

REACH PROJECT | 2017

Jordan

*Case study:
UNHCR Jordan's
biometric cash
assistance program
for Syrian refugees*

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CHAPTER 1

UNHCR Jordan's biometric cash transfer program for Syrian refugees

Since the onset of the Syrian crisis in 2011, over 650,000 Syrian refugees have entered Jordan and registered with the United Nations High Commission for Refugees (UNHCR). According to data from UNHCR Jordan, as of March 2017, 79% of registered Syrian refugees live outside of traditional refugee camps. These individuals are typically referred to as urban refugees.

The phenomenon of urban refugees is not new or specific to Jordan. Urban refugee populations can create service delivery challenges that are often distinct from challenges faced in camp settings. In camp settings, for instance, refugee populations are consolidated in a particular area. By contrast, urban

refugees are dispersed among a host population, in urban, peri-urban, and rural settings. UNHCR notes in their policy on alternatives to camps that through the consolidation of refugees, camps “can facilitate the identification of people with specific needs, and the delivery of services to them.” Where refugees live outside of camps, however, it can be more challenging for the UNHCR to find and identify them in order to provide them with protection and services.

Poverty is widespread among the Syrians registered with UNHCR Jordan. According to the UNHCR's 2014 Jordan Home Visits Report, two out of three Syrian refugees lived below the poverty line of 68 JOD per person per month.

Terms used in this report

In this report, we use **the term refugee** to describe “someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion”.

This definition is from Article I of the 1951 Geneva Convention and Protocol Relating to the Status of Refugees.

We use **the terms case and family** interchangeably, to describe a nuclear family registered with UNHCR. This definition was developed by UNHCR.

By UNHCR's definition, a case is distinct from a household, as a single household can contain more than one case. We use **the term protection**, popularized by UNHCR, to describe the various mechanisms through which UNHCR provides legal, technical, and financial support, with the ultimate goal of promoting the human rights of refugees.

(\$96 USD at the time of the report's publication.) Of refugees living outside the camps, this number is even higher. As of May 2017, 93% of urban Syrian refugees in Jordan lived below the poverty line. Relatively few Syrian refugees have been able to find legal paid employment. For urban refugees, this challenge is compounded by their need to secure essentials like shelter, food, and medical care outside of more centralized service delivery in the camps.

Against this backdrop, UNHCR Jordan provides cash assistance to the most vulnerable Syrian refugees living outside of Jordan's camps. As of February 2017, UNHCR Jordan's monthly cash assistance reached 30,000 of the most vulnerable Syrian families, totaling 135,783 Syrians. Another 11,392 vulnerable Syrian families remain on UNHCR Jordan's waitlist, due to limited funds. In addition to monthly cash assistance, UNHCR Jordan also provides winterization supplements to help families prepare for cold temperatures.

Taken together, this support reaches many of the most marginalized Syrian refugees in Jordan, and helps them meet their basic needs.

UNHCR and cash

Though UNHCR has been providing cash assistance for several decades, cash transfers have become a much more common intervention in recent years.

UNHCR first began providing cash assistance as a component of repatriation programs in the 1980s. Since 1998, UNHCR

Cash assistance to reach the heard to reach

Cash assistance is recognized as an effective means of reaching those that are hard to reach, and the High-Level Panel on Humanitarian Financing has called for “the use of unconditional and predictable cash in humanitarian settings to be rapidly scaled up”.

has steadily increased its provision of cash assistance and other cash-based interventions (CBIs). Changes in UNHCR's assistance programs mirror changes in the humanitarian sector more broadly. While humanitarian assistance has traditionally been provided in the form of in-kind goods, such as food and other basic supplies, cash assistance and other CBIs are becoming increasingly popular.

There are several factors contributing to the growing use of cash assistance in humanitarian settings, such as growing urban refugee populations, which facilitates integration into the formal financial sector through increased access to the banking system, and technological advancements such as mobile phones and e-payments. Further, there is growing recognition that in comparison to in-kind assistance, cash assistance is more versatile, and gives recipients more dignity. In contexts of widespread poverty and unmet needs, cash assistance allows families to make decisions about which needs are most urgent for them, and to spend their money accordingly.

Alongside a growing collection of humanitarian cash assistance programs, UNHCR Jordan's program stands out as innovative because of its use of iris-scanning technology. While there is an interest in technological innovation across the UNHCR, UNHCR Jordan took the lead in implementing the world's first iris-scan cash assistance program for refugees. UNHCR Jordan had already begun providing large-scale cash assistance during an earlier influx of Iraqi refugees. In anticipation of a large influx of Syrian

refugees, however, UNHCR Jordan piloted the iris-scanning technology in 2012. The use of the technology was then scaled-up to include several thousand Syrians by the end of that year. Since 2012, iris-scans have become the standard means of facilitating cash transfers to Syrian refugees in Jordan.

Success

UNHCR Jordan's cash assistance program has been an important source of poverty alleviation for the most vulnerable Syrians in Jordan. The program is also strikingly cost effective, with roughly \$95 of every \$100 donated going directly to refugee beneficiaries. However, UNHCR Jordan is unable to provide cash assistance to all eligible Syrian refugees. Notwithstanding such resource constraints, the program nonetheless stands out as an example of successful reach: alleviating poverty among the most vulnerable Syrians, and doing so with cost effectiveness to ensure more money is available for those who are eligible.

UNHCR Jordan's cash assistance scheme has reduced the rate of poverty among Syrians in Jordan, enabling recipients to increase their expenditures. According to UNHCR's 2014 Jordan Home Visits Report, UNHCR Jordan's iris-scan cash assistance program has "contributed to a 20% reduction in the number of [families] living below the poverty threshold of 50 JOD/month (71 USD)".

The same report finds that even those poor families that do not cross the poverty line after receiving cash

assistance become better off. This is indicated by a rise in average spending across a number of expenditure categories.

UNHCR Jordan's cash assistance program also ensures that cash assistance is reaching those who are most in need. As noted by Volker Schimmel in a 2014 issue of *Field Exchange*, this is accomplished through home visits, enabling UNHCR Jordan to target its assistance to the most vulnerable. Furthermore, biometric identity verification confirms that individuals who have been identified as vulnerable are receiving the cash assistance.

The use of biometric identity verification has also contributed to the program's cost-efficiency. Biometric identity verification helps to reduce the risk of fraud and duplicate payments, making it difficult for a person to register more than once, in addition to ensuring the person who has registered with UNHCR Jordan is the person withdrawing the cash. Biometric identity verification has also eliminated the need for UNHCR Jordan staff to regularly verify the presence of refugees in Jordan, as the registered individual must be present at an iris-scanning ATM to withdraw the cash.

Taken together, reducing fraud and duplicate payments, as well as eliminating the need for regular presence checks, have reduced the cost to operate the cash assistance program. This cost reduction ensures that more money is available to support eligible

	Before receipt of cash assistance		After receipt of cash assistance	
	Number of cases	% of cases	Number of cases	% of cases
Non-poor	382	21.6%	671	37.9%
Poor	1,388	78.4%	1,099	62.1%
Grand Total	1,770	100.0%	1,770	100.0%

Source: UNHCR. "Living in the Shadows: Jordan Home Visits Report 2014"

families. The cost efficiency of UNHCR Jordan's cash assistance program is recognized throughout UNHCR publications. While UNHCR publications frequently note that \$97 or \$98 of every \$100 donated goes directly to refugees, the reality is more nuanced, though still impressive.

The statistic often cited in UNHCR publications only reflects the cost of the transaction fee incurred by the bank. Other costs associated with the cash assistance program are not reflected in this number, including the cost of UNHCR helplines, post-distribution monitoring, and accounting. The cost efficiency of the program is also affected by its size. Economies of scale tell us that when a cash transfer program assists more beneficiaries, the cost efficiency tends to be higher.

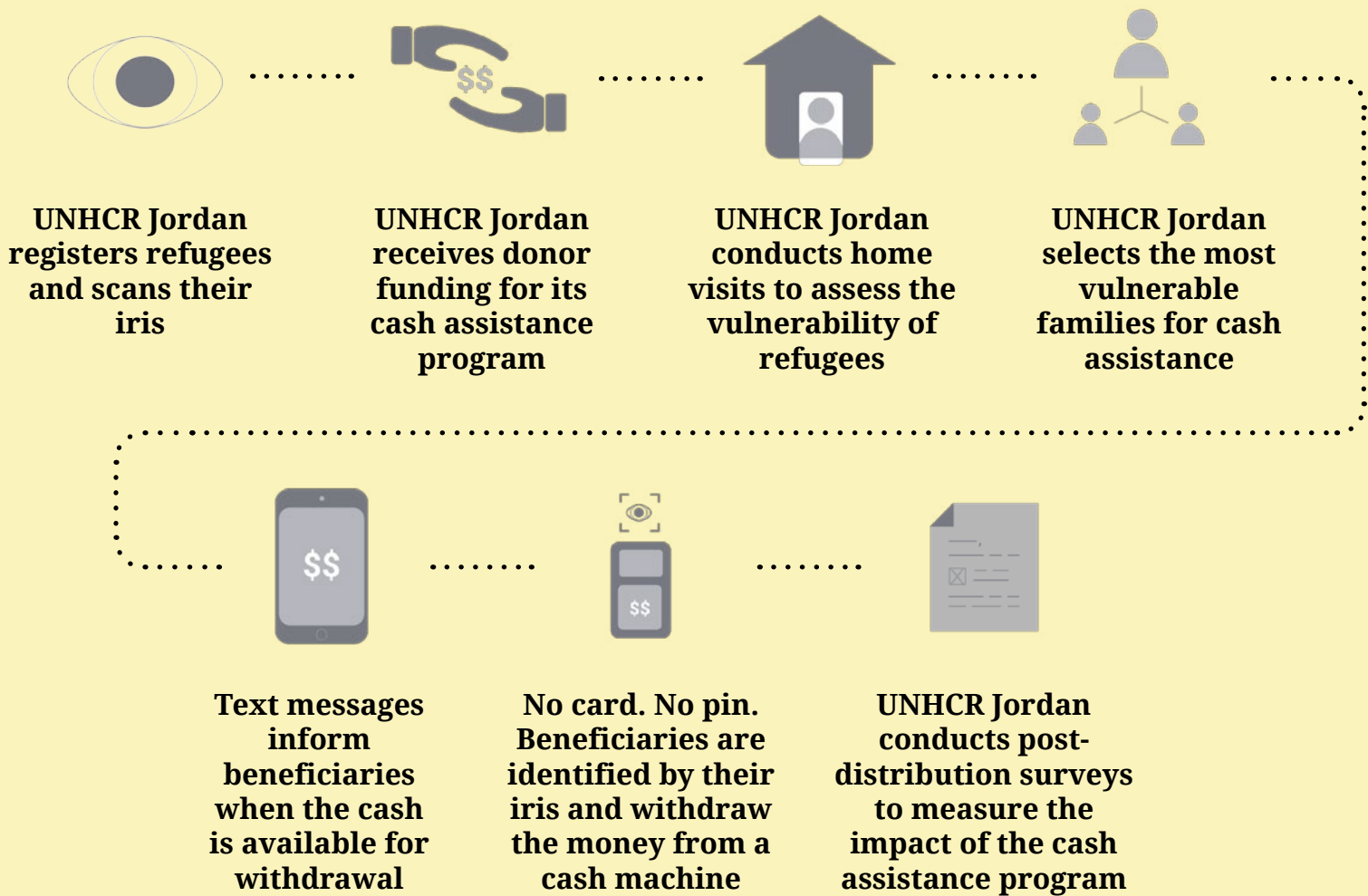
In 2016, UNHCR Jordan's cash assistance program was one of the largest among UNHCR operations. The large size

of UNHCR Jordan's cash assistance program has contributed to the program's high cost-efficiency.

A more accurate assessment of the program's cost efficiency suggests that \$95 of every \$100 donated goes directly to refugees.

Context

As the Syrian refugee crisis has unfolded in Jordan, the evolving political context has shaped the scope of UNHCR Jordan's provision of protection and services for refugees, including cash assistance. A 1998 Memorandum of Understanding assigns UNHCR Jordan responsibility for registering refugees in Jordan, providing them with Asylum-Seeker Certificates (ASC), and working to find a durable solution to their forced displacement. Without an ASC, refugees are unable to access services provided by the Jordanian government, UNHCR Jordan, and others. UNHCR Jordan's ability to



Source: UNHCR. *Cash Assistance: Preserving the Dignity of Refugees in Jordan*

fulfill the responsibilities outlined by the memorandum of understanding is shaped by the policies of the Jordanian Government.

In response to increasing strain on Jordan's economy and essential services, the Government of Jordan has worked to confine more refugees to camps. In 2014, the Jordanian Government instructed UNHCR Jordan to stop issuing ASCs to Syrian refugees that have left camps without obtaining permission

from the Jordanian authorities. Many Syrians in Jordan are unable to obtain permission from the Jordanian authorities to leave the camps. As a result, many of the refugees that have arrived in Jordan since 2014 have had to choose between living in the camps with an ASC or living outside of camps without an ASC. Those who have chosen to live outside of camps are often unable to access many services due to their lack of ASC documentation. Fortunately for many, this policy change does not

affect UNHCR-registered Syrians that were living outside of camps before the policy was introduced. The Government of Jordan has also restricted access to various border crossing points for refugees fleeing Syria and Iraq, leaving thousands stranded.

This evolving context has restricted UNHCR Jordan's ability to assist those refugees who choose to live outside of camps without an ASC.

Research

UNHCR Jordan's experience providing cash assistance to Syrian refugees through iris-scanning verification offers many lessons. Several factors contributed to UNHCR Jordan's achievements. They are discussed in greater detail in this report.

1. Registration with UNHCR Jordan is a critical first step in the delivery of cash assistance. Through registration, UNHCR Jordan is able to identify Syrian refugees. Registration also facilitates ongoing communication with Syrian refugees in Jordan (**Chapter 2** of this report).

2. Through vulnerability assessments and partnership building, UNHCR Jordan aims to ensure the limited cash assistance available reaches the most vulnerable Syrian refugees. UNHCR Jordan has worked closely with partner organizations to define vulnerability, and to share data on vulnerability. Partner organizations play a vital role in providing assistance to vulnerable Syrian refugees whose needs

are not met by UNHCR Jordan's cash assistance (**Chapter 3**).

3. UNHCR Jordan has designed a cash assistance program that leverages novel technology, makes cash withdrawal convenient, and improves the program's cost efficiency (Chapter 4).

Despite UNHCR Jordan's ability to deliver a cost-efficient cash assistance program to the most vulnerable Syrian refugees in Jordan, challenges exist (**Chapter 5**). Due to funding constraints, UNHCR Jordan is unable to provide cash assistance to every Syrian family that meets the vulnerability requirement. UNHCR Jordan and other organizations serving Syrian refugees in Jordan must also balance the needs of vulnerable Syrian refugees with the needs of the host community, including vulnerable Jordanians. Furthermore, humanitarian organizations in Jordan that serve Syrian refugees have taken different approaches to cash assistance.

This report is the result of a year-long research project led by Professor Joseph Wong of the Munk School of Global Affairs and the Department of Political Science at the University of Toronto; Kirstyn Koswin, research officer at the Munk School of Global Affairs; and five student researchers: Elizabeth Assefa, Natalie Boychuk, Daniel Chan Park, Marin MacLeod, and Adam Sheikh.

This research is made possible through a partnership between the Munk School of Global Affairs and the MasterCard Center for Inclusive Growth. In

addition to the support of these two organizations, research for this project was also funded by the Canada Research Chairs program and the Ralph and Roz Halbert Professorship of Innovation at the Munk School of Global Affairs.

Research was conducted from September 2016 through May 2017, including primary fieldwork in Jordan in May, 2017.

The authors of this report would like to express our gratitude and appreciation to those we met and interviewed in Jordan; staff at UNHCR and the UN; NGOs; implementing partners; private businesses; and government officials.

During the ongoing refugee crisis, where many have been working long hours to support those in need, we are so grateful that you made the time to share your insights with us.

This research project, including fieldwork, was vetted and received approval by the Ethics Review Board of the University of Toronto. It is part of a series of case studies on the concept of reach, with a focus on innovative programs that are successfully reaching populations that are hardest to reach. Our earlier reports, as well as various blog and insight pieces, can be retrieved on the Reach Project website (<http://reachprojectuoft.com/>).



From left to right: Adam Sheikh, Marin MacLeod, Elizabeth Assefa, Kirstyn Koswin, Natalie Boychuk, Daniel Park

CHAPTER 2

Sensitization, registration, communication

Registration is the entry point to the services provided by UNHCR Jordan, as well as other organizations.

Before a Syrian refugee can access UNHCR Jordan's cash assistance, they must first register with the UN organization. Registration with UNHCR Jordan is also a requirement for accessing services provided by the Jordanian Government, such as health care and education, as well as services provided by other humanitarian organizations in Jordan.

Without UNHCR registration, a refugee will be denied many forms of services and support.

Registration is also crucially important for the organizations managing refugee assistance. The data gathered from registration is the foundation for UNHCR Jordan's delivery of a variety of services and support to refugees, including cash assistance. UNHCR Jordan also shares its registration data with partner organizations, facilitating the provision of additional support to Syrian refugees in Jordan.

Simply put, registration is a crucial first step in reaching vulnerable refugees with cash assistance and other forms of support.

Sensitization

Sensitization is an important component of the registration process. If a refugee is not aware of the value of registration, or if they are fearful of registration, they may fail to register. Sensitization is particularly important for urban refugees (those living outside of camps). In refugee camps, services are typically provided in a more centralized manner, specifically targeted to the refugee population. However, urban refugees are dispersed among host populations in Jordan and, as a result, the importance of registration may not be as obvious. A 2014 Report by Oxfam estimated that, at the time, 71,644 unregistered Syrians were living in Jordan. This amounted to roughly 29% of the Syrian population at that time, when UNHCR registration data and Oxfam estimates of unregistered Syrians and Syrians pending registration are considered. Our team was unable to find any more recent data on estimates of the unregistered population of Syrians in Jordan.

In Jordan, demand for UNHCR registration is driven by service providers' requirements, and by word of mouth. Many service providers in Jordan require Syrian refugees to possess a UNHCR registration number and an Asylum-Seeker Certificate (ASC). As a result of this requirement, there is a widespread awareness among Syrian refugees of the importance of UNHCR registration. Syrian refugees have also been sensitized to the importance of registration through word of mouth. As Syrian refugees arrive in Jordan, other members of their communities will

often advise them of the importance of UNHCR registration.

More recently, the Government of Jordan has restricted Syrians' ability to cross the Syria-Jordan border. When Syrians are able to cross the border into Jordan, UNHCR partners, including the United Nations Population Fund and International Organization for Migration, will direct these refugees to the nearest refugee camps where they will be registered with UNHCR Jordan.

Registration

The registration process takes place at a registration center. UNHCR Jordan has three registration centers. One center is located in Jordan's capital city, Amman. The other two registration centers are located in Mafraq and Irbid, both cities in the north of Jordan, near the Syria-Jordan border.

UNHCR Jordan has designed the registration process and centers to be convenient and inclusive. At registration centers, UNHCR Jordan ensures that families who are most vulnerable are served as quickly as possible. After arriving at the registration center, refugees must visit a reception desk where they will identify the purpose of their visit. At the reception desk, UNHCR Jordan will identify families they regard as vulnerable.

Vulnerability identifiers include the presence of individuals who are of old age, children, and pregnant women. Those families with vulnerable individuals present will have their

case expedited, resulting in less wait time to receive the services they are seeking that day. For those families without vulnerable individuals present, UNHCR Jordan provides services at the registration center on a first-come, first-served basis.

The next step in the registration process is an interview with a UNHCR Jordan staff member. Prior to conducting interviews, UNHCR Jordan staff will look for information on the family in the Refugee Assistance and Information System (RAIS) and ProGres. Both RAIS

and ProGres are databases used to track and access information on refugees. RAIS is a database shared among humanitarian partner organizations, while ProGres is a UNHCR-exclusive database that is populated with information UNHCR gathers during the registration process.

If the family members have not interacted with UNHCR in the past, they will not have a profile in the ProGres database. Checking these databases contributes to the staffs' understanding of the family's migration history, and



As of June 2017, UNHCR Jordan's Anmar Hmoud Registration Center in Khalda, Amman, is the largest urban registration center in Jordan.

AS ONE I AM FRAGILE
TOGETHER WE ARE STRONG.
الوقوف مع اللاجئين
STANDING TOGETHER WITH REFUGEES



UNHCR
The UN Refugee Agency

المفوضية السامية للأمم المتحدة لشؤون اللاجئين

their previous interactions with UNHCR and its partners.

During a registration interview, UNHCR Jordan staff collect a family's personal and biometric data. The collection of iris-scans allows UNHCR Jordan to verify the identity of each individual if they return to UNHCR Jordan to seek services, or if they use an ATM to withdraw cash assistance. However, not all individuals are able to provide iris-scans, due to age, injury, or eye disease. UNHCR Jordan ensures these individuals are still included in registration by making a note of the individual's inability

to provide an iris-scan in ProGres, and specifying whether the issue is permanent or temporary. The family's ASC is printed, which contains a validity date along with an identification barcode, case number, and individual registration numbers for each family member.

In addition to registration, refugees can access a variety of other services at the registration center, including: issue and renewal of ASCs; refugee status determination; resettlement interviews; protection services; and other counselling services. UNHCR

UNHCR's definition of "cases"

UNHCR Jordan notes that, "cases are the nuclear family unit registered by UNHCR in its proGres registration database. There may be several cases living in the same 'household'".

Jordan describes registration centers as a "one-stop shop," ensuring that refugees can conveniently access services, without the unnecessary opportunity cost of lost time.

Mobile teams

UNHCR Jordan's mobile teams reach Syrians who live further away from registration centers. Mobile teams typically operate in the southern parts of Jordan, where Syrian refugees are more dispersed. Before a mobile team arrives, UNHCR Jordan's field unit will travel to the location. The field unit provides individuals with appointments before the mobile team arrives. Appointments can also be arranged through UNHCR Jordan's helpline, a phone hotline for



IrisGuard's Eyehood is a portable iris and face imager, equipped with panels shielding the imagery sensors from direct sunlight and other external lighting conditions. This enables Eyehood to produce excellent iris quality images, even at difficult outdoor registration settings. The device has become a reliable tool for UNHCR Jordan's mobile registration teams that travel to remote parts of the country.

refugees in Jordan. Mobile teams are multi-functional; they can register refugees and provide counselling related to protection, community services, and cash assistance. By travelling to areas that are further away from UNHCR Jordan's registration centers, mobile teams reduce the cost and time that individuals in these areas might otherwise have to spend to access UNHCR Jordan's services.

Communication

Registration is a tool for initiating ongoing communication with refugees. To deliver cash assistance UNHCR Jordan must be able to contact a family after they have been registered so that their level of vulnerability can be assessed through a home visit, and they can be informed if they will receive cash assistance.

UNHCR Jordan and its partners have developed several strategies for communicating with Syrian refugees after their initial registration. During the registration process, UNHCR Jordan staff collect a family's contact details, such as a phone number, and address. The collection of addresses allows UNHCR Jordan's operating partners to find a family after registration, to assess their vulnerability through a home visit (section 3).

UNHCR Jordan contacts refugees directly, including through SMS text messages. UNHCR Jordan first began disseminating information via text messages in 2012, when it determined that mobile phones were the most

widespread communication tools used by Syrian refugees. Through SMS text message, cash assistance beneficiaries receive updates from UNHCR Jordan when cash is transferred into their account. Phone numbers are also used to update an individual's address after they have moved.

Syrian refugees in Jordan are aware of the importance of ensuring UNHCR Jordan has their up-to-date contact details. We learned that many Syrian refugees associate home visits with the promise of cash assistance. To ensure they are considered for cash assistance, they will inform UNHCR Jordan of any changes in contact details and address in advance of a home visit. UNHCR Jordan's telephone helpline is another important tool for disseminating information and communicating with refugees. Even before an individual has registered with UNHCR Jordan, they are able to call the helpline for information about available services and support.

To facilitate ongoing communication, UNHCR Jordan distributes Jordanian SIM cards to Syrians during the registration process. When UNHCR Jordan initially began distributing SIM cards, it found that recipients would stop using the SIM card after a period of time. In Jordan, it costs the user more to reload a SIM card than it does to purchase a new one. Thus, many Syrians chose to purchase a new SIM card, abandoning their previous phone number, and making it difficult for UNHCR Jordan to maintain continual contact. To address this, UNHCR Jordan worked with a local mobile service provider to create a

The importance of adaptation and local partnerships

UNHCR Jordan distributes SIM cards to Syrian refugees during the registration process, to maintain continual contact.

However, in Jordan it costs more to reload a SIM card than it does to purchase a new one. As a result, many Syrians abandoned the SIM cards provided by UNHCR.

Recognizing this, UNHCR Jordan partnered with a local mobile service provider to create and distribute SIM cards that do not expire, even if they are not reloaded. These new SIM cards allow Syrian refugees to remain in contact with UNHCR Jordan.

SIM card that does not expire, even if it is not reloaded. With these new SIM cards, Syrian refugees can receive SMS updates from UNHCR Jordan and can call UNHCR Jordan's helpline free of charge. Syrians can insert these SIM cards into their mobile phone once or twice a month, to receive SMS messages from UNHCR Jordan and to call the helpline as needed. This helps Syrian refugees remain in contact with UNHCR Jordan.

Enabling Humanitarian Partners

UNHCR Jordan's investments in registration and communication make it easier for other humanitarian organizations to assist Syrian refugees in Jordan. UNHCR Jordan shares registration details, contact information, and vulnerability assessment data with partner organizations. UNHCR Jordan will advise partner organizations of new registration activations and de-activations on a regular basis. This allows partner organizations to update their own beneficiary lists before providing additional cash assistance or other forms of support. UNHCR Jordan also shares refugee contact information with partners, enabling communication between partner organizations and Syrian refugees. Taken together, UNHCR Jordan's data sharing helps maximize the support available to Syrian refugees.

Summary

Registration is a critical first step in the delivery of UNHCR Jordan's cash assistance. Through the registration process, UNHCR Jordan can identify Syrian refugees and collect their contact information, facilitating ongoing

Non-exhaustive list of Cash Assistance for Syrian Refugees in Jordan:

- » UNHCR; unconditional monthly cash assistance and winterization supplements, targeted at the most vulnerable families who are residing outside of the traditional camp setting.
- » UNICEF's unconditional monthly cash assistance, intended to help families meet the basic needs of their children, and stop families from engaging in negative coping strategies, targeted at the most vulnerable families who are residing outside the traditional camp setting.
- » World Food Programme; e-card for purchase of food items
- » CARE; emergency cash assistance

communication. Through mobile teams and a registration process that emphasizes convenience and inclusion, UNHCR Jordan has ensured registration is accessible to vulnerable refugees, the hardest to reach. Further, UNHCR Jordan's efforts to register and communicate with refugees have created valuable information for other humanitarian organizations also working to assist Syrian refugees.

CHAPTER 3

Assessing vulnerability

Before UNHCR Jordan can deliver cash assistance to the most vulnerable Syrian refugees, it must first determine who the most vulnerable Syrian refugees are.

The Vulnerability Assessment Framework (VAF), the home visits program, and the Refugee Assistance Information System (RAIS) facilitate the collection and exchange of information on

vulnerability and assistance between UNHCR Jordan and partner organizations. UNHCR Jordan uses this information to target its cash assistance to the most vulnerable Syrian refugees in Jordan.

In a context of limited funding, precise targeting allows UNHCR Jordan to deliver cash assistance to those determined to be most in need.

About the Vulnerability Assessment Framework

The VAF defines vulnerability as, “The risk of exposure of Syrian refugee households to harm, primarily in relation to protection [from] threats, inability to meet basic needs, limited access basic services, and food insecurity, and the ability of the population to cope with the consequences of this harm.”

The Vulnerability Assessment Framework (VAF) Steering Committee includes representatives from UNHCR, CARE, UNICEF, and The World Food Programme, and others.

Vulnerability Assessment Framework

The Vulnerability Assessment Framework (VAF) reflects a shared understanding of vulnerability developed by humanitarian organizations working with Syrian refugees in Jordan. The VAF steering committee – with representatives from UNHCR, CARE, UNICEF and the World Food Programme – designed the framework with three goals in mind: to define vulnerability; to create indicators of refugee vulnerability; and to “measure and track vulnerability over time” to ensure that the most vulnerable refugees are being identified and reached.

The VAF Steering Committee defines vulnerability as, “The risk of exposure of Syrian refugee households to harm, primarily in relation to protection [from] threats, inability to meet basic needs, limited access basic services, and food insecurity, and the ability of the population to cope with the consequences of this harm.” UNHCR Jordan uses the VAF to organize its data collection measuring the vulnerability of Syrian refugees, and to determine which families are eligible for UNHCR Jordan’s cash assistance.

The VAF project began in late 2013, at a time when humanitarian organizations working in the refugee space in Jordan were collecting data on vulnerability. However, as each organization has different target beneficiaries and vulnerability criteria, the data being collected was not comparable. By establishing 15 indicators of vulnerability for Syrians in Jordan, the VAF encouraged humanitarian organizations to collect comparable data and to use shared

VAF Indicators

- » Head of household: gender, disability, divorce, widowed, separated, under the age of 18/ over age 60
- » Dependency ratio (ratio of dependents to non-dependents)
- » Involuntary household relocation
- » Expenditure/income gap/ external assistance received
- » Coping strategy index/ social safety net strength
- » Water availability
- » Excreta disposal system/ latrine accessibility
- » Crowding index
- » Jordanian identity document availability
- » Birth registration
- » Registration status with UNHCR and/or Ministry of Interior
- » Food consumption score/ dietary sources/ food sources/ breast feeding/ infant nutrition
- » School attendance
- » Youth literacy and numeracy
- » Access to health services by target populations

indicators to determine the distribution of assistance. We learned that VAF development was inspired by CARE's baseline assessment framework and annual urban assessments that compare the wellbeing of refugees to the local Jordanian population. While humanitarian assistance is determined in part through the filter of an organization's priorities, VAF partners know that targeted social programs for refugees are informed by a common set of indicators.

Home visits program

Home visits take place after a family has registered with UNHCR Jordan. Every Syrian family that registers with UNHCR Jordan receives a home visit with an interview to determine their vulnerability. During a home visit, an enumerator will travel to a family's place of residence, to gather information on the indicators of vulnerability outlined in the VAF.

The VAF steering committee developed a standard questionnaire based on the 15 indicators of vulnerability. The questionnaire is used by enumerators during UNHCR Jordan's home visits. A vast amount of data is collected; data points are converted into vulnerability scores for every sector of humanitarian assistance. The creation of vulnerability scores is discussed later in this section.

At the outset of UNHCR Jordan's home visits program, enumerators wrote responses to questions on paper and manually uploaded results. In 2014, however, electronic forms displayed on tablets were introduced, making data

Sample Vulnerability Assessment Framework questions posed during a home visit

Does your house have access to a toilet and is your household's sanitary facility inside your house or outside?

How much is your rent, did you change your residence in the last 12 months and, if so, why?

What non-food items does your family need?

What is your household's source of water?

Have any of your children experienced violence or abuse in Jordan?

Are any girls younger than 15 years old married?

When and where did the marriage occur?

input more efficient.

UNHCR Jordan's home visits are managed and carried out by implementing partners, who recruit and coordinate enumerators. Enumerators are recruited to reflect the gender balance of the refugee population. For instance, a female applicant will be visited by a female enumerator. Until 2016, all home visits were conducted by International Relief and Development (IRD).

Under IRD's management, home visit enumerators were recruited locally through community-based organizations, ensuring enumerators were familiar with the communities they work in. During home visits, enumerators provided refugees with a phone number, so that they could follow up with questions, concerns, or complaints after the home visit. This allowed IRD officials to monitor the quality of the home visits. IRD's enumerators also used home visits as an opportunity to refer individuals to other services and supports available to them, beyond the cash assistance program.

In 2016, UNHCR Jordan sought a local implementing partner to manage the home visits program. After a competitive bidding process, Mindset Marketing became UNHCR Jordan's implementing partner for the home visits program.

The scale of the home visits program, as well as the time and resources required to collect this data, shows UNHCR Jordan's commitment to understanding the specific circumstances of each Syrian family in Jordan. Indeed, reaching the hard to reach

requires precise data collection and knowledge. As the home visits program relies on thorough interviews to produce the large number of data points to demonstrate vulnerability, the program is both time- and labor-intensive.

As a result the home visits program poses a substantial cost to UNHCR Jordan. However, the program provides UNHCR Jordan with data that enables the organization to effectively target cash assistance delivery. While the home visits program is costly, on balance it is a critical investment to ensure that limited cash assistance reaches the most vulnerable Syrian refugees.

Aggregating and analyzing data

The data collected from home visits surveys is loaded onto the Refugee Assistance Information System (RAIS). RAIS is a UNHCR-owned on-line portal used to share data on refugee vulnerability and to coordinate refugee assistance across VAF partner organizations.

VAF partner organizations use the collected information to make decisions about their assistance for a particular family with a fuller understanding of their vulnerability. The RAIS portal also indicates the other forms of assistance the family is receiving. RAIS allows VAF partner organizations to aggregate and analyze data on a particular family's indicators of vulnerability, and in turn to analyze trends within and across the population of Syrian refugees in Jordan.

The data collected during a home visit produces a vulnerability profile for that refugee family. Recognizing that vulnerability is multi-dimensional, there are a variety of vulnerability scores within each profile, capturing specific dynamics or characteristics of vulnerability. For instance, a refugee family will receive a welfare score, which represents economic vulnerability. Each refugee case also receives vulnerability scores corresponding to the six sectors of humanitarian assistance: food security, basic needs, education, health, shelter, and water, sanitation and hygiene (WASH).

VAF partners use an agreed-upon scoring method for each sector to assess vulnerability. However, each partner determines on its own which vulnerability score(s) to use when making organizational decisions on how to allocate assistance. In general, a VAF partner uses scores that align with their organizational mandates and specific areas or sectors of focus. Further, partners can access the raw data to create their own scores. They can also view the VAF scores generated by other organizations. Of these various vulnerability scores, UNHCR Jordan relies most heavily on the welfare score when targeting cash assistance.

UNHCR Jordan uses a Cash Review Committee to implement the vulnerability scoring system and in turn makes recommendations on the targeting of cash assistance. The Cash Review Committee, like the

home visits program, is managed by a UNHCR Jordan implementing partner, not the UNHCR itself. In general, implementing the scoring methodology is a straightforward process. There arise certain situations, however, when the recommendations of the Cash Review Committee lead to adjustments to the vulnerability scoring process.

The Cash Review Committee's recommendations are particularly important when a family is on the cusp of eligibility for cash assistance. The committee's recommendation is also important when the committee believes the scoring system may not accurately reflect the actual vulnerability experienced by a specific family. For example, where relevant contextual information is obtained during a home visit, the Cash Review Committee can consider this information when providing a recommendation to UNHCR Jordan. Through its recommendations, the Cash Review Committee helps ensure the vulnerability of family is understood and scored fairly.

The RAIS portal and the VAF are important tools for humanitarian organizations in Jordan. Together, the RAIS and VAF improve data-sharing between partner organizations. Yet, one VAF partner noted to us that a key challenge of the VAF is its usability.

The VAF is a high-level framework that employs econometric models that can be difficult for many humanitarian workers to use and understand. Thus, the VAF requires high levels of expertise

to implement, and it is often difficult to explain to other humanitarian workers. The VAF has evolved since its creation, and consequently become more complex. This framework will likely continue to evolve as new methods for collecting and scoring data are developed, creating an even greater need for technical expertise to update and maintain the use of the VAF over time.

Appeals process

The appeals process allows families to request an additional review of their case, if they believe the decision on their eligibility for cash assistance is not consistent with their level of actual vulnerability. Despite extensive efforts to define and in turn score and measure vulnerability, it is possible that a vulnerable family may not be deemed eligible for UNHCR Jordan's cash assistance. Families who have experienced a change in circumstances and thus their vulnerability, for instance, can also seek a re-assessment through the appeals process. An appeal can be made through UNHCR Jordan's helpline or in-person at a registration center. After an appeal is made, another home visit is conducted and the Cash Review Committee will make a decision on the appeal.

By creating a channel through which families can request another review of their case, the appeals process allows individuals who may be wrongly missed by the cash assistance program to ensure they are being reached.

Referrals

A referrals network in Jordan also helps Syrian refugees meet certain needs if they are not met by UNHCR Jordan's cash assistance. UNHCR Jordan's cash assistance program operates as a large program with specific program design, and with limited funding. As a result, UNHCR Jordan's cash assistance is sometimes unable to meet the unique needs of every Syrian refugee in Jordan. Referrals to other humanitarian organizations are thus critical.

UNHCR Jordan's cash assistance program requires a family to register and receive a home visit. As such, a family or individual with an immediate need for emergency cash is often not well-served by the program. In instances where UNHCR Jordan encounters a Syrian refugee with an immediate need for cash assistance, UNHCR Jordan refers them to CARE. CARE specializes in providing emergency cash assistance. For situations involving threats to refugees' security, for example, CARE can provide assistance within twelve hours.

Due to limited funds, UNHCR Jordan is also unable to provide cash assistance to every family that meets the vulnerability requirement. As of February 2017, there were 11,392 eligible cases not receiving

cash assistance despite their high level of vulnerability. Through collaboration with other humanitarian organizations, UNHCR Jordan refers many cases on the waitlist to other partner organizations for various forms of assistance. The referrals process helps to address gaps in UNHCR Jordan's cash assistance program. Through the referrals process, humanitarian organizations work together to provide refugees with the most comprehensive support possible.

Summary

UNHCR Jordan's cash assistance is targeted at the most vulnerable Syrian refugees in Jordan. Precise targeting is possible due to the collection of detailed data through the home visits program. The RAIS portal aggregates data, and constructs measures of vulnerability, which are shared among partner organizations working in the humanitarian space. UNHCR Jordan's appeals process and referral networks with partner organizations help ensure that the most vulnerable Syrians receive comprehensive support. Some truly vulnerable families are not reached by UNHCR Jordan's cash assistance, but the UNHCR Jordan and its partners work together to mitigate this challenge.

CHAPTER 4

Design and delivery

Through careful design and delivery of cash assistance, ***UNHCR Jordan has created a program that is precise, cost-effective, accessible, and secure.***

In 2012 UNHCR Jordan introduced iris-scanning biometric authentication into its cash assistance program in order to reduce the risk of fraud and to ensure money reaches intended recipients.

Through private sector partnerships, UNHCR Jordan has been able to swiftly and effectively integrate this technology into the cash assistance program. Partnerships have also made it possible to leverage an

existing network of ATMs, so that beneficiaries can withdraw cash assistance from a variety of locations. Accessibility and convenience are critical to ensuring cash assistance reaches Syrian refugees.

UNHCR Jordan has also reduced the cost associated with distributing cash assistance by negotiating a payment structure that reduces fees based on the yearly value of transfers sent. Through these efforts, UNHCR Jordan has designed a program that securely and conveniently delivers cash assistance, while maximizing the amount of money delivered to those in need.

Biometrics

Biometric authentication is the use of unique human characteristics to identify individuals. UNHCR Jordan uses iris-scans for biometric authentication. Syrians who have registered with UNHCR Jordan scan their irises to verify their identity when they require services from the organization, or when they visit ATMs to withdraw their cash assistance.

While UNHCR's headquarters supported the use of biometrics to verify the identities of refugees, it was UNHCR Jordan that spearheaded efforts to integrate iris-scanning biometric authentication into the cash assistance program. During an earlier influx of Iraqi refugees, UNHCR Jordan staff recognized the need to improve identity management. UNHCR Jordan officials learned that many Iraqi refugees had double-registered with UNHCR Jordan. It was also common for Iraqi refugees to move back and forth between Iraq and Jordan. These practices made it difficult for UNHCR Jordan to know how many individuals it was responsible for, and to provide cash assistance to them. There was imprecision.

In 2011, as UNHCR Jordan staff began to see a rapid influx of Syrian refugees, they recognized an opportunity to integrate biometric authentication into the cash assistance program. The integration of iris-scanning biometric authentication has made it more difficult for individuals to double-register, and requires individuals to be physically present in Jordan to access

cash assistance.

UNHCR Jordan leveraged existing technology and infrastructure to swiftly integrate biometric authentication into its cash assistance program. While iris-scanning was a novel approach to administering cash assistance in UNHCR operations, iris-scanning technology was already being used by the Jordanian Government at immigration checkpoints and the Cairo Amman Bank (CAB) at ATMs.

By 2011, CAB had deployed iris-scanning technology at many of the ATMs in their network in order to verify customer's identities. The iris-scanning technology was developed by IrisGuard, an international technology company based in Jordan. As the scan technology was already used by CAB, UNHCR Jordan did not have to develop the technology on its own, or deploy the iris-scan technology at ATMs in Jordan. Furthermore, by that time, CAB and UNHCR Jordan had already developed a working relationship, delivering cash assistance through PIN-verified bank cards. Because of this existing relationship, UNHCR Jordan was able to swiftly introduce iris-scanning biometric authentication to its cash assistance program.

Working closely with the private sector is widely recognized as a best practice in cash assistance programming. Private sector organizations, such as the Cairo Amman Bank and IrisGuard, possess expertise and infrastructure to provide highly technical services and improve the cost efficiency of cash assistance.

Data security and sharing

Data security is an important component of UNHCR's operations. With the integration of biometric authentication into UNHCR Jordan's cash assistance program, UNHCR Jordan and its partners have worked to ensure the security of beneficiary's biometric information.

When UNHCR Jordan first integrated iris-scanning into their cash assistance program, beneficiaries had to provide their iris scans to both UNHCR Jordan and the Cairo Aman Bank (CAB). This requirement was not only an inconvenience as the beneficiary had to register with both organizations separately, but it also meant that an individual's biometric data was stored on two separate servers, one of which was owned by a third party, CAB.

Recognizing the opportunity to improve data security, UNHCR Jordan worked with IrisGuard to develop the EyeCloud.

The EyeCloud is a server that is solely accessible by UNHCR, and designed to store refugees' iris data with greater security. EyeCloud allows third party organizations like CAB to verify refugees' identities via iris scans, but without having access to refugees' biometric information. When a beneficiary withdraws funds from a CAB ATM, an encrypted iris scan is sent from the ATM to the UNHCR-controlled EyeCloud. The EyeCloud server then responds, indicating whether or not a match has been found.

As all of the refugees' iris data is stored with UNHCR, the EyeCloud eliminates the need for beneficiaries to register separately with CAB. Thus, the EyeCloud has streamlined the registration process for Syrian refugees, as well as improved data security.

Common Cash Facility

Through the Common Cash Facility (CCF), UNHCR Jordan has reduced the fees that humanitarian organizations must otherwise pay to provide cash assistance. Negotiated between UNHCR Jordan and CAB, the CCF is a payment structure that is available to humanitarian organizations providing cash assistance in Jordan.

The transfer fee varies, based on the amount of money that has been transferred through the CCF in a calendar year. Fees range from 1.45% to 2.25% of the cash transfer value. At the start of the year the transfer fee is 2.25%, when funds have not been transferred through the CCF. The transfer fee rate becomes smaller as more money is transferred through the CCF payment structure. The lowest possible transfer fee is achieved after 70 million USD have been transferred. As the amount of money transferred through the CCF rises, new transfer fees are applied retroactively to the beginning of the year.

As one individual noted, the Common Cash Facility exploits the economies of scale in providing cash assistance.

Decreasing transfer fees was intended to bring together multiple organizations providing cash assistance, thus pooling resources to obtain the best possible transfer rate.

In its cash assistance program, UNHCR Jordan has also realized economies of scale for non-bank costs, such as helplines and monitoring the distribution of cash assistance. Because of this, each additional family that receives cash assistance lowers the percentage of overhead for the cash assistance program. These economies of scale contribute to the cost efficiency of UNHCR Jordan's cash assistance program.

The Common Cash Facility (CCF) platform is supervised by a steering committee, which is composed of nine partner organizations. Partner organizations meet regularly to discuss the operational aspects of the CCF; work with financial service providers to identify areas for improvement; and to ensure the effectiveness of their coordination efforts.

The CCF also provides an innovative solution to a policy barrier that made it difficult to provide cash assistance to refugees.

In Jordan, banking laws prevent refugees from opening bank accounts. UNHCR Jordan addressed this challenge by providing Syrians with access to banking through the CCF master account. UNHCR Jordan manages the CCF master bank account, which contains thousands of individual

beneficiary accounts. Each month beneficiary accounts are opened and cash assistance is transferred through them.

At the end of each month the beneficiary accounts are closed. If funds are not withdrawn before the beneficiary account is closed at the end of the month, money can be accessed the following month when the account is re-opened. By opening and closing individual beneficiary accounts on a monthly basis, while leaving the master account open, UNHCR remains in compliance with Jordan's banking laws.

This solution also ensures that families receiving cash assistance are able to benefit from CAB's existing network of ATMs. The ability to withdraw cash from a variety of ATMs makes cash assistance more easily accessible to beneficiaries, facilitating its reach.

Accessing cash

Cash assistance comes in two forms: as a monthly transfer and as a seasonal transfer. The monthly cash transfer is designed to provide beneficiaries with a stable income supplement throughout the year. The seasonal – or winterization – transfer aims to help families prepare for colder weather, and the additional costs associated with the winter season.

When the cash transfers are deposited, beneficiary recipients are sent a text to inform them that their funds are ready to be withdrawn. After receiving this notice, refugees can go to the nearest Cairo Aman Bank ATM with

	Mar 16	Apr 16	May 16	Jun 16	Jul 16	Aug 16	Sep 16	Oct 16	Nov 16	Dec 16	Jan 17	Feb 17
Syrian Monthly Cash Assistance Beneficiaries - Cases	30,000	30,000	30,000	30,000	30,002	30,000	30,000	30,000	30,004	30,000	30,000	30,000
Syrian Winterization Supplement - Cases	0	0	0	0	0	0	0	0	39,024	8,871	0	0
Syrian cases on waiting list	3,571	3,443	3,665	3,656	9,035	9,035	8,976	9,923	9,923	9,923	9,923	11,392

Data on monthly, waitlist, and winterization from the assistance dashboard.

Adapted from: UNHCR Jordan Cash Assistance Dashboard, February 2017

iris scanning capabilities, and press a button at the terminal to begin the scan. Only after the scan has taken place can the beneficiary withdraw the cash assistance.

The Cairo Aman Bank (CAB) has expanded its ATM network in order to make the withdrawal of cash assistance more convenient and accessible for beneficiaries. Transfers are generally deposited to all beneficiaries around the same time of each month. Consequently, when iris-scanning cash assistance was first launched, long line-ups at ATMs were common. To reduce the wait times for accessing ATMs, CAB expanded its ATM and bank branch networks.

Regular and ongoing communication between UNHCR Jordan and CAB helps ensure that problems accessing cash assistance are addressed quickly. If a recipient is unable to access their cash

assistance, they can contact UNHCR Jordan directly. UNHCR Jordan informs CAB of the issue and works with CAB to resolve the issue. In some instances, for instance, where a beneficiary is already at a CAB branch, the beneficiary can notify the branch staff, who communicates with staff at CAB headquarters to have the issue resolved.

Despite the adoption of iris-scanning technology, UNHCR Jordan still uses some PIN-verified cards to provide cash assistance. The continued use of PIN-verified cards ensures those unable to have their irises scanned, due to eye disease or other reasons, are not excluded from the cash assistance program.

Post Distribution Monitoring

Though Post-Distribution Monitoring (PDM) occurs after a beneficiary has



The leaflet provides detailed instruction on how beneficiaries can access cash assistance. The leaflet also provides explanation on how to address any potential difficulties that arise.

received their cash assistance, it is an important component of the cash assistance program. PDM allows UNHCR Jordan to ensure that beneficiaries are receiving their cash assistance, and it also allows the organization to measure indicators of cash assistance's impact. As noted by Volker Schimmel in the November 2014 issue of Field Exchange, data from UNHCR PDM shows that roughly 98% of cash assistance is spent on basic needs, including rent, food, and health. Data collection is achieved through both face-to-face interviews and over the phone.

Summary

UNHCR Jordan maximizes the reach of its cash assistance program through innovative design and delivery mechanisms. For example, partnerships with private sector organizations are a key feature of the cash assistance program. Partnerships have allowed UNHCR Jordan to exploit existing technology, infrastructure, and expertise to create a program that enhances costs savings; reduces fraud and waste; and increases user convenience.

CHAPTER 5

Challenges

UNHCR Jordan's cash assistance program is capable of reaching the most vulnerable Syrian refugees in Jordan. The cash assistance program is delivered with remarkable cost effectiveness, and cash is conveniently available for beneficiaries at ATMs throughout Jordan.

Despite these noteworthy successes, however, challenges remain.

“In a country of 6.6 million Jordanians, we have opened our doors to 1.3 million Syrians fleeing violence in their homeland – just as we have opened our doors in the past to Palestinians, Iraqis, and others seeking a safe haven ... so, together, we must do more – and must do more with less. And it cannot fall to the countries closest to the conflict to shoulder this responsibility alone.”

Her Majesty Queen Rania of Jordan,
UN Summit on Refugees and Migrants,
September 19, 2016

Financing

The largest challenge facing UNHCR Jordan’s cash assistance program is its financing. As of June 2017, UNHCR Jordan reported an operational funding gap of \$71 million USD. Presently, the cash assistance that UNHCR Jordan, WFP, and UNICEF collectively provide to Syrian refugees in Jordan is considered to meet the survival needs of recipients. The size of the cash transfer is based on a calculation of the absolute minimum amount of money required for refugee subsistence.

Even though the minimum amount of assistance for survival is delivered to the most vulnerable Syrian refugees in Jordan, UNHCR Jordan maintains a waitlist of eligible recipients. The waitlist exists because UNHCR Jordan is unable to provide cash assistance to all those whose high levels of vulnerability make them eligible. Simply put, refugee needs have exceeded UNHCR Jordan’s funds.

The situation in Jordan mirrors the challenge facing humanitarian assistance more broadly. In a 2006 speech Ban Ki-moon stated that: “the true measure of the success for the United Nations is not how much we promise but how much we deliver for those who need us most.” According to the High-Level Panel on Humanitarian Financing, as of 2016 the gap for humanitarian assistance is an estimated US\$ 15 billion. To tackle this funding gap, the panel has called for action in three priority areas: shrink humanitarian needs; deepen and broaden the resource base for humanitarian action and improve delivery.

Registered Syrian refugees in Jordan

There are 654,213 registered Syrian refugees in Jordan, which is equivalent to 6.9% of the population in Jordan, according to the “External Statistical Report on UNHCR Registered Syrians as of 30 September 2017” and World Bank population data.

UNHCR Jordan has taken on a leadership role in improving the delivery of cash assistance, among UNHCR operations and among the organizations serving Syrians in Jordan. Through efforts to improve the cost efficiency of the cash assistance program, UNHCR Jordan strives to ensure more money reaches refugees who need it most. However, securing the funding required to support the cash assistance program, and the many vulnerable Syrians in Jordan, remains an ongoing challenge.

Host community

As the Syrian refugee crisis continues, Jordan is faced with the challenges associated with hosting a large urban refugee population. The large number of urban refugees in Jordan has affected local rent prices, infrastructure, healthcare, education and competition in the labor market. A 2015 Carnegie Endowment report by Alexandra Francis notes that before the Syrian crisis, Jordan was already struggling to address water scarcity, and the economic exclusion and marginalization of both youth and rural populations.

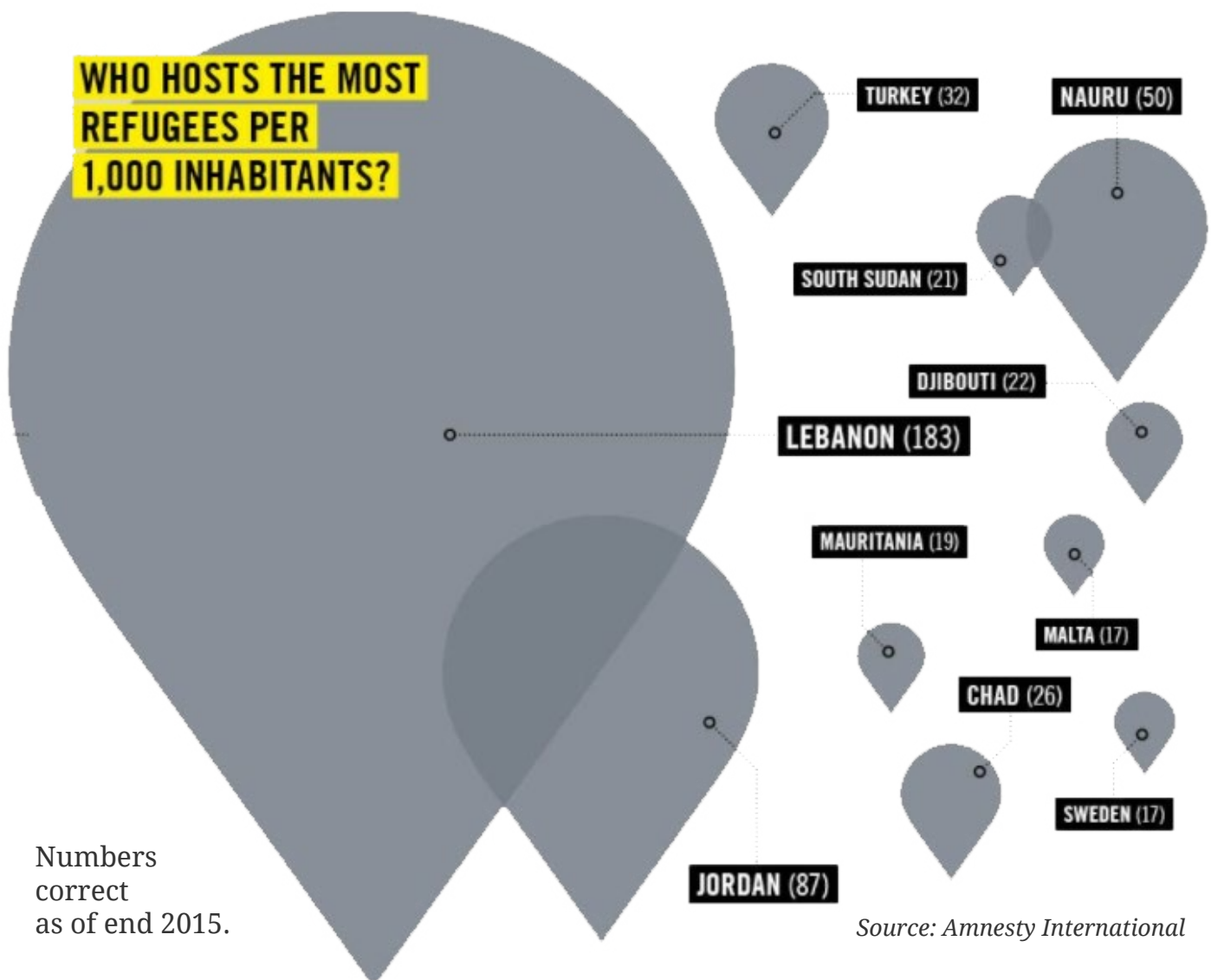
These issues have been intensified by the influx of Syrian refugees. According to a 2015 report by the Generations for Peace Institute, “Syrians are sometimes perceived as holding an unfair advantage over Jordanians due to support they receive from international organizations and NGOs”.

To mitigate the strain of the refugee crisis on the host community, the Jordanian Government has implemented what is

informally known as the 30/70 policy. This informal policy stipulates that 30% of funding from international donors for the Syrian refugee crisis in Jordan must be allocated to vulnerable Jordanians. The remaining 70% of funding can be allocated to the needs of Syrian refugees.

Though not every international agency and NGO we interviewed complies with the 30/70 policy, many we spoke with do. Through this policy, the Government of Jordan's intention is to make it easier for international agencies and NGOs to justify the use of

some resources to support Jordanians in need. The Government of Jordan also designed this policy to support the implementation of the Jordanian Response Plan. The Jordanian Response Plan was developed by the Government to promote resilience in Jordan, by bridging humanitarian assistance with development programming. The 30/70 policy represents a practical approach to addressing the challenges experienced by a host community during a prolonged refugee crisis.



Differing approaches to cash assistance

As cash assistance becomes an increasingly common form of humanitarian support, discussions persist around appropriate targeting and delivery mechanisms. The humanitarian organizations active in Jordan have taken varying approaches to targeting and delivery. UNHCR Jordan, for instance, has opted to target its cash assistance to the most vulnerable Syrian refugees in Jordan.

By contrast, the WFP has opted to distribute its assistance to a larger number of Syrian refugees, without

focusing as narrowly on the most vulnerable. The WFP provides its assistance through an e-card system, so that the cash transferred can only be used to purchase food. By contrast, the use of UNHCR Jordan's cash assistance is not restricted for a specific purpose.

Despite the differences in their approaches, and the differing mandates of these two organizations, they both use UNHCR Jordan's registration system. The biometric data gathered through the iris-scan technology has enabled both agencies to benefit from a common platform to realize their shared objective of assisting vulnerable refugees.

CHAPTER 6

Lessons learned

UNHCR Jordan's cash assistance program is noteworthy for several reasons. With an accessible registration process, careful targeting, and convenient delivery to refugees, UNHCR Jordan provides cash assistance to the most vulnerable Syrian refugees living outside of camps.

The program is the world's first iris-scan cash assistance program for refugees. The cash assistance program is remarkably cost-effective, with roughly \$95 of \$100 donated going directly to refugees as cash assistance.

Cash assistance has become a much more common intervention in recent years, for both the UNHCR and the larger humanitarian sector. The High-Level Panel on Humanitarian Financing, for example, has endorsed the wider use of cash assistance in humanitarian settings.

UNHCR Jordan's cash assistance program offers valuable lessons for other UNHCR operations, and for humanitarian cash assistance more broadly.

What lessons can be learned from UNHCR Jordan's Cash Assistance Program?

1. Public-Private Partnerships

Private sector organizations possess expertise and infrastructure that can be leveraged to provide highly technical services, thus improving the cost-efficiency of cash assistance delivery. Through public-private partnerships, UNHCR Jordan leverages IrisGuard's technology and Cairo Amman Bank's existing network of ATMs and financial services expertise to integrate biometric authentication into its cash assistance program.

Similarly, by working with a mobile service provider, UNHCR Jordan has been able to negotiate a SIM card that does not expire, facilitating ongoing communication with Syrian refugees dispersed throughout Jordan. In both examples, private sector partners are providing technical services beyond the scope of UNHCR's organizational expertise. The provision of these services on a contractual basis creates opportunities to negotiate lower service fees, illustrated by the Common Cash Facility.

2. Ease and Security

By prioritizing ease and security, UNHCR Jordan ensures that an already vulnerable population does not experience undue difficulty when seeking UNHCR Jordan's services or withdrawing cash assistance. Since the

introduction of iris-scan technology, UNHCR Jordan has taken steps to further improve the security of refugees' data.

The prioritization of vulnerable individuals at registration centers, the use of mobile teams, and the ability to withdraw cash assistance from a large network of ATMs contribute to the cash assistance program's convenience, and ultimately its accessibility.

3. Collaboration

UNHCR Jordan's cash assistance program has been strengthened through its collaboration with other humanitarian organizations.

Partner organizations have made substantial contributions to vulnerability assessments and knowledge-sharing. By pooling cash assistance among partner organizations in the Common Cash Facility, UNHCR Jordan has achieved significant cost reductions on cash transfers. UNHCR Jordan is also able to refer Syrian refugees to other humanitarian organizations for services and assistance beyond those offered by UNHCR. At the same time, UNHCR Jordan's efforts to register Syrian refugees, to collect their communication details, and to gather data on vulnerability through the home visits program has facilitated partner organizations' delivery of services and assistance to Syrian refugees.

Taken together, collaboration among humanitarian organizations creates cost savings and helps to ensure that

Syrian refugees receive the most comprehensive support possible.

4. Targeting

With limited resources, precise targeting of beneficiaries allows UNHCR Jordan to ensure the most vulnerable Syrian refugees receive cash assistance. Targeting is made possible through the collection of detailed data and the creation of vulnerability indicators that are shared among partner

organizations. However, while targeting is a valuable tool for distributing scarce resources to those who are most vulnerable, an appeals process is necessary to ensure those whose circumstances change can seek another assessment of their vulnerability. The appeals process also ensures that those who feel their vulnerability was not captured in the program's initial assessment can seek another assessment.

OUR TEAM



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Joseph Wong is the Ralph and Roz Halbert Professor of Innovation at the Munk School of Global Affairs, University of Toronto. He is also a Professor in the Department of Political Science, where he holds the Canada Research Chair in Democracy, Health and Development.



Kirstyn Koswin

Kirstyn Koswin is the Research Officer for the Reach Project. She holds a Master of Global Affairs from the Munk School of Global Affairs at the University of Toronto and a Bachelor of Arts (Honours) from McGill University. She has led research teams in India, Jordan, and Rwanda. Kirstyn's research examines the delivery of social services



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Adam is a second year student studying Peace Conflict and Justice at the Munk School of Global Affairs. He also is the Founder of aegis, a non-profit dedicated to protecting Gulf construction workers from the dangers of heat strain. Adam has conducted research surrounding the supply of electricity to the Gaza Strip and on UNHCR cash transfers in Jordan for Syrian refugees.



Natalie Boychuk

Natalie Boychuk is a third year student studying Peace, Conflict, and Justice. In addition to her work with the Reach Lab, she has conducted research on innovative union models in the garment industry in Bangalore, India. She is primarily interested in the link between humanitarian assistance and long-term development aid as well as foreign policy in relation to humanitarian assistance and security questions.



Elizabeth Assefa

Elizabeth Assefa recently completed a Master of Global Affairs (MGA) degree from the Munk School of Global Affairs, University of Toronto. She is interested in human rights, migration and refugees. Having previously worked for the UNHCR in South Africa, she was excited to be part of a project that highlights social innovation addressing the global refugee crisis.



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Marin MacLeod is an independent researcher affiliated with the University of Toronto, having graduated with a Masters in Public Health - Global Health Emphasis, from the Dalla Lana School of Public Health. Marin has field experience working in Botswana and Cambodia on various global health topics, as well as at the World Health Organization in Geneva.



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Daniel C. Park is a recent graduate of the International Program at the University of Toronto. During his undergraduate studies, he served as a Compliance Director at the G20 Research Group and Editor-in-Chief of Synergy: the Journal of Contemporary Asian Studies at the Asian Institute.

The Reach Project

It has been said that development is about delivery: the will and ability to deliver interventions to very poor and vulnerable people in order to help improve their lives. The development “space” is filled with great ideas and innovative solutions, from technological interventions to new policy initiatives. But the effects of these potentially game-changing ideas are severely mitigated if they do not actually get to the people they are intended to benefit. We think of this challenge in terms of “reach.” Solutions can only solve problems if they reach those who need them most.

The Reach Project focuses on the delivery of development interventions to those who need them most and who are hardest to reach. We are a research initiative supported by a partnership between the Munk School of Global Affairs at the University of Toronto and the Mastercard Center for Inclusive Growth. The Reach Project is led by Professor Joseph Wong, along with other faculty members from various disciplines at the University. The Reach Project team is composed of researchers from across the University of Toronto. Together, we examine the delivery of social services to those who are hardest to reach in countries around the world.

The Munk School of Global Affairs

The Munk School of Global Affairs at the University of Toronto unites people who are passionate to address the problems of a fast-changing world. Our aspiration

is to create a unique, world-leading centre of teaching, research and public engagement that builds the new field of global affairs from Canada. We are the home of students from all over the globe, world-renowned researchers, and more than 40 academic centres, labs and programs. From cyber-security and innovation policy to those seeking justice in a world of conflict, urban development and sustainability, the Munk School is projecting Canada's voice onto the world stage and expanding the boundaries of global affairs.

The Mastercard Center for Inclusive Growth

The Mastercard Center for Inclusive Growth advances sustainable and equitable economic growth and financial inclusion around the world. Established as an independent subsidiary in 2014, we leverage the company's core assets to drive action on inclusive growth through: research and insights, data philanthropy, global programs and knowledge-sharing. Through our partnership with the Reach Project and the Munk School of Global Affairs, the Center is committed to advancing actionable insights on programs and policies that successfully reach hard to reach low-income populations to help drive inclusive growth in developing countries.

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