



Wafa, 12, sets off for school from her home in Mafrqa, Jordan. She arrived from Aleppo, Syria, with her mother in December 2012.  
 Photo by Andrew McConnell/CRS

# Jordan

## RENT ASSISTANCE FOR SYRIAN REFUGEES SYRIAN WAR

- Location:** Amman, Madaba and Balqa
- Disaster/conflict date:** March 2011 - ongoing
- Project timescale:** November 2014 - February 2015
- Affected population:** Over 3 million people displaced
- Target population:** 298 vulnerable Syrians and Jordanians
- Modality:** Swift prepaid Visa card
- Cost per shelter:** 450 Jordanian dinars
- Project budget:** US\$282,778



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## RESPONSE ANALYSIS

Over 600,000 Syrian refugees have arrived in Jordan since 2011; Eighty percent of these live in urban or peri-urban locations rather than in camp settings. Families in this situation must pay rent for their shelter, and are therefore subject to shifts in rental market values. Rents have inflated substantially due to massive increases in demand, which has also affected low-income Jordanians.

Due to displacement in Syria prior to exile in Jordan, most Syrian refugees have exhausted their savings or fallen into debt. There are limited income opportunities for Syrian refugees in Jordan as they are prohibited from working legally; thus, many earn money through unskilled labor practiced illegally, but wages are low and there are serious potential ramifications if caught. Cultural and practical factors preclude many female-headed households from employment opportunities, making these households particularly vulnerable.

CRS partner Caritas Jordan has been able to provide a large range of assistance measures to Syrian refugees living in host communities; increasingly, this has been coupled with market-based help. A voucher-based winterization project from May to November 2013 provided support of nonfood items for 1,600 households and rent support for 800 households of 300 Jordanian dinars (JOD) over three months, with an end-of-project household survey showing that 80 percent of respondents would have preferred cash support to adapt their spending to their specific needs.

# 600,000

SYRIAN REFUGEES HAVE ARRIVED  
IN JORDAN SINCE 2011

### Shelter needs

An assessment conducted by Caritas Jordan in July 2014 showed that the highest priority need expressed by Syrian refugee families was rent assistance. Utility bills, health care and hygiene items were also needed, while the majority of refugees were receiving food support from the World Food Programme.

### Market context

Reliable banking services and ATMs are widely available across the country, but refugees were not allowed to open bank accounts in Jordan. Nongovernmental organizations in the area, including Caritas Jordan, had demonstrated past success with cash-based approaches, and the available infrastructure in the region presented the opportunity to try new and innovative interventions.

Assessment results and secondary data indicated that rental markets were functioning and rental spaces were available in urban Jordan. However, costs were high and thus out of reach of many newly arrived refugees.

## MONITORING AND EVALUATION

As refugees were unable to open bank accounts in Jordan, the program decided to work with prepaid cards. Catholic Relief Services entered into an agreement with Swift prepaid Solutions in order to better understand the unique benefits and challenges of the Swift prepaid Visa card, a U.S.-based debit card that can be used to withdraw cash from ATMs or be used anywhere Visa products are accepted. CRS also considered the possibility of using

it in other emergency contexts where a rapid response might be necessary. The decision was made to pilot Swift prepaid cards as part of an existing Caritas Jordan rental support project that was in the process of being implemented among newly arrived refugees and was using checks paid directly to landlords. CRS and Caritas Jordan implemented this pilot to test an electronic product to support cash response in the earliest stages of emergencies.

### Program goals and objectives

1. Conflict-affected households meet their shelter needs:
  - Cash assistance intended for rent provided through monthly e-payments to prepaid debit cards in the possession of direct beneficiaries.
  - Vulnerable targeted households easily and safely use debit cards at ATMs.
2. CRS/Caritas Jordan identifies best practices around the use of cards to improve its emergency response.

## PLANNING AND IMPLEMENTATION

### Partnership

CRS implemented this project with local partner Caritas Jordan, in coordination with the Ministry of Social Development, Jordan's official humanitarian assistance arm, and other government bodies.

### Beneficiary selection

The program targeted a mix of Syrian refugees (70 percent) and poor Jordanians (30 percent) as a result of Jordanian government requirements, with additional vulnerability criteria used to determine aid recipients. Eligible beneficiaries were initially selected through the Caritas Jordan database; social workers had conducted in-depth home-based vulnerability assessments of all 400,000 Syrian refugees registered at their community centers. An outreach team then verified the list through an assessment especially designed for this project. The program prioritized newcomers (those who had arrived within the previous three or four months), as they were most likely to be facing higher rent and additional burdens of settling into the host community. Before receiving the card and PIN, beneficiaries signed a moral agreement stating they understood the intended use of the money.

### Value of cash grant

CRS and Caritas Jordan drew on past experience, consultation with members of the Cash Working Group and reference to recent studies conducted in Jordan to determine the value of the cash grant. A case study conducted by CARE in April 2014 found that the average monthly expenditure for rent and utilities for Syrian respondents was 193 JOD (approximately US\$271), although this varied by location. The program chose to implement a grant of 150 JOD per month (approximately US\$211) for three months.

During implementation, CRS found that an average rent was 147 JOD (Range: 50–320 JOD) (US\$207, range US\$70–US\$450). Over one-third (111) of beneficiaries did not spend the total 150 JOD cash grant on rent. These beneficiaries made an average saving of 39 JOD (US\$55) per month. CRS chose not to modify the cash transfer value in light of these results.

### Cash distribution

Cash was distributed through the Swift prepaid Visa card. CRS engaged in a contractual relationship with Swift prepaid Solutions and managed the card through an online platform, with control over the loading and activation of individual cards. A mass text service informed beneficiaries when money had been loaded on their cards and was ready for withdrawal.

### Protection and security

The Swift customer service portal enabled CRS and Caritas Jordan to monitor and analyze the withdrawal of cash and the location of each card. CRS was able to block stolen or lost cards and replace them with new cards as needed. Only 5 out of 298 beneficiaries reported any security concerns using the cards.

Support focused on extremely vulnerable Syrian groups: female-headed households; refugees at risk of sexual gender-based violence; single unaccompanied women; victims of violence; women with female adolescents at risk of early forced marriage; and children at risk of child labor, child abuse, or dropping out of school.

Priority was given to Syrian women, and children under 15, who were considered at high risk of exploitation or abuse, with the next tier priority for those under standard vulnerability criteria. Caritas established a strong referral system with other organizations such as the World Health Organization and the Centre for Victims of Torture for cases needing additional support, including legal protection.

Initial needs assessments for the original project showed that refugee women often felt insecure in new communities and were hesitant to go outside without a male guardian, reporting experiencing verbal harassment when walking or on public transport. Caritas conducted home visits with teams that included male and female Syrian volunteers wearing Caritas vests and identification.

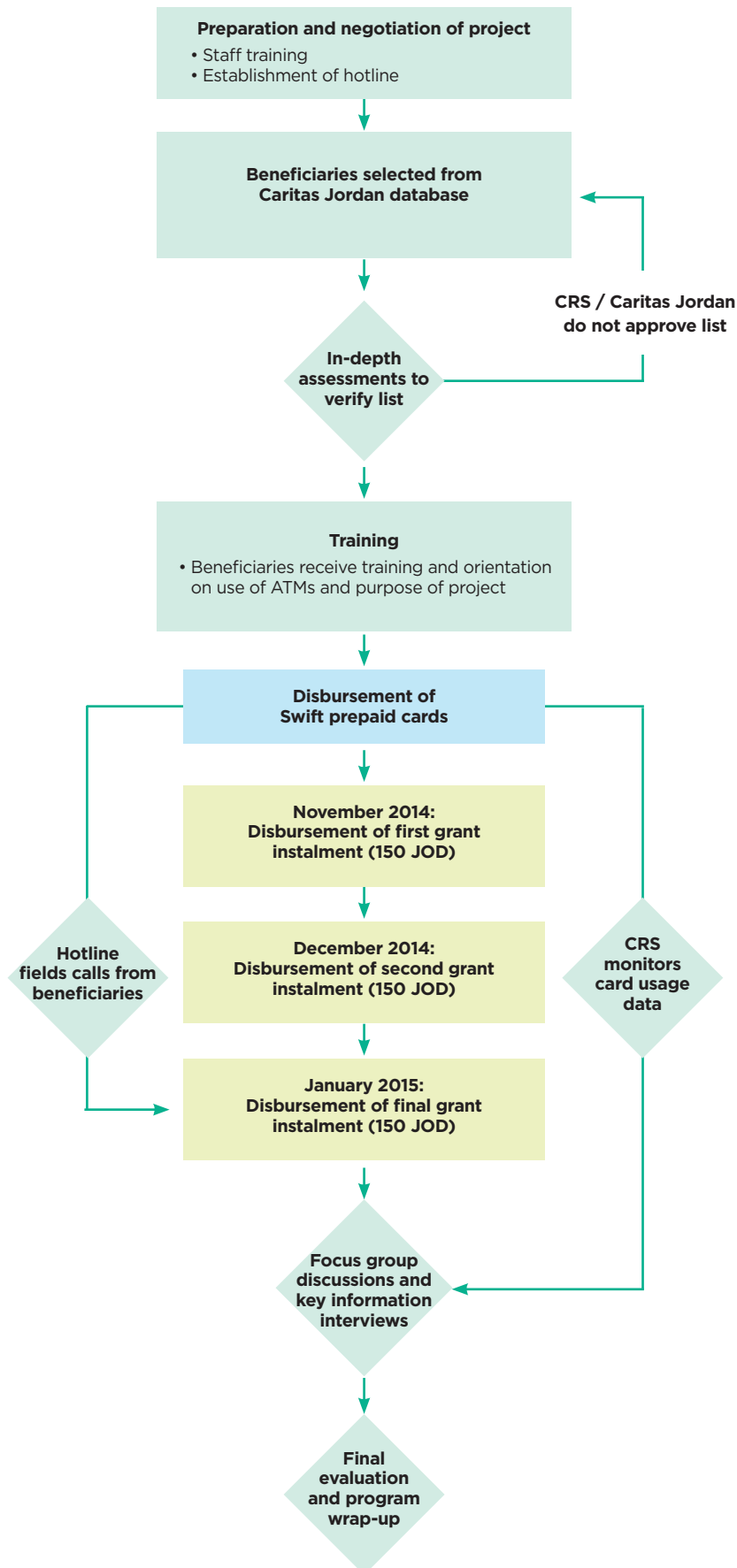
### Technical assistance

As many beneficiaries in this process had no previous experience of using an ATM, Caritas provided a mandatory in-person training and orientation session before card distribution. This training included how to use the cards at ATMs, what amount would be credited monthly to cards, locations of usable ATMs, and information on how to contact Caritas Jordan should they have questions or problems with the card. Beneficiaries were also provided with a pamphlet they could carry to ATMs for reference.

Caritas Jordan asked beneficiaries to provide a copy of their agreement with their landlord, and organized a meeting during which their lawyer explained the rights and duties of landlords and tenants as well as signed an agreement with both parties.

## Process

The chart below illustrates the process of implementation.



## PROGRAM STRATEGY

Robust monitoring was carried out throughout the project to ensure learning was captured throughout the process of the pilot. This was provided in the following ways:

- An evaluation was conducted in February 2015 examining the extent to which project beneficiaries' shelter needs were met through use of the Swift prepaid card product, and the extent to which use of the card improved the speed and flexibility of assistance to beneficiaries compared to other models and products.
- In-depth analysis of pre-selected households was conducted by the Caritas outreach team at the start of the project to best monitor the needs and spending of each household.
- Home visits to beneficiaries ensured that shelters were Sphere-compliant.
- A hotline was set up to answer questions when people faced difficulties withdrawing funds. Hotline calls were fielded by an information technology staff person hired specifically for the project.
- Issues arising from hotline calls were dealt with by a Caritas Jordan team based at their community centers; the number of phone calls and types of questions asked by recipients were also documented.
- Post-distribution surveys were conducted over the phone by the information technology staff and two additional Caritas Jordan staff. Staff also conducted focus group discussions with project stakeholders.
- As a Special Status Project, the Jordan office and Humanitarian Response Department teams provided higher-than-normal levels of support. The same level of oversight and support would not be common in normal programming.

## RESULTS

For the most part, beneficiaries spent cash grants as intended. In addition to rent, some spent money on utilities (36 beneficiaries in Month 1; 29 in Month 2; and 21 in Month 3) or food (14 in Month 1; 24 in Month 2; and 29 in Month 3). Other results include the following:

- Beneficiaries reported high levels of satisfaction.
- CRS and Caritas Jordan staff also appreciated the pilot of the Swift prepaid card product.
- Only seven or eight beneficiaries spent money on debt each month.
- Ninety percent of beneficiaries had not used a debit card prior to the pilot, but all reported a high level of comfort with the cards after the pilot.
- Most (86.6 percent) beneficiaries were able to withdraw funds themselves; 5.3 percent sought assistance from a spouse, 3.7 percent from a son, 3.7 percent from another relative and 0.7 percent from a friend.
- More than half of all beneficiaries were able to access cash within 48 hours of notification.
- Almost all (98 percent) beneficiaries were able to access the full 150 JOD benefit in Month 1, 91 percent in Month 2 and 97 percent in Month 3.
- Average households spent 2.34 JOD on travel to access cash resources; over a third reached the location on foot.

## ADVANTAGES AND CHALLENGES

Advantages	Challenges and risks	Actions and recommendations
The partnership with Swift allowed cards to be deployed in a matter of days, instead of starting negotiations with a local financial institution.	High fee structure and challenges with the exchange rate.	The fees were manageable in the short term by providing clear direction to beneficiaries on exactly how to withdraw the funds to get the full amount; for longer-term projects, engaging with the local banking system would be recommended.
	Problems importing the card and potential hold-ups in customs.	Swift directly shipped cards to country programs/offices.
	Different business processes between partners delayed the loading of the cards during the first distribution.	CRS should communicate and manage the need for flexibility, and plan proactively to work around small hurdles.

Advantages	Challenges and risks	Actions and recommendations
Cards are easily rechargeable, and there is no limit to the number of cards a project can give out.	The Swift cards were not automatically set up to be reloadable.	Swift manually loaded the cards from their system for the pilot, but this bypassed the financial controls. Swift has indicated that they can make the cards reloadable with an additional investment.
	The agreement with Swift did not allow partners direct access to the system and CRS could not extend access to partners.	Setting up additional individual agreements for partners could be possible but would depend on expected volume of cards.
	The one-year expiration date limits the reloadable options.	There is a card with a five-year expiration date, which CRS should consider.
Use of the hotline ensured accountability and minimized the number of people coming to the centers with questions.	There were some initial concerns about the use of a hotline, in particular the volume of calls that would be received.	The initial spike in calls around the start of the project leveled off significantly as beneficiaries became more comfortable with the use of the cards.
		The project used a mobile text message system to alert people when their cash was available.
The financial management systems in place for Swift cards allow for transparency and accountability, as well as light, random monitoring of beneficiaries withdrawal of funds.	The ability for these systems to function depends on the segregation of duties locally and the proper training of staff.	For the pilot, these processes were put in place during the initial launch; they should be institutionalized to ensure consistent financial management.
	It was not possible to look at all cards at once to get an overview of the spending.	Swift can manually run a report of all cards once per quarter, but not more frequently.
Card recipients can use the cards when, where, and as often as they want. They also afford privacy and discreet use without others knowing where the cash comes from.	Beneficiaries may use funds for purposes other than rent.	Targeting of beneficiaries for the project through an in-depth assessment ensured that rent was a priority need.
	Syrians living in host communities may pay higher rent than their Jordanian neighbors.	Caritas Jordan does not engage in initial negotiations to set the rent with landlords, but experience shows that interactions with landlords can help secure longer-term leases for vulnerable households at a set rate.
	There is a risk of beneficiaries being evicted during the program.	Beneficiaries were informed of their rights and duties as tenants in order to prevent abuses and cases of forced eviction.
	There is a risk of losing track of card recipients who may move to a different area or return to Syria.	The Swift customer service portal allowed the monitoring of locations from which funds were withdrawn. End-of-project home visits to all beneficiaries also monitored the situation of targeted households.
Debit card management is secure. If a card is stolen, they are useless without the PIN. They can also be blocked immediately, and a new card issued to the cardholder who lost it.	During this pilot, the PIN was on the cards, which minimized security.	This could be changed but raises the challenge of people forgetting their PIN. For a single cash distribution, the impact of having the PIN on the card is minimal; changes should be considered for long-term use.
Debit cards are portable, and can be used as a <i>return incentive</i> in emergencies that include displacements; people who have returned to an area of origin can be rewarded by having their card credited again.	Cards are only functional in countries not on the Office of Foreign Assets Control (OFAC) sanctions list.	All projects, especially multi-country or cross-border projects, should verify which countries are on the OFAC sanctions list.

## WHAT WE LEARNED

**Program monitoring can ensure that rental homes are Sphere-compliant.** In addition to information provided to beneficiaries about housing during program start-up, CRS and field staff conducted home visits to ensure that homes rented through the program were Sphere compliant.

**Swift cards are appropriate for one-off cash transfers.** Swift cards are an appropriate methodology for the rapid provision of assistance or where additional monitoring is essential, but they may not be appropriate for longer-term operations because of the expiration after one year, which limits options for reloading the cards. In the future, CRS should examine options for five-year reloadable cards.

**Debit card distributions to large groups are easier to do if scheduled over several days.** A rolling distribution may be more effective than distributing Swift cards in large groups in order to spread the work out and allow people to access cash sooner. The project should also build in time to work around holidays (at headquarters and in the country).

The use of pre-positioned scheduling to make sure that Swift, CRS and field staff are available to troubleshoot at the time of the loading and activation of the cards would ensure a smoother process. A hotline number with an answering service and established hours of operation would also help to address the large volume of calls.

**Country programs should have direct communication with Swift for troubleshooting.** The system for communication between the country program office and Swift should be more direct; CRS should investigate the possibility of fully managing card loading and activation from headquarters to support field operations

in constrained environments. CRS could provide more support for offices by developing a tool to determine how much money to put onto cards, taking into account the fees, and developing guidance for finance and administrative management of cards.

The use of a cloud-based database for registering hotline calls would also support sharing of information.

CRS should look into requirements for partner organizations to qualify to engage in a contract with Swift.

**Using debit cards can help manage security concerns around cash.** Personal security issues regarding use of the card need to be considered; alternatives to having the PIN on the card should be explored. Providing dual-branded cards and unbranded cards for different country needs would improve security and acceptance. Coordinating and establishing strong relationships with local government and banks about the use of the cards would also help to ensure there were no legal concerns and that local authorities were aware of the legality of the cards.

In conflict situations, the project should closely monitor use of money and ensure that do-no-harm principles are being followed.

**A stronger gender analysis would have strengthened program design.** Future projects should consider the possible effects of cash distribution on gender dynamics—who has control of the money?