



Multi-purpose cash assistance



Photo Credit: UNHCR, 2020

2020

Mid-Year Post Distribution Monitoring Report



Acknowledgements

Samuel Hall would like to thank UNHCR/Jordan CBI and Basic needs team for their professional support and facilitation of the Post Distribution Monitoring reporting exercise. The team would like to thank Mindset, the Jordanian research firm who managed the quantitative data collection. Our sincere appreciation goes to the cash assistance beneficiaries who participated in the data collection process.

UNHCR would like to thank the following donors who made our cash assistance programme possible:



This report was produced for the UN Refugee Agency (UNHCR) by Samuel Hall.

Executive summary

Jordan hosts close to three quarters of a million refugees, most living outside of camps. The majority are vulnerable, unable to independently maintain a dignified life. In this context, UNHCR Jordan's unconditional monthly basic needs cash assistance programme is a lifeline for many. During the first half of-2020, around 33,000 vulnerable refugee families living in urban areas and mostly but not exclusively from Syria, benefited from monthly assistance in the form of a social cash transfer (unrelated to Covid-19 emergency cash transfers also distributed by UNHCR in the late spring of 2020 and discussed in an annex to this document). Based on a survey administered via telephone to 590 cash transfer recipients, this report presents the results of the mid-year post-distribution monitoring exercise.

The results suggest that the distribution modalities of the monthly cash assistance generally work well – over nine respondents out of ten received the assistance on the day they were expecting it and were able to collect it at an ATM close to their place of residence. A minority of respondents (fewer than 10%) felt unsafe or at risk withdrawing or spending the cash, with fears of theft appearing greater than fear of catching Covid-19. Most cash recipients would not trade the cash programme for a combination of cash and in-kind support. The feedback on service delivery is broadly positive, and the helpline well-known.

Like in previous years, and in line with the fundamental purpose of the monthly cash assistance, refugees mainly spent their grant on rent and food. Both tend to be pricier in Amman, compared to other Governorates in the Kingdom. Compared with mid-2019, a considerably smaller share of respondents used the cash grant to cover utility bills and pay for health costs. That a relatively small share of respondents reported dedicating part of their cash assistance to health costs or hygiene items suggests that the COVID pandemic has not (yet) influenced the spending patterns of the most vulnerable. (Indeed, actors have been distributing cash for WASH and hygiene kits as part of the Covid-19 response.) The average amount spent on these different categories has evolved little in the last year, although average food expenditure is slightly decreased while the mean amount of cash assistance spent on debt repayment has considerably increased (+48%).

Needs among the beneficiary population remain high - across nationalities and locations, most respondents state not being able to meet more than half of the basic needs of their household. Of the respondents who fall in this category, close to two thirds of respondents (64%) note that they are unable to afford sufficient food, while 27% struggle to pay their rent. Slightly over half find themselves to afford appropriate shoes and clothing. Particularly worrying given the 2020 context, 31% of respondents note that they cannot afford to pay for health costs. Many (60%) of the respondents had had to resort to borrowing money in the four weeks prior to data collection (May 2020). This debt is a perceived safety concern for many.

Despite the monthly cash aid, beneficiaries are forced to rely on a variety of negative coping strategies. The most common coping mechanism across nationalities and governorates is to reduce spending on health or education, followed closely by buying food on credit, both of which are crisis-level coping strategies. As demonstrated by increased scores in this domain compared to the latest round of post-distribution monitoring in late 2019, food-related coping strategies have become more frequent in the past six months, particularly for the Syrian beneficiary cohort.

Table of Contents

<u>Acknowledgements</u>	2
<u>Executive summary</u>	3
<u>List of tables and figures</u>	5
<u>Abbreviations</u>	6
<u>Introduction</u>	7
<u>Post-distribution monitoring</u>	9
<u>Profile of the sample</u>	9
<u>Distribution modalities and use of cash assistance</u>	10
<u>Spending patterns</u>	12
<u>Impact of cash assistance</u>	15
<u>Needs and vulnerabilities</u>	15
<u>Coping strategies.</u>	19
<u>Accountability</u>	21
<u>Conclusions</u>	24
<u>Annex 1: PDM monthly cash assistance: key monitoring indicators</u>	25
<u>Annex 2: Key insights from the PDM of UNHCR's Covid Emergency Cash Assistance</u>	27

List of tables and figures

<u>Figure 1 Providing aid, maintaining accountability</u>	8
<u>Figure 2 Household sizes of Syrian and non-Syrian respondents</u>	9
<u>Figure 3 Time to reach ATM for withdrawal of cash</u>	11
<u>Figure 4 Share of respondents who felt unsafe or at risk...</u>	12
<u>Figure 5 Attribution of cash grant to spending categories, Mid-year 2019 and 2020</u>	13
<u>Figure 6 Average amount spent by category, 2019 vs 2020</u>	13
<u>Figure 7 Average spending by category for different governorates</u>	14
<u>Figure 8 Ability to meet the household's basic needs</u>	15
<u>Figure 9 Amount of debt, Syrian and non-Syrian respondents who do hold debt</u>	16
<u>Figure 10 Share of indebted respondents worried about their safety due to level of debt</u>	16
<u>Figure 11 Reasons for moving to another house</u>	18
<u>Figure 12 Prevalence of coping strategies</u>	19
<u>Figure 13 In the past four weeks, have you had to...</u>	20
<u>Figure 14 RCSI scores of PDM respondents, 2018-2020</u>	20
<u>Figure 15 Number of days in the past week that portion sizes had to be limited at mealtimes</u>	21
<u>Figure 16 Knowledge and use of the helpline and complaints mechanism</u>	22
<u>Figure 17 Satisfaction with UNHCR service on the helpline / helpdesks / offices</u>	23
<u>Figure 18 Would you prefer to receive cash or a combination of cash and in-kind support?</u>	23

Abbreviations

CAB Cairo Amman Bank

CBI Cash-Based Intervention

CCF Common Cash Facility

GoJ Government of Jordan

JOD Jordanian Dinar

MEB Minimum Expenditure Basket

PA Principal Applicant

PDM Post-Distribution Monitoring

SMEB Survival Minimum Expenditure Basket

UNHCR United Nations High Commissioner for Refugees

USD United States Dollars

VAF Vulnerability Assessment Framework

WASH Water supply, sanitation and hygiene promotion (WASH)

WFP World Food Programme

Introduction

Jordan is one of the world's largest refugee hosting countries relative to its population, with 89 refugees per 1,000 inhabitants.¹ The majority (81%) are living in urban and rural areas outside of refugee camps. The 2019 VAF Population Survey of Syrian Refugees found that most registered Syrian refugees in Jordan are unable to independently maintain the financial and non-financial standards necessary for a dignified life. 40% of individuals had debts of more than 100 JOD per capita.²

In this context, cash assistance is one of the most important social protection tools in humanitarian response. Granting agency to refugees in terms of spending decisions, it enables them to pay their rent, utilities, education and healthcare needs. The monthly cash assistance programme in Jordan was introduced in 2008 to assist Iraqi refugees living in urban areas and extended in 2012 to include the rapidly growing Syrian refugee population. The principle behind UNHCR's monthly cash assistance programme, beyond meeting basic needs, is to reduce the susceptibility of the most vulnerable refugee families to exploitation and other protection risks such as child labour, begging, home-evictions and early marriage.

In June of 2020, over 33,000 vulnerable refugee families living across villages and towns in Jordan benefited from a cash transfer to cover their most essential needs. Cumulatively, UNHCR and its partners disbursed over 5.6 million USD in basic needs cash assistance to refugees and asylum seekers in July 2020 alone.³ The average amount of cash received by Syrian families per month stands at USD 173. Other nationalities included Iraq (1,691 households), Sudan (673 households), Yemen (418 households) and other nationalities (218 households).⁴

Vulnerability is defined by the Vulnerability Assessment Framework (VAF) that provides a set of indicators and formulas to score vulnerability risks in several sectors including Shelter, Health, Education, Welfare, WASH, and Coping Strategies, amongst others. These indicators and scores provide a basis for UNHCR and partner organisations⁵ to target the most vulnerable refugees using similar criteria.

UNHCR uses an ATM banking network (and, increasingly, digital mobile wallet modalities) for cash transfers. Unique to Jordan, UNHCR as part of the Common Cash Facility, uses iris-enabled ATMs for cash withdrawals. A simple iris scan, using a special camera attached to the ATM triggers the cash withdrawal, without the use of an ATM card or a pin number. This ensures that the person targeted for assistance is the one receiving the assistance, and this has been instrumental in reducing fraud. ATM prepaid cards may also be used for specific cases where iris biometrics might not be practical (such as for the elderly or those with disabilities).

¹ REACH: Jordan: Multi-Sector Needs Assessment – Vulnerable Out-of-Reach Communities (VOC), May 2020

² Vulnerability Assessment Framework – Population Study 2019. UNHCR, Action Against Hunger, ILO.

³ This does not include Covid-related cash assistance, which also needed to be distributed given the exceptional circumstances of the spring of this year. The bulk of this support went to 33,000 vulnerable Syrian families.

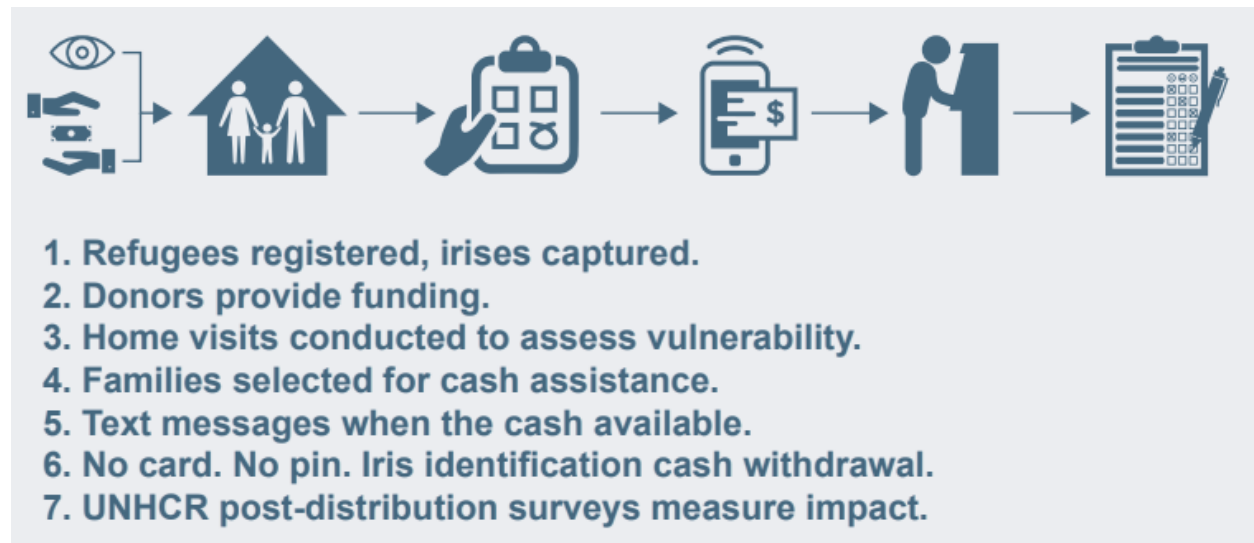
⁴ Given the lesser availability of assistance options to this cohort, UNHCR coordinates with WFP for the provision of food assistance for both Syrian and, as of late 2019, non-Syrian refugees.

⁵ ICRC, IOM, Medair and Caritas

Accountability is a priority for UNHCR. Persons of Concern have the right to petition for cash assistance, appeal the eligibility decision, and receive a timely response. Communication and feedback channels include direct phone SMS and audio messaging, as well as a call centre (Helpline), information centres (Helpdesks and Community Service Centres), and at UNHCR registration sites.

Furthermore, through regular post-distribution monitoring (PDM), UNHCR keeps track of how monthly cash assistance is used, its impact on recipient well-being, and gathers key feedback from beneficiaries on the appropriateness of cash distribution mechanisms. This report presents the results of the 2020 mid-year post-distribution monitoring exercise. The first section presents a profile of the interviewed beneficiaries and the second section sheds lights on the spending patterns. We discuss the impact of the monthly basic needs cash assistance on factors such as negative coping mechanisms, food security, housing and debt. In the final section, we discuss the cash recipients' perceptions of cash transfer modalities and the UNHCR complaints mechanism. We end on a brief conclusion and presentation of key monitoring indicators. An annex to this document presents key insights from the post-distribution monitoring exercise of the Covid-related emergency cash transfers.

Figure 1 Providing aid, maintaining accountability



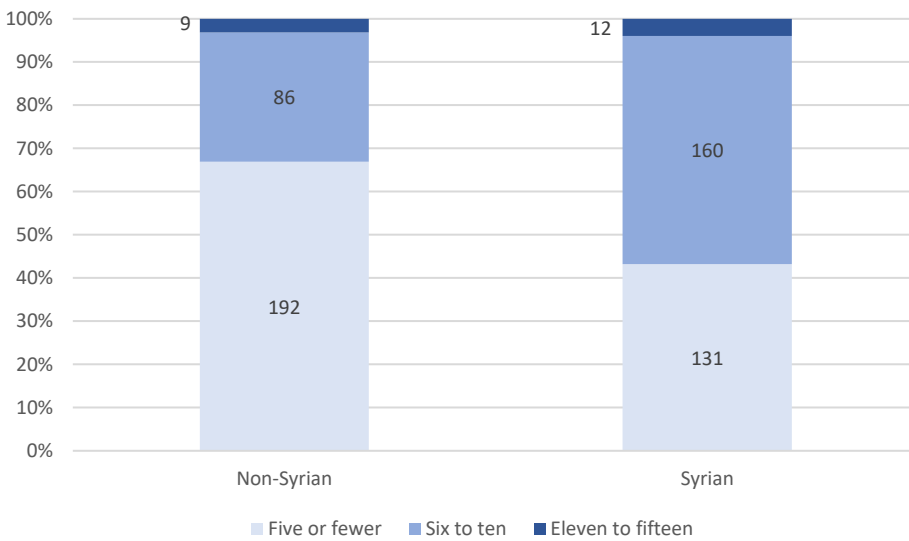
Post-distribution monitoring

Profile of the sample

The survey was administered in June 2020 via telephone to 590 respondents. Reflecting the geographic distribution of monthly cash recipients, 56% of these were located in the governorate of Amman, an additional 14% in Irbid, 12% in Mafrqa, and 9% in Zarqa. Other locations represented by a smaller share of respondents included Ajloun, Aqaba, Balqa, Jerash, Karak, Ma'an, Madaba, Tafileh. Sampling was designed to ensure results that are representative of the Syrian and non-Syrian CBI beneficiary populations in Jordan at a 95% confidence level and 6% margin of error.

Slightly over half of the respondents (303) were refugees from Syria, mainly from Dar'a (34% of Syrian respondents) and Homs (27%). The average reported household size of respondents is 5.4: 4.8 for non-Syrians and 5.9 for Syrians.

Figure 2 Household sizes of Syrian and non-Syrian respondents





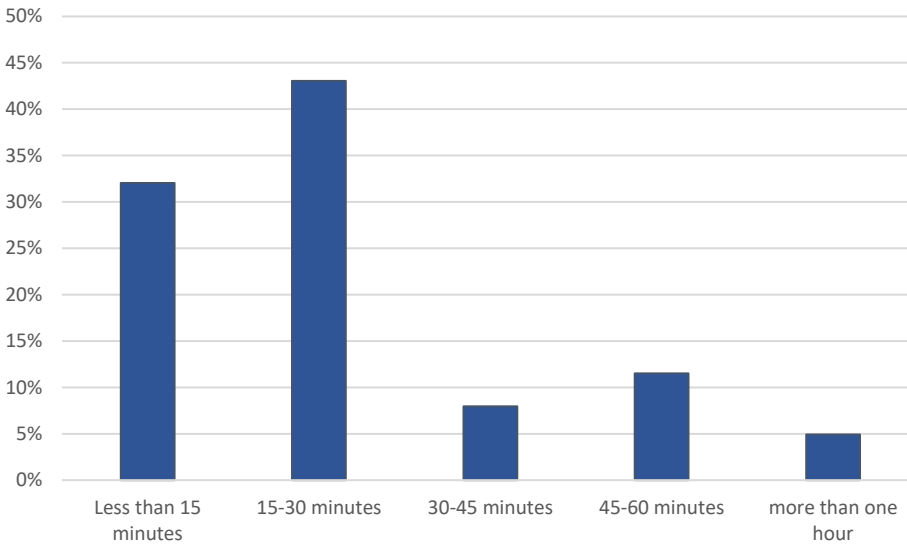
Um Abdallah fled Syria in 2013. Clinically blind, she relies on her son Abdallah, 13, for most things in life from choosing the good fruit at the grocery store to sorting the white from the colored washing. Receiving cash assistance from UNHCR, however, allows her to keep some of her independence, they have received 110 dinar of cash assistance every month for the last three years.

“I am afraid of what would happen if the cash assistance stops. We rely on it completely. To pay the rent, bills and buy food. When we get the money, we give most of it directly to the landlord. “It would be difficult for me if we couldn’t pay the rent and I had to move out of this house as now I know where everything is placed. I know how many steps there are leading up to the apartment and the layout of the rooms. Being blind makes all these things more difficult.”

Distribution modalities and use of cash assistance

UNHCR continued to manage the cash assistance distributions through a customized corporate bank portal, more crucial than ever during the complete lockdown with the closure of banks and the suspension of bank transfers. The portal allowed for flexible staggering to reduce crowdedness. As part of the COVID-19 precautionary measures, and during restriction on vehicle movement, UNHCR prioritized withdrawals based on the geographical proximity to the nearest CAB ATM and arranged in coordination with Cairo Amman Bank mobile ATM vans for areas which are far from CAB ATMs.

Most respondents (94%) received the assistance on the day they were expecting it and went to collect their assistance at the ATM nearest to their place of residence (91%). Those who did not were almost exclusively located in Amman – the most common reason for having had to travel to another machine further afield was technical errors at the ATM of choice, along with long lines / crowds. Three quarters of respondents traveled fifteen minutes or less to the point of cash distribution – ten percent of Amman respondents traveled for additional thirty minutes.

Figure 3 Time to reach ATM for withdrawal of cash

The cost of reaching the point of distribution ranged from below 1 JOD for 61% of respondents to over 5 JOD for 9% of respondents. Over one third of respondents had to make more than one trip to withdraw their assistance – usually due to crowded conditions at the bank, or technical difficulties with the biometric reading of the iris. Poor service by bank staff was an issue noted by 16% of respondents.

It was not common for beneficiaries to feel unsafe or at risk withdrawing the money – this was more of a problem in Amman than elsewhere, and non-Syrians were more likely to experience fear here than Syrians (9% compared to 2%). They were also more nervous about deciding how to spend the money (5% compared to 1%) and going to spend the money (8% compared to 3%). Fear of theft is by far the most commonly expressed concern, both at home and while outside. Other concerns are more diffuse, and often related to vulnerability linked to status and exclusion rather than the presence of cash. Covid-related restrictions added an element of stress to the outing, as evidenced by some of the freeform responses.

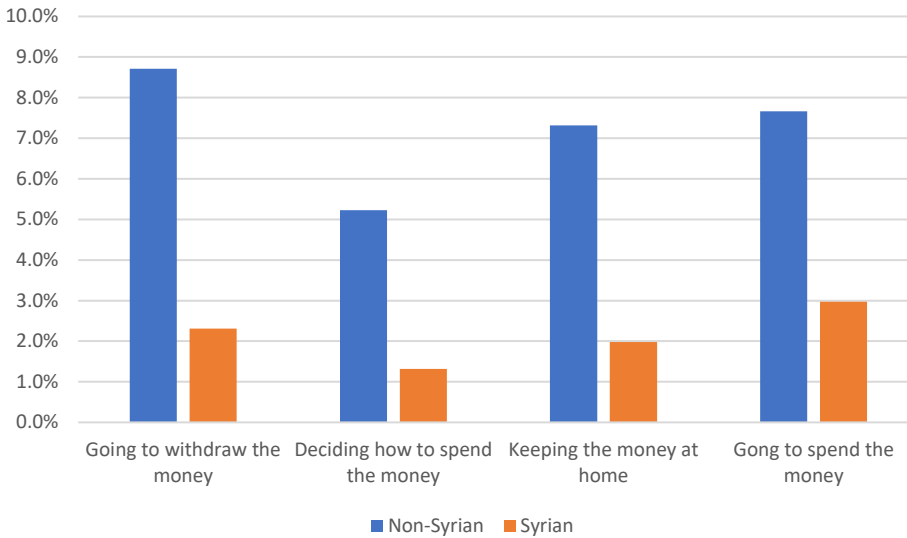
I am afraid of gatherings now, because of the Coronavirus.

I have been robbed before, I am afraid it will happen again.

I am a woman without a breadwinner, I am afraid of being harassed.

I cannot communicate with people here, because of the different dialects. This makes me feel vulnerable.

I am fearful the Coronavirus will spread.

Figure 4 Share of respondents who felt unsafe or at risk...

Poor service at the bank when withdrawing the cash was an issue for 16% of respondents and appears to be more common in Amman and Zarqa (18+%) than in Irbid and Mafrq (<10%). Non-Syrians are slightly more likely to report suffering poor service than their Syrian peers (18% and 14%, respectively). The issues faced usually appear to be related to lack of assistance when faced with a non-functioning ATM, or difficulties performing the necessary biometric scans.

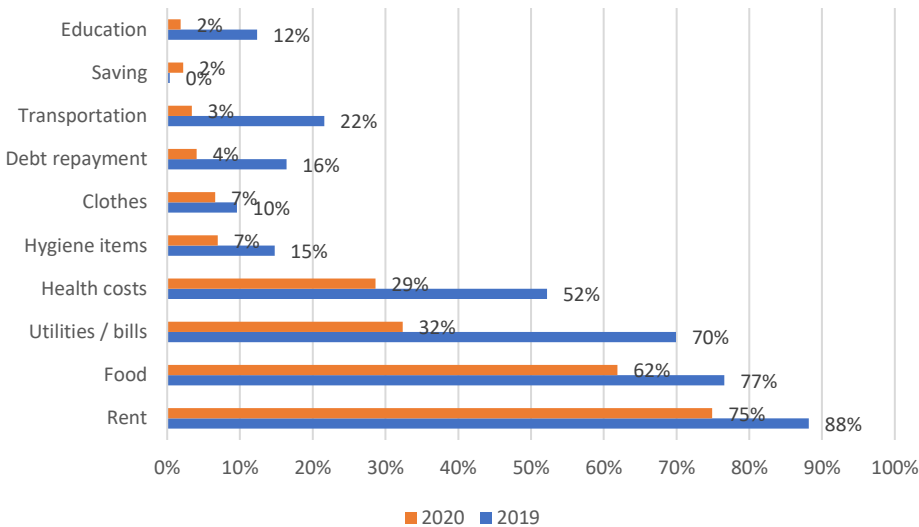
A boost for mobile money

The Central Bank of Jordan released online mobile money registration for Jordanians and foreigners with Ministry of Interior cards (this includes Syrian refugees) in April 2020. UNHCR seized the opportunity to decrease crowds at ATMs during the COVID-19 assistance distribution and also to support refugees on ATM Cards who were unable to receive their new ATM cards due to the lockdown using the mobile wallets. UNHCR encouraged beneficiaries to subscribe for wallets and around 600 families received their assistance through their mobile wallets in June 2020.

Spending patterns

Like in previous years, and in line with the fundamental purpose of the cash assistance, refugees mainly spent their grant on rent and food. These clear priorities were not generally subject to disagreement within the beneficiary households. Compared with mid-2019, a considerably smaller share of respondents used the cash grant to cover utility bills and pay for health costs. This lower degree of diversification of spending might imply that in a time of increased Covid-related stress, respondents have had to focus on covering their basic needs to an even greater extent than before. That a relatively small share of respondents reported dedicated part of their cash assistance to health costs or hygiene items suggests that the Covid pandemic has not (yet) influenced the spending patterns of the most vulnerable, though it might also be a direct result of the mass distribution of hygiene kits to combat the spread of the coronavirus .

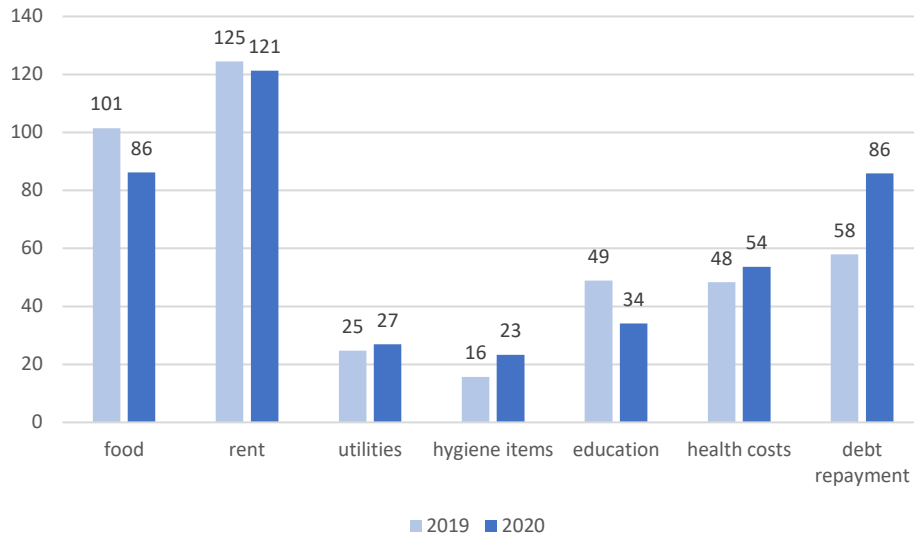
Figure 5 Attribution of cash grant to spending categories, Mid-year 2019 and 2020



The drop in the share of beneficiaries who spend part of their monthly cash grant on transport and allocation is at least partially explained by the government curfew and Covid-related school closures in the spring of 2020.

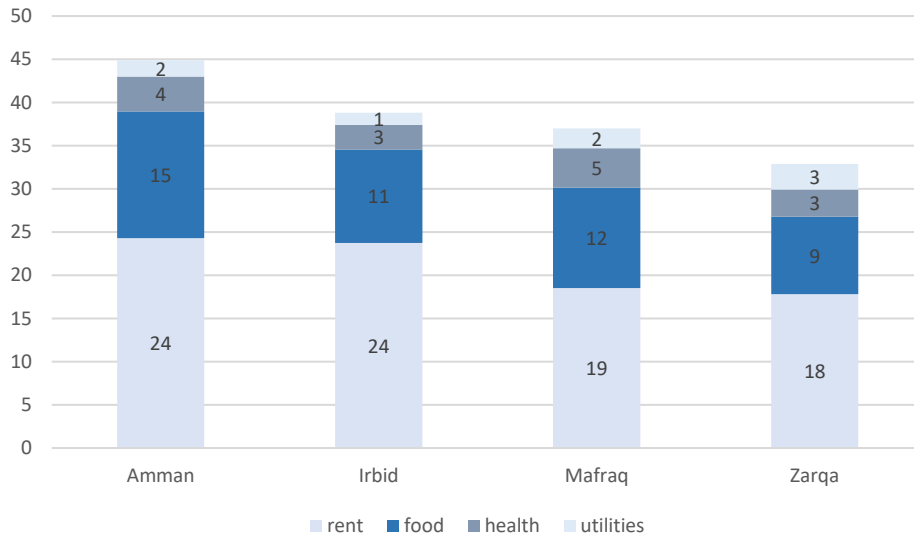
The average amount spent on these different categories has evolved little in the last year, although average food expenditure is slightly decreased while the average amount of cash assistance spent on debt repayment has considerably increased (+48%). This latter might be considered a positive development (households have funds to dedicate to reducing their debt), or rather reflect a tightening of obligations, requiring settlement at the expense of other pressing needs.

Figure 6 Average amount (JOD) spent by category, 2019 vs 2020



The correlation between household size and spending on food and rent is significant at the 0.1 level, with spending increasing as household size increased. As such, a one-person household will spend JOD 89 on rent on average, while an 8-person household will spend JOD 145 on rent on average. The amounts spent also vary based on location: on average, respondents living in Amman spend more on rent, and considerably more on food, than those living in most of the other locations.

Figure 7 Average spending by category for different governorates





Mariam, 44, is a single mother of six children living in Irbid, Jordan. They fled Aleppo, Syria in 2012 after her son Mohammad (now 28) was injured by ongoing violence and airstrikes in their neighborhood. “Every month we receive 140 dinars. I divide the money between all our expenses, I put 70 dinars aside to pay the rent and the rest we spend on electricity bills and groceries.

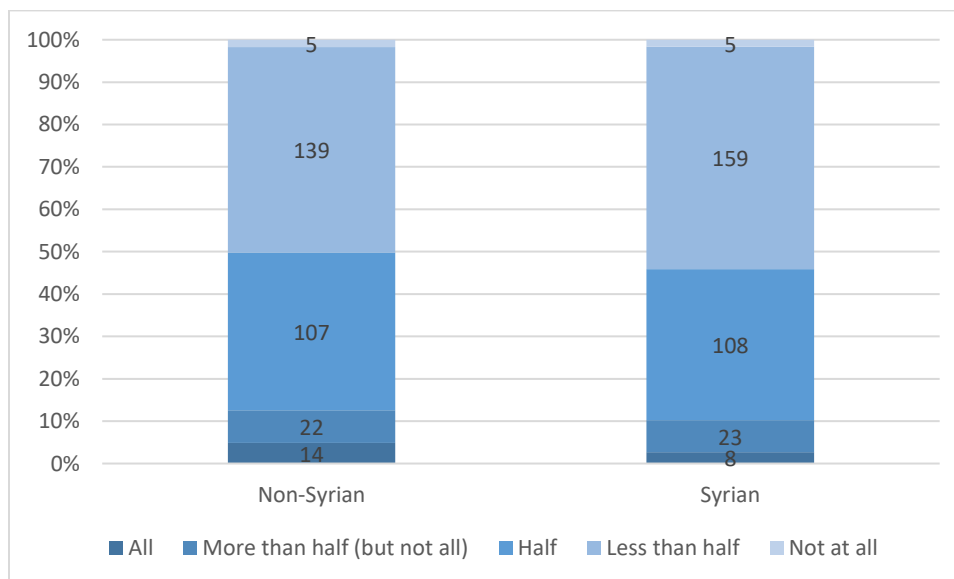
The rent for our apartment is 220 dinars but I can only pay 70 otherwise we wouldn’t be able to eat. Our landlord is kind, but we have debts of 440 dinar. Every day he asks us to pay them but especially at the moment we cannot. . My oldest son has a physical disability and needs medicine on a weekly basis. I have to prioritize his health overpaying the rent. With the risks of coronavirus in April we also spent some of the money on masks, gloves and sanitizer.”

Impact of cash assistance

Needs and vulnerabilities

Needs among the beneficiary population remain high - across nationalities and locations, the vast majority of respondents state not being able to meet more than half of the basic needs of their household.

Figure 8 Ability to meet the household's basic needs

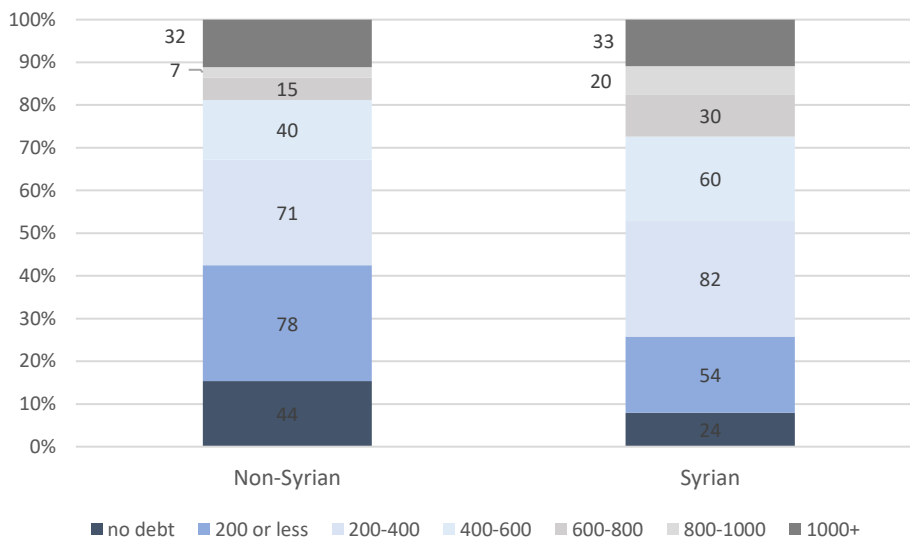


Of the respondents who cannot fully meet their basic needs, close to two thirds (64%) note that they are unable to afford sufficient amounts of food. This is concerning particularly in light of the fact that the vast majority of basic needs cash transfer beneficiaries (92%) also receive WFP assistance in addition to the cash transfer. 27% struggle to pay their rent. Slightly over half find themselves to afford appropriate shoes and clothing. Particularly worrying given the 2020 context, 31% of respondents note that they cannot afford to pay for health costs such as treatment and medicines. The strict curfew and movement restrictions had successfully halted the spread of the virus at the time of writing, albeit at an economic cost.

It is thus unsurprising that many (60%) of the respondents had had to resort to **borrowing** money in the four weeks prior to data collection, and that only 4% of respondents had been able to dedicate their cash grant to debt repayment. 14% of respondents in Amman held debt exceeding 100 JOD, compared to less than 8% in Irbid, Mafraq and Zarqa.⁶

Non-Syrians are more likely to hold no debt than Syrians (15% and 8%, respectively), and less likely to hold levels of debt exceeding 400 JOD (33% and 41%, respectively).

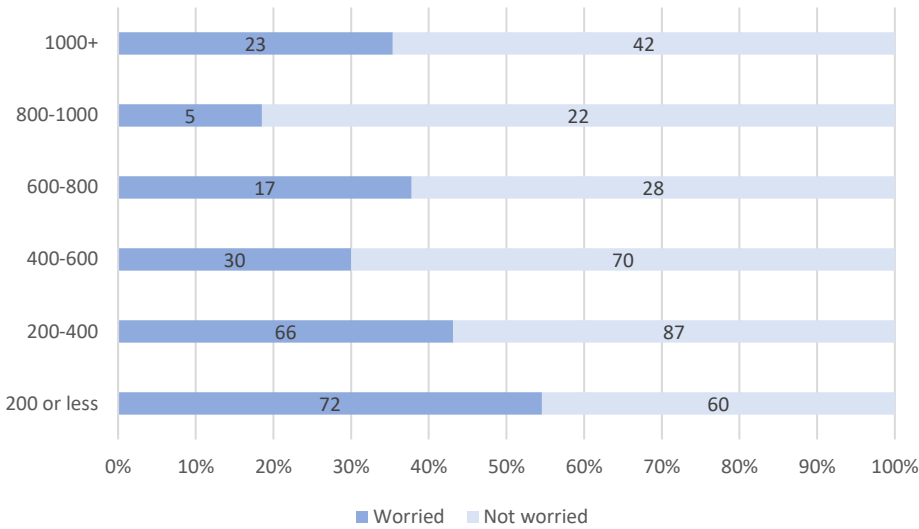
Figure 9 Amount of debt, Syrian and non-Syrian respondents who hold debt



Non-Syrians are nonetheless more concerned about their debt, with 64% of those who held debt noting it was a concern for their safety. This is the case only of 55% of their Syrian peers. This worry does not appear to be a direct function of the amount of money owed. Indeed, those the most anxious about their debt tend to be those owing a comparatively small amount, possibly owing to the fact that small amounts are often granted by local shopkeepers or landlords, while larger loans might be extended by family members and thus be a sign of relatively greater social connectedness and corresponding resilience to shocks.

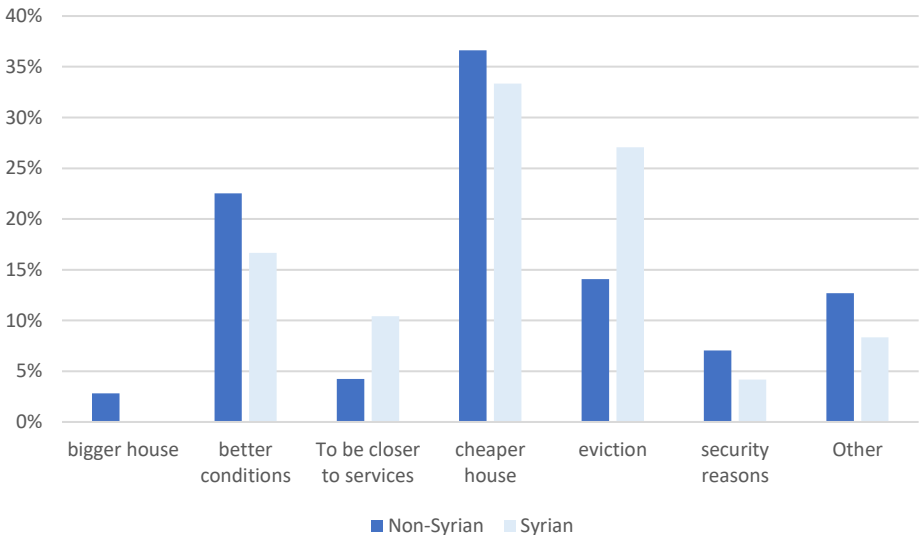
⁶ The other governorates were not covered by a significant portion of the sample.

Figure 10 Share of indebted respondents worried about their safety due to level of debt



The **housing situation** of respondents is tenuous- poorly insulated rooms, basements or makeshift shelters. One respondent in five moved to a new shelter since receiving the cash assistance – this was more common for non-Syrians (25%) than for Syrians (16%). Few moved to improved conditions – instead, a third of those who moved went to a cheaper dwelling, and an additional fifth was evicted by their landlord. Respondents holding debt were more likely to have moved to a cheaper house than their debt-free peers.

Figure 11 Reasons for moving to another house



The free-form qualitative answers point to high levels of harassment experienced by some of the cash recipients by their neighbors, with children often the target. Conflicts with landowners are common, no doubt often linked to delays in rent payment.

My neighbors were treating me poorly.

My children were bullied by the neighbors' children.

My children got beaten up, there were problems with the neighbors.

There was exploitation and abuse by the homeowner.



Mustafa, Sherin and their five children (Nour, 15, Fadia, 14, Nadia, 12, Muhammad, 10 and Abed, 5) live in a small apartment in East Amman and have been in Jordan since 2013 after fleeing their home in Damascus, Syria. All five children share the same room to sleep in, while the parents roll out mattresses in the living room on a nightly basis.

Sherin and Mustafa rely on daily work to provide an income for their family. Sherin cleans houses in the neighborhood and Mustafa collects rubbish, plastic and metal, to recycle and sell. But over the last three months this work has stopped because of coronavirus lockdowns and the family have simply stayed at home.

Luckily, however, the family has been receiving UNHCR cash assistance for the last 3 years. They get 150 dinar a month which has been crucial to help them to continue to pay their rent (120 dinar) and bills, “we feel very lucky, as some of our neighbors don’t have this support and are really struggling,” says Mustafa.

Nour, 15, their oldest daughter wants to be a lawyer, specifically working on marriage contracts, and has been studying at hard at home despite school closures. “Sometimes I talk to my teacher on the phone when we can’t get the internet to work but otherwise, I have just been rereading some of my books and helping my younger siblings with their studying.”

But studying from home relies on an internet connection and with his five children sharing the same phone and data connection, Mustafa has had to renew the data package that normally costs 6JD a month multiple times over the last two months to ensure his children can study, “cash assistance helps us support these costs but paying more for internet this has meant that we have had to cut back on other expenses,” he says.

Coping strategies.

Given high rates of poverty, it is not surprising that most Syrian refugees (81% according to the VAF, population survey pre-Covid) are being forced to rely on a variety of **negative coping strategies** such as cutting back on food, sending family members to beg, or resorting to high-risk and informal jobs.

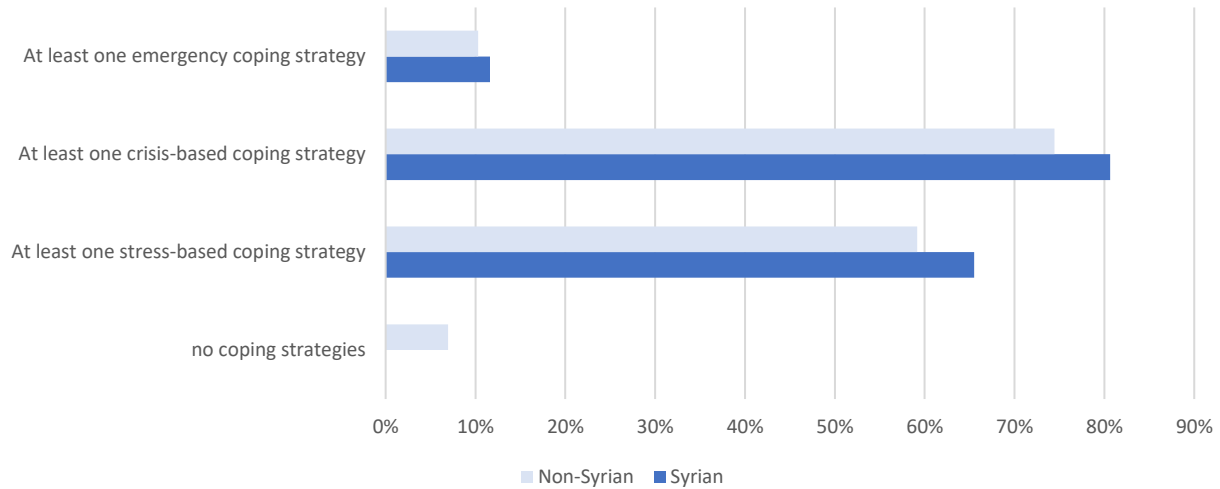
Respondents were asked to report whether they had relied on various coping strategies at any point during the previous four weeks. The Weighted Livelihoods Coping Strategy Index (LCSI) is used to measure reliance on negative coping strategies in order to meet needs. It includes 14 coping strategies that are split into different levels of severity, each within a 30-day recall period. The output of the rating for each case is equal to the highest level of severity of the strategies used.

Table 1 Weighted livelihood coping strategy index (LCSI): indicators

LEVEL	INDICATOR
Stress	Spent savings
	Bought food on credit or borrowed money to purchase food from non-relatives/friends
	Sold household assets/goods (jewellery, phone, furniture, electronics, domestics, etc.)
	Bought household goods on credit
	Took a loan to purchase for essentials
	Changed accommodation location or type in order to reduce rental expenditure
Crisis	Reduced essential non-food expenditure such as education/health
	Sold productive assets or means of transport (sewing machine, car, bicycle, etc.)
	Sent children (under the age of 18) to work in order to provide resources
	Withdrew children from school
Emergency	Accepted socially degrading, exploitative high risk or illegal temporary jobs
	Sent adult family members to beg
	Sent children (under 18) family members to beg
	Sent child under 15 to be married

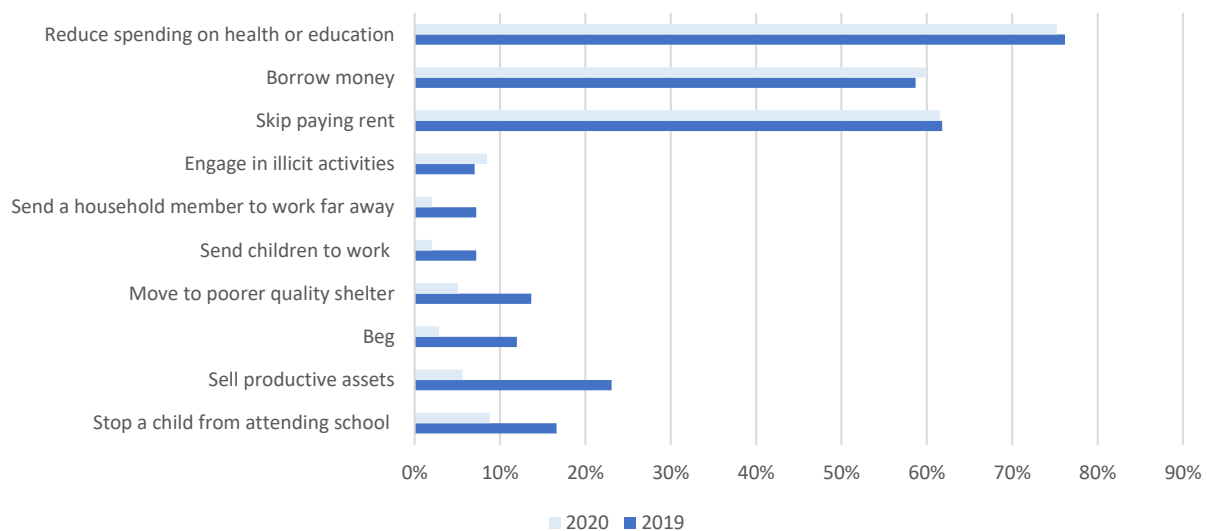
Most (and all of the Syrian respondents) utilize at least one coping strategy.

Figure 12 Prevalence of coping strategies



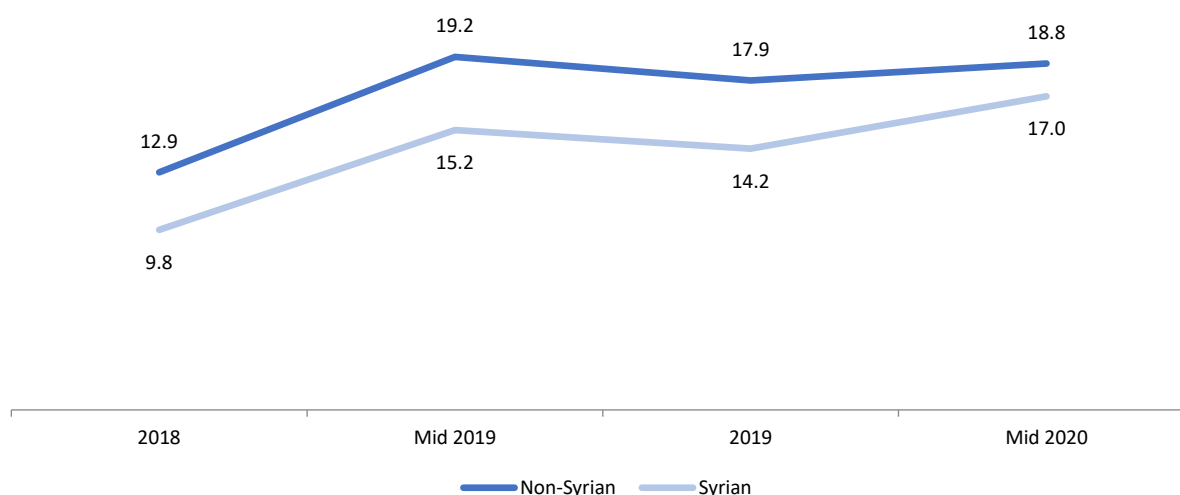
Generally, the coping strategy remains at stress-level or crisis-level. The most used coping mechanism across Syrians, non-Syrians and all governorates is reduce spending on health or education, followed closely by buying food on credit, both of which are crisis-level coping strategies. More than six respondents out of ten state that they have had to, in the past four weeks, skip paying rent or debt repayments to meet other needs. The Covid-related downturn in already dire conditions is not yet fully reflected in the mid-year PDM 2020 data, to the extent that the share of those employing negative coping strategies is not generally higher in 2020 than around the same time in 2019.

Figure 13 In the past four weeks, have you had to...



The PDM survey includes questions related to the household's ability to meet basic needs as per the reduced **food-related coping strategies** index (rCSI) developed by the World Food Programme.⁷ The score was higher for non-Syrians (18.8) than for Syrians (17.0). The scores of Syrians in particular have risen alarmingly in the past six months.

Figure 14 RCSI scores of PDM respondents, 2018-2020



Almost all respondents reported relying on at least one food-related negative coping mechanism in the week prior to enumeration. Relying on less expensive and less preferred foods was the most commonly utilized coping mechanism,

Figure 15: Number of days in the past week that portion sizes had to be limited at mealtimes

	Late 2019		Mid-2020	
	Non-Syrian	Syrian	Non-Syrian	Syrian
Rely on less preferred food	75%	80%	84%	82%
Limit portion size	58%	51%	70%	68%
Reduce number of meals eaten in a day	59%	46%	70%	64%
Restrict consumption by adults in order for children to eat	51%	49%	56%	53%
Borrow food / money	40%	29%	36%	34%

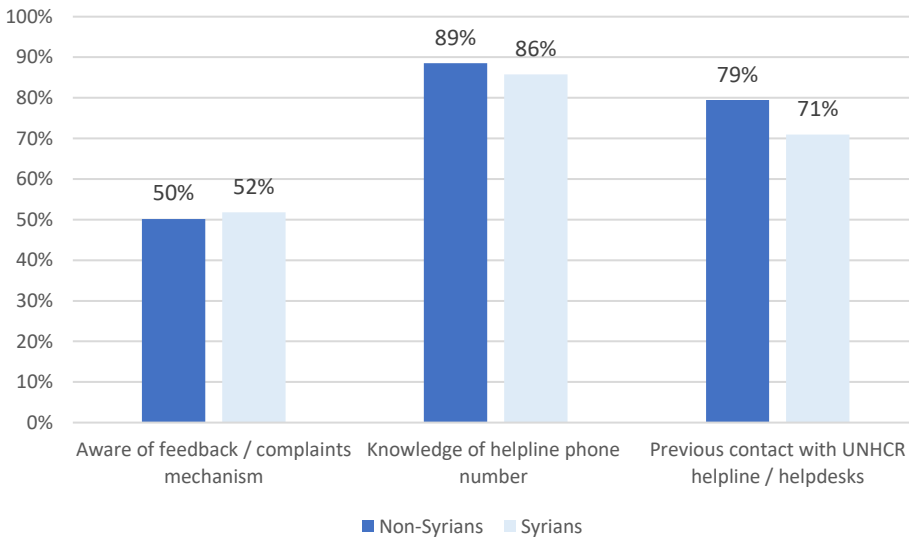
⁷ The index measures five coping behaviours. Each behaviour is assigned a severity weighting, which is multiplied by the number of days a family relied on that behaviour in the previous week to calculate a household's total score. The higher the score, the more food insecure the household.

Compared to late 2019, it is of note that most food-related coping strategies appear to be employed more frequently by the non-Syrian cohort. Given the level of anxiety of non-Syrians who hold even small amounts of debt, this might reflect a reluctance on the part of the potential lenders, often small shops or landlords.

Accountability

94% of respondents receive SMS from UNHCR on a monthly basis to advise them to go and pick up their cash assistance. While the majority of the respondents are aware of the helpline phone number, and many had had previous contact, this appears to be seen more as a source of information than a feedback and complaints mechanism, as evidenced by the fact that approximately half of both Syrian and non-Syrian respondents note not being aware of any feedback or complaint mechanisms.

Figure 16 Knowledge and use of the helpline and complaints mechanism

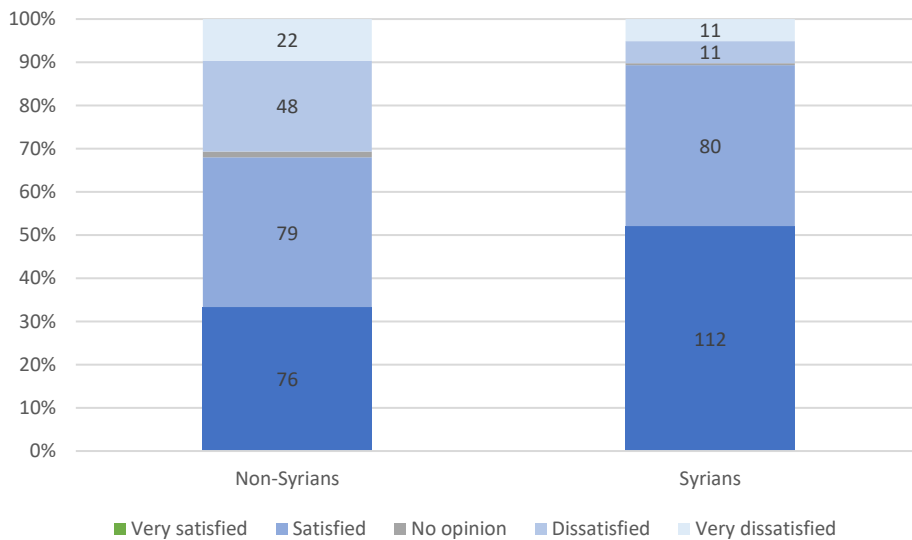


Similarly to the same time last year (82% in 2019, 78% in 2020) , those who did contact the helpline were mostly satisfied with the response (but considerably more non-Syrians than Syrians were dissatisfied with UNHCR answers to their queries (31% and 10% respectively).

Complaints were most frequently linked to an absence of response (automated helpline) / lack of feedback to questions. They also revolved around refused assistance for augmented needs such as medical emergencies, or perceived inertia in the face of requests for resettlement.

UNHCR is generally perceived as behaving respectfully, with 91% of non-Syrian and 99% of Syrian respondents noting they felt treated with respect in their interactions with UNHCR.

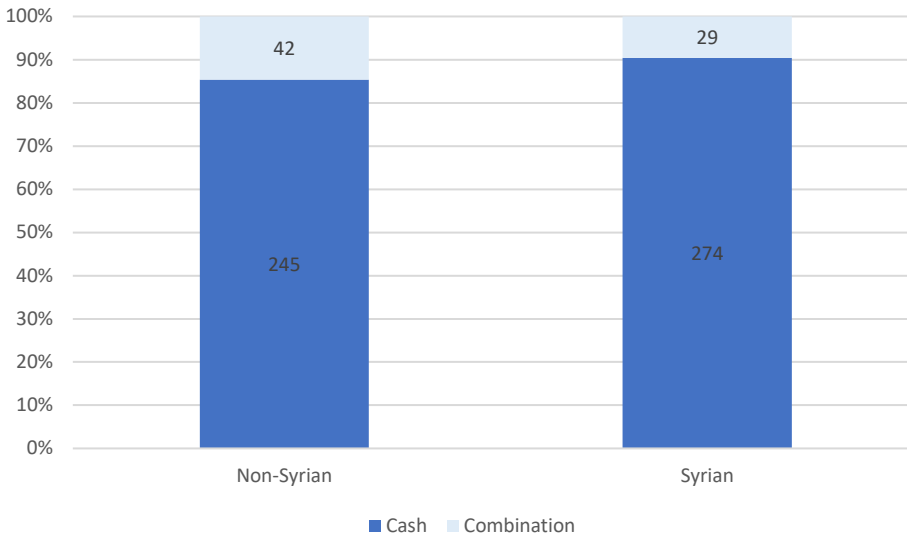
Figure 17 Satisfaction with UNHCR service on the helpline / helpdesks / offices



Only slightly over half of the respondents know how to update their contact information, which points to an information gap in this regard and likely partly explains the popularity of the helpline. Syrians are slightly less likely than non-Syrians to be aware of this process (at 50% vs 56%, respectively).

Finally, speaking to the popularity of the monthly cash assistance programme as a whole, the majority of respondents would not trade it for a combination of cash and in-kind support.

Figure 18 Would you prefer to receive cash or a combination of cash and in-kind support?



Conclusions

UNHCR's cash assistance continues to be appreciated by its beneficiaries, the vast majority of whom received their notifications and assistance on time and were able to withdraw their grant near their home. Most respondents were aware of the UNHCR helpline, and many had used it in the past (mainly to access information, rather than a complaints mechanism). Only a few of the cash recipients would prefer a different distribution modality (combination of cash and in-kind aid). Negative externalities are the exception, but some differences between the Syrian and the non-Syrian cohort point to the possibility of stigma: non-Syrians are more likely to feel treated poorly by bank staff, to feel unsafe when spending their grant, and dissatisfied with UNHCR service when reaching out to the helpline or offices. This is something which will be further explored in future rounds of analysis, and, not unlike the harassment influencing housing decisions, might benefit from a more qualitative angle of investigation.

Despite this lifeline, the situation remains dire for many respondents, most of whom are unable to meet the basic needs of their household. The 2020 mid-year post distribution monitoring exercise does likely not yet reflect the full extent of the Covid-related fallout suffered in the first half of 2020. While some indicators (such as coping strategies) reflect a worsening of conditions, others such as spending amounts and categories remain broadly in line with those found in the 2019 year-end PDM exercise. Some nuances might point to shifting priorities: cash beneficiaries continue to spend the assistance on essential needs, namely food and rent, but a considerably smaller share of respondents used the cash grant to cover utility bills, and pay for health costs.

The ramifications of these trends are likely to become clearer in the future rounds of PDM, including the Covid-assistance PDM which will cover a cohort different from the recipients of the regular unconditional basic needs cash assistance (cf annex 2 for a first high-level analysis).

Annex 1: PDM monthly cash assistance: key monitoring indicators

Key Area 1: Accountability	
% who received their assistance on time	94%
% experiencing difficulties with the ATM in the past month	43%
Average time and cost needed to reach the bank	32% reach the ATM in less than 15 minutes 43% reach the ATM in 15-30 minutes 25% reach the ATM in over 30 minutes
% who know how to report complaints and feedback on cash assistance	51%
% who feel UNHCR and affiliated staff treat them respectfully	95% feel that UNHCR staff treats them respectfully 45% feel that CAB staff treats them respectfully
Key Area 2: Protection risks	
% of respondents who need help withdrawing the assistance	29%
% of families facing disagreement on the use of the cash assistance	2%
% who feel at risk receiving, keeping, spending assistance	5% felt at risk going to withdraw the money 5% felt at risk keeping the money at home 5% felt at risk going to spend the money
Key Area 3: Impact	
% who were able to find key items / services when needed in the shops	94%
% who spend on items in line with intended CBI objective	62% spent the cash on food 75% spent the cash on rent 0% spent the cash on shelter repair 1% spent the cash on household items 7% spent the cash on clothing/shoes 32% spent the cash on utilities and bills 7% spent the cash on hygiene items 2% spent the cash on education 29% spent the cash on health costs
% who report being able to meet their essential needs	4% are able to meet all basic needs 51% are able to meet less than half of all basic needs
% living in stable house	20% moved to a different house after receiving the cash assistance
% using one or more negative coping strategies in the past month	100% of Syrians and 93% of non-Syrians have used at least one negative coping strategy

Average score for reduced CSI	17 for Syrians, 18.8 for non-Syrians
% with high levels of debt	66% have levels of debt exceeding JOD 400
Key Area 4: Returns	
% who encountered difficulties following a temporary return to Syria	0% of the few households who saw a return found it impacted their assistance
% using cash for documentation, transportation, return-related costs	0% spent cash on documentation for return 1 person (0.33% of Syrian respondents) spent cash on transportation to Syria 0% saved money to return to Syria
% of those with debt pondering return to Syria	11% of those Syrians who do hold debt consider it a factor in return decision-making

Annex 2: Key insights from the post-distribution monitoring of UNHCR's Covid Emergency Cash Assistance

In the spring of 2020, with the number of cases of coronavirus increasing in Jordan, the Government imposed strict measures to restrict movements within the country. This disrupted both the formal and informal labour market. The majority of PoCs whether formally employed on an hourly or seasonal basis or in the informal economy, saw the elimination of their livelihood without any of the social safety net on offer to Jordanians.

In addition to the basic needs cash assistance distributed by UNHCR to vulnerable refugees on a monthly basis, the exceptional circumstances of 2020 thus led to an exceptional distribution of a one-off emergency cash assistance to some 18,000 vulnerable refugee families to help them cope with the economic impact of the coronavirus crisis with the expectation of further distributions later in the year as funding becomes available. This support was coordinated via the Basic Needs Working Group (BNWG), made up of more than 30 humanitarian organizations and agencies.

The COVID Response Task Force (CRTF) kicked off on March 24, agreeing to utilize the following products and systems for a coordination response:

- Identification and eligibility through an agreed model of scoring that creates a single beneficiary list;
- Coordination of a standard 'safety net package';
- Prevention of duplication through a RAIS Coordination Module.

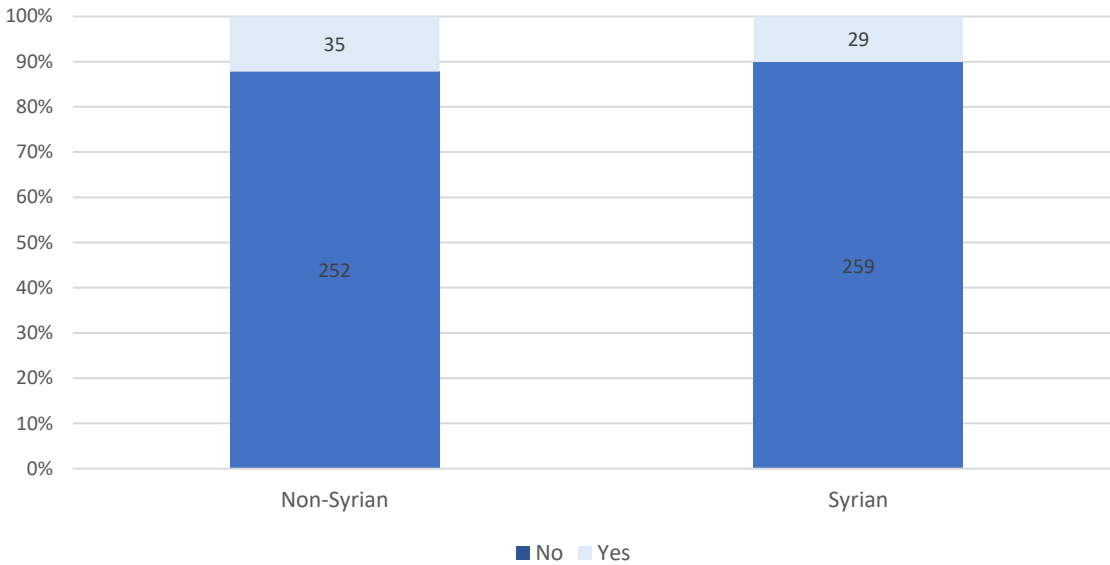
The criteria for a social assistance/basic needs approach identified families who had been surviving in Jordan through informal or formal low paying jobs, likely with food assistance from WFP. Emergency cash assistance would, it was hoped, allow refugee families to emerge from the crisis without the additional burden of debt caused by survival expenses that cannot be postponed. About 49,000 families were identified for the COVID-19 emergency response.

For accountability purposes, a post-distribution monitoring exercise was carried out to gauge the quality of delivery, spending patterns and impact of this one-off unconditional cash distribution. 586 beneficiaries were interviewed via telephone. Half were Syrians, half other nationalities. Their distribution reflects that of monthly cash grant recipients, with a large share (63% overall and 94% of non-Syrians) located in the capital of Amman, and smaller clusters in the governorates of Mafraq (8% overall) and Irbid (10% overall).

Service delivery

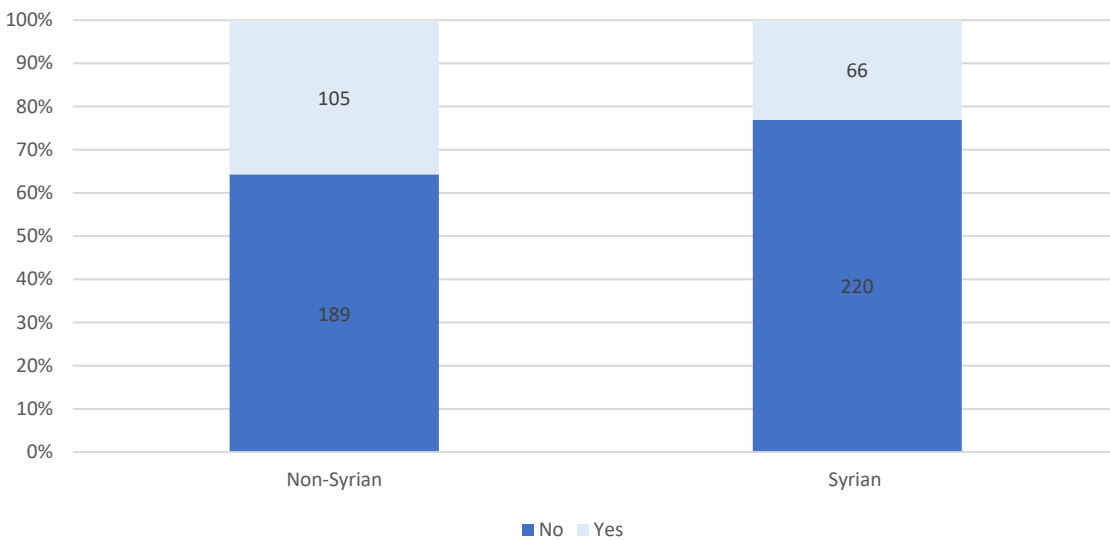
The assistance was timely and on-time, with the majority of recipients (87%) receiving the cash on the day they expected it. Many however appeared to have been surprised by the amount, which might indicate that communication around the scope of this emergency support could be improved.

Figure 1 Was the amount you received what you expected?



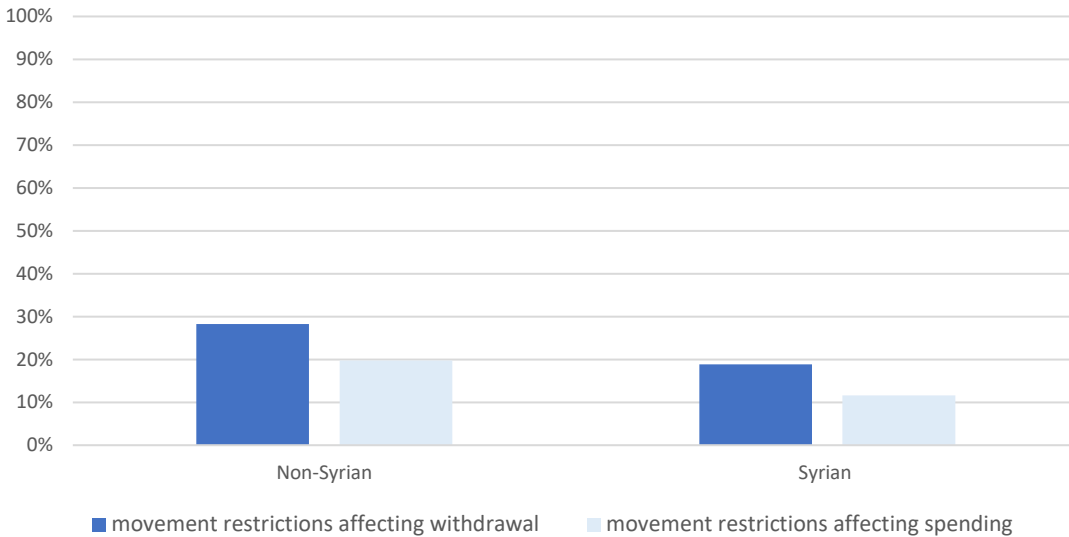
Like their peers who receive the basic needs monthly cash assistance, most Covid-19 related emergency cash assistance recipients (83% of both cohorts) did not need help withdrawing the assistance. Nonetheless, issues faced with the iris scanner were common, particularly for the non-Syrian respondents.

Figure 2 Encountered problems with the iris scanner



The measures taken to limit the spread of the pandemic were perceived to be an obstacle to withdrawal by a minority of interviewed recipients only.

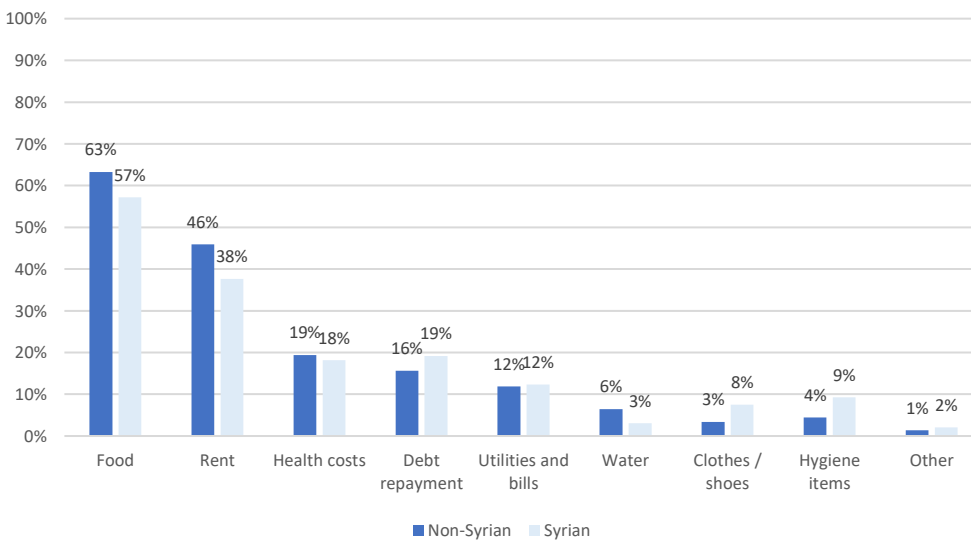
Figure 3 Impact of Covid-related measures on withdrawal and spending of Covid emergency assistance



Spending and impact

At the time of interview, shortly after the actual distribution, the cash assistance had already been spent entirely by nearly all respondents (98%). The most comment item purchased with the emergency cash assistance was food, usually at the local market. But like their monthly basic needs cash assistance recipient peers, beneficiaries also used their cash grant to cover their rent, health costs, debt payments and bills.

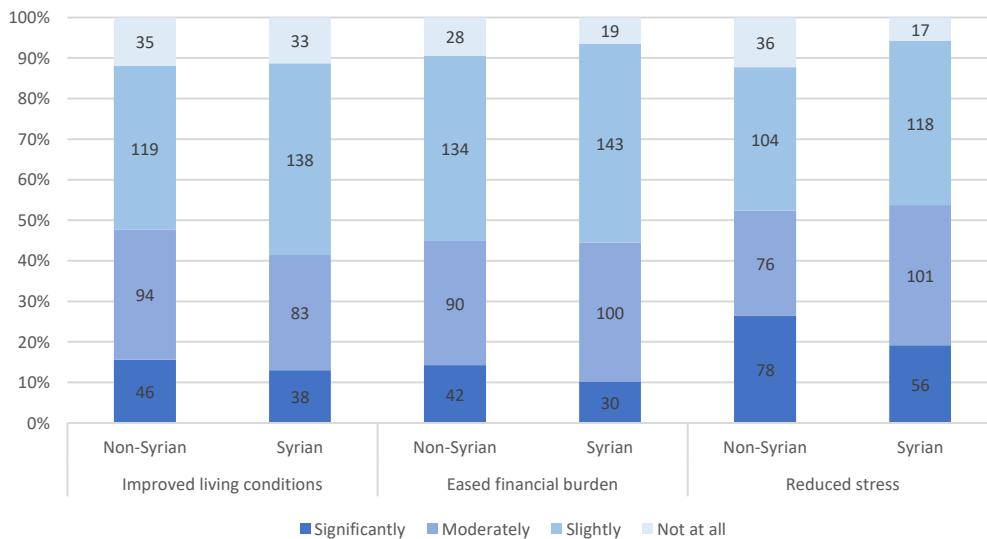
Figure 4 Spending of Covid emergency cash assistance by category



In a display of revealed preference, of respondents having spent (part of) their cash assistance on food, some 60% stated that it was their highest priority.⁸ 87% reported spending part of their assistance on rent which was identified as the top priority by these pocs. 74% of those having spent (part of) their cash assistance on debt repayment noted this was their number one priority. This indicates a possible lack of arbitrage and pressing obligations.

The perceived outcomes of the emergency cash assistance were tangible, if moderate. For the vast majority of respondents, the one-off grant improved their living conditions, eased financial burdens and reduced stress at least slightly. Stress in particular eased significantly for one in four non-Syrian and one in five Syrian respondents.

Figure 5 Perceived benefits of Covid emergency cash assistance

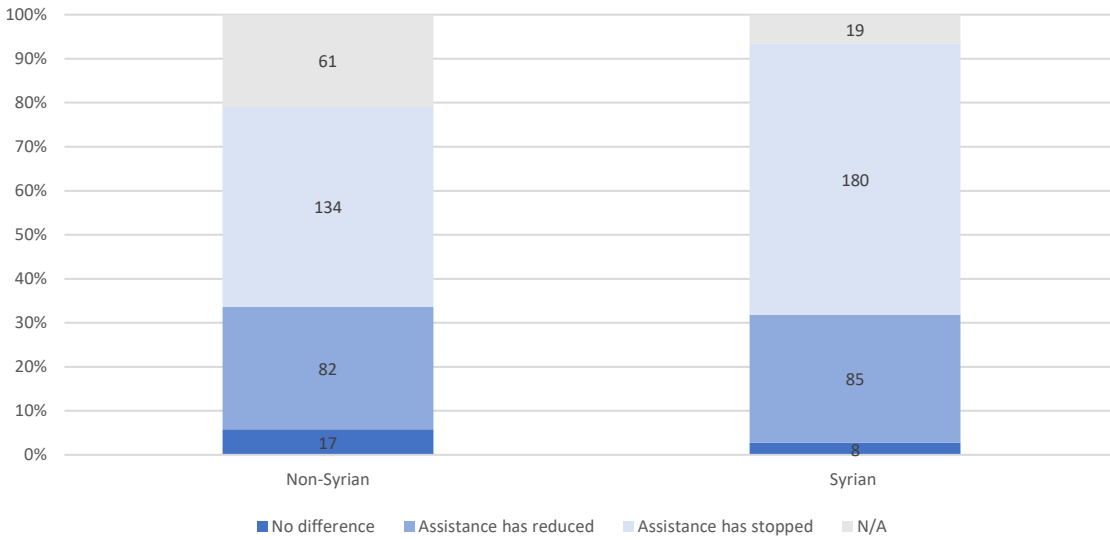


Broader economic consequences of the Covid pandemic and related curfew

The post-distribution monitoring exercise of the Covid emergency cash assistance points to the drastic impact of the pandemic and related curfews in a number of regards. **Remittances**, a crucial lifeline for many vulnerable households, appear to have been drastically reduced or stopped altogether for the majority of respondents.

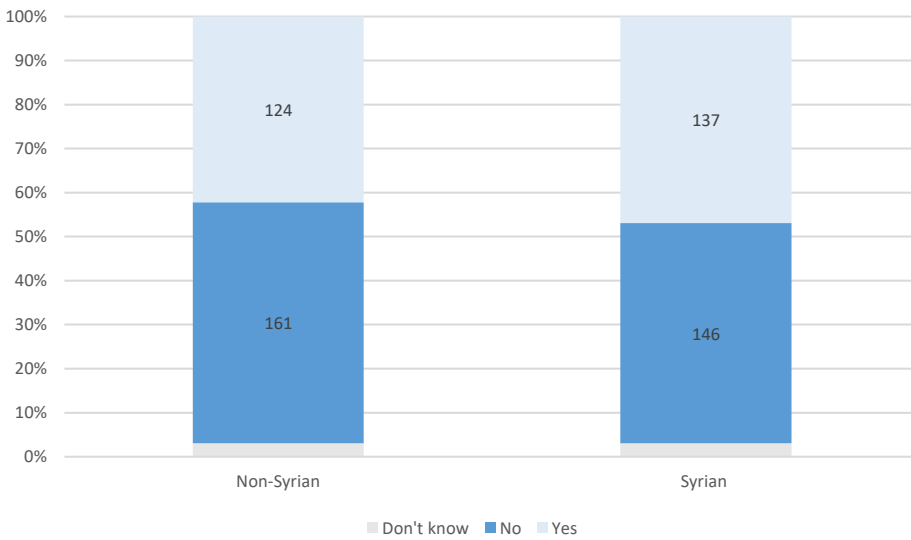
⁸ It is of note here that 65% of those having received the Covid-related emergency cash assistance, 65% also receive WFP assistance.

Figure 6 Reported impact of Covid-19 on remittances



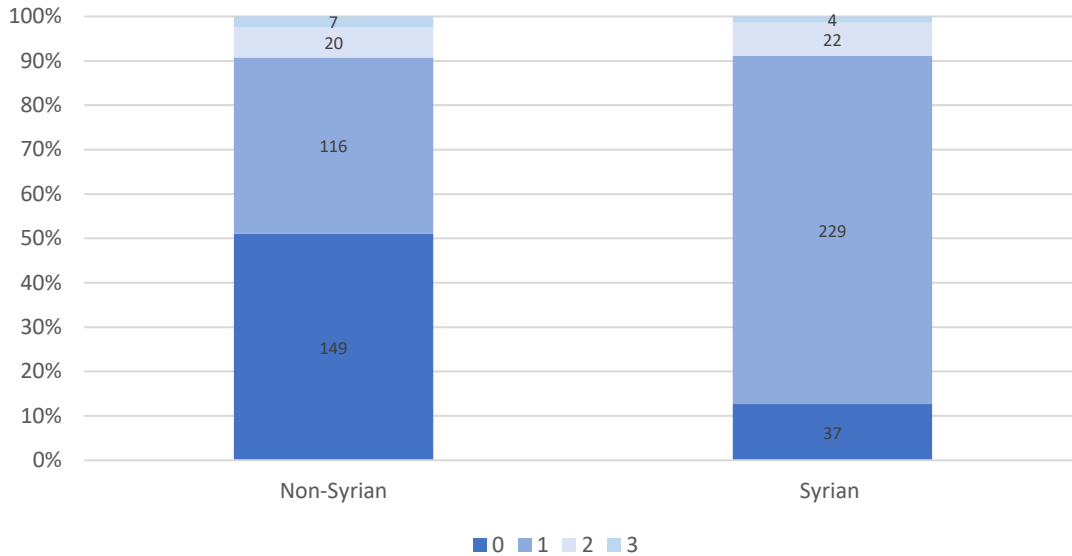
At the same time, **prices** have increased, particularly for food and vegetables. These price increases are the most pronounced in the capital of Amman.

Figure 7 Reported recent increase in prices



Finally, livelihoods were impacted by the pandemic and subsequent curfew for almost all respondents. Prior to the pandemic, the majority of Syrian respondents and a plurality of non-Syrians counted at least one income earner in their household.

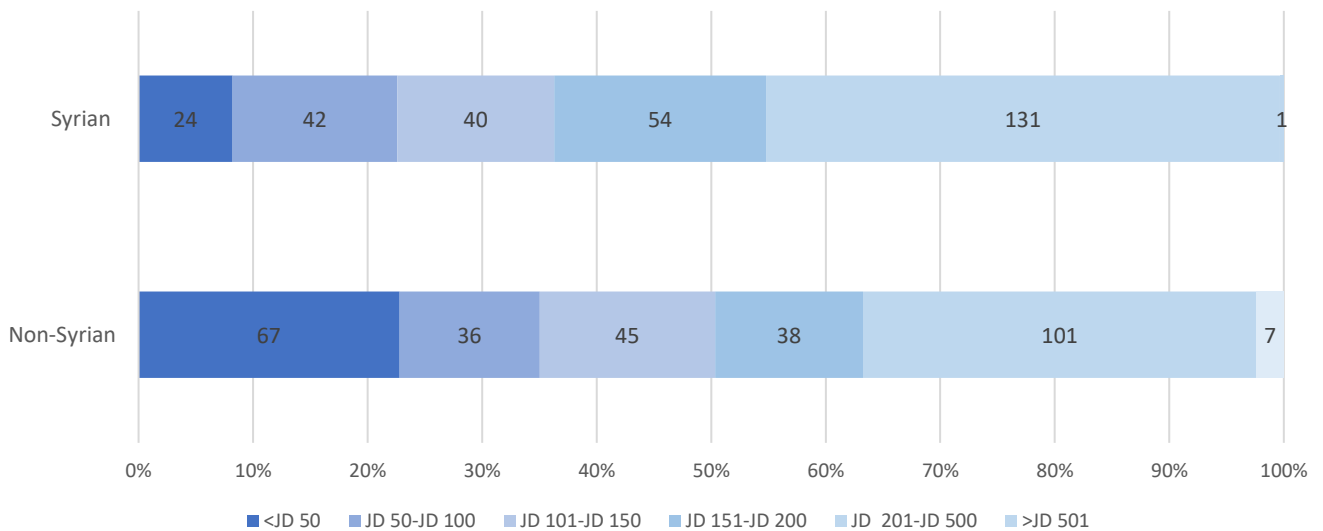
Figure 8 Number of household members who had been active on the labour market prior to the Covid crisis



Those income earners were mainly (59% of Syrian and 30% of non-Syrian respondents with at least one income-earner) active as casual laborers, particularly in the agricultural sector. One Syrian worker in ten was active in the services or construction sector.

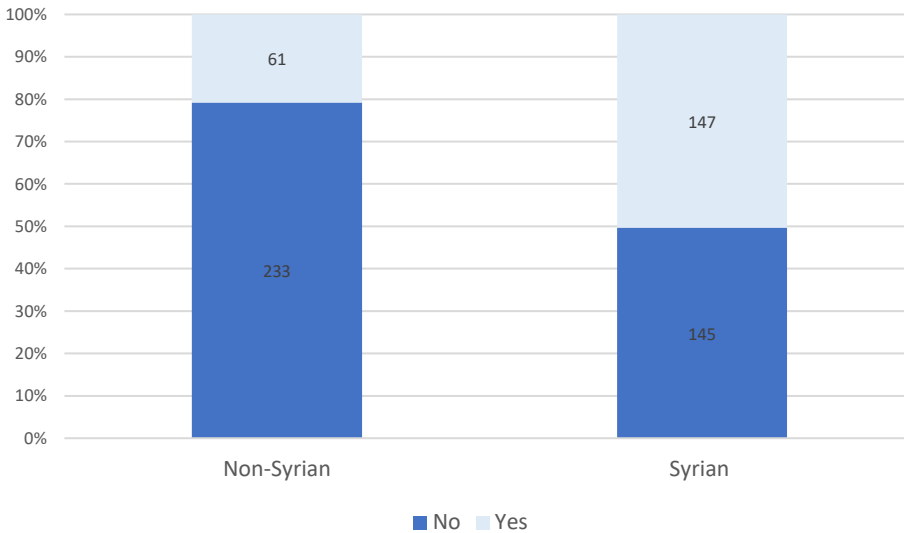
In these jobs, a plurality (37% of non-Syrians and 45% of Syrians) of emergency cash beneficiaries with an income source earned 200 JOD or more per month.

Figure 9 Average income per month, pre-Covid crisis



These livelihoods appear to be in jeopardy even after the curfew is lifted for many refugees currently living in Jordan: 79% of interviewed non-Syrians and 50% of interviewed Syrians state they they do not have a job to return to.

Figure 10 Do you have a job to return to?



This negative impact of the crisis on livelihoods and self-reliance likely means that the number of vulnerable refugees in Jordan (and those eligible for basic needs monthly cash assistance) will increase drastically in the weeks and months to come.



Address:

UNHCR Jordan

P.O.Box 17101

Amman 11195

Jordan

Tel: +962 6 530 2000

www.unhcr.org/jo | Facebook: [@UNHCRJordan](https://www.facebook.com/UNHCRJordan) | Twitter: [@UNHCRJordan](https://twitter.com/UNHCRJordan) | Instagram: [@UNHCRJordan](https://www.instagram.com/UNHCRJordan)

For more information and enquiries, please contact Cash-Based Interventions

© UNHCR Jordan, August 2020