

Assessment Report

Cash Transfer Program to Syrian Refugees in Jordan



Locations: Ramtha and Mafraq, Jordan
Time Frame: September 30th – October 11th 2012
Organization: International Rescue Committee



1 Contents

- 2 Executive Summary3
- 3 Background.....4
- 4 Assessment Methodology4
 - 4.1 Methods Used4
 - 4.2 Limitations5
 - 4.3 Ethical Considerations6
- 5 Findings.....7
 - 5.1 Common Findings in Ramtha and Mafraq.....7
 - 5.1.1 Lack of access to income generation.....7
 - 5.1.2 Risks of Exploitation.....8
 - 5.1.3 Additional expenses widening the income gap.....9
 - 5.1.4 Increased levels of GBV and exploitation.....9
 - 5.1.5 Winterization 10
 - 5.1.6 Refugee – Host Community Tensions:..... 10
- 6 Differences in Findings in Mafraq and Ramtha 11
 - 6.1 Education..... 11
 - 6.2 Household Income and Expenditure Gap..... 11
- 7 Markets..... 12
- 8 Recommendations for the IRC Cash Transfer Project 13
 - 8.1 Direct Cash Distribution..... 13
 - 8.2 Cash Transfer System 13
 - 8.3 Targeting:..... 15
 - 8.4 Beneficiary breakdown by Geographic Zone: 15
 - 8.5 Vulnerability Criteria: 16
 - 8.6 Conditionality of Cash Assistance..... 17
 - 8.7 Transparent Selection Process 17
 - 8.8 Standardization of payments: 18
 - 8.9 Manage Expectations & Defining Roles & Responsibilities 18
 - 8.10 Coordination..... 18

2 Executive Summary

The following assessment report is the result of a two-week visit by IRC's technical unit for economic recovery and development to Jordan. The purpose of the trip was to support the IRC's Women's Protection and Empowerment program in its efforts to plan a program component of cash transfers to Syrian refugees in Northern Jordan. The assessment's main objectives were to determine if cash transfer is a suitable form of assistance, defining relevant vulnerability criteria by assessing needs, income-expenditure gaps and risk factors for women and girls, as well as to analyze potential assistance distribution methods.

Refugees living in urban areas in Northern Jordan suffer mostly from the fact that they are unable to generate an income while encountering regular expenses such as rent, clothes, food and medical treatment which are often not or not fully covered through on-going refugee response interventions. The income-expenditure gap found in these areas is estimated at around 150 JOD (approximately 211 USD). Coping strategies that are being applied to overcome this gap include taking up underpaid, illegal work; sales of food rations; taking children out of school and sending them off to work; families sharing small living spaces; early marriage of girls and young women; and survival sex. The economic pressures have a share in growing levels of frustration and a feeling of helplessness among household members which contributes to increased domestic violence. Cash transfers represent a suitable form of assistance that will enable households to minimize their income-expenditure gaps.

Though economic pressures have been identified as a significant contributing aspect to increased risks for women and girls, accepted traditional practices with regards to early marriage and GBV practices are equally to be identified as a factor in the increasing occurrence of negative coping strategies. Therefore, it is advisable that cash transfers should be made conditional on the participation in awareness-raising and information campaigns that cover GBV related issues as well as legal support, service providers and referral paths.

The assessment confirmed that markets in Jordan are well integrated, price volatility is low and the increased demand is being met by markets without problems at this point. Consequently, cash transfers are the preferred tool of assistance as demands can be catered to while risks of upsetting local markets are low. Cash transfers are also the preferred method of support by respondents to the household survey and focus group discussions.

Comparing a number of potential options for cash transfer, the most suitable method for distribution identified is pre-paid ATM cards. They will allow beneficiaries to flexibly use their funds, offer the most security and least volatility to fraud. As part of the assessment trip, the team liaised with potential implementing partners and began negotiations to develop a suitable agreement for the provision of this service.

The assessment was conducted in the urban areas of Mafraq and Ramtha which are two of three intervention areas of IRC’s Women’s Protection and Empowerment (WPE) unit which implements the CTP. The assessment solely focused on Syrian refugees as information on Jordanian households is already available through relevant government institutions and will be obtained thereby.

Information was gathered by means of surveying households, conducting single-sex focus group discussions (FGDs) as well as discussions with key informants and secondary data collection. In total, 81 households (40 in Mafraq and 41 in Ramtha) were interviewed using the house hold survey (HHS) attached in Annex A. A total of six focus group discussions (4 in Mafraq and 2 in Ramtha) were facilitated, separating male and female participants as well as age groups (adolescent girls and boys between ages 11 –19) (see Annex B). Liaison with key informants and stakeholders included:

International Agencies	Government
UNHCR	Ministry of Trade and Industry
WFP	Ministry of Interior
Care International	
ICMC	
Swiss Red Crescent/Jordan Red Crescent	
Mercy Corps	
Private Sector	
Blom Bank	Bank al Etihad
Jordan Kuwait Bank	Orange Mobile
Housing Bank	Retailers in Ramtha
Jordan Commercial Bank	Retailers in Irbid
Souktel	

The main issues considered in the household survey were income and expenditure patterns, living conditions, coping mechanisms used by affected households as well as assistance methods considered appropriate. The focus group discussions aimed at identifying risks for Syrian refugees, in particular for women and girls and the identification of suitable assistance to mitigate such risks. Meetings and communication with the Ministry of Trade, market retailers and WFP provided useful information to assess the current market situation and its capacity to serve existing demand. A number of meetings with other private sector actors aimed at narrowing down suitable distribution mechanisms of cash assistance.

4.2 Limitations

Given that IRC’s WPE program intends to operate in Mafraq, Ramtha and Irbid, the initial assessment outline included all three towns to be covered through the household survey and FGDs. However, due to time and human resource constraints this was not feasible at the time. It is recommended to conduct at least a rapid,

shorter version of the household survey in Irbid to determine main indicators, e.g. expenditure gaps, functionality of service provision and main needs for Syrian refugees living in the area.

A total of 81 households were surveyed in Mafraq and Ramtha. In the governorates of Irbid (which includes Ramtha) and Mafraq the refugee numbers are estimated at 22,270 and 9,478 respectively.⁵ Though enumerators were instructed to randomly select households in order to increase representation it must be assumed that due to their regular engagement with the refugee population, some or all interviewees may have been selected based on volunteer's previous interactions with their households. In addition, the household survey was conducted by volunteers of Jordanian Community Based Organizations (CBOs) on behalf of IRC. As these CBOs have been very active in providing assistance to refugees in the areas of assessment, respondents might have provided answers influenced by their hopes to receive assistance as a result of this exercise which may have skewed the findings. Despite the fact that the survey can therefore not be interpreted as representative of the entire target population, its findings provide sufficiently indicative information necessary to inform programming.

IRC's clinical staff facilitated the set up of focus group discussions by identifying the participants and groups of refugees with support from CBOs and clients they have had previous interactions with. Therefore, it is possible that findings would have been different with different participants.

Despite these assumptions and limitations, the findings of this assessment were triangulated with information obtained through other focus groups and assessments as well as secondary resources to ensure their validity.

4.3 Ethical Considerations

All participants joined focus groups and interviews voluntarily. A verbal consent was requested, and provided, prior to each focus group and interview. The beginning of each session explained that the discussion was for information gathering purposes only, and that no assistance would be provided on the basis of responses. Participants were informed that they could leave at any time, and could choose not to respond to any questions. Permission was requested to take notes during the conversations and to take photographs if necessary. Consent from adult care takers was provided for focus group discussions with minors.

⁵ Information obtained from UNHCR during NFI/CTP working group on October 1st 2012.

5 Findings

5.1 Common Findings in Ramtha and Mafrq

5.1.1 Lack of access to income generation

The HHS showed that few people are employed and income generation opportunities are scarce for refugee households to come by due to the fact that obtaining work permits in Jordan is complex and costly (see Table 1). However, reported coping strategies (see Table 2) in the HHS and FGDs revealed that taking on illegal employment is common, which indicates that reported employment numbers are likely to be lower than actuals. Male participants identified construction, retail and service industry (e.g. sales of picking tomatoes, tiling floors, and selling sweets) as the

Age	Total		Mafrq		Ramtha	
	M	F	M	F	M	F
5-12	0.22%	0.00%	0.00%	0.00%	0.42%	0.00%
13-15	0.22%	0.00%	0.47%	0.00%	0.00%	0.00%
16 - 17	0.88%	0.22%	0.47%	0.47%	1.25%	0.00%
18 - 59	5.30%	0.22%	9.39%	0.00%	1.67%	0.42%
60 +	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	Total		Mafrq		Ramtha	
	# of responses	%	# of responses	%	# of responses	%
use savings and or assets	48	59%	12	30%	36	88%
use remittance	17	21%	4	10%	13	32%
take out loan/buy on credit	4	5%	1	3%	3	7%
ask friends/neighbors/community for in kind support	24	30%	18	45%	6	15%
ask friends/neighbors/community for cash support	20	25%	14	35%	6	15%
sell part or all of my food ration	22	27%	12	30%	10	24%
sell some or all of my household items	24	30%	16	40%	8	20%
legally obtain work	9	11%	2	5%	7	17%
illegally obtain work	10	12%	7	18%	3	7%
take my sons out of school to send to work	4	5%	1	3%	3	7%
take my daughters out of school to send to work	0	0%	0	0%	0	0%
send my sons to live with other families	2	2%	2	5%	0	0%
send my daughters to live with other families	0	0%	0	0%	0	0%
marry my male family members off	0	0%	0	0%	0	0%
marry my female family members off	0	0%	0	0%	0	0%
other (please specify),	1	1%	0	0%	1	2%

main industries they are able to find jobs in. Those female participants who reported having a job are usually employed in beauty salons or on agricultural farms for planting and harvest. In Mafrq, employment on agricultural farms was also much more common than in Ramtha. Daily wages were reported around two to four JOD while the minimum wages according to Jordanian labor law is set at five JOD⁶.

⁶ ILO, Jordan – Minimum Wages – 2011,

http://www.ilo.org/dyn/travail/travmain.sectionReport1?p_lang=en&p_countries=JO&p_sc_id=1&p_year=2011&p_structu re=1

5.1.2 Risks of Exploitation

Fear of exposure to authorities leaves these illegal workers at risk of exploitation. Participants across all FGDs reported that they work long hours (up to 18 hours in one case) and often without any days off. Others mentioned experiencing non-fulfillment of payment obligations on the employers' part (late payments, less than agreed upon payments and no payments were reported). Similarly, cases were mentioned where family members work without contract or compensation for landlords in order to remain living in the housing provided. Furthermore, it was found in some cases that especially adolescent boys are intentionally taken out of school in order to send them to work (see following section "differences in findings").

Meanwhile, living costs for urban refugees are very high and FGD indicated that costs are perceived to be increased intentionally above market prices for refugees. The payment of rents was identified as the most pressing issue by both HHSs and FGD respondents. The household survey places the median monthly rent at 137.50 JOD. This amount largely corresponds to that determined by other reports (e.g. ICMC reported an

	Total				Mafraq				Ramtha						
	Occuring in % HHs	Average Amount in JOD	Range in JOD		Median in JOD	Occuring in % HHs	Average Amount in JOD	Range in JOD		Median in JOD	Occuring in % HHs	Average Amount in JOD	Range in JOD		Median in JOD
Food	80%	167	25	450	125	95%	204	25	450	172.5	66%	110	45	300	102.5
Household Items	20%	92	15	440	60	28%	100	15	440	55	12%	57	25	120	70
Rent	89%	146	30	230	137.5	95%	137	75	230	132.5	83%	153	30	200	162.5
clothes	30%	60	15	230	45	38%	44	20	125	37.5	22%	81	15	200	125
utilities	74%	31	10	80	28	73%	28	10	80	25	76%	33	20	50	30
transport	20%	31	10	70	25	33%	27	10	50	22.5	7%	40	50	70	60
loan repayments	1%	150	150	150	150	0%	0	-	-	-	2%	150	150	150	150
recreation	0%	0	-	-	-	0%	0	-	-	-	0%	0	-	-	-
savings	0%	0	-	-	-	0%	0	-	-	-	0%	0	-	-	-
medicine	35%	39	15	150	35	50%	43	20	150	35	20%	31	15	50	50
education	4%	42	25	50	37.5	5%	50	50	50	50	2%	25	25	25	25
others	2%	20	20	20	20	0%	0	-	-	-	5%	10	20	20	20
I don't know	0%	0	-	-	-	0%	0	-	-	-	0%	0	-	-	-

average rent of 120 JOD and CHF reported 150 JOD⁷). One of the coping strategies identified by the women's FGD was that numerous families share small living spaces to reduce rental costs. Across all FGDs participants expressed a feeling of being at constant risk of exploitation by landlords and lack of accessibility to trusted legal support structures became apparent. Numerous cases were mentioned where landlords do not fulfill their responsibilities of maintaining housing to adequate standards or extorting additional money (e.g. cutting of water supply, tampering with utility meters, forcing tenants to work for free instead of partial rent payments).

⁷ ICMC provided this information during a meeting, CHF reported this figure in its Rapid Assessment report in July 2012 <http://www.chfinternational.org/publications/2012-syrian-refugee-assessment.pdf>

5.1.3 Additional expenses widening the income gap

According to the HHS, the majority of households receive in-kind food support from a range of aid agencies. However, the significant amount of expenditures occurring for food, placed at around 125 JOD per month by the HHS (see Table 3) indicates that supply is inadequate. FGDs mentioned that the food received is often spoiled and not sufficient for the size of HHS. In addition, it was strongly felt that the in-kind support provided is inappropriate for the requirements of Syrians' nutritional preferences. In addition, the need to cover recurrent and expensive household expenditures such as rent and utilities, forces refugees more and more to revert to selling parts of their food rations and limiting their daily food intake.

In addition, participants across all groups reported struggling to cover medical and hygiene expenses. Discussions demonstrated a good level of knowledge among refugees regarding health issues and medical care options and seeking medical care is taken seriously. Hence, expectations of receiving adequate treatment and medication are high. Yet, various services beyond primary health care are not free of charge under existing medical schemes. In particular, participants pointed out not being able to provide for treatment and medication in cases of diabetes, hypertension or cancer. Moreover, female participants reported that not being able to afford basic hygiene expenses affects their dignity and contributes to a feeling of shame.

5.1.4 Increased levels of GBV and exploitation

Female participants in FGDs identified these economic pressures as factors affecting household members' psychological stability. As a result, levels of verbal and physical violence occurring among refugee households are perceived to be on the rise affecting women and girls in particular. Shame and the perception of being an additional economic burden to their families were identified as the main reasons for adolescent girls and young women to actively seek marriage. According to FGDs such arranged marriages are paid off with an estimate average amount of 200 JOD. The FGDs also mentioned some households are reverting to survival sex to bridge their income-expenditure gap. Linking these coping strategies to traditional GBV practices in the region and the high levels of sexual violence experienced in Syria as part of the conflict these trends have been confirmed by numerous sources and assessments, including IRC's GBV assessment⁸.

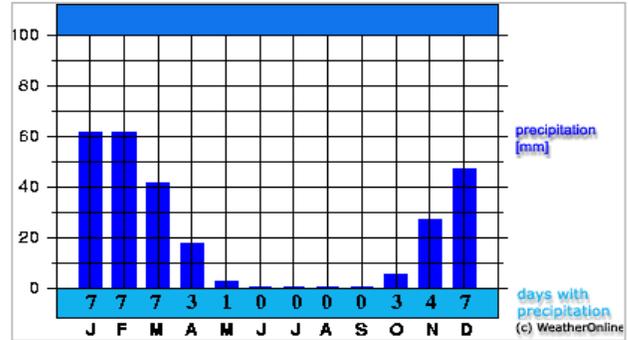
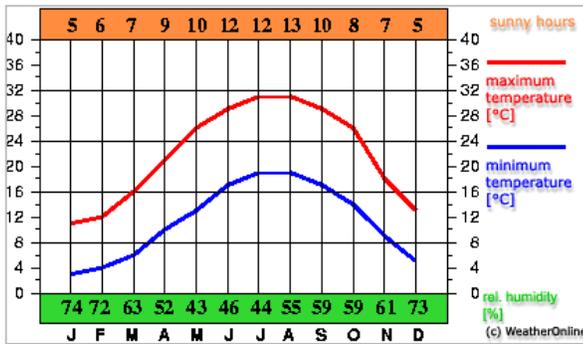
Across all FGDs, respondents further identified that females are being affected two-fold by aid agencies and their distribution channels. On the one hand, respondents strongly emphasized frequent and regular cases of fraud around assistance as certain households receive continuous support while others are being left out. Those being left out were identified as female lead households or those with old and sick male heads of household who are not able to enforce their rights as refugees to assistance. On the other hand, all respondents consistently identified the households continuously receiving assistance as those with 'beautiful girls and

⁸ E.g. <http://www.irinnews.org/Report/95902/JORDAN-Early-marriage-a-coping-mechanism-for-Syrian-refugees>, UPP's "Comprehensive assessment on Syrian refugees residing in the community in northern Jordan", August 2012, p. 3, <http://data.unhcr.org/syrianrefugees/download.php?id=607>

women'. In one case it was directly reported that community leaders and individual benefactors offered assistance in return for marriage arrangements. This matter seems to be encountered very often, has been disclosed to other organizations and requires particular attention when implementing programs.

5.1.5 Winterization

Winter is fast approaching in Jordan. In particular in the North of Jordan, temperatures in December, January and February can drop to below 5 degrees Celsius and increased rainfall and snow fall are common in the region.



Source :<http://www.weatheronline.co.uk/weather/maps/city?LANG=en&PLZ=&PLZN=&WMO=40270&PAG=0&CONT=&LEVEL=160®ION=0019&LAND=&INFO=0&R=0&NOREGION=0>

The HHS and FGDs highlighted the main needs prioritized by respondents as follows:

1. heating related costs 98%;
2. Household Items 60%;
3. Clothing 38%;
4. medical expenditures 18%;
5. food 8%

Households' expenditures are bound to increase during this time which makes assistance being delivered before and during these months essential.

5.1.6 Refugee – Host Community Tensions

In general, it is worthwhile noting that all FGDs reported high levels of verbal harassment as well as physical abuse of Syrians by Jordanians and a strong perception of being un-welcome in their communities. As a result, Syrians try to limit their interactions with the outside world as much as possible. When comparing such statements to those provided in assessments conducted the first half of 2012, these sentiments and reports of harassment and abuse are markedly on the rise, indicating increasing tensions among host and refugee communities.

6 Differences in Findings in Mafraq and Ramtha

Though the large part of needs and problems identified and summarized in the above section apply equally to Mafraq and Ramtha noteworthy differences between the two were identified during the HHS and FGDs. The following section shall briefly outline these differences to draw a more detailed and comprehensive picture.

6.1 Education

With regards to the education of school-aged children serious gaps are starting to affect the population in Mafraq. It was reported that schools in Mafraq have stopped enrolling Syrians as their capacities are becoming overstretched. As a result, numerous school-aged boys reported to engage in full-time employment instead. Similarly, none of the school-aged girls in the Mafraq FGD attended school. The HHS

Age	Total		Mafraq		Ramtha	
	M	F	M	F	M	F
6-15	32.20%	34.07%	13.51%	20.59%	63.64%	42.11%
16 - 17	11.11%	30.00%	0.00%	20.00%	22.22%	33.33%

Age	Total		Mafraq		Ramtha	
	# responses	%	# responses	%	# responses	%
None	9	11%	6	15%	3	7%
Primary	27	33%	17	43%	10	24%
Secondary	19	23%	8	20%	11	27%
University	13	16%	2	5%	11	27%
Others	1	1%	1	3%	0	0%
I do not know	12	15%	6	15%	6	15%

confirms that a significantly lower number of school-aged children attend school in Mafraq compared to Ramtha. Worrying is in particular the drop to 0% of 16-17 year old male enrolled in school among responding households in Mafraq. At the time of reporting no other educational services are available to Syrians in Mafraq. The HHS also revealed that educational levels amongst refugees are generally somewhat lower in Mafraq than in Ramtha. The

largest number of respondents falls into the categories of no education or primary education backgrounds only.

6.2 Household Income and Expenditure Gap

In terms of income and expenditure gap, households in Mafraq appear to be much more affected than those in Ramtha. The median income gap determined for Mafraq ranks at 238 JOD as compared to 40 JOD in Ramtha.

	Total				Mafraq				Ramtha			
	Average	Range Min	Range Max	Median	Average	Range Min	Range Max	Median	Average	Range Min	Range Max	Median
income - expenditure in JOD	-150	-790	250	-158	-250	-790	225	-238	-53	-355	250	-40

The lower level of economic resilience of Mafraq's refugee population in comparison to that of Ramtha is further corroborated by a slightly higher percentage of people in Mafraq who perceive that their households have difficulties to cover their expenses (see Table 3) as well as a difference in chosen coping strategies (see Table 2). In Ramtha, for example, 88% of respondents rely on savings and 30 % on remittance. In Mafraq, only 30% and 10% of respondents respectively are able to do so. Similarly, levels of dependence on community in-kind and cash assistance reported by respondents in Mafraq rank higher (45% and 35% respectively) than for respondents in Ramtha where dependence levels only rank at 15% equally for both forms of assistance (see Table 2).

	Total		Mafraq		Ramtha	
	# of responses	%	# of responses	%	# of responses	%
covers more than basic expenses	0	0%	0	0%	0	0%
covers all basic expenses	0	0%	0	0%	0	0%
covers most basic expenses	4	6%	1	3%	3	9%
covers few basic expenses	49	74%	23	70%	26	84%
covers no basic expenses	13	20%	8	24%	5	17%

7 Markets

The initial intention for the field trip was to conduct a more in depth market assessment in the planned areas of intervention. However, it was found that sufficient information is already available for the purpose of planning IRC's Program. WFP supported IRC's assessment by providing access to price monitoring information conducted in May 2012

Information was further gathered through discussions with key market informants and the Ministry of Trade and Industry to corroborate the existing data. The information available from WFP is based on assessments in various regions of Jordan, including in Mafraq and Irbid. In the absence of information on Ramtha from this assessment Irbid will be considered as a proxy due to its close links to Ramtha in terms of infrastructure as well as market linkages.

In general, markets continue to function well in all Northern areas and are well integrated. In none of the markets shortages of food or non-food items was reported despite the increased demand created through the influx of refugees. Price volatility has been found low to moderate and is attributed to the government's stabilizing interventions as well as little production shocks encountered. However, prices for certain commodities have increased to some degree over the past year in the Northern markets. In particular, this trend concerns fruit and vegetable produce which used to be imported from Syria to Northern Jordan. Traders reported increased transportation costs and risks, decreasing availability of commodities in Syria as well as an increasing reliance on additional imports to cater to the demand; all of which factors into the price rises.

8 Recommendations for the IRC Cash Transfer Project

8.1 Direct Cash Distribution

The market information collected supports IRC's plan to provide direct cash instead of in-kind support to beneficiaries, as they will be able to absorb the increase in cash. Moreover, the FGDs and HHS demonstrate that needs vary significantly across households. Therefore, limiting cash assistance to specific commodities or types of expenditures is not advisable. The majority of participants across all FGDs and HHs also expressed a preference for cash over in-kind assistance as it provides refugees with an increased sense of independence and dignity.

8.2 Cash Transfer System

In order to assess the most suitable method of transferring cash payments other organizations, that already implement CTP, were consulted as were potential private implementation partners. It was found that to date, cash in envelop, voucher-based and pre-paid ATM cash card methods have been used in Jordan.

IRC itself has experience in cash-in-envelop distribution which it implemented during the Iraqi refugee crisis. Discussions with the teams emphasized that the existing financial infrastructure provides for better options to transfer money than cash-in-envelop. The main concern is the significant security risk that this method poses to beneficiaries as well as staff. The relatively large number of beneficiaries to be targeted and the short period of time for implementation before and during winter require large-scale distribution at a given time. In the tight urban settings of Irbid, Ramtha and Mafraq this would constitute a significant risk to recipients of mugging or extortion.

Though mobile money transfer products exist with two mobile phone operators - Orange and Zain - , it was found that they are not suitable for the particular requirements of the program. To utilize the service, individual registration through ID is required as well as having a post-paid mobile phone account with the provider. ID-based registration would have been difficult at times as some refugees do not have the type of ID required and more often are not willing to provide their personal information to anyone. Moreover, opening post-paid accounts for each beneficiary would have presented a tremendous financial risk for IRC which is not justifiable. Lastly, cash payout points were difficult to find in Mafraq and it might have become very difficult for them to cater to the demand that IRC's program would create.

Finally, voucher-based and pre-paid ATM card distribution methods were compared with the findings summarized below:

Distribution Method	ATM pre-paid cards	Payments through vouchers
Advantages	<ul style="list-style-type: none"> - easy monitoring of payments - card usage is limited to beneficiary - large number of distribution points (ATMs) in target area (a variety of banks available) - ability to take multiple smaller payments on needs basis - controlled environment through banks 	<ul style="list-style-type: none"> - Simplicity for beneficiary to obtain money - Fewer limitation in terms of compliance requirements in comparison to banks
Disadvantages	<ul style="list-style-type: none"> - unfamiliarity with cash cards (e.g. risk of forgetting pin) - card replacements have associated costs - continuous transaction costs (average JOD 3) 	<ul style="list-style-type: none"> - higher risk of fraud and extortion - fewer points of distribution - need to take payment in full - continuous transaction costs (JOD 7.5)

Based on this comparison and in discussion with the Jordan program team, pre-paid ATM cards were identified as the preferred option, and meetings were held with a number of banks (see 2.1 Assessment Methods). Among those, three banks were found having the highest potential of providing IRC with a suitable product of pre-paid ATM cards, namely Blom Bank, Housing Bank Jordan and Commercial Bank Jordan. All three banks have pre-paid ATM cards in their product range and were interested in working with IRC. All three banks were asked to provide an offer to IRC as a basis of negotiating a special agreement with them. At the time of reporting, these offers had not been received yet by IRC. However the below table provides a short overview of the information solicited from the initial discussions with these banks:

	Commercial Bank Jordan	Housing Bank Jordan	Blom Bank
Type of card	National Express Card	Pre-paid reloadable Visa card	N/A
Card Issuing costs	9 JOD	5 JOD	N/A
Recharge costs	2 JOD	3 JOD	N/A
Transaction costs for withdrawal at bank owned ATMs	0 JOD	2 JOD	N/A
Transaction Costs for withdrawal at external ATMs	0.5 JOD per withdrawal	0.5 JOD per withdrawal	N/A
Availability to limit # of withdrawals	Yes	Yes	
Availability to limit amount withdrawn per day	Yes	Yes	
Reverting withdrawal costs to IRC	Yes	No	Yes
Cards issued to IRC instead of individual card holder	Yes	Yes	Yes

Requirement of have account with bank	No	No	No
Others	Possibility of co-branding		

Though previous experience indicates that the majority of beneficiaries will be familiar with banking facilities and the use of ATM cards, it might occur in some cases that this familiarity is not given. Therefore, it should be considered to provide introductory sessions on the use of ATMs for each group of beneficiaries.

8.3 Targeting

The fact that the largest portion of expenditures identified in the HHS relates to the household rather than family level⁹, supports targeting households over families. (The latter provides the basis of UNHCR’s payment scale.) However, it should be anticipated that cases of numerous families forming one household will be encountered which will require adjustment in terms of cash modalities (see 8.9).

The geographic target areas are defined as Irbid, Ramtha and Mafraq. With regards to particular quarters in these cities and their suburbs, close collaboration is required with all other partners providing cash assistance to refugees in these areas.

As the above assessment showed, female refugees are particularly affected by the situation. Therefore, the proposed program will target women and girls in particular in order to mitigate the risks they face. IRC’s WPE program is particularly suited to implement related projects based on their experience in promoting women’s and girl’s rights, freedom from violence and equal access to knowledge and resources. IRC’s Economic Recovery and Development Unit is well equipped to provide the required technical support to aspects of a program component of cash transfer.

8.4 Beneficiary Breakdown by Geographic Zone

The assessment’s findings showed that the refugee population in Mafraq is economically less resilient than that of Ramtha.¹⁰ Therefore, the program should consider focusing its activities to a larger extent on Mafraq. Below is a suggested beneficiary break down:

⁹ As identified above, it appears to be a common coping strategy for families to move into one household to lower expenditures

¹⁰ Due to its proximity to Irbid as well as strong connections, infrastructural as well as regarding market exchange, Ramtha is considered similar enough to be used as a proxy for Irbid.

Location	Group 1	Group 2	Group 3	Group 4	Group 5	Total
Ramtha	94	94	94	94	94	470
Mafrq	187	187	187	187	189	937
Irbid	93	93	93	93	95	467
Total	374	374	374	374	378	

8.5 Vulnerability Criteria

Based on the HHS and FGDs as well as discussions with the Jordan program staff, the following six main vulnerability groups have emerged. The total target number should be broken down among these categories.

Category	
1	Single Women
2	Female-lead HHs
3	GBV survivors
4	HHs with large number of female HH members, esp. large number of adolescent girls and young women up to the age of 30
5	HHs where male are chronically ill/disabled (i.e. no male to generate income)
6	Jordanians living below poverty line poor (to be identified with support from government departments)

A government guideline in Jordan requires that 50% of any project's beneficiaries are Jordanians. The cash transfer component of IRC's WPE project will contribute to this overall target by allocating 10% of the CT program component to Jordanians living below the poverty line while the remaining percentage will be covered by the other program components.

Using UNHCR's registered refugee data, which places single women and female-headed households at a third of the overall refugee population, as a proxy, The HHS and FGDs indicate that the majority of HHs are actually female-headed and fewer cases of single women living all by themselves exist which justifies a shift in percentage in favor of female-lead HHs.

As the FGDs and the WPE assessments revealed, households with 'pretty' girls and young are often targeted for early marriage proposals and exploitation, including of sexual favors. Similarly, affected are households where the male members are disabled or chronically ill limiting their ability to generating income and consequently making them more prone to accepting pay-offs for marriage or exploitative practices. Consequently, to achieve the project's overall aim of mitigating risks for girls and women of early marriage and (sexual) exploitation, targeting requires a strong focus on HHs with large numbers of adolescent girls and young women and disabled/chronically ill male.

Lastly, the WPE assessment as well as FGDs showed that gender based violence is occurring frequently and case numbers are increasing. Therefore, in some instances this form of assistance will support survivors in order to lower their risk of renewed violence and exploitation, empower them to contribute to their household income and to provide targeted awareness-raising to other household members that can provide required support systems for recovery and prevention.

Within these categories, household-specific information will be scored in order to arrive at a ranking of beneficiaries, including such aspects as HH size, income/expenditure gap etc.

8.6 Conditionality of Cash Assistance

In addition to economic pressures, a lack of access to support structures and underlying cultural and traditional norms contribute to negative coping strategies which particularly affect women and girls. In order to address all three causes identified, a conditioning of cash transfers is likely to be much more effective in achieving the project's goal. It is suggested that beneficiaries are requested to participate in awareness raising activities regarding GBV, legal entitlements and service networks. To support these activities, engaging with other relevant partners that provide especially legal support, health and educational services is crucial for the success of the program. Moreover, to maximize IRC's outreach capacity it is advisable to consider training of focal points among those refugees benefitting from cash assistance who in turn can conduct awareness-raising activities. IN addition to the direct beneficiary's participation in these activities, at least one additional decision maker of each household should be invited along to these events to increase outreach, strengthen household based support and address underlying causes effectively.

8.7 Transparent Selection Process

The strong-felt mistrust towards aid agencies and perceived lack of transparency in distribution mechanisms necessitates that a high level of transparency be displayed by IRC throughout the program implementation. Since the program's specific aim is to mitigate risks encountered by women and girls they are likely to form the dominant group of beneficiaries. Therefore, it is crucial to make the selection process as transparent as possible while providing for necessary levels of confidentiality. It is recommended to conduct numerous awareness-raising campaigns among refugees about the upcoming of IRC's program. To reach out to the target group, it should be considered to work closely with numerous CBOs and other organizations to utilize their existing networks and outreach capacity but also to avoid accusations of unfair pre-selection by one organization. Simultaneously, existing refugee representation structures, especially those formed by and working for women and girls, should be involved in the process. After these awareness raising activities, the following selection process steps should be covered:

- Distribution of Application Forms

- Pre-Selection through CBOs or protection organizations if applications are far exceeding target numbers. It is crucial at this stage to include more than one organization in order to prevent the notion of partiality. Also, focus should be given to un-registered refugees as UNHCR and other organizations target predominantly registered refugees already. Another form of ID should be requested though to mitigate against fraudulent claims of being a refugee.
- Ranking of HHs based on application forms
- Verification of accuracy of information provide by means of ad hoc HH visit, discussion with neighbors, clinic staff as well as a variety of HH members

8.8 Standardization of payments

Given the fact that other agencies are already implementing cash transfer programs, it is important to ensure cohesion among aid agencies. Therefore, it is recommended to follow the UNHCR SOP scale of payment per family size:

- 1 = 50 JOD
- 2-5 = 100 JOD
- 6+ = 120 JOD

8.9 Manage Expectations & Defining Roles & Responsibilities

Given the educational background and living standards the majority of refugees are used to, it is essential to note that expectations are extremely high. Consequently, there is a strong need to manage these expectations. One means of doing so is through above-mentioned awareness raising campaigns on the program that clearly outline what the program will and will not support.

8.10 Coordination

As mentioned throughout this report, there are a number of other actors involved in cash transfers. Therefore, close coordination with these actors is crucial in order to minimize the risk of duplication. Below is a list of the actors to coordinate activities with as they are currently or in the near future implementing cash transfer projects

