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The Cash Learning Bulletin - Cash transfer programming in urban response: the Jordanian example

Of the two million^[1] plus Syrians who have sought refuge in neighbouring countries since the start of the crisis, more than 520,000 are now living in Jordan^[2], approximately 65%^[3] of them in non-camp settings and urban areas. These families are unable to work legally in Jordan and are having to adjust to a different way of life.

Urban cash market economies can be unfamiliar to refugees moving from rural areas where cash may for some families be less often used to access essentials such as shelter, water and food. Others are finding that though they arrived with funds and assets, these are quickly being depleted with few options to replenish them. In addition, refugees are joining a Jordanian population which has its own vulnerabilities. Unable to work and outside of existing social networks, Syrian refugees are using coping strategies such as sending their children to work, selling food rations, sharing small living spaces, marrying early and engaging in transactional sex^[4].

Several humanitarian organisations responding to the crisis in Syria and the resulting population displacement have begun using cash transfers and vouchers (collectively, cash transfer programming, or CTP) in their programmes for Syrian refugees in neighbouring urban areas, such as Jordan. International Rescue

Committee's (IRC) programme uses prepaid ATM cards, seen in this context as the most flexible, secure and easy to monitor approach^[5], paired with an awareness-raising programme about gender-based violence, legal rights and the service networks that are available. CARE is undertaking a similar programme for Syrian refugees in urban Jordan with several levels of assistance; monthly cash grants for the most vulnerable, top-up cash assistance and emergency cash to support others when they risk eviction, exploitation or abuse. They are pairing CTP with vocational training and psychosocial activities.^[6]

In 2012, \$70 billion USD was spent on humanitarian CTP^[7]. Although exact figures about use in urban areas are not available, a large number of agency assessments, reports and evaluations highlight the use of CTP in urban areas where access to food, accommodation, transport, water and fuel depend on access to cash and markets. In the diverse urban environment where needs vary by individual, cash and vouchers can offer flexibility and support, empowerment and preservation of dignity. CTP requires a functioning market and so a thorough and urban-tailored market assessment is essential. When properly implemented, a cash response can support rather than compete with the market, and provide time and cost efficiencies while addressing multi-sectoral needs.

There are, however, many challenges faced when implementing CTP in urban areas. These include working with complex 'gatekeepers' and diverse communities, the increased importance of coordination and information sharing between agencies to ensure consistent CTP, and the likelihood that governments will expect to lead a response in an urban area, which requires rethinking the role of humanitarians. One problem facing organisations like those working with Syrian refugees in Jordanian cities is the difficulty of targeting in dense urban areas. The scale of need means that without highly specific targeting a programme's resources can become overwhelmed due to the sheer number of people who may fit into the criteria typically used in rural areas. This is in addition to the challenges created by the diverse nature of communities and their wide geographical spread.

Lessons learned in Haiti

Using local committees for beneficiary selection in Haiti, Action Against Hunger (ACF) found that the urban environment provided little sense of community and a great deal of disagreement about representatives. The number of people who wanted to be involved in the project far exceeded the project's allocated number of beneficiaries, which created tension that bordered on violence^[8]. Cash-based programmes in Haiti also revealed the lack of familiarity with large scale CTP, where organisations "overlooked or underestimated the technical complexity involved"^[9]. Though a lot has been learnt on CTP in urban areas since the Haiti earthquake, targeting remains a challenge.

In response to the influx of refugees in Jordan, the IRC decided to focus on three key geographic areas and more specifically certain neighbourhoods within them. Recognising the risks faced by female refugees, IRC is targeting vulnerable women and girls^[10]. In order to select beneficiaries, the IRC will work with community based organisations (CBOs) and protection organisations who will

pre-select applications. Households will then be ranked based on specific criteria taken from application forms to assess their vulnerability and, pending verification of information provided, the most vulnerable households will be selected^[11]. CARE is also working with CBOs to understand and address the needs of refugee and host populations in urban Jordan and will aim to integrate host communities into assistance and resource allocations in order to reduce tensions. CARE also recognises the need to be flexible to the changing context and increasing vulnerabilities^[12]. As these programmes are on-going and the situation fluid, only time will tell if these approaches have been successful. Even when found to be appropriate to the market, CTP is not a one size fits all solution. A great many options are available and only increased learning combined with trial and error will determine what works best in each scenario.

A large amount of good practice and guidance was gathered in the Cash Learning Partnership's (CaLP) 2011 toolkit '[Cash Transfer Programming in Urban Emergencies](#)', which outlines the relevance of cash in urban contexts and considers the entire project cycle for implementing a CTP in an urban area. The toolkit also includes 19 documents relevant for use in urban contexts, including focus group questionnaires, an urban assessment template and various other useful documents for setting up an urban cash distribution system. Further resources for CTP in urban areas including evaluations, case studies and guidelines can be found at the [Urban Humanitarian Response Portal](#).

Despite some persistent challenges, CTP is being used and evaluated more and more. Tools are being adapted for urban cash contexts and cash working groups are being created to increase coordination and share knowledge. Overall, wider recognition and increased use of cash means that more people are addressing the challenges of cash based programmes, and further attempts are being made to find new CTP strategies. However, additional lessons learned about urban CTP are still needed, as well as disaggregated data about how CTP is being used in urban areas.

This article was written by Leah Campbell, a research and programme assistant at ALNAP. Leah has spent the last few years focusing on urban humanitarian response. ALNAP's 2011 annual meeting on urban disasters led to the production of [Meeting the Urban Challenge: Adapting humanitarian efforts to an urban world](#) and [Responding to Urban Disasters: Learning from previous relief and recovery operations](#). A lessons paper on urban violence will be published in Oct 2013. [The Urban Response Portal](#) contains 1,300 resources and hosts ALNAP's urban webinar series and [Urban Response Community of Practice](#).

ALNAP and CaLP are partnering to present a webinar addressing some of these issues. Speakers from Oxfam and Concern will discuss the use of cash in urban conflict environments, social protection and advocating governments to use CTP. The webinar will occur on 19 November (date TBC). To receive final details as they are confirmed and participate in the webinar, please e-mail l.campbell@alnap.org.

[Image:Anastasia Taylor-Lind/Oxfam - Ibrahim Naif al-Dokhan (40), his wife Su'ad Mohammed al-Faluji (37) and 4 of their 6 children in their rented house in Khaldiye, Mafraq . The family are Syrian refugees from Daraa.]

[1] <http://data.unhcr.org/syrianrefugees/regional.php>

[2] <http://data.unhcr.org/syrianrefugees/country.php?id=107>

[3] Humanitarian and medical challenges of assisting new refugees in Lebanon and Iraq, Caroline Abu Sa'Da & Micaela Serafini, FMR 44, Sept 2013

[4] CARE, 2013

[5] International Rescue Committee, 2012

[6] CARE, 2013

[7] Global Humanitarian Assistance Report, 2013

[8] Action Against Hunger, 2007

[9] Kauffmann 2012 Haiti Observatory

[10] International Rescue Committee, 2012

[11] International Rescue Committee, 2012

[12] CARE, 2013

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NEW RESOURCES - September 2013

[Atelier sur les systèmes de Suivi & Evaluation des programmes d'assistance monétaire](#)

[Cash and Voucher Monitoring Group: Final monitoring report of the Somalia cash and voucher transfer programme](#)

[FAO - Guidelines for public works programmes: Cash-, Voucher- and Food-for-Work](#)

[Global Learning Event Report: Cash transfer programming and preparedness](#)

[2013 Humanitarian Accountability Report](#)

[Guide de l'analyse des marchés pour les programmes de transferts monétaires: formulation, suivi et analyse d'impact](#)

[FAO -Guidelines for input trade fairs and voucher schemes](#)

[M-PESA project analysis](#)

[Logistics and Administration Guideline for Cash Based Interventions](#)

[Logistics and Administration Guideline for Cash Based Interventions - Annexes](#)

The CaLP is the Cash Learning Partnership of Oxfam GB, Save the Children, the British Red Cross, Action Against Hunger / ACF International and the Norwegian Refugee Council

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