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REVIEW OF GERMAN RED CROSS' URGENT CASH ASSISTANCE PROGRAMME IN JORDAN

IMPACT, EFFECTIVENESS AND EFFICIENCY

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I. Executive Summary:

The German Red Cross, in partnership with the Jordan Red Crescent Society, began implementing Urgent Cash Assistance (UCA) programming in Jordan in 2016. Initiated as a pilot approach, the GRC has used UCA to assist vulnerable Syrians and Jordanians living in two governorates with the highest percentages of refugee concentration, Amman and Irbid. Refugees and host community members alike face numerous barriers in Jordan due to the protracted nature of the crisis, limited access to livelihoods and high unemployment rates, heightened security controls, and reduced access to and availability of assistance. These barriers have led to high levels of socio-economic vulnerability, resulting in the adoption of negative coping strategies, heavy reliance on aid organizations, and increasing tensions within host and refugee communities. Within this context, the UCA component of GRC's program seeks to identify 200 vulnerable households with urgent basic needs that could be mitigated through one-time cash assistance of 130 Jordanian dinars (approximately 170 Euro).

Cash transfer programming (CTP) has been increasingly used by humanitarian actors in Jordan to address both immediate and recurring needs. As a relatively new actor in CTP, the German Red Cross commissioned this report to critically review their urgent cash assistance (UCA) program in Jordan, funded by the German Ministry of Foreign Affairs. The primary objective of this research is to better understand the effectiveness of UCA and provide feasible and relevant recommendations in contribution to German Red Cross' internal learning.

The **key research questions** are:

1. Impact

- a. Has – and if yes to which extent – the intervention met the stated emergency need of the beneficiary (risk of eviction, medical need, etc.)?

2. Effectiveness

- a. To what extent were the expected objectives achieved/are likely to be achieved?
- b. Is the beneficiary selection process within GRC/JRCS adequate to reach its intended goal? Are the procedures and the criteria for selection accurate?
- c. What are the risks of the current beneficiary selection process for GRC and JRCS? Are sufficient checks and balances incorporated in the procedures?
- d. Is the staff set-up adequate to ensure a quality selection and implementation process?

3. Efficiency

- a. Were activities cost-efficient?
- b. Was the project implemented in the most efficient way compared to alternatives?

Key findings for each question have been summarized below:

To what extent were the expected objectives achieved?

The relevant sub-objective for the regular and urgent cash program in Jordan described in the project documents is as follows: “1,200 refugees¹ in Irbid are in a better position to cover their basic needs in terms of a safe living environment through cash payments”. The findings indicate that this objective has been achieved in terms of the urgent cash assistance program; beneficiary households indicated that UCA did improve their ability to cover basic needs on a short-term basis, regardless of whether or not the need was urgent.

Looking at the specific objective for the UCA program, which was, “Support 200 particularly vulnerable registered and non-registered refugees with a one-off emergency payment of at least 130 Jordanian dinars”, the objective has been met. This analysis is based on the quantitative figures available, which indicate that 225 households received UCA between March and December 2016, and the understanding that the final 25 cards are currently being distributed.

Has- and if yes to what extent- the intervention met the stated emergency need of the beneficiary (risk of eviction, medical need, etc.)?

GRC’s urgent cash assistance supports socio-economically vulnerable individuals and households to address at least one basic need, and was most frequently used to cover a variety of recurring needs (e.g. rent, healthcare, etc.). However, there were some concerns noted around the targeting and selection criteria. The primary issue is whether these criteria represent one time, urgent needs or severe vulnerability that may require longer term support. The issue is discussed at length and recommendations are presented in the document below.

Is the beneficiary selection process within GRC/JRCS adequate to reach its intended goal? Are the procedures and criteria for beneficiary selection accurate?

The selection criteria being used (as listed in the SOPs in Annex E) do indeed lead to identification of vulnerable households, but it does not effectively target one-time urgent needs that could be adequately addressed through one-time cash assistance. The overall process in place is adequate, but there remains room for increasing efficiency of the process through simple but targeted measures.

What are the risks of the current beneficiary selection process for GRC and JRCS?

¹ The objective of 1,200 is separated into 700 regular cash families and 500 urgent cash beneficiaries. The objective of 500 was reduced during the course of the project to 200 due to the late start of implementation.

Key risks to the selection process can be summarized as:

- Limited efficacy of selection criteria;
- Urgent needs vs chronic vulnerability;
- Limited impact;
- Inadequate interview facilities;
- Limited data protection.

Are sufficient checks and balances incorporated into the procedures?

The process of identifying, assessing and assisting beneficiaries currently in place does not include sufficient quality control processes. Furthermore, there are currently limited avenues for verification of beneficiaries, and there is an evident overlap in program roles and financial management responsibilities in both Irbid and Amman.

Is the staff set-up adequate to ensure a quality selection and implementation process?

The team has worked hard to ensure a timely and accurate selection process, but the small set-up as it is currently organized is not sufficient to ensure a quality selection process. Key issues have been highlighted related to the segregation of duties between different team members.

Were activities cost-efficient?

The added-value of cash assistance is often highlighted in the flexibility it allows beneficiary households to prioritize their own needs and cover financial costs in multiple sectors. UCA has been a relatively cost-efficient way of supporting vulnerable households to cover basic needs, but not as efficient in addressing urgent or emergency needs. As compared with the impact and outcomes achieved- which are short-term- the cost remains high; improved targeting and selection criteria could go a long way in improving cost efficiency as explained in the report below.

Was the project implemented in the most efficient way compared to alternatives?

The GRC UCA project has been implemented efficiently over the course of the last ten months, particularly noting the small staffing structure and the fact that this was the first time for GRC to implement urgent cash programming. The program team works diligently to ensure beneficiaries are assessed and assisted as efficiently as possible while maintaining program quality.

Overall, GRC's urgent cash assistance project provided effective support to vulnerable Syrian refugees to enable them to meet basic needs. Despite the limited impact of urgent cash assistance in addressing emergency needs as defined in the

Standard Operating Procedures, GRC was able to benefit Syrian refugee families living in Amman and Irbid with valuable short-term support that undoubtedly lightened the burden of persisting needs. Furthermore, Syrians without complete documentation were assisted through this project. In general, these refugees face additional vulnerability due to limited access to UNHCR and many NGO services noting the fact that the Government of Jordan requires refugees to register with the Ministry of Interior in order to be eligible for these assistance pathways.

In order to more effectively identify and address emergency needs, it is recommended that GRC revise its eligibility criteria to focus on immediate financial needs (e. g. coping with an eviction threat or child labor fees), critically review its selection process and staffing structure, and provide more comprehensive support to the extent possible, possibly by strengthening linkages between its CTP and other ongoing programs or partners (e. g. through referrals).

Key Recommendations:

The following general recommendations have been proposed based on the findings of this review. A more detailed, comprehensive list of recommendations can be found at the end of this report.

Future Program Design

- o Continue to follow up recent discussions within the Basic Needs Working Group (BNWG) to develop clear guidelines pertaining to Urgent or Emergency Cash Assistance to ensure a basic level of agreement on the approach.
- o As a Vulnerability Assessment Framework (VAF) user, advocate for an updated analysis of the comprehensive VAF database to improve understanding of socio-economic vulnerability within the Syrian population in Jordan, and use this information to inform program design.

Targeting and Selection Criteria

- o Revise the emergency criteria to focus on urgent needs that can effectively be addressed through one-time, standalone cash. This could be done by:
 - o Modifying the existing criteria to ensure emergency situations are not mixed with longer-term vulnerabilities, but focus on one-time, urgent cases. More specifically, the following criterion should be refined or removed: risk of eviction, children not in school and working, head of household deported, detained or died, and medical care for mental health and chronic disease. For example, remove 'children working

and not in schools' as an eligible need, as this situation requires prolonged support and likely, case management. Another option could be to put a timeframe limitation on certain criteria, such as, "head of household deported, detained, or died within past 3 months". Such revisions will ensure a more targeted approach to addressing urgent needs in a landscape where chronic vulnerability is widespread.

- Tailoring the UCA component to target specific needs within a certain sector (e.g. healthcare, supporting urgent needs like labor/delivery or small surgeries). The amount could then be revised based on average expenditure for such needs.
- Remain open to receiving referrals from other agencies for Urgent Cash. This may improve effectiveness in some cases (i.e. through joint support the assistance may be more comprehensive) while simultaneously decreasing the burden of work on GRC/JRCS.

Quality Assurance

- Develop more regular quality assurance checks for the assessment process, including randomized spot checks (calling random beneficiaries to verify all or part of their assessment) and shadow visits (randomly select assessments to attend with CTP Officer and Social Worker).
- Revise the amount of cash assistance given as UCA to ensure the amount is relevant/sufficient for the identified need by:
 - Aligning cash amounts with the most common expenditures, for example by using the Minimum Expenditure Basket amount (MEB).
 - Offering flexible levels of cash assistance for urgent needs, based on the identified emergency of each beneficiary. This could be done by defining minimum and maximum amounts (e.g. minimum of 100JD and maximum of 400JD), and allowing the selection committee to select the most appropriate amount based on evidence provided. For example, if a family suffers from a loss of home due to fire or mass damage, they would be provided with the maximum amount of 400JD to find a new shelter and purchase basic needs. This approach would increase cost-efficiency by ensuring urgent needs are met with the most appropriate amount. However, this would require additional financial management capacities to make sure the budget vs actuals are monitored closely.
- Adopting a tiered approach with set levels of cash assistance. Each

case could be assigned one of the cash amounts based on the need presented. For example, GRC could identify three levels - such as 100JD, 150JD, and 250JD- with each level calibrated to reflect the most common urgent needs. Although this may result in some higher costs per beneficiary, the lower amounts provided are expected to average out costs and the UCA would theoretically be more effective in addressing the stated emergency.

Program Efficiency

- Review the in-depth questionnaire to ensure all information being collected is put to an end-use, i.e. there are sections on the assessment form that do not directly impact eligibility, and are also not being regularly analyzed for other purposes such as program design. If there is no use for the additional information (e.g. livelihoods background in Syria), consider removing it;
- Set regular meetings for decision-making around UCA cases to allow shared staff better planning foresight, but maintain a certain level of flexibility for exceptionally urgent cases.

GRC Strategy

- Determine if UCA will be strategically important for GRC and its objectives in order to decide whether GRC will invest in the recommendations above, which will require a significant devotion in terms of time and resources.