JORDAN | Cash Assistance in GBV Case Management

2022 Monitoring Report

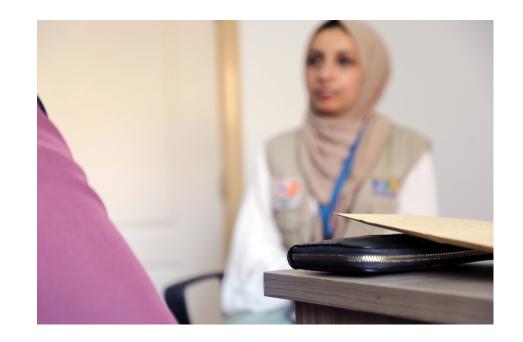


Introduction

Gender-based violence (GBV) is a widespread form of human rights violation, affecting an estimated 1 in 3 women globally. In spite of the efforts made in the field of gender quality, Jordan ranks 122 of 146 countries in the 2022 Global Gender Gap Index and social norms in Jordan are still permissive of GBV, with 69% of men and 42% of women believing it is justified for a man to beat his wife in some circumstances. Gender-based violence (GBV) remains a concern at the national level, with women and girls' refugees and displaced populations especially vulnerable to GBV.

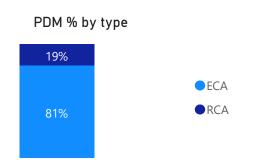
UNFPA supports services to survivors of gender-based violence across Jordan. In 2021, UNFPA Jordan launched a pilot to integrate cash assistance within GBV case management as an additional tool for the achievement of action plan goals. The pilot targeted GBV survivors and women at risk of GBV, including Syrian refugees, Jordanians and other nationalities, through two modalities: one-off Emergency Cash Assistance (ECA) and Recurrent Cash Assistance (RCA) for three to six months. In 2022 UNFPA continued to promote via 2 implementing partners (IPs) across 7 governorates in Jordan the use of cash assistance within GBV case management. The objective of the cash transfers is to support survivors to withdraw from the perpetrator/threat with RCA and to cover urgent needs as a consequence of GBV with ECA.

This report provides an overview of the main findings from the UNFPA analysis of the data gathered through the post-distribution monitoring (PDM) exercise regularly conducted by the 2 implementing partners (Institute for Family Health and Jordanian Women Union) with the 2022 cash recipients. 85% of the women who received cash support were included in the monitoring through KOBO supported forms, in Arabic, administered by the IPs GBV technical staff.



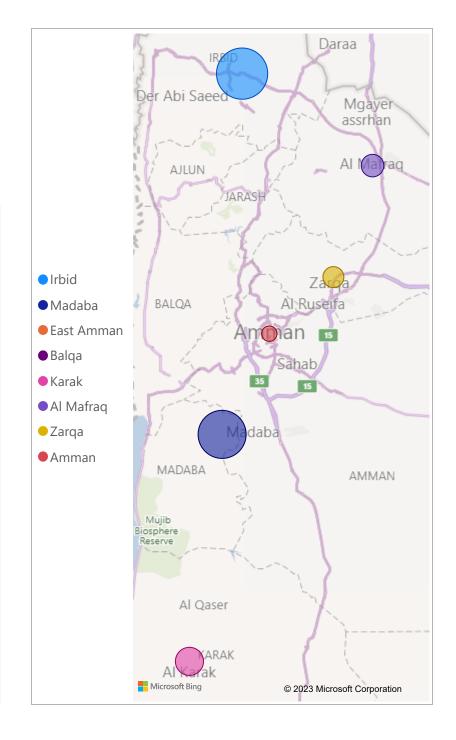
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Total number of cases that were monitored out of the total **272** (45 ECA and 227 RCA) who received cash in 2022



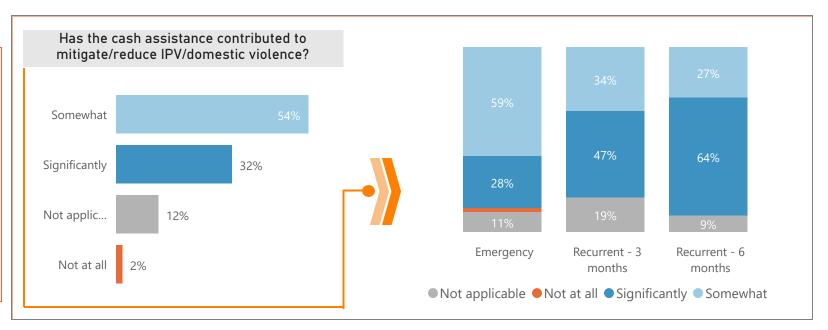
Main findings

- 86% of women stated that the assistance contributed to the **mitigation or reduction of IPV/domestic violence** and **97**% of all participants stated that receiving the **cash made them feel safer**;
- 97% indicated that receiving cash assistance helped them access necessary needs or services to **recover** from the incident of violence. 93% of women participating in the monitoring also reported that the cash assistance mitigated immediate GBV risks and 88% stated that the cash assistance increased accessibility to urgent GBV services;
- 100% stated that the cash assistance contributed to **improved physical and mental wellbeing**, and **70%** of them stated that this improvement was significant;
- 98% of respondents said that the cash received helped them (significantly or in some measure) to make decisions with regards to their recovery from the incident or risk of violence reported;
- 80% of survivors said that when cash assistance ends, they will be able to prevent further exposure to harm;
- 99% of the recipients stating that they **did not experience any incident/threat to their safety** as a result of receiving the cash, **98%** participants indicating that the cash delivery options were **safe and accessible** for them to use.



Section 1: Contribution to GBV risk mitigation and consequences

Overall cash assistance has been found to have a positive impact on the protection concerns of the recipients. **86% of women stated that the assistance contributed to the mitigation or reduction of IPV/domestic violence**, with the most promising results coming from the RCA - 6 months respondents, 64% of which answered that cash contributed significantly to this end. Women stated that the cash de-escalated violence and that it help them to rely on themselves without depending on others.



97% of all participants stated that receiving the cash made them feel safer. Some of the women reported feeling more serene and that the money reduced the levels of stress and anxiety for the future. Others said that the cash supported their self-confidence, reduced the psychological pressure on them and eased the violence they were going through.

97% indicated that receiving cash assistance helped them **access necessary needs or services to recover from the incident of violence**. **93%** of women participating in the monitoring also reported that the cash assistance **mitigated immediate risk or consequence of GBV**. As for service accessibility, **88%** stated that the cash assistance increased accessibility to urgent GBV response services.

"The amount relieved the pressure that my husband was putting on me to get out of the house"

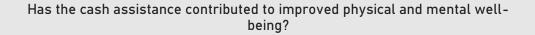
"The cash received covered the fees for divorce case and transportation"

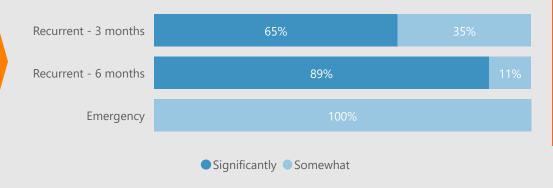
"I was able to pay the college fees to complete my interrupted studies, and then I will look for work to start a new period free of marital violence"

Quotes from women receiving cash assistance as part of their case management support



When asked to report on well-being, 100% stated that the cash assistance contributed to improved physical and mental wellbeing. 70% of them stated that this improvement was significant.

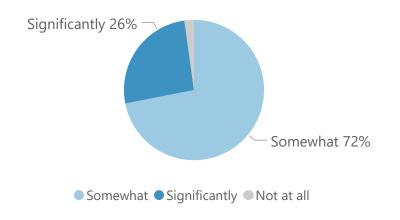




As for the levels of stress about meeting basic needs, 66% reported that cash assistance somewhat contributed to decrease levels of stress and 34% reported that it contributed significantly to reduce the level of stress.

Decision making and use of cash

Would you say that the cash assistance enabled you to make decisions with regards to your recovery from the incident or risk of violence you reported?



Overall 98% of respondents said that the cash received helped them (significantly or in some measure) to make decisions with regards to their recovery from the incident or risk of violence reported. While for recurrent, both 3 and 6 months, half the respondents stated that this helped them significantly, in the case of Emergency this decreases to 21% only, indicating that economic support more sustained over time has also a positive impact on the decision making power of the survivors. Women often stated that the cash received strengthened their personality, as well as:

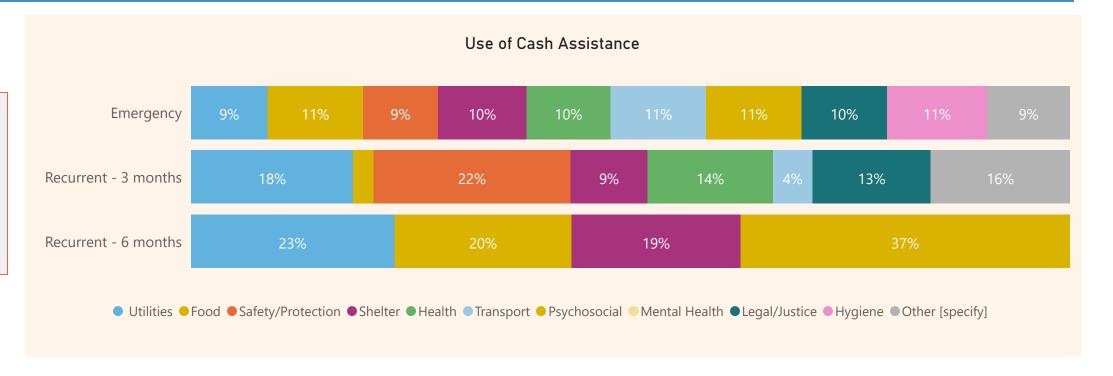
"Financial support helps me to prioritize and take responsibility for dealing with my problems better"

"The amount made it easy for me to take the decision to file a case for obtaining alimony from my ex-husband"

Quotes from women receiving cash assistance as part of their case management support

Section 2: Access to goods and services

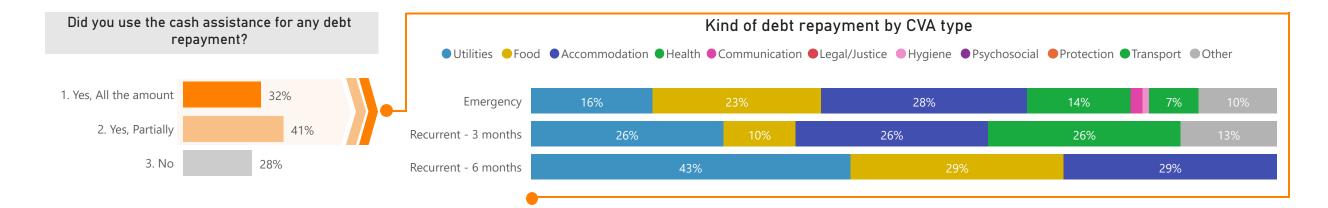
91% of participants stated that receiving cash assistance helped them cover the basic needs (either services, or goods) to ensure survival and minimum living standards.



In terms of spending pattern, we see that for ECA the type of spending is much more fragmented and shows the variety of needs that the women have to face when they approach the GBV support services. The more the frequency of the assistance increases, the more we see a decrease of money spent on immediate safety and protection related expenses and a shift to other longer term\stability areas of spending (utilities, housing and psychosocial support).

Similarly, this is the case for the portion of the money used by women to repay any accumulated debt - after 6 months of assistance the only expenditure areas for the received amount were three (utilities, food and accommodation), whereas for Emergency assistance all the eight possible options had been selected.

The majority (74%) of cash recipients, regardless of the type, stated that they used all or part of the assistance to repay debts, again confirming the vulnerable profile of the recipients as the accumulation of debt might be linked also with a heightened protection risks. Some of the examples of debt further explained by women include the attorney's fees to get alimony or complete the divorce procedures, children's school tuitions, utility bills.



Despite the concerns expressed by some women about the end of the economic support and the return of violence, also considering that the majority (61%) of recipients did not have a livelihood that would support them to meet basic needs when the assistance is over, 80% of survivors said that when cash assistance ends, they will be able to prevent further exposure to harm since they could improve considerably their situation. Some of the women explained this as they could divorce and distance themselves from the perpetrator, others because they paid off their debts.

These improvements are strongly interlinked to the impact of the case management support received, as even after the end of the sessions women feel that their personalities became stronger, and their self-confidence and decision-making power increased. Through the combined psychosocial, legal and cash support women reported being now able to stand-up in confrontations, to be more aware of their rights and to no longer fear reporting violence.

In the survivors' words, when the assistance ends they will be able to prevent further exposure to harm because...

...I am able to financially support myself and my children

...I became aware of the authorities concerned with protecting me from violence

...I was able to start a project and my own business

...I met my needs that cause me disagreement with my husband

...I know what to do and how to set the priorities in my life

...I know who to turn to for help and I feel strong

...I became self-reliant

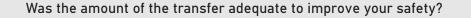
...I will be able to look for a job after I get my university degree and I feel optimistic the psychological violence and stress on me will stop

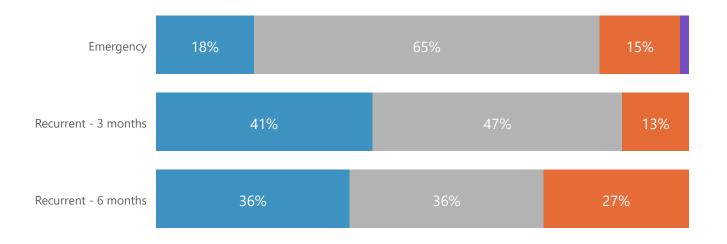
Section 3: Adequacy of timing, amount and frequency of cash transfer to improve safety

When asked about **amounts of cash received to address the GBV related incident**, need or risk, recipients of recurrent assistance over 3 months were the most satisfied ones, with also the highest percentage of those completely satisfied with the amount. **88% of RCA - 3 months**, **83% of ECA** recipients, and **72% of RCA - 6 months** stated that it was adequate (either completely or partially).



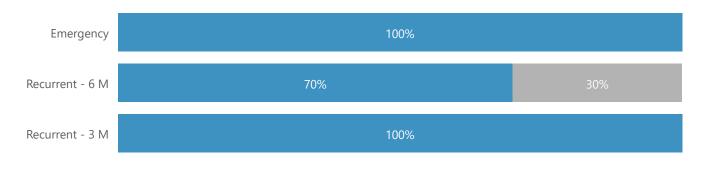
Frequency of the assistance was also generally positively regarded - all ECA and RCA-3 months recipients were completely satisfied, whereas 30% RCA-6 months recipients were not - something that will require further investigation in consultation with the implementing partners.





● 1. Adequate ● 2. Somewhat adequate ● 3. Inadequate ● 4. Prefer not to answer

Has the frequency of the cash assistance received been adequate to your needs (One off/monthly basis)?



Yes No

Section 4: Safety in the Use of Cash

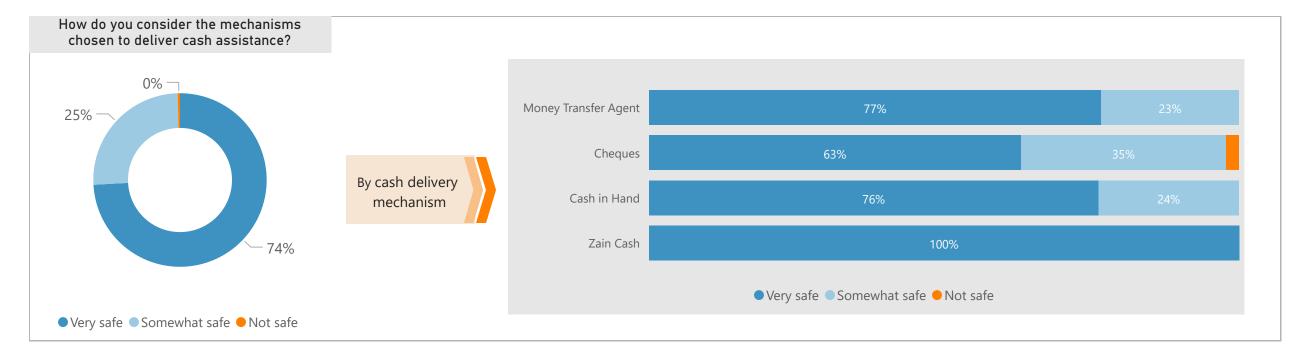
99% of the women stated that they did not experience any incident/threat to their safety as a result of receiving the cash. 96% participants indicated that the cash assistance was part of their action plan to enhance their ability to be safer. 100% reported that they felt that the cash providers upheld the confidentiality of their situation in facilitating their cash transfer.

98% participants indicated that **the cash delivery options were safe and accessible** for them to use. All of these respondents have received the cash by digital methods, suggesting that digital methods were considered the safest ones (Hawala, Zain cash) vs cash in hand and cheques. The only participant who stated that the cash delivery option was not safe received it by cheque.

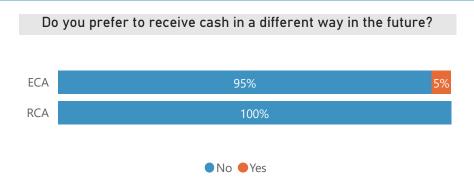
This is supported by the percentage of 74% of women stating that the mechanisms chosen by the partners to deliver cash were very safe. Of all the 4 options (Money transfer, cheques, cash in hand and mobile money) available across the partners, mobile money was considered the safest option, followed by, money transfer agents, cash in hand and lastly by cheques.



of participants indicated that they were able to use the money after receiving it and, equally, all recipients interviewed said that they did not face any safety issue when accessing the market to spend the money.



Section 6: The way forward



Referral to other economic support opportunities is still low across all recipients. Only around 16% of the participants (all ECA recipients) stated that they have been **referred to and included in other cash assistance programmes** and 15% to other **livelihood options**. In some cases it was found by the implementing partners that, even if they had referred survivors to other opportunities, eventually the women were - for different reasons - not available to take advantage of them, which also contributed to a low fruition of more sustainable solutions.

95% of respondents would prefer to keep the same delivery method in the future, some reasons linked to the wished change for method is the distance that the recipients had to travel in order to receive the assistance.

When asked how could the case management provider make the program safer for participants who are survivors of violence and receive cash to support their recovery or further exposure to harm, the majority of women mentioned the need to either increase the amounts/duration to allow them support until they could stand on their own feet, or to receive through small entrepreneurial projects or vocational trainings insights and tools on how to secure a livelihood.

Some survivors mentioned that, building on the trust and confidentiality that they experienced through the case management services, they would like to continue receiving support by the social workers with confidential follow-ups. Some participants also mentioned that they would find beneficial further awareness sessions on how women can build their confidence, self-reliance and how to seek support and protect from violence.

Conclusions and lessons learnt

Overall, the integration of cash assistance within GBV case management in Jordan proved to have a positive impact both on mitigating further risk of GBV and on supporting the access to a comprehensive package of GBV services aimed at improving resilience and wellbeing of survivors and individuals at risk. When they are provided with cash by the case management organizations women are then free to decide how they want to use it. Integrating cash as a complementary service to GBV case management enhances the survivor centered approach and provides recipients with additional tools on their paths to recover from or prevent a GBV incident.

Cash helped women in mitigating GBV and made them feel safer, building their confidence and ability to take decisions for their wellbeing and to access the services and support needed. Since it was properly managed through their action plans, cash proved a safe option that did not further jeopardize the women safety, with the chosen delivery modalities also contributing to the adequacy of the overall intervention.

Monitoring

During 2022 both IPs integrating cash within case management have aligned their monitoring forms to both feed into the overall monitoring system. This was important to provide a comprehensive overview of the activities, and constant fine-tuning of the monitoring framework depending on the feedback from the implementing partners and the data analysis proved to be very effective in improving the overall intervention and harmonization of practices among partners. Looking ahead, further adjustments of the tools and analysis can be envisaged to better capture data on specific groups, like women and girls with disabilities or living in remote areas, and understand the impact of cash in their recovery plans.

Case Management follow-up

In light of the findings that point towards better protection and GBV risk mitigation results with longer assistance timeframes (3 and in particular 6 months), it is important to continue building on sustained follow up during case management on the specific integration of cash in the survivors' action plan, with particular attention to exit strategies and prioritization of sustainable actions throughout the duration of the assistance cycle. This will ensure that survivors are equipped with the right tools and knowledge to support themselves at the end of the assistance cycle, limiting as much as possible roll backs on protection outcomes attained during the integrated case management and cash assistance.

Referrals and Livelihood options

The monitoring data shows that referrals to livelihood options is still low, and it is an area where improvements could include enhancing involvement of survivors in opportunities offered by the partners themselves, including vocational trainings, and facilitate the connection with external employment opportunities or financial support in line with the survivors' aspirations.

Building on these findings from the 2022 data and those of 2021 carried out in collaboration with Johns Hopkins University, UNFPA Jordan will continue to adjust the programme based on the information gathered through the monitoring system and the feedback mechanisms in order to continue investing on the quality of CVA interventions in its 2023 and future programming.

