

# RAPID ASSESSMENT FOR CASH FEASIBILITY

Jordan, April 2020

## 1. Key findings

- The lockdown has had a dramatic impact on Jordanian and refugee households' livelihoods, with over 90% of respondents reporting that no one in their family has worked since the start of the lockdown.
- Lack of income is reportedly compounded by lack of assistance: of the few household respondents that reported receiving aid before the lockdown, only a small minority of them was able to receive it since the start of the COVID 19 crisis. The percentage of households reporting not having received assistance in the three months preceding the assessment is unusually high, especially considering that interviewees constitute the most vulnerable segment on Caritas Jordan's database. It is possible that interviewees preferred not to disclose being a recipient of regular assistance as they feared being excluded from COVID-19 funding.
- The majority of respondents (both refugees and Jordanians) reported rent, food, debt repayment, utilities and health services as their most urgent needs. With 62% of Jordanian respondents identifying rent as the second most urgent priority, the assumption that Jordanians generally own their houses does not seem to hold true for Jordanian interviewees with high CARI and Debt per Capita scores consulted for this assessment. This should be taken into account when calculating amounts of assistance for extremely vulnerable Jordanian households.
- Markets are overall functional, with some issues related to goods availability and prices:
  - About two thirds of respondents in all governorates reported having been able to access a market in the weeks following the lockdown. Lack of income was listed as one of the main reasons for lack of access, followed by fear of going outside and physical restrictions due to age, illness, or disability.
  - Fresh food, dry food and hygiene items are available or partially available on the markets of all governorates.
  - Despite the Government of Jordan's (GoJ) strict measures to control prices, interviewees perceived an increase in prices across the Kingdom. It is unclear whether the reported inflation is due to a perception bias (even slight increases in prices may be perceived as significant by extremely poor households) or whether some markets have managed to illegally raise prices against GoJ's regulations.
  - Most respondents reported feeling unsafe whilst shopping at the market due to fear of coronavirus and overcrowding. It is recommended to keep these fears in mind if targeted messages are communicated to cash assistance recipients.
- When asked about access to ATMs, interviewees reported that they were able to reach ATMs but could not withdraw cash due to 'other' reasons, not having enough credit in the bank account, ATMs not having enough liquidity, overcrowding, and distance to/from ATMs. As a result, roughly half of the interviewees reported having been unable to withdraw cash in the two weeks preceding the assessment.
- Across governorates, regular ATMs and money transfer offices (MTOs) are relatively far from interviewees' houses. A sizable percentage of respondents across all governorates reported that their closest ATM and MTO is located between 30 minutes and one hour away (each way).  
For refugees needing to access ATMs with iris scans, walking distances lengthen further: for example, in Ajloun, Amman and Balqa, over 20% of respondents reportedly need more than one

hour walk each way to reach their closest facility, while another sizable percentage in all governorates indicated it takes them between thirty minutes and one hour.

Unless circulation of public transportation and private cars resumes, several issues of safety and exclusion will arise amongst cash recipients without adequate adaptations. For example, it is unclear how cash recipients with restricted mobility will be able to reach financial service providers without having to rely on other people's help. Further, the time needed to walk all the way to and from financial service providers – which for some households reaches a total of two to three hours – raises red flags in terms of feasibility as well as safety and dignity.

- Most interviewees prefer cash being distributed via ATMs (first preference), through home delivery (second preference) or collected at money transfer offices (third preference). A minimum of 80% of respondents would feel comfortable with cash being delivered directly to their homes through third-party providers. Digital cash transfers via mobile money will need to be accompanied by targeted awareness raising messaging as virtually no respondent reported being familiar with it.

Findings on cash transfer preferences may seem to contradict the results on average walking distances presented above. It is possible that due to the survey's design – the question on preference was asked first, the question on walking distances followed – interviewees did not consider the newly introduced restrictions placed on cars and public transportation. Further, despite a sizable percentage of respondents across all locations highlighting the issue of long walking distances to reach financial service providers, overall the majority of respondents reportedly needed less than half an hour to reach their closest facility. Hence, the findings on ATMs as most preferred option should be triangulated against the inability of some individuals in the target groups to reach financial service providers in reasonable amounts of time.

- A large percentage of interviewees reported to know “some” or “many” people unable to access markets and/or financial service providers because of mobility restrictions linked to disability, isolation and other reasons. It is crucial that targeted modalities of outreach and assistance are designed for individuals and households who, under the current circumstances, are not able to freely reach markets and financial service providers.

## 2. Methodology

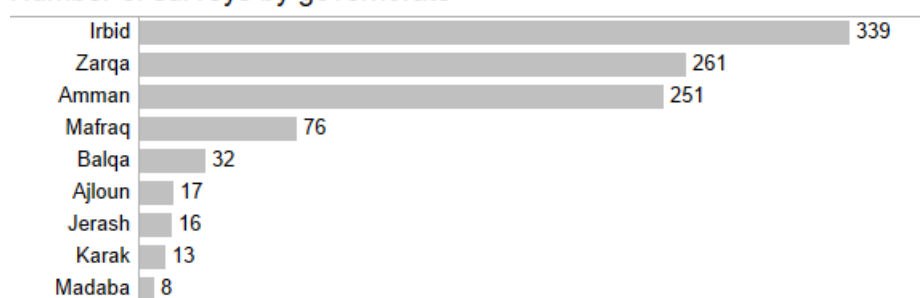
The survey (linked in the Annex) was sent through a KoboCollect link via SMS to 2533 Jordanian and refugee households registered on Caritas Jordan’s Customer Relationship Management (CRM) system.

Selected interviewees received a short text message from Caritas Jordan requesting to fill a survey linked in the text. This has created a bias whereby only literate interviewees and interviewees with access to smartphones and internet connection were able to fill the survey. However, as Caritas selected interviewees with high CARI (Consolidated Approach for Reporting Indicators of Food Security) and Debt per Capita scores residing in all governorates of the Kingdom, the information collected through the survey nonetheless reflects the reality of highly vulnerable individuals. In total, between the 9<sup>th</sup> and the 13<sup>th</sup> of April, 1013 valid submissions were collected.

## 3. Baseline of respondents

The interviewees are mostly located in Irbid, Zarqa, Amman and Mafraq.

### Number of surveys by governorate



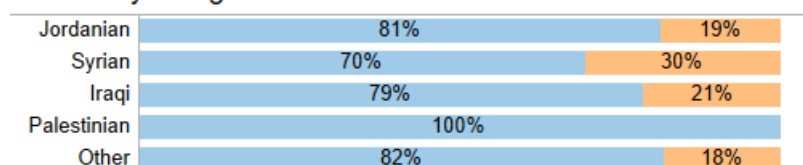
Most interviewees are Syrians, followed by respondents of Jordanian, Iraqi, Palestinian and ‘other’ nationalities. A question on the exact city of residence in the governorate was also asked in the survey in order to gain a more localized understanding on market and financial service providers’ functionality. However, the majority of respondents in most governorates selected ‘other’ as their city of residence, which did not allow for disaggregation at the city-level.

### Nationality and gender of interviewees

Jordanian	Male	75
	Female	75
Syrian	Male	415
	Female	407
Iraqi	Male	17
	Female	11
Palestinian	Female	2
Other	Male	9
	Female	2

Interviewees come mostly from MHH (in the graph below colored in light blue).

### Nationality and gender of the head of household



Interviewees are relatively young: the average age goes from a minimum of 31 years old for Palestinian interviewees for a maximum of 48 for Iraqis.

### Average age of interviewees

Jordanian	Female	41
	Male	45
Syrian	Female	38
	Male	39
Iraqi	Female	47
	Male	48
Palestinian	Female	31
Other	Female	35
	Male	40

Although questions around family size and number of dependent family members were asked in order to understand vulnerabilities linked to dependency ratios, several data entry errors were noted. Therefore, the calculations around average household size and dependency ratios are unfortunately of limited validity.

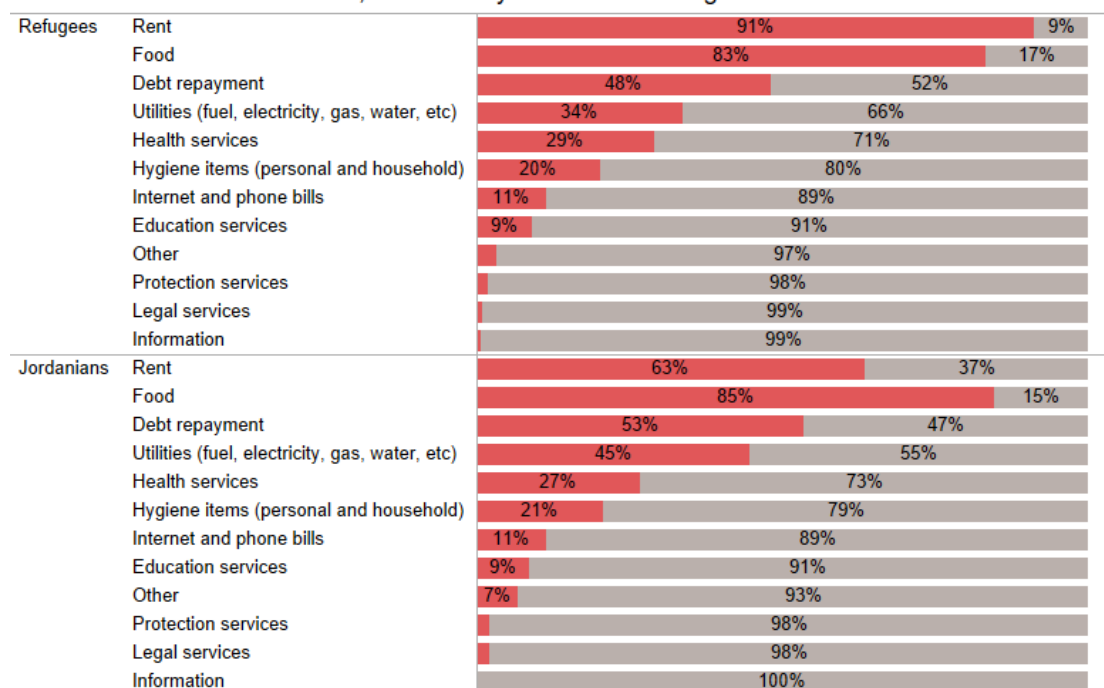
Further, as Caritas uses the Washington Group Questionnaire (WGQ) to detect disability, for the sake of brevity the standard WGQ set of six questions was omitted. However, questions aimed at detecting disability were included in targeted questions related to access.

## 4. Findings

### 4.1. Impact of the lockdown

A large majority of respondents reported rent, food, debt repayment, utilities and health services as their most urgent needs. Rent is the most commonly reported priority for refugees (91%) and the second-most reported for Jordanians (63%). This highlights how amongst vulnerable Jordanians rent is also a pressing priority.

Since the start of the lockdown, what have your three most urgent needs been?



Virtually all households have no family members involved in paid labor at the time of the assessment.

### Number of family members engaged in paid labour *after* lockdown

	0	1
FHH	95%	4%
MHH	96%	4%

In comparison with the number of family members active in paid labor before the lockdown, it is possible to see that the number of households with no family member earning an income doubled for FHH and tripled for MHH.

### Number of family members engaged in paid labour *before* lockdown

	0	1	2	3
FHH	45%	50%	5%	
MHH	33%	61%	5%	1%

As a consequence, virtually all interviewed households lost all or most of their family income. Across different demographics, it is possible to notice that Syrian and Jordanian MHHs reported losing higher portions of income compared to their female counterparts. This is possibly due to the fact that, even before the lockdown, FHH had fewer family members in employment, which resulted in a less significant loss in terms of income proportion.

### How much of your monthly income have you and your family lost since the start of the lockdown?

Jordanian	FHH	50%	25%	11%	14%
	MHH	68%	17%	7%	8%
Syrian	FHH	62%	20%	8%	10%
	MHH	79%	13%		6%
Iraqi	FHH	33%	50%		17%
	MHH	55%	18%	9%	18%
Palestinian	MHH	50%		50%	
Other	FHH	50%	50%		
	MHH	56%	22%		22%

- none of our family income
- some of our family income
- most of our family income
- all of our family income

As the overwhelming majority of all interviewees report that they have not received aid, data shows that economic vulnerability is compounded by lack of safety nets. The percentage of households reporting not having received assistance in the three months preceding the assessment is unusually high, especially considering that interviewees constitute the most vulnerable segment on Caritas Jordan's database and hence are more likely to be assisted by humanitarian actors. A possible explanation for this discrepancy is that interviewees preferred not to disclose being a recipient of regular assistance in fear of not receiving COVID19 funds.

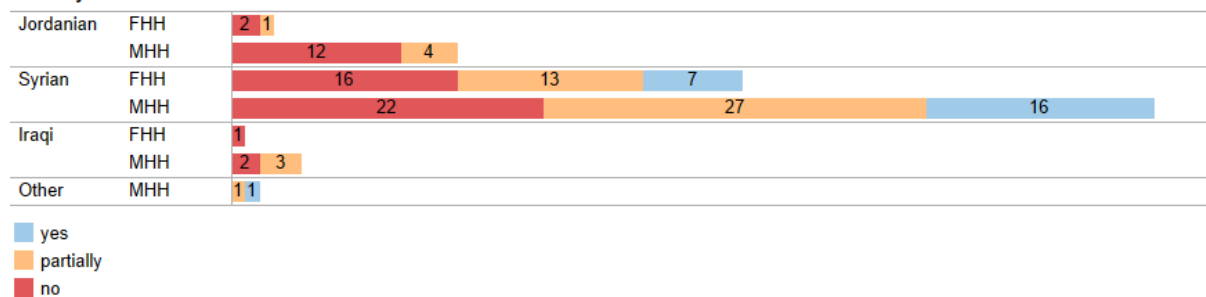
### In the last three months, have you been receiving any regular assistance from GoJ, UN or NGOs?

Jordanian	FHH	89%	11%
	MHH	87%	13%
Syrian	FHH	86%	14%
	MHH	89%	11%
Iraqi	FHH	83%	17%
	MHH	77%	23%
Palestinian	MHH	100%	
Other	FHH	100%	
	MHH	78%	22%

- yes
- no

Amongst the few interviewees who reported receiving assistance, only a small minority has been able to receive it since the start of the lockdown. Instead, the majority reportedly has not received support since the start of the lockdown or only partially did so.

Have you been able to receive assistance now after the lockdown?



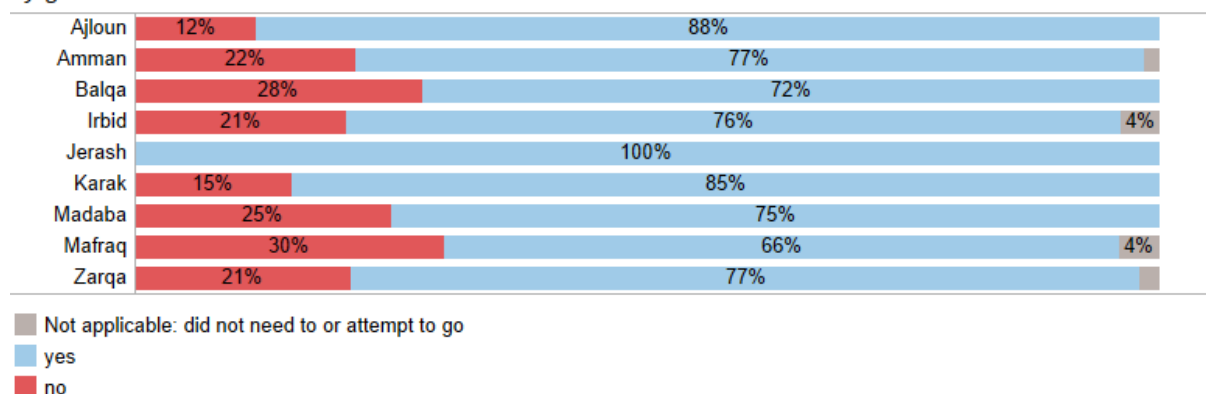
## 4.2. Markets

### 4.2.1. Access

The majority of households reported being able to access markets. Some regional variations exist in Mafraq, Balqa and Madaba where over 25% of interviewees report not having been able to access markets.

Access to market was further analysed disaggregating by nationality and gender of the interviewee, however no significant differences were noted across different demographic segments. This points towards the presence of barriers operating at a regional level rather than connected to a household's demographics.

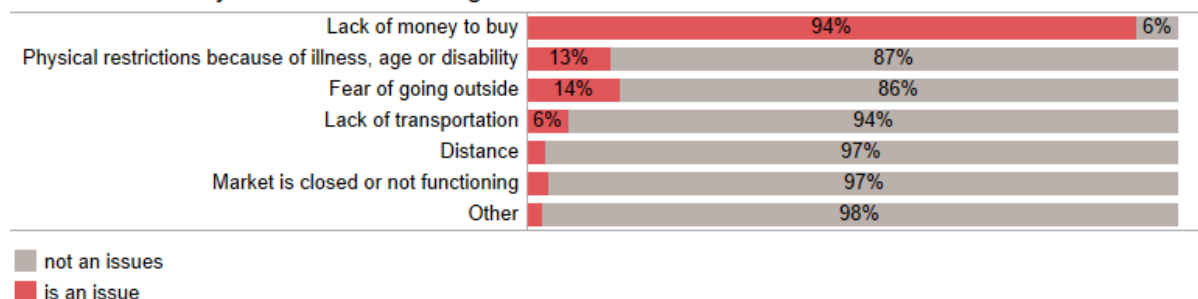
Since the lockdown, have you or any of your household members been able to go to the market?  
by governorate



Lack of money to purchase goods, physical restrictions because of illness, disability or age, and fear of going outside were the three most commonly reported barriers to access.

Disaggregating barriers to access by governorates, data shows that Balqa is the only governorate where lack of transportation has been reported as an obstacle to reaching markets by 13% of interviewees. The remaining factors remain constant across all governorates.

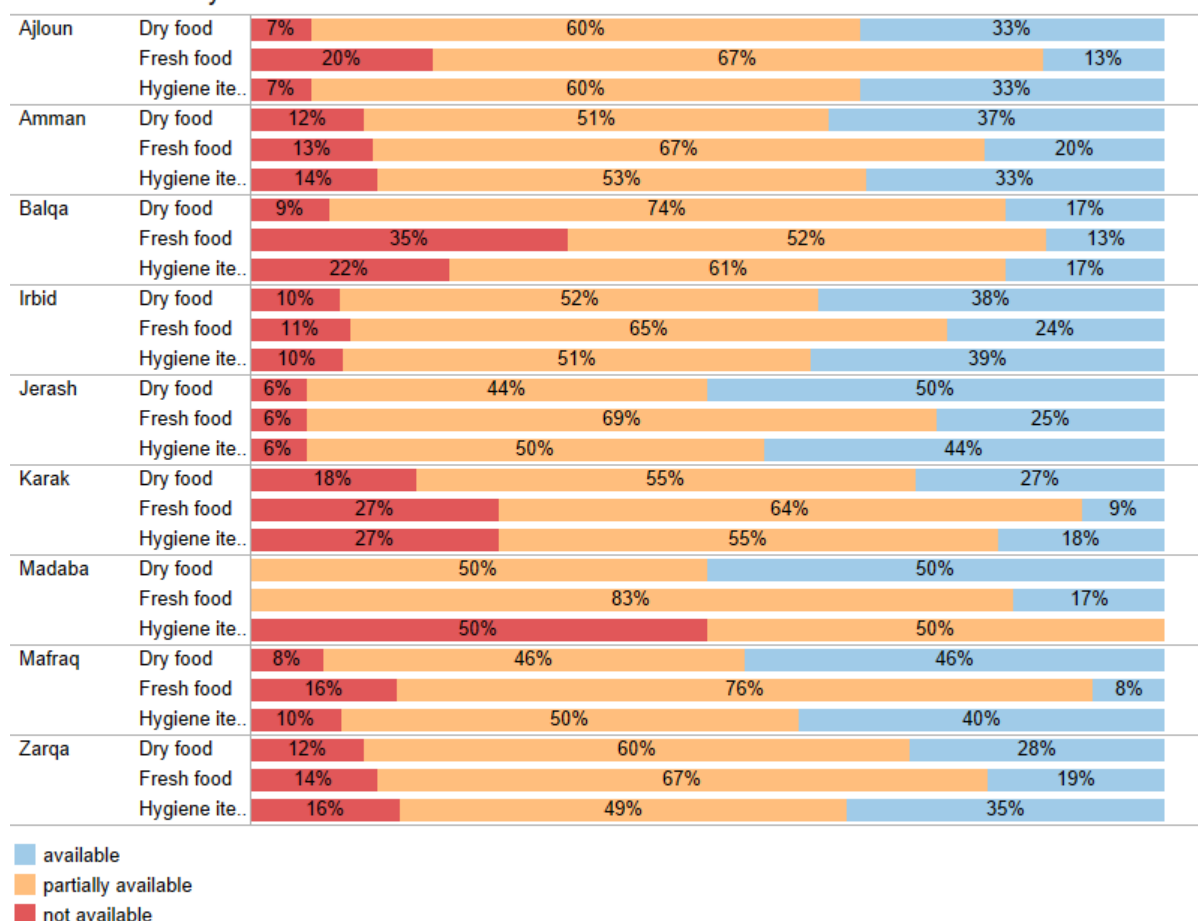
## What issues did you face in accessing the market?



### 4.2.2. Functionality

Markets are somewhat stocked across all governorates. Most respondents everywhere report that dry food, fresh food and hygiene items are partially available. Percentages of respondents reporting that goods are not available at all remain below 15% in all governorates except for Balqa, Karak and Madaba. It is unclear, however, whether higher percentages in these governorates are connected with the lower number of surveys collected there as opposed to actual lower market functionality.

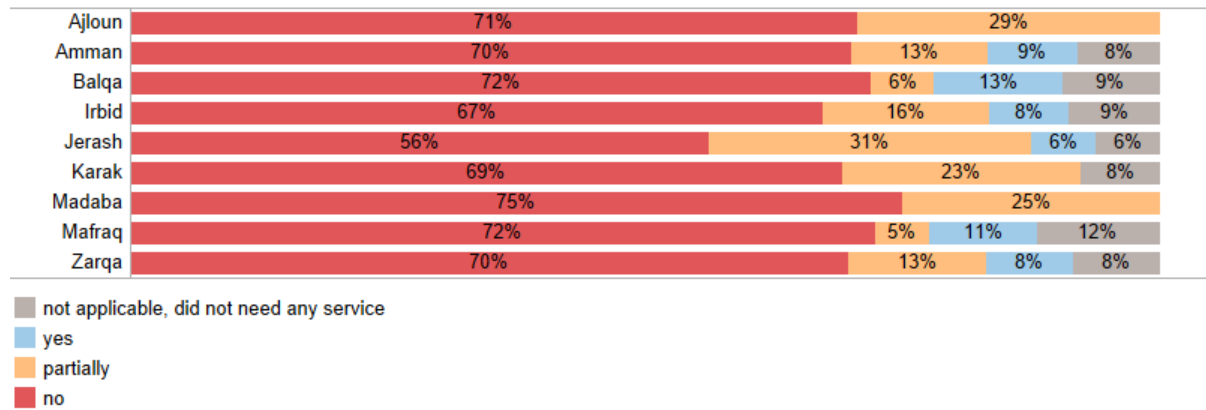
#### Goods availability on markets



In addition to goods, the survey inquired about availability of paid services on the market. Here, most respondents highlighted being unable to access paid essential services they needed since the start of the lockdown.

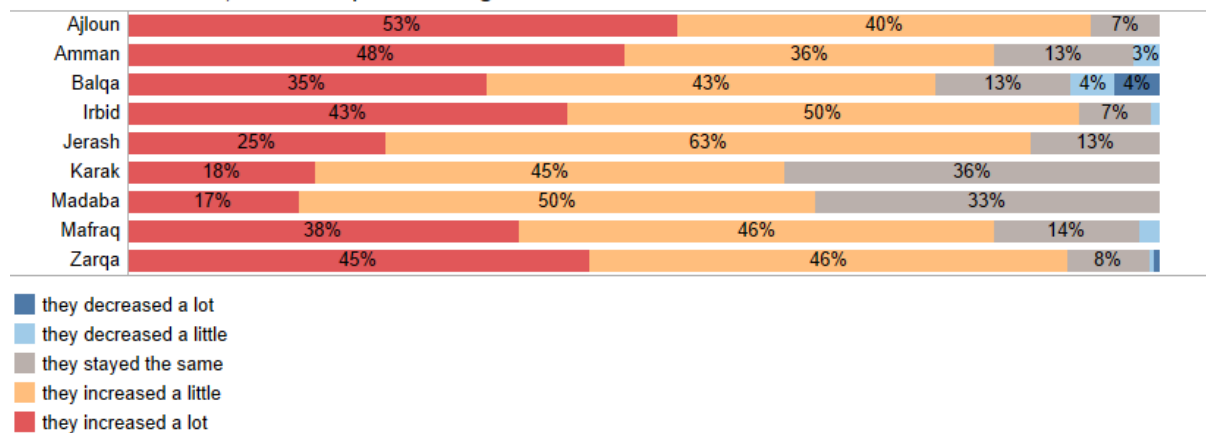
Percentages remain similar across nationalities and FHH/MHH.

Since the lockdown, have you been able to access essential paid services you need?  
by governorate



With regards to inflation, interviewees perceived a significant increase in prices across all governorates, especially in Ajloun, Amman, Irbid and Zarqa. As since the start of the lockdown the Government of Jordan (GoJ) has proactively capped prices and regularly monitored markets to ensure compliance, it is not clear whether the reported inflation is a perception bias or rather, despite the GoJ’s efforts, some markets have managed to illegally increase prices.

Since the lockdown, how have prices changed?



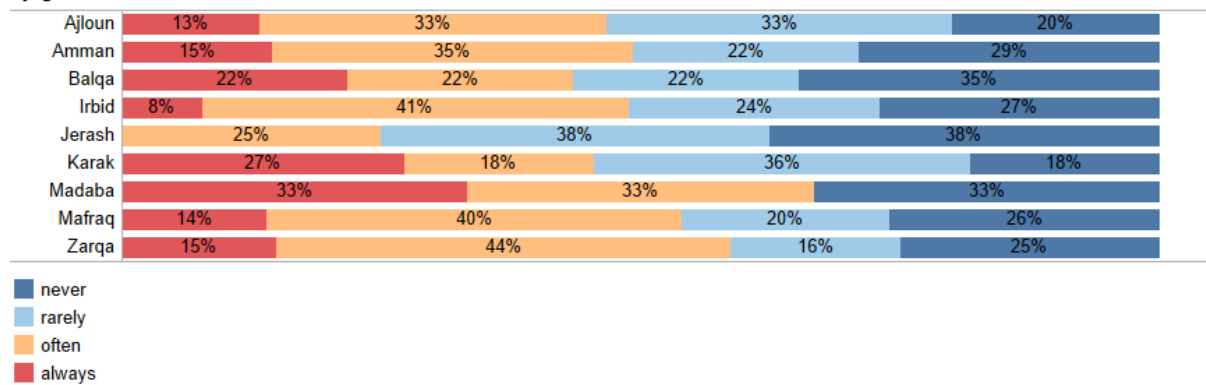
### 4.2.3. Safety

About half of the interviewees also reported feeling ‘always’ or ‘often’ unsafe while shopping at the market, especially in Madaba and Zarqa. The only exception is Jerash, where only 25% of interviewees reported feeling ‘often’ unsafe.

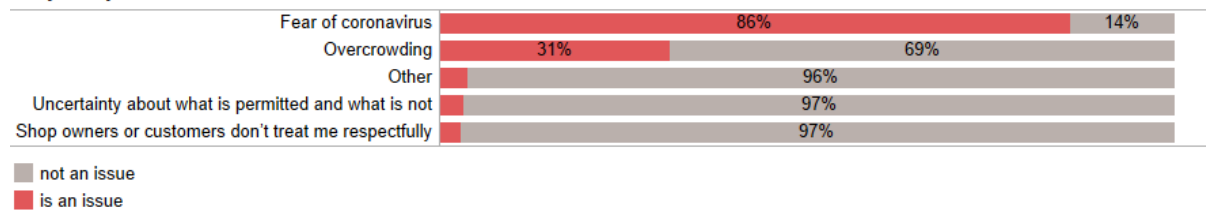
Looking at the gender of the respondents, there is no significant variation between male and female interviewees of different nationalities. This again points towards the presence of common risks across governorates rather than risks associated to specific demographics.



Since the lockdown, have you felt unsafe while shopping at the market?  
by governorate



Looking at factors causing fear, interviewees identified coronavirus and overcrowding as prominent. Why did you feel unsafe?

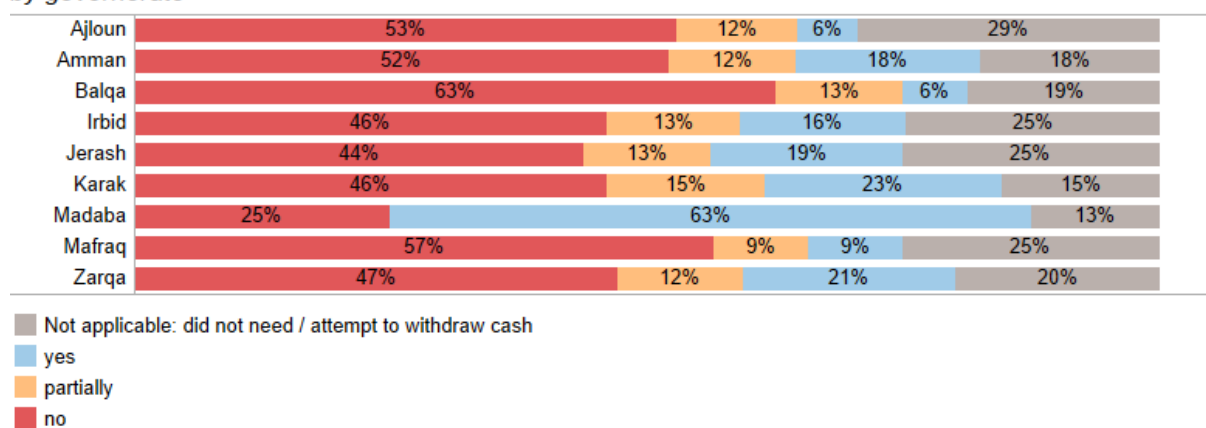


### 4.3. Financial service providers

#### 4.3.1. Access

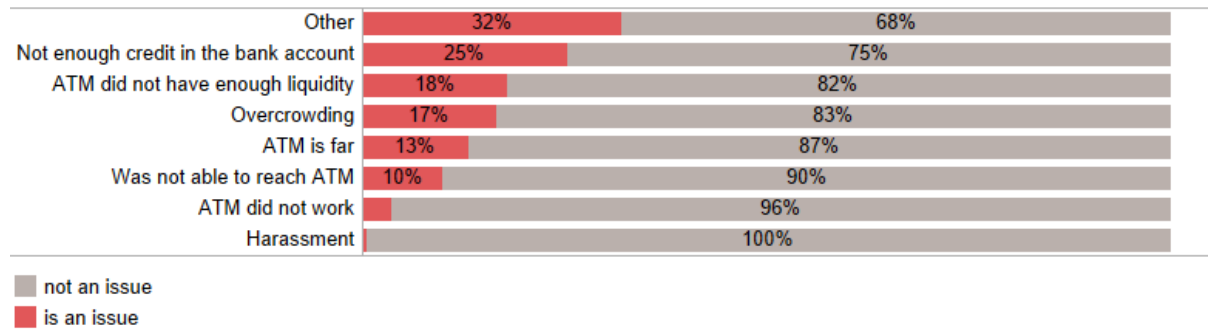
Looking at access to ATMs, interviewees reported that they were able to reach ATMs but could not withdraw cash. As a result, almost half of respondents everywhere – with the exception of Madaba – report having been unable to withdraw cash in the two weeks preceding the assessment. Disaggregating answers by the gender and nationality of the respondents, no noticeable difference is found.

In the last two weeks, were you able to withdraw cash safely?  
by governorate



The survey was unfortunately unable to capture reasons behind the inability to withdraw. As visible in the graph below, the majority of respondents reported 'other' as issue with the ATM, followed by lack of credit in the bank account, lack of liquidity in the ATM, overcrowding, distance and inability to reach the ATM. Reported issues are consistent across governorates.

### Which issues with ATM did you face?



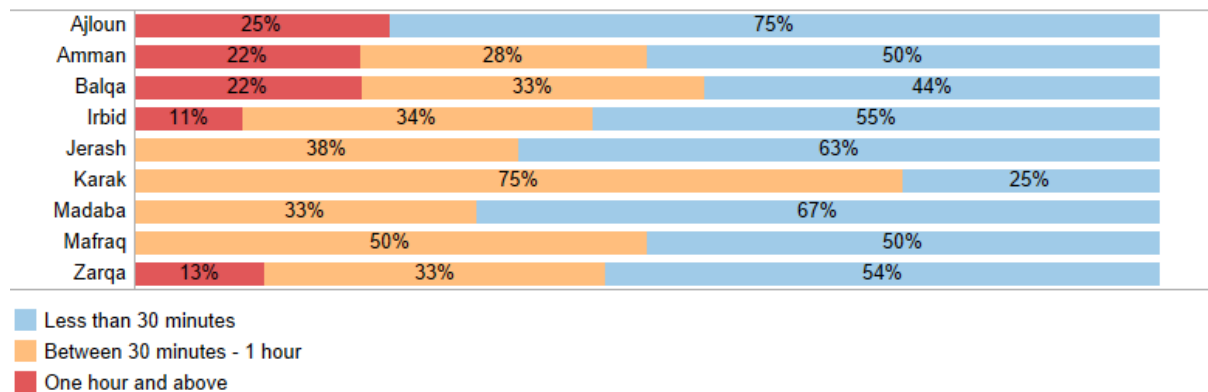
### 4.3.2. Distance

Given the heavy restrictions imposed to circulation of private cars and public transportation in order to contain the spread of COVID 19, walking distance to ATMs and other financial service providers was identified as a potential barrier to accessing cash safely.

Looking at the time needed to reach the closest ATMs with iris scans, general ATMs and money transfer offices, it is clear that unless circulation of public transportation and private cars resumes, cash recipients may face issues in reaching fixed cash distribution points.

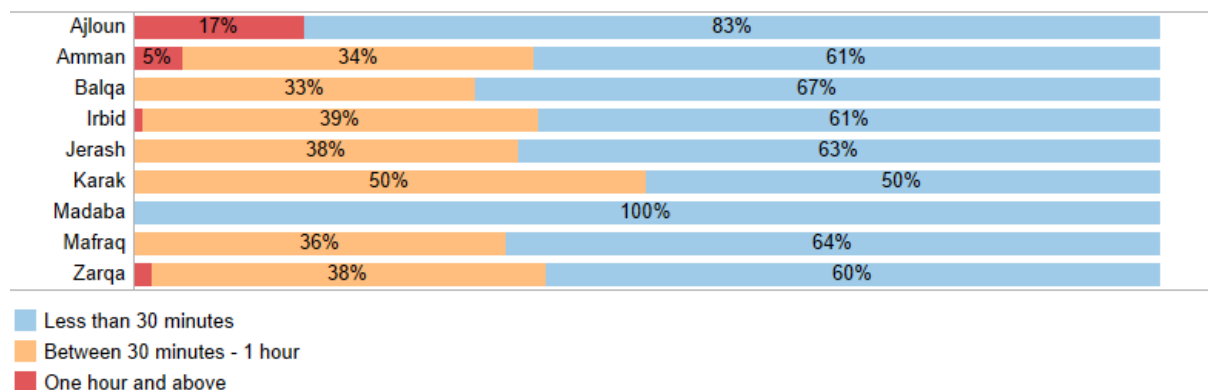
With regards to ATMs with iris scan specifically, in Ajloun, Amman and Balqa, over 20% of respondents reportedly need more than one hour walk each way to reach their closest facility, while another sizable percentage across all governorates indicated it would take them between thirty minutes and one hour, with peaks of 75% and 50% in Karak and Mafraq respectively.

#### Time needed to reach ATM with iris scan on foot



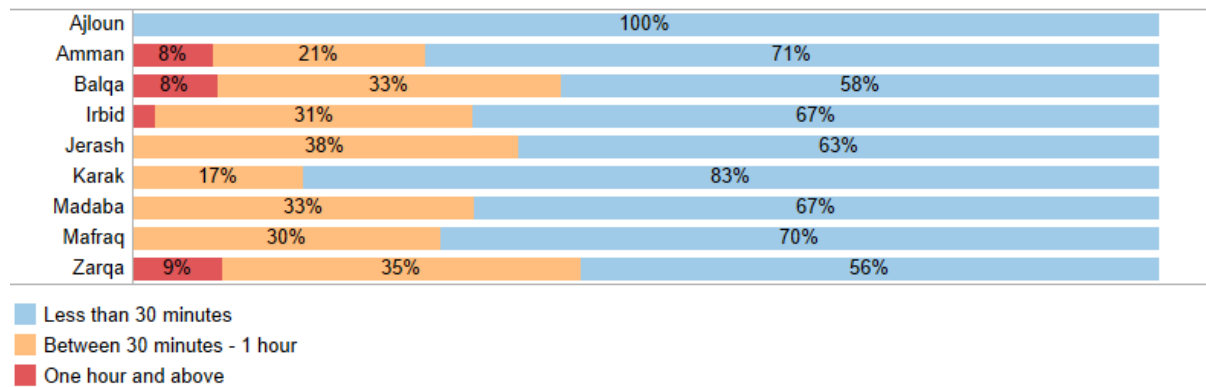
Looking at general ATMs, a significant portion of interviewees need between half an hour and one hour to reach it. A minority of respondents in Ajloun (17%) and Amman (5%) reported needing over one hour.

#### Time needed to reach closest ATM on foot



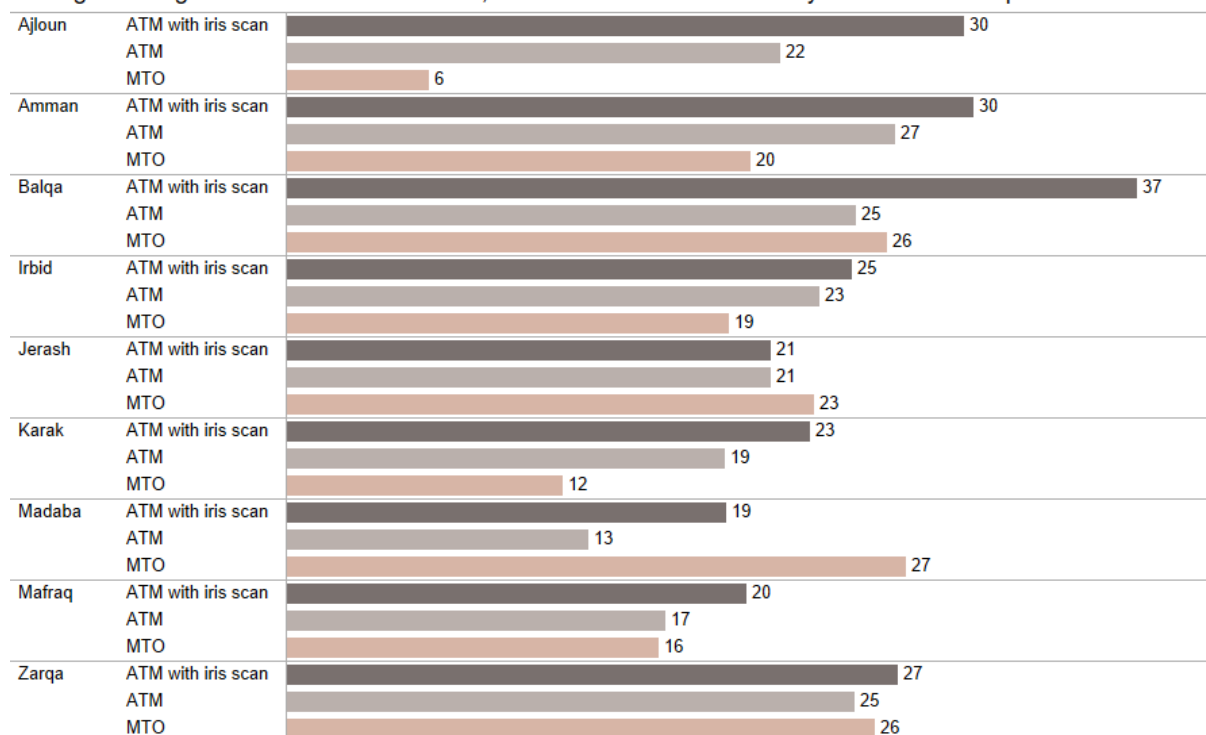
Similarly, between 20-40% of respondents across all governorates report that their closest money transfer office is located between half an hour and one hour away. For roughly 10% of interviewees in Amman, Balqa and Zarqa, the walking distance is over an hour.

#### Time needed to reach closest money transfer office on foot



The average time to reach separate financial service provider facilities across all governorates is provided below.

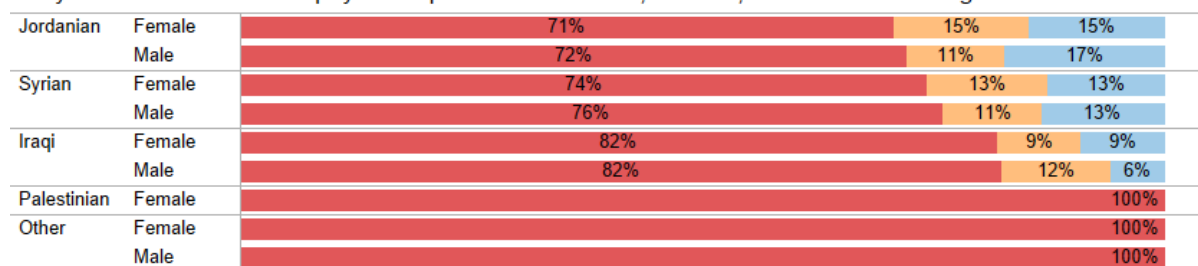
#### Average walking distance from closest ATM, ATM with iris scan and money transfer office expressed in minutes



#### 4.4. Mobile payment options

The large majority of respondents is not familiar with mobile payment options. This raises questions on how to increase recipients' digital literacy if mobile payment options are made available as a transfer modality.

Are you familiar with mobile payment options such as Zain, Umniah, Mahafazati or Orange mobile e-wallet?

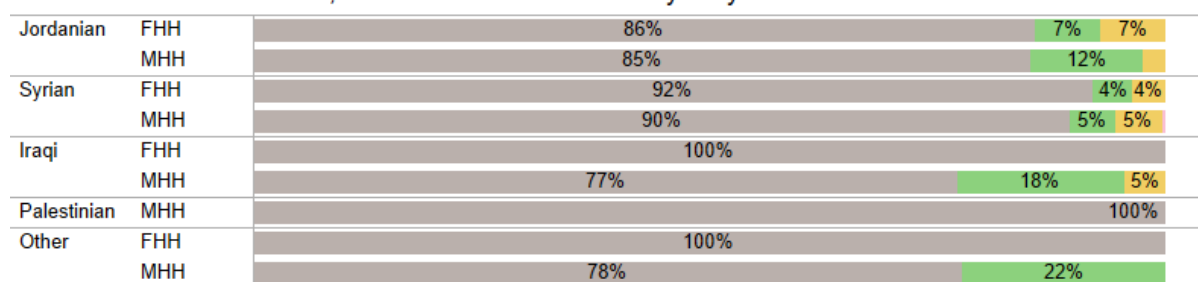


■ yes  
■ partially  
■ no

#### 4.5. Preferred assistance modalities

When asked about the best way to receive assistance, virtually all interviewees voiced their preference for cash. MHHs of all nationalities report preferring vouchers in higher rates compared to FHHs, especially of Jordanian, Iraqi and ‘other’ nationalities. In-kind was identified as preferred modality of assistance by less than 7% of respondents.

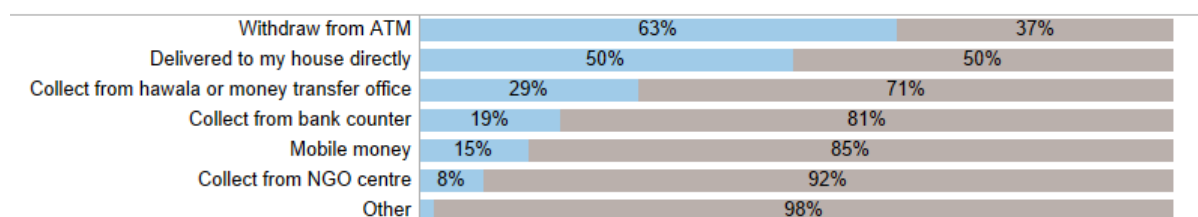
Given the current situation, what would be the best way for you to receive assistance?



■ other  
■ in-kind (food, NFI, hygiene items, etc)  
■ voucher  
■ cash

When asked about the three best modalities to deliver cash assistance, the majority of interviewees chose ATM withdrawal, home delivery and collection from hawalas/money transfer offices.

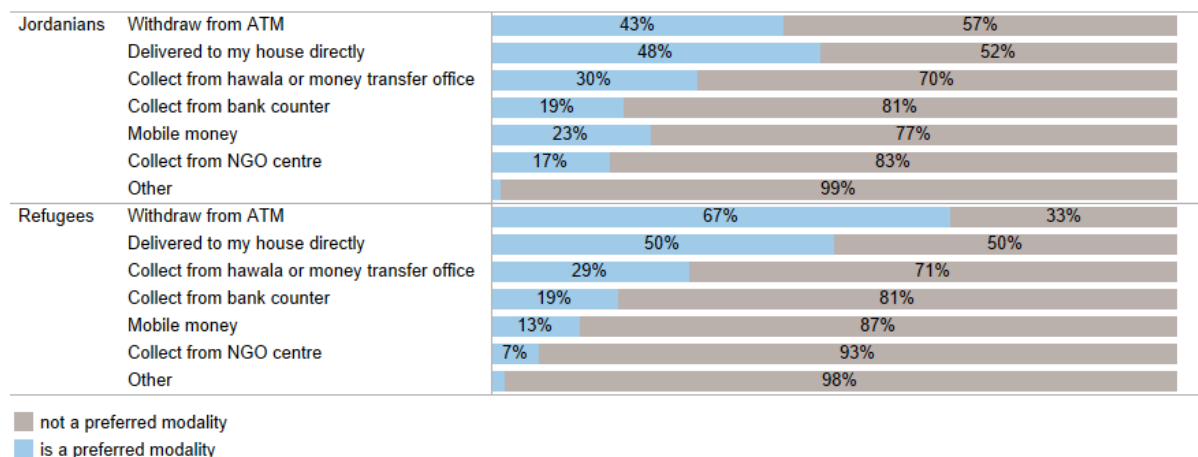
#### Preferred cash transfer modalities



■ not a preferred modality  
■ is a preferred modality

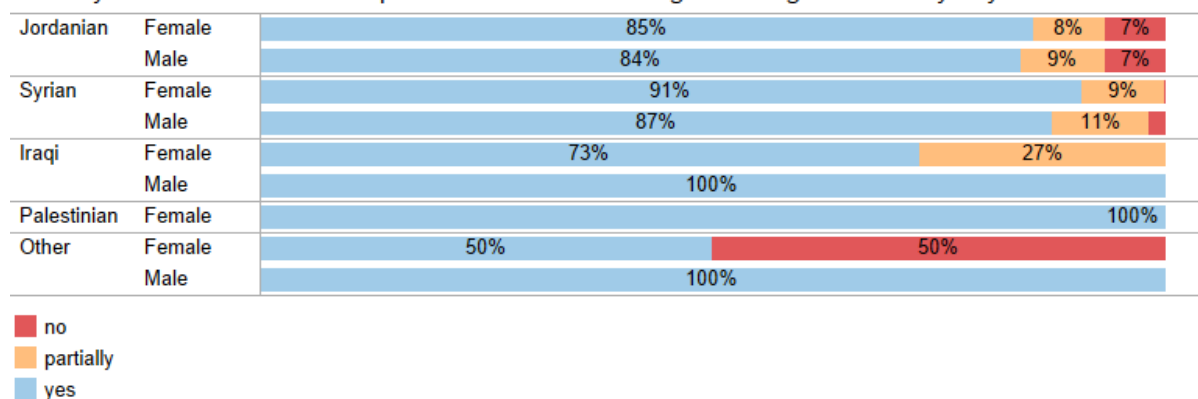
While preferences remain consistent when answers are disaggregated by gender of interviewee, minor variations exist between nationalities. The majority of Jordanians express a preference for cash being delivered to their door, closely followed by withdrawing from ATMs. Refugees, on the other, find ATMs the most preferable option, followed by delivery.

## Preferred cash transfer modalities



With regards to door to door cash delivery, the majority of respondents report feeling comfortable with it. The only exceptions are Iraqi women, almost a third of whom reported they would only ‘partially’ feel comfortable with it. Note that the high percentage of ‘no’s recorded for Palestinian women is linked to the limited sample size (two interviewees).

Would you be comfortable with private services delivering cash or goods directly to your house?

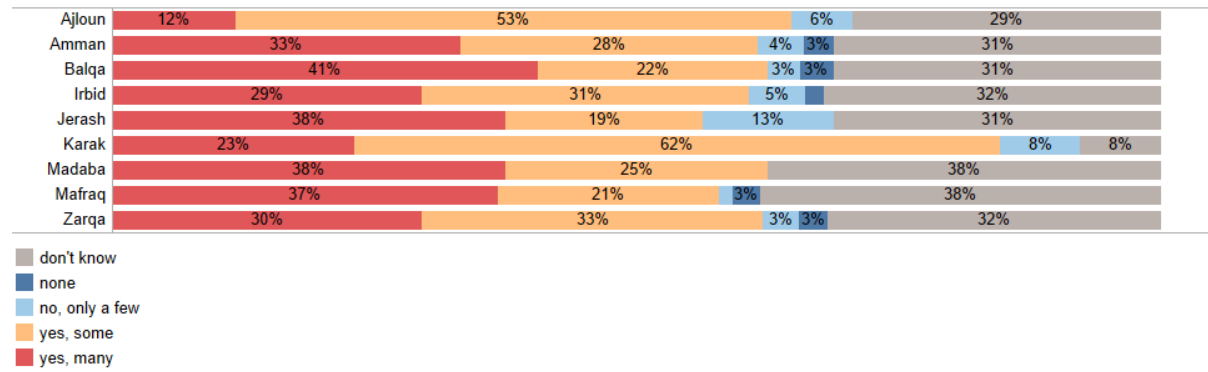


## 4.6. Outreach and targeted assistance

The assessment found that a large section of the population is unable to access markets and/or financial service providers due to mobility restrictions such as disability, isolation or other reasons. Across all governorates, the percentage of interviewees reporting to know ‘many’ or ‘some’ people unable to access markets and financial service providers averages between 60-70%, with the only exception of Karak, where percentages are much higher (84%). The findings are consistent with data on individuals unable to access markets: locations with higher percentages of respondents reporting being unable to access markets or financial service providers also show consistent percentages of respondents reporting to know other people in their situation.

When planning a cash intervention, it is crucial that targeted modalities of outreach and assistance are designed for individuals and households who, under the current circumstances, are not able to freely reach markets and financial service providers.

In your opinion, in your area, are there people who are unable to go collect cash or go to the market because of disability, isolation or other reasons?



## 5. Annex: Survey form

### Informed consent

1. Dear sir/madame, we at Caritas are sending you this survey to ask you questions about how you and your family are coping in these stressful times as well as to ask about the situation of markets and banks in your city. This survey contains about 20 questions which can be completed in less than 5 minutes. Participation is completely voluntary. Note that participating in this interview will not guarantee that assistance will be distributed to you or people in your community, however information you provide will great help us and other NGOs understand your need and how we can best help. Would you like to participate? [yes / no]

### Information about respondents

2. Governorate of residence: [Amman / Irbid / Mafraq / Zarqa / Ajloun / Jerash / Madaba / Balqa / Karak / Tafileh / Maan / Aqaba]
3. City:
4. Nationality: [Jordanian / Syrian / Palestinian / Iraqi / Other]
5. Gender: [M / F]
6. Age: [number]
7. Gender of the head of the household: [M / F]
8. Family size: [Number]
9. How many family members, included yourself if relevant, need help with mobility, washing, taking care of themselves and other daily activities? [Number]

### Needs

10. Since the start of the lockdown / curfew, what have been your top three most urgent needs? [Food / Rent / Hygiene items (personal and household) / Health services / Utilities (fuel, electricity, gas, water) / Debt repayment / Internet and phone bills / Education services / Legal services / Protection services / Other]
11. How much of your monthly income have you and your family lost since the start of the lockdown? [all of our family income / most of our family income / some of our family income / none of our family income]
12. In the three months before the lockdown, how many household members used to work? [number]
13. Now, after the lockdown, how many family members are working? [number]
14. In the last three months, have you been receiving any regular assistance from NGOs or the Government? Please note that disclosing being a recipient of assistance will not have any impact on your likelihood or ability to receive assistance in the future from other entities, this question is just for monitoring purposes [yes / no]  
If yes, are you still able to receive the assistance now after the lockdown? [yes / partially / no]

### Markets

15. Since the lockdown, have you been able to go to a market to shop for groceries or other needed items? [not applicable, did not need to go / yes / no]  
If no, please explain why (multiple choice): [distance / lack of transportation / lack of money to buy / afraid to go outside / physical restrictions because of illness, age or disability / market is closed or not functioning / other]
16. Since the lockdown, have you been able to find the following items in sufficient quality and quantity in your usual market?
  - a. Fresh food [yes / partially / no]

- b. Dry food [yes / partially / no]
  - c. Hygiene items [yes / partially / no]
17. Since the lockdown, have you been able to access paid services (e.g. health services, legal assistance, education, etc) that you need? [not applicable, did not need any service / yes / partially / no]
  18. Since the lockdown, have you felt unsafe while shopping at the market?  
Why did you feel unsafe? (multiple choice): [shop owners or customers are rude or don't treat me respectfully / overcrowding / uncertainty about what is permitted and what not / other]
  19. Since the lockdown, have you noticed any increase in prices? [they increased a lot / they increased a little / they stayed the same / they decreased a little / they decreased a lot]

## **Financial service providers**

20. Given the current situation, which would be the best way for you and your household to receive assistance (one choice only)? [cash / voucher / in-kind (food, NFI, hygiene items, etc) / other]
21. Please select three modalities that you would prefer to receive cash: [withdraw from ATM / collect from bank counter / collect from hawala or money transfer office / delivered to your house / collect from NGO centre / mobile money / other]
22. Would you be comfortable with private services delivering cash or goods directly to your house? [yes / partially / no]
23. In the last two weeks, were you able to withdraw cash safely? [not applicable, did not go / yes / partially / no]  
If no or partially, what happened (multiple choice)? [overcrowding / ATM did not have enough money / was not able to reach ATM / ATM did not work / not enough credit in the bank account / harassment / other]
24. How long does it take in minutes to reach your closest ATM with iris scan (on foot)? [insert number]
25. How long does it take in minutes to reach your closest ATM (on foot)? [insert number]
26. Do you or anyone else in your family have a smartphone with internet access? [yes / no]
27. Are you familiar with mobile payment options such mobile e-wallet? [yes / partially / no]
28. How long does it take in minutes to reach your closest money transfer or exchange office (on foot)? [insert number]

## **Isolation**

29. In your opinion, in your area, are there people who are unable to go collect cash or go to the market because of disability, distance, insecurity or other reasons? [yes / no]  
If yes, could you give us their name and phone number so that Caritas can contact them? If you don't have their phone number, please tell this person to contact Caritas at this number: CAJO Number [text]

## **End of interview**

30. The interview is now over, thank you for your time, we appreciate your contribution. Do you have any questions or comments for us?