commission, IRC and Mercy Corps (2018).

This report argues that, as cash based interventions in humanitarian assistance are scaled up, it is imperative to minimize protection risks and maximize protection benefits: 'simply designing a CBI without assessing gender dynamics and the potential gender-based violence (GBV) risks and protection benefits associated with the introduction of cash...can lead to unintended consequences' (WRC, IRC & MC, 2018: 2).

This study looked at the GBV risks associated with cash assistance provided to Syrian refugees in Jordan by Mercy Corps and the International Rescue Commission (IRC). Both agencies were supported to mainstream GBV in CBIs (and to utilize CBIs within GBV programming) by the Women's Refugee Commission (WRC). In the case of Mercy Corps, data on GBV risks was collected through 10 focus group discussions (FGDs) and 16 in-depth interviews (IDIs) in Irbid; for IRC the study reviewed existing IRC programme-related documentation and drew on 72 FGDs and IDIs with 5 beneficiaries and 14 IRC staff in three IRC centres in Mafraq and Ramtha (WRC, IRC & MC, 2018: 7, 11). As well as overall positive and negative outcomes of CBIs, the study focused on protection benefits and protection risks associated with the introduction of cash assistance. The former included:

- Increased status of females within the household and relatedly, an increased confidence to report GBV;
- Enrolment of girls in school;

- Self-reported reduced exposure to domestic violence;
- Reduction of negative coping strategies, including begging by girls;
- Reduction of interhousehold violence linked to debt and loan repayment;
- Dignity within the family as well as the community;
- Reduced conflict for Syrian women with host families/landlords regarding rent payments.

Protection risks found to be associated with cash assistance included:

- Increased exposure to domestic violence (e.g. triggered by discussion on how to spend money);
- Associated increase in conflict between the woman and her in-laws over use of cash transfers;
- Denial of resources (e.g. cash reinvested in the man's income-generating activity rather than the woman's);
- Harassment from the host community and other refugees when collecting the cash transfer;
- Risk of theft;
- Increase in early marriage associated with an increase in household income and social status;
- Social tension amongst Syrians and Jordanians (in situations where only latter provided cash transfers).

Overall, the study found that, despite the benefits cash transfers can have with regard to minimizing risks to GBV, there remained a feeling among recipients that cash inputs could trigger tension around the use of the cash – and potentially violence. It concluded that projects that fail to consider the context (including relationships within communities and among household members) can end up exacerbating tensions. It noted that the integration of CBIs and GBV has benefits both in terms of mitigating GBV risks and in supporting GBV survivors to access cash, but questions remain about the unintended consequences and best practices to address them. Currently limited resources and mechanisms are in place to support integration of cash in GBV programming. Effectively mainstreaming GBV considerations within CBIs, and effectively addressing the cash-specific needs of GBV survivors, both require specific staff competencies, procedures and tools.

***My Needs, Our Future: Baseline Study Report for Hajati Cash Transfer***  
UNICEF (2018).

While more a description of the intervention than evaluation of findings (too early for that), this report details some initial impact of the cash transfers on children's enrolment in schools. A new phase of UNICEF's Child Cash Grant (CCG) programme was launched at the beginning of the 2017-18 school year in Jordan. Called Hajati or 'my need', it is a cash transfer for education programme with a strong focus on school attendance monitoring, behaviour change communications, as well as home visit and case management synergies with the agency's Makani ('my space') programme. Makani takes a comprehensive approach to the provision of multi-sectoral services to vulnerable children, adolescents and young people as well as their parents.

The 'cash plus' approach adopted by Hajati builds on global best practices showing how cash accompanied by additional services often has a more powerful and long-lasting effect on its beneficiaries. UNICEF leverages its experience and its network of 112 Makani Centres to ensure that any barrier which cannot be addressed by the additional financial resources to the family is addressed through additional services. These start with a home visit to families whose children pass a certain threshold of school absence.

This report details the programme design, its child focused targeting methodology and gives an in-depth examination into the vulnerabilities observed in the surveyed population of 28,902 households. As of January 2018, Hajati had assisted 53,333 children from 19,609 households with cash transfers of JOD 20 per child per month (UNHCR, 2018: 7). It managed to bring 3,241 children who had previously been out of school back to school: this figure was expected to rise to 6,736 (UNHCR, 2018: 7). Additionally, the programme was contributing to keeping children in school that would otherwise have dropped out of school. This is a baseline report: a post-distribution monitoring publication is expected in mid-2018.

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- Overseas Development Institute: [www.odi.org](http://www.odi.org)

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## About this report

*This report is based on five days of desk-based research. The K4D research helpdesk provides rapid syntheses of a selection of recent relevant literature and international expert thinking in response to specific questions relating to international development. For any enquiries, contact [helpdesk@k4d.info](mailto:helpdesk@k4d.info).*



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