

# Review of Vouchers in Camp Shelter - Jordan, February 2015



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## Executive Summary

### **Purpose of the Cash and Voucher programme Review**

The overall purpose is to review of the cash and voucher modality for non-food items (NFIs) to refugees in camps, and to advise on developments to add further value.

### **Methodology**

The voucher programme review took place between 15<sup>th</sup> - 19<sup>th</sup> February 2015, and utilised the following qualitative research techniques: review of secondary data, review of internal programme reports and data, interviews and FGDs with Programme Staff, consultation with cash and voucher experts from NRC, UNHCR and WFP, transect walks and observation at contracting shops in both camps and the informal market in Zaatari, as well as observation of the voucher distribution system and voucher redemption in supermarkets in Azraq and Zaatari.

### **Main Findings**

The programme provides access for refugees in camps to NFIs and other prioritised needs through the use of barcoded vouchers that can be redeemed at retail outlets within the camps. In the face of resistance to providing large unconditional cash transfers, low-conditionality vouchers were deemed to offer the most choice and dignity to recipients. The solution was seen as a stop-gap approach until a single unified system of delivering all assistance was available. Now two potential candidates for a single solution exist in the form of the WFP One Card which holds five distinct wallets for different types of assistance and the yet-to-be-rolled-out UNHCR iris scanning at ATMs in Zaatari, however UNHCR, the major donor for NFIs, is keen to continue with the NRC vouchers as the system works well and the vast amount of data that has emerged has given valuable insights into how assistance is used.

The restriction on use to just three relatively small retail outlets that cannot provide all the goods and services that refugees require is a major obstacle that ought be challenged as it is likely to have contributed to the sale of vouchers, along with the enduring need for cash to meet other needs. Whilst the sale of vouchers is not perceived by NRC as intrinsically bad, receiving considerably less than the face value of the voucher is an undesirable outcome for which NRC needs to find a solution. One way of resolving this may be to allow beneficiaries to collect a certain amount of the value back in cash at the tills

If other retail outlets are contracted to use vouchers, or current contract extended, NRC should ensure that there is a limited period for shops to claim payment for vouchers once they have been redeemed. Price monitoring and analysis needs to be collected and analysed regularly to ensure maximum prices in contracts are relevant and ensure that beneficiaries are aware of the comparative cost elsewhere.

Most people when asked how the programme could be improved could not come up with any suggestions. The programme is well-designed and managed, so the recommendations/ suggestions are generally of a minor nature. What weaknesses there are can, in the most part, be attributed to the need for impact monitoring and documenting/ publishing details about the programme.

The complaints and feedback mechanism needs to be strengthened and managed more closely as the few complaints that are being received are not necessarily handled in the optimal way.

PDMs have taken place and there is a vast amount of information on the use of vouchers. Customer satisfaction has been checked at regular intervals. What need to happen now is to analyse the data more thoroughly and follow up on the questions arising from anomalies in order to understand the real impact of the vouchers on camp residents and other programmes.

### **Principal Recommendations for value-added modifications to current programme**

- Investigate the possibility for providing cash back at the till to beneficiaries
- New contracts with vendors should set a period within which vouchers can be presented for payment, to prevent shops applying for payment for redeemed vouchers beyond the close out period for the grant funding the vouchers
- While funding is available, and donors continue to have an appetite for the vouchers, NRC should continue to implement and improve the existing programme, while learning and documenting the lessons for the future
- NRC should promote its successes and programme experience through the publication of papers on humanitarian platforms
- Continue to advocate for extending the use of vouchers to the Zaatari souk and the new markets to be opened in Azraq
- Opportunities should be sought for providing training to staff to enable them to contribute more to programme development e.g. CaLP level 1 and 2 and Market Analysis training.

### **Recommendations on collection, management and use of project data**

- Evidence about the impact of vouchers on society and livelihoods in the camps should be incorporated into the monitoring framework
- Systematic price analysis of a small basket of basic NFIs including trends, marketing costs and comparison to other places in Jordan is completed on a monthly basis. Results could be combined with food data analysis and provided to beneficiaries possibly through posting summaries on notice boards in supermarkets and other public places.
- Customer feedback should be sought through new channels that might include the use of HappyorNot kiosks or staffed feedback stands.



## Acronyms

CaLP	Cash Learning Partnership
COP	Community of Practice
FGD	Focus Group Discussion
IRD	International Relief and Development
JOD	Jordanian Dinars
MEB	Minimum Expenditure Basket
NFI	Non Food Items
NRC	Norwegian Refugee Council
PDM	Post Distribution Monitoring
POS	Point of Sale Device
WFP	World Food Programme
UNHCR	United Nations High Commission for Refugees

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## Background

There are currently over 620,000 Syrian refugees registered in Jordan, of which over 84,000 reside in Zaatari camp and since its opening in March 2014 there are now over 11,000 people in Azraq camp. Camp Residents receive shelter and untargeted assistance towards meeting their basic needs for food and non-food items (NFI). Since September 2014, NRC has provided access to NFI assistance to refugees in camps through the provision of vouchers for use at camp supermarkets.

## Purpose of the Cash and Voucher programme Review

The overall purpose is to review of the cash and voucher modality for non-food items (NFIs) to refugees in camps, and to advise on developments to add further value.

## Objectives of the Review

- Review and critique the current paper/online validation delivery modality, identify weaknesses and opportunities for improvement
- Advise on the medium-term plans for voucher-based NFI provision, with particular reference to potential adoption of the World Food Programme (WFP) and/or United Nations High Commission for Refugees (UNHCR) transfer modalities
- Identify and advise on the implementation of modifications to add value to the current project, with particular regard to gender, protection, conflict sensitivity, multiplier effects and other factors
- Advise NRC shelter/cash staff on approaches, systems and tools to capture, manage and analyse project findings, with particular regard to beneficiary preferences and behaviour.

Full terms of reference can be found in Annex 1.

## Methodology

The voucher programme review took place between 15<sup>th</sup> - 19<sup>th</sup> February 2015, and utilised the following qualitative research techniques:

1. Review of NRC programme documents and literature from other sources
2. Meetings and consultations with relevant NRC programme staff from the shelter and support section team members, in Amman as well as the camps at Zaatari and Azraq.
3. Analysis of existing NRC monitoring data on voucher project outputs.
4. Consultation with key stakeholders - UNHCR and WFP.
5. Transect walks in contracting shops in both camps and the informal market in Zaatari
6. Observation of the voucher distribution system and their ultimate redemption in the supermarkets of Azraq and Zaatari.

The aim, when writing this report has been to provide a new perspective and add value not to regurgitate work of others, thus only items of interest and remark have been documented.

## Introduction

The Jordanian government's has taken time to accept the concept of unconditional cash transfers to refugees, which would allow them to prioritise their needs and maximise the utility of the resources available to them. As UNHCR provided funds and often supplies to NRC for NFI distributions in Zaatari, they were approached about a realignment of the existing budget to allow for a small-scale pilot using vouchers to provide access to NFI. The pilot was approved, replacing in-kind hygiene kits for new arrivals and UNHCR referrals with vouchers in September 2014.

Vouchers were soon considered a good modality for delivering assistance pending the establishment of a unified system such as the WFP "One Card", or the UNHCR iris scanning at ATMS in the camps. The success of the voucher process was quickly recognised by all stakeholders and, even before the end of the scheduled pilot the programme was massively scaled up for winter items also including Azraq where feasible.

## Findings and Discussion

### Review of the Programme Assessment

An assessment of beneficiary preferences, linked to a PDM of the on-going in-kind distributions, was carried out in July 2014, key points included:

- 69% preferred to receive assistance at shops against 27% for distribution sites – the rates among women and men were very similar
- Cash, vouchers and in-kind were all perceived as safe modalities by women and men, with vouchers scoring slightly higher
- Zaatari's supermarkets were seen as providing better quality stock than the other shops in the camp, and were somewhat more trustworthy
- Views on convenience of location varied depending on what part of the camp people lived in, but on the whole supermarkets scored badly and the informal souk was preferred

A survey of market prices for NRC-distributed hygiene and hardware items was undertaken inside the camps and at various locations across the country. It was considered possible to supply items through the supermarkets at Zaatari in sufficient quantities and at prices comparable to wholesale prices. Several key constraints were recognised in the Zaatari market, including lack of access by resident to shops outside the camp and the difficulty of officially engaging souk shops as official vendors.

A risk assessment was also carried out before the programme started approved by the Operations Director, Finance Manager and Security Manager. This was partially



updated, for Azraq only, when the value of vouchers was increased substantially. The Cash and Voucher Coordinator also investigated various barcode technologies and POS systems before working with CodeREADr to develop a system for use in the Jordanian camps. However a formal assessment report bringing together all the findings and analysis from the mini assessments on preference, pre-conditions, delivery mechanism selection and price analysis was never produced. In future it may be difficult to understand the rationale and evolution of the voucher programme without one.

**Recommendation:** Effort should be made in future to ensure that assessment findings are collated into reports that can be used to justify decisions made and support funding proposals.

**Recommendation:** When programmes scale-up significantly and/ or voucher values increase, risk analysis should be reviewed to take into account the changed circumstances.

### **The NRC barcoded vouchers**

NRC vouchers utilises the CodeREADr barcode system, which can be scanned by smartphones with the dedicated application at the point of sale (POS). Data from the scan is automatically uploaded to a real-time database that provides immediate information on voucher redemption and analysis of use.

Two features of the pilot design, although not all the subsequent uses, were expected to overcome some of the inherent conditionality of vouchers:-

- 1) Vouchers can be spent by anyone, not just the beneficiary household, in order to acknowledge voucher resale as a fact, or even as a legitimate part of income generation, and remove barriers from those who wanted to sell. There was concern that there might be an increase of theft, but this was explained as being minimal due to the low value to be disbursed in the pilot. Stolen vouchers could easily be deactivated and post distribution monitoring (PDM) was expected to monitor any issues arising.
- 2) Vouchers can be spent on any items except tobacco products at the contracted stores thus maximising the choices available to beneficiaries, allowing them to prioritise their own needs.

The system relies on high quality printing on non-reflective paper to support scanning. A change in the printer from has improved the quality and put an end to duplications without compromising the time required to produce them, although the cost has increased.

### Distribution of Vouchers

The shelter team has had considerable experience of processing large numbers of refugees as they were involved with the distribution of NFIs. Many of the skills and procedures acquired for that process have been brought to bear on the voucher distribution process, making it smooth, fast and orderly.

The screens at the new arrivals booths at Azraq where people collect their vouchers, make it hard for people to hear each other and eye contact is hard to establish. Drilled Perspex screens like those in Zaatari would be more user-friendly.

### Redemption of vouchers at Supermarkets

Staff expressed concern that vouchers (and the OneCard) rely on just three shops that need electricity for the tills and internet connectivity for verification and use. On the few occasions when there was an outage there were backlogs at the supermarkets as the vendors attempted to accept vouchers manually. Online verification of the vouchers could not take place, thus increasing the possibility of fraud, although none seems to have occurred.

Observation of the use of vouchers demonstrated some of the difficulties from the perspective of the supermarkets and the voucher users. Poor lighting or shadows as well as shiny paper can cause problems with scanning, thus prolonging the verification process. Once verified, the sales representative must complete a short questionnaire for each voucher on the handset as to what items were purchased.

The decision was taken to issue low value vouchers for hygiene items to increase flexibility of use, thereby optimising the value to households. Larger households using all their vouchers at once could feasibly present up to 14 vouchers at a single shopping trip in a month - which would involve a lot of time and tedious repetition for the tellers. Effort could be made to find a solution with CodeREADr to ensure that all vouchers issued to a single household used in a single payment are aggregated in order that the purchasing data only had to be entered once.

Restriction of official use of vouchers to the supermarkets means that those shops are permanently overcrowded, leading to difficulties in maintaining stock on the shelves and queues at the tills.

**Recommendation:** Continue to advocate for the use of vouchers in the Zaatari souk and the new markets to be opened in Azraq

**Recommendation:** The POS data collection system should be amended so that vouchers issued to a single household that are presented as payment for one shopping trip are aggregated in order that the purchasing data only has to be entered once - however many vouchers are presented.

### Contracts with Vendors

To an extent conditionality has been imposed on the programme through the fact that contracts could only be made with the three supermarkets in the camps. In the future it is hoped that the official vendors at the new shop units in Azraq (50 at each of the functioning villages) might also be contracted - this thus increasing official voucher use to services like hairdressing.

CodeREADr data analysis shows that a considerable number of vouchers have been redeemed by beneficiaries at the Tazweed supermarket in Zaatari Camp, but the vendor is proving slow to invoice them. There appears to be no clause in the contracts limiting the period between redemption and claiming for payment from NRC - which means that the supermarket could continue to present vouchers for payment after the close-out of the grant that funded them.

**Recommendation:** New contracts with vendors should set a period within which vouchers can be presented for payment, to prevent shops applying for payment for redeemed vouchers beyond the close out period for the grant funding the vouchers

### Reconciliation of Vouchers

Training was conducted with shop finance staff each from each of the three contracted supermarkets on the way that invoices would need to be presented, in order to minimise problems that could cause delays in payments to supermarkets. Invoices should be accompanied lists of 100 vouchers each (with vouchers attached) thus reducing the burden of work on NRC to batch them. As there are too many vouchers to count and the counting machine does not work reliably with vouchers, a random sample is taken.

Reconciliation between the invoices/ vouchers and the CodeREADr database could be problematic but an Access database has been created which analyses the Excel shop returns and makes it relatively quick to identify issues - but not to fix them, as that requires liaison with the supermarket finance staff.

Procedures for dealing with returns has now been honed to the extent they normally only takes a few minutes, although recently the Tazweed returns in particular have been riddled with errors -

- Duplications due to incorrect data inputs by shop
- Duplications due to printing errors
- Some numbers on the list of vouchers from Tazweed have never printed/ activated - scan is incorrect - must be returned to shop for rescanning or scanned retroactively by the Cash and Voucher Coordinator

Interestingly, two vouchers apparently redeemed at Tazweed, were presented as part of an invoice by another supermarket, Safeway. Theoretically there is a possibility of collusion between supermarket staff in order to commit fraud against the supermarkets. NRC is protected from duplicate payments by only paying on presentation of the voucher

### Price/ Market Analysis

Maximum prices of items on the NFI lists were negotiated with vendors, on the basis of the price analysis undertaken during the assessment, and included in the contracts. However, although price information is readily available through the CodeREADr system from the contracted shops, systematic analysis of trends and comparison with shops elsewhere has not take place. Retailer costs associated with

moving stock to remote camps has not been quantified in order to understand/explain some of the price differences that may exist. Beneficiaries have, apparently, complained the prices in the camp shops are very high - but it is not clear whether this perception is due to comparison with prices in Syria or elsewhere in Jordan. Discussions with personnel from WFP indicated that they already collect and analyse data on a basket of food items on a regular basis, and that they might be willing to incorporate a few NFIs.

**Recommendation:** systematic price analysis of a small basket of basic NFIs including trends, marketing costs and comparison to other places in Jordan is completed on a monthly basis. Results could be combined with food data analysis and provided to beneficiaries possibly through posting results summaries on notice boards in supermarkets and other public places.

### Vouchers Unredeemed by Beneficiaries

It is generally considered to be good practice to follow up on vouchers that were distributed but expired without being used. Apparently there are over a 1000 of these, out of the approximately 250,000 issued, and so at least a sample could be followed up by phone in order to understand why this has occurred. Programme staff seem to be of the opinion that the main reason is probably that the refugees to whom they were issued have left the camps, but this would need to be corroborated. A random sample of beneficiaries who had not used their vouchers within the validity period should be called and questioned.

### Use of Vouchers to Stock Small Shops

It would appear that some vouchers are used by beneficiaries in Zaatari with small shops, to stock their shelves. It was reported that vouchers are used to buy up most of the milk supplies on a regular basis, and that it is then sold on at a higher price. The impact on the stock levels of food at supermarkets has not been monitored as the project provides access to non-food items. A question has now been added to the POS monitoring survey that asks tellers whether, in their opinion, the beneficiary was going to sell the goods purchased with the vouchers. To date it would appear that just 7% of transactions fall into this category. Where an affirmative has been noted, the beneficiary who was issued the voucher can be identified and followed up.

### Sale of vouchers

Sale of vouchers was always expected by NRC as it is recognised that refugees cannot access all their needs at the contracted supermarkets. FGDs with field staff revealed that they believed vouchers were exchanged for less than half of their face value. This was followed up by informal enquiries with small vendors at Zaatari who revealed that vouchers worth 10.25 Jordanian Dinars (JOD) were being traded for between 7 and 8 JOD and the beneficiary lends the purchaser their WFP ration card in order to use the voucher. The loss to the beneficiary of such a high percentage of the face value came as a surprise, but will now be monitored regularly. Ways need to be sought to minimise the loss of value on sale.

### Cash Back at the Till

One way to reduce the sale of vouchers could be to allow beneficiaries to receive part of the value of the voucher back in cash at the till. For example for a 10 JOD voucher a beneficiary could take 3 JOD in cash and spend 7 on goods in kind. Although the amounts of unconditional cash would be relatively small, the authorities may still not allow this. Additionally, this would depend on guaranteed liquidity levels at the shops and reaching agreement with them to provide the service, which might involve a financial incentive to recompense them for loss of sales.

**Recommendation:** Investigate the possibility for providing cash back at the till to beneficiaries

### Level of Assistance / Needs -based assistance

As yet there has been no agreement between agencies over the items to be included in a Minimum Expenditure Basket (MEB) to define the cost of basic needs for an average refugee household. As agencies move towards cash and voucher programmes it is unclear what proportion of basic needs are being met without an MEB. Nearly all programmes in the camps appear to provide blanket coverage (i.e. no targeting) of assistance as this could cause a lot of resentment - and defining the criteria for assessing the level of vulnerability for assistance is fraught with difficulties.

Vulnerability is at least partly related to the length of time a household has been in the camps. This is particularly relevant to winter items, like gas bottles, which were distributed last year - and vouchers were provided for them this year

Not all households have the same level of resources at their disposal. Many people, particularly men, are able to get some work each month. Many people received vouchers for items that were distributed - like winter clothing.

Quite a few staff members commented that, because a donor wanted money to be spent within a specific period, many people, particularly those who had been in camp for over a year or had their own regular resources, received more than they needed for a short period during winterisation. In general funding for the Syrian response has been inadequate - the Jordan portion of the Regional response Plan (RRP6) funding request has received about 74% pledges.

Targeting and devising vulnerability criteria has been the province of camp management, and is problematic, but as NRC is committed to needs-based programming, if similar circumstance were to occur again, a simple targeting regime (perhaps limiting assistance to new/ newer arrivals) should be considered. Alternatively, the agency should consider the efficacy of accepting funds on the terms offered.

### Staffing/ institutional capacity

Staff working on the programme display an extraordinary motivation and knowledge about their programme. Although some staff had the opportunity to attend CaLP1 training, the voucher team did not. Many felt they would benefit from cash training as they would be able to understand what constitutes good practice and be able to support programme development.

Apparently there is already an internal community of practice board, for staff to share experiences and work through problems together, but it appears that not everyone is aware of its existence. Senior shelter staff offered to start some new threads on the COP and invite staff to join the conversation.

**Recommendation:** Opportunities should be sought for providing further training to staff to enable them to contribute more to programme development e.g. CaLP level 1 and 2 and EMMA training.

## Gender

The PDM revealed two interesting gender aspects, revealed through the disaggregation of data:

1. For the PDM itself, it would appear that most of the interviewees were men (64%)
2. It seems that most of the vouchers are redeemed by men, which may reflect cultural norms but could also be a reaction to the crowded supermarkets, the fact that men queue with women for the tills, the difficulty of carrying goods home and in Azraq the distance of the supermarkets from peoples' homes.

**Recommendation:** NRC should endeavour to seek the views of women in equal measure to those of men

## Impact monitoring

Post distribution monitoring has taken place on a fairly regular basis but now that the programme has reached a stage of maturity, many aspects of impact could be investigated. For example the PDM has highlighted the high level of food purchase - over and above provision from WFP for food - but impact on use of WFP's One Card has not been investigated. Other questions of impact that should be followed up on, mentioned earlier, include:

- Why were there any unused vouchers?
- Why are vouchers being sold?
- Does the use of vouchers by men reflect decision making in the home?
- How do vouchers affect the informal market and camp livelihoods?
- Do beneficiaries perceive vouchers to be more efficacious than in-kind distributions? If so, how?
- Why is so much being spent on food?
- What impact do vouchers have on the use of WFP One Card, and diets?
- What NFI needs are currently not met?
- Were winter gas needs met for all households?

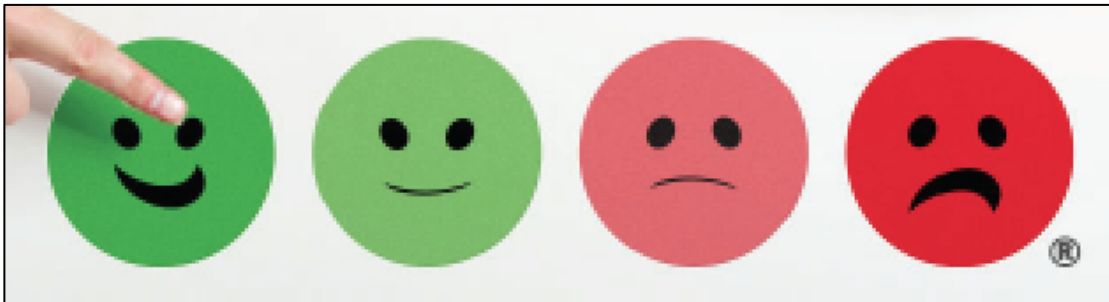
### Feedback mechanism

The shelter team has made a considerable effort to elicit feedback from the people who they provide services to in addition to the PDMs. There is a telephone hotline hosted by the Information, Counselling and Legal Assistance Centre in Irbid, which is advertised on programme literature, at distributions and the shops. Unfortunately the calls are not free. There are also complaints/ feedback boxes in all shops, but there is rarely a feedback form or anything to write with (staff believe that the shops themselves may be responsible for removing them) and in Azraq Supermarket there was just a blank orange box - no label to describe its purpose.

CARE handles the complaints mechanism in Azraq on behalf of all agencies, and most of the feedback they have had relates to high prices although it is not clear that the referral procedures from CARE to NRC have been followed lately as it seems that feedback is being made verbally to the NRC Community Services Officer and not getting passed on. IRD is supposed to provide Community Services, including complaints handling, in Zaatari but fails to do so.

Most feedback is made direct to members of programme staff as face-to-face contact is apparently the preferred method of dealing with issues. Complaints received have mostly been about high prices, but issues of unacceptable behaviour by supermarket staff also came to light - which were resolved by the supermarket changing personnel.

Ways need to be found to engage with people who have just used the NRC services, to understand how they feel about their experience. Staff feel that stands with NRC staff could be set up at the exits to encourage people to talk. Another way would be to use a customer satisfaction machine like the one provided by HappyorNot which provides a stand with push buttons, as seen in the following picture, to register satisfaction on an anonymous basis. If required, NRC staff could wait near the stand



Source: [www.Happy-or-Not.com](http://www.Happy-or-Not.com)

and ask people who register dissatisfaction about their reasons. All the data is collated and analysed by the provider on a real time basis. Since this service was suggested, contact has been made with the company and they are prepared to provide a low level of service for free as part of their corporate social responsibility strategy.

**Recommendation:** Customer feedback should be sought through new channels that might include the use of HappyorNot kiosks or staffed feedback stands.

### **Role of Monitoring and Evaluation team**

The role of the Monitoring and Evaluation (M & E) team at NRC Jordan is not to provide M & E services independently from programmes, but to support programme staff to conduct their own monitoring. Whilst this has considerable advantages to the organisation, it may not present opportunities to refugees to make complaints to more independent people about possible abuses by programme staff.

The M & E team has provided a robust service for collecting data on processes and preferences. The primary data is then tabulated, summarised, made into charts and description of summarised data is provided. Discussion of the summarized data and investigation into the “why” and “how” of anomalies (the impact) have not really been addressed. Also a strategy that recognises the natural monitoring fatigue that refugees must by now be feeling needs to be devised.

### **Advocacy/ Media Relations**

NRC has been slow to acknowledge and share the remarkable success of the voucher programme and the thoughtful yet fast and flexible way it has been implemented. In order to prevent this, and to promote NRC’s status as a member of the CaLP steering committee, NRC shelter staff has been advised by the author of this review to publish an account of the programme and circulate it widely amongst the humanitarian community. Possible platform to be considered might be the Cash Learning Partnership (CaLP), and the Overseas Development Institute’s Humanitarian Practice Network.

**Recommendation:** NRC should promote its successes and share programme experience through the publication of papers on humanitarian platforms

### **Value for Money**

Vouchers are often considered to be an expensive delivery mechanism, but the economies of scale and the online analysis of data has proved itself to be very efficient. The cost has not been minutely analysed but is currently thought to be about 5c per \$10 voucher. This can be compared to the One Card 1% standard admin fee - which was thought to be a remarkable low cost solution.

**Recommendation:** NRC should undertake to make available publicly a breakdown of a typical cost per voucher.

### **Alternative Delivery Mechanisms**

The NRC NFI voucher programme was seen as a stop-gap measure until a single platform for the delivery of assistance could be rolled out. Since its inception, the WFP One Card has come into existence with possibilities of using some of the other “wallets” on the card for NFIs, but the vouchers appear to meet the current needs of users and donors at slightly lower cost.

UNHCR’s own system of cardless iris scanning ATMs has just received its final approval and will also provide a possible alternative delivery mechanism for NFIs,



However, at the moment the agency is still delighted with the voucher programme - particularly the plethora of interesting data that is emerging, and is not planning to change away from the vouchers that work so well.

ECHO has been a significant donor in the past and has pressed for a “Guichet Unique” but a single transfer platform does not seem to be on the horizon for the foreseeable future.

**Recommendation:** While funding continues and donors continue to have an appetite for the vouchers NRC should continue to implement and improve the existing programme, while learning and documenting the lessons for the future.

## Concluding Remarks

There is a common belief in humanitarian circles that voucher schemes take a lot of time to initiate. The Jordan experience tells us that it is very context-specific and that here the experience has been otherwise - it took about 3 weeks to scale-up an albeit existing successful voucher programme.

From NRC headquarters in Oslo’s perspective, the Jordan delivery mechanism is a flagship programme that offers many opportunities for partial replication - particularly the use of the CodeREADr barcodes. The design, implementation and monitoring has provided a wealth of practical knowledge and experience that has been fed into the development of NRC specific cash and voucher guidelines and standard operating procedures.

The success of the programme is largely attributable to the extraordinary enthusiasm and attention to detail by the Cash and Voucher Coordinator in designing and monitoring the programme, as well as the motivation and drive of the Shelter Manager and his capable team in the implementation and user-friendliness of the system. In a situation where the government has not approved unconditional cash at scale in camps, the POS system with a paper voucher interface worked well as the electricity supply was almost un-interrupted, connectivity is generally good and clients are literate.

Programme staff continually strive for improvement and customer satisfaction, so many of the difficulties and day-to-day challenges have already been resolved. Suggestions made during this review visit have been well-received and are, in some cases, already in progress.

## Summary of Recommendations

Most people when asked how the programme could be improved could not come up with any suggestions. The programme is well-designed and managed, so the recommendations/ suggestions are generally of a minor nature.

The following is a summary of the recommendations highlighted in the findings and discussion section of this review.

## **Recommendations for value-added modifications to current programme**

- Investigate the possibility for providing cash back at the till to beneficiaries
- When programmes scale up significantly and/ or voucher values increase, risk analysis should be reviewed to take into account the changed circumstances.
- The POS data collection system should be amended so that vouchers issued to a single household that are presented as payment for one shopping trip are aggregated in order that the purchasing data only has to be entered once - however many vouchers are presented.
- New contracts with vendors should set a period within which vouchers can be presented for payment, to prevent shops applying for payment for redeemed vouchers beyond the close out period for the grant funding the vouchers
- While funding continues and donors continue to have an appetite for the vouchers NRC should continue to implement and improve the existing programme, while learning and documenting the lessons for the future
- NRC should promote its successes and programme experience through the publication of papers on humanitarian platforms
- Continue to advocate for the use of vouchers in the Zaatari souk and the new markets to be opened in Azraq
- Opportunities should be sought for providing training to staff to enable them to contribute more to programme development e.g. CaLP level 1 and 2 and EMMA training.

## **Recommendations on collection, management and use of project data**

- Effort should be made in future to ensure that assessment findings are collated into reports that can be used to justify decisions made and support funding proposals.
- When collecting data, NRC should endeavour to seek the views of women in equal measure to those of men
- Evidence about the impact of vouchers on society and livelihoods in the camps should be incorporated in to the monitoring framework
- NRC should undertake to make available publicly a breakdown of a typical cost per voucher.
- Systematic price analysis of a small basket of basic NFIs including trends, marketing costs and comparison to other places in Jordan is completed on a monthly basis. Results could be combined with food data analysis and provided to beneficiaries possibly through posting results summaries on notice boards in supermarkets and other public places.
- Customer feedback should be sought through new channels that might include the use of HappyorNot kiosks or staffed feedback stands.

## **Review and Development Consultancy – Cash and Vouchers in Camp Shelter**

The Norwegian Refugee Council (NRC) seeks a qualified individual or team **to execute a review and development consultancy on and for new voucher-based assistance work in Zaatari and Azraq camps**. The consultancy will take place over ten working days in February 2015.

### **Context and Rationale**

The Syrian conflict, now in its fourth year, has resulted in large-scale displacement both within Syria and across the region. The latest estimates put the number of registered refugees across the region at almost 3 million. Jordan now hosts more than 611,000 registered Syrian refugees, the equivalent of some 10 per cent of its population. Almost 85% of these live in the host community and about 15% in the three formal refugee camps of Zaatari (80,000 registered refugees), Azraq (11,000) Emirati-Jordanian Camp (EJC) (3,700). UNHCR anticipate that the number of registered Syrian refugees in Jordan will reach 700,000 in 2015.

Since the establishment of Za'atari Camp NRC has been the main distribution agency for NFIs, both as UNHCR's partner for new arrival items and as the operator of distribution sites for items provided by other agencies. With the establishment in Za'atari Camp of shops with significant logistical capacity comes the option to transfer the supply of some of these items to the private sector.

NRC has for some time recognised and advocated for the potential of a switch to cash or vouchers in the camps in Jordan, and a Feasibility Study was done by the Cash and Vouchers Advisor from Oslo in February 2014. In June 2014 the Cash and Vouchers Coordinator took up his post in the Shelter section, supported by the Cash and Vouchers Adviser.

Since September 2014 NRC has implemented four distinct voucher-based interventions in Zaatari and Azraq, rapidly increasing in scale from a small pilot to the provision of winter support for 85,000 people in Zaatari.

### **Purpose of the Consultancy**

The overall purpose of the study is to review cash and voucher modality development in NRC Jordan, and to advise on developments to add further value.

The consultancy report will be used internally to inform and plan programme interventions. It may be shared with external stakeholders or published for appropriate audiences.

NRC will make available shelter staff for any necessary consultations.

### **Study and Report Objectives**

The overall objective for the consultancy is to inform programmatic decisions for further development of cash/voucher-based delivery in the camps.

The key objectives for the consultancy include the following:

- Review and critique the current paper/online validation delivery modality, identify weaknesses and opportunities for improvement
- Advise on the medium-term plans for voucher-based NFI provision, with particular reference to potential adoption of WFP and/or UNHCR transfer modalities
- Identify and advise on the implementation of modifications to add value to the current project, with particular regard to gender, protection, conflict sensitivity, multiplier effects and other factors
- Advise NRC shelter/cash staff on approaches, systems and tools to capture, manage and analyse project findings, with particular regard to beneficiary preferences and behaviour
- If requested, the delivery of a one-day collaborative mapping exercise of a market segment involving NRC shelter / cash staff

### Scope of Work

7. Start-up meetings and consultations with relevant NRC staff; programme, shelter and support section team members, in Amman and Zaatari and/or Azraq camps
8. Analysis of existing NRC data on voucher project outputs and providing advice to field teams of gaps in data to be collected and methodology for doing so.
9. Consultation with key stakeholders (principally UNHCR and WFP) if required.
10. Carry out, on request, a one-day collaborative mapping exercise of a market segment involving NRC shelter / cash staff

### Reporting and Outputs

NRC expects the consultant to achieve the following outputs during the contract period. Specific due dates will be finalised during the contract process.

- After the minimum 5 working days of consultations and activities in Jordan, the consultant will present a **summary of findings and recommendations** to shelter management staff.
- A **first draft consultancy report** will be presented to shelter management staff 10 days after the consultant's return from Jordan of the consultancy. This should include
  - i) Executive summary;
  - ii) Recommendations for value-added modifications to current projects, including the potential transfer to a unified payment system
  - iii) Recommendations on collection, management and use of project data
- On the basis of feedback and comments from the presentation of the **final report** will be due after two weeks.

The size of the final report should be no more than 25 pages (45 including appendixes), clearly written in English and using 12 point Times New Roman font. The final report will consist of the following content:

Report Content	Pages
<b>Executive Summary</b>	5 or less
<b>Report Body</b>	20 or less
<b>Appendixes</b>	20 or less

All material collected in the undertaking of the consultancy process must be submitted to the NRC Shelter Project Manager prior to the termination of the contract and is the intellectual property of NRC.

### **Timeframe**

The table below provides an outline for the consultancy. Exact dates will be decided upon finalisation of the contract between the consultant and NRC. The total time of the consultancy is 10 working days. Whilst the consultant is welcome to work more than five days per working week many of the tasks are dependent on other actors and it cannot be assumed they will be available on normal weekends. The whole process of the study and reporting must be completed between February and March 2015.

<b>Item</b>	<b>Dates</b>	<b>Estimated Consultant Days</b>
Consultant selected by NRC	January 2015	-
Travel to Jordan	February 13 <sup>th</sup> or 14 <sup>th</sup>	1
Consultations with NRC staff (Amman)	February 15 <sup>th</sup> and 16 <sup>th</sup>	2
Consultations with NRC staff and stakeholders (all locations), report drafting	February 17 <sup>th</sup> and 18 <sup>th</sup>	2
Collaborative mapping exercise	February 19 <sup>th</sup>	1
Concluding consultations with NRC staff (Amman)	February 20 <sup>th</sup>	1
Return travel	February 21 <sup>st</sup>	1
Report writing	By March 7 <sup>th</sup>	2