

TERMS OF REFERENCE

TO CONDUCT A STUDY ABOUT CASH ASSISTANCE GIVEN IN JORDAN AND ITS RELATIONSHIP WITH GBV SURVIVORS

1. INTRODUCTION

Terms of Reference for research to be carried out on the organizations that provide cash assistance to refugees in Jordan, what kind of cash based intervention is given, the role of the National Aid Fund in the process and capacity building needed along the different organizations in order to improve and expand the quality of these services in the country. Thus, APS is looking for a consultant that will develop a study about the theme and conduct this research.

2. BACKGROUND INFORMATION

2.1. Alianza por la Solidaridad (ApS)

Alianza por la Solidaridad (ApS) is a Spanish NGO existing since more than 30 years with presence in more than 20 countries in Latin America, the Middle East and Africa. APS has been present in the Middle East since 1993 and has a permanent office in Amman. Since 2009 it has developed a process of sectorial and geographical targeting for its interventions, which meant the prioritization of women's rights. APS gender equality in the Middle East works within three main lines of action:

- Prevention and response for Gender Based Violence (GBV), individual and community approach.
- Women's economic empowerment.
- Women's participation and active citizenship

APS maintains stable local partners with whom it works in a sustained manner and deepening the relations and regular contacts through the office in the field. Alianza works closely with its partners and support their work in a manner that represent Alianza and the partners values. Alianza has extensive experience and expertise on women's rights and there is a high degree of knowledge about the environment and only relation with the population, civil society organizations, other humanitarian actors and local public entities. Alianza por la Solidaridad is member of Action Aid since 2018.

Alianza has the idea that when people become aware that their future is in their hands and when they organize to challenge power structures and contribute to the betterment and changing of institutions, changes can succeed. These changes should take place on a global scale in order to generate maximum impact, and they should be rooted in the political values of solidarity and internationalism. In addition, for Action Aid and Alianza, Social justice, gender equality, and climate justice succeed through individual and collective actions that actively change inequitable and unjust power relationships, either hidden, visible, or invisible, from the home to local, national, and international spaces. The empowerment of people that live in poverty and marginalization, and of women and youth is a crucial part of creating these changes. Collective efforts and fights are stronger when they are bound together through solidarity, campaigns, and common causes between communities, organizations, and social movements and other allies to influence local and global institutions and public policy.

2.2. Program on Women's economic empowerment.

Alianza in partnership with SIGI (Sisterhood is Global Institute) receives grant from the Regional Development and Protection Programme (RDPP) for the implementation of the project “Protection and Economic Development for Syrian refugees and Jordanian women”. It is intended to have an impact especially on women and GBV survivors, by improving the capacity of local CBO’s to provide quality protection services and promote women rights and gender-sensitive amendments to the existing legal framework. The project is being implemented in four governorates in Jordan: Amman, Mafraq, Zarqa and Irbid.

Alianza works under the premise that humanitarian responses and long-term development work are complementary and can reinforce each other, especially in protracted crisis context. We address the economic empowerment of women, as well as social and legal by ensuring a protected, inclusive and just community, where refugees and host community can live in dignity enjoying their rights.

To address this holistic approach, APS is currently working in a project which includes a series of coordinated interventions at several levels - protection and livelihoods- ensuring a comprehensive response to those specific needs identified in each sector, by embracing both short-term humanitarian needs and long-term development response. APS also commit to promote and support safe, dignified, and durable solutions for refugees and host communities, as well as to foster host communities’ self-reliance and resilience, and work to prevent and respond to gender-based and sexual violence.

According to the vision of APS the development of each individual and of a society as a whole is only possible if there is equality between women and men. Achieving freedom for women to enjoy their rights is a question of democracy and justice. In the line of Women's economic rights, APS believes that the full realization of women’s economic rights are pivotal to achieving equality between women and men, reduce poverty and ensure a fair, equitable and sustainable development. In the line of employability, our programs are designed to improve access to employment of women survivors of GBV. Also, APS invests in the capacity building of civil society to promote and lead policy initiatives and advocacy actions to an inclusive economy in Jordan that ensure women's participation the full exercise of their fundamental rights.

3. DESCRIPTION AND OBJECTIVES

3.1. Background and Justification

Jordan hosts 1.4m Syrians, of which 664.603 are registered with UNHCR as refugees as of February 2021, the majority of whom have found refuge in host communities across Jordan, rather than official refugee camps¹.

According to a research conducted during the lockdown in Jordan², refugees experienced a particularly hard lockdown economically, and also a more shallow recovery. The unemployed share of adults increased from 7% to 16% during the lockdown, and this share improved to 11% by September 2020. Also, refugees were more likely to be unemployed during lockdown, to report food insecurities and to report borrowing money or selling assets to cope. They were also less likely to be employed during the lockdown than before and experienced the sharpest reductions in hours during lockdown of any group.

In 2014, seven in ten registered Syrian refugees living in Jordan could be considered poor, based on the UNHCR’s assistance threshold. Syrian refugees live in precarious circumstances, not necessarily have legal rights or are entitled to receive assistance and are highly vulnerable. However, current refugee assistance programs are very effective in reducing poverty.

¹ Operational portal, Syria Regional Refugee Response: <https://data2.unhcr.org/en/situations/syria/location/36>

²Economic impacts of COVID-19 Lockdowns: an examination of different recoveries

Part of the issue is that refugees are financially constrained and, unlike regular citizens, are often denied access to basic opportunities such as public services or employment. They are more vulnerable to human exploitation, such as trafficking, survival sex, and crime. According to an UNHCR report³, 78% of refugees in Jordan are poor. Many refugees come in and out of poverty frequently, adding to the phenomenon of economic insecurity. This financial insecurity brings further obstacles in other sectors, such as the fact that school-age children are expected to be in school but refugee children face many challenges in enrolling in educational institutions. That ends up being directly related to the fact that women have to stay at home taking care of their children, not being able to participate in the labor market, neither to help in the family income, nor having the chance to be part of groups and increase their social capital. It is also a fact that Syrian refugee women received less work permits than men in Jordan⁴. For the nearly half of Syrian refugees that are women and girls, the risks encountered in displacement are heightened by gender discrimination and inequalities. Furthermore, COVID-19 has exacerbated situations such as domestic violence, since people in Jordan had to be in lockdown, arising tensions such as food insecurity, more time at home, poor mental health and loss of income, increasing cases of GBV.

In in depth interviews⁵, it was found that when women deal with shortages, they often run to negative coping mechanisms. For some, these options included illegally moving away from refugee camps, where work opportunities were limited, to find better work, or taking jobs that they would not have otherwise taken. For almost all, this meant making sacrifices: some women chose to eat poorly or significantly less to ensure food for their families, while others chose to borrow money from shops, family, or neighbors.

In general, women reported that without the ability to work and without consistent or livable levels of cash assistance, they were largely unable to provide for the basic needs of their families. Women who received assistance (whether in the form of cash assistance or food vouchers) tended to be able to meet at least the most basic needs of their household, such as paying rent and buying basic food.

To tackle this issue, the Jordanian Government has undertaken important measures to counteract the negative economic outcomes of the Covid-19 epidemic, expanding cash- and in-kind transfers and social security networks for the most vulnerable households through the Jordanian National Aid Fund (NAF) .

The National Aid Fund provides money to Jordanians and Gazian refugees who found themselves in Jordan since the 1970's , whereas International organizations give cash assistance to Syrians⁶, through a Common Cash Facility (CCF), which is an innovative and collaborative approach for delivering cash assistance to registered refugees living outside camps adopted by UNHCR. The number of CCF members has since grown to 26 organizations. Based on the vulnerability scoring, the most vulnerable refugees are selected for cash assistance.

Cash Based Interventions help families to meet their needs with dignity and also to transition to the next phase of refugee response, while providing social protection for the most vulnerable⁷, leaving recipients with the autonomy and flexibility to spend cash on their most acute needs. There is growing evidence that cash assistance represents a highly effective form of aid since it provides greater choice and dignity to af-

³Jordan factsheet June 2019: [Downloads/final%20UNHCR%20Jordan%20Fact%20Sheet%20June%202019.pdf](https://www.unhcr.org/refugees/jordan/factsheet-june-2019.pdf)

⁴ Work permits and employment of Syrian refugees in Jordan: https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_559151.pdf

⁵ UN Women report: unpacking gendered realities in displacement: the status of Syrian refugee women in Jordan: <https://www2.unwomen.org/-/media/field%20office%20jordan/images/publications/2018/refugee%20crisis/refugeecrisis-jordan-final2.pdf?la=en&vs=2207>

⁶ Facing double crises: Rapid assessment on the impact of Covid-19 on vulnerable workers in Jordan. https://www.ilo.org/beirut/publications/WCMS_743391/lang--en/index.htm

⁷ UNHCR Jordan: 2017 CBI and Social Safety Nets for Syrian refugees. <https://reliefweb.int/report/jordan/unhcr-jordan-2017-cbi-and-social-safety-nets-syrian-refugees>

affected populations and is typically a more cost-efficient modality than in-kind aid. When the subject is cash and gender, in general, women reported that without the ability to work and without consistent or livable levels of cash assistance, they were largely unable to provide for the basic needs of their families⁸.

Cash assistance, especially when given with a gender approach, can be a protective measure. A research conducted in different countries, relating cash transfers to gender, showed that cash recipients felt stronger, independent, equal, no longer humiliated, in power and in charge. Furthermore, cash assistance gives more possibility to women to enhance their social capital, strengthening their resilience and empowerment. Also, providing predictable transfers over a known period of time to women can potentially strengthen a woman's economic self-sufficiency and resilience.

The study found as well that most beneficiaries prefer cash to in-kind assistance and that cash assistance is usually spent responsibly. It is also confirmed that cash based interventions are effective in reducing the risk of poverty, but needs to be combined with other services in order to have a better impact in the long term. Hence, cash assistance and food voucher programs have an important effect on living standards and also an important multiplier effect on the local economy⁹.

As previously mentioned, despite the fact that since 2016 UNHCR has pioneered the Common Cash Facility (CCF) in Jordan, not much is known about Jordanian organizations that participate in cash assistance, making international institutions the main responsible for dealing with cash based interventions. Jordanian NGOs either are out of the scheme, or operate in partnership with international institutions, having a very small participation in terms of cash assistance.

3.2. Research objective

Based on this context, and also in the fact that cash based interventions require a lot of capacity, as well as a lot of assistance in place and responsibility, the objective of this research is to evaluate Jordanian organizations giving cash assistance. If millions of dollars are given every year in food voucher, NFI items, cash assistance, the main point is to find out why local organizations are not as involved. As well, this research will focus on cash assistance for Syrian refugees, and the different kinds of interventions provided. Furthermore, the scope is to link cash transfer with GBV survivors and how this assistance is helping to tackle Gender Based Violence issues and its survivors.

There are different NGOs that are active in the delivery of social protection and food security activities; nonetheless, they lack the technical capacity and coordination to maximize the impact of their programmes. Therefore, the focus must be on building the capacity of providers of social protection programmes. Especially, to work with women led organizations.

The research will also investigate local organizations that work in partnership with international organizations. The scope is also to strengthen local NGOs to partner in the service delivery of social protection programmes, so not all the aid comes from National Aid Fund or International Organizations.

And the specific objectives of this research are:

1. Deepen the cash transfer system that operates in Jordan in relation to refugee women, especially those of Syrian nationality, who suffer or have suffered gender-based violence.
2. Carry out a mapping of local and international organizations that provide cash transfer programs of different kinds in Jordan, giving special attention to those whose target group includes GBV survivors.
3. Analyze the participation of Jordanian organizations in cash transfer programs developed in Jordan.
4. Investigate options to improve the cash system and its relation with case management.

⁸ Unpacking gendered realities in displacement: the status of Syrian refugee women in Jordan. <https://arabstates.unwomen.org/en/digital-library/publications/2018/12/unpacking-gendered-realities-in-displacement>

⁹ World Bank: the welfare of Syrian refugees: evidence from Jordan and Lebanon: <https://openknowledge.worldbank.org/bitstream/handle/10986/23228/9781464807701.pdf?sequence=21&isAllowed=y>

5. Detect gaps in the management of cash programs that target women survivors of gender-based violence.
6. Make a guide of recommendations based on the evidences obtained after the study.

3.3. Purpose and use

The findings of the report will be used as proof and evidence for capacity building of national organizations, so they will be more empowered to work with cash assistance. Besides, the findings will serve as inputs to develop a good practices guideline to be incorporated in cash assistance programming and to develop trainings that can enhance local capacity to deal with cash assistance.

3.7 Research deliverables

At the end of the study, the researcher(s) will deliver:

- Executive summary in English.
- Final document in English including, at least, the following content:
 1. Theoretical and analytical framework (samples of interviews conducted)
 2. Findings and evidence around the research questions
 3. Recommendations at the level of practices and programming
 4. Annexes and references

3.8 Ethics and risks

Applicants will detail the most sensitive aspects that will be taken into account when proposing the study, as well as the prevention and mitigation mechanisms that are expected to be used in order to preserve the ethics of action.

3.9 Legal considerations

Applicants will guarantee that they have the legal capacities to undertake this study, and will certify that they are up to date with their legal and fiscal obligations before the pertinent authorities. Likewise, they will certify that they are up to date with all the obligations with their workers and / or collaborators.

3.9 How to submit proposals

Interested consultant must submit a dossier containing at least the following information:

- Technical proposal, including research sub-questions and methodologies and tools to be used for each of the questions, and preliminary sources of information.
- The proposal must include a statement of the main questions on which the consultant intends to focus in order to obtain the information relevant to the study. Each proposal must include a minimum of 7 questions. It must contain as well a work plan with phases and a schedule.
- CVs and proof of the experience of the consultant indicating her or his role and responsibilities for conducting this research.
- Financial offer broken down (in euros): the amount available for this contract is 3.500 euros (including all taxes). The amount proposed by the consultant must include all the expenses that will be incurred for the delivery of the products (taxes, travel, etc). Also, it must be clearly detailed and being aligned with the technical proposal.

- Each applicant will provide APS with an economical proposal that will breakdown all needed resources and installments. The total budget will not exceed 3.500 €.

This study will be conducted for two months and should start in the beginning of May. Final product must be submitted by the end of June 2021.

The presentation format will be in PDF that will not exceed 20 pages.

Bids should be sent to the following address: ddraghi@aporsolidaridad.org

The deadline for submitting proposals is **30th of April 23:59**. Please write on the subject of the e-mail: Study about cash assistance in Jordan and its relationship with GBV survivors.

A preliminary timeline would be:

1. Analysis of the proposals received and potential contact with the applicants in case further clarification is needed.
 2. Communication of the decision.
 3. Inception meeting with the consultant
 4. The consultant submits the final version of the detailed working plan and the tools and methodology to be used. Once those documents are approved and the contract signed, ApS proceeds with the first payment.
 5. Field work. During the field work stage, ApS and the consultant will keep fluent communication through emails and there will be, at least, a meeting in the middle of this stage to share progress and challenges.
 6. Delivery first version of the executive summary and final document in English. Second payment.
 7. Revision and feedback by Alianza por la Solidaridad
 8. Submission of the final version of all deliverables. The last payment will be done after the revision and final sign-off by ApS.
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