

**Terms of Reference**  
**Lessons learned on cash program**  
**adaptability in Jordan in response to the**  
**economic crisis and COVID-19**

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<b>Date</b>	13 September 2020
<b>Consultancy duration</b>	
<b>Timeframe</b>	October 2020 – January 2021
<b>Location</b>	Consultancy will be home-based
<b>Budget codes</b>	GL140 – 48999 – R08606 – F01 – GHTA58 – AAA

**Background**

The Cash Learning Partnership (CaLP) is the global partnership for cash transfer programming in humanitarian aid. We are a catalyst for accelerating change in the scale and quality of cash transfer programming. We enable the collaboration necessary to develop practical solutions to collective problems in the sector. Since our founding in 2005, CaLP has been at the forefront of promoting and improving cash transfer programming across the humanitarian sector.

CaLP enables collaboration between organizations, while also supporting them to make their own progress. We do this by bringing organizations together to strengthen capacity, knowledge and commitment for cash transfer programming across the humanitarian sector. The potential of cash cannot be delivered by organizations working alone.

The CaLP secretariat comprises approximately 30 staff globally, which is made up of technical expertise, capacity building, communications and management staff. CaLP has offices in Jordan, Kenya, Senegal, Switzerland, the UK and US, in addition several staff are home based. These offices support and facilitate knowledge sharing, learning and training in multiple countries, and ensure that all voices are heard through representation in key global and regional fora.

CaLP's members are at the heart of what we do. They will deliver the increase in scale and quality of cash and voucher assistance (CVA) programming in humanitarian response. They gain value from being part of our global partnership, both as individual organisations and collectively. Our membership comprises more than 80 organisations and individual experts. Members include NGOs, UN agencies, academia, the private sector and donors.

**Context for the work**

Jordan is an upper-middle-income country with a population of close to 10 million people which hosts almost 750,000 refugees of 57 nationalities, the bulk of which – over 650,000 – are from Syria. Of these, around 83 percent are urban refugees, residing outside of camps and alongside Jordanian citizens, mostly in Amman, Irbid, Mafraq, and Zarqa.

Although Jordan's economic challenges predated the Syrian conflict, there is no doubt that the consequences of the conflict have worsened Jordan's economic situation. Syrian refugees arrived in Jordan to an economy that was already heavily reliant on foreign investment, international aid and remittances from the diaspora. The economic and social hardships ensuing from conflict and protracted displacement have created marked vulnerabilities for both Syrians and Jordanians. A 2019 Vulnerability Assessment Framework Population study found that 78% of Syrian refugee individuals in urban areas were living below the Jordanian poverty line (USD 96 per month) along with 14.5% of the national Jordanian population.

Despite the introduction of the '[Jordan Compact](#)' in 2016, there remains limited opportunity for Syrian refugees to generate sufficient income to cover their basic needs, with many still relying on low-wage casual work as a primary source of livelihoods. And, as Syrians will likely remain in Jordan for the foreseeable future, the socioeconomic pressure on the Government of Jordan (GoJ) is significant. Persistent poverty among urban refugees has led to an increase in negative coping mechanisms, including increasing debt, reduction in food consumption, withdrawing children from school in order to work to help the family or limited or no access to healthcare. By way of humanitarian response, about 86% of Syrian refugee households in non-camp settings receive some form of institutional assistance, including multipurpose cash or food vouchers, which remains crucial to their ability to meet their basic needs. Many Syrians also have expenditures that exceed their reported incomes and live in crowded conditions that exacerbate health risks.

Cash and voucher (CVA) programming currently represents a significant proportion of the humanitarian response in Jordan. Most CVA in Jordan is disbursed through UNHCR and the World Food Programme (WFP). WFP delivers CVA through unrestricted cash transfers, which allow recipients to withdraw assistance as cash at ATMs, as restricted food vouchers redeemable at WFP-contracted shops or both. In September 2019, WFP supported approximately 480,000 refugees through cash-based transfers. WFP provided two levels of assistance in refugee camps of JOD 23 or 15 (approximately \$33 to \$21) per person per month, depending on level of vulnerability. In August 2020, UNHCR's COVID-19 Emergency Cash Assistance response continued to reach a total of 33,000 refugee families (132 989 individuals), including 3,000 non-Syrian families.

Throughout the decade-long refugee crisis, Jordan has been an incubator for many innovative strategies that have sought to address the protection and assistance needs of refugees alongside those of the host population. The GoJ has been an entrepreneurial partner in this process, along with UNHCR, UNICEF, WFP and a range of donors, along with INGOs and NGOs, and these key actors have jointly piloted new approaches to support the humanitarian-development nexus. However, Jordan's rapidly shifting policy space complicates longer-term development planning. For humanitarian cash implementers in Jordan, these changes have resulted in major operational challenges as they have had to navigate the complexities of implementing cash programs during major shifts in contextual environment. Continued flexibility and adaptability are likely to continue to be needed, both in the short- and longer-term.

### **Impact of COVID-19 pandemic**

In spring 2020, the arrival of the COVID-19 pandemic and the consequent strict national lockdown has had health, wellbeing and economic implications for all living in Jordan but especially for households with more fragile livelihoods, limited access to healthcare, facing crowded conditions and with sparse access to clean water and sanitation. Restricting movement and activities has helped to control the

pandemic but has had serious consequences for those dependent on daily jobs - refugees and Jordanians alike and resulted in growing poverty and vulnerability. The World Bank recently changed its estimate of annual GDP growth to a forecast of a 3.5% decline for 2020 (compared to +2% in previous years).

In response to the crisis caused by the COVID-19 outbreak in Jordan, cash-based assistance modalities have emerged as a particularly key intervention for supporting displacement-affected populations, especially refugee populations. Navigating the complexities of implementing cash programs during major shifts in the contextual environment is likely to be needed, both in the short- and longer-term. CaLP and DSP have consulted key actors in the field of cash assistance in Jordan, who have highlighted the relevance of collating experiences on cash assistance programs' adaptations to the economic situation and the pandemic outbreak.

CaLP is commissioning the following research to document *if, how, when* and *why* agencies have made adaptations to cash programs, particularly in response to COVID-19 and the impact of the pandemic on movement, livelihoods, wellbeing and the economy. This research aims to support programmatic efforts in Jordan and to contribute to the learning efforts of the cash and voucher assistance (CVA) sector in Jordan. CaLP is working in partnership with the Durable Solutions Platform (DSP) the Cash Monitoring, Evaluation, Accountability and Learning Organisational Network (CAMEALEON) of Lebanon to conduct this research and the study is inspired by work previously undertaken in Lebanon by DSP and CAMEALEON called 'Lessons learned on cash program adaptability in Lebanon in response to the economic crisis and COVID-19'..

### Research Purpose

**The purpose of this study is to document and assess collective learning and decision-making on the adaptability of selected cash programs in Jordan** in light of their response to the challenges posed by COVID-19 and its impact at programmatic and systemic levels, in order to formulate policy messages and programming recommendations for the short- and medium-term. The study will also aim to contribute to global learning about adaptations to health crises.

The intended focus of this research is **cash assistance programs in Jordan supporting displaced people from Syria**, could include the following cash-based programs:

- Multi-purpose cash assistance (MPC/MCAP);
- Protection sector specific cash assistance;
- Cash assistance linked to a broader social safety net program.

### Research questions and lines of inquiry

**The study will answer two overarching research questions, namely:**

1. What collective learning can be drawn on refugee-specific cash assistance programs' adaptability and decision-making mechanisms in response to the economic challenges and the COVID-19 outbreak?
2. What practical policy and programming recommendations can be derived from this learning to support cash assistance actors in the short- and medium-term?

**The specific lines of inquiry guiding the paper are as follows and may be developed further:**

#### **1. In what ways have the cash programs been adapted?**

What are the key adaptation measures? Identification of most important adaptations made in cash programming for refugee populations. Then, for each adaptation:

- Driving factors in adaptation – What data, contextual factors, and thresholds were taken into consideration to adapt cash programs?
- Beneficiary feedback –

- To what degree have decisions about *if, how and when* adaptations were made to cash programs been influenced by, among other things, beneficiary feedback, Head/Regional Office direction/guidance, Country Program decisions, decisions made together with and influenced by what other agencies/the sector are doing, feedback from communities etc.?
- Was beneficiary input collected and factored into adapting the cash program? If yes, how was this done? For example, was there information collected from the agency's helpline or interactions with beneficiaries in the field that were used to guide programmatic adaptations?
- Flexibility – How much adaptability or flexibility was already built into programs and allowed for smooth adaptation?
- Risk Management – How (if at all) and which crises featured in cash program risk registers, and if so, what were the risk mitigation strategies? Did this influence decisions about program adaptation?
- Data – What information was needed and either available or not available for adaptability and are there continued gaps

**2. *What are the lessons learned or reflections about adaptations made so far? What has worked, what has not, and what are the implications of this learning?***

- Diversity – Can we observe commonalities or differences between programs of different sizes, scopes, target populations etc.?
- Coordination – How were changes to the cash program guided by or communicated to the relevant sectoral Working Groups and coordination bodies (e.g. BAWG, Protection WG, ISWG, JIF etc) and if relevant, other institutions or agencies?
- Short- and medium-term considerations – What does this learning tell us for short- and medium-term policy and programming including:
  - Cash plus- what opportunities exist to promote cash+ further to ensure that people are meeting basic needs?
  - Alignment with social protection programming: how can learning from cash programming feed into social protection efforts in Jordan and vice versa? What innovations have we seen? What policy opportunities exist to align or to integrate humanitarian and social protection systems?

**3. *When the Jordan and Lebanon experiences of adaptation are compared, what useful learning can be generated?***

- Do commonalities or differences emerge for what drives adaptation in each country? E.g.
  - What was the role of government?
  - What role did funders play?
  - How influential were HQs?
  - How did NGOs, INGOs and the UN and other cash actors vary in response?
  - How much influence did cash recipients have?
  - Were there regional level factors at play?
  - What was the role of coordination mechanisms?

### Research methodology

This study will adopt a qualitative methodology to answer the research questions and lines of inquiry, through:

- **Desk review of relevant documents** related to cash, program adaptation and the Jordan context;
- **25-30 targeted key informant interviews (KIIs)** with participating and interested agencies (45-60 mins);
- **Targeted KII with CVA recipients** to explore and validate the recipient experience and perceptions and/or use of recipient feedback data from implementing agencies
- **Virtual roundtable discussion to validate findings and recommendations.**
- **Participation in comparative analysis of Jordan and Lebanon experience** with CaLP, DSP and Jordan staff members

The research will be conducted by the consultant, with technical guidance from the Durable Solutions Platform (DSP), CaLP and CAMEALEON; for example, in the development of the research tools (which will be closely modelled on those being used for similar research in Lebanon), the list of those to be consulted, and the write up and analysis of the findings.

### Key Deliverables/Outputs

The expected output is:

- i. Report (max. 25 pages) to be used by the CWG/BAWG and other sector actors, including NGOs, UN agencies, and donors, capturing lessons learned for immediate thinking, and including medium-term considerations.
- ii. Powerpoint presentation
- iii. Participation as required in webinar or face to face meeting to launch/present results
- iv. Blog for publication on CaLP site (and others as required).
- v. Participation in the comparative analysis of the Jordan and Lebanon case studies

### Primary audience and participation

The primary audience of this research are **operational actors** (through BAWG, but also may be relevant to other sectors) including **UN agencies, NGOs, and international donors.**

Participation in this research, through KIIs and follow-up a roundtable discussion to discuss preliminary findings and validate recommendations, is **voluntary**. Agencies are invited to contribute to the collective learning on cash assistance for refugees in Jordan and follow-up afterwards.

Interested agencies can directly get in contact with DSP and/or CAMEALEON. DSP and/or CAMEALEON will also curate a list of relevant agencies to reach out to directly with an invitation to join this effort.

This study is expected to provide **concrete recommendations and learning** for designing and implementing future cash assistance programs in Jordan and beyond. This research will present a chance to bring together **different perspectives** and get a **better understanding on how programs of differences scales and scopes are operationalizing adaptations** in the challenging economic and public health climate.

### Timeline for key tasks

The below table highlights the key tasks and when they are expected to take place. Throughout the timeline, the learning process will be prioritized.

Research Task/ Deliverable	Oct	Nov	Dec	Jan
<b>1. Consultations</b>				
Research reference group established				
Consultations held with key actors, presentation at the next major national CVA coordination meeting				
Expert “Research Reference Group” created				
<b>2. Literature review</b>				
Literature review completed				
<b>3. Key Informant Interviews</b>				
KII semi-structured questionnaires finalized				
KIIs conducted and transcripts finalized				
<b>4. Analysis and write-up</b>				
Analysis and write-up of initial research findings/ first draft				
<b>5. Roundtable discussion</b>				
Roundtable discussion held virtually with relevant stakeholders to validate findings and recommendations				
<b>6. Finalization</b>				
Draft report				
Final report				
<b>7. Participation in comparative analysis Lebanon and Jordan</b>				

**Financial**

The allocated budget for this service is 24,500 EUR, including 10% international service tax, It will be deducted from the total amount.

**Deadline & Submission details:**

The Technical and Financial proposals shall be sent via email to the below Email Address:

[AALHUSAINI@OXFAM.ORG.UK](mailto:AALHUSAINI@OXFAM.ORG.UK)

Email Submission should be titled “**RFQ-CLAMM-20-0014**”

The deadline for submitting full proposal is **2:00 PM (Amman time) on Wednesday 23<sup>rd</sup> September 2020**

For any enquiries Please contact [AALHUSAINI@OXFAM.ORG.UK](mailto:AALHUSAINI@OXFAM.ORG.UK)