



## Learning Brief: Linking social assistance and humanitarian cash assistance – experiences from Jordan

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### 1 Introduction

In many contexts, the frequency, complexity and duration of humanitarian crises is increasing and problems are often compounded: chronic poverty is combined with conflict, natural disasters and internal or cross-border displacement. These developments underline the need for closer collaboration between humanitarian, national and development systems and the strengthening of long-term support measures to both displaced communities and nationals alike.<sup>1</sup>

Cash transfers are today a major component in efforts to fight poverty, reduce inequalities or respond to humanitarian needs. Cash transfers in the form of social assistance (SA)<sup>2</sup> provided by governments have been increasing globally for years and the COVID-19 pandemic has further boosted this trend. According to World Bank estimates, government-led SA payments in response to COVID-19 have globally benefited 1.8 billion people, including 1.1 billion new SA payments recipients. Similarly, cash and vouchers provided as humanitarian assistance by humanitarian actors have been on the rise for years and amounted to US\$ 5.6 billion in 2019, roughly 18% of the entire humanitarian response budget.<sup>3</sup>

The conditions for linkages between SA and humanitarian cash assistance (HCA)<sup>4</sup> have become more conducive due to increasingly shared global and national objectives, a clear overlap in target populations, shared modalities (especially cash transfers), and the growing coverage of cash assistance.<sup>5</sup>

This learning brief aims to explain the rationale and entry points towards better linking SA and HCA. It was developed based on SDC's experiences in Jordan. However, the process to explore these linkages is relevant for any context where both government entities and humanitarian actors provide cash transfers.

### 2 Linking social assistance and humanitarian cash assistance

#### Rationale

There is an increasing recognition that humanitarian assistance is not appropriate to address chronic needs of vulnerable populations, particularly in protracted displacement settings involving refugees. Yet,

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<sup>1</sup> UNHCR. [Aligning humanitarian cash assistance with national social safety nets in refugee settings. Key considerations and learning.](#)

<sup>2</sup> The term 'social assistance' or 'social safety nets' typically includes non-contributory transfers in cash, vouchers, or in-kind (including school feeding) to individuals or households in need. Social assistance usually provided by the state and financed by national taxes (Carter et al., 2019, [Social Protection Topic Guide](#)). Social assistance is only one component of social protection and should therefore not be considered in isolation.

<sup>3</sup> CaLP (2020). [The State of the World's Cash Report 2020.](#)

<sup>4</sup> Humanitarian cash assistance is provision of unrestricted assistance by humanitarian actors in the form of money - either physical currency or e-cash - to recipients (individuals, households or communities). It is part of cash and voucher assistance. For more information on CVA terminology, please consult the [CaLP Glossary](#).

<sup>5</sup> Longhurst, D., Harvey, P., Sabates-Wheeler, R., and Slater, R. (2020). [Linking Social Protection and Humanitarian CVA.](#)

in many protracted displacement settings including Jordan, short-term HCA and longer-term development assistance are provided through parallel systems, with distinct funding arrangements, priorities, actors and delivery mechanisms. This parallel approach can create inefficiencies, wastes resources and risks not reaching those who urgently need it.<sup>6</sup>

The reasons for seeking closer alignment and integration between SA and HCA can range from efficiency and effectiveness gains to improving coverage and promoting more sustainable solutions for affected populations. In protracted displacement settings, closer alignment and integration can reduce the dependence on humanitarian aid and promote solutions that are more durable for refugees. However, the desirable level of alignment and integration is very context-specific and depends on the types of shocks faced, the maturity of SA and HCA programmes, levels of capacity of implementers on both the humanitarian and the government side, and political will. As such, there is a need for greater caution in assuming it is always a good idea regardless of context.<sup>7</sup>

## Framework

When exploring alignment and integration between SA and HCA, it is important to conceptually understand how alignment and integration can be advanced. Seyfert et al.<sup>8</sup> provide a useful framework for analysing the progress, opportunities and limitations of alignment and integration by laying out a continuum of four engagement options:

- Parallel or stand-alone humanitarian response: under this option, the delivery of cash assistance to crisis-affected people is stand-alone from national systems
- (Shadow) Alignment, which is a stand-alone response, but one that aligns with existing or future social assistance programmes.
- Piggybacking, which represents a stand-alone response, which uses elements of the national systems to deliver assistance.
- National systems-led, or entirely run through national systems, where crisis-affected populations are included in the national social-assistance systems or where already-included groups receive additional funds to cope with the additional shock.

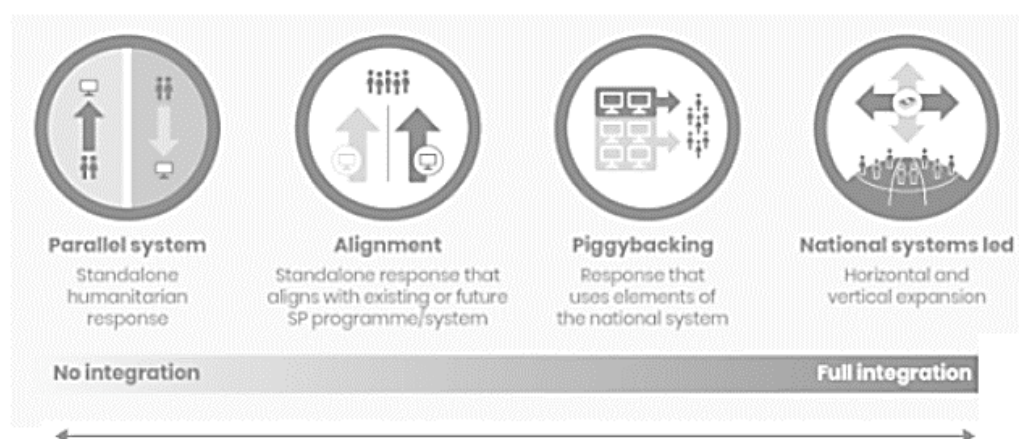


Figure 1. A continuum of delivery approaches for social assistance to refugees (Seyfert, et.al., 2019)

<sup>6</sup> Sabates-Wheeler, R., and Longhurst, D. (2020). [Integrating Humanitarian Response with Social Protection Systems: Limits and Opportunities](#).

<sup>7</sup> Longhurst, D., Harvey, P., Sabates-Wheeler, R., and Slater, R. (2020). [Linking Social Protection and Humanitarian CVA](#).

<sup>8</sup> Seyfert, K., Barca, V., Gentilini, U., Luthria, M., and Abbady, S. (2019). [Unbundled: A framework for connecting safety nets and humanitarian assistance in refugee settings](#).

When applying these different engagement options to the variety of operational components (such as targeting, coordination, delivery systems, etc.) in the delivery chain of any cash assistance programme, a more nuanced picture for opportunities and limitations for linking SA and HCA can be generated.

### 3 Jordanian context

#### The cash transfer landscape

SA in Jordan is predominately provided through the National Aid Fund (NAF), a semi-autonomous arm of the Ministry of Social Development. The NAF consists of different cash-based programmes to assist vulnerable Jordanian families. In 2018, the Government of Jordan took the decision to modernise and expand NAF. This expansion, also known as *Takaful*, aimed to add 85,000 new households<sup>9</sup> to the NAF over the period of three years (2019-2021) and to modernize the design and delivery of cash assistance. The modernization included enhancing the targeting mechanism, introducing online registration by applicants, systems automation for data collection and verification, digitization of payments to beneficiaries<sup>10</sup> and introduction of a grievances and redress mechanism. The goal is that by the end of 2021, approximately 185,000 Jordanian families will be assisted through *Takaful*. Non-Jordanians including refugees are in principle not eligible to receive NAF assistance.

For many years already, cash and voucher assistance (CVA) provided to Syrian and non-Syrian refugees has been a central part of the humanitarian response in Jordan. The bulk of cash assistance is disbursed through UNHCR and the World Food Programme (WFP). UNHCR provides monthly basic needs cash assistance based on a minimum expenditure basket (on average approx. USD 140 per household per month) to around 33,000 of registered refugee families. Various organisations including the ICRC, IOM or Care provide basic needs cash assistance aligned to the UNHCR model. WFP provides cash and voucher assistance based on the value of a food basket (USD 21 or 32 per person per month, depending on the level of food insecurity) to around 498,000 registered refugees.

UNICEF through its Hajati programme provides monthly cash transfers tied school attendance to households of around 10,000 refugee children during the scholastic year (10 months per year). UNRWA provides safety net cash to the most vulnerable Palestine refugee families and regular cash assistance to Palestine refugee families from Syria. Various other cash-based programmes are implemented by different non-governmental organisation, such as cash for protection, cash for health, cash for work or winterization.

The majority of operational actors (including UNHCR and UNICEF) use the Common Cash Facility (CCF) to deliver cash assistance to vulnerable refugees. The CCF is a platform that allows humanitarian organisations to deliver cash assistance using ATMs which can be accessed through Iris scan or ATM cards. The CCF added mobile money wallets as a payment option in 2018. WFP delivers CVA through unrestricted cash transfers, which allow recipients to withdraw assistance as cash at ATMs, and as restricted food vouchers (in camps) redeemable at WFP-contracted shops.

#### Linking social assistance and humanitarian cash assistance in Jordan

In Jordan, SA and HCA have been largely delivered in parallel systems. Discussions between the government, humanitarian organisations and the donor community on closer alignment between the two systems have been ongoing for a few years. In 2018, the Government of Jordan agreed to pilot a 'refugee window'<sup>11</sup> under the NAF umbrella. However, that agreement never materialized. Nonetheless, donors

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<sup>9</sup> The plan is to first enrol the 'poorest' (according to the *Takaful* targeting methodology) 85,000 households not benefiting from NAF monthly cash transfer programs over the period 2019-2021.

<sup>10</sup> The NAF uses basic bank accounts and e-wallets (including mobile money) to deliver its assistance under *Takaful*.

<sup>11</sup> Under a refugee window, refugees would receive their assistance through the NAF delivery chain. It is however open whether refugees would be part of the whole delivery chain (including registration and targeting) or only

are increasingly demanding more sustainable solutions for refugees and are encouraging integration of refugees into national social protection systems in the medium run.

As part of Takaful, the NAF has undergone a significant modernization process. The enhancements in the delivery of NAF programmes were in part driven by humanitarian actors (WFP, UNICEF and to some extent UNHCR) who provided technical assistance also based on their experiences in the provision of cash transfers in Jordan. Table 4 below provides a rough assessment on current level of alignment and integration between the two systems. For the purpose of this rough assessment, basic needs cash assistance provided by UNHCR and others is used as the reference system for humanitarian cash.<sup>12</sup>

	PS	A	Pb	Nsl	Comment
Financing	X				Parallel funding streams, although many bilateral donors fund both responses
Legal and policy framework	X				
Eligibility criteria and qualifying conditions		X			Eligibility criteria are different but both systems use vulnerability ranking based on a range of indicators.
Transfer type, level, frequency, duration		X			Basic needs cash transfers are higher than social assistance contributions, also because of higher rental expenditures of refugees.
Governance and coordination	X				Parallel coordination structures with limited overlaps
Communication & outreach	X				WFP & UNICEF are providing technical assistance and procurement support to the NAF on outreach.
Registration		X			UNHCR and NAF use similar registration processes.
Enrolment		X			Enrolment of nationals and refugees is carried out separately, but using a similar process.
Payment		X			Both systems use e-transfers.
Case management	X				NAF's case management system is underdeveloped. Case management for refugees is done through UNHCR and NGOs.
Complaints and appeals		X			Both systems use similar complaints and appeals procedures (hotlines, protocols, etc.). WFP has provided TA to the NAF on this.
Protection	X				Protection is a much stronger focus for humanitarian actors and protection screening is done through UNHCR or NGOs.
VAM, M&E	X				NAF's monitoring and evaluation system is underdeveloped. WFP will be providing technical assistance to the NAF on developing an M&E system.
Information management	X				UNHCR's registration database is used as a social registry of refugees. The NAF has its own management information system. The registries should be technically compatible.

PS=Parallel System; A=Alignment; Pb=Piggybacking; Nsl=National system led

Table 1. Rough assessment on the level of alignment and integration along the delivery chain

The modernization of NAF delivery has laid the ground for a closer alignment between the two systems on a technical level that would not have been possible a few years ago. For example, similar procedures for *registration and enrolment* based on self-registration and home visits are used by NAF and the basic needs response and offer opportunities for closer integration in the medium term. Both systems use

selected operations (enrolment and delivery). Furthermore, a refugee window does not necessarily require that the funds are coming from the NAF account.

<sup>12</sup> One of the challenges when discussing alignment between social assistance and humanitarian cash is that the latter is not particularly harmonized and there is a variety of programmes with different objectives, design features and delivery mechanisms.

*electronic payment mechanisms* including mobile money to transfer funds to their beneficiaries. In fact, the NAF was able to benefit from the CCF's experience in piloting mobile money with refugees. The *eligibility criteria* used by the NAF and the humanitarian basic needs response are different, but both use a vulnerability ranking based on a range of indicators. Furthermore, the joint comprehensive vulnerability assessment that is planned for 2021 offers opportunities to compare vulnerabilities across populations in Jordan and entry points to better align the targeting models.

In short, all of the above steps within the delivery chain offer opportunities for a closer alignment and integration between the two systems. While donors and UN agencies are supportive of a stronger alignment/integration, the Government of Jordan has been reluctant, mainly because of concerns having to pay for SA to refugees. It is important to note that financial integration is not a prerequisite to advance alignment and integration in other programmatic areas. In fact, it is entirely possible to have a strong alignment and integration in many areas with two parallel funding streams for nationals and refugees.

In the context of Jordan, what remains to be determined is the 'right' level of alignment and integration between the two systems that improves the efficiency and effectiveness of the response but at the same time safeguards humanitarian principles and protection of refugees. At the moment, there is no common understanding among key stakeholders (donors, humanitarian organisations, and government institutions) what the 'right' level of alignment and integration is in the medium- and long-term and how to get there.

Donors in particular have a key role to play in promoting a common understanding and leveraging closer linkages. Many of them including Switzerland financially support both SA to vulnerable Jordanian families and humanitarian cash transfers for vulnerable refugee families. A common donor position is crucial to better advocate for increased alignment where appropriate vis-a-vis operational actors. The SDC should play an active role in promoting a common understanding and a common donor position on strengthening system alignment and integration.

## 4 Conclusion

Linking SA and HCA offers the potential to contribute to a more efficient, effective and equitable response to address the needs of vulnerable populations. However, there is a need for greater caution in assuming it is always a good idea regardless of context. Actors need to make more nuanced decisions about whether, how, and in what circumstances it is desirable to more strongly link SA and humanitarian cash, and what this means for the right balance of development and humanitarian instruments in different places.<sup>13</sup>

SDC as a donor and an organisation with relevant experiences in CVA can contribute to determining this balance. In contexts where it is funding SA and/or HCA, it should take a proactive role in promoting a common understanding among relevant stakeholders and donors on the desirable level of alignment and integration.

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<sup>13</sup> Longhurst, D., Harvey, P., Sabates-Wheeler, R., and Slater, R. (2020). [Linking Social Protection and Humanitarian CVA](#).