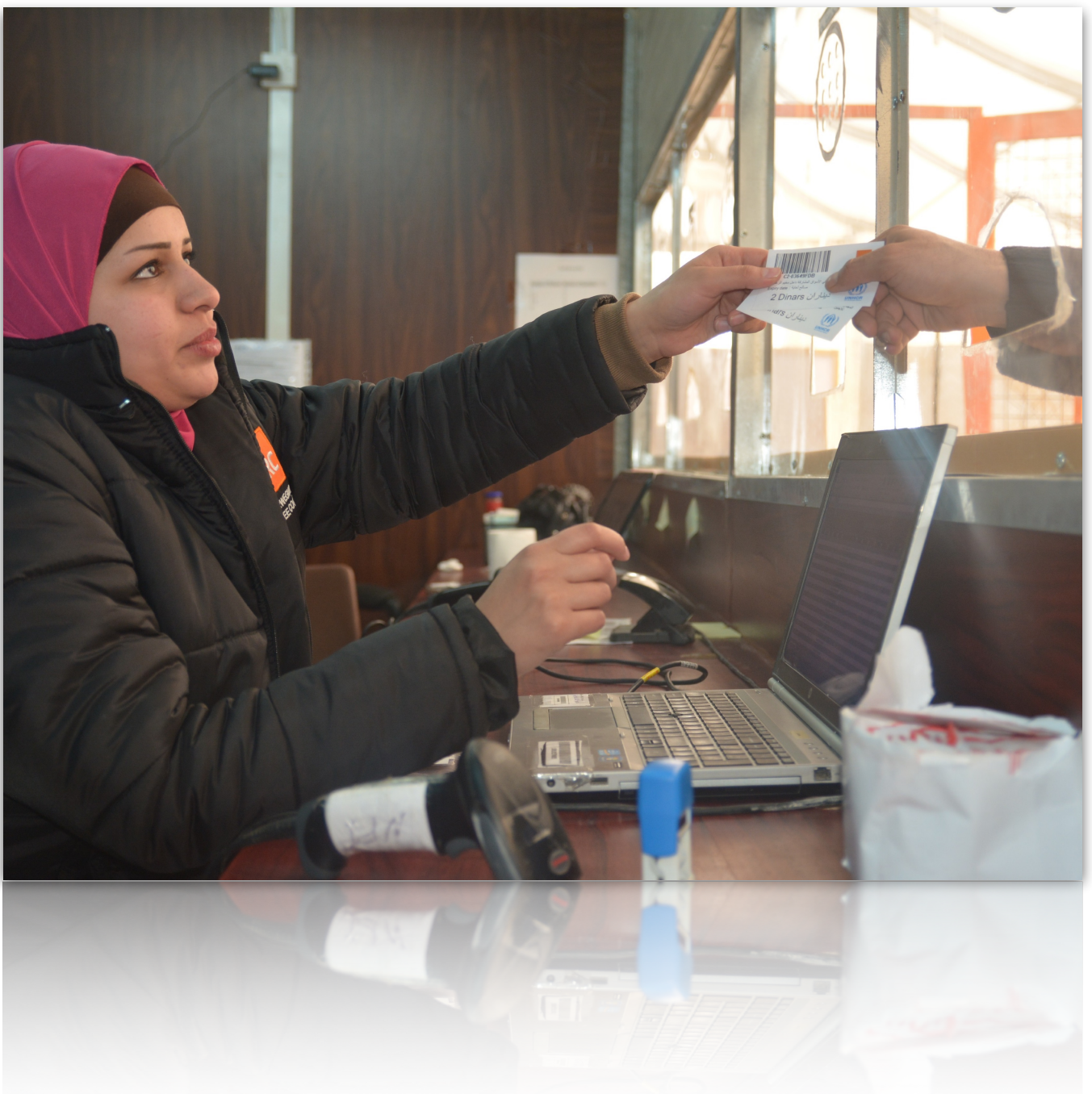


Supporting dignified choices

‘Paper Plus’ cash voucher programming in camps in Jordan



The Norwegian Refugee Council (NRC) in Jordan has directly assisted close to 400,000 vulnerable Syrian refugees in both formal camps and host communities since it began operations in November 2012. NRC is the lead partner of UNHCR in Zaatari and Azraq camps in providing refugees with shelter and the management and distribution of non-food items (NFIs).

In the second half of 2014 NRC began piloting a market-based cash-denominated voucher approach in place of centralised NFI distributions 'Paper Plus', and has now expanded the programme to camp-wide voucher distributions. In the latest round of voucher distribution to support the population of Zaatari, NRC distributed 121,505 vouchers worth 1.57 million Euros to 18,778 households in less than 10 days. Less than 6 weeks later, 99.53% of the vouchers had been redeemed in the camp supermarkets.

A cash voucher approach provides beneficiaries with greater choice and flexibility to meet their families' most urgent needs. More generally, cash-based programming can empower beneficiaries, particularly women within the household such as with flexibility of when to shop, and have broader multiplier effects for both refugees and host community including the private sector than traditional in-kind assistance.

Syrian refugee camps in Jordan

In Jordan, the estimated 16 per cent of Syrian refugees in formal camps continue to rely on the Government, UNHCR and humanitarian partners like NRC to meet their basic needs including shelter and regular distribution of non-food items (NFIs). Of the 103,000 registered Syrian refugees in camps more than half are female and some 57 per cent children under the age of 18 years.

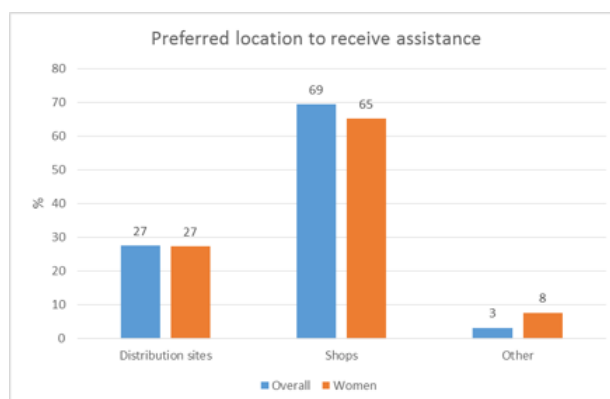
In a displacement situation, camps are often considered a last resort yet in Jordan they have been instrumental to facilitate and initially accommodate the enormous inflow of refugees that the country experienced in 2012 and 2013.

NRC Jordan is the lead partner of UNHCR in providing refugees with shelter and NFIs in Zaatari and Azraq camp which has to-date included:

- Support to more than 387,000 Syrian refugees on first night in the camp through 24/7 day presence and management of Reception Areas in Zaatari and Azraq
- Distribution of more than 79,000 UNHCR tents in Zaatari and the collection and recycling of more than 14,500 tents equivalent to a saving of more than 4 million Euros.

- Construction of more than 3,400 innovative Transitional Shelters (T-Shelters) in Azraq able to support some 19,000 refugees through local contractors and incentive refugee labour
- Distribution of more than 4.5 million NFIs in Zaatari and Azraq camps through centralised humanitarian distribution centres on behalf of a wide range of UN agencies and NGOs

rating their options comparably while people with disabilities noted that shops and distribution sites had similar access constraints.



Evidence based programming

During 2014 NRC held a series of consultations with residents of Zaatari camp to better understand whether assistance provided by redeemable cash and vouchers would be preferred to in-kind support.

The results of the assessments were clear; most people wanted more control about how to use the assistance assigned to them.

Residents were asked how they felt about the relative safety of in-kind, voucher based and cash assistance. They were also asked how they perceived the various shops they could access in terms of quality and appropriateness of stock, value for money, trustworthiness, safety and convenience. Differences noted tended to be related more to where respondents lived in the camp than to gender or ability, with women and men

Different options

Before deciding on a final system for this programme, NRC conducted a comparison of possible transfer modalities.

WFP and UNHCR unified systems

Although both WFP and UNHCR had large-scale account-based systems in development or already in use outside the camp, neither was at that time fully operational in the camps or able to accommodate funds from an NGO partner. Integrating NRC's project with either of these systems would have been the preferred choice, however as they were not quite ready, we had to explore new options.

Mobile money

Mobile phone-based money is undeveloped in Jordan and regular cash was considered to present

unacceptable safety issues in the context of Zaatari camp in particular. Vendor tie-in to third party e-card hardware would not have given the flexibility or control desired. A new, interim, solution was required.

Innovating with technology



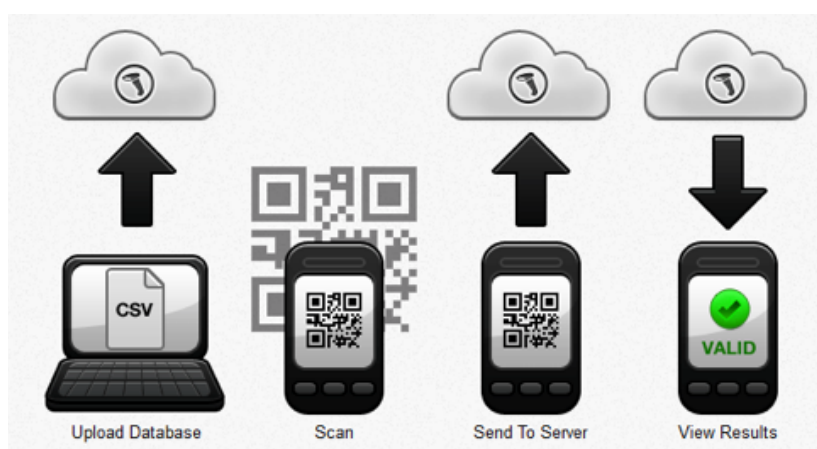
CodeREADr¹ is a combined cloud-database-and-smartphone-app service, used most commonly for concert and airline ticketing and asset tracking, and was not known to have been used in the humanitarian sector before. It is extremely flexible and can be set up to address many different needs.

For this use case we needed cashiers to be able to verify or reject barcodes on vouchers presented at checkout.

CodeREADr was configured to query an online database of valid codes and reject those that were not in that database or which had been scanned before. Set up in this way CodeREADr requires an always-on internet connection, but this is not usually a problem for the WFP supported supermarkets in Zaatari camp.

Low-cost locally-procured Android handsets were provided to the supermarkets and their functionality locked down by NRC, reducing the opportunities for misuse. Voucher printing was low cost because extensive paper-based anti-fraud measures were not required, and numerous Jordanian printers were available. Indeed attempts at voucher copying have not yet been observed, and would immediately be detected and rejected by CodeREADr if it were to happen. The web-based administration panel allows staff to manage the database of valid codes, adding and removing them when necessary.

The overall system proved to be cost-effective, with a CodeREADr Pro license costing 23 Euros per handset per month and other costs for commodity hardware and printing also low. For the UNHCR-funded



¹ www.codereadr.com

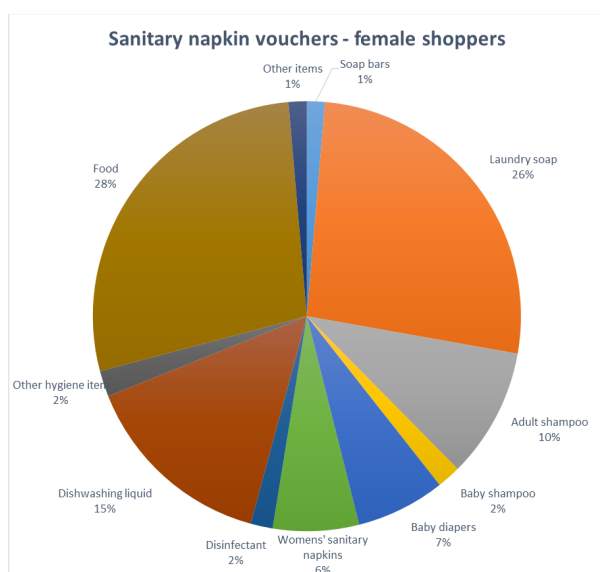
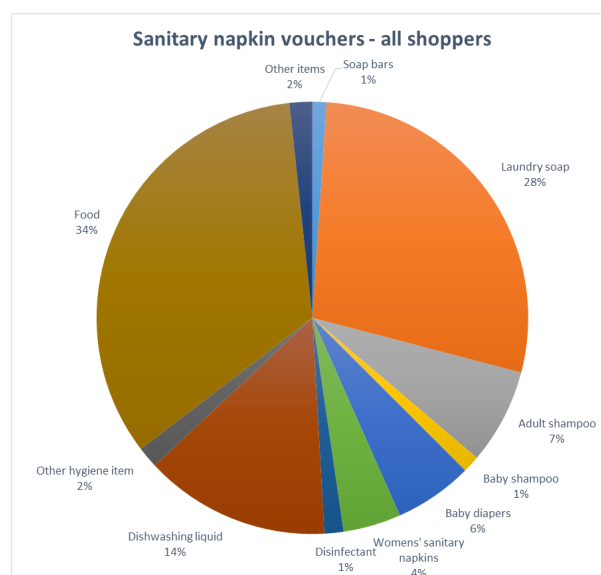
Zaatari winter contribution voucher distribution it was between 0.5% and 0.8% of the project's value. This would vary considerably depending on the face value of the vouchers printed.

Data collection at checkout

Alongside reliable voucher verification, the most important feature of a CodeREADr-based system is the richness of live data it produces. Questions can appear on the handsets at any point in the scan process, potentially returning numbers, text, multiple-choice selections or even photos and scans of other barcodes. This scan data appears immediately on the web admin panel and can be filtered and exported to Excel for further processing.

This has allowed NRC to gather an unprecedented variety of data on customers' shopping patterns. We ask,

for example whether the shopper is male or female, and we ask what category of item they are buying. Automatically recorded is the time of shopping, the handset ID, and GPS



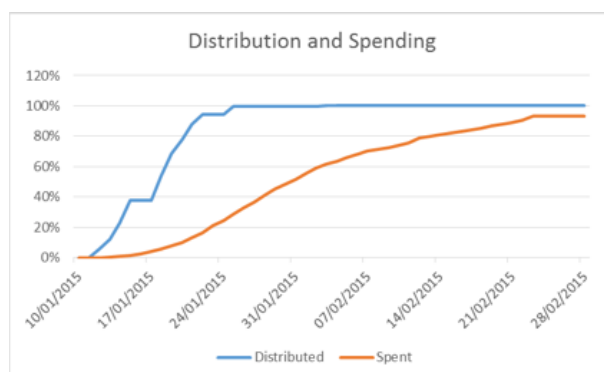
data. If voucher codes are associated with UNHCR-issued IDs at the time of distribution, which they are in Jordan, the result is a wealth of disaggregated data with which access and protection issues for vulnerable groups can be identified long in advance of a Post Distribution Monitoring (PDM) process. No personal information on a person or family, including their ID numbers, needs to be stored on the CodeREADr system.

In a round of vouchers distributed in place of sanitary napkins, for example, only 6% of female shoppers spent their vouchers on the napkins with the rest on other hygiene items and food (chart

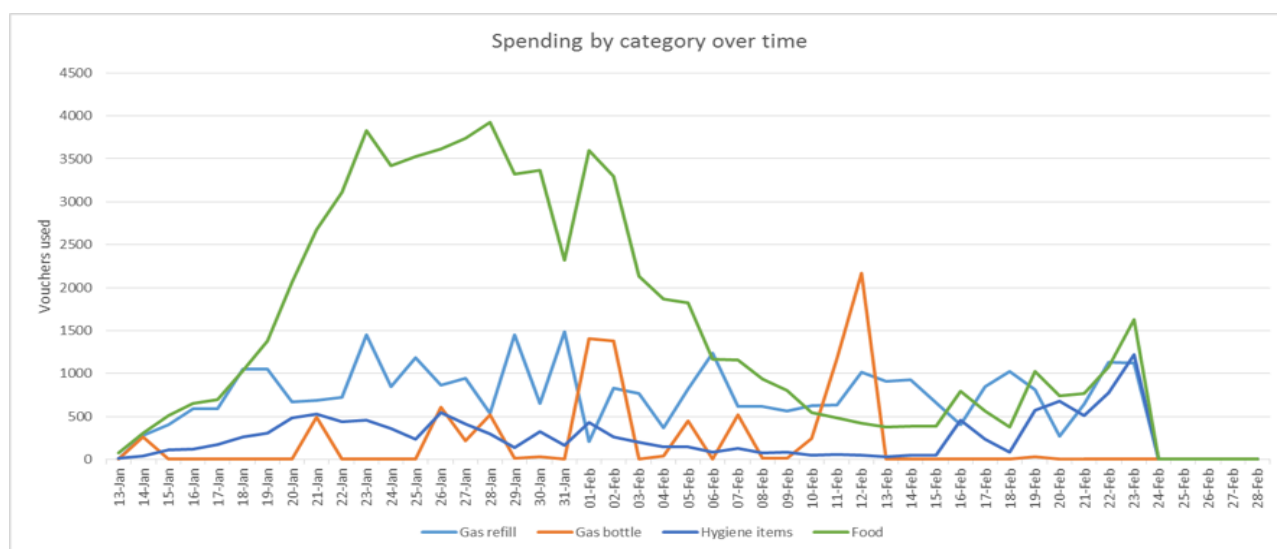
above). This was a concerning finding (although usage, not receipt, is the desired end) which could prompt agencies engaged in hygiene promotion to look again at their understanding of peoples' needs, preferences and how they choose to get the items they want.

Project-based progress towards full utilisation of funds can be monitored by simply tracking voucher spending against the total number distributed. In the example (right) we can see that, with a week of the eligibility period remaining, 93% of vouchers are spent but that careful monitoring will be required to close out the grant successfully.

We can also use the data to track spending on key commodities and identify any supply-side issues there may be. In the chart below from the January 2015 Zaatari winter



contribution vouchers distribution, it is easy to see a rush on food during and in the week following distribution (from which we understand that people may feel more food insecure than we thought). Another observation is the very intermittent purchase of gas bottles (which then forces us to question whether it is a supply side issue or consumer choice).

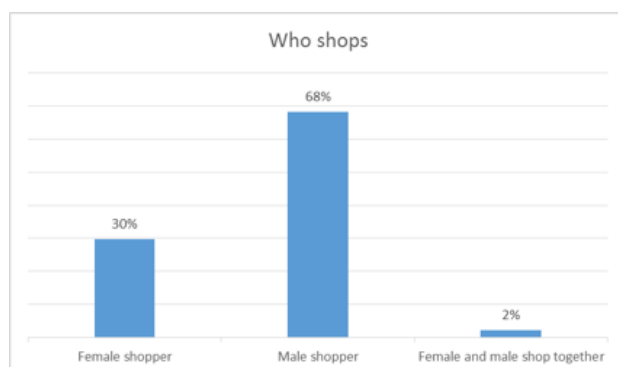


Coordination

NRC has worked closely with all camp partners during the design and implementation of this project, especially with UNHCR and WFP. Coordinating the distribution of NRC vouchers with WFP's cycle of distribution for example lowers the pressure on the number of people trying to access supermarkets at the same time, reducing overcrowding which is one of the main concerns in feedback, especially for female shoppers. NRC is a key partner for UNHCR in the camps in Jordan, and along with co-chairing the Basic Needs (Cash and NFI) Working Group with UNHCR, NRC and UNHCR regularly coordinate on Shelter/NFI project design and implementation.

Protection mainstreaming

A project's gender aspects (and other equal-access considerations) can be monitored as, with the right questions asked at checkout, the shopping preferences of any group can be looked at in isolation. Information on shop choice and preferred time of day



to shop are available, in addition to the items chosen.

In Zaatari camp, due to the highly active informal market, the resale of vouchers and in-kind items has always been a feature of distributions. For the first time, and due to the data-collection capabilities of the CodeREADr-based system, we are able approximately to quantify it and understand for what the traders are then using the vouchers. This can then be complimented by case-by-case protection-based follow-up with the families who have sold their vouchers, or who may even have had them stolen.

Feedback mechanism

Residents' responses to the voucher projects through PDMs and face-to-face meetings have been very encouraging. Although NRC's feedback boxes and telephone lines are not especially well-used by Zaatari residents, most complaints received have been about a perception of high prices at the shops (for items that are not fixed by price in contracts between NRC and the supermarkets). The actual use of a paper voucher in well-established camp supermarkets presented few problems for people who had been use to using WFP food vouchers for some time.

As a general principle NRC in Jordan has made its vouchers as flexible, for

the customers as possible, consistent with protection concerns and the principle of affording as much dignity and choice as possible.

Vouchers can be used to buy any item on sale in the supermarkets (except tobacco products). Lower value vouchers can be not tied to individual IDs, in order that recipients have the maximum flexibility to send someone else to shop on their behalf, or even to sell their voucher if their own most urgent needs cannot be met in the supermarkets. Higher value vouchers have been 'tied' to the UNHCR assistance cards purely as a protection measure in order to reduce the risk of theft. This transfer of decision-making power from project managers to camp residents has been understandably popular.

An externally-led after-action review of the project conducted in February 2015 also reported positively, and provided several areas of development where greater impact could be achieved. NRC intends to publish this document during Q1 2015.

Emerging challenges

As the modality has matured in the months since the launch of the pilot, so issues with the system have been identified and data emerging has required action in terms of changes in project design and follow-up from NRC protection staff.

Firstly, the system does not run itself. In order to provide teams in the camps with quick responses to queries about individual voucher code validity, damaged vouchers, human error in data management etc., a CodeREADr administrator is essentially required to be available all the time. As this person must also be in a position to generate financial accountability (by activating voucher codes) a relatively senior member of staff must be in this position.

Secondly, errors can be generated in the scanning process by (very infrequent) app crashes, seemingly usually the result of internet connection instability. These have to be resolved on a case-by-case basis, and it is sometimes not apparent from CodeREADr data whether a particular



voucher subject to an error has actually been accepted at a shop or not. It is necessary therefore to wait until the supermarkets' invoices are received before a decision can be made whether to reactivate or replace a problem voucher.

With the previous in-kind distributions, information of what happened to an

item after it was distributed was rarely available beyond a sample in PDMs.

With CodeREADr data however we are able to understand much more about how vouchers are used. This includes information on the issue of resale of vouchers in Zaatari camp's very well-established Souq. Resale of in-kind items was never tackled because, on the seller's side at least, it was largely invisible. However resale of vouchers can be identified and therefore requires a programmatic response. Several such issues have emerged, and NRC's programme staff have had to accommodate the additional workload.

Conclusions

The 'Paper Plus' vouchers programme has provided NRC with a reliable, cheap, scalable and user-friendly system in the camps in Jordan. The more the project team came to understand the richness of the data that could be collected, the more valuable insights were provided into the camp population's needs, preferences and protection issues. This has been a great support to the evolution of project design and a powerful advocacy tool.

It should be noted that several key enabling factors were in place in Jordan in 2014 for this type of initiative. Following a sustained period of advocacy from several parties, there

was an emerging consensus in the sector and with the authorities that the time was right for a move to cash-based programming in the camps.

Sufficient funds were available from two of NRC's key donors; UNHCR and ECHO. Also vital was the established distribution role NRC plays in the camps, resulting in trained and professional distribution staff and, perhaps more importantly, a relationship of trust with the camp population that NRC would deliver fairly. Local markets were developed and well-integrated, with good banking and telecommunications services available. These conditions will not all exist together in many of the environments where humanitarian actors engage. Nonetheless, the 'Paper Plus' vouchers may be considered an option to be assessed against alternatives.

The transfer of responsibility for purchasing choices has been appreciated by the camp residents. Credit must go to the camp authorities - the Government of Jordan (as SRAD) and UNHCR Camp Management - and to UNHCR and ECHO as donors, for supporting the innovative features of NRC's voucher-based projects. WFP must also be credited with putting so many of the preconditions for cash-based programming in the camps into place, without which NRC's projects would look very different.

The Norwegian Refugee Council (NRC) is an independent, humanitarian, non-profit, non-governmental organization providing assistance, protection and durable solutions to refugees and internally displaced persons worldwide. In 2014, NRC requested more than USD 33 million in response to the Syrian Regional Response Plan (the largest appeal by an NGO) to support the continuation of our essential services across the shelter, non-food item (NFI), education, youth and protection sectors.

NRC Jordan is a key partner of UNHCR and UNICEF and works closely with Government of Jordan authorities, line ministries and municipalities/local authorities and international and national NGOs to provide assistance and essential services to Syrian refugees throughout Jordan and mitigate the impact on host communities. NRC supports humanitarian sector coordination including in the shelter, NFI, education and youth sectors. All NRC activities in Jordan are rooted in the priorities defined through Jordan level response plans based on coordinated needs assessments and sector response strategies.

NRC Jordan Camp Shelter/NFI Programme is currently supported by:



Humanitarian Aid
and Civil Protection