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Programme

Decentralized Evaluation

WFP's General Food Assistance to Syrian Refugees in Jordan 2015 to mid-2018 Evaluation Report

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Jordan Country Office
Evaluation Manager: Oscar Lindow

Prepared by

Brian Majewski, Team Leader; Charlotte Lattimer, Senior Evaluator and Deputy Team Leader; Paula Gil Baizan, Senior Evaluator; Samer Shtayyeh, Evaluator; Covadonga Canteli, Evaluator



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Executive Summary

S1. This report covers the decentralized evaluation of the World Food Programme's (WFP's) General Food Assistance (GFA) programme to Syrian Refugees in the Kingdom of Jordan. The purpose of the evaluation was to assess the GFA in camp and host community settings across Jordan, covering the period January 2015 to June 2018.

S2. Key users of the evaluation findings and recommendations are the WFP Jordan Country Office (CO), who commissioned the evaluation; WFP's Regional Bureau (RB) in Cairo; WFP Headquarters (HQ); and WFP's Office of Evaluation (OEV). In addition, the Government of Jordan, cooperating partners, other UN agencies, donors, private sector actors and recipients of GFA assistance will have an interest in the evaluation findings.

S3. Jordan is host to over 670,000 Syrians that have registered with the UN Refugee Agency (UNHCR), and as many as 1.4 million Syrians in total. The GFA is intended to meet the minimum food security and nutrition needs of vulnerable Syrian refugees. The programme provides unconditional cash grants for food assistance to Syrian refugees throughout the entire territory of Jordan. Since 2015, WFP has employed a range of modalities for the GFA, including in-kind food, paper and electronic vouchers and cash. The majority of assistance has been provided through restricted vouchers. However, since August 2017, WFP has progressively introduced "Choice", which amended its assistance modality from food-restricted vouchers to cash. Through Choice, people can access the cash through ATM withdrawals or use the cash to continue to make purchases in WFP associated supermarkets using the same card.

Methodology

S4. The main objectives of the evaluation were learning and accountability, with a particular emphasis on learning. The key evaluation questions, as indicated in the Terms of Reference, were:

- How relevant, appropriate and coherent is the GFA?
- How efficient is the programme?
- How effective and sustainable is the operation?
- What are the impacts of the programme?

S5. Using the evaluation matrix as a guiding framework, the evaluation team used a mixed-methods approach – collecting and analyzing qualitative and quantitative data from primary and secondary sources. The team reviewed over 150 documents and a large quantity of secondary data; interviewed over eighty key informants from a range of key stakeholder groups; and conducted twenty Focus Group Discussions in sites derived from purposive sampling.

Key Findings and Conclusions

S6. The key findings of the evaluation are summarized below.

Evaluation question 1: Relevance, appropriateness and coherence

S7. Overall, the GFA is highly relevant to the context and aligns with the Government of Jordan's strategic priorities. The scale and scope of the programme are based on thorough, regular and credible analyses of vulnerability. Modalities are tailored to the preferences and access of beneficiaries, serving as an example of good practice in putting people at the centre of programme design.

S8. While, there are aspects of gender-sensitive planning within the GFA approach, the programming model does not fully promote gender equality or empowerment of women and girls; nor is the GFA generally designed as such. Gender capacity is lacking within the CO, and partnerships do not adequately orient the GFA towards achieving more positive gender outcomes.

S9. Complaints and feedback mechanisms are in place within the GFA to promote accountability to refugees. However, the programme lacks the necessary measures to fully understand and act upon the experiences of the GFA population.

Evaluation question 2: Efficiency

S10. Overall, the GFA is being implemented efficiently. A high proportion of the overall budget of the GFA is being transferred directly to beneficiaries in cash and vouchers. WFP has succeeded in negotiating a cost-efficient agreement with the FSP, and innovations have contributed to considerable time efficiencies. Most importantly, recipients of GFA assistance are satisfied with the predictable and regular timing of the transfers.

Evaluation question 3: Effectiveness and sustainability

S11. The GFA provides a vital source of assistance to vulnerable Syrian refugees. However, the value of the transfer fails to fully meet their reported food needs and does not currently go further than providing an emergency safety net.

S12. The CO has fostered a climate of constant improvement and innovation. Investments have focused particularly on the efficiency and effectiveness of payment and information/data management systems. Other areas that could benefit from technological solutions, however, such as accountability to affected populations (AAP), remain unsolved.

S13. WFP's overall approach to working with cooperating partners (CPs) limits the full potential of those relationships and fails to adequately leverage their added value and complementarity. Cooperation with other UN organizations has generally been strong, though the relationship with UNHCR has been strained at times and continues to impact on the day-to-day effectiveness of the programme.

S14. Up to now, the GFA has sustained good relationships and a relatively good level of funding from a range of donors. However, overall funding for Syrian refugees in Jordan is predicted to decline and WFP will need to adopt a proactive approach in order to sustain funding and protect refugees from future shocks.

Evaluation question 4: Impact

S15. Overall, the GFA has achieved its intended results, though with some negative disparities for female-headed households.

S16. There have been several unintended negative effects within the GFA that should be monitored and addressed, including perceptions of inflated prices, high transport costs, and lack of availability of certain items. Choice has mitigated these to an extent, but has also provoked other unintended concerns, such as anxieties about cuts to assistance.

S17. The Jordan CO is considered a leader in terms of innovation, particularly in its use of technology to improve cash-based programming. Other COs, as well as other parts of WFP, have much to learn from the Jordan experience. Further transfer of knowledge and experience will be critical as the overall vision for Jordan switches to longer-term approaches and national safety net alignment.

Overall conclusions

S18. The GFA is relevant for the context in which it was designed and has been implemented to date. The scale and timeliness of the GFA are appropriate for the needs of the target population, and the Choice initiative demonstrates a flexibility to tailor modalities to the expressed preferences and differences within the target population. Smart programming approaches and innovations have resulted in an efficiently-delivered programme that helps vulnerable Syrian refugees to meet their basic food and nutrition needs.

S19. While the evaluation found a number of areas that could be improved – including in the areas of AAP, gender, protection, and working effectively with others to maximize added value – the overall conclusion of the Evaluation Team was that the GFA is largely achieving its intended results and making an important contribution to the collective response to the Syria crisis in Jordan.

S20. All the evidence suggests, however, that the context is changing. Donor funding is predicted to decrease and attention within the Government is shifting away from emergency refugee response. With the likelihood of large numbers of Syrian refugees remaining in Jordan, WFP is faced with a tough challenge – requiring difficult decisions and trade-offs concerning the scale, purpose and precise design of the GFA going forward.

S21. The forthcoming CSP provides an opportunity for WFP to strengthen existing aspects of the GFA and to re-situate the programme within the changing environment and within its own evolving strategic vision for Jordan. The CO's strong track record on innovation stand it in good stead to implement any major changes to the GFA and continue improving the quality and effectiveness of the programme overall.

Recommendations

S22. The findings and conclusions of this evaluation led to the Evaluation Team making the following recommendations, classified as strategic and operational:

Strategic recommendations

Recommendation 1: The CO, with the support of the RB and HQ, should **clarify the parameters of the GFA** going forward. This means reviewing the GFA's purpose and its measurable outcomes, and taking into account changes in the context and funding forecasts. Depending on the outcome of this exercise, a recalibration of the programme design may be required, including approaches to assessment and analysis, targeting and monitoring.

Recommendation 2: The CO, with support from RB and HQ, should re-invest where necessary in **relationships with key partners**.

Priority relationships include: UNHCR, particularly in order to gain full access to vulnerability data for targeting and for the sake of better overall cooperation and coordination; CPs, with a view to building more collaborative relationships that improve the overall quality of the programme; and with other cash-oriented actors in the country, ideally through the re-establishment of an inter-sectoral cash working group.

Recommendation 3: The CO should capitalize on its already strong relations with donors by engaging them now in discussions about the future of the GFA. This should include identifying ways to **diversify the funding base** as a priority part of medium-term planning.

Operational recommendations

Recommendation 4: The CO needs to balance its already strong performance on the GFA payment system with **increased investment in the quality of the programme overall**. This includes aspects related to AAP, gender and protection; as well as links with other elements of the Jordan CO portfolio. The evaluation recommends reviewing the staffing structure and identifying a dedicated programme lead for the GFA.

Recommendation 5: The CO should take immediate steps to **strengthen AAP** aspects of the GFA. This entails: a) bolstering of existing AAP mechanisms, including the hotline; and b) introducing additional ways of listening to and communicating with beneficiaries, including additional technical and social media channels to communicate more effectively, and exploiting every opportunity to interact face-to-face with recipients of GFA support.

Recommendation 6: The CO is recommended to **strengthen its in-house capacity on gender** to develop a better understanding of the GFA from a gender perspective and adapt the programme accordingly. This should result in complementary programming and awareness raising to strengthen the gender transformative potential of the GFA, such as financial literacy activities targeted specifically at women; and the identification of concrete areas of collaboration with gender- and protection-specialist organizations.

Recommendation 7: The CO is encouraged to extend and expand the parameters of the longitudinal study already underway to **continue monitoring perceptions and the potential impact of the Choice modality** for the GFA. Thereafter, they should review particular aspects of the programme and make necessary adjustments – for example, to their requirements of the Financial Service Provider (FSP), the added value of current levels of investment in retail management, and the ongoing evolution of innovations within the programme.

Recommendation 8: The RB should invest in **greater knowledge sharing between comparable contexts in the region**. This will allow others to learn from innovations by the Jordan CO; and facilitate the transfer of knowledge on other aspects of quality programming for the benefit of the Jordan CO.

1. Introduction

1. This evaluation was commissioned by the WFP Jordan Country Office (CO) to produce evidence and analysis from implementation of the provision of General Food Assistance (GFA) to Syrian Refugees in Jordan. It is an activity evaluation, covering implementation of the GFA programme across the Kingdom of Jordan in camp and host community settings, with a particular focus on transfer modalities, coverage of accountability to affected populations (AAP), and gender equality and the empowerment of women (GEEW). The period covered by the evaluation is January 2015 to June 2018; and the evaluation itself was conducted between June and December 2018.
2. While the GFA has been reviewed a number of times as part of wider country and regional reviews and evaluations,¹ this was the first Jordan-specific evaluation of GFA activities. The main objectives of the evaluation were learning and accountability, with particular emphasis on learning as described below.
 - Learning, with a focus on innovative solutions linked to cash-based transfers (CBT). Evidence is expected to inform adjustments to the strategic direction of the GFA and programme design, and development of the CO's Country Strategic Plan (CSP) and operational direction. For these purposes, the evaluation was intentionally forward-looking and propositional.
 - Accountability, in order to contribute to the discussion on WFP's strategic and operational direction within the country and meet the demand for donor accountability, publicly shared information and stakeholder involvement.
3. The evaluation was designed to answer the evaluation questions from the Terms of Reference (TOR) (Annex 1); which were further developed in the evaluation matrix (Annex 2). The evaluation questions correspond to the Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) evaluation criteria and can be summarized as follows:
 - How relevant, appropriate and coherent is the GFA?
 - How efficient is the programme?
 - How effective and sustainable is the operation?
 - What are the impacts of the programme?²
4. A list of the main stakeholders in the evaluation can be found in Annex 3. The primary users of the evaluation findings and recommendations are:
 - The WFP Jordan CO, who are expected to use the evaluation findings alongside other sources of information to inform future programme design and wider elements of the CSP.
 - The Regional Bureau (RB), who may use the evaluation findings when providing strategic guidance, programme support, and oversight to WFP Jordan and other COs.
 - WFP Headquarters (HQ) for wider organizational learning and accountability purposes.
 - The Office of Evaluation (OEV), who may use the evaluation findings to feed into evaluation syntheses, as well as for annual reporting to the Executive Board.

¹ See paragraph 17 for a list of recent audits, studies and evaluations that have covered the GFA in Jordan, as well as Annex 18, which summarizes relevant findings from these processes for the purposes of this evaluation.

² The evaluation did not follow an impact evaluation design. The impact criteria in this case is, therefore, interpreted to mean the outcomes and effects of the programme.

1.1. Overview of the GFA in Jordan

5. The GFA programme is intended to meet the minimum food security and nutrition needs of vulnerable refugees that have fled the conflict in Syria. The programme provides unconditional cash grants for food assistance to Syrian refugees throughout the entire territory of Jordan, both in-camps and in host communities (see map in Annex 4).
6. During the time period covered by this evaluation, GFA activities have been implemented under several planning frameworks (see table 3 in Annex 5 for a more detailed breakdown of WFP's projects and plans covering the GFA in Jordan). School meals provided under Regional Emergency Operation (EMOP) 200433 and food parcels provided to the stranded population at the Syrian/Jordanian border were not included in the evaluation.
7. The proposed objectives, outcomes and outputs for the GFA have evolved throughout its implementation. The Evaluation Team reviewed the different logical frameworks for the GFA during the inception period and proposed a logic model as part of the Inception Report. The summary table of the proposed logic model and original logical frameworks for each project can be found in table 4, Annex 5. Successive planning documents demonstrate an increasing emphasis on WFP's key role in driving forward the quality of programming through enhancements and innovations, sharing of WFP's CBT expertise and tools, institutional support to improve national services and systems, and exploring the potential for nutrition-sensitive interventions in the future.
8. The actual number of beneficiaries of the GFA programme has fluctuated marginally during the evaluation period, between 573,195 in 2015 to a case-load of 486,934 in 2018 at the time of writing (see table 1 on page 27 for a detailed breakdown of planned versus actual beneficiaries between 2015 and 2017). The amount of planned versus actual cash and voucher transfers from 2015 to 2017, and the evolution of cases assisted and funds transferred, are shown respectively in figure 6 (page 28) and figure 10, Annex 5. Note that both figures show a significant drop in actual versus planned transfers during 2015. This is due to a "pipeline break" caused by significant funding shortfalls. As a result, the CO was forced to cut transfer amounts to intended beneficiaries and suspend transfers for the vulnerable category completely for one month.³ This is the only major pipeline break during the period covered by the evaluation.
9. In April 2015, WFP moved from universal assistance with a set transfer value to targeting and tiered assistance. Households were classified into three categories according to their food insecurity: (1) food secure and mildly food insecure (no assistance from WFP); (2) food insecure ("Vulnerable" - US Dollars (USD) 14.10 per person per month in planned assistance); and (3) severely food insecure ("Extremely vulnerable" - USD 28.20 per person per month).⁴ Actual entitlements for the categories of vulnerable and extremely vulnerable fluctuated

³ WFP (2015) The effect of assistance cuts on food security indicators (internal note).

⁴ Transfer values are set in Jordanian Dinar (JOD) but have been converted to USD for the purposes of this report, using an exchange rate of JOD 1 = USD 1.41 (the JOD is pegged to the USD at this rate). Transfer values in JOD were 10 JOD for the vulnerable group and 20 JOD for extremely vulnerable.

during the period of the evaluation. After food subsidy cuts and tax increases in 2018, transfer values were increased to USD 21.15 and 32.43 respectively from April 2018.⁵

10. Since 2015, WFP has employed a range of modalities for the GFA including in-kind food, paper and electronic vouchers and cash. The majority of assistance has been provided through restricted vouchers. In-kind food distributions such as welcome meals to new arrivals and bread distributions to households in camps have complemented the transfer value of the vouchers.
11. Following an analysis of the feasibility and acceptability of cash, and the evolving needs of beneficiaries, WFP Jordan CO progressively introduced the “Choice” modality from August 2017 in selected governates. Choice amended the WFP assistance modality from food-restricted vouchers to cash. Through Choice, people can access the cash through ATM withdrawals at Jordan Ahli Bank (JAB) or use the cash to continue to make purchases in WFP associated supermarkets using the same card.
12. In May 2017, WFP introduced Building Blocks, an assistance delivery platform built on a private blockchain to manage all aspects of transaction management. By January 2018, the transfer mechanism had been expanded to cover all of Azraq and Za’atari Camps. Building Blocks facilitates secure financial transactions without the need for a financial service provider (FSP) to authenticate them, thus reducing bank fees, saving time, and eliminating the need to share beneficiary data with a third party or advance money to the FSP.
13. Another key innovation within the programme is the development of the Triangulation Database, designed to integrate and analyze data from WFP monitoring systems, the FSP and blockchain data. These and other programmatic innovations are summarized in table 5 and figure 12, Annex 6.
14. The GFA does not provide distinct benefits for women, girls, men or boys. However, WFP’s planning frameworks for Jordan and the region, within which the GFA is implemented, stress the importance of developing, executing and monitoring gender-transformative programmes. They state that participatory gender analysis will inform the targeting of all activities, and that every effort will be made to ensure that interventions do not create or exacerbate gender inequalities, discrimination or additional risk of gender-based violence.⁶
15. Funding for the GFA has totaled USD 1,162,426,519 since its inception in 2012. This represented between 67 and 75 percent of requirements for Jordan within regional and country-specific plans (see table 2 in section 2.3.4).⁷ The ten donors who contributed the most to the GFA in Jordan between 2015 and 2017 include Germany, the US, France, Canada, the Netherlands, Kuwait, Japan, the European Commission, Norway and other multilateral donors. See table 6 in Annex 7 for a list of major donors and their contributions.

⁵ Transfer values in JOD were 15 JOD for the vulnerable group and 23 JOD for extremely vulnerable.

⁶ Statements to this effect are included in all three of the planning frameworks covering the GFA during the period covered by the evaluation.

⁷ Funding received to date for the t-ICSP is correct as of 10 October 2018. Accessed at:

http://one.wfp.org/operations/current_operations/ResUpdates/JO01.pdf?_ga=2.19968248.1553135197.1536921056-1661894082.1522185820

16. The GFA is implemented in coordination and collaboration with other humanitarian and development actors. Partners include cooperating partners (CP), ACTED and Save the Children Jordan, as well as the Norwegian Refugee Council for distribution of welcome meals in Azraq Camp; JAB, the FSP; contracted retailers – currently 190 shops, ranging from multinational corporations such as Carrefour and Tazweed to local shopkeepers; IrisGuard, providing iris scanning equipment and technology for identification in camp supermarkets; and other UN agencies.
17. This evaluation sought to take into account and build on the findings and recommendations of other recent and related studies, audits and evaluations. These include, most notably: the Internal Audit of WFP CBT Retailer Implementation in Jordan and Lebanon (2017);⁸ an Internal Audit on Cash & Voucher modalities in the field (2015);⁹ studies by the Boston Consulting Group on comparing the impact of different delivery modalities (2016), and delivery mechanisms (2018)¹⁰; the Jordan case-study for the internal study 'The Potential of Cash-Based Interventions to Promote Gender Equality and Women's Empowerment' (2018)¹¹; and the ongoing Centralized Evaluation of the Regional Response to the Syria Crisis (Syria +5), covering the period of 2015-2017.¹² Key lessons relevant to this evaluation are summarized in table 16, Annex 18.
18. A description of the country context and the national and international response to the Syrian refugee crisis in Jordan is included in Annex 17.

1.2. Evaluation methodology and limitations

18. The evaluation methodology followed a sequential approach, which centered around the evaluation matrix as the main point of reference for all stages of inquiry and analysis. All data collection tools were oriented to inform responses to the criteria¹³, questions and indicators contained within the evaluation matrix. The Humanitarian Principles of Humanity, Neutrality, Independence, and Impartiality¹⁴ were not explicitly included in the evaluation criteria or the evaluation questions. However, the Evaluation Team took these into account – all of whom have considerable experience of working in emergency contexts and operating in accordance with the Principles.
19. The Evaluation Team followed a mixed-methods approach by collecting and analyzing qualitative and quantitative data from both primary and secondary sources. The evaluation questions and sub-questions contained in the TOR were carefully reviewed and scrutinized

⁸ WFP (2017) Internal Audit of WFP CBT Retailer Implementation in Jordan and Lebanon. Office of the Inspector General Internal Audit Report AR/17/03.

⁹ WFP (2015) Internal Audit of Cash and Voucher Modalities in the Field – Distribution Cycle and Intervention Closure. Office of the Inspector General Internal Audit Report AR/15/03.

¹⁰ BCG (2017) Food, Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon? April 2017; BCG (2018) Delivery mechanisms for refugee assistance in Jordan. Discussion material.

¹¹ WFP (2018) The Potential of Cash-Based Interventions to Promote Gender Equality and Women's Empowerment. Jordan Case-study.

¹² Forthcoming. The Evaluation Team was provided with an early draft of the evaluation report.

¹³ The evaluation criteria are as follows: 1) relevance, appropriateness and coherence; 2) efficiency; 3) effectiveness and sustainability; and 4) impact. See Annex 19 (methodology) for a more detailed description of the evaluation criteria in relation to the GFA and how they were interpreted for this evaluation.

¹⁴ WFP (2004) Humanitarian Principles: WFP/EB.A/2004/5-C. Accessed at: <https://www.wfp.org/sites/default/files/Humanitarian%20Principles.pdf>

for their logic, fit, coverage and clarity. The evaluators confirmed the questions and sub-questions, with a few exceptions. An extensive list of indicators and measures of progress were compiled and added to the evaluation matrix (see Annex 2).

20. Existing records were reviewed, including the Triangulation Database, Food Security Outcome Monitoring (FSOM) and Comprehensive Food Security and Vulnerability Analysis data sets. In total, over 150 documents were reviewed (for a list of the key documents see Annex 8) and catalogued according to their relevance to the evaluation matrix. Quantitative data from various sources was analyzed and summarized in an interim analysis report to identify gaps and allow the Evaluation Team to contrast interim evidence with field realities.¹⁵
21. New primary data was collected from key stakeholders during field work, with an emphasis on staff, partners and people receiving GFA assistance, to establish a deeper understanding of the effects of assistance to Syrian refugees and factors explaining the results. Eighty key informants were interviewed from all key stakeholder groups (see the full list of stakeholders interviewed at Annex 9).
22. Twenty Focus Group Discussions (FGDs) were organized in sites derived from purposive sampling to sufficiently cover different groups of people receiving GFA assistance (see Annex 10 for a summary of the sampling approach).¹⁶ In total, 168 people took part in Focus Group Discussions (FGDs) in and out of camp settings: 87 female (of which 41 were female heads of household and 46 from male-headed households), and 81 male; including two groups of non-recipients of GFA assistance.
23. The credibility and transparency of the evaluation analysis and findings were ensured by presenting the results of triangulated analysis across data sources and tracing the rationale from data points to findings, conclusions and recommendations. For example, the initial analysis conducted during the inception phase used secondary data and was cross-referenced with responses provided during FGDs and key informant interviews; and during primary data collection findings from previous evaluations and studies were investigated further to corroborate their continued relevance and applicability. Internal and external debriefings were organized on the final day of fieldwork, providing an opportunity for key stakeholders to verify or challenge the initial conclusions of the Evaluation Team, and identify remaining information gaps to be filled. Internal and external quality assurance mechanisms also enhanced the credibility of the evaluation outputs.
24. Gender dimensions were explicitly incorporated into the scope of the evaluation and the approach, with associated indicators for most evaluation sub-questions. Wherever feasible, analysis of quantitative and narrative analysis of primary and secondary data was disaggregated by the gender of the head of household and in some cases the gender of

¹⁵ Interim analysis included: a chronological analysis of the evolution of program outputs, food prices, food availability; spatial analysis of retailers' data to understand the geographic spread of access to WFP shops; and a cluster analysis of purchase data to identify typical food baskets.

¹⁶ The following classifications were considered for sampling: people residing in different settings (refugee camps and host communities); people living in different contexts (governorates with lower and higher levels of food security, and different numbers of assisted households around them); people receiving food assistance through different modalities; and different demographic characteristics.

individual beneficiaries.¹⁷ The effects of the GFA on social norms and household gender dynamics was also specifically incorporated into the evaluation design. Focus group discussions were held separately with men and women in all locations. The Evaluation Team was gender balanced and deployed for data collection with respect to the primary gender of the groups to be engaged. Evaluation team members also have appropriate skills and experience with conducting analysis of gender issues in programme design and implementation.

25. The evaluation was conducted according to the highest ethical standards following United Nations Evaluation Group guidelines and good practices such as those developed by the OECD. Annex 11 includes the standards that are most relevant to this evaluation.¹⁸ A more detailed description of the evaluation methodology is included in Annex 19.
26. **Limitations** - Data availability for the GFA is generally good; considerably beyond what might be expected of an e-voucher programme. However, certain limitations still exist, particularly in relation to cost data disaggregated by specific modality or innovation, coded data on e-voucher purchases, and limited disaggregated information by the sex of the head of household or household members.¹⁹ The Evaluation Team therefore relied more heavily on qualitative information and anecdotal evidence for these areas.
27. The early stage of roll-out of Choice in some locations also limited the team's ability to attribute results to specific approaches. The Evaluation Team sought to overcome these challenges by using data collected through interviews and focus groups to credibly identify the relative contributions of different approaches to outcomes.
28. The longer-term effects of the GFA were not always apparent or measurable. The evaluation, therefore, attempted to trace progress towards longer-term outcomes to make a plausible estimate of the likelihood of long-term effects.
29. The extended scope of the evaluation (more than three years), combined with natural turnover of staff, limited the recall of some stakeholders during key informant interviews. The Evaluation Team sought to mitigate this limitation by reaching out to previous post-holders in some cases, and relying on earlier documentation of approaches and results to fill gaps where needed.

¹⁷ Note however that gender disaggregated data is not systematically collected and, in most cases, households are the unit of data collection. The sex of the principle applicants within cases, or the percentage of female case members was not provided to WFP by UNHCR until March 2018 when a data sharing agreement entered into force.

¹⁸ These ethical standards were rigorously applied throughout the evaluation process. For example, WFP staff were asked not to be present during FGDs so as to ensure the anonymity of participants and the confidentiality of discussions; and interviews and FGDs began with a clear commitment to protect the confidentiality of any information or points of view expressed, and participants were given the opportunity to opt-out if they felt in any way uncomfortable with the process.

¹⁹ Disaggregation of UNHCR's registration data is limited to the sex of the principle applicant within UNHCR cases (which is not always the same person as the head of household for WFP). This data is only recently available through a data sharing agreement between WFP and UNHCR.

2. Evaluation Findings

30. The evaluation findings and the evidence to substantiate them are presented below. They are structured as a response to each evaluation question in turn.²⁰

2.1 Evaluation Question 1: Is the design of the GFA activity relevant to the context and contributing to a larger social safety net environment?

2.1.1 Targeting, transfer value and modality choice

31. **Targeting** - The current targeting approach for the GFA is based on a proxy means test formula, using data from various sources.²¹ This approach has been employed since March 2015 (taking effect in April 2015), and updated in subsequent years. It replaced blanket targeting at the initiation of the programme in 2012; and a first round of targeting in October 2014, which excluded those not in need of assistance based on the principal applicant's level of education.

32. In August 2017, WFP commissioned an independent review of its targeting approach for the GFA,²² including proposed options for revising the targeting approach moving forward. Based on that study, WFP took the decision to move to a social demographic vulnerability targeting model. The new model relies on proxy indicators to provide a social vulnerability to food insecurity score, which classifies cases into four categories: non-vulnerable, at risk or marginally vulnerable, vulnerable and extremely vulnerable.

33. This new approach has been piloted to assess new cases for GFA eligibility, but is not yet applied across the board to the existing caseload. Interviews with key stakeholders for the evaluation indicated that a wholesale shift to the recommended social vulnerability targeting model would result in considerable movement of cases between vulnerability levels and likely exclusion of a significant number of individuals from the programme. Given other ongoing programmatic priorities, a decision to roll-out the new targeting model has been put on hold for now. The Evaluation Team agreed that this is the correct decision, primarily to avoid making major changes while simultaneously introducing Choice to new governates, and in anticipation of further changes to come following development of the new CSP.

34. **Assessments and analysis** – The main tools that WFP uses to assess and analyze the vulnerability of Syrian refugees are the CFSME (conducted annually between 2014 and 2016), and a Comprehensive Food Security Vulnerability Assessment (CFSVA) in 2018; as well

“We thank WFP for this assistance, it is lifesaving!”

– FGD participant

“It’s not fair how they choose beneficiaries” – FGD participant

“They cut our assistance for several months and then returned it and we never knew why either way” –

²⁰ Each sub-section addresses a particular sub-question from the evaluation matrix.

²¹ Sources include, but are not limited to, the interagency Vulnerability Assessment Framework (VAF) baseline, WFP's Comprehensive Food Security Monitoring Exercise (CFSME), and the UN Refugee Agency (UNHCR) registration and household visit data.

²² Lovon, M. (2017) Review of the World Food Programme Targeting approach to select Syrian Refugees living in Jordan for its Cash Based Transfer Programme. Commissioned by WFP Jordan CO.

as its quarterly FSOM; and contributions to the inter-agency VAF. The evaluation found that these exercises enjoy a high level of credibility in the country. Multiple external key stakeholders commented on their quality and usefulness and internal stakeholders clearly demonstrated the use of the analysis for strategic decision-making and programmatic adjustments.

35. **Data quality** – Certain factors limit WFP’s ability to confidently make use of available data for targeting of the GFA and assessing food security outcomes. WFP’s ability to access data within UNHCR’s ProGres²³ for targeting purposes is constrained²⁴; and it remains difficult to obtain a comprehensive overview of the assistance that beneficiaries receive from different organizations.²⁵ There are also over-riding issues with the data quality and controls, noted a number of times by stakeholders, including the overall number of Syrian refugees currently residing in Jordan, raising questions about WFP’s ability to accurately estimate inclusion and exclusion errors.
36. **Validation** - WFP has conducted its own validation exercise in order to ensure the physical presence of each case and validate a match between the e-Cards issued and specific case IDs. Cooperating partners – ACTED and Save the Children Jordan – played a lead role in the validation exercise – communicating with refugees, organizing venues, liaising directly with beneficiaries by checking and comparing the information on e-cards and asylum seeker certificates, and conducting home visits for those unable to access designated venues.
37. For subsequent validation exercises, a decision has been taken to use iris scanning, in partnership with IrisGuard. The evaluation identified several disadvantages to this approach, including: a lost opportunity for WFP and its CPs to interact on a human level with recipients of GFA assistance, the need to ensure informed consent from refugees on privacy and use of their biometric data, cost, and the possible stigmatization of refugees.
- “We want to know how you choose the amount and who gets what amount because we feel it’s unfair to some beneficiaries” – FGD participant*
38. **Transfer value** - Actual transfer values have fluctuated within the evaluation period, as shown in figure 1 below (and described in section 1.1). The evolution of the food Minimum Expenditure Basket (MEB) in relation to costs covered by GFA assistance is shown below in figure 1, validating a correlation between WFP’s theoretical and actual food MEB.²⁶

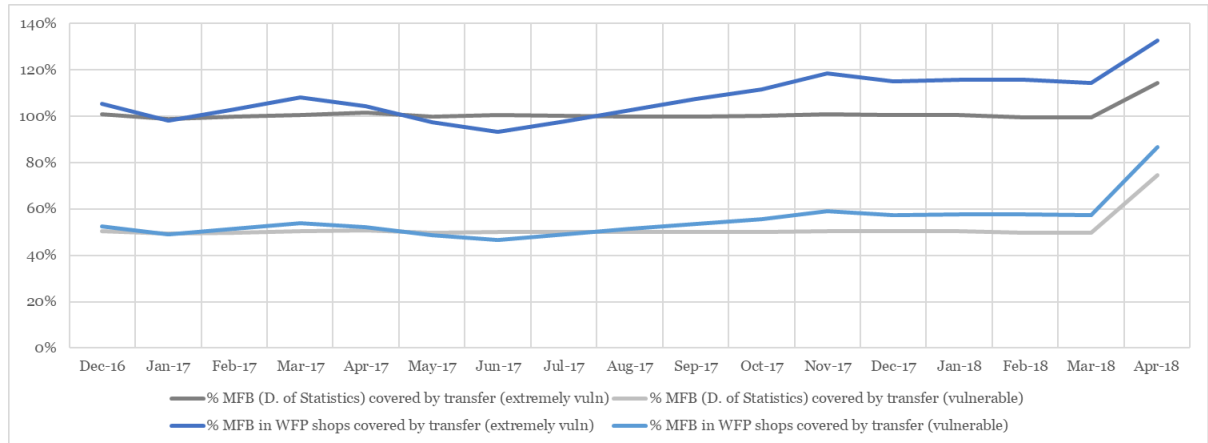
Figure 1. Percentage of the Minimum Food Basket (MFB) covered by GFA assistance

²³ ProGres is a database used by UNHCR to register refugees and asylum seekers. See: <http://www.unhcr.org/registration.html>.

²⁴ For example, WFP employees are required to physically sit in UNHCR’s offices in Amman to access ProGres data.

²⁵ UNHCR’s Refugee Assistance Information System (RAIS) should allow users to extract a comprehensive overview of the assistance that beneficiaries receive from different organisations. However, WFP’s large caseload cannot be easily handled through web-based uploading of data; and equally, extracting bulk data from RAIS to understand what other types of assistance GFA recipients receive has proved difficult.

²⁶ The food MEB stood as the sole reference for the transfer value for the GFA until April 2018, when assistance increases were made to compensate for external factors that affected the price of commodities.



Source: Triangulation Database

Notes: Data was not available for February and July 2017 and was estimated by the Evaluation Team. Grey lines are the % of the MFB that the transfer covers, calculated by the Government Department of Statistics; blue lines are WFP's estimates of the % of the transfer covered in WFP shops.

39. A relatively high proportion of calls to the WFP hotline relate to exclusion and the value of the assistance received (10 percent of calls between 2015 and 2018 were requests for re-inclusion; and 8 percent concerned dissatisfaction with the assistance value – see table 8, Annex 12 for a full breakdown of hotline tickets by purpose of call). This viewpoint was echoed within FGDs for this evaluation, revealing some confusion among refugees regarding targeting and eligibility for GFA assistance, as well as the criteria used to calculate different transfer values.
40. Given the complexity of targeting formulae, interviews confirmed that hotline operators do not discuss the specific criteria used to determine eligibility or levels of vulnerability with callers, even when their entitlements have been cut or reduced.²⁷ This was described by one GFA recipient in a FGD as “a criteria wall”. Furthermore, recipients reported receiving news by SMS about reductions in their transfer value, or their transfer being cut entirely, causing considerable distress.

²⁷ As noted in paragraph 32, WFP intends to modify its targeting approach and move to a social demographic vulnerability targeting model. The eligibility criteria for such models are generally considered easier to explain to communities compared with the proxy means tested/statistical methodology currently being used. Lovon, M. (2017) Review of the World Food Programme Targeting approach to select Syrian Refugees living in Jordan for its Cash Based Transfer Programme. Commissioned by WFP Jordan CO.

41. **Modality choice** – Since 2015, WFP has employed a range of modalities for the GFA including in-kind food, paper and electronic vouchers and cash. The vast majority of assistance has been provided through restricted vouchers. Since the introduction of Choice, however, an increasing proportion of GFA recipients have chosen to redeem their transfer as cash (see figure 11, Annex 5).²⁸

“Cash is better, you can buy actual things that you need” – FGD participant

“We prefer the card. It’s a safer choice. I might pay rent instead if I have the cash handy and then run out of food” – FGD participant

“With cash, we would save transport costs by not going to the mall” – FGD participant

42. There is no question regarding the feasibility of cash programming in Jordan. The country has a functioning and reasonably stable market; a well-developed financial sector with regulated banking services and an interest in innovation; available technical capacity; and suitable infrastructure.²⁹ Furthermore, the Government of Jordan is involved in global discussions regarding financial inclusion and is working with the international community to increase the payment infrastructure in country, particularly regarding mobile payments. While ATM coverage is still low in certain parts of the country, the use of CBTs is contextually appropriate.

43. Moreover, WFP has gone to considerable effort to consider beneficiary preferences and accessibility in relation to modality. In 2016, WFP worked with the Boston Consulting Group (BCG) to assess the extent to which unrestricted cash transfers could offer an effective and efficient alternative to value vouchers for refugees in host communities. The resulting study³⁰ compared the impact of each WFP modality on food security and other basic needs of beneficiaries. It concluded that the use of cash enabled higher food security outcomes compared to food-restricted vouchers and beneficiaries strongly preferred cash over vouchers. At the global level, WFP is also focused on providing real choice to beneficiaries, not only through cash but also the ways that recipients have access to cash. On this basis, WFP gradually introduced the Choice modality starting in August 2017. By June 2018, Choice had been rolled out to 186,732 beneficiaries in Amman, Balqa, Madaba and Zarqa.³¹

44. The evaluation found that WFP had invested significant energy in assessing the accessibility and appropriateness of modalities prior to the introduction of Choice and had effectively

²⁸ While the overall trend is an increasing proportion of recipients choosing cash over e-voucher, a considerable amount of people still prefer the e-voucher. A study by BCG on the best way of supporting Syrian refugees in Jordan and Lebanon, conducted in April 2017, highlighted two key drivers for e-voucher preference: 1) discipline i.e. less likelihood of spending the transfer on non-food related expenditure; and 2) logistics – mainly a lack of easy access to an ATM. The study found that these concerns appeared to lessen with use of the cash modality. BCG. Food – Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon? April 2017. In addition, FGDs conducted for this evaluation revealed that some GFA recipients feared that their benefits would be cut if they chose to redeem the transfer in cash, based on rumors that they had heard.

²⁹ WFP. Cash and Voucher Manual, 2nd edition, 2014.

³⁰ BCG (2017) Food – Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon? April 2017.

³¹ By August 2018, this number had increased to 292,226 beneficiaries in Amman, Madaba, Balqa, Zarqa, Irbid, Ajloun and Jerash (approximately 77 percent of all Syrian GFA beneficiaries). The roll-out of Choice in Mafraq governate has been slower due to inadequate access to JAB ATMs.

taken into account the preferences of its target population. Moreover, during the last year, the CO has worked with BCG to consider the most appropriate delivery mechanisms for refugee assistance in Jordan moving forward. A feasibility study resulted in a proposal to implement a model called “New Choice”, which would leverage blockchain, introduce mobile money and cash back at retailers as additional redemption options, and could be implemented by WFP alone or as part of a broader consortium of cash providers. Assessment of the feasibility of New Choice has taken into account a range of factors for beneficiaries (including ease of adoption and reach); for WFP (including accountability and cost); and for potential third-party actors (including affordability and interoperability).³²

45. Food will undoubtedly continue to be one of the top expenditure priorities for people. However, as cash becomes more widely used, it is possible that priorities will expand to include other types of expenditure. Shelter needs have been identified as a top expenditure priority outside of camps, particularly in urban and peri-urban areas. Health, sanitation and other basic needs were also reported as key expenditures during FGDs. As the programme progresses, and the restriction imposed through the use of e-vouchers lessens, WFP will need to continue to closely monitor the food security outcomes of GFA recipients and be alert to possible unintended effects on the target population, non-beneficiaries and host communities. It should also monitor the rental market and informal lending (through shops, energy service providers, and relatives) to ensure that cash out options do not have a negative effect on rent prices or create increased pressure on refugees to pay off debts. To better understand and mitigate these risks, WFP has begun implementing a longitudinal study of the execution of Choice and its effects. However, the timeframe of the study is limited as are the fields of enquiry.

2.1.2 Alignment with national strategies and priorities

46. The Government of Jordan’s strategy for the response to the Syria crisis is encapsulated within the three-year rolling Jordan Response Plan (JRP).³³ The JRP seeks to address the needs and vulnerabilities of Syrian refugees and Jordanian communities, and bridge the divide between short-term refugee response and longer-term initiatives to strengthen local and national resilience capacities. Within the food security sector, the JRP combines efforts to continue providing food assistance to vulnerable Syrian refugees and increase the self-reliance of refugees and host communities with longer-term initiatives to promote local agricultural production and promote dietary diversity.
47. The GFA clearly fits within the priorities of the JRP and, given the nature and scale of the programme, plays a significant role in enhancing access to food for Syrian refugees that remain dependent on emergency assistance. WFP’s critical role in this regard was acknowledged by a number of key informants, and the alignment of documented objectives and approaches between the GFA and the JRP provided further evidence of synergies. Moreover, Vision 2020³⁴ – WFP’s vision for Syria and the ‘+5 countries’ in the medium-term,

³² BCG (2018) Delivery Mechanisms for Refugee Assistance in Jordan, Discussion Material, May 2018.

³³ The first JRP was published in 2015 and covered the period 2015-2017. The latest JRP, for 2018-2020, can be accessed at: <http://www.jrp.org/>.

³⁴ WFP Vision 2020 WFP Syria +5: Securing the Future Together.

of which the GFA is a core part – is clearly rooted in national strategies, including the Jordan Vision 2025 Strategy.³⁵

48. WFP's CFSVA³⁶ for 2018, conducted in collaboration with REACH, is an example of the organization's evolving role in Jordan and its efforts to align more closely with national priorities. It builds on previous CFSMEs, but for the first time includes an analysis of the food security of poor Jordanians,³⁷ as well as other populations of interest, including Palestinian refugees from Syria and refugees of other nationalities.
49. Several key informants indicated that there is declining energy around the JRP in 2018. Resourcing for the JRP coordinating cell within the Ministry of Planning and International Cooperation (MOPIC) has diminished, and the JRP approach for 2018-20 remains largely unchanged from the previous year. Moreover, while there is no imminent sign of large-scale returns of refugees to Syria, there is clearly an appetite to discuss future scenarios for return, as well as some interest in options for providing assistance to refugees that are unable to return or choose to remain.
50. Within these discussions, the World Bank's (WB's) support to the Government of Jordan's National Aid Fund (NAF) is critical. The NAF currently provides cash transfers to about 92,000 vulnerable Jordanian families with a budget of approximately USD 133 million³⁸ in 2017.³⁹ The WB recently agreed to support the Government to gradually expand and enhance the NAF – doubling the number of NAF recipients, and making improvements to a number of areas, including (but not limited to) eligibility, graduation, benefit calculations and payment systems. While inclusion of residual Syrian refugees in Jordan in the NAF has not been explicitly ruled out, it is widely believed that the Government is unlikely to create a 'Syrian refugee window' within the NAF in the near future.
51. A Government-led task force has been created to support the Government with technical aspects of the NAF expansion. It includes representatives from the WB, UNHCR, UNICEF, WFP, and donors. Following discussions with the Government and within the task-force, WFP has agreed to provide technical assistance in three key areas of the NAF expansion: validation of beneficiaries, development of a digitized payment system, and the establishment of a grievance and redress mechanism.⁴⁰
52. The Government stands to gain from WFP's valuable experience in CBTs, most notably its contributions around enhancing the NAF payment system. From WFP's perspective, remaining engaged allows the organization to influence the direction of the expansion, potentially to include assistance to the remaining caseload of Syrian refugees at a later date; make good on its global commitments to align with national systems and strategies, most

³⁵ Government of Jordan (2015) Jordan 2025: A National Vision and Strategy.

³⁶ WFP (2018) Draft Comprehensive Food Security Vulnerability Assessment (CFSVA) 2018, preliminary presentation July 2018.

³⁷ Limited to those currently receiving assistance through the NAF.

³⁸ This equates to JOD 94 million, using an exchange rate of JOD 1 = USD 1.41.

³⁹ NAF expansion presentation, Ministry of Social Development, September 2018.

⁴⁰ Other organizations, notably UNICEF and the WB, have also agreed to support the NAF in complementary areas. WFP's assistance is set out in a recently agreed terms of reference: WFP (2018) WFP's Technical Assistance to the National Aid Fund (NAF), 7 November 2018.

recently through the Sustainable Development Goals (SDGs);⁴¹ and, most relevant for the purposes of this evaluation, inform future development of the GFA (and the CSP more broadly) to maximize potential alignment with the NAF during and after its expansion. This last aspect is covered in more detail in section 2.3.3 and Annex 14, which proposes a series of scenarios for the GFA going forward.

2.1.3 Engagement and coordination within the UN system

53. Multiple key stakeholders consider WFP an important and positive player within the UN Country Team (UNCT) in Jordan. The GFA is the largest humanitarian programme for Syrian refugees in Jordan in terms of numbers of people reached, and WFP is seen as generally collaborative in the way that it implements its operations. WFP's engagement with particular UN agencies, including UN Women⁴² and UNDP⁴³, were cited as positive examples of their collaborative approach and willingness to support the collective efforts of the UN to improve the lives of vulnerable Syrian refugees. In alignment with other UN actors, WFP has adhered to International Humanitarian Principles in the way that it has designed, implemented and monitored the GFA.⁴⁴
54. There are currently no formal cash coordination mechanisms in country since the Cash Working Group (CWG) in Jordan was disbanded in 2015.⁴⁵ The Common Cash Facility (CCF)⁴⁶, led by UNHCR, serves as an operational collaboration system for those agencies involved. Initially, WFP was considered ineligible for inclusion in the CCF on the basis that the group was for cash providers only, not including organizations delivering electronic vouchers. Since WFP has progressively rolled out its Choice initiative, there is an increasingly strong argument for it to join the group, or at least find ways of closely collaborating. However, the CCF remains exclusive to organizations using the same FSP under the terms agreed by UNHCR. Meanwhile, electronic vouchers continue to be an important option for GFA recipients. This combined with other reasons – including cost and interoperability – have thus far influenced WFP's decision not to participate in the CCF.
55. The reported lack of coordination between UNHCR and WFP, as illustrated by the CCF, is symptomatic of deeper problems between the two organizations in Jordan. Difficulties of working together in-country – such as challenges with data sharing for the purposes of

⁴¹ WFP (2016) WFP Strategic Plan (2017–2021).

⁴² UN Women recently partnered with WFP on the use of blockchain to assist Syrian refugee women participating in its cash for work programmes in Za'atari and Azraq camps.

⁴³ WFP collaborated with UNDP's '3x6' livelihoods project in Jordan from 2015 to 2017.

⁴⁴ Adherence to International Humanitarian Principles was not an explicit question within the evaluation matrix but, given the size and significance of the programme, the Evaluation Team did take the Principles into account while conducting the evaluation. No evidence was found to suggest that WFP contravened the Principles. However, the Evaluation Team did discuss WFP's reliance on UNHCR's refugee registration data for eligibility for GFA assistance in the context of the principle of Impartiality. Overall, the team concluded that this is a technical necessity that does not conflict with the impartiality of the WFP.

⁴⁵ The CWG was merged with the Non-food Items Working Group in 2015 to form the Basic Needs Working Group (BNWG). Issues related to multi-purpose cash assistance are occasionally discussed within the BNWG. However, its main focus areas are non-food items and winterization.

⁴⁶ The Common Cash Facility (CCF) is a platform used by some UN agencies and NGOs to deliver cash assistance provided to refugees in Jordan who live outside camps. It is based on a partnership between UNHCR, the Cairo Amman Bank and the biometrics company IrisGuard. At the time of writing, there were 24 participating members of the CCF.

targeting (see section 2.1.1) – have at times caused friction.⁴⁷ This was remarked on by several key stakeholders, who expressed concern and frustration at the inability of the two UN agencies to overcome their differences and work together for the benefit of the refugee population.

56. According to key informants, the problem goes beyond the country level. Relations between WFP and UNHCR can also be difficult at regional and headquarter levels. Donors play their part, and the drive to find one common provider of cash elsewhere in the region was noted as a key factor behind the sense of competition between the two organizations.
57. The lack of a formal mechanism for cash coordination means that the operational and strategic functions that a CWG usually plays are distributed in apparently competing operational models. A significant amount of political and technical will is required to improve formal cash coordination mechanisms in Jordan. Relations at country level particularly need to improve if the UN is to act in support of the Government of Jordan at this important juncture of expanding and enhancing the NAF (covered above).

As one stakeholder stated, *"it is important that the UN goes to the Government with one approach and one voice, not with a fragmented approach weighed down by competition for space and cash supremacy"*.

2.1.4 Gender Equality and Empowerment of Women (GEEW)

58. The t-ICSP commits to integrating gender to ensure gender-transformative programmes and policies for zero hunger, in accordance with WFP's Gender Action Plan for Jordan⁴⁸, the RB's Gender Policy Implementation Plan (2016-2020)⁴⁹, the WFP Gender Policy (2015-2020)⁵⁰ and the WFP Strategic Plan (2017-2021)⁵¹. In theory, this means commitments to disaggregation of data by sex and age; embedding gender within assessment, analysis, research and monitoring; mainstreaming of gender across programmes; and engagement of people in a way that fosters equality and empowerment.
59. The evaluation found that this level of ambition is not yet evident in the way that the GFA is designed or implemented. Nor was there evidence of constructive engagement from HQ to support the CO to implement the GFA in such a way as to bring about genuinely transformative gender results. Rather the term 'gender transformative' was introduced to the t-ICSP at the request of HQ through comments received during the review process, without rigorous attention to the nature and limitations of the GFA as an emergency-oriented activity, its duration, data constraints, and gender capacity gaps within the CO.
60. Targeting of female-headed households is the only identifiable gender-responsive action within the GFA found in the evaluation. There is no evidence that the programme has otherwise engaged its recipients to enable gender equality or empowerment of women and

⁴⁷ Difficulties persist, despite the fact that data sharing agreements between UNHCR and WFP are in place at both global and country levels.

⁴⁸ WFP Jordan CO (undated) Gender Action Plan.

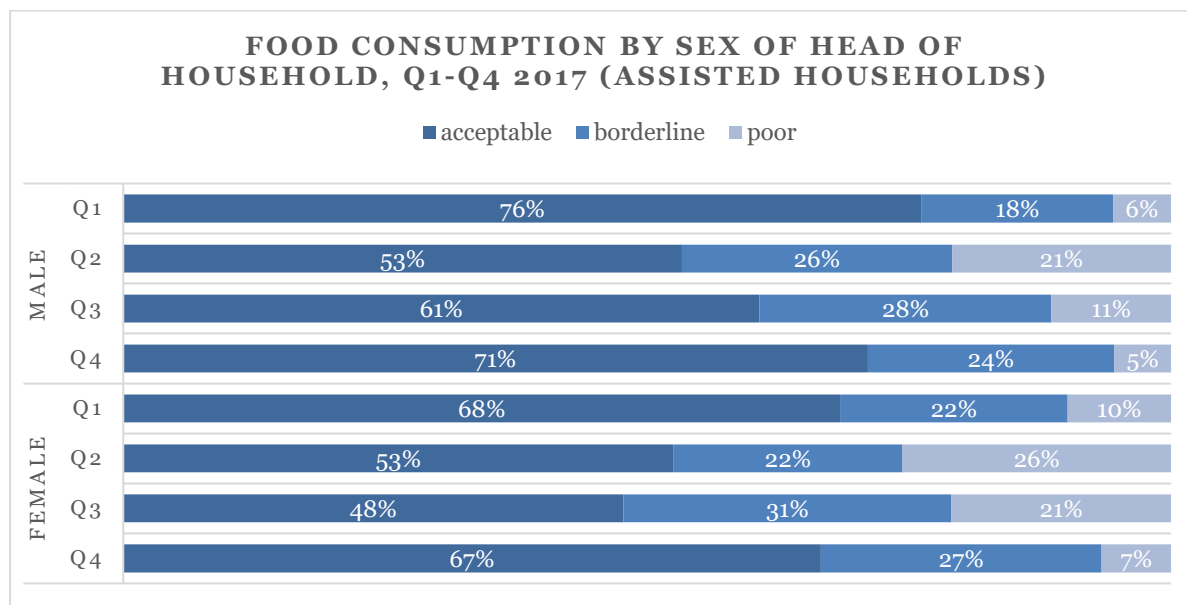
⁴⁹ WFP Regional Gender Policy 2015-2020 Implementation Strategy - Middle East, North Africa, Eastern Europe and Central Asia.

⁵⁰ WFP Gender Policy 2015-2020.

⁵¹ WFP Strategic Plan (2017–2021)

girls. In fact, what limited data is available suggests that female headed households receiving GFA assistance remain considerably less food secure than male-headed households (see figure 2 below). Qualitative data from FGDs also point to important levels of vulnerability for women and girls who are not direct recipients of the grant.

Figure 2 – Food insecurity indicators for female-headed households



Source: Food Security Outcome Monitoring 2017, Jordan

61. Reporting against corporate indicators shows a decline in the percentage of households in which women make decisions over the use of food assistance: from 61 percent in 2015 down to 35 percent in 2017. However, the proportion of households where females and males jointly make decisions over the use of food assistance has increased – from 17 percent in 2015 to 39 percent in 2017.⁵²
62. The difficulty of integrating GEEW is not unique to the GFA, nor to WFP as an organization. Little is generally understood about the effects of cash on gender outcomes in crisis contexts. A recent study by UN Women⁵³ confirms that the evidence base for gender within the cash arena has been largely neglected up to now.⁵⁴ It is therefore commendable that WFP is taking steps to address this. The CO gender analysis (2017)⁵⁵ makes an initial attempt to consider the gender implications of CBTs; and the more recent gender and cash study conducted by WFP HQ covering eight countries, including Jordan,⁵⁶ demonstrates a commitment to gender learning in relation to cash, as well as an interest in adapting the GFA to achieve more positive gender outcomes in the future.

⁵² Standard project reports (SPR) data for 2015, 2016 and 2017.

⁵³ Simon, C. A. (2018) Setting the Stage: ‘What we know (and don’t know) about the effects of cash-based interventions on gender outcomes in humanitarian settings’. UN Women. Accessed at: <http://www.cashlearning.org/downloads/resources/Other/genderandctpun-women.pdf>.

⁵⁴ The evidence base on gender and CBTs is limited but efforts are being made to strengthen it through global reviews and detailed studies in different contexts. The Cash Learning Partnership (CaLP) has created a compilation of relevant resources on this topic: <http://www.cashlearning.org/thematic-area/gender-and-ctp>

⁵⁵ WFP Jordan (2017) Gender Analysis and Programme Review, December 2017.

⁵⁶ WFP (2018). Jordan Case-study: General Food Assistance in the Syrian Refugee Response.

63. The WFP gender and cash study⁵⁷ concludes that “*Unconditional GFA – in and of itself – is neither gender promotive nor transformative*”. This chimes with the preliminary findings of the ongoing Syria +5 evaluation⁵⁸, as well as the findings of this evaluation. More general (non-Syrian refugee-specific) research also concurs. UN Women’s consolidation of evidence on cash and gender suggests that any improvement in women’s decision-making as a result of cash-related interventions is likely to be minimal and mostly limited to the household arena.⁵⁹
64. **Household dynamics and gender relations** - FGDs conducted as part of the WFP gender and cash study considered the possibility of women’s influence over the use of the transfer diminishing with the roll-out of Choice.⁶⁰ This evaluation did not find any evidence of changes in household dynamics with the shift from food restricted vouchers to the option of unrestricted cash.^{61,62} When asked, FGD participants generally indicated that priorities within the household were the same for both men and women no matter how the transfer was redeemed; and that even when the transfer was withdrawn as cash, the value was too low to allow the family to make additional purchases beyond those required to meet basic needs. Therefore, the shift from vouchers to cash appeared to have had little impact on household dynamics, including gender relations.⁶³ Despite the lack of consistent evidence, the aspect of household dynamics is important - particularly as the programme fully transitions to Choice - and should be kept under close review.
65. If there is potential for genuine GEEW within the GFA in the future, it is in the strength of its linkages with other programmes.⁶⁴ However, the evaluation found little evidence of links between the GFA and other WFP programmes, nor programmes implemented by other organizations. Complementary programming and awareness raising⁶⁵ could strengthen the

⁵⁷WFP (2018). Jordan Case-study: General Food Assistance in the Syrian Refugee Response.

⁵⁸ Evaluation of the WFP Regional Response to the Syrian Crisis (January 2015-March 2018), Commissioned by WFP OEV, OEV/2017/016 (forthcoming).

⁵⁹ Simon, C. A. (2018) Setting the Stage: What we know (and don’t know) about the effects of cash-based interventions on gender outcomes in humanitarian settings. UN Women. Accessed at: <http://www.cashlearning.org/downloads/resources/Other/genderandctpun-women.pdf>.

⁶⁰ FGDs for the WFP Gender and Cash Study were limited, particularly in areas where Choice had been introduced, and cannot be considered as a representative sample. Moreover, the study states that women from male-headed households were under-represented in FGDs, making it difficult to draw any conclusions regarding changes in gender and household dynamics with the introduction of Choice.

⁶¹ Note that FGDs were only conducted in two locations where Choice had already been implemented, and then only for limited periods: seven months in the case of Zarqa and only 2 months in Irbid. It is possible that a change in decision-making roles within the household is a more distinct feature in locations where Choice has been implemented for longer. It is also possible that changes in household dynamics are short-term and stabilise over time.

⁶² This evaluation did not reveal any significant gender-specific risks related to the different modalities used within the GFA. Paragraph 142 refers to mistreatment of GFA recipients by shop staff and others due to stigmatization, which is likely to affect women more than men given that women are more often responsible for food shopping. Section 2.3.6 covers protection issues, but not in relation to the use of different modalities within the GFA.

⁶³ This is in line with a global study conducted by WFP and UNHCR: ‘WFP & UNHCR (2013) Examining Protection and Gender in Cash and Voucher Transfers’.

⁶⁴ As recommended by: WFP (2018). Jordan Case-study: General Food Assistance in the Syrian Refugee Response.

⁶⁵ Simon, C. A. (2018) Setting the Stage: What we know (and don’t know) about the effects of cash-based interventions on gender outcomes in humanitarian settings. UN Women. Accessed at: <http://www.cashlearning.org/downloads/resources/Other/genderandctpun-women.pdf>.

gender transformative potential of the GFA.⁶⁶ However, the evaluation found no evidence of this kind of initiative. Financial literacy, for example, specifically targeted at women – linking the transfer with training in budgeting, debt management and ATM use – could bolster women’s confidence in their abilities to competently manage the transfer, particularly as Choice is progressively rolled out. This may be best organized and implemented by WFP’s cooperating partners as part of an overall package of complementary activities to strengthen the interface with recipients of GFA assistance.

66. **Capacity on gender** - Spotting of opportunities to strengthen gender aspects of the GFA and implementing them effectively requires adequate resourcing. However, the evaluation found that staffing of gender-related responsibilities within the CO is currently minimal; only a proportion of the time of one staff member is dedicated to gender. That said, a Gender Results Network⁶⁷ is in place within the CO, and the Jordan CO Gender Action Plan⁶⁸ sets out a series of activities to mainstream gender throughout the country portfolio. Links with other UN agencies specialized in gender do exist – notably with UN Women – but could be strengthened through additional collaboration and joint programming.

2.1.5 Accountability to affected populations (AAP)

67. WFP’s global strategy on accountability⁶⁹ to affected populations (AAP) is informed by the IASC Commitments on AAP⁷⁰ and other key inter-agency standards, including the Core Humanitarian Standards.⁷¹ It centres around three key areas of information provision; consultation; and complaints and feedback mechanisms. Within these areas, the t-ICSP for Jordan specifically commits to providing accountability to affected populations through gender-sensitive beneficiary feedback mechanisms.
68. Despite commitments, the evaluation found that GFA design and implementation demonstrates weaknesses in the area of AAP. Corporate reporting on this area shows that only a limited proportion of assisted people are informed about the programme: 31 percent of women in 2015 and 43 percent of men; and 33.9 percent of men and women overall in 2016 (no data for 2017).⁷² The ongoing Syria +5 evaluation also highlighted AAP as a particular

⁶⁶ A WFP study of intra-household decision-making in Cambodia found that the perception of the cash transfer is key – whether it is seen as a benefit or as income. Where the value of the transfer is low and in contexts where women already typically manage the household budget – as is generally the case in Cambodia, as well as in Jordan and Syria – the transfer is unlikely to have a significant impact on intra-household decision-making. If the transfer value is increased, or if the transfer is linked to benefits that allow women to progress towards income generation (such as WFP’s own resilience programmes in Jordan, or UN Women’s cash for work activities) then women’s roles regarding household decision-making could potentially expand. However, relatively low funding for resilience-oriented initiatives in crisis situations, compared with immediate response, may make this difficult to implement in practice.

⁶⁷ Gender Result Networks are a corporate requirement within WFP. They are intended to create greater ownership of the promotion of gender equality at country and regional levels, and increase support for gender mainstreaming amongst staff. WFP Regional Gender Policy 2015-2020 Implementation Strategy - Middle East, North Africa, Eastern Europe and Central Asia.

⁶⁸ WFP Jordan CO (undated) Gender Action Plan.

⁶⁹ WFP (2017) WFP’s Strategy for Accountability to Affected Populations (AAP).

⁷⁰ <https://interagencystandingcommittee.org/accountability-affected-people>.

⁷¹ <https://corehumanitarianstandard.org/the-standard>.

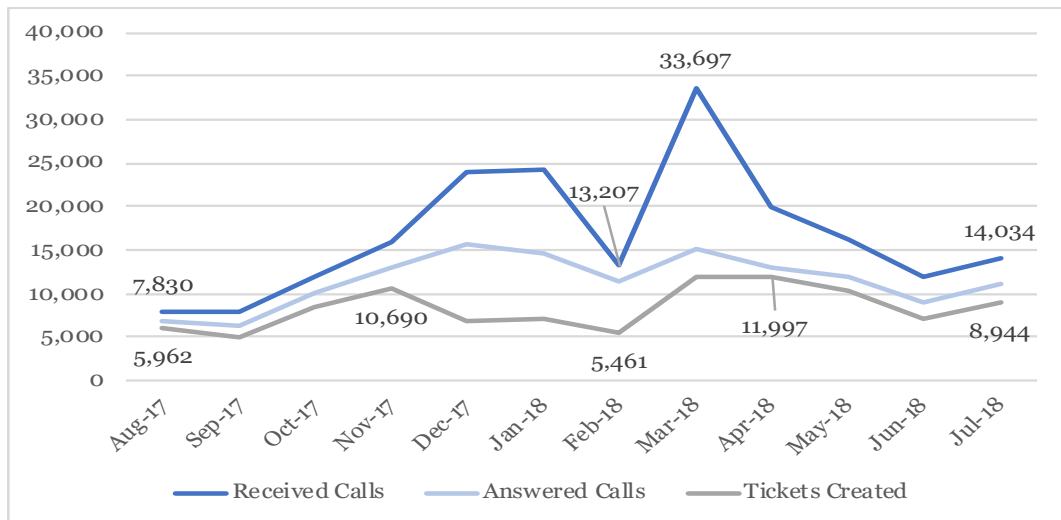
⁷² SPR data for 2015, 2016 and 2017. A survey conducted by the CO in one governorate showed much higher levels of awareness about the GFA and changes within the programme (see paragraph 74).

area of concern, stating that WFP is “*comparatively unsighted on beneficiaries’ experience of its assistance*”.⁷³

69. There are aspects of the programme that by their nature present particular challenges to effective AAP:
- The sheer scale of the GFA, with outreach to approximately 490,000 people, creates logistical and resource-related difficulties from an AAP perspective.
 - The plethora of organizations providing CBT to overlapping caseloads creates confusion. FGDs revealed that people are often unable to tell the difference between the assistance that they receive from different organizations, particularly the assistance provided by WFP and UNHCR. This is problematic in that it leaves refugees confused about where to direct their questions, concerns and other feedback.
 - The pace of change and innovation within the GFA are mostly positive. However, some changes have created anxieties within the population (including the pipeline break), fueled by rumors that the programme does little to address, with some fearing that changes will result in their benefits being cut.
 - As identified by the ongoing Syria +5 evaluation, the highly digitalized nature of the programme, while in itself an asset from an efficiency perspective, leaves limited opportunities for ‘human to human’ interaction. In effect, the person-centred approach is missing and the investment in technology and innovation has not been utilized to improve communications between WFP and the people it serves.
70. **Hotline** - The evaluation did find evidence of efforts to address this. The hotline is WFP’s main AAP asset. It operates five days per week from 8am to 5pm with a total of eleven trained staff: 10 female, 1 male. Posters advertising the hotline are visible in most WFP-contracted shops, and the telephone number is printed directly on the back of the GFA bank card.
71. The hotline receives a high volume of calls, as shown in figure 3 below. While the number of calls fluctuate within and by month – with generally more calls at the beginning of the month at the time of reload, and peaks in response to particular events and changes to the programme (for example, the roll-out of Choice in particular governates or organization of a validation exercise) – the overall trend is a significant increase in the number of received calls: from 7,800 calls in August 2017, almost doubling to 14,034 by July 2018. Hotline operators have also recently begun conducting surveys through outbound calls, for example to gather people’s perceptions of WFP-contracted shops or get feedback on the roll-out of Choice.

Figure 3. Number of calls received, calls answered and tickets created. Monthly figures from Aug. 2017 to July 2018

⁷³ Forthcoming ‘Centralized Evaluation of the Regional Response to the Syria Crisis (Syria +5)’. The Evaluation Team was provided with an early draft of the evaluation report.



Source: Triangulation Database monthly reports

72. Calls to the hotline covered a range of topics, the most common of which were: loading inquiries (15 percent of all calls between 2015 and mid-2018) and requests for re-inclusion (10 percent of all calls in the same period). An analysis of the purpose of calls by gender shows dissatisfaction with the assistance value as a predominantly female issue: almost two thirds of calls related to this issue were made by women in 2016 and 2017 (far less in 2018). This corresponded with information provided in FGDs, particularly in groups classified as vulnerable, where female-headed households and smaller households expressed high levels of dissatisfaction with the transfer value. See tables 8, 9 and 10, Annex 12 for a full breakdown of tickets by purpose of call and analysis of calls by gender and by residence (camp and non-camp).
- “We’ve lost hope in the helpline, we call and get no feedback” – FGD participant*
73. While the hotline undoubtedly performs an essential function, there are several problems with it that need to be addressed. A high proportion of FGD participants claimed to not know that the hotline exists. Others complained about unanswered calls or being given confusing or inaccurate advice.
74. The ‘script’ for hotline operators has been iteratively developed over time in collaboration with different units. Good links are already in place between the hotline and other units within the CO. As a result, many of the calls received are quickly addressed and cases closed by hotline staff. Nevertheless, both the hotline and programme units should explore ways to clarify and strengthen the messages being relayed to programme recipients, particularly in relation to targeting, exclusion and significant changes to the programme (such as Choice roll-out), where considerable anxieties are known to exist.
75. **Other AAP efforts** - Beyond the hotline, the evaluation did find evidence of other attempts to consult with and seek feedback from GFA recipients. For example, CPs regularly organize information sessions to brief refugees on the programme. Information sessions were planned to cover the entire caseload affected by the roll-out of Choice, though attendance was low in some places. In Mabada Governate, where attendance was highest (around two

thirds of those invited attended), 93 per cent of those surveyed⁷⁴ indicated that they felt well-informed about changes to the programme. FGDs are also held on a regular basis and CPs are invited to suggest areas for discussion. However, opinions were mixed regarding the extent to which partners or refugees themselves can influence the topics under discussion.

76. Evidence in Jordan suggests that many Syrians living in urban host communities regularly use internet and social media (e.g. Facebook and WhatsApp in particular) to access and further share information and services.⁷⁵ Other organizations are already using interactive SMS and/or WhatsApp to communicate with and seek feedback from those receiving GFA assistance. For example, UNICEF in Jordan is using a 2-way SMS/WhatsApp platform that allows a level of 'conversation' with beneficiaries – useful both for those receiving assistance to be able to ask questions or complain, and access an immediate response; and for the organization in terms of real-time monitoring of perceptions of its programmes and use of the transfer.⁷⁶
77. Several factors can limit the success of such initiatives, including limited access to phones, frequent changes of phone number, mobile data coverage in some places and for some groups, as well as pockets of illiteracy. In such cases, a face-to-face approach may be more appropriate and effective.

Key findings - Question 1: Is the design of the GFA activity relevant to the context and contributing to a larger social safety net environment?

- Overall, the GFA is relevant to the context and provides a vital source of assistance to vulnerable Syrian refugees. Programme design is based on thorough and highly credible vulnerability assessments and analysis, and is well aligned with the Government of Jordan's strategic priorities.
- The targeting and scale of the programme is appropriate, given the number of Syrian refugees in Jordan, no indications of imminent, large-scale returns, limited access to formal employment, and restricted sources of alternative assistance.
- The range of different modalities offered to GFA recipients is an example of good practice in terms of putting people at the centre of programme design. More could be done to monitor perceptions and the potential impact of the GFA over time, particularly with the roll-out of Choice (and eventually New Choice), and specifically in relation to household dynamics and gender relations. .
- WFP is seen as an asset within the UNCT and maintains strong working relations with the majority of its UN counterparts. However, the relationship with UNHCR needs to improve, both to improve immediate assistance to Syrian refugees, and in order to provide strong and consistent UN support to the Government in the medium- to longer-term.
- Ambitions for GEEW within the GFA are not realistic under the current programming model, partly due to inputs from HQ on the current t-ICSP. However, through complementary activities, stronger links between WFP's own programmes, as well as

⁷⁴ Approximately 200 people were surveyed in Mabada Governate.

⁷⁵ REACH (2017) Informing Refugees: Communication to and for Syrians in Jordan's host communities

⁷⁶ The system is called RapidPro – an open source platform of applications that can be used for a variety of AAP, assessment and monitoring purposes. For more information see: https://www.unicef.org/innovation/innovation_75975.html. WFP HQ also indicated that they are piloting a new complaints and feedback mechanism in several countries using two-way communication. However, limited information about the pilot was available at the time of writing.

better links with gender-specialist organizations and strengthened internal gender capacity, the programme could realize better gender outcomes in the future.

- AAP is a weak spot within the GFA. Refugees are unclear on which agency provides GFA assistance and how to interact with the programme. Communication with the refugee population regarding targeting and transfer values is particularly lacking. The hotline has served a useful function but could be improved through boosted capacity and more collaboration from other expert teams within the CO. Better use of technical and social media channels of communication, and additional opportunities for face-to-face contact with the GFA population, would strengthen the programme.

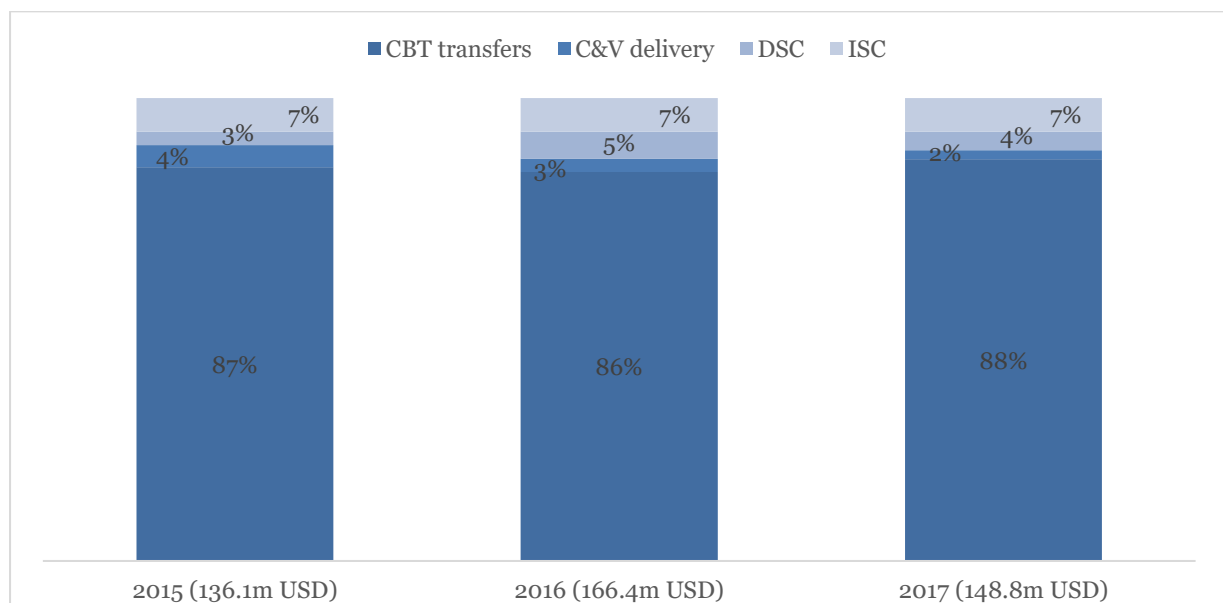
2.2 Evaluation Question 2: Is the implementation of the GFA efficient from the perspective of different stakeholders?

2.2.1 Efficient implementation of timely and reliable services

78. **Delivery of transfers on time** - The majority of GFA transfers have been delivered on time. Ad-hoc reloads that were carried out as e-cards were piloted and distributed in 2015 led to some minor delays. However, following the completion of e-card distributions, planned versus actual reload dates stabilized, and there have been few delays since. The Evaluation Team found no evidence of delays to the delivery of transfers due to weaknesses in programme design, implementation or management. The timeliness of the transfers was corroborated by GFA recipients in FGDs, both male and female, who generally confirmed that transfers were delivered on time.
79. **Resolution of exceptions and anomalies** - The CO keeps a running log of all identified exceptions and anomalies within the GFA. This includes issues related to e-cards (e.g. cases linked to more than one card or discrepancies between the number of active cards and the number of cards reloaded); variances within blockchain (e.g. differences in the number of transactions between Iris and blockchain); problems with retailers (e.g. shops with transactions outside of opening hours); and issues related to the FSP (e.g. the number of cases with a negative balance in accounts). Anomalies are consolidated and presented within a dashboard to allow the CO to easily track and follow-up on recurring problems. An Oversight Committee, made up of representatives from Support Services, Programmes, CBT, Supply Chain and Business Analysis Unit (BAU), and headed by the Deputy Country Director, meets monthly to review progress across the CO portfolio, including within the GFA, and review and resolve anomalies.
80. **Costs to deliver transfers** - An overall look at the distribution of the budget before and during the period covered by the evaluation indicates that between 86 and 88 percent of the available budget for the response was transferred to beneficiaries in cash and vouchers between 2015 and 2018 (see figure 4 below). This is considerably higher than the proportion

of the budget transferred to beneficiaries for the distribution of food commodities only within the GFA,⁷⁷ which was between 68 and 78 percent.⁷⁸

Figure 4: Distribution of overall budget for the GFA by year



Source: WFP Jordan CO

Notes: ISC: Indirect support costs; DSC: Direct support costs. C&V delivery includes costs related to Field Level Agreements, commercial transactions, distribution, some local staff costs, TC and IT equipment, and equipment and supplies.

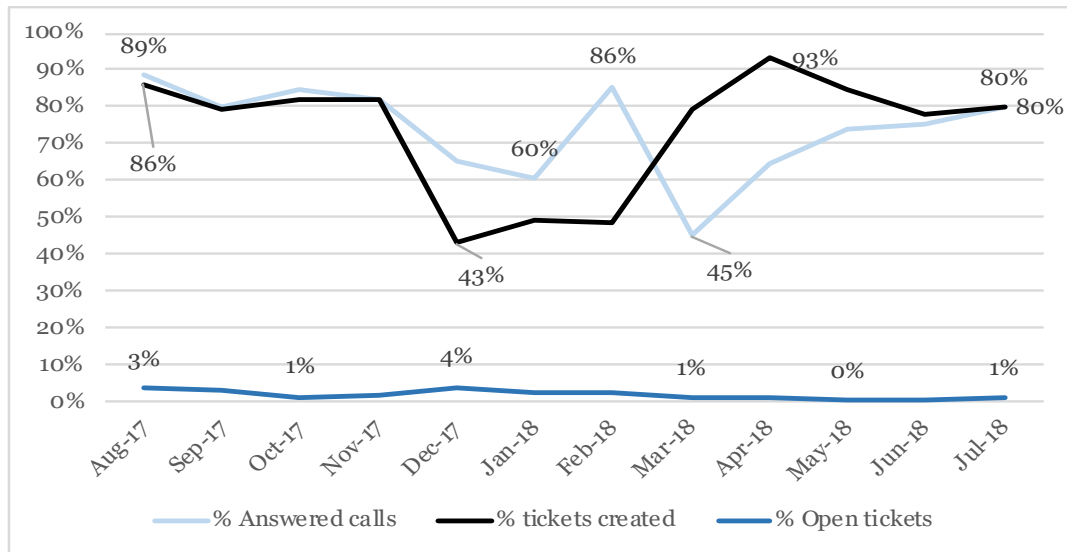
81. The CO has succeeded in agreeing a strong and beneficial contract with the FSP. They have negotiated a competitive fee structure and are in discussions with JAB to expand the coverage of ATMs nationally. Overall, the partnership between WFP and JAB appears strong and is likely to continue to flourish as discussions progress in relation to mobile money.
82. There are other aspects of the agreement with JAB, however, that the evaluation found lacking, some of which will become more critical as Choice continues to roll-out. For example, the need for an expanded ATM network, particularly in places with dense populations of GFA recipients and few existing ATMs (such as Mafrag); shorter lead times for replacement cards and PINs; more flexibility for beneficiaries to use other ATMs at no cost; and tailoring of services to beneficiary needs e.g. customizing ATM instruction screens.
83. **Hotline performance** – Figure 5 below shows the proportion of calls answered by the hotline, as well as tickets created and open tickets.⁷⁹ Rates of calls answered fluctuated with particularly low proportions of answered calls in December and January 2017 (65 and 60 percent respectively), and again in March and April 2018 (only 45 percent of calls were answered in March and 65 percent in April). This is explained by an unusually high volume of calls in those periods, combined with simultaneous staff shortages.

⁷⁷ Food distribution includes the provision of welcome meals at Azraq Camp, and distribution of bread in both camps. It excludes school feeding and food parcels to the stranded population on the Syrian/Jordanian border, (the 'berm').

⁷⁸ The proportion of the budget transferred to beneficiaries for the distribution of food was 78 percent in 2015; 75 percent in 2016; and 68 percent in 2017.

⁷⁹ Figure 3 in section 2.1.6 shows the total number of calls received, answered and tickets created.

Figure 5. Percentage of calls answered (over calls received), tickets created (over answered calls) and open tickets (over tickets created)



Source: Triangulation Database monthly reports

84. The majority of calls resulted in a ticket being created to keep track of the nature of calls and ensure appropriate follow-up.⁸⁰ In some cases multiple tickets were created if the caller had queries on different topics requiring follow-up by several different units.
85. The percentage of open tickets remains low – 4 percent or lower - throughout the entire period, with an average time of 26.8 days to close a ticket was. However, this masks significant differences, for example: 61.5 days to resolve difficulties and technical issues with using a bank card at one end of the spectrum; and just 0.1 days to close a ticket related to dissatisfaction with the voucher modality at the other (see table 11, Annex 12 for a full breakdown of the average number of days to close a ticket based on the reason for the call).
86. The time taken to resolve issues related to the bank and the bank card is considerable. Calls to the hotline requiring follow-up with JAB include technical problems using the card in shops or at an ATM, forgotten PINs, cards swallowed by the ATM, lost or stolen cards and requests for card reactivation. Communications with the FSP are streamlined through the Finance Department, which has helped to simplify exchanges between WFP and JAB and ensure easier follow-up.⁸¹ However, there is a clear need to further improve the timely resolution of FSP-related problems.

2.2.2 Efficiencies linked to CBT innovations

87. **Cost efficiencies** - Due to the way in which costs are apportioned within WFP⁸², it was not possible to clearly isolate overheads and delivery costs in relation to specific changes within the GFA (for an overall breakdown of costs see figure 4). Moreover, within the period 2015-2017, there were likely peaks in overheads and delivery costs in relation to direct costs due to the introduction of particular innovations. This initial investment in changes to the

⁸⁰ Calls that were not related to WFP assistance and disconnected calls were the only reasons for not generating a ticket.

⁸¹ This is in response to an internal audit of WFP CBT Retailer Implementation in Jordan and Lebanon (2017).

⁸² Budget and expenditures are not reported per GFA modality.

programme is to be expected, with a gradual reduction in overheads only coming about when innovations reach economy of scale. The evaluation judged that it was too early to see such a levelling out of costs in relation to key innovations within the GFA and, therefore, did not invest time in carrying out such an analysis. It may be possible and worthwhile, however, to do a cost-efficiency analysis linked to blockchain and other innovations from 2019 onwards.

88. **Time efficiencies - Choice** – given that Choice is still in the initial phases of roll-out, little has changed as yet in terms of working practices within the CO as a result. It was not therefore possible to identify particular time efficiencies directly linked to Choice.
89. However, the Evaluation Team looked critically at the value of retail management within the GFA, particularly in light of Choice roll-out. There are multiple aspects of price monitoring and retail management within the GFA. Price reports from the Government's Department of Statistics (DoS)⁸³ are used to monitor price changes and continually assess the value of the GFA transfer; WFP field monitors conduct weekly price monitoring for shops in camps where DoS data is not available; and a local market research company is contracted to collect prices of the most frequently purchased items from non-WFP contracted shops across the country to inform negotiations with contracted shops and enforce contract compliance.
90. The time and cost of continuing to invest in this level of retail management is questionable. The evaluation found limited evidence that WFP is affecting food prices, availability or quality outside of camp settings. Rather, hotline data and FGDs for this evaluation raised concerns about long queues in WFP-contracted shops compared to small local retailers,⁸⁴ and mistreatment of GFA recipients by shop staff. Complaints were also raised about inflated costs, though this was not borne out by the data. In instances where complaints of this kind are raised, the CO investigates and raises issues with specific retailers. However, other than ensuring access to point of sale (PoS) systems for GFA recipients, the evaluation considered that the value of investing in retail management may diminish or change over time and should be re-considered once Choice has been fully rolled out and in place for a year. This is particularly pertinent in light of an increasing shift to cash⁸⁵ – allowing GFA recipients to shop around for the best prices and transfer their business away from shops where availability, quality, prices and treatment by shop staff is sub-optimal.
91. **Blockchain** – WFP's utilization of blockchain within the GFA has resulted in several benefits from a time efficiency perspective, both to GFA recipients and WFP. This includes full control over troubleshooting and a real time overview of transactions. The time needed to add a new recipient or unblock an existing wallet has been reduced from days or weeks to hours using blockchain; exceptions and anomalies are now more easily identified and resolved;

⁸³ In response to a recommendation by BCG in its cash comparison study – *Food – Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon?* April 2017.

⁸⁴ Though the evaluation noted that WFP has taken steps to reduce long queues by staggering transfer dates by household size. This was reported to have shortened queues in shops. It should also be noted that queues are also likely at ATMs in areas with less ATM coverage.

⁸⁵ Also taking into account the evident resale of food items by GFA recipients using e-vouchers. The evaluation found significant anecdotal evidence that beneficiaries habitually sold an important amount of goods they purchased in shops to access non-food items, like cleaning products and personal hygiene items.

and automated reloads are reported to be considerably faster. All of which has resulted in a significant time saving for WFP (other benefits are covered in section 2.3.5).

92. **Iris scanning** – in partnership with IrisGuard – is used for transaction authentication in camp supermarkets, with no need for GFA recipients to present their GFA bank card or form of identification. There is undoubtedly a time-saving element for those receiving assistance and a benefit to WFP in that iris scanning negates the need for additional refugee validation.
93. **The Triangulation Database**, in use since 2016, brings together information from WFP's financial systems, JAB and blockchain upload information systems, retail sales data, price data collection, on-site monitoring of contracted (and non-contracted) shops by WFP and partners, redemption patterns and hotline data. The Monitoring LogBook, in place since May 2018, also serves a useful function in terms of capturing process-orientated data. The automated consolidation of multiple sources of data clearly saves staff time previously spent collecting and manually overlaying individual reports and data sources.

Key findings - Question 2: Is the implementation of the GFA efficient from the perspective of different stakeholders?

- Overall, the evaluation found that the GFA is being implemented efficiently. There have been no major pipeline breaks or other disruptions since mid-2015 and recipients of GFA assistance are satisfied with the timing and consistency of the transfers.
- A robust system is in place to identify and resolve exceptions and anomalies that occur within the GFA.
- An average of 87 percent of the overall budget of the GFA was transferred directly to beneficiaries in cash and vouchers between 2015 and 2017 – significantly higher than the proportion of the budget transferred to beneficiaries for food-only components of the programme. However, it is not possible to link this to particular innovations within the programme with any certainty.
- WFP has negotiated an efficient agreement with the FSP, with scale and prior experience the likely key drivers of cost-efficiency.
- There are major differences in the time taken to resolve calls to the hotline depending on the nature of the query/complaint. Current processes leave room for further streamlining to enable faster resolution of issues, particularly those pertaining to the FSP.
- There were several important improvements in timeliness due to innovations within the programme. The use of blockchain has significantly sped-up reload processes and the time needed to identify and resolve anomalies. The automated nature of the Triangulation Database saves time combining multiple data sources to inform decision-making. Iris scanning also demonstrated some benefits to GFA recipients and WFP from an efficiency perspective.

2.3 Evaluation Question 3: Is the GFA achieving its intended results, and are they lasting?

2.3.1 Intended results

94. After six years of displacement, challenges facing refugees remain and coping mechanisms are depleted. In response to continuing needs, the GFA is generally delivering as planned and its performance is perceived as positive by a range of different stakeholders.

95. **Results** – WFP fell short of reaching its target number of beneficiaries in 2015 and 2016, but exceeded expectations in 2017 (see table 1 below).

Table 1. GFA beneficiaries planned vs. actual by gender

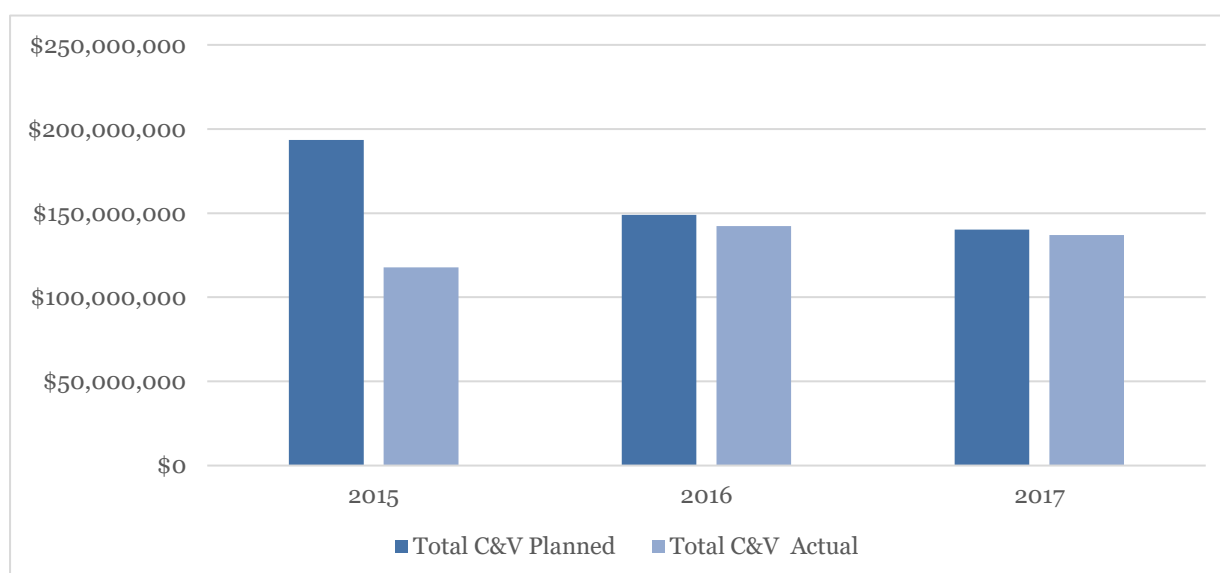
	Planned male	Planned female	Planned (total)	Actual (male)	Actual (female)	Actual (total)	% Actual v. Planned (male)	% Actual v. Planned (female)	% Actual v. Planned (total)
2015	294,980	307,020	602,000	280,292	292,903	573,195	95.0%	95.4%	95.2%
2016	401,992	413,408	815,400			536,149			65.8%
2017			515,000			533,896			103.7%

Source: SPR data

Notes: A sex-disaggregated breakdown is not possible for actual numbers in 2016. Neither is it possible for 2017, since food and CBT are combined for both planned and actual figures.

96. The overall aggregate total of planned transfers was not reached. However, the amount delivered came close to planned figures in 2016 and 2017 (see figure 6 below); and the large gap between planned and actual cash and vouchers delivered in 2015 can be partly explained by funding shortages, as explained in the previous section.

Figure 6. Planned versus actual GFA cash and voucher (C&V) transfers



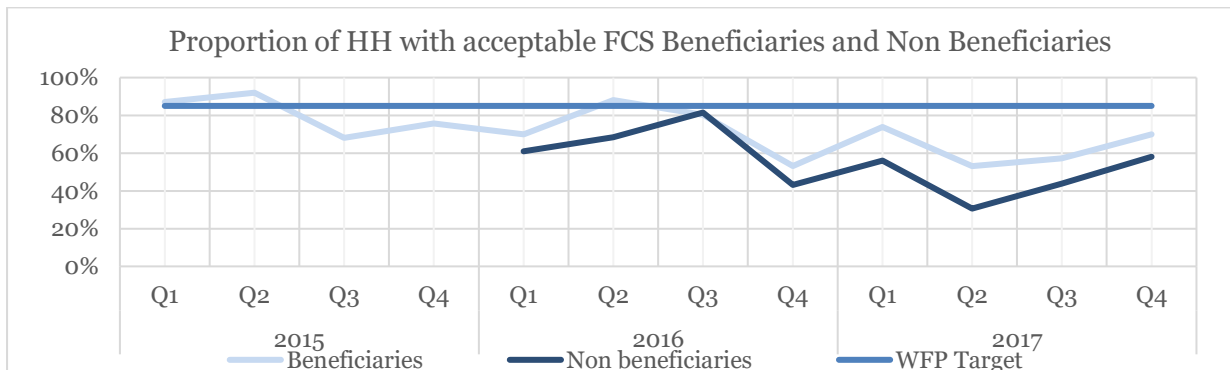
Source: WFP Jordan Cash and Voucher requirements and actual expenditures records

97. **Outcomes**⁸⁶ – The target proportion of households with an acceptable food consumption score (FCS) between 2015 and 2018 was above 85 percent. As figure 7 below shows, this target was rarely met, and scores fell particularly below target in quarters four of 2016 and two of 2017. Comparing the scores of beneficiaries and non-beneficiaries shows a similar pattern, indicating that extenuating factors largely outside of WFP's control (linked to inflation and overall price increases, including food prices, rent, etc.) may partially explain the decreases. Overall, the scores of households headed by females were worse than those

⁸⁶ An analysis of output level data was not done given that the GFA indicators at output level changed each year, making it impossible to determine trends.

of male-headed households (see figure 2 for a breakdown of FCS by quarter for 2017, figure 7 below, and figure 13 in Annex 13 for an overall comparison between 2015 and 2017).

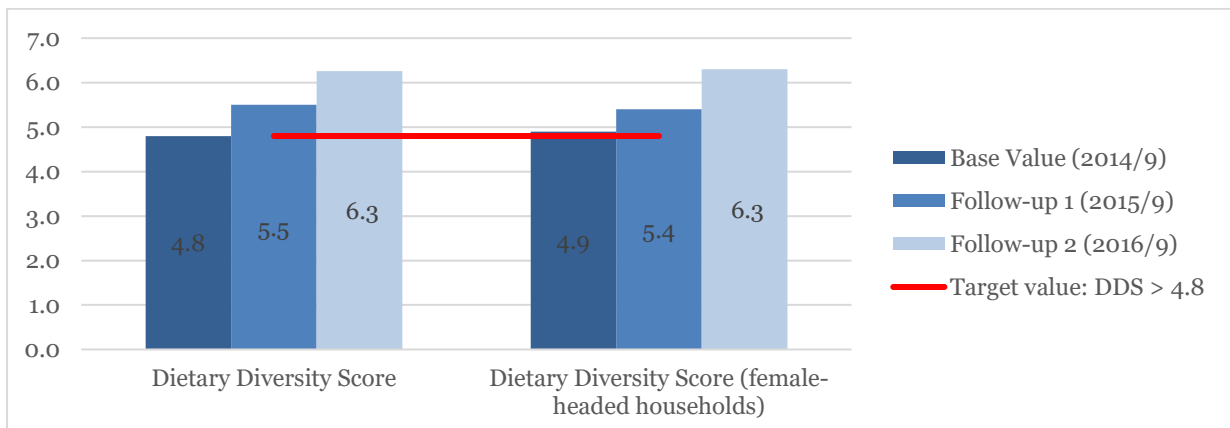
Figure 7: Percentage of households with acceptable FCS, 2015-2017



Source: FSOM data

98. The dietary diversity scores of GFA recipients generally surpassed target values (see figure 8 below). Data shows only marginal differences between overall households and female-headed households.

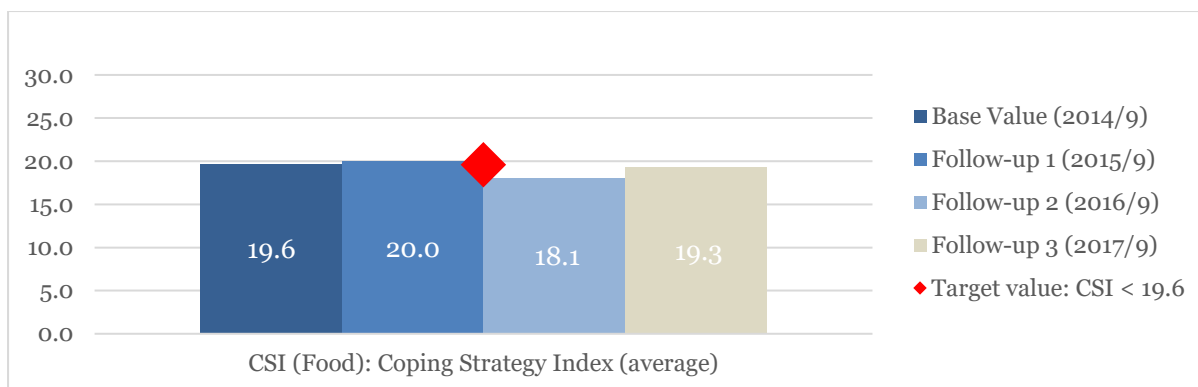
Figure 8: Dietary diversity scores of GFA beneficiaries, 2014-2016



Source: SPR data

99. Scores against the consumption-based coping strategy index were either close to or below the target of less than 19.6 during the period 2014-2017, as shown in figure 9 below. (There were marginal differences but no overall discernible pattern between male- and female-headed households).

Figure 9: CSI of GFA recipients and target value, 2014-2017



Source: FSOM data

100. Discussions within FGDs generally corroborated conclusions from corporate reporting. Those receiving GFA assistance strongly expressed the importance of the transfer that they receive. However, their perceptions of the adequacy of the transfer in terms of meeting their basic food needs were mixed and varied according to: family size; age of family members; whether or not non-beneficiaries were also living in the same house; and depending on whether they were restricted to e-vouchers or already operating with the Choice modality. The coping mechanisms that recipients have deployed in order to meet their remaining food needs include: borrowing from neighbors and friends, leaving rent and bills unpaid, working, removing children from school, walking instead of taking transport, eating less, and cutting back on particular food items, such as vegetables, meat and eggs.

2.3.2 Internal and external factors affecting results

101. There are several **external** factors influencing the results of the GFA, over which WFP has little or no control. Austerity measures have hit vulnerable Syrian refugees hard. A number of confounding factors – including tax increases, removal of subsidies, significant increases in housing costs and general inflation – are likely to have had a negative impact on food security.

102. Donor fatigue has created anxiety about the continuation of programmes providing assistance and vital services (as described in section 2.3.4). However, planning for reduced humanitarian funding is not directly linked to evidence of large-scale return of refugees to Syria in the near future. Within FGDs, refugees expressed strong reservations about returning, citing safety concerns, fears of reprisals, military conscription, cost, and a lack of assets to return to (such as homes, jobs and businesses).

103. While Syrian refugees remain in Jordan, they face continued marginalization. Formal employment opportunities are rare⁸⁷; and prolonged high unemployment combined with competition for jobs means that many Syrians are forced to work in an expanding informal economy characterized by low wages, lack of predictable employment, long working days and poor conditions. Syrian refugees in Jordan are predominantly unbanked, as are many

⁸⁷ The Jordan Compact, signed in February 2016, led to commitments from the Government of Jordan to improve access to education and legal employment for Syrian refugees. In practice, this meant Jordan issuing 200,000 work permits for Syrian refugees in specified sectors. An ODI study reported that some 71,000 permits had been issued by October 2017, but critical sectors and self-employment remained closed to refugees – ODI. *The Jordan Compact Lessons learnt and implications for future refugee compacts*. February 2018.

Jordanians,⁸⁸ contributing to low levels of financial literacy. Overall increases in rental prices, competition for jobs, and overcrowding of public services have created ongoing tension between Syrian refugees and host communities. A number of FGD participants described how a lack of social cohesion results in daily experiences of resentment, mistreatment and stigmatization.

104. **Internal** factors, over which WFP does exercise control, can be evaluated according to a number of criteria, including internal processes, structure, leadership, capacity, and partnerships.
105. Overall, the Evaluation Team found that six years from the start of the programme, the GFA was still largely emergency-oriented, with an emphasis on modality and delivery mechanisms rather than programmatic objectives. This is driven largely by the structure, culture and approach within the CO, and within WFP more broadly. While other programmatic areas within the CO portfolio – namely resilience and school feeding – are headed by Programme Officers and executed by three- to four-person programme teams, the GFA is directed and managed by the Deputy Country Director in close collaboration with the Head of CBT, with assistance from VAM/M&E and other units and sub-offices for programme implementation.
106. The result is a programme that is exemplary in terms of its payment platform, but somewhat lacking in terms of overall quality programming, as well as links with other programmes. This is not necessarily due to a shortage of capacity on the part of the CO or a lack of individual expertise; but rather, an overall gap of coherent structure and strategy for GFA programming. This gap is mirrored by WFP structures and approaches for GFA at regional and headquarter levels, which compounds and complicates the problem.
107. Going forward, the need for an overarching GFA strategy becomes ever more pressing. As the new CSP is developed, and as the GFA is positioned within that strategy, links to other programmes are likely to become more of a priority. For example, links to livelihoods approaches and WFP's own resilience programming could address the lack of transformational ambition within the GFA going forward, assuming adequate resourcing for resilience-oriented approaches (for more discussion of this and other options see section 2.3.3).
108. Such an approach would require additional work and investment on the part of the CO, and WFP more broadly, to develop more context-appropriate livelihoods and resilience approaches to link with GFA outcomes and the resources to expand such programmes. Interviews with key stakeholders at country and regional levels confirmed that WFP's approach to livelihoods is largely oriented to small-scale, rural interventions. The rhetoric of Vision 2020⁸⁹ is laudable. However, WFP's ability to put it into practice has been hampered by a lack of links with the GFA and a shortage of experience and tools for livelihoods and

⁸⁸ Less than 25 percent of Jordanians are estimated to have an account with a formal financial institution – 2014 Findex data, quoted in GSMA's 'The long road to interoperability in Jordan Lessons for the wider industry' (2016).

⁸⁹ WFP Vision 2020 WFP Syria +5: Securing the Future Together.

resilience-building for large refugee populations living in urban environments in middle income contexts.⁹⁰

109. The evaluation also identified particular capacity gaps within the CO, that if addressed would help to strengthen the coherence and quality of the GFA – namely increased gender capacity and more consistent and robust protection and AAP capacity (see sections 2.1.4, 2.3.6 and 2.1.5 respectively).
110. This report has already covered relations with donors (section 2.3.4); the Government of Jordan (section 2.1.2); the FSP (section 2.2.1); and other UN agencies (section 2.1.3). The following section focuses on WFP's relationship with its CPs.
111. Interviews with key stakeholders indicated that WFP's relationship with CPs was primarily contractual and delivery-focused, with little to no space for strategic engagement from partners.⁹¹ Field Level Agreements (FLAs) were predominantly focused on cost-efficiency at the expense of more qualitative aspects of joint working. Decisions were often made without seeking inputs from CPs and last minute, ad-hoc requests to CPs had occasionally compromised the quality and effectiveness of their inputs.
112. It is important to note that relationships between CPs and WFP at sub-office level were portrayed as more effective. Also, that efforts are underway within the Programme Unit to put in place processes that better identify and capitalize on the capacities of CPs.

2.3.3 Level of ambition

113. The strategic objectives covering the GFA programme have evolved over time – shifting from an original goal of saving lives and protecting livelihoods in emergencies⁹² to ending hunger, improving nutrition and achieving food security.⁹³ Within the t-ICSP there has been a gradual but evident shift towards more resilience building and livelihoods activities.
114. The Evaluation Team found that this expanded ambition was not clearly matched by programme reality, where there have been necessary trade-offs in scale and purpose. Corporate culture within WFP has supported and incentivized the GFA as a tool for achieving high scale at low cost: reaching the maximum number of people possible in the most cost-efficient manner.
115. The depth of the programme has remained limited as a result. The evaluation found that the GFA is not currently going further than an emergency safety net (as to be expected in a large-scale emergency programme). Transfer values are too low to have had broader livelihoods and graduation effects (see figure 1), which was corroborated by FGDs, and there was no evidence that beneficiaries had been able to save money.

⁹⁰ As well as the political sensitivities of doing so in a country like Jordan where difficulties obtaining work permits and tensions with host communities present serious challenges.

⁹¹ This finding is in line with the conclusions of the WFP Policy Evaluation of the WFP Corporate Partnership Strategy (2014-2017). Draft evaluation report (March 2017) accessed at: https://docs.wfp.org/api/documents/WFP-0000015489/download/?_ga=2.195077036.1085042978.1539010490-1178093775.1526478814.

⁹² The strategic objective of Regional EMOP 200433.

⁹³ The strategic objective within Regional PRRO 200987.

116. The evaluation also found a disconnect between the stated programme purpose and its actual implementation, particularly as restrictions imposed by the voucher are relaxed through the continuing roll-out of Choice.⁹⁴ The BCG study on modalities concluded that GFA recipients were broadly supportive of Choice⁹⁵; backed up by FSOM reporting and feedback from FGDs conducted for this evaluation. However, interviews with key stakeholders revealed an ambiguity about whether Choice suggests a move into an unrestricted grant, which could potentially be used to respond to a broader array of basic needs beyond food security. If the shift to basic needs becomes more overt, then program design should be similarly modified. A move towards a multi-purpose grant raises questions about WFP's overall approach to programming – including targeting, transfer value, monitoring and retail strategy – as well its relationship with CPs and links with the work of other agencies.
117. A shift away from food security towards basic needs also prompts questions about whether WFP's existing donors will continue to support the programme. Interviews with key donors indicated a high level of continuing support from donors for Choice, regardless of the use of unrestricted cash for food, but a preference for the organization to retain its food security focus in the way that it designs and monitors its programmes. Moreover, donors stated a preference for WFP to work in closer partnership with other UN agencies to assess and monitor the extent to which a holistic package of assistance meets overall refugee needs.
118. **Planning for future scenarios** - The questions raised here are covered in a detailed annex (Annex 14), which sets out a series of possible alternative scenarios for the GFA going forward. Each scenario presents a comparable set of criteria – including programme purpose, measurable outcomes and delivery mechanisms – and options are rated according to their political and technical feasibility. The scenarios are intended to provoke discussion and be developed further through a consultative process with partners.

2.3.4 Managing risks and opportunities in relation to donor strategies

119. WFP maintains good relations with donors in Jordan, particularly those donors providing resources for the GFA. Key stakeholders from the donor community repeatedly stressed in interviews that they appreciated WFP's efforts to keep them informed of progress and their willingness to discuss all aspects of the programme, including the challenges. WFP is considered to be an open and transparent partner, with a proactive and constructive approach to donor relations. Donors have particularly appreciated the way that WFP has shared research findings with the wider humanitarian and development communities in Jordan, such as recent studies conducted by BCG⁹⁶, and openly discussed the implications of those findings with donors and other partners.

⁹⁴ Noting again significant anecdotal evidence of the resale of food items prior to Choice.

⁹⁵ The BCG study found that, *“In both Jordan and Lebanon, more than 75% of households favored cash assistance and only 15% to 20% favored vouchers. Both genders reported a strong preference for cash. These trends persisted throughout the study period and were seen in all [post distribution monitoring] PDMs. Preference for cash was even stronger among those already in the cash group (roughly 90%); personal experience clearly drove the preference.”* BCG (2016). *Food – Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon?*

⁹⁶ In particular, the BCG cash comparison study – BCG. *Food – Restricted Voucher or Unrestricted Cash? How to best support Syrian refugees in Jordan and Lebanon?* April 2017.

120. Overall, the GFA has sustained reasonably good levels of funding within the timeframe covered by the evaluation. Available information indicates that approximately 75 percent of funding requirements for Jordan were met up to December 2016, and just under 67 percent of requirements were covered up to December 2017.⁹⁷ As of October 2018, approximately 74 percent of funding requirements for Jordan under the t-ICSP had been received (see table 2 below).

Table 2. Resource requirements for GFA and coverage

Project / plan	Overall/ Jordan specific	Resource requirements (USD)	Amount funded (USD)	% covered	Budget revisions
Regional EMOP 200433 ⁹⁸	Overall	3,213,209,658	2,158,208,175	67.2%	18 budget revisions extending EMOP by 4 years – original budget was USD 23,832,572
	Jordan	1,032,932,992	778,705,532	75.39%	16 budget revisions extending EMOP and adjusting programme – original budget was USD 12,329,791
Regional PRRO 200987 ⁹⁹	Overall	1,170,376,925	935,785,933	79.9%	3 budget revisions to adjust budget not duration – original budget was USD 2,310,288,097
	Jordan	286,457,560	190,581,836	66.53%	
t-ICSP ¹⁰⁰	Jordan	259,336,422	193,139,151	74.47%	Ongoing budget revision

Source: See footnotes.

121. A closer look at funding flows reveal a more precarious resourcing situation. A shortage of funding between January and March 2015 led to a reduction in the transfer value for GFA recipients, and again in July to August 2015. In September 2015, transfers for extremely vulnerable GFA recipients were cut by half and the vulnerable category received no assistance. The effects of the cuts on food consumption and dietary diversity within the GFA caseload were immediately felt. A rapid panel assessment showed that families resorted to more severe coping strategies to meet their basic food needs as a result of the cuts, including reducing the number of meals eaten per day, withdrawing children from school, and increasing their levels of debt.¹⁰¹

122. Since then, funding for the GFA has been relatively stable, with no further pipeline breaks. Strong support from a reasonably diverse range of donors has provided a level of stability for the programme (see table 6, Annex 7 for a list of the top 10 donors to the GFA between 2015 and 2017). Funding from Germany and the US in particular has allowed the GFA to

⁹⁷ It is noted, however, that requirements for the regional PRRO 200987 were revised downwards by just below 50 percent in its first year.

⁹⁸ Regional EMOP funding statistics include total requirements for assistance to Syrian populations in Jordan, Lebanon, Iraq, Turkey and Egypt affected by conflict in Syria. Statistics accessed at: http://one.wfp.org/operations/current_operations/ResUpdates/200433.pdf?_ga=2.65288174.1175603397.1531055337-1661894082.1522185820 on 5 October 2018, updated as of 30 December 2017.

⁹⁹ Regional PRRO funding statistics include total requirements for assistance to vulnerable Syrian refugees and host communities in Jordan, Lebanon, Iraq, Turkey and Egypt. Statistics accessed at: http://one.wfp.org/operations/current_operations/ResUpdates/200987.pdf?_ga=2.56187115.1175603397.1531055337-1661894082.1522185820 on 5 October 2018, updated as of 3 September 2018.

¹⁰⁰ T-ICSP funding statistics as of 15 October 2018 from WFP Jordan, Funding Overview, accessed at: http://one.wfp.org/operations/current_operations/ResUpdates/JO01.pdf?_ga=2.103832391.613010473.1539611348-1178093775.1526478814.

¹⁰¹ WFP (2015) Impact of WFP cuts on vulnerable Syrian refugees in Jordanian communities, October 2015.

continue operating at scale. Contributions from Australia and Canada are also worth noting in terms of the quality of their funding: three-year, un-earmarked funding in the case of Australia; and two-year flexible funding against the overall strategy within the t-ICSP from Canada. Some support from private sector actors, such as MasterCard, has also been received within the timeframe covered by the evaluation.

123. Overall in Jordan, humanitarian funding for support to Syrian refugees is projected to decline. A number of key informants, particularly those representing donor organizations, indicated that a transition away from emergency interventions is imminent and that funding for such assistance will be significantly reduced from 2019 onwards. Despite the fact that the return of refugees to Syria is not predicted to happen at scale in the near future, many donors are already turning their attention to return scenarios and beginning to prioritize resources within the region accordingly. During the evaluation mission, staff within the CO stressed several times that adequate funding for the GFA has not yet been secured beyond November 2018. Other UN agencies have already experienced cuts, most recently UNICEF reduced their number of conditional child grants (CCGs) from 55,000 to 10,000 in September due to a funding gap of USD 8.6 million.¹⁰² This is likely to have had a serious impact on families with school-age children also receiving GFA assistance, given the caseload overlap between WFP and UNICEF.

2.3.5 CBT Innovations and capacity to deliver results

124. The evaluation found that the climate in the CO has constantly encouraged and nurtured improvements. Innovations can be grouped into two major categories, featuring but not limited to CBT-related innovations:

- Major innovations that have significantly changed the way in which recipients receive assistance and ways of working within the CO. This began with the shift from paper to electronic vouchers (before the period covered by this evaluation); has continued with Choice, blockchain, the introduction of iris scanning in camps, and the Triangulation Database; and is set to continue further with the implementation of New Choice.
- Frequent but less significant efforts to find efficiencies by improving on basic working practices. This includes the introduction of the Monitoring LogBook, improvements to monitoring of the hotline, and efforts to strengthen links between teams (such as CBT and Finance).

While recognizing the contribution of the second category presented here, the evaluation focused primarily on identifying increased capacity connected to the first category of innovations.

125. While still in the early stages of roll-out, **Choice** appeared to receive high satisfaction ratings from GFA recipients, both male and female. One hundred and thirty-two people in FGDs expressed an opinion on modalities (57 females and 75 males), 92 of whom said they

¹⁰² The Jordan Times, UNICEF slashes services to Syrian refugees due to shortfall, 8 September 2018, accessed at: <http://www.jordantimes.com/news/local/unicef-slashes-services-syrian-refugees-due-shortfall>.

preferred Choice over e-vouchers (70 percent)¹⁰³: 41 women preferred Choice (72 percent of women who expressed an opinion) and 51 men (68 percent of men who expressed an opinion). The Evaluation Team concluded that the range of different options offered to GFA recipients – allowing people to access money in a way that suits them and their priorities – is an example of good practice in terms of putting people at the centre of programme design.

126. The use of **blockchain** is an important innovation within the GFA and has increased WFP's capacity to deliver results as well as oversight of its own performance. Several benefits were identified to using blockchain. According to WFP's own reporting on Building Blocks, "*No beneficiary data was shared outside of WFP, no funds were advanced to a third party*"..."*transaction fees were reduced by 98%, WFP maintained full real-time control over entitlements, and all transactions were authenticated biometrically*".¹⁰⁴ Issuing of paper vouchers (previously used in camps) was reduced by 90 percent following the introduction of blockchain. Interviews with key stakeholders identified additional benefits such as more streamlined and reliable checking for errors and anomalies, including unused accounts; and real-time access to data for hotline operators, enabling them to provide immediate feedback to callers on queries related to transfers.
127. WFP is currently exploring the possibility of expanding Building Blocks outside of camps, integrating the system with Middle East Payment Services (MEPS) PoS machines instead of iris scanning. Given the many benefits already demonstrated by blockchain, the Evaluation Team would consider this to be a worthwhile endeavor.
128. **Iris scanning** demonstrates several important benefits, including reducing potential fraud, eliminating problems related to lost or damaged cards and forgotten PINs, and negating the need for additional refugee validation processes. However, the cost per transaction is not insignificant and there are limits to its potential for wider roll-out, not least because of fears of stigmatization of GFA recipients if used in shops outside of camps. Moreover, the use of iris scanning requires a range of deliberate and additional actions on the part of WFP to ensure informed consent from refugees on privacy and use of their biometric data, in keeping with WFP's data protection principles.¹⁰⁵
129. **Triangulation Database** – A recent assessment of the Triangulation Database shows a fluctuating pattern of visits to the database during 2018, but an overall trend of reduced visits during the course of the year – from a peak of 1,850 visits in February 2018 to 850 visits in June 2018. By far the most visits per unit are by the BAU (the database creators and managers), followed by Supply Chain, Finance and CBT. The most popular reports generated by the database are: verification of reload instructions (1,496 downloads in 2018), followed by sales per shop/retail data (975 downloads), verification of reload by beneficiary (910 downloads) and reconciliation of individual accounts (842 downloads). BAU also extracts

¹⁰³ In areas where Choice had not yet been implemented, FGD participants expressed a preference based on their understanding of Choice in theory, not yet in practice.

¹⁰⁴ WFP Blockchain report, Jordan, 31 January 2018.

¹⁰⁵ WFP (2016) WFP Guide to Personal Data Protection and Privacy

information from the database to produce monthly reports for the CO Oversight Committee.

130. Information within the Triangulation Database is sufficiently rich and detailed to satisfy program needs in terms of activity and output monitoring. Its interactive visualization function increases the accessibility of data. Overall, the database is a strong example of innovation within the CO, as evidenced by the considerable attention that it has attracted from other parts of WFP (see section 2.4.3).
131. The evaluation found that the balance of database use is tilted towards risk management, primarily in connection with restricted vouchers.¹⁰⁶ As the roll-out of Choice proceeds, and assuming that an increasing number of people choose to redeem their transfer in cash, it raises questions about the usefulness of some data fields, including price and availability data and sales per shop.
132. **Mobile money** - The CO has engaged in discussions with the Central Bank of Jordan regarding Jordan Mobile Payments (or JoMoPay) - the Government-backed digital payment platform. Moving to digital payments would allow the CO to further its aim of increasing financial inclusion. However, while access to mobile phones and mobile data coverage is generally good in Jordan, including for women, uptake of JoMoPay to date remains minimal.¹⁰⁷ The relatively cautious approach that the CO has taken seems appropriate given the so far limited usage and acceptance of JoMoPay. This could change in the near future, however, and WFP's participation, with the addition of its large GFA caseload, could be the 'tipping point' that JoMoPay needs to gain wider acceptance in Jordan. The Government's piloting of mobile money within the expansion of the NAF, with technical assistance from WFP, may also lead to greater acceptance and up-take. Should WFP continue to explore the introduction of mobile money with the GFA, as proposed within New Choice as well as plans for expansion of the NAF, it should be done through a process that allows people to build trust in the technology through positive, incremental experience and familiarity, and ensures full data protection and privacy.

2.3.6 Prevention and mitigation of protection risks

133. WFP defines its role in protection in terms of having an informed understanding of the protection problems facing recipients of WFP assistance, and ensuring that those problems are not exacerbated by food assistance. The 2012 WFP policy on humanitarian protection states that WFP should, where possible, also seek to address the underlying causes where hunger leads to protection problems, and vice versa.¹⁰⁸

¹⁰⁶ There are examples of where the Triangulation Database has been used to inform decisions related to unrestricted cash. For example, the database was used to compare ATM coverage with beneficiary choice patterns, allowing the CO to identify gaps (e.g. a lack of ATMs in rural areas) and thereafter deploy a mobile ATM.

¹⁰⁷ Hawkins A & Wilson K (2017) Striking the Match: Digital Financial Inclusion for Jordan's Refugees, The Fletcher School of Law and Diplomacy, Tufts University

¹⁰⁸ WFP (2012). Humanitarian Protection Policy.

134. The Evaluation Team found little evidence of serious protection problems within the GFA population.¹⁰⁹ Reporting against corporate indicators showed a steadily high proportion of people who were able to access assistance without protection challenges (between 98-99 percent during the period 2015-2017).¹¹⁰
135. An analysis of calls to the hotline revealed few protection-related calls – only 0.3 percent of all calls between 2015 and 2018 – most of which related to accessibility issues (to shops, ATMs, etc.). Very few calls – seven in total over the same period – were in relation to concerns about safety, misuse of the entitlement (mostly by family members), harassment, or threats about removal from the programme. Anecdotal evidence from FGDs, however, indicated higher levels of ongoing mistreatment and stigmatization of GFA recipients, particularly by shop staff and other customers.
136. The lack of firm evidence does not mean that the GFA programme and its recipients are unaffected by protection concerns. Rather, it is indicative of a lack of protection-related capacity, systems, structures and tools within the CO, and within WFP more broadly. Staffing for protection has relied on short-term secondments from stand-by partners, often with significant gaps between assignments. The RB has been unable to provide back-up support as they too struggle to secure predictable protection capacity.
137. The evaluation found that the CO lacks the necessary tools and approaches to identify protection cases and to respond effectively. One exception is the relatively new Monitoring LogBook, which allows M&E focal points in sub-offices to tag records as protection and/or gender-related. This may lead to better tracking of protection issues going forward, assuming the availability of qualified staff for follow-up. Other than an awareness of standard operating procedures for referrals in camp settings, the evaluation found little other evidence of systematic consideration of protection concerns within WFP's overall approach to project management.
138. The evaluation also concluded that WFP's lack of close contact with its recipients (see section 2.1.5) leaves it unsighted on potential protection issues facing the GFA population. Any protection issues that may arise are unlikely to be brought to WFP's attention. It is not known whether people associate their problems as related to the assistance provided through the GFA. Moreover, it is questionable whether GFA recipients think to contact WFP with their protection concerns, or instead reach out to protection-mandated and specialized organizations. With that in mind, stronger links with protection-focused agencies for better prevention and response to protection is recommended as well as training for all relevant staff on protection, including the importance of referrals and follow-up both in and out of camps.

Key findings - Question 3: Is the GFA achieving its intended results, and are they lasting?

¹⁰⁹ Concerns regarding data protection and privacy are not covered in this section, but are briefly touched on in sections 2.1.1 and 2.3.5. Other concerns, such as stigmatization and mistreatment by shop staff are covered in section 2.4.1.

¹¹⁰ SPR data 2015, 2016, 2017. However, the evaluation noted that there are limitations in the way that information is gathered for this indicator e.g. the way that the question is asked and to whom.

- The GFA is generally delivering as planned but with fluctuating results and below target outcomes in particular areas, particularly food consumption. Overall, the food consumption scores of households headed by females were worse than for households overall.
- Those receiving assistance strongly expressed the importance of the transfer that they receive, but the value of the transfer failed to fully and consistently meet their food needs and there have been several unintended negative effects that should be monitored and addressed.
- The GFA has demonstrated necessary trade-offs in scale and purpose. While impressive in terms of outreach, the evaluation found that the programme is not currently going beyond an emergency safety net. Moreover, the emergency-orientation of the GFA emphasizes modality and delivery mechanisms over programmatic objectives.
- The GFA has demonstrated a shift away from strictly food restricted transfers towards a transfer that can be used against a broader set of needs. However, the programme has retained its original design, not necessarily encompassing this broader understanding of food security and basic needs.
- WFP has excellent relations with donors and has sustained a relatively good level of funding for much of the GFA's lifespan. All indications suggest, however, that funding is likely to decrease in the near future and more proactive planning is required for this eventuality.
- The CO has developed a climate that encourages constant improvement. The utility of innovations need to be considered to ensure value and sustainability. In particular:
 - .1. The use of blockchain has demonstrated multiple benefits and there is merit in continuing to explore its expansion outside of camp settings.
 - .2. Iris scanning demonstrates some benefits to GFA recipients and WFP, but is costly and has limited potential for wider roll-out, not least because of concerns about stigmatization of Syrian refugees.
 - .3. The Triangulation Database is a strong example of creative and smart ways of working within the CO. However, its current use appears to be largely oriented towards risk management, which may become less central as more people choose to redeem their transfers as cash.
- WFP's overall approach to working with CPs limits the full potential of those relationships and does not adequately leverage their added value and complementarity. A lack of evidence of protection problems and risks is indicative of a shortage of protection-related capacity, systems, structures and tools within the CO.

2.4 Evaluation Question 4: How has the GFA affected, and been affected by, the collective response to the Syrian crisis and what are its wider effects on the targeted population?

139. The overall scale of the GFA in terms of the number of people reached has made a significant contribution to the collective response to the needs of Syrian refugees in Jordan. WFP are clearly the most significant international provider of food security-related assistance, and arguably beyond – a point that was repeatedly articulated (albeit anecdotally) in FGDs and interviews.

140. A number of WFP's partners – including Government, other UN agencies and NGOs – stated in interviews that they value WFP's comprehensive support to the Syrian refugee population. The magnitude of GFA's outreach has allowed them to overlay their own responses to more targeted caseloads in response to specific vulnerabilities and needs, though not necessarily in a coherently planned or integrated manner.

2.4.1 Social and economic effects on the target population

141. Section 2.3.1 covers a number of the social and economic effects of the GFA on the target population, including an analysis of food consumption, dietary diversity and coping strategies. Section 2.1.4 also discusses the issue of household dynamics and gender dynamics.

142. There is little available data to report on stigmatization of GFA recipients. However, anecdotal evidence from FGDs and hotline data reveals instances when Syrian refugees have been

*“They make us use a separate cashier and change item prices”
– FGD participant*

subjected to mistreatment by shop workers and the general population because of their nationality and refugee status. People complained of being made to use different lines to Jordanians in shops, inflated prices for Syrians, shop-keepers refusing to return damaged goods and generally rude and occasionally aggressive treatment from shop staff. From the information available, it was not possible to determine whether there are any differences in the stigmatization of males versus females, though it is likely that women are more affected by bad treatment in shops given that they are predominantly the ones responsible for shopping. The roll-out of Choice may have an impact on this aspect in that people will have increasing flexibility to take their business elsewhere should they encounter mistreatment.

143. The evaluation revealed no evidence of increased financial literacy of GFA recipients, though neither was this a stated objective of the programme.

2.4.2 Unintended effects

144. The potential for the GFA to negatively impact on household dynamics, including gender relations, is covered in section 2.1.4

145. A key indicator of intended positive or negative effects of the GFA on the target population is the change in **consumption patterns** over time. An analysis of food consumption in section 2.3.1 indicated fluctuating FCS for both beneficiaries and non-beneficiaries, and generally poorer FCS for households headed by females compared with overall households.

146. While based on only partial data,¹¹¹ analysis completed for this evaluation showed some significant differences between different demographic groups. For example, camp residents tend to spend more of their GFA transfer on basic staples compared with host community residents; and female-headed households tend to spend more of their GFA transfer per member on more nutritious foods (for more details of this analysis see Annex 15).

147. However, linking food consumption to receipt of the GFA transfer is complicated by significant anecdotal evidence that recipients sell an important amount of the goods that

¹¹¹ This analysis was conducted in July 2018 using purchase data from the Triangulation Database. A cluster analysis was then applied to determine beneficiary groups as defined by their typical basket. The analysis was limited for two main reasons: 1) the sales dataset which served as the basis for the analysis is not complete; and 2) there is no visibility of purchases for Choice beneficiaries. As a consequence, purchases for nearly 75 percent of beneficiary households were unavailable and the analysis only covered approximately 13 percent of all transferred funds. The results should therefore be treated with caution.

they purchase.¹¹² This allows them to cover other critical basic needs, including purchasing non-food items, paying rent, or other non-food related priorities. With this in mind, the expenditure information within the Triangulation Database is useful for donor accountability purposes, but cannot be truly relied upon to gain a better understanding of consumption patterns. As Choice is expanded, the data on e-voucher purchases will likely become more reliable as incentives to sell are removed; while at the same time the CO will increasingly lose visibility of expenditure trends for purchases made with cash. As such, the CO will either need to look for other proxies or accept a level of uncertainty regarding its influence over consumption patterns.

148. The evaluation found that the use of e-vouchers effectively created a pseudo-monopoly of WFP-contracted shops¹¹³ with some negative unintended effects for GFA recipients.¹¹⁴ For example:

- Shoppers reported that prices were inflated. On-site shop monitoring by the Amman sub-office found that 64 percent of GFA beneficiaries rated prices as high and 4 percent as very high (see table 12, Annex 16 for a full breakdown of the results).¹¹⁵ FGDs for this evaluation confirmed this perception anecdotally. However, price inflation was not backed up by a limited price checking sample conducted by the Evaluation Team, which found that prices were generally consistent between WFP-contracted and non-contracted shops, nor by the CO's own data.
- Lack of availability of food items in WFP-contracted shops had a potentially negative effect on the GFA population. An analysis of items purchased by GFA recipients on a monthly basis show that fresh fruit and vegetables, for example, are a low priority, which may or may not be linked to availability. Shop profiles, within the Triangulation Database, show a marked difference across governorates in the availability of fresh fruits and vegetables in WFP-contracted shops; 100 percent of shops in four out of twelve governorates were without fruit and vegetables (see table 13, Annex 16 for the breakdown).¹¹⁶
- The time and cost of transport to reach WFP-contracted shops has negatively affected some GFA recipients. On-site shop monitoring¹¹⁷ showed that 45 percent of GFA customers in the governorates covered said that the nearest WFP shop to their home was either far or very far (see table 14, Annex 16

“With cash, we would save transport costs by not going to the mall” – FGD participant

“There’s a rumour that if we use the cash they will take away the assistance” – FGD participant

¹¹² The Evaluation Team heard of many instances where food items had been sold but was unable to collect firm data on the extent of the behavior. GFA recipients were understandably reluctant to openly share information on this topic for fear that their benefits would be cut. The Evaluation of the Regional Response to the Syria Crisis (Syria +5), 2011-2014 (2014) also indicated a high degree of encashment of assistance – between 7 and 25 percent of the voucher value in both Jordan and Lebanon.

¹¹³ WFP rules restrict the organization to only contracting shops that are legally registered for tax purposes.

¹¹⁴ Less so with the implementation of Choice.

¹¹⁵ Data collected by the Amman sub-office between August and October 2017. Comparable data was not collected in the governorates of Aqaba, Ma’an and Tafeeleh.

¹¹⁶ It is not clear whether GFA recipients forgo fresh fruit and vegetables, or sell food bought in WFP shops at a loss in order to purchase such items.

¹¹⁷ Data collected by the Amman sub-office between August and October 2017. Comparable data was not collected in the governorates of Aqaba, Ma’an and Tafeeleh.

for the breakdown). This was echoed by FGD participants who said that the time needed to get to WFP shops was between 16 minutes to one hour; and the average cost of transport to reach shops was USD 6.53 (ranging from USD 1.41 to 14.10, often by taxi), and USD 1.23 to reach the nearest ATM (ranging from USD 0.85 and 2.05, usually by bus).¹¹⁸

149. Choice has mitigated some of those negative unintended effects, while also creating the potential for additional negative consequences. Anecdotal evidence from GFA recipients already operating with the Choice modality indicated that they were able to save on the cost of transport to get to the nearest WFP-contracted shop. However, the network of JAB ATMs is still uneven (see table 15, Annex 16); and the shift in modality has also created a level of anxiety among beneficiaries. Some FGD participants said that they feared losing their assistance if they redeem the transfer in cash as it could signify they no longer need food.
150. CFSME and FSOM data showed worse relative food security for non-beneficiaries. However, there is no evidence that this is due to the GFA versus a myriad of other contributing factors.

2.4.3 Long-term benefits of innovations for the wider community

151. The Jordan CO is considered a leader in terms of innovation. Choice, the Triangulation Database and use of blockchain were widely cited by key stakeholders as examples of WFP's ability to experiment and its creative approach to finding better, more efficient and effective ways of working. Donors in particular credited the CO as *"a pioneer in cash programming, with innovations piloted and brought to scale here that influence cash programming globally"*.¹¹⁹
152. Most of the CO's innovative ways of working are 'home grown', though some innovations have been infused with ideas and additional capacity from HQ (and from the Munich Accelerator Office in the case of Building Blocks). Some key stakeholders portrayed this negatively, describing Jordan as a *"laboratory"*, with little regard for the fast pace of change on vulnerable refugees. However, the majority saw it positively and noted that WFP's use of technology in particular has provided more choice for refugee communities and contributed to better quality programming.
153. There has been particular interest and uptake in the Triangulation Database from other WFP COs. The Jordan CO assisted COs in Sudan and Iraq to create similar Triangulation Databases; provided the source code to the Lebanon CO to develop its own version; and plans to work with the Nigeria CO by the end of 2018.
154. The transfer of knowledge between WFP COs, particularly those in the region, had mainly happened organically through contact between motivated individuals and staff rotations; less as a result of organized knowledge transfer by the RB or HQ.
155. There was interest in learning from WFP's experience in payment solutions across the system. The UN Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) and the UN Food and Agricultural Organization (FAO) have partnered with WFP within the

¹¹⁸ All JOD amounts cited in FGDs were converted into USD using a fixed exchange rate of JOD 1 = USD 1.41.

¹¹⁹ Mission Report: Joint Donor Mission on cash programming to Jordan and Lebanon 4-8 February 2018.

framework of its OneCard Platform. UN Women recently begun work with WFP on the use of blockchain to assist Syrian refugee women in its cash for work programmes in camps.

156. There was evidence that WFP had engaged with key humanitarian and development actors in Jordan to discuss wider inter-agency uptake of blockchain. WFP's engagement with the Government of Jordan on expansion of the NAF is as an opportunity for WFP to leverage its own experience and expertise for the benefit of strengthening national systems.

Key findings - Question 4: How has the GFA affected, and been affected by, the collective response to the Syrian crisis and what are its wider effects on the targeted population?

- The GFA has made a significant contribution to the collective response to the Syria crisis in Jordan. Its scale and scope has allowed other organizations to overlay their own responses to more limited numbers of beneficiaries in response to specific identified needs.
- There have been some unintended negative effects of the GFA programme on its recipients, including stigmatization and mistreatment, and perceptions of inflated prices in WFP-contracted shops and higher transport costs.
- Moving to Choice (and eventually New Choice) is likely to mitigate some of these negative effects. However, the shift is also creating additional undesirable consequences, such as anxiety about cuts to benefits lessen incidences of mistreatment in shops, given that refugees will have increasing flexibility to take their business elsewhere.
- There was no evidence of increased financial literacy of GFA recipients, though neither was this a stated objective of the programme.
- The Jordan CO is considered a leader in terms of innovation, particularly in its use of technology to improve cash-based programming. This was evidenced by considerable uptake of Jordan CO innovations by other COs, as well as interest from across the UN system and within Government.

3. Conclusions and Recommendations

157. Based on the findings presented in the previous section, an overall assessment that responds to the evaluation questions is provided below. Lessons learned and examples of good practice are incorporated throughout. This is followed by eight recommendations for how WFP can take action.

3.1 Overall assessment/conclusions

158. Overall, the GFA is highly relevant to the context. The scale and scope of the programme are based on thorough, regular and credible analyses of vulnerability from a food security perspective. The use of cash and vouchers are appropriate given market conditions in Jordan, and the introduction of Choice demonstrates a willingness and flexibility to tailor modalities to expressed preferences and differences within the target population. The GFA has made a significant contribution to the collective response to the Syria crisis in Jordan – particularly in terms of its scale and timeliness.

159. The GFA is being implemented efficiently. A high proportion of the overall budget of the GFA is being transferred directly to beneficiaries in cash and vouchers. The scale of the programme, as well as WFP's prior experience of working with the private sector, has resulted in a well-negotiated and efficient agreement with the FSP. Despite one major pipeline break in mid-2015, those receiving GFA transfers are generally satisfied with the timing and consistency of the assistance. When problems do occur, WFP has an effective system in place to identify and resolve exceptions and anomalies.

160. The CO has fostered a climate of constant improvement and innovation, particularly in terms of the efficient delivery of cash. Many of the innovations have contributed to considerable time efficiencies within the GFA, and can be expected to generate additional financial efficiencies once they reach economy of scale.

161. The evaluation found that WFP has established strong relations with donors, which will need to continue in order to sustain and enhance the essential support that the GFA provides.

162. All the evidence suggests, however, that the context is changing, and what is relevant and appropriate for the GFA today may not remain so from 2019 onwards. Donors are signaling the likelihood of reduced humanitarian funding from next year onwards. While WFP has been well-aligned with the Government of Jordan up to now, there is less focus and energy within Government around the JRP for 2018-2020 onwards than in previous periods, and more emphasis on expanding and improving existing social safety nets (though not yet for refugee populations).

163. These changes create a challenge for WFP. Despite donor intentions, as yet there are no indications of an imminent, large-scale return of Syrian refugees. Refugees in Jordan have limited access to other sources of assistance or opportunities for formal employment. Within this context, the pressure on WFP to continue operating at scale is immense. While the GFA provides a vital source of assistance to vulnerable Syrian refugees, evidence suggests that the value of the transfer already fails to fully meet their reported food needs and does not currently go further than providing an emergency safety net. Should funding

for the programme decrease, it may mean scaling down the GFA, seeking additional funding from different sources, or a combination of both.

164. Moving ahead will not be straightforward. It will require difficult decisions and trade-offs on the scale and reach of the programme; as well as clarity on its changing nature – from a food-restricted programme, to one that is framed around a broader understanding of food security and basic needs.
165. The evaluation highlighted other areas of the GFA that require greater attention – AAP and gender in particular. While, there are aspects of gender-sensitive planning within the GFA approach, the overall programming model does not fully promote gender equality or empowerment of women and girls. Nor has the programme yet managed to balance scale with the meaningful inclusion of people in its design and implementation. Other measures and specific design modifications are needed to better understand and act upon the experiences of the GFA population, and to work towards achieving more positive gender outcomes. Innovations and investments in technology – which to date have focused predominantly on the efficiency and effectiveness of payment systems – will need to be harnessed for other objectives, such as creating stronger communication channels and feedback loops with GFA recipients.
166. Additional efforts to cooperate with other actors are also required – overcoming any residual competitiveness to provide adequate and high quality assistance to vulnerable Syrian refugees and a coherent source of technical support to the Government. In addition, more constructive relationships with CPs, that leverage their added value and complementarity; better links to other aspects of WFP's work in Jordan; and stronger connections with other organizations can help create a more forward-looking and far-reaching programme.
167. Fortunately, the Jordan CO has a strong track record in terms of innovation, and is considered a leader in this respect, both within and beyond the organization. Other COs, as well as other parts of WFP and other organizations, have already learned a great deal from the Jordan CO experience, particularly in its use of technology to improve cash-based programming. Further transfer of knowledge and experience will be critical as the overall vision for Jordan switches to longer-term approaches – allowing the Jordan CO to learn about specific aspects of quality programming that are a priority for the GFA going forward, such as AAP and gender. More broadly, the forthcoming CSP provides an opportunity to rethink and re-situate the GFA within the changing context and WFP's evolving strategic vision for Jordan.

3.2 Recommendations

168. Based on the findings and conclusions of this evaluation, the recommendations of the Evaluation Team are outlined below. The target group for each recommendation is clearly identified. The recommendations are structured by type and are prioritized against the criteria of 'importance' and 'urgency' in Annex 20.

Strategic recommendations

Recommendation 1: Clarity of ambition

169. The CO, with the support of the RB and HQ, should clarify the parameters of the GFA going forward. This requires a fundamental review of the GFA's purpose and its measurable outcomes, and should take into account changes in the context and funding forecasts. More specifically, the CO should:

- Agree whether the GFA should remain as an emergency safety net, with the aim of protecting the maximum number of vulnerable refugees from the worst impacts of the crisis; or whether the programme should go further for a reduced caseload, with the aim of achieving more transformational outcomes, including in the areas of livelihoods and financial literacy. Any reduction in the caseload would clearly have implications for the beneficiary population, requiring careful consideration and planning ahead of time.¹²⁰
- Clarify whether the GFA programme purpose is strictly limited to food security, or if the assistance covers a broader spectrum of basic needs. If the emerging underlying narrative for the project remains (i.e. combining food security and basic needs on the basis that meeting basic needs can contribute to food security), then the organization needs to develop better corporate messaging to explain this logic and how it works in practice.
- Continue to support Government efforts to expand and enhance the NAF, with the hope that its expansion may later cover a portion of the Syrian refugee population.

170. Clarity on the above should be followed by a recalibration of the programme design to achieve those goals, including approaches to assessment and analysis, targeting and monitoring. A retargeting of the GFA is not recommended until the programme purpose is clear. The scenarios outlined in Annex 14 are intended to support the overall process of matching programmatic intention with appropriate design.

Recommendation 2: Stronger relationships

171. Re-invest where necessary in relationships with key partners. This applies primarily to the CO, but also to the RB and HQ. Priority relationships include:

- UNHCR – the relationship with UNHCR is key to ensuring a well-targeted, coordinated and efficient operation, and the quality of the overall response to vulnerable Syrian refugees in Jordan. Beneficiary data constitutes the entry point for good programme design. While data sharing agreements are already in place, both at country and global levels, additional work is required in order to ensure full access to vulnerability data for targeting purposes. The CO should take the lead in order to emphasize the importance of effective technical and operational cooperation, but support from RB and HQ will also be required.
- CPs – relationships with CPs¹²¹ should be revised and strengthened. The CO should engage CPs at a strategic level, particularly as the CSP is developed; and revise FLAs to

¹²⁰ Cuts to GFA transfers in September 2015 were found to have had an immediate negative impact on recipients. WFP (2015) The effect of assistance cuts on food security indicators (internal note).

¹²¹ WFP's primary CPs for the GFA in Jordan are ACTED and Save the Children Jordan, as well as the Norwegian Refugee Council for distribution of welcome meals in Azraq Camp.

reflect less transactional and more collaborative relationships, aimed at improving the overall quality of the programme.

- Government – WFP’s relationship with the Government is already reasonably strong. The CO should continue to invest in relationship building and advocate for the inclusion of the needs of Syrian refugees in Jordan in longer-term national planning. They should also ensure that the Government is well-informed about WFP’s continuing efforts to validate recipients of GFA assistance in order to further strengthen Government confidence in the programme.
- System-wide coordination – the CO should continue to advocate for a coordinated approach to the needs of Syrian refugees. Through discussions with UNHCR, this would ideally result in the re-establishment of an inter-sectoral cash working group that encompasses all agencies working on cash within the country within the framework of the JRP. It is particularly important that the forthcoming CSP considers the total ecosystem of available assistance, particularly those providing CBTs, and situates WFP to effectively maximize its contributions.

Recommendation 3: Adequate and sustained resources

172. The CO should capitalize on its already strong relations with donors by engaging them now in discussions about the future of the GFA. More specifically:

- Given that a drop in funding is expected, the CO (with RB and HQ support) should proactively communicate with donors about the likely impact of those cuts and ways of protecting refugees from further shocks.
- Recognizing that the GFA has been relatively protected from funding cuts due to consistent support from two major donors, the CO (with support from the RB and HQ) should nevertheless consider ways of diversifying the funding base as an integral part of its medium-term planning.

Operational recommendations

Recommendation 4: Quality of programming

173. The CO needs to balance its already strong performance on the GFA payment system with increased investment in the quality of the programme overall. This includes aspects related to AAP, gender and protection; as well as links with other elements of the Jordan CO portfolio. Specifically, the CO should:

- Create a stronger approach that recognizes cash as a modality rather than a programmatic objective. Review the staffing structure of the Programme Unit. Consider adding a dedicated Programme Officer for the GFA to provide overall programmatic vision and oversight, and maximize inputs from CBT, M&E/VAM and others.
- Ensure consistent and sustained in-house capacity on gender and AAP/protection, and create a strong role for these individuals within the GFA programme.
- Support the resilience workstream to appropriately adapt to the context in Jordan and the livelihood needs of a protracted caseload of refugees. Thereafter, create stronger links between the GFA and an updated resilience approach.

Recommendation 5: Strengthened accountability to affected populations

174. The CO should take immediate steps to strengthen AAP aspects of the GFA. This entails strengthening of existing AAP mechanisms, and introducing additional ways of listening to and communicating with beneficiaries:

- Develop and implement a communications strategy to address the issues that are known to have caused confusion and anxiety within the GFA population. This includes simple messaging on how recipients are selected and transfer values are calculated,¹²² the rationale and timing for the roll out of Choice, and information to dispel myths and rumors surrounding the programme.
- Strengthen the hotline through additional staffing at peak periods and continuing to involve other units in the CO, particularly Programmes, Supply Chain and Finance. Provide clear messaging and training to hotline staff on communicating effectively about targeting and transfer values. A renewed effort to inform GFA recipients about the existence of the hotline is also recommended.
- Explore additional technical and social media channels to communicate more effectively with the GFA population, including the use of 2-way SMS and WhatsApp platforms.
- Exploit every opportunity to interact face-to-face with recipients of GFA assistance. Maximize partnerships with those closest to refugee communities, including CPs, who have the proximity and existing relationships to gather and feedback information on GFA beneficiary experiences.

Recommendation 6: Better understanding of and responses to gender

175. Strengthened in-house capacity on gender would enable the CO to develop a better understanding of the GFA from a gender perspective (see above) and adapt its program design and implementation. In addition, the evaluation recommends that the CO:

- Investigates the reasons why female-headed households are lagging behind male-headed households in terms of food consumption and take steps to address and mitigate against further gender imbalances.
- Develops complementary programming and awareness raising within the GFA to strengthen the gender transformative potential of the GFA, such as financial literacy activities targeted specifically at women. Monitoring of the effectiveness of such measures should be included in the scope of the longitudinal study to track changes over time.
- Identifies concrete areas of collaboration with gender- and protection-specialist organizations.

Recommendation 7: Recalibration of the GFA post-Choice

¹²² Messaging related to eligibility for GFA assistance will be made simpler if, as planned, WFP moves to a social demographic vulnerability targeting model, which is generally easier to communicate.

176. The CO should extend and expand the longitudinal study already underway to continue monitoring perceptions and the potential impact of the Choice modality for the GFA. The study can inform learning on the impact on household dynamics and gender relations; other gender-related issues such as women's access to and use of ATMs; changing purchasing patterns with the lifting of the food restriction; and any unintended positive or negative effects of the shift in modality.
177. Once Choice has been fully rolled-out, and a reasonable period of time has passed thereafter, the evaluation recommends that the CO review particular aspects of the programme. In addition to any adjustments in relation to the findings of the longitudinal study:
- Review the requirements for the FSP and integrate new aspects into future tendering processes. The agreement with the FSP should include all relevant elements such as adequate ATM accessibility, ease of ATM use, fees to use the ATMs of other FSPs, and the speed at which bankcards and lost PINs are replaced.
 - Consider the value of continued investment in retail management at current levels, beyond ensuring access to POS systems.
 - Review the Triangulation Database and reorient it where needed towards additional aspects of decision-making beyond risk management.
 - Continue to explore the expansion of blockchain for application beyond camp settings. Conduct a cost-efficiency analysis of blockchain and other innovations from 2019 onwards.

Recommendation 8: Knowledge sharing

178. The RB should invest in greater knowledge sharing between comparable contexts in the region. This will allow others to learn from innovations by the Jordan CO; and to facilitate the transfer of knowledge on other aspects of quality programming, such as AAP and gender, for the benefit of the Jordan CO. HQ units can also continue to play a role in supporting the Jordan CO to learn from broader research and experience on programmatic areas, such as the effects of CBTs on gender outcomes.

Annexes

Annexes are in a separate volume.

List of Acronyms

ATM	Automated Teller Machine
BAU	Business Analysis Unit
BNWG	Basic Needs Working Group
C&V	Cash and Vouchers
CaLP	The Cash Learning Partnership
CBT	Cash-based Transfers
CCF	Common Cash Facility
CCG	Child Cash Grant
CFSME	Comprehensive Food Security Monitoring Exercise
CFSVA	Comprehensive Food Security Vulnerability Assessment
CO	Country Office
CP	Cooperating Partners
CSP	Country Strategic Plan
CWG	Cash Working Group
DoS	Department of Statistics
EMOP	Emergency Operation
ET	Evaluation Team
FSOM	Food Security Outcome Monitoring
FSP	Financial Service Provider
FTS	Financial Tracking Service
GEEW	Gender Equality and the Empowerment of Women
GFA	General Food Assistance
HQ	Headquarters
ILO	International Labour Organization
JAB	Jordan Ahli Bank
JOD	Jordanian Dinar
JRP	Jordan Response Plan
MEB	Minimum Expenditure Basket
MEPS	Middle East Payment Services

MFB	Minimum Food Basket
MOPIIC	Ministry for Planning and International Cooperation
NAF	National Aid Fund
NGOs	Non-governmental Organizations
OECD	Organization for Economic Co-operation and Development
OEV	Office of Evaluation
PIN	Personal Identification Number
PoS	Point of Sale
PRRO	Protracted Relief and Recovery Operation
RAIS	Refugee Assistance Information System
RB	Regional Bureau
SDGs	Sustainable Development Goals
SOP	Standard Operating Procedure
t-ICSP	Transitional Interim Country Strategic Plan
TOR	Terms of Reference
UNCT	UN Country Team
UNEG	UN Evaluation Group
UNHCR	UN Refugee Agency
UNICEF	UN Children's Fund
USD	US Dollars
VAF	Vulnerability Assessment Framework
WB	World Bank
WFP	World Food Programme

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