



# ROUNDTABLE DISCUSSION

## “Evidence, Experiences and Medium-term Considerations on Holistic Livelihoods Programming including the Graduation Model in Jordan”

SUMMARY REPORT

AUGUST 2020

### 1. INTRODUCTION

The Durable Solutions Platform (DSP) organized a virtual roundtable discussion to share existing evidence, experiences and medium-term considerations for holistic livelihoods programming, including the graduation model, in Jordan on 19 August 2020. The roundtable brought together 29 participants from 16 different agencies.

The roundtable focused on the need to promote holistic programming that enables refugees to sustainably advance from humanitarian assistance and that supports Syrian refugees’ and vulnerable Jordanians’ goals of self-reliance.<sup>1</sup> While the graduation approach may provide such a model, the path from graduation to self-reliance may not be linear and sustained, integrated, and multi-sectoral approaches can contribute to building community resilience in the long-term.

Participants exchanged on challenges and opportunities implementing holistic livelihoods approaches, what this tells us in terms where to focus and coordinate our efforts and what information we still need to do so.

1 Durable Solutions Platform and Program on Forced Migration and Health, Columbia University Mailman School of Public Health. 2020. “In My Own Hands”: A Medium-Term Approach towards Self-Reliance and Resilience of Syrian refugees and Host Communities in Jordan. <http://dsp-syria.org/my-own-hands>

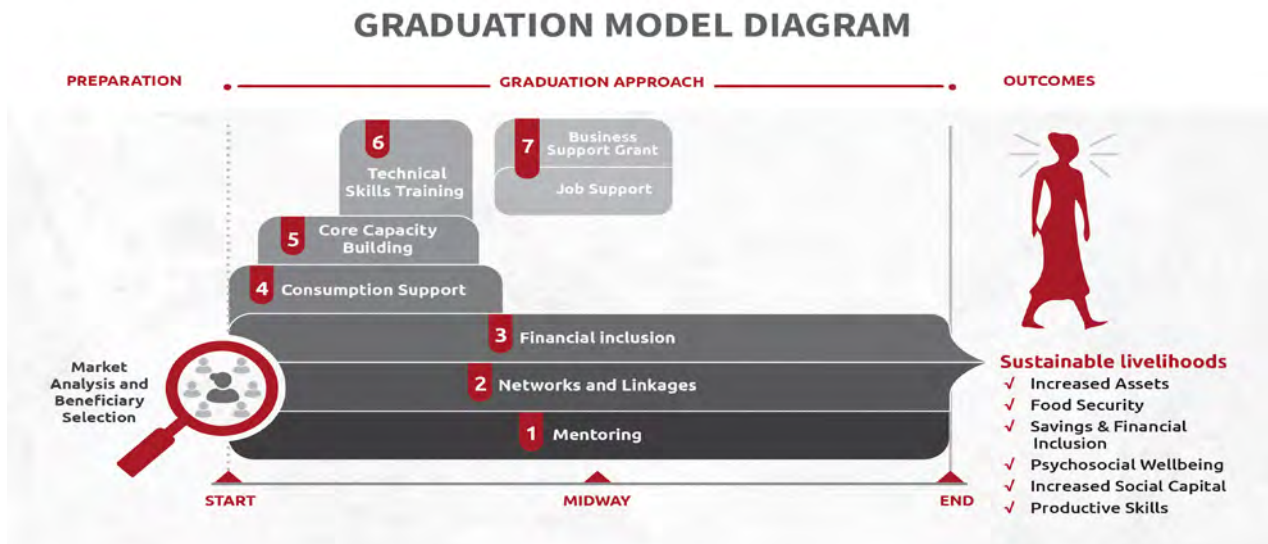
## 2. DEFINING HOLISTIC LIVELIHOODS APPROACHES AND THE GRADUATION MODEL

An integrated livelihoods approach can be defined as one that deliberately tries to connect the design, delivery and evaluation of interventions across disciplines and sectors to produce an amplified, lasting impact on people's lives. Integrated approaches encompass a wide range of interventions delivered through different modalities depending on the context and the target demographics. These can include protection-mainstreamed livelihoods programmes such as:

- Legal protection combined with initiatives to increase employability and ensure decent work;
- Cash plus programmes that graduate beneficiaries from cash assistance to sustainable income-generating opportunities;
- The graduation approach, which is perhaps the most well-known form of an integrated poverty-alleviation model.

While each of these approaches are quite distinct, a few commonalities are found across most integrated programmes. They tend to be time-bound, with a specific pathway for a cohort of target beneficiaries; and the pathway usually contains a carefully designed sequence of activities that addresses holistic needs at the household level. These programmes are designed with the understanding that poverty is multifaceted, and only through an integrated approach can one assist a household on an upward trajectory to escape a systematic poverty trap.

Critical to designing such programmes is being more deeply engaged with communities to understand the contexts in which they live, what they need, what their ideas are, and the unseen influences that can diminish even the very best interventions. These programmes usually include longer-term engagement with beneficiaries and can tackle behavioural change aspects, for instance savings practices, work ethics and household gender dynamics.



Source: RYSE consortium, Danish Refugee Council

The graduation approach was piloted by BRAC in Bangladesh almost two decades ago.<sup>2</sup> Since then, it has gained increasing international attention as a key strategy to building secure, sustainable and resilient livelihoods, and has been adapted by various organizations and scaled in several countries including by governments as part of social safety net programmes.<sup>3</sup> The graduation approach is new in Jordan and in middle-income economy contexts.

2 BRAC. 2020. <http://www.brac.net/program/ultra-poor-graduation/>

3 The model has undergone rigorous research including separate Randomized Control Trials conducted by JPAL, IPA and the London School of Economics and has been demonstrated to make lasting economic and social impacts on households across different contexts. See: A. Banerjee, E. Dufo, N. Goldberg and D. Karlan. 2015. A multifaceted program causes lasting progress for the very poor: Evidence from six countries. <https://science.sciencemag.org/content/348/6236/1260799>

Graduation combines support for immediate needs with longer-term investments in life skills and technical skills training, livelihoods grants or job placements, savings and future planning. The approach aims to address both the social and economic needs of households simultaneously, to build their self-reliance capabilities, and is based on a comprehensive, time-bound and sequenced set of interventions. Working together, these interdependent interventions are expected lead to strong outcomes at the household level including increased or improved productive assets, food security, savings and financial inclusion, psychosocial outcomes, social integration, productive skills

One of the most important components of the approach is the beneficiary selection, which usually consists of a participatory-based approach to identifying the extreme poor or vulnerable households within a target location. In Jordan, a critical element will be to contextualize interventions and the selection criteria separately for refugees and vulnerable Jordanian households. Within the different interventions, mentoring is a quintessential component of the approach. This involves livelihoods staff conducting home visits at frequent intervals (usually every two weeks to a month), and delivering the different interventions, tailored to the individual household context.

### 3. EXPERT REFLECTIONS ON DIFFERENT ASPECTS OF HOLISTIC LIVELIHOODS APPROACHES

#### **FIONA ALLEN, SENIOR DEVELOPMENT OFFICER, UNHCR JORDAN**

UNHCR Jordan has been reflecting over the past years on how to move holistic programming forward and how to improve refugees' access to self-reliance in the country, when almost half of the population in Jordan are of working age. Currently, cash assistance represents a significant part of the response, but funding for this programme may not continue in the same way over the medium- and long-term. It is therefore critical where possible, to support refugee households to access more sustainable opportunities supporting longer term self-reliance. Moving forward, it is vital to consider holistically, how both vulnerable Jordanian and refugee households can be supported to access opportunities that will promote sustainable livelihoods.

There are a number of openings for exploring holistic livelihoods approaches in Jordan, including a current discussion around graduation models and potential social security expansion; the recently announced flexible work permit expansion to Syrian refugees in 21 occupational families; and the increased experience supporting women with home-based businesses (HBBs). The impact of COVID-19 is still not fully understood, but it can be anticipated that many people of concern will continue to be employed in the informal sector. It is important to take the opportunity to engage in real dialogue, across all involved stakeholders, to discuss approaches to increase 'decent work' opportunities. Efforts to support and implement graduation programmes can offer entry points for refugee inclusion alongside Jordanians and the goal of a joint vulnerability assessment rather than status based vulnerability can support these mechanisms.

Graduation is a lengthy and costly intervention especially in a middle-income country, and is not the right fit for all households. It is critical to make sure that other vulnerable individuals and households are supported. For example, cash for work remains a good way to ensure households can get access to cash more quickly. However, in the protracted situation of Syrian refugees' displacement, we need something that offers a more sustainable opportunity.

#### **LUKÁŠ VOBORSKÝ, REGIONAL DIRECTOR – SYRIA CRISIS RESPONSE, CARITAS SWITZERLAND**

Caritas Switzerland has been working on the graduation model, and learning from the field has helped identify key areas of focus and important distinctions. The humanitarian sector commonly conflates vulnerability with poverty and vice versa. While a person might be extremely poor and extremely vulnerable, they might not qualify as a graduation participant exactly because of their vulnerability, because they are not able to engage in graduation activities due to e.g. severe disabilities or complex protection cases. Graduation does target individuals that are commonly excluded from 'traditional' livelihood programming because they are generally too poor to

participate, but it does not replace social safety nets. A household with two elderly people who are unable to work or with a single caregiver with young children require primarily social protection and not livelihoods support.

Secondly, poverty is not only generally poorly understood, but also very context specific. Humanitarian assessments are generally not explorative enough to understand poverty. This requires a shift from more 'top-down' types of research – e.g. structured surveys such as the VAF – to more participatory approaches, or at least using hybrid assessment methods. This in turn requires a different skills set, e.g. training enumerators qualitative methods.

Finally, considering the graduation approach has a high per household investment costs, targeting is key. Targeting individuals who are extremely poor or extremely vulnerable may lead organizations to allocate disproportionate amounts of assistance to those in need of much less intensive or entirely different kind of support – this is not only cost-ineffective but it may lead to retention issues. As a general takeaway, understanding the difference between poverty and vulnerability, and what poverty looks like for those affected by it in our target areas, is vital. This leads to establishing good localized understanding of poverty and creates clear demarcation between traditional sustainable livelihoods programming, graduation approach programs and social protection schemes, each of which has a specific target group in order to be effective.

### **MARAM ABUDAMOUS, PROJECTS MANAGER - COMMUNITY EMPOWERMENT PROGRAM, JORDAN RIVER FOUNDATION**

Jordan River Foundation (JRF) has been in the development sector for 25 years in Jordan and has gained experience in delivering holistic approaches, linking livelihoods and family protection tracks, for instance child protection, case management, safe referrals, and psychosocial services. Beneficiaries of integrated programmes have stated that these projects have improved their lives, including improved their abilities to deal with financial risks and shocks, raising their levels of knowledge, confidence in themselves. The integrated approach resulted in empowering entire families rather than selected individuals.

Moreover, addressing protection risks before supporting economic opportunities emerged as a lesson learned. Some female participants stated that after their partners attended the awareness sessions, they became supportive of their micro-business, and cited the strong family bonds as a base for their success.

Many participants also stated that establishing their own income-generation channel made them feel more accepted from their communities, as they did not need to ask others for help. Holistic approaches have reportedly had a positive impact on social cohesion; participants reported growing their networks over the years that they were engaged. Two main challenges faced with integrated approaches are firstly encouraging male household members to join activities especially awareness sessions and secondly beneficiaries' preferences for livelihoods activities over protection.

## 4. MODERATED GROUP DISCUSSION ON CHALLENGES, OPPORTUNITIES AND EVIDENCE GAPS ON HOLISTIC LIVELIHOODS APPROACHES INCLUDING THE GRADUATION MODEL

### **WHAT CHALLENGES EXIST IN TERMS OF HOLISTIC APPROACHES IN JORDAN AND WOULD NEED TO BE OVERCOME IN THE SHORT- AND MEDIUM-TERM?**

#### **Relating to beneficiaries:**

Gender dimensions and power dynamics within the household are important to take into account when designing and implementing holistic livelihoods programs. Vulnerability assessments tend to interview the head of household, leaving women's perspectives underrepresented. Support services need to be made available to support women to engage in longer-term programmes, including childcare and safe transportation. It is critical to not lose the gains made in supporting women's economic empowerment due to negative impacts of COVID-19 on the economy. Implementers should adapt to including a gender transformative approach in livelihoods.

Furthermore, the graduation model's focus on supporting poor households can be problematic when transferred to the middle-income context of Jordan. Initial research conducted by an implementing agency found that talking about poverty can be sensitive, and discussions about it can raise expectations for receiving assistance. Unlike in other geographical contexts, where the wider community can be brought together and the choice of beneficiaries jointly discussed and decided, the heterogeneous nature of population in Jordan can make this more difficult, particularly when it comes to interventions targeting refugee populations

#### **Relating to operational actors:**

A key challenge raised by participants was concerning cost of holistic livelihoods programmes and the graduation model. This challenge can be overcome by the provision of evidence on positive impact of such approaches. It is difficult to demonstrate the positive impact of the graduation model as of now in the Jordanian context, as it is starting to be rolled out, and limited evidence exists on it so far. Moreover, traditional livelihoods programmes have been facing structural and legal challenges and have relied on output-driven programmes. The context in Jordan is challenging for creating sustainable and substantial employment, with high-enough wages to comfortably sustain a household. Holistic livelihoods interventions need to be able to show there is more resilience and increased employment opportunities at the end. Investments by donors are needed to explore innovative and longer-term livelihoods approaches.

Initial research conducted by an implementing agency on targeting for the graduation model in the north of Jordan revealed that existing methodologies for targeting need to be adapted to the middle-income Jordanian context. For example, identifying 'poor' and 'extreme poor' target groups is challenging. It required moving away from the so-far more widely used vulnerability-based to a poverty-based targeting method, which is not an easily recognizable shift in the current livelihoods landscape. Moreover, participatory approaches are not yet the norm in current livelihoods programmes and it takes time to conduct the assessments as project staff need to also be adequately trained on such approaches.

#### **Relating to policy and macro-economic picture:**

In order to be able to provide sustainable pathways towards self-reliance, it is vital to improve the enabling environment for livelihoods in the country. For example, supporting financial inclusion of all population groups and the investment setting in Jordan is key. Moreover, the graduation model requires the ownership of the government, as well as coordination and collaboration with key ministries. A fruitful collaboration could lead to development of standardized skills and training models, which goes hand in hand with the supporting the labour market and growth sectors.

Additionally, the dominance of informality in the labour market and lack of formal opportunities also present challenges for creating sustainable job opportunities and moving Syrians and Jordanians towards self-reliance. This is a broader issue for Jordanians as well as refugees. There is an increased recognition among relevant authorities to formalize informal opportunities and opportunities in the formal labour market should be explored, but this is not always welcomed by people.<sup>4</sup>

## **BASED ON THE INTERVENTIONS, WHAT CONCRETE OPPORTUNITIES EXIST FOR PROGRAMMING AND ADVOCATING FOR MORE HOLISTIC APPROACHES ON LIVELIHOODS IN JORDAN?**

There is a general opening in policy and programming spheres to explore entry points for holistic and medium-term approaches to livelihoods, including an appetite by the government of Jordan for holistic programming and the need to study the growth sectors and niches where employment can be created. Working with key ministries on standardization and licensing of the skills training would be beneficial. Going forward, it is important to move towards understanding livelihoods as supporting people to live more broadly dignified lives and not overly focus on income-generation as the marker of dignity or well-being.

Moreover, given that Syrians' displacement is protracted, social security may be a more strategic option to pure and long-term unconditional cash assistance. Work is underway to understand the barriers vulnerable Jordanians face to access to social security, including the reluctance of some employers to register workers and businesses. In the medium-term, it is relevant to explore the opportunities for informal workers, both Jordanians and non-Jordanians, to also be involved in the NAF and potentially social security schemes.

Furthermore, holistic livelihoods approaches that include mentorship and counselling have the potential to positively impact beneficiaries' psycho-social wellbeing when it comes to looking for and remaining in employment. According to an implementer, private sector actors frequently state that employees are not motivated to stay in the area of employment. Therefore, motivating people to take advantage of being employed and gaining new skills, and generally supporting their resilience, should be prioritized – alongside engagement with private sector and employers to improve decent work conditions.

## **WHAT ARE THE KNOWLEDGE OR INFORMATION GAPS THAT EXIST AROUND HOLISTIC LIVELIHOODS PROGRAMS IN JORDAN?**

### **Related to programming:**

One of the biggest data gaps for Jordan currently is identifying the threshold for targeting beneficiaries for holistic livelihoods approaches. For the graduation model, it is still unclear what the balance between "ability to engage" and "extreme poverty" should be. As these are early days for a graduation approach in Jordan, implementers have started working so that over the next months and years the data centric evidence will be generated to show if this has a space in Jordan. As the graduation approach is mainly targeting youth, it is critical to explore the skills they have or lack. While older generations may be able to draw on existing skills from back in Syria, this is more challenging for youth who have spent the majority of their lives in Jordan.

### **The policy and macro-economic picture**

Experience implementing the graduation model and other holistic livelihoods programmes can highlight certain policy limitations. While there can be a tendency to wait for policies to be formulated before starting to work, the newness of these approaches warrant that learning is shared as we go along, where gaps and challenges in policy frameworks and approaches can be highlighted and changes supported. More deliberate and coordinated engagement is needed to address the blocks and structural challenges, including supporting multi-sectoral approaches and thinking, in a timely manner.

4 For example, programmatic learning highlighted how beneficiaries of HBBs, who tend to be relatively vulnerable, generally do not prefer to register their businesses, mainly due to fears of additional costs and exposure to local authorities. See: Durable Solutions Platform, Danish Refugee Council, International Rescue Committee and Norwegian Refugee Council. May 2020. Improving Self-Reliance and Resilience in Jordan: Lessons Learned from Livelihoods Interventions. <https://www.dsp-syria.org/improving-self-reliance-and-resilience-jordan>

Moreover, a number of macro-level information gaps remain, including:

- What are the potential growth sectors in Jordan? This information is not available on a national level, and when it is available, it lacks the level of granularity for an effective implementation of the graduation model.
- What are the outcomes of the education pathways? While quantitative information on enrolment and completion is available, the qualitative outcomes of education pathways are not monitored. Understanding the gaps on the supply side, improvements to the quality of vocational trainings and trainers themselves, and the needed specializations (as linked to the above question) are highly relevant in this regard.
- What are the needs of the private sector? Many implementers engage with different private sector actors, but collaboration is not standardized and formalized based on their needs. For instance, financing for entrepreneurs and income-generating projects have emerged as needs.

In parallel to answering these questions, it will be critical to explore a national agenda on strengthening holistic approaches, one that can support national capacities and institutions while supporting those segments of society that can benefit the most. As some implementers will be looking at graduating Jordanians from the NAF, such a national-level process can potentially absorb refugees or at the minimum draw comparative learning between population groups.

### Between policy and programmes:

Available job opportunities in the private sector are not adequately tracked, making it difficult to know which opportunities exist where, and what type of skills different economic sectors need. For example, an online system where private sector actors could indicate available vacancies and where jobs could be filtered by location could be helpful to ensure opportunities are approached in a systematic way and programming can be steered in the right direction.

Meanwhile, a gradual move towards holistic livelihoods approaches can be supported through coordination efforts that link together beneficiaries from different programs to different types of services within and beyond the livelihoods sector. This could increase the level of impact, and better transition beneficiaries to support their eventual self-reliance and resilience. The policy restrictions on sectors that are open for Syrians do however add a layer of complication to achieving positive results.

## 5. RECOMMENDATIONS AND KEY TAKEAWAYS

### Implementing agencies should:

- **Coordinate across agencies and sectors to create opportunities for collaboration and collective learning on holistic approaches to livelihoods**

This should include generating collective learning from pilot initiatives – both because of the multiplicity of interventions being launched, and because of clear evidence gaps on the feasibility and practical application of holistic approaches in the country (and in the context of middle-income economies more broadly). Increased coordination could also be used to trial and – if viable – promote approaches which allow individuals to access services from multiple programs and across implementing agencies, which may provide for support in a coordinated, cost-effective manner.

In the shorter-term, there are key information gaps, including on best practices for targeting individuals to engage in such approaches and the balance between “ability to engage” and “extreme poverty” should be during the selection process. This is a key learning that various programs should share in order to identify best practice and coherent criteria. Other data gaps that need to be filled in order to support effective holistic programming include the identification of potential growth sectors at national level and at sufficiently granular detail, the links between education pathways and sustainable livelihoods, and the demands and requirements of the private sector.

- **Coordinate across agencies and sectors to create opportunities for collaboration and collective learning on holistic approaches to livelihoods;**

Identify policy and structural barriers and opportunities as well as to supporting holistic approaches to support for vulnerable people, documenting the impact of both to facilitate dialogue on reforms that could expand the impact of these approaches in the short and medium-term.

This should include identifying opportunities to push for better links between social assistance and social security such as support for informal workers to be included under the NAF and social security schemes; engaging with key ministries on the standardisation of skills training; and to enable implementing agencies to include refugees from Syria in graduation approaches, for example by addressing limitations on sectors that refugees are permitted to work in.

- **Ensure that holistic interventions take a gender transformative lens**

Ensuring that programs are designed to sustain and increase women's economic empowerment, particularly in a challenging public health and economic context is vital. Women have been affected significantly in 2020 by COVID-19 and the subsequent economic contraction. Implementing agencies must ensure that their livelihoods approaches are able to support women to work; address the unpaid care burden they face; and recognize and address risks of sexual and gender-based violence across the board.

#### **Donors should:**

- **Provide longer-term funding for pilot initiatives for holistic approaches to test their impact in Jordan, and coordinate with implementing agencies to understand barriers and opportunities for further use of holistic approaches**

Sustained support, including multi-year funding, is needed in order to be able to test the full range of impacts that such holistic approaches do and may have. This includes ensuring that implementing organizations are able to monitor and measure the broader resilience of individuals, including their employment and situating this within their wider personal circumstances. Donors should also support agencies to identify policy blocks and opportunities and work with the Government of Jordan to address these and create an increasingly enabling environment to test the full potential impact of approaches on the lives of vulnerable Jordanians and refugees from Syria.

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#### **About DSP**

The Durable Solutions Platform (DSP) is a regional initiative focused on generating evidence and convening strategic dialogue on durable solutions to displacement in the Syria crisis. DSP connects its research with key implementing organizations, advocacy partners and government to support strategic thinking on medium-term approaches to protracted displacement.