



ADAPTING HUMANITARIAN CASH ASSISTANCE IN TIMES OF COVID-19

Experiences and learning from Jordan



The Cash Learning Partnership (CaLP) is a global network of humanitarian actors engaged in policy, practice and research in cash and voucher assistance. CaLP enables collaboration between organizations to increase the scale and quality of CVA, while also supporting them to make their own progress. It does this by bringing organizations together to strengthen capacity, knowledge, coordination and policy for cash and voucher assistance.

The Durable Solutions Platform (DSP) aims to generate knowledge that informs and inspires forward-thinking policy and practice on the long-term future of displaced Syrians. Since its establishment in 2016, the DSP has developed research projects and supported advocacy efforts on key questions regarding durable solutions for Syrians. In addition, DSP has strengthened the capacity of civil society organizations on solutions to displacement.

CAMEALEON is an NGO-led network, co-managed by the Norwegian Refugee Council, Oxfam and Solidarités International. The purpose of CAMEALEON's work is to conduct independent research and analysis in support to the World Food Programme's multi-purpose cash programme for Syrian refugees in Lebanon, as well as to contribute to wider cash-related learning. CAMEALEON's partners include the American University of Beirut (AUB), Economic Development Solutions (EDS), Ground Truth Solutions (GTS), the Overseas Development Institute (ODI) and the Cash Learning Partnership (CaLP).

This document was developed by André Dürr with technical inputs from the CaLP, DSP and CAMEALEON. The CaLP would like to thank all those who provided their time to participate in key informant interviews, contributed documentation and provided reflections and comments that informed the development of this document. This document has been produced with the financial assistance of generously funded by the German Federal Foreign Office (GFFO). The findings and conclusions of this report are those of the author and do not necessarily reflect the positions or policies of CaLP, DSP, CAMEALEON or GFFO.



CONTENTS

List of figures and tables	4
List of acronyms and abbreviations	4
Executive summary	5
1 Introduction	7
2 Context: Cash assistance and Covid-19 in Jordan	8
2.1 Humanitarian cash assistance in Jordan	8
2.2 Covid-19 in Jordan	10
2.3 The impact of Covid-19 on refugees	11
2.4 The impact of Covid-19 on humanitarian action	13
3 Adaptation measures to cash-based programmes	14
3.1 Adaptation measures to the implementation of cash assistance	14
3.1.1 Measures to reduce transmission risks during beneficiary engagement	14
3.1.2 Measures to ensure that beneficiaries can collect their benefits	14
3.1.3 Measures to ensure communication and accountability with refugee populations	16
3.2 Responding to increasing needs: The Covid-19 emergency cash response for refugees	16
3.2.1 Overview	16
3.2.2 Results	18
3.3 Adaptation to Cash for Protection programmes	18
3.4 Decision-making on adaptation measures	19
3.5 The role of coordination in adapting cash-based programmes	20
3.6 Comparison with the government’s social assistance response	21
4 Conclusion	23
4.1 Main lessons learned	23
4.2 Short-term implications	24
4.3 Medium term implications	25
5 Recommendations	27
Annex 1: Covid-19 related need assessments	28
Annex 2: List of key informants	29

LIST OF FIGURES AND TABLES

Figure 1. The evolution of confirmed daily Covid-19 infections in Jordan from March to December 2020

Table 1. Overview on main humanitarian cash programmes in Jordan

Table 2. Overview on key government measures in relation to Covid-19 in 2020

Table 3. Covid-19 emergency cash response for refugees in 2020

Table 4. Comparison between the Covid-19 emergency cash response by humanitarian actors and the NAF

LIST OF ACRONYMS AND ABBREVIATIONS

ATM	Automated Teller Machine
BN	Basic Needs
BNWG	Basic Needs Working Group
CCF	Common Cash Facility
CfP	Cash for Protection
CfW	Cash for Work
CfPTF	Cash for Protection Task Force
Covid-19	Coronavirus disease of 2019
CRTF	Covid-19 Response Task Force
ECA	Emergency Cash Assistance
GIZ	Deutsche Gesellschaft for Internationale Zusammenarbeit
GoJ	Government of Jordan
ICRC	International Committee of the Red Cross
INGO	International Non-Governmental Organization
ICMC	International Catholic Migration Commission
IOM	International Organisation for Migration
IOCC	International Orthodox Christian Charities
IRC	International Rescue Committee
JHCO	Jordan Hashemite Charity Organization
JOD	Jordanian Dinar
MoSD	Ministry of Social Development
(S)MEB	(Survival) Minimum Expenditure Basket
NAF	National Aid Fund
NNGO	National Non-Governmental Organization
PDM	Post-Distribution Monitoring
PRS	Palestine Refugees from Syria
RAIS	Refugee Assistance Information System
SGBV	Sexual and Gender-Based Violence
UN	United Nations
UNICEF	United Nations Children’s Fund
UNHCR	Office of the United Nations High Commissioner for Refugees
UNRWA	United Nations Relief and Works Agency for Palestine Refugees
VAF	Vulnerability Assessment Framework
WFP	World Food Programme

EXECUTIVE SUMMARY

The Covid-19 pandemic and the Jordanian government's decisions to limit its spread have had an enormous impact on the lives and livelihoods on vulnerable populations in Jordan including refugees. Cash assistance emerged as a key intervention for supporting refugee populations during this crisis. The purpose of this study is to document and assess collective learning and decision-making on the adaptability of selected cash-based programmes in Jordan in light of their response to the challenges posed by Covid-19.

In response to the first case of Covid-19 in March, the Government of Jordan (GoJ) took strict measures to limit the movement of people into and within the country. For several weeks, Jordanian residents were not able to move at all or only to purchase food and necessities. Also, it took time for humanitarian organisations to obtain the necessary permits to move within the country. This posed major challenges to the provision of cash assistance, particularly in the immediate aftermath of the 'lockdown'. For example, organisations struggled to distribute ATM cards to new beneficiaries and were no longer able to conduct household visits to collect information, monitor activities or provide protection services. Furthermore, measures needed to be put in place in order to reduce transmission risks of project activities. At the same time, beneficiaries often found it more difficult to access cash assistance as public and personal transportation were not allowed for some time and ATM machines or other cash-out points were not always in walking distance.

In response, humanitarian organisation took a variety of adaption measures to continue and expand cash-based programmes. These measures were aimed at:

- Reducing transmission risks during beneficiary engagement, by staggering cash payments, front-loading cash assistance, coordinating fund disbursements and applying safety protocols and measures at the collection points (e.g. ATM machines).
- Ensuring that beneficiaries can collect their benefits, by introducing mobile ATMs, relying more on token-less distribution mechanisms including Iris enabled ATMs and mobile money, and incorporating service providers that were able to operate during the lockdown.
- Maintaining communication and accountability with refugee populations, by moving to remote work modalities and strengthening remote data collection (for needs assessment, post distribution monitoring, household verification) and providing protection services (including case management and psychosocial support) through the phone. Helplines proved particularly valuable to receive feedback and disseminate information.
- Responding to increasing needs, by horizontally expanding cash programmes. Between April and December 2020, the Covid-19 emergency cash response assisted approximately 60,000 UNHCR registered refugee families and 25,000 Palestine refugee families. This significant horizontal expansion was made possible by leveraging and expanding existing systems for beneficiary identification, payments and communication.

Decisions on adaptation measures were predominantly based on needs assessments and mainly taken internally and in coordination with other actors. Donors were perceived to be flexible, supportive and non-directive, allowing their partners to make their own decisions on how best to adapt cash-based programmes based on evidence. Most organisations did not consult with beneficiaries on the adaptation measures due to time pressure and not wanting to raise expectations.

Coordination of adaptation measures and for the Covid-19 emergency cash response primarily took place in the Covid-19 Response Task Force (CRTF) and the Common Cash Facility Task Force (CCFTF). Both task forces helped to establish a common understanding of the situation, facilitate learning exchange, identify gaps and reduce overlap of assistance. The CRTF collectively developed the common response standards, which laid the group for a relatively harmonized Covid-19 emergency cash response.

The Covid-19 pandemic and the associated economic crisis continue to negatively impact the lives and livelihoods of refugees. Moving forward, and as almost no needs assessments were conducted during the second half of 2020, it is essential to better assess and document the persistent needs and vulnerabilities of refugee populations, and continued impacts of Covid-19 on access to work and income sources. It is likely that the dire situation warrants the exploration of a Covid-19 cash assistance follow up response in 2021. Furthermore, given the unpredictable nature of the pandemic, humanitarian cash providers need to be prepared for another lockdown scenario.

In the medium-term, the crisis has further revealed the need to further strengthen resilience and self-reliance of refugees in Jordan. From the findings of this study, three main entry points emerge to strengthen the resilience and self-reliance of refugees in the medium term: promote the alignment and integration of humanitarian cash assistance and government social assistance, further strengthen refugees' access to the (formal) labour market and promote financial inclusion of refugees through the expanded use of mobile money.

I INTRODUCTION

PROBLEM STATEMENT

Jordan is a middle-income country with a population of around 10 million people. During 2020, Jordan hosted more than 750,000 refugees registered with UNHCR. Most refugees are from Syria (662,790), while an additional 89,403 refugees are from other countries including Iraq, Yemen, Sudan and Somalia.¹ 83 percent of UNHCR registered refugees live in host communities in urban and rural areas. This makes Jordan the country with the second highest number of refugees per capita globally.² In addition, there are around 2.4 million Palestine refugees registered with UNRWA in Jordan, most of whom have Jordanian nationality.³

Refugees in Jordan faced a difficult socio-economic environment before the Covid-19 crisis. Their access to jobs and livelihoods has been limited and a majority lived under the poverty line struggling to meet daily needs. As a result of the Covid-19 pandemic and government actions to limit the spread of the virus, economic hardship, unemployment and debt levels have significantly increased among refugee populations.

Humanitarian cash assistance⁴ has been an integral part of the humanitarian response to refugees in Jordan for many years. In response to the crisis, it emerged as a key intervention for supporting refugee populations.

OBJECTIVE OF STUDY

The purpose of this study is to document and assess collective learning and decision-making on the adaptability of selected cash-based programmes in Jordan in light of their response to the challenges posed by COVID-19, in order to formulate policy and programming recommendations for the short- and medium-term and to contribute to global learning about adaptations to shocks. The study focuses on cash assistance supporting refugees, including Syrian refugees, non-Syrian refugees and Palestine refugees. It primarily focuses on programmes under the basic needs (BN), food security and protection sectors.

METHODOLOGY

The research took place between November 2020 and February 2021 using a qualitative methodology. This report covers the timeframe from March 2020 until December 2020. A total of 25 key informant interviews were conducted with 33 individuals from 22 different organisations, including the United Nations (UN), international NGOs (INGO), national NGOs (NNGOs), and donor agencies. Interviewees were from three main stakeholder groups: cash assistance and humanitarian coordinators, cash assistance implementers and donor agencies funding cash assistance. Additional secondary literature and documents, including relevant research reports and papers, agency updates, sectoral updates, guidance notes, meeting minutes and Post Distribution Monitoring (PDM) reports were also assessed and incorporated into the report.

The study design initially included interviews with refugees to receive first-hand feedback on how they experienced adaptations to cash programmes in Jordan. Given ongoing difficulties in holding face-to-face interactions with affected populations due to COVID-19 safety guidance, it was decided to rely on post distribution monitoring (PDM) reports from different organisations that implemented cash assistance programmes.

STRUCTURE

Chapter two provides background information on the humanitarian cash assistance landscape in Jordan, the evolution of Covid-19 in the country and its impact on refugees as well as humanitarian action. Chapter three identifies and assesses the main adaptation measures of cash-based programmes in response to Covid-19. It further reviews decision-making and coordination around adaptations and compares the humanitarian and government cash response to the crisis. Chapter four identifies the main lessons learned from adaptations of cash assistance in 2020 and derives short- and medium-term implications for humanitarian cash assistance in Jordan. Finally, chapter five provides programmatic and policy recommendations to implementers, coordinators and donors.

¹ UNHCR (December 2020). [Registered Persons Of Concern Refugees and Asylum Seekers in Jordan](#).

² UNHCR (September 2020). [Jordan Fact Sheet](#).

³ UNRWA registered Palestine refugees who do not have Jordanian nationality include more than 17,000 Palestine refugees from Syria (PRS) and around 158,000 'ex-Gazan' refugees, who fled from Gaza to Jordan in the aftermath of the June 1967 hostilities.

⁴ In this study, the term 'humanitarian cash assistance' is used to describe cash transfers to mainly refugees implemented by humanitarian organisations.

2 CONTEXT: CASH ASSISTANCE AND COVID-19 IN JORDAN

2.1 HUMANITARIAN CASH ASSISTANCE IN JORDAN

Cash assistance provided to Syrian and non-Syrian refugees have represented a central part of the humanitarian response in Jordan for many years. In 2018, cash transfers were estimated to amount to more than 28 percent of humanitarian assistance in Jordan⁵. Almost all cash transfers are implemented by international organisations and non-governmental organisations (NGOs). Table 1 provides an overview of the main cash-based programmes for refugees in Jordan in 2020 (excluding the Covid-19 emergency cash response).

Type of Assistance	Objective	Approx. # of assisted HHs in 2020	Duration	Monthly transfer value (in JOD)
UNHCR Basic Needs assistance	To assist the most vulnerable HHs in meeting their basic needs	33,000	12 months	Depends on vulnerability score and HH size
Other organizations' Basic Needs assistance (e.g. IOM, ICRC, Care)		11,000	varies	
WFP Cash and Voucher response	To assist the most vulnerable households in meeting their food needs	498,000 (individuals)	12 months	15 or 23 per person
UNICEF Hajati programme	Cover education related costs; linked to school attendance	10,000 (children), including Jordanians	10 months	25 per child
UNRWA social safety net	To assist the most vulnerable HHs in meeting their basic needs	12,000	12 months	7.5 per person (quarterly payment)
UNRWA cash for PRS	To assist the most vulnerable households in meeting their BN	4,230	12 months	18 or 28 per person (quarterly payment)
Winterization cash ⁶ (UNHCR, IOM, Care, ICRC, JHCO, UNRWA, etc.)	Protection from winter	90,000 (2020–2021)	One-off	Depends on HH size and other assistance
Cash for Health (UNHCR, Medair, etc.)	Facilitate access to specific health services	Not available	NA	Depends on the service
Cash for Protection (CfP): • Emergency cash • Reoccurring CfP support • Cash for rent	Aims to mitigate, either through prevention or response, a protection incident or situation experienced by vulnerable individuals or HHs	Not available	Varies (one-off to 6 months)	Varies significantly
Cash for Work	Temporary employment support and asset creation	Not available	40 working days	Slightly above minimum wage

Table 1. Overview on main humanitarian cash programmes in Jordan in 2020

⁵ Chehade N., McConaghy P., and Meier C. (2020). *Cash transfers and financial inclusion. Lessons from Jordan and Lebanon*.

⁶ For more information on the winterization response, please see the [winterization dashboard](#).

The bulk of CVA in Jordan is disbursed through UNHCR and the World Food Programme (WFP). **UNHCR** provides monthly basic needs cash assistance based on a minimum expenditure basket to approximately 33,000 of registered refugee families, out of which 30,000 are Syrian refugee families and 3,000 are non-Syrian refugee families. More than 9,000 eligible refugee families are on a waiting list and cannot be assisted because of a lack of funds. Eligibility is determined by vulnerability ratings based on proxy means testing and a range of indicators across sectors. Various organisations including the ICRC and IOM implement basic needs cash assistance aligned with the UNHCR model, i.e., they cover part of the BN caseload independently.

UNHCR together with several UN organisations and NGOs use the Common Cash Facility (CCF) to deliver cash assistance to vulnerable refugees. The CCF is a platform that allows humanitarian organisations to deliver cash assistance using ATMs which can be accessed through Iris scan or ATM cards⁷. The CCF added mobile money wallets as a payment option in August 2018. By the end of 2020, the CCF consisted of 40 members.

WFP provides cash and voucher assistance based on the food basket value to around 498,000 registered refugees. A total of 20 percent of WFP's beneficiaries are in camps, while the rest live in urban areas. WFP provides two levels of assistance of JOD 15 or 23 per person per month, depending on the level of vulnerability. Outside of camps, WFP delivers cash assistance through prepaid cards, which can be used to withdraw assistance as cash at ATMs or be redeemed at WFP-contracted shops. In camps, WFP uses biometric e-vouchers redeemable at WFP-contracted shops and based on blockchain technology.⁸ There is approximately a 95 percent overlap between the basic needs cash and WFP cash beneficiaries. In the case that a basic needs cash beneficiary does not receive WFP assistance, the food component is added to the transfer amount.

UNICEF through its Hajati programme provides cash transfers tied to school attendance to households of around 10,000 children during the academic school year (10 months per year)⁹ and delivers assistance through the CCF. **UNRWA** is providing safety net cash to the most vulnerable Palestine refugee families and regular cash assistance to Palestine refugees from Syria (PRS). UNRWA and a few other organisations are using the WFP managed 'OneCard Platform' to deliver cash and voucher assistance through e-cards.

Various other cash-based programmes are implemented by different organisation, such as cash for protection (CfP)¹⁰, cash for health, cash for work or winterization or livelihoods programmes. Many of these programmes follow a cash plus approach, where the cash transfer is accompanied by complementary interventions to reach protection or livelihoods objectives. For example, the draft guidelines on CfP programming in Jordan requires all CfP assistance to follow a cash plus approach, meaning that the cash component needs to be accompanied with other activity, such as inclusion in awareness raising sessions, support through case management, individual psychosocial support, emotional support groups, vocational training and livelihood opportunities, etc.¹¹

The bulk of cash-based programmes in the protection, health or livelihoods sectors are implemented by local and international **NGOs**. NGOs are required by the Ministry of Planning and International Cooperation to include 30 percent of Jordanian beneficiaries. The Ministry of Social Development (MoSD) supports humanitarian organisations in identifying the most vulnerable Jordanian families.

⁷ The financial service provider (Cairo Amman Bank) authenticates refugee beneficiaries by linking its network of iris-enabled ATMs directly to UNHCR's biometric registration database.

⁸ For more information, please see the [Building Blocks](#) initiative.

⁹ The intervention was temporarily expanded to cover 30,000 households due to Covid-19, but funding for the temporary expansion will run out in December 2020.

¹⁰ According to the draft guidelines on CfP programming in Jordan, CfP is a form of assistance that aims to mitigate, either through prevention or response, a protection incident or situation experienced by vulnerable individuals or households (such as vulnerable refugees, migrants or members of the host communities). CfPTF (2021). Draft Guidelines on Cash for Protection Programming in Jordan. Unpublished.

¹¹ CfPTF (2021). Draft Guidelines on Cash for Protection Programming in Jordan. Unpublished.

2.2 COVID-19 IN JORDAN

The first case of Covid-19 was detected in Jordan on 02 March 2020. The Government of Jordan issued a range of defence orders during March and April to contain the spread of COVID-19 and to mitigate the socio-economic impact on the people and the economy. Table 2 provides an overview on selected government measures in 2020.

March	15 March: closure of all educational institutions 17 March: suspension of all flights and closure of all border crossings 21 March: implementation of a nationwide lockdown 30 March: banks and wire transfer services reopen at a reduced capacity
April	22 April: Movement on foot was permitted between 08:00 to 18:00 29 April: the use of personal vehicles was allowed based on the odd-even plate scheme on alternating days and several business sectors were allowed to reopen
May	Additional economic sectors including construction reopened and public employees returned to work
June	Personal movement was permitted from 6:00 until midnight the odd/even vehicle registration plate system was suspended
September	10 September: The airport was reopened to commercial flights
October	Introduction of weekend lockdowns and Friday lockdowns that stayed in place until the end of the year
November	Full lockdown imposed from 11 to 15 November

Table 2. Overview on key government measures in relation to Covid-19 in 2020

The **full lockdown**¹² that was put in place on 21 March lasted until the end of April. During that period, the movement of people was very limited. Residents were initially not allowed to leave their houses and later only to visit small supermarkets. During that period, most businesses and services remained closed and personal and public transportation was prohibited.

Many measures that were put in place during March and April were somewhat loosened during May and June and cases of Covid-19 remained at a very low level during the summer. Cases of Covid-19 started to increase at the same time as the airport opened for commercial flights in September and peaked in November. In response, the government introduced additional lockdown measures that succeeded in reducing infections. Figure 1 provides an overview of the development of confirmed daily cases of Covid-19 throughout 2020.

¹² Full lockdown shall be defined as the period between 21 March and 29 April, where no personal or private transport was allowed.

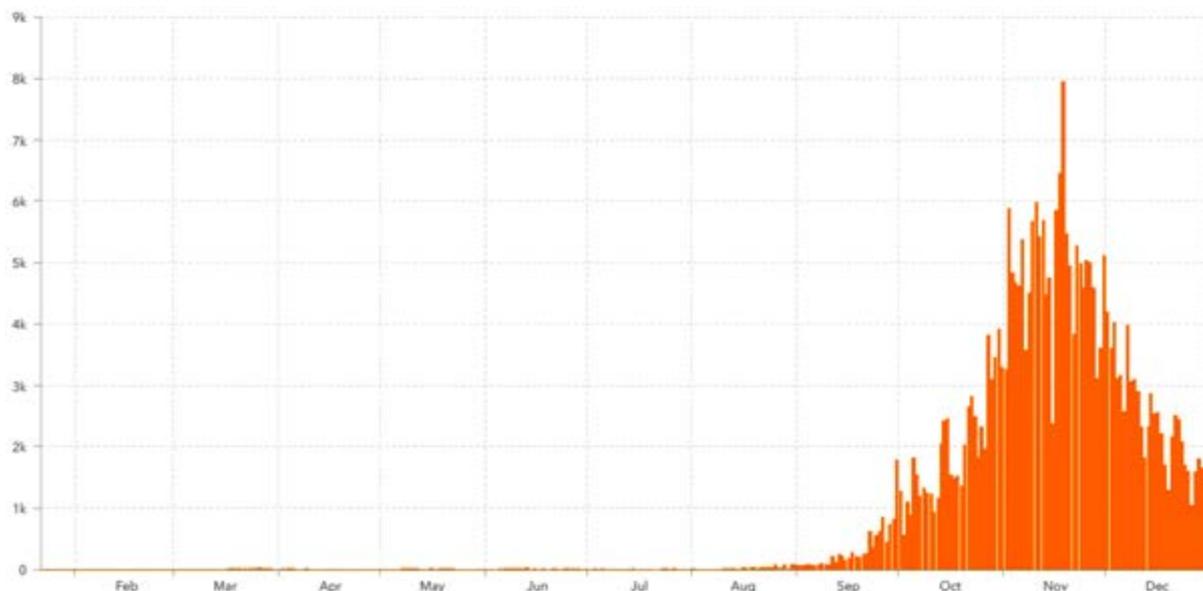


Figure 1. The evolution of confirmed daily Covid-19 infections (in thousand) in Jordan in 2020¹³

2.3 THE IMPACT OF COVID-19 ON REFUGEES

The overall economic situation in Jordan has been deteriorating prior to the crisis and Covid-19 has significantly aggravated the situation. The Jordanian economy was expected to contract by 3 percent in 2020.¹⁴ The unemployment rate in Jordan, which was around 19 percent before the pandemic, has risen to 23 percent.¹⁵ The unemployment rate among Syrian refugees was estimated at 40 percent before the crisis¹⁶ and has likely further increased in 2020. Covid-19 and government actions to limit the spread of the virus exacerbated these economic challenges and those already in precarious situations, including poor communities, female refugees, workers in the informal sector, and migrant workers, were disproportionately affected by the crisis.¹⁷ The informal labour market, which is the main source of income for the majority refugee households, was particularly hard hit by the measures. Furthermore, refugees continue to face significant legal barriers to access jobs in Jordan.¹⁸

Humanitarian and development actors conducted various needs assessment with refugees and vulnerable host populations in the early stages of the crisis, i.e. between March and May.¹⁹ Overall, assessments consistently observed a negative impact of the Covid-19 crisis on the well-being of refugee populations and their ability to meet their basic needs. Some key findings of assessments conducted between March and May include:

- Almost three-quarters of refugees (72.5 percent) indicated having difficulties covering basic needs (e.g. rent, food, heating and medicine) due to the lockdown measures in place.²⁰
- 29 percent of Syrian refugee households and 37 percent of non-Syrian refugee households did not have enough to eat in the past week. Lack of money and savings, no or limited food stocks, and travel restrictions were the main reasons for this.²¹
- 92 percent of refugee households had less than 50 JOD of savings left.²²

¹³ Source: Covid-19 dashboard by the Center for Systems Science and Engineering at Johns Hopkins University

¹⁴ IMF Jordan: www.imf.org/en/Countries/JOR

¹⁵ IMF Jordan: www.imf.org/en/Countries/JOR

¹⁶ IRC (2020). *A Decade In Search of Work. A review of policy commitments for Syrian refugees' livelihoods in Jordan and Lebanon.*

¹⁷ UN (2020). *Socio-economic framework for Covid-19 response.*

¹⁸ IRC (2020). *A Decade In Search of Work. A review of policy commitments for Syrian refugees' livelihoods in Jordan and Lebanon.*

¹⁹ An overview on needs assessment related to Covid-19 can be found in Annex 1.

²⁰ UNDP (May 2020). *Covid-19 impact on households in Jordan. A rapid assessment.*

²¹ UNICEF, UNHCR, WFP (May 2020). *Multi-sector rapid needs assessment: Covid-19 Jordan.*

²² Ibid.

- 62 percent of women refugees felt at increased risk of suffering physical or psychological violence as a result of either/or increased tensions in the household and increased food insecurity, both of which have been caused by the crisis.²³
- 69 percent of refugee households renting their homes considered themselves at risk for eviction if the situation continues.²⁴

Before Covid-19, most Syrian refugee households had at least one household member who was working. According to an ILO survey²⁵ 56 percent of male and 36 percent of female Syrian refugees were employed before the lockdown with most male Syrians (55 percent) working in construction while most female Syrians (41 percent) worked in manufacturing. 69 percent of Syrian refugee workers had short employment duration (temporary, seasonal, irregular) and only 24 percent had social security coverage.

The crisis had a dramatic impact on jobs and livelihoods of refugees. By the beginning of April 2020, around 90 percent of households had no one working.²⁶ 35 percent of all Syrian refugees who were employed before the crisis had lost their jobs permanently and around half of the currently employed Syrian refugees (52 percent) anticipated that they might lose their jobs in the coming months if the Covid-19 mitigation measures stay in place.²⁷ Only 35 percent of refugees who had a job before the lockdown reported a secure job to return to.²⁸ Furthermore, due to the impact of Covid-19 elsewhere, remittances, a crucial lifeline for many vulnerable households, were drastically reduced or stopped altogether for the majority of refugee households.²⁹

As a consequence, most refugee households lost all or most of their income³⁰ and poverty levels among refugees further increased. According to a recent study by the World Bank and UNHCR, poverty is estimated to have increased by 38 percentage points among Jordanians, and by 18 percentage points among Syrian refugees.³¹ The lower increase for refugees reflects the fact that many refugees were already living beneath the poverty line so there were fewer to be drawn under by the crisis.

Refugee populations reported in various assessment/monitoring reports some price increases in the aftermath of the crisis, despite the government's strict measures to control prices. Prices for vegetables, fruit and chicken have reportedly increased. Over the course of the year, however, food prices have remained relatively stable. Overall, the cost of food in Jordan increased by 3.3 percent in October 2020 as compared to the same month in 2019.³²

Some of the hardship caused by the full lockdown seems to have been alleviated with the easing of the restrictions in May and June. By July, the percentage of Syrian refugee children who went to bed hungry decreased from 41 percent during the full lockdown to 21 percent after the lockdown.³³ The economic situation remained difficult, and the percentage of Syrian household heads reported working or being engaged in economic activity and the total working hours remained significantly below the pre-Covid level.³⁴ Only 13 percent of Syrian refugee households stated that they have enough money to sustain the household for another two weeks, compared to 41 percent for Jordanian households.³⁵

²³ UN Women (April 2020). [Rapid Assessment of the impacts of Covid-19](#).

²⁴ DRC (March 2020). [Rapid basic needs assessment – Syrians](#).

²⁵ ILO (May 2020). [Facing Double Crises – Rapid assessment of the impact of COVID -19 on vulnerable workers in Jordan](#).

²⁶ DRC (March 2020). [Rapid basic needs assessment – Syrians & Caritas \(April 2020\). Rapid assessment for cash feasibility](#).

²⁷ ILO (2020). [Facing Double Crises – Rapid assessment of the impact of COVID -19 on vulnerable workers in Jordan](#).

²⁸ UNICEF, UNHCR, WFP (2020). [Multi-sector rapid needs assessment: Covid-19 Jordan](#).

²⁹ UNHCR (2020). [Multipurpose cash assistance. 2020 Mid-Year PDM Household Survey](#).

³⁰ Caritas (April 2020). [Rapid assessment for cash feasibility](#).

³¹ World Bank & UNHCR (2020). [Compounding misfortunes. Changes in Poverty since the onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon](#).

³² WFP (October 2020). [Monthly Market Price Bulletin October 2020](#).

³³ UNICEF (July 2020). [Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan](#).

³⁴ Ibid.

³⁵ Ibid.

Information on the situation of refugee households after July 2020 is limited and no formal needs assessments were conducted between August and December to monitor the socio-economic situation of refugee households. PDM reports provide some insights, indicating that some refugees have been able to return to their jobs. For example, UNRWA in a recent PDM exercise³⁶ found that the percentage of PRS households that had at least one family member working changed from 61 percent before Covid-19, to 6 percent during the full lockdown to 43 percent in September. Following the lockdown, most refugees who had a job before the lockdown were able to return to the same job, while almost 30 percent have not found a new one.

In terms of protection, several assessments identified an increased risk of domestic violence with women living with perpetrators and limited options to seek help. Incidents reported to specialized agencies decreased during the lockdown period as survivors faced various risks and challenges in seeking help, including prioritization of family basic needs over their safety and the lack of ownership of mobile phones. In June the number of survivors seeking help increased as lockdown was eased and women could reach Women and Girls Safe Spaces, clinics and other community centres to report violence and ask for help.³⁷

2.4 THE IMPACT OF COVID-19 ON HUMANITARIAN ACTION

Covid-19 and government actions to limit the spread of the virus also had a profound impact on the ability of humanitarian actors to perform their mandate and provide assistance. The restrictions in movement during the full lockdown meant that all international humanitarian actors were unable to travel and have face-to-face interactions with refugee populations, which complicated the collection and verification of information at household level, monitoring of project activities, the distribution of ATM cards, and the provision of services including protection services.

The movement restrictions took humanitarian actors by surprise and a key assumption in the delivery of humanitarian assistance in Jordan, i.e., the free movement of staff and refugees, was fundamentally challenged. It took most organisations several weeks to obtain the required travel permits to be able to move freely in Jordan. It is noteworthy that some local organisations, such as the Jordan Hashemite Charity Organization (JHCO) faced no travel restrictions during the full lockdown to execute their mandate, the reason being that JHCO is member of the Social Protection Response Committee that was formed by the government to respond to the pandemic.

Also, several key informants said that they found it particularly challenging to anticipate and react to government decisions as well as to anticipate how the situation and needs of refugee populations would evolve.

³⁶ UNRWA (September 2020). Unconditional Cash Assistance COVID-19. Post Distribution Monitoring Findings. Unpublished.

³⁷ Jordan GBV Information Management System Task Force (2020). [Midyear Report January – June 2020](#).

3 ADAPTATION MEASURES TO CASH-BASED PROGRAMMES

Chapter three explores the range of measures that were implemented by humanitarian cash actors in 2020. Chapter 3.1 reviews adaptation measures to the implementation of all cash-based assistance in Jordan with the aim of reducing transmission risks, ensuring delivery and maintaining communication and accountability. Chapter 3.2 reviews the Covid-19 emergency cash response aiming to respond to the increasing needs through horizontal expansion and chapter 3.3 looks at adaptation measures to Cash for Protection programmes. Chapter three further explores how decisions were taken on adaptation (chapter 3.4) and the role of coordination in the adaptation of cash-based programmes (chapter 3.5). It concludes with a short comparison between the humanitarian and the government-led Covid-19 emergency cash response (chapter 3.6).

3.1 ADAPTATION MEASURES TO THE IMPLEMENTATION OF CASH ASSISTANCE

3.1.1 Measures to reduce transmission risks during beneficiary engagement

All organisations took measures to reduce transmission risks during beneficiary engagement and entitlement collection. Many organisations **staggered** cash payments to reduce overcrowding at collection points (ATM machines, collection points, etc.). Some organisations **front-loaded** cash assistance, meaning that they provided one payment covering two months of assistance. UNHCR for example combined the payments for April and May, allowing recipients to collect two months of assistance in one go. UNHCR and UNICEF **coordinated their fund disbursement** to allow recipients who are eligible to receive assistance from both organisations to collect cash payments at the same time and avoid several trips to the ATM.

All organisations applied Covid-19 **safety protocols and measures** at the collection points, be it at ATM machines or other collection points. Collection points and waiting areas had to be redesigned to comply with protocols. The measures aimed to ensure physical distancing and to promote wearing masks and hand sanitizer usage. Several organisations including IOM used bulk SMS communication to provide information on Covid-19 and safety measures to reduce the transmission risk.

Cash for Work (CfW) actors jointly developed the Covid-19 Safeguards Plan³⁸ in May 2020 and the Covid-19 Process Mechanism³⁹ in November. The Safeguards Plan provides instructions to implementing partners on how to adapt CfW work sites and details safety and hygiene measures for workers and supervisors, bus arrangements for transportation of workers and disinfection procedures for the work sites. One key informant explained that it was initially challenging to “make beneficiaries understand and apply the safety measures at the work sites, especially because the number of cases in Jordan were very low.”⁴⁰ The Safeguards Plan was approved by the Ministry of Labour and allowed the sites to resume operations following the closure during full lockdown. The Process Mechanism details salary and sick leave entitlements and introduces a detailed protocol on how to deal with suspected or confirmed cases of Covid-19.

3.1.2 Measures to ensure that beneficiaries can collect their benefits

The mobility of refugees during the full lockdown was severely limited and impacted their ability to access and use their cash assistance. Due to the unavailability of personal and public transportation, beneficiaries had to walk to access their benefits, posing a particular challenge to recipients far away from the next ATM machine or collection point and to elderly people and people with disabilities in general. According to UNHCR’s Covid-19 response PDM covering cash payments from April to June, roughly a quarter of refugees felt that movement restrictions were an obstacle to withdrawing assistance and less than 20 percent felt that movement restrictions affected the spending of assistance.⁴¹

³⁸ Cash for Work Working Group (May 2020). [Covid-19 Safeguards Plan](#).

³⁹ Cash for Work Working Group (November 2020). Covid-19 Process Mechanism. Unpublished

⁴⁰ Interview with CfW implementer.

⁴¹ UNHCR (August 2020). [Multipurpose cash assistance. 2020 Mid-Year PDM Household Survey](#).

All organisations made adaptations to the delivery channels of their cash assistance to ensure that beneficiaries were able to collect their benefits. The CCF and WFP introduced **mobile ATMs** that were made available to groups of beneficiaries that would otherwise need had to travel long distances to access an ATM. The locations of mobile ATMs were determined by mapping the location of refugees and existing ATMs. Furthermore, WFP expanded their ATM network from 120 to approximately 800 by integrating with the ATM networks of other banks.

Humanitarian organisations struggled to distribute **ATM cards** to newly selected beneficiaries during the full lockdown. Medair was able to anticipate the distribution of some cards before the full lockdown entered into force. Some organisations were able to resume ATM card distribution once the full lockdown was lifted and the permits required to move within Jordan were obtained. WFP, for example, distributed their e-cards door-to-door from late March to May and UNHCR started to distribute cards through home visits in August 2020. UNHCR also entered into a partnership with Aramex to support ATM card distribution in December 2020, based on the many challenges of distributing ATM cards during the initial lockdown.

During the full lockdown, many organisations moved towards **Iris scan** and **mobile money**, both of which can be activated remotely without having to distribute a token (e.g. an ATM card). Consequently, the CCF, which offers both Iris enabled ATM delivery and mobile money to its members, became more attractive and an additional nine organisations joined the CCF in 2020. To ensure that funds could be moved from the different organisations' CCF account to the beneficiaries' account during the period where banks were closed, the CCF advised its members to replenish their main account ahead of the lockdown.

BOX I. MOBILE MONEY IN JORDAN

Mobile money is a relatively nascent technology in Jordan but has been significantly boosted by the Covid-19 crisis. In April 2020, the Central Bank of Jordan decided to allow mobile money online registration for Jordanians and foreigners with Ministry of Interior cards, including Syrian refugees. The government adopted mobile money wallets for NAF disbursement and increasingly for salary payments. This led to the number of active e-wallets doubling to around 1 million users by the end of 2020. Furthermore, authorities have [increased the agent per user ratio by 96.5percent](#), increasing access points for customers to deposit or withdraw cash from mobile money wallets. Mobile money allows customers to transfer funds to other wallets, pay in shops through Point of Sale (POS) devices using Near Field Communication (NFC) technology, withdraw cash from ATMs, and pay bills (including electricity, water and phone bills).

The delivery challenges for the Covid-19 emergency cash response were more pronounced as new beneficiaries were assisted who were less familiar with the delivery channels. IOM for example found that around half of the targeted refugees experienced some issue when withdrawing the cash assistance, the most common being technical issues related to the Iris scan, and concludes that this is expectedly higher than for beneficiaries of the regular BN cash assistance.⁴² Challenges with the Iris scan were also reported by other organisations.

Mobile money was particularly relevant for individuals/households that were not able to use the Iris scan for medical reasons. Even though the crisis accelerated the move towards mobile money, its use remains relatively limited and only around 800 refugee households⁴³ received their UNHCR cash assistance through mobile money wallets by the end of 2020. In addition, some financial service providers such as Alawneh Exchange and Jordan Post were able to operate during the full lockdown. Several humanitarian organisations contracted Alawneh to deliver cash during the lockdown or as a backup option in case of another full lockdown in the future.

Organisations were able to find solutions for specific cash delivery challenges. WFP and NRC were able to assist 1,143 refugees who were not able to return to their homes following the closure of camps in March. WFP piloted parcel delivery for households in isolation due to Covid-19 in camps, where beneficiaries were able to order food from contracted shops and pay via an Iris scan integration on smartphones once the food was delivered. Also, WFP shifted April's cash assistance two weeks earlier than planned to ensure all refugees could buy needed food items. According to WFP monitoring, around 80 percent of refugees indicated that they found the early reload helpful and more than 70 percent noted that the early reload allowed them to stock-up on food, in advance of the lockdown.⁴⁴

⁴² IOM (August 2020). Post distribution monitoring of Covid-19 cash assistance. Unpublished.

⁴³ The share of mobile money among delivery mechanisms was less than 3 percent in 2020.

⁴⁴ WFP (April 2020). [General Food Assistance to Refugees: COVID19 Monitoring Report #1](#).

3.1.3 Measures to ensure communication and accountability with refugee populations

Covid-19 profoundly affected the way humanitarians interact and communicate with refugees. With the introduction of the full lockdown in March, humanitarian actors were forced to move to **remote work**. Consequently, all data collection in relation to needs assessments, post distribution monitoring, household visits and verification were conducted through phone or SMS surveys. For example, UNHCR developed a phone survey that temporarily replaced the home visits to verify refugee households that applied for BN cash assistance.

A tool that became even more important during the Covid-19 crisis was the **helpline**. Helplines allowed organisations to receive feedback from refugees throughout the lockdown and to disseminate information on their response. Several organisations reported a significant increase in calls received by their helpline during the full lockdown. In response, some organisations such as UNHCR⁴⁵ or IOM strengthened and/or are planning to improve the capacity and user friendliness of their helpline.

As for the type of inquiries received by helplines, refugees were typically asking about the timing of assistance, asking to be included in cash assistance programmes, inquiring why they had not been selected, and reporting issues with accessing benefits (e.g. problems with Iris scan, ATMs too far away and other challenges to withdraw the assistance). A very common concern was the eligibility criteria and inclusion/exclusion decisions. According to a key informant, “the complex targeting methodology makes it difficult to explain why someone is eligible and someone else is not.”⁴⁶

Some organisations strengthened alternative communication channels. For example, UNRWA expanded bulk SMS delivery to be able to more effectively reach beneficiaries. WFP strengthened social media platforms to respond to inquiries and to disseminate key messages to beneficiaries.⁴⁷

3.2 RESPONDING TO INCREASING NEEDS: THE COVID-19 EMERGENCY CASH RESPONSE FOR REFUGEES

3.2.1 Overview

In order to respond to the increasing needs of refugees in Jordan, the basic needs sector took an early decision to maintain regular BN cash assistance and to temporarily add an additional caseload of families who had access to minimal income prior to the Covid-19 crisis and have lost their income because of mobility restrictions. The overall objective of the **Covid-19 emergency cash response** was to help families to get through the crisis without incurring high levels of debt.⁴⁸

Cash implementers opted for a **horizontal expansion**, i.e. adding new beneficiaries to an existing response, and focused on families of informal workers who have lost their jobs. This is justified, given that regular BN cash recipients have very limited labour income and have therefore been less affected by the economic consequences of Covid-19. The only organisation that opted for a combination of horizontal vertical expansion⁴⁹ was UNRWA, who also provided top-ups to PRS and ex-Gazan⁵⁰ refugees who were already benefiting from cash assistance. Also, a few organisations prioritized the existing caseloads of their protection or livelihoods interventions. The ICRC and the IRC for example provided Covid-19 emergency cash assistance to their livelihoods programme beneficiaries that had benefited from small business support, with the aim of protecting past investments in livelihood assets.

Within the BN sector and based on existing data from the Vulnerability Assessment Framework (VAF) home visits and registration, 48,831 households were identified as eligible for the Covid-19 emergency cash response in April 2020.⁵¹ This number has further increased through household visits conducted in the second half of 2020. UNICEF included an additional 18,208 children from April to December in its Hajati programme and WFP was able to

⁴⁵ For the Covid-19 cash response, UNHCR’s hotline was used to receive feedback and complaints in relation to the response, irrespective of who delivered the assistance. Once received, feedback and complaints were forwarded to the respective organisation.

⁴⁶ Interview with a coordinator.

⁴⁷ WFP (April 2020). [General Food Assistance to Refugees: COVID19 Monitoring Report #1](#).

⁴⁸ Basic Needs and Food Security Sector (May 2020). Covid-19 Emergency Response. Standards for non-camp refugee response. Unpublished.

⁴⁹ Vertical expansion means that the transfer amount or programme duration are increased.

⁵⁰ Among ex-Gazans, around 10 percent were already benefiting from cash assistance.

⁵¹ Basic Needs and Food Security Sector (May 2020). Covid-19 Emergency Response. Standards for non-camp refugee response. Unpublished.

add 15,608 refugees to its programme by the end of 2020. The UNICEF and WFP response partially overlapped with the BN Covid-19 emergency cash response.⁵² UNRWA provided both top-ups for existing beneficiaries and additional assistance to new beneficiaries. Table 3 provides an overview of the Covid-19 emergency cash response implemented by various organisations in 2020.

Organisation	Number of assisted refugees	Monthly amount (JOD)	Duration	Funds disbursed (in million JOD)
Basic needs Covid-19 cash response led by UNHCR⁵³	56,380 households (235,951 individuals)	93–164 per household ⁵⁴	Up to three months	20.6
UNICEF	18,208 children (6,704 households) ⁵⁵	25 per child	April to December (monthly payments)	3
WFP	15,608 individuals ⁵⁶	15/23 per individual	August to December (monthly payments)	1.2
UNRWA	25,143 households ⁵⁷	Varies	Varies	6.6

Table 3. Covid-19 emergency cash response for refugees in 2020⁵⁸

By the end of 2020, the Covid-19 emergency cash response had assisted approximately 60,000 UNHCR registered refugee households and 25,000 Palestine refugee households. A total of JOD 31.4 million was disbursed as part of the Covid-19 emergency cash response for refugees in 2020. Some organisations, such as UNICEF, WFP, Care⁵⁹ and IRC were able to expand their caseload within the framework of an existing programme. Other organisations such as Caritas, NRC, ICMC, IOCC and JHCO set up dedicated projects to respond to Covid-19. NRC and JHCO for example did not provide BN cash assistance prior to Covid-19 but were able to mobilize resources to assist around 1,000 refugee households each in response to Covid-19.

Organisations were able to raise resources by reprogramming non-cash related projects and activities towards the emergency response and/or by raising additional funding. UNICEF, for example, was able to use existing programme funds for the programme expansion before the additional donor funds for the Covid-19 response arrived, allowing them to start the expansion already in April.⁶⁰ The IOCC was able to reprogram funds that were intended for shelter rehabilitation for the Covid-19 cash response.

The UNHCR led BN Covid-19 cash response was relatively harmonized and the different organisations contributing to that response followed the jointly developed standards.⁶¹ The standards harmonized the targeting criteria and the monthly amount of assistance. However, the duration was not fully harmonized and while most refugee households received monthly assistance over three months, some received assistance worth one or two months.⁶² Thus, the cumulative assistance between refugee households varied significantly. UNICEF and WFP assistance provided assistance based on the design of their existing programmes. UNRWA aimed to align itself with the National Aid Fund (NAF) for amount and duration.

⁵² 48 percent of the UNICEF expanded list and 67 percent of the WFP expanded list were part of the BN Covid-19 cash response list.

⁵³ Other than UNHCR, the following organisations contributed to that response: Care, Caritas, NRC, DRC, WRG, JHCO, ICMC, IOM, IRC, IOCC, Plan International, Oxfam GB, JRS, and Helpage. For more detail on organisations' contribution, please consult the Covid-19 emergency response [dashboard](#).

⁵⁴ This range is for households who receive food assistance. The amount depends on household size.

⁵⁵ 96.7 percent were refugees, the remaining 3.3 percent Jordanians.

⁵⁶ WFP plans to continue Covid-19 assistance to mid-2021 and to increase the caseload to 40,000 individuals.

⁵⁷ This includes 20,740 ex-Gazan households, 35 PRI (Palestine refugees from Iraq) households and 4,368 PRS households.

⁵⁸ BN Covid-19 response figures are taken from the Covid-19 emergency response [dashboard](#) (extracted on 18 February 2021) and only reflect assisted refugees. Figures for UNICEF, WFP and UNRWA are provided by the organisations.

⁵⁹ Care was the only interviewed organization that was able to significantly expand its caseload in response to Covid-19 under the framework of a Cash for Protection project.

⁶⁰ UNICEF (2020). [Fast access to cash provides urgent relief to those hardest hit by Covid-19](#).

⁶¹ Basic Needs and Food Security Sector (May 2020). Covid-19 Emergency Response. Standards for non-camp refugee response. Unpublished.

⁶² The majority of the beneficiaries were assisted over 3 months: 86 percent of Syrian population and 72 percent of Non-Syrian population received assistance for 3 or more months.

3.2.2 Results

While this study is not an evaluation of the Covid-19 emergency cash response, this research shows that the response was evidence-based, meaningful, relevant and relatively timely. Most Covid-19 related needs assessments recommended the provision of cash transfers as an immediate measure. The response provided assistance to a significant proportion of the refugee population in Jordan and addressed an urgent need of refugee families during the Covid-19 crisis, i.e., the lack of income, based on their preference.⁶³ The first cash payments were conducted on 06 April, less than three weeks after the announcement of the full lockdown. However, more than 50 percent of the funds were disbursed during the last quarter of 2020.⁶⁴

PDM reports by different organisations show that refugees spent their cash assistance primarily on food, rent, health, debt, utilities/bills. Interestingly, beneficiaries of the Covid-19 emergency cash response showed higher expenditure on debt repayment compared to regular BN assistance recipients, indicating that borrowing money was an important coping strategy at the early stages of the pandemic.⁶⁵

Furthermore, PDM reports by UNHCR⁶⁶ and IOM⁶⁷ indicate that the cash assistance had overall a positive temporary impact on refugee families' living conditions, ability to meet basic needs, stress level and financial burden, even though the impact was mostly slight or moderate. The PDM report by IOCC finds that the assistance helped to decrease household tensions for half of the vulnerable families surveyed.⁶⁸ One recipient commented that "the cash assistance wasn't enough for us to realize all our dreams, but it was enough. It helped me to repay some debts and gave me peace of mind to keep going."⁶⁹

A study conducted by the World Bank and UNHCR estimated the impact of UNHCR's Covid-19 emergency cash response on poverty levels among Syrian refugees. The study finds a 6 percent mitigation of poverty impacts in May and 30 percent by August, the months that saw the largest expansions of the response.⁷⁰

3.3 ADAPTATION TO CASH FOR PROTECTION PROGRAMMES

Ongoing CFP projects of interviewed implementers were continued during the Covid-19 crisis. Some organisations were able to expand the cash component of ongoing CFP projects in response to Covid-19 to assist additional households on a small scale.

Cash actors in the protection sector were particularly affected by the new reality that face-to-face service provision was no longer possible during the full lockdown. Consequently, the provision of case management, counselling, psychosocial support and other protection services had to be carried out over the **phone**, which is more challenging and requires social workers to have additional skills. One key informant acknowledged that "we struggled to reach the most vulnerable during the full lockdown, especially those who did not have phones and internet."⁷¹ Also, the perpetrators of sexual and gender-based violence (SGBV) were more often at home due to the lockdown and the lack of economic opportunities, making it more difficult to communicate with the victims and provide quality psychosocial support and counselling services.

Nonetheless, there was a general agreement among interviewed practitioners that remote service provision by phone was the only way forward. SGBV service providers for example shifted many of their activities from direct to remote implementation through the phone including remote case management, helplines, legal aid and psychosocial support while keeping in operation some in person lifesaving services like safe shelter and clinical management of rape (CMR) services.⁷² Interviewed protection practitioner agreed that while service provision through the phone could not match face-to-face interaction, it was better than nothing.

⁶³ The [Caritas feasibility study](#) as well as other assessments have found that cash is largely considered the preferred assistance modality by refugees in Jordan.

⁶⁴ Author's own calculations based on the Covid-19 emergency response [dashboard](#).

⁶⁵ IOM (August 2020). Post distribution monitoring of Covid-19 cash assistance. Unpublished.

⁶⁶ UNHCR (2020). [Multipurpose cash assistance. 2020 Mid-Year PDM Household Survey](#).

⁶⁷ IOM (August 2020). Post distribution monitoring of Covid-19 cash assistance. Unpublished.

⁶⁸ IOCC (October 2020). [COVID-19 Cash Assistance Post-Distribution Monitoring Findings](#). Unpublished.

⁶⁹ UNHCR press release (December 2020). [Cash assistance lessens economic pain of COVID in Jordan](#).

⁷⁰ World Bank & UNHCR (2020). [Compounding misfortunes. Changes in Poverty since the onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon](#).

⁷¹ Interview with NGO implementer.

⁷² SGBV Working Group (April 2020). [Guidance Note on GBV Service Provision during COVID-19 in Jordan](#).

Under the protection sector, relevant bodies provided guidance for case managers and social workers on how to provide remote protection service and case management in relation to SGBV⁷³ and child protection⁷⁴. Furthermore, some organisations such as AVSI and INTERSOS provided training to their staff on how to conduct remote case management and psychosocial support.

Given the rapid increase in needs and economic pressure on households, there was a risk that organisations would focus more on transferring cash and less on the provision of protection services. However, protection practitioners felt that there is a clear recognition that complementary interventions are essential to achieve protection outcomes with a cash component. Furthermore, since the crisis led to an increase in SGBV, there has been a larger focus of humanitarian actors on protection from sexual exploitation and abuse.

3.4 DECISION-MAKING ON ADAPTATION MEASURES

Decisions on adaptation measures were mainly taken **internally** and in **coordination with other actors** as part of the Covid-19 Response Task Force (CRTF) and the CCF Task Force (CCFTF). Generally speaking, larger cash implementers relied more on internal decision making while smaller cash implementers felt that internal decision making and decision making in coordination with others were equally important.

Internally, decisions were usually taken between the programme / technical team and senior management. There was limited influence by organisations' headquarters and regional offices. Some key informants mentioned that there were some consultations with headquarters and the regional level but decision making remained at the country level. For UN agencies, headquarters played an important role in preparing the global funding appeals for the Covid-19 response. Decision-making in coordination with others was particularly influential on adapting programme design including transfer amounts, eligibility criteria and duration. One key informant explained that "the CRTF influenced programmatic adaptations, while the nitty-gritty of the operational adaptations was driven by the partners themselves."⁷⁵ More information on coordination of adaptation measures can be found in chapter 3.5.

The decision to come up with a Covid-19 emergency cash response was predominantly based on **needs assessments**. All interviewed implementers mentioned that needs assessments conducted by their organisation or others were the basis for deciding on horizontal expansion. Organisations' helplines were useful in different ways. They allowed organisations to get feedback from refugee families on needs and additional hardship as well as any problems related to accessing, withdrawing or utilizing cash assistance. Furthermore, a few key informants also mentioned common sense as a basis for decision making, which makes sense considering that the impact of Covid-19 on the lives and livelihoods of refugees was straightforward to anticipate. One key informant mentioned the usefulness of global guidance on how to adapt the delivery of cash assistance.⁷⁶ Lastly, the Ministry of Health and Ministry of Labour regulations were particularly relevant for cash-for-work projects, which had to comply with the rules and protocols established for workplaces.

Most key informants felt that they had sufficient information to take decisions on adapting cash-based programmes. However, some felt that there was a lack of understanding regarding the role of the informal economy for the livelihoods of refugees within the humanitarian sector. According to a donor representative, "a better understanding of the role of the informal economy would have allowed for a better modelling of the impact of the crisis on the vulnerability of refugees."⁷⁷

While operational actors discussed adaptation measures with **donors**, donors were perceived to be flexible, supportive and non-directive. With one exception⁷⁸, they allowed their partners to make their own decisions on how best to adapt cash-based programmes based on evidence. The Jordan Humanitarian Fund (JHF) managed by OCHA introduced flexibility guidance⁷⁹ to allow partners to better respond to the changing environment. The guidance covered reprogramming of existing projects, cost extensions to scale up critical activities, budget

⁷³ Ibid.

⁷⁴ Child protection sub-working group (March 2020). Child Protection Case Management Guidance for Remote Phone Follow-up in Covid-19 and other possible infectious diseases. Unpublished.

⁷⁵ Interview with coordinator.

⁷⁶ Many organisations provided global guidance on how to adapt cash-based programmes in times of Covid-19. CaLP developed a [document](#) that summarizes key points from different guidance notes that were prepared.

⁷⁷ Interview with donor representative.

⁷⁸ One donor requested its partner to opt for horizontal expansion in its response to Covid-19.

⁷⁹ Jordan Humanitarian Fund (2020). Flexibility Guidance. Unpublished.

flexibility that allows the creation of new budget lines and flexibility in reporting timelines and no cost extensions.⁸⁰ One donor explained that “we do not drive the programming of our partners. We do however expect them to adapt their programming based on changing circumstances and needs.”⁸¹

Most interviewed organisations **did not consult** with beneficiaries on adaptation measures before implementing them. The most common reasons for not consulting beneficiaries were time pressure and not wanting to raise expectations. There were, however, some exceptions. Caritas consulted with beneficiaries on their preferred assistance modality and delivery mechanism in their cash feasibility assessment.⁸² Care, Medair and WFP consulted beneficiaries on cash delivery preferences. Care, for example, allowed their beneficiaries to choose between Iris withdrawal and cash delivery through a money exchange company as part of their Covid-19 emergency cash response. One key informant highlighted the importance of beneficiary feedback on cash delivery in CFP programmes: “It is important to check with beneficiaries how they can or prefer to receive the cash, particularly in the context of SGBV programming, where victim and perpetrator often live in the same house.”⁸³

Information on adaptation measures was communicated to beneficiaries primarily through phone calls and SMS. Some organisations also used social media (e.g. Facebook and Whatsapp) and community centres to reach out to beneficiaries. UNHCR sent videos to mobile money users on how it works and what the benefits are.

3.5 THE ROLE OF COORDINATION IN ADAPTING CASH-BASED PROGRAMMES

Coordination of adaptation measures primarily took place in two fora: The **Covid-19 Response Task Force (CRTF)** and the **CCF Task Force (CCFTF)**. The CRTF was officially launched as a subgroup of the Basic Needs Working Group (BNWG) on 24 March and most members of the BNWG (more than 30 organisations), as well as representatives from other sectors, participated in the CRTF meetings. Both task forces met on a weekly basis during the early stages of the crisis. There was a general agreement among key informants that participation in these groups was beneficial and the groups were well coordinated. Key informants felt that the groups helped to establish a common understanding of the situation, facilitate learning exchange, identify gaps and reduce overlap of assistance. “It was very important to be part of the CRTF as many relevant decisions were taken there”⁸⁴, as one key informant put it.

A key output of the CRTF was the development of **common response ‘standards’**⁸⁵ for the non-camp refugee response, which were launched in May. The standards defined the overall approach, i.e. the need to continue regular BN cash-based programmes and the horizontal expansion of the Covid-19 emergency cash response focusing on families who lost their income due to Covid-19. The standards defined an eligibility script which allowed the identification of a common pool of beneficiaries based on existing data.

The standards further defined monthly transfer amounts aligned with the Survival Minimum Expenditure Basket (SMEB), defined the assistance duration (1-3 months, depending on the length of time restrictions are in place), provided instructions on how organisations can select and book cases from the common pool of beneficiaries, defined elements of an exit strategy and proposed joint messages to the beneficiaries. Overall, they laid the ground for a relatively harmonized BN Covid-19 emergency cash response. All organisations that were part of the BN Covid-19 emergency cash response fully or at least partially followed the standards.

Once the Covid-19 emergency cash response was up and running and lockdown measures were gradually eased, the CRTF was dissolved in July 2020 and discussions were moved back into the BNWG. Given the continued impact of Covid-19 on the lives and livelihoods of refugees, “this might have been premature”, as one key informant acknowledged.⁸⁶

⁸⁰ Jordan Humanitarian Fund (2020). Mid-year report 2020. Unpublished.

⁸¹ Interview with donor representative.

⁸² Caritas (April 2020). [Rapid assessment for cash feasibility](#). The assessment found that interviewees have a clear preference for cash. When it comes to delivery, most interviewees prefer cash being distributed via ATMs (first preference), through home delivery (second preference) or collected at money transfer offices (third preference).

⁸³ Interview with NGO implementer.

⁸⁴ Interview with NGO implementer.

⁸⁵ Basic Needs and Food Security Sector (May 2020). Covid-19 Emergency Response. Standards for non-camp refugee response. Unpublished.

⁸⁶ Interview with coordinator.

Another area for improvement is related to the booking of cases in the Refugee Assistance Information System (RAIS). Several key informants mentioned that cases were at times booked late or not at all. This problem seems however to have been resolved, considering that by the end of 2020, the number of cases that were ‘booked’ and ‘assisted’ almost matched. One key informant pointed out that RAIS follows a first-come-first serve approach when it comes to ‘booking’ households in the system and therefore does not allow prioritization of which cases should be assisted first.⁸⁷

In the weeks following the full lockdown, the CCFTF was attended by its members as well as representatives from the contracted service providers and the Central Bank. In close coordination with the Central Bank and service providers, it was able to find solutions to the delivery challenges that resulted from the crisis (see chapter 3.1.2 for details on delivery challenges and solutions). Also, the CCFTF closely coordinated with the JoPACC⁸⁸ to enable mobile money online registration for Syrian refugees.

The **Cash for Protection Task Force** was set up in March 2019 with the purpose to develop guidelines and harmonize the eligibility criteria for CfP programmes in Jordan. The development of the guidelines was ongoing at the end of 2020. The participation in the task force increased due to Covid-19 from seven to 15 organisations during 2020, as additional organisations became interested in the CfP approach and new programmes were set up. The task force did not take a coordination role in terms of adapting CfP interventions in response to Covid-19. Consequently, programme adaptations to CfP were less harmonized compared to the BN sector. One key informant noted that guidance on how to do remote CfP programming would have been useful.⁸⁹ Some key informants nonetheless felt that the consultations in the group were useful to exchange experiences and define a way forward.

The **CfW Working Group** led by ILO and GIZ on the other hand played a very active role in defining a common approach among CfW implementers. The group developed a Covid-19 Safeguards Plan on how to adapt CfW working sites in May and defined Covid-19 process mechanism on how to deal with suspected or confirmed cases of Covid-19 in November 2020. These measures allowed CfW projects to continue to operate in a challenging environment.

3.6 COMPARISON WITH THE GOVERNMENT’S SOCIAL ASSISTANCE RESPONSE

In 2018, the GoJ took the decision to modernise and expand NAF assistance to vulnerable Jordanians. The expansion of the NAF, the main social assistance platform in Jordan, was launched by the GoJ and the World Bank in May 2019 alongside Jordan’s National Social Protection Strategy. It aimed to add 85,000 new households to the NAF over the period of three years (2019-2021) and to modernize the design and delivery of NAF cash assistance.

In response to the Covid-19 pandemic and its economic consequences, the GoJ in collaboration with its partners launched an emergency cash transfer programme to support vulnerable households affected by Covid-19, primarily focusing on households that derive their income from the informal sector. The programme provided temporary cash assistance to 240,000 households who had not benefited from the NAF and temporary cash top-ups to 55,000 existing households whose benefit level was below a certain threshold.⁹⁰

The NAF Covid-19 emergency cash response used the modernized system for targeting, enrolment and delivery of assistance. In fact, the rapid Covid-19 cash response was only possible because of the investments in NAF’s delivery system in the past years.⁹¹ It is worthwhile to note that while regular NAF programmes do not assist non-Jordanians, the Covid-19 response benefited ex-Gazan refugees, which some key informants considered a step forward in promoting alignment between the two systems. However, according to one key informant, there was no willingness of the GoJ to include additional refugee groups in the NAF response.⁹²

⁸⁷ Interview with UN implementer.

⁸⁸ [Jordan Payments and Clearing Company \(JoPACC\)](#) aims to establish and develop digital retail and micropayment systems and invest in innovative technology and digital financial services.

⁸⁹ Interview with NGO implementer.

⁹⁰ UNICEF and Jordan Strategy Forum (2020). [Jordan’s National Social Protection Response during COVID-19](#).

⁹¹ UNICEF and Jordan Strategy Forum (2020). [Jordan’s National Social Protection Response during COVID-19](#).

⁹² Interview with donor representative.

Table 4 provides a comparison between the Covid-19 emergency cash response provided by the NAF and humanitarian actors. The two responses were delivered in parallel systems.

Criteria	National Aid Fund	Humanitarian actors
Horizontal expansion	240,000 HHs (including ex-Gazan refugees) ⁹³	Around 60,000 UNHCR registered refugee HHs and 20,000 Palestine refugee HHs
Vertical expansion	55,000 existing NAF beneficiaries with benefits less than a certain threshold received top-ups	> 2,000 Palestine refugee HH (UNRWA)
Transfer amount	JOD 70 HH 1-2 members JOD 136 HH > 3 members	Non-food BN package: JOD 93-163 Food: JOD 15/23 per person Education: JOD 25 per child
Duration	3 months	One-off up to 3 months (BN), 9 months (UNICEF), 5 months (WFP)
Target group	Mainly targeting households that derive their income from the informal sector Jordanian head of HH, Jordanian women married to non-Jordanian, ex-Gazan refugees	Refugee households who have lost their income Refugees; Jordanian HH (as part of the NGO 30 percent requirement)
Targeting methodology	Based on NAF database, data validation and supplementation through the National Unified Registry	PROGRES and VAF (BN), other humanitarian databases
Delivery and payments	Bank accounts or mobile wallets (including mobile money)	CCF (ATM cards, Iris, mobile money), WFP system Additional delivery mechanisms

Table 4. Comparison between the Covid-19 emergency cash response by humanitarian actors and the NAF

Yet, there are quite a lot of similarities between the two responses on a technical level and the recent modernization of the NAF has laid the ground for exploring closer alignment between the two systems. For example, both the BN response and the NAF use a vulnerability ranking based on a range of indicators to determine eligibility, both use electronic payment mechanisms to transfer funds to their beneficiaries,⁹⁴ and both use similar procedures for registration and enrolment based on self-registration and home visits. Targeting, payments and registration and enrolment were in fact identified by some key informants as areas with the highest potential for further alignment. One donor highlighted that “Jordan could be a laboratory for alignment and integration of social assistance and humanitarian cash assistance.”

One of the challenges when discussing alignment between humanitarian cash assistance and government social assistance is that humanitarian cash assistance is not harmonized itself and there is a variety of programmes with different objectives, design features and delivery mechanisms. Furthermore, it remains to be determined what the ‘right’ level of alignment and integration between the two response systems should look like that can maximize the efficiency and effectiveness of the response but at the same time safeguards humanitarian principles and protection of refugees. Also, the ‘right’ level of alignment and integration might not be the same for an emergency response and regular basic needs assistance. Nonetheless, there was a general agreement among many key informants that closer harmonization and alignment between government social assistance and humanitarian cash assistance is necessary to promote pathways towards durable solutions for refugees and to reduce inefficiencies that parallel systems bring.

⁹³ The 240,000 households assisted by the NAF in response to Covid-19 are in addition to the regular caseload of approximately 150,000 households in 2020.

⁹⁴ The CCF has relied on ATM cards and Iris scans but has recently included e-wallets (mobile money) as well. The NAF uses basic bank accounts and e-wallets (including mobile money) and was able to benefit from the CCF’s experience in piloting mobile money with refugees.

It is further worthwhile to note that despite the sizable government Covid-19 emergency cash response for Jordanian households, NGOs in their own Covid-19 emergency cash response were required to provide 30 percent of their cash assistance to Jordanian families. NGOs identified vulnerable Jordanian households based on lists provided by the MoSD. However, according to several key informants, the source and quality of these lists is unclear, and the approach is prone to duplication of assistance. A clear separation between Jordanian and non-Jordanian households in an emergency response would seem to be a more efficient way to assist vulnerable families in Jordan.

4 CONCLUSION

4.1 MAIN LESSONS LEARNED

Humanitarian organisations in Jordan were able to continue to provide cash assistance throughout 2020 despite the various challenges posed by Covid-19 and government decisions to limit its spread. At the same time, Humanitarian organisations were able to expand cash assistance to vulnerable refugee families that were hardest hit by the crisis in a meaningful, relevant, timely and accountable manner. They were able to do so by **leveraging and expanding existing systems** for beneficiary identification, payments and beneficiary communication, despite that fact that the systems were not intended to be shock-responsive, and no contingency plans were in place to address the scale of additional vulnerabilities and needs.

The **key ingredients** for successful programme adaptations include:

- *Strong delivery/payment systems*: One of the key ingredients for successful cash-based programme adaptations was the existing delivery/payment systems that could be used and tweaked for existing and new caseload. The use of Iris ATM delivery and mobile money as part of the CCF allowed different organisations to enrol new beneficiaries and deliver assistance without having to deliver a token. This was a big advantage during the full lockdown and “all previous investments into the CCF paid off during this crisis”, as one key informant explained.⁹⁵ ATM cards worked relatively well for existing beneficiaries and mobile ATMs were a helpful measure to bring assistance closer to vulnerable families.
- *Flexible contracting of additional service providers*: Organisations were able to contract additional service providers that were able to operate and distribute cash or ATM cards during the lockdown within a reasonable amount of time.
- *Comprehensive and up-to-date databases*: Existing refugee databases, such as UNHCR’s PROGRES, the VAF or UNICEF’s Hajati database were by and large sufficient to identify beneficiaries for horizontal expansion. Even though some implementers had to update a part of their beneficiary data, this was done in a reasonable timeframe.
- *Functioning helplines*: Helplines were an essential tool to receive feedback and reach out to refugee populations during the full lockdown. They were able to somewhat compensate for the lack of face-to-face interaction between implementers and refugees.
- *Strong internal and external coordination and decision making*: Strong internal and external coordination and decision making were essential for the quick implementation of adaptation measures and a relatively harmonized Covid-19 emergency cash response.
- *Flexible fundraising solutions*: Organisations were able to find solutions to raise additional funds for the Covid-19 emergency cash response by either reprogramming existing activities and/or raising additional funds from donors. Donors were flexible in responding to the needs of operational actors.
- *The ability of staff to work remotely*: Organisations and their staff members found solutions to facilitate remote work, which was a prerequisite for the immediate adaptation measures implemented during the full lockdown.

⁹⁵ Interview with UN implementer.

- Looking back at the response, key informants highlighted some **areas for improvement** in order to be better prepared to future shocks. These include:
- *Improve contingency planning and preparedness:* Government actions to curb the spread of Covid-19 fundamentally challenged the assumption that staff and beneficiaries could move freely within the country. The bulk of challenges during the full lockdown were related to this lack of movement. Therefore, contingency planning and preparedness measures in the context of Jordan should take into account lockdown scenarios while a pandemic is ongoing. This includes ensuring permits for humanitarian actors to be able to move during lockdowns. It further includes diversifying payment options and incorporating service providers that are operational during lockdown.
- *Improve database accuracy:* While existing databases were largely sufficient to identify vulnerable households, several organisations recognized that their database was not fully up to date.
- *Strengthen helpline capacity:* Several key informants recognized that their organisations' helplines need to be further strengthened and improved.
- *Improve communication on targeting:* The complexity of the targeting model, which is based on a desk formula, and the often-small variables between selected and non-selected households are challenging to communicate. More effort needs to be invested in communicating targeting criteria and decisions.
- *Better predictability of funding:* While additional donor funding allowed a meaningful Covid-19 emergency cash response, some key informants highlighted that additional funding was not predictable and trickled in over time. This contributed to a lack of predictability of how long refugees could be assisted. Having clear commitments from donors at an early stage of the crisis is an important prerequisite for a predictable response.
- *Further promote readiness for staff to work remotely:* As long as the pandemic is not fully under control, organisation should ensure that all their staff have the required tools and technology (e.g. internet access, phone access, etc.) to work remotely.

4.2 SHORT-TERM IMPLICATIONS

The 2020 Covid-19 emergency cash response focused on the immediate needs of affected refugee households in the context of Covid-19. Consequences of Covid-19 beyond 2020 were at the time not considered. By the end of 2020, the socio-economic fallout of the pandemic is still being very much felt in Jordan. While restrictions on movement have been significantly loosened since the beginning of the pandemic, the global economic environment continues to affect Jordan and the future course of Covid-19 in Jordan remains unpredictable. The IMF forecasts modest economic growth of at most 3.4 percent for 2021.⁹⁶

Refugees have been hit hard by the pandemic and many key informants suspected that they might be worse off today than they were at the beginning of the pandemic. While multiple needs assessments were conducted in the immediate aftermath of the crisis, there has been no recent needs assessment to document vulnerabilities among refugees and how they have evolved since the beginning of the pandemic. It is currently unclear to what extent refugees who used to have access to informal work have been able to return to work and earn income. Thus, there is an urgent need to conduct needs assessments that document the persistent vulnerabilities of refugee populations.

The GoJ is planning an additional Covid-19 cash response in 2021 to support up to 100,000 vulnerable Jordanian households for 6 months. The response will target families of workers in the informal sector that continue to be negatively affected by Covid-19 and associated economic hardship. According to the Covid-19 common response standards, BN assistance should be "aligned to the GoJ's assistance as the need and target population are the same."⁹⁷

⁹⁶ IMF Jordan: www.imf.org/en/Countries/JOR

⁹⁷ Basic Needs and Food Security Sector (May 2020). Covid-19 Emergency Response. Standards for non-camp refugee response. Unpublished.

Given this, and the likely - but insufficiently documented – persistence of Covid-19 related vulnerabilities among refugee families, humanitarian organisations should explore a **Covid-19 follow-up cash response** to support refugee families that are a) not assisted by regular BN assistance and b) have been unable to find jobs and generate sufficient income. Similarly, the WB/UNHCR study on Jordan concludes that additional responses from governments and the international community are clearly needed to prevent continued misery in 2021.⁹⁸

A Covid-19 follow-up response could take a similar approach to that in 2020. A few changes should, however, be considered. The response could focus on harmonizing cumulative transfer value rather than monthly transfer values in order to ensure a more equitable response. The provision of lump-sum payments as an alternative to payments in tranches spread over several months could be explored. Lump-sum payments can provide recipients with more flexibility to make one off investments related to health, education, shelter or livelihoods and might be better suited to support the economic recovery of vulnerable households.⁹⁹ The preference of beneficiaries regarding lump-sum payments versus payment in tranches would, however, need to be verified and a lump-sum payment approach would imply a slight shift in the response objectives from basic needs to economic recovery. Lastly, humanitarian actors should explore whether the requirement that 30 percent of beneficiary households need to be Jordanian can be waived as part of a Covid-19 emergency response. This would allow the humanitarian emergency response to focus on refugees, while the government's emergency response could focus on nationals, thereby reducing overlaps and potential duplication.

Given the increasing numbers of SGBV cases in Jordan, cash for protection programming remains as relevant as ever. It is likely that remote service provision of protection services will at least partially continue in 2021. CfP actors should therefore document the lessons from 2020 and explore the development of best practice and/or recommendations on CfP programming during Covid-19. The Protection Working Group in Lebanon developed recommendations on the use of CfP in the context of Covid-19¹⁰⁰ which might prove useful for CfP actors in Jordan.

4.3 MEDIUM TERM IMPLICATIONS

The Covid-19 crisis has yet again revealed that refugees remain vulnerable to shocks and the majority rely on fragile informal employment for their income. At the same time, several key informants voiced their concern regarding the funding levels for humanitarian cash assistance in the short and medium term. As such, there is a clear need to promote economic empowerment programming that strengthens the resilience and self-reliance of refugees in Jordan. Three main entry points to **strengthen the resilience and self-reliance of refugees** in the medium term derive from the findings of this study: 1) promote the alignment and integration of humanitarian cash assistance and government social assistance; 2) further strengthen refugees' access to the (formal) labour market; and 3) promote financial inclusion of refugees through increased use of mobile money.

There is a need to **gradually promote the alignment and integration** of humanitarian cash assistance and government social assistance, both for regular assistance and shock response. Stronger alignment and integration hold the potential to improve sustainability, equity and efficiency of the response. While the 'right' level of alignment and integration for the Jordanian context remains to be determined, there are entry points at technical level (e.g. targeting, payments, enrolment and registration) that can be pursued. At the same time, political economy considerations and political buy-in from the GoJ need to be carefully explored and addressed. Also, closer alignment would be facilitated by more harmonized humanitarian cash assistance.

⁹⁸ World Bank & UNHCR (2020). [Compounding misfortunes. Changes in Poverty since the onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon.](#)

⁹⁹ A recent study from Iraq, for example, found that lump sum payments are more effective in increasing household investments in 'other basic needs', including shelter repairs, education and health, while tranche payments are more suited to meeting food consumption needs. Cash Consortium for Iraq (2020). [Can Cash Transfers Drive Economic Recovery in Conflict driven Crises?: Experimental Evidence from Iraq.](#)

¹⁰⁰ Protection Working Group (2020). [Recommendations for the use of Emergency Cash Assistance \(ECA\) and Protection Cash Assistance \(PCAP\) in the Context of the Response to COVID-19.](#)

In the context of Jordan, the Covid-19 pandemic has been first and foremost a **jobs and livelihoods** crisis. Among the refugees that used to have a job before Covid-19, it is likely that many have not been able to return to work or are unable to make a living with existing livelihood activities given the difficult economic circumstances. As one key informant put it, “the ability of refugee households to generate income has been fundamentally challenged by the crisis.”¹⁰¹ Also, the crisis highlighted that people in formal employment were much better protected against the economic consequences of Covid-19. There is a need to further strengthen refugees’ access to the labour market, particularly the formal labour market.

Growing evidence on the role of financial services in humanitarian crises shows that households that have access to financial services are more resilient against negative shocks than those that do not. Most of the current payment systems used by humanitarian actors in Jordan are not suited to promote **financial inclusion** of refugees because they do not link transfers to an account held in the recipients’ own name.¹⁰²

In response to Covid-19, the GoJ scaled up promotion of digital financial services. The Central Bank now allows simplified KnowYour Customer requirements for **mobile money** accounts and remote registration.¹⁰³ Furthermore, the NAF used mobile money in its Covid-19 emergency cash response at scale. As a result, 23 percent of total mobile money transactions in 2020 can be associated to the NAF response and the number of active e-wallets doubled over four months to 1 million users.¹⁰⁴ Several key informants recognized the benefits of expanding mobile money as a payment option for humanitarian cash. Not only would an expansion of mobile money strengthen financial inclusion of refugees, but it would also further align the humanitarian with NAF’s payment system, thereby laying the ground for piggy-backing or integration of the delivery of cash transfers in the future.

¹⁰¹ Interview with NGO implementer.

¹⁰² Nadine Chehade, Peter McConaghy, and Chrissy Martin Meier (2020). [Humanitarian cash transfers and financial inclusion. Lessons from Jordan and Lebanon.](#)

¹⁰³ IRC (2020). [A Decade In Search of Work. A review of policy commitments for Syrian refugees’ livelihoods in Jordan and Lebanon.](#)

¹⁰⁴ JOPACC (2020). [Lockdown but not shutdown. The impact of the Covid-19 pandemic on financial services in Jordan.](#)

5 RECOMMENDATIONS

The following recommendations to cash implementers, cash coordination groups and donors are based on the findings and conclusions in this report.

Cash implementers and cash coordination groups:

1. Better assess and document the persistent needs and vulnerabilities of refugee populations, and continued impacts of Covid-19 on access to work and income sources in Jordan over time.
2. Based on needs assessment results, advocate and plan for a BN Covid-19 follow-up response in 2021.
3. Within the framework of a potential BN Covid-19 follow-up response:
 - 1.1. Consider harmonizing the cumulative transfer amount rather than the monthly transfer amount.
 - 1.2. Based on beneficiary preferences, explore within the BNWG the provision of a one-off grant rather than monthly assistance to promote economic recovery.
 - 1.3. Strengthen communication on beneficiary selection and exclusion.
 - 1.4. Discuss within the BNWG and explore with the government whether the requirement that 30 percent of beneficiary households need to be Jordanian can be waived.
4. Put in place contingency planning and preparedness measures for a full lockdown scenario in 2021. This includes:
 - 1.5. Advocating with the government to obtain the required permits to allow free movement of humanitarian organisations in a lockdown scenario.
 - 1.6. Making sure delivery mechanisms are operational during a lockdown scenario and diversify service providers as required.
5. Continue to expand the use of mobile money for cash payments. The expansion should consider the lessons learned from the NAF's recent mobile money expansion.
6. In the context of Cash for Protection programmes, learn from last year's experiences and develop best practice and/or recommendations on CfP programming during Covid-19.
7. Contribute to efforts and steps to align humanitarian cash assistance and NAF social assistance. This includes closer collaboration with MoSD/NAF on exploring the technical feasibility, benefits and risks of stronger alignment of selected functions within the delivery chain.

Donors:

8. In addition to supporting regular cash-based programmes, consider funding an emergency cash response to Covid-19 related needs in 2021.
9. Throughout 2021, maintain a high level of flexibility, allowing operational actors to adjust projects and budgets to respond to documented needs on the ground.
10. Lead on efforts to align humanitarian cash assistance and NAF social assistance. This includes promoting a common understanding and agreement among stakeholders on what level of alignment is desirable in the medium-term and what actions are required to get there.

ANNEX I: COVID-19 RELATED NEED ASSESSMENTS

Organisation	Type of assessment	Publication
Care	Rapid Needs Assessment. Impact of COVID-19 on Vulnerable Populations in Jordan	April 2020
DRC	Rapid basic needs assessment – Syrians	April 2020
Humanity & Inclusion	Needs Assessment. Impact of COVID-19 on People with Disabilities and their Families in Jordan	April 2020
Caritas	Rapid assessment for cash feasibility	April 2020
UNWOMEN	Rapid Assessment of the impacts of COVID-19	April 2020
ICMC	Covid-19: Rapid needs assessment (unpublished)	April 2020
UNRWA	Rapid COVID-19 Socio-Economic Impact Survey	April 2020
UNICEF, UNHCR, WFP	Multi-sector rapid needs assessment: COVID-19 Jordan	May 2020
UNDP	COVID-19 impact on households in Jordan. A rapid assessment	May 2020
ILO	Facing Double Crises – Rapid assessment of the impact of COVID-19 on vulnerable workers in Jordan	May 2020
UNRWA	Rapid socio-economic study of the effects of COVID-19 on Palestine refugees in Jordan	June 2020
UNICEF	Socio-Economic Assessment of Children and Youth in the time of COVID-19 – Jordan	August 2020
ILO, FAFO, UNDP	Impact of the COVID-19 pandemic on enterprises in Jordan	2020

ANNEX 2: LIST OF KEY INFORMANTS

Name	Organisation	Job
Fausta Genovese	AVSI	CfP Project Manager
Eva Suarez	AVSI	CfW Project Manager
Kareem Makawi	Care	Programme Coordinator
Mai Dababneh	Caritas Jordan	Humanitarian Assistance Unit Coordinator
Kristin Chase Yadviga Kirdzik	ICMC	Programme Development and Quality Manger Programme Manager
Sarah Wilson	ICRC	Economic Security Coordinator
Leen Khalaf Qasem Al-Ayoubi	IOCC	MEAL Officer Field Coordinator (Shelter Programme)
Jamal Al-Jadid Hiba Abu-Moghli	IRC	Cash Operation Manager Cash Operation Officer
Tricia Mazo	InterSOS	Protection Coordinator, Co-chair CfP Task Force
Ghalia Kurdi Iman Dabbas	JHCO	Programme Coordinator Planning Coordinator
Hani Rawashdeh	Medair	Senior Protection Officer
Nathalia Watanabe Anthony Pusatory	NRC	Shelter and Settlement Specialist Livelihoods and Food Security Specialist
Christina Ostebo Alexis Spitsas	IOM	Programme Development Officer Project Officer
Heba Azazieh	UNHCR	CBI Specialist, Co-char CCFTF
Manuel Rodriguez	UNICEF	Chief of Social Protection & Policy
Rasha Osta Hana Uraidi	UNRWA	Emergency Coordinator Chief Relief and Social Services
Stefano Santoro Giorgio Felici	WFP	Head of CBT Unit CBT Programme Officer
Massimo La Rosa	ECHO	Regional Policy Advisor
Will Heylar	FCDO	Humanitarian adviser
Amani Salah	OCHA	Fund Manager for Jordan Humanitarian Fund
Tabari Dossett	PRM	Regional Refugee Coordinator
Veena Krishnamoorthy	UNHCR	BNWG Coordinator
Hanadi Al-Qaryouti	UNHCR	Co-chair CfP Task Force
Pallavi Rai	UN	Nexus Adviser to the Resident Coordinator
Alessandro Carbonare	ACF	Head of Food Security and Livelihoods







The Cash Learning Partnership

This report examines how cash and voucher actors rapidly adapted to the COVID-19 pandemic in Jordan to reduce transmission risks, ensure delivery of benefits, maintain communication and accountability with refugee populations and meet increasing levels of need. The national response to limit the spread of the Covid-19 virus in Jordan has had an enormous impact on the lives and livelihoods of vulnerable populations in Jordan, including refugees. Cash assistance was already a key modality for refugee populations and the challenges of the pandemic have made the use of CVA ever more relevant. The purpose of this study was to document and assess collective learning and decision-making on the adaptability of selected cash-based programmes in Jordan in light of the challenges posed by Covid-19.