

# Multi-purpose cash assistance



## 2021 Mid-Year Post Distribution Monitoring Report

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## Executive summary

This report presents the results from the 2021 mid-year Post-Distribution (PDM) exercise of the United Nations High Commissioner for Refugees' (UNHCR) multi-purpose cash assistance in Jordan. Jordan hosts over 750,000 refugees, most of whom live outside of camps (83%). As of August 2021, over 33,000 vulnerable refugee families in cities were receiving cash assistance from UNHCR to cover their most vital basic needs. The majority receive their cash through virtual accounts with iris biometric withdrawal or ATM cards, and increasingly through mobile wallets.

The results from this mid-year monitoring exercise suggest that, as intended, most respondents **used the cash assistance to meet basic household needs**. Rent and food remain the two most common categories of spending, although this year **only 44% of the interviewed refugees reported spending their cash assistance on food, a decrease by half compared to 2020**. Similarly, to 2020, only 3% of respondents used the cash to repay their debt. The percentage of households holding debt also remains constant, but the **debt amount held on average increased drastically for non-Syrians**, as did related concerns.

One of the main objectives of the PDM exercise is for UNHCR to assess the degree to which cash recipients rely on negative coping strategies to meet their basic needs. The results show that **negative coping mechanisms remain common**. The reduced Coping Strategies Index (rCSI) continues to show **declining levels of food security for both Syrian and non-Syrian refugees**. A reduction in spending on hygiene, health and education to meet basic needs was reported by 80% of respondents. Taking out loans remains common (70%), and over half of the interviewees skip paying rent and debt repayments in order to get by. Reported emergency level coping mechanisms such as stopping a child from going to school, begging, or sending children under 16 to work remain rare, but slightly more common than in previous rounds of reporting.

The **contributions of UNHCR's basic needs cash assistance** to the living conditions and overall wellbeing of respondents are clear. Over 90% of respondents report that the cash assistance has

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at least slightly improved their living conditions, reduced feelings of stress and reduced the financial burden of their household.

The **feedback on service delivery is generally positive**. Most respondents received their assistance on time. The number of those facing difficulties cashing out the assistance increased from 20% in October 2020 to 25% in August 2021. The most common difficulty remains, like in past years, **multiple attempts to scan the eye on the iris scanner**. More attempts at scanning appear to be needed than last year. Despite these challenges, only 14% of respondents would prefer to receive their cash in a different way, a significant decrease from 2020 (40%) and testimony, perhaps, to increased communication on the benefits of iris authentication. UNHCR's helpline remains widely well-known, with most respondents reporting knowing how to lodge complaints and feeling satisfied with the way they are treated by UNHCR's and Cairo Amman Bank's (CAB) staff.

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## Abbreviations

ATM	Automated Teller Machine
CAB	Cairo Amman Bank
CBI	Cash-Based Intervention
COVID-19	Coronavirus Disease 2019
CFSME	Comprehensive Food Security Monitoring Exercise
FGD	Focus Group Discussion
GoJ	Government of Jordan
JOD	Jordanian Dinar
LCSI	Livelihoods Coping Strategy Index
MEB	Minimum Expenditure Basket
PA	Principal Applicant
PDM	Post-Distribution Monitoring
rCSI	reduced Coping Strategy Index
SMEB	Survival Minimum Expenditure Basket
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollars
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme

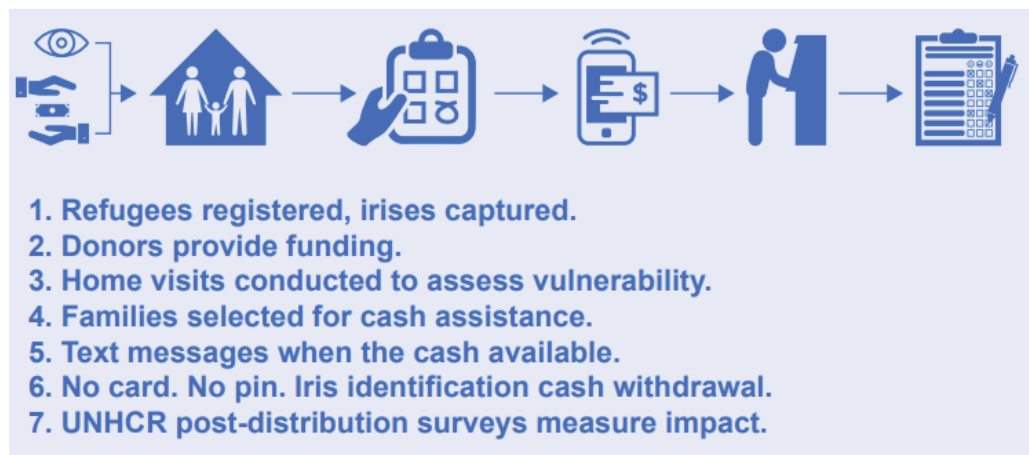
# 1. Introduction

A safe haven for refugees since the start of the Syria crisis in 2011, Jordan hosts the second highest share of refugees per capita in the world. The majority of the 756,729 refugees in Jordan do not reside in refugee camps, but rather survive in difficult conditions across the country. The 2019 Vulnerability Assessment Framework (VAF) Population Survey of Syrian Refugees found that among the interviewees living outside of camps, approximately two out of three (64%) were indebted, 13% were moderately food insecure and two thirds (67%) were marginally food secure<sup>1</sup>. Since then, the Covid-19 pandemic has further fragilized urban refugees' situation through the unexpected shock of a lockdown and consequent slowing down of the economy.

In this context, cash assistance is one of the most important social protection tools in humanitarian response. Granting refugees spending decisions enables them to pay their rent, utilities, cover education and healthcare needs. Jordan is the third largest Cash-Based programme delivered by United Nations High Commissioner for Refugees (UNHCR) worldwide after Lebanon and Greece<sup>2</sup>. The monthly cash assistance programme was introduced in Jordan in 2008 to assist predominantly refugees from Iraq living in out of camp settings 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 August of 2021, 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 5.4 million USD in basic needs cash assistance to refugees and asylum seekers in August 2021 alone. Most beneficiaries receive cash through virtual accounts linked to CAB and withdraw via biometric technology, or using ATM cards. A smaller share, as part of a pilot programme, receives and withdraws via beneficiary-owned mobile wallets.

**Figure 1 | UNHCR Jordan model for cash assistance**



<sup>1</sup> Vulnerability Assessment Framework – Population Study 2019. UNHCR, Action Against Hunger, ILO.

<sup>2</sup> UNHCR and Cash Assistance – 2020 Annual Report. UNHCR.



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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.

Through regular post-distribution monitoring (PDM), UNHCR monitors how beneficiaries use the monthly basic needs cash assistance, its impact on recipient well-being, and gathers key feedback from beneficiaries on the appropriateness of cash distribution mechanisms.

Conducted three times per year in winter, mid-year, and annual iterations, the PDM seeks to answer the following research questions:

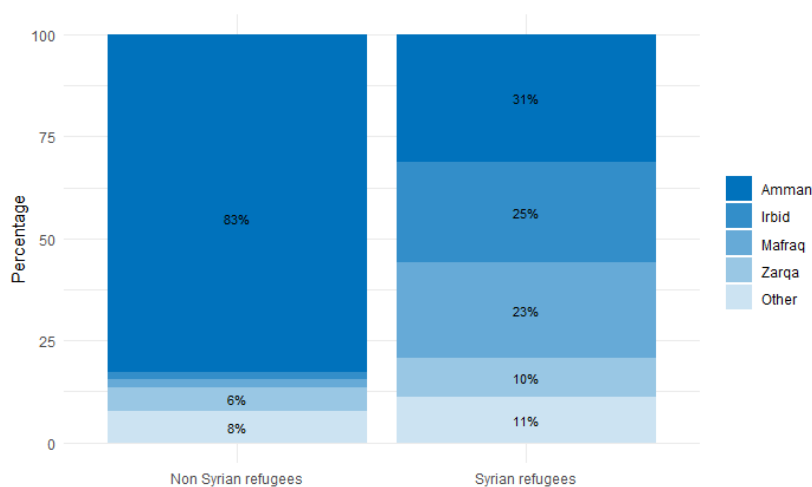
- Is the cash assistance being used to fulfil basic needs of the recipients? How do expenditure patterns vary between demographics, locations and over time?
- Does the cash assistance offer adequate protection? What is the UNHCR cash recipients' degree of well-being, measured in terms of food security and the presence or absence of negative coping strategies?
- Are distribution modalities of the cash assistance appropriate (access, cost of travel, withdrawal)?
- Is the communication with UNHCR smooth and conducted respectfully?

This report presents the results of the 2021 mid-year PDM 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.

## 2. Profile of the sample

The survey instrument was administered to 636 respondents via telephone in August 2021. 321 respondents were from Syria and 315 from other countries, mostly from Iraq and Sudan, but also from Yemen and Somalia. Reflecting the geographic distribution of respondents, more than half are located in the Amman governorate (57%), 13% in Irbid, 13% in Mafraq, 8% in Zarqa, 3% in Balqa. The remainder are spread out in different locations such as Madaba, Karak, Jerash, Tafileh, Ajiloun, Ma'an and Aqaba.

**Figure 2 | Location distribution of PDM survey respondents, Syrian vs. non-Syrian refugee**

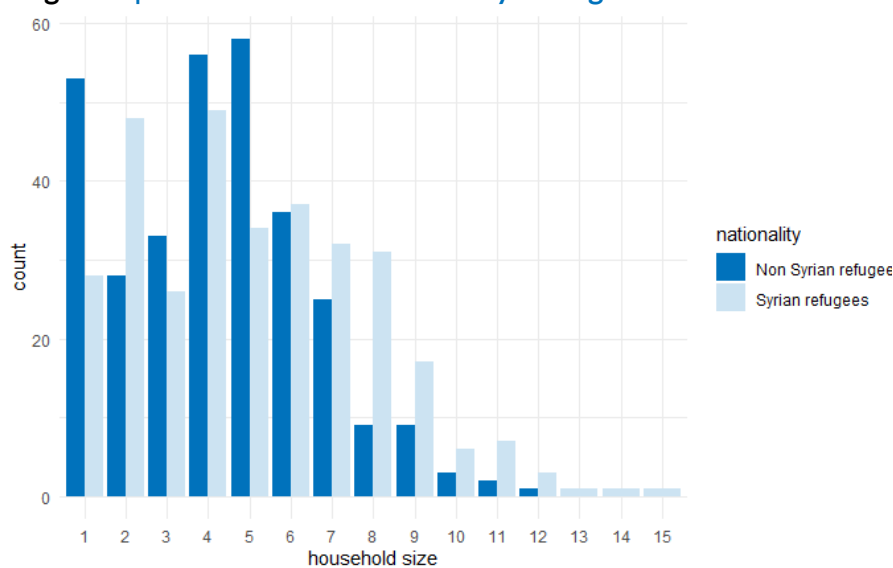


The Syrian respondents are more spread out across the country compared to the non-Syrian respondents, 83% of whom live in Amman.

The mean household size for the respondents is 4.7 members, corresponding to 5 members for Syrians and 4.3 for non-Syrians. The household size of Syrians tends to be relatively larger: they are more likely to live in households of seven people or more compared to non-Syrian households.

The sample also included a wide range of ages. Slightly more than half (51%) of respondents were part of the 36-59 years age group, 27% were in the older age group, and 22% in the younger age group. Each household had a designated person assigned to receive the cash assistance. Out of these, 56% are male and 44% are female.

**Figure 3 | Household size and country of origin**



### Naada

Naada and her daughters aged 14 and 12 live in a small two-bedroom apartment in Eastern Amman. They share it with her older son and his family. She often thinks back to her departure from Syria.



*“An airstrike hit our building when we were all sitting at home. I grabbed the children and ran down to the basement, but my husband disappeared in the chaos. We later found out he had been injured and taken to the hospital. But he did not survive. The building was completely destroyed. We stayed in the basement for a couple of days, but there was no food, no water. We had to move. My brother-in-law helped us get out of Damascus. Then we had to bribe the police at the checkpoints in order to get to the border.”*

Eight years later, Naada’s daughter still flinches when she hears loud noises or sees police on the streets. Back in Syria, Naada’s husband had been a shop owner.

Today, Naada and her family rely on monthly cash assistance from UNHCR. *“Every month, when I receive the SMS telling me the cash is ready to be retrieved, I feel like I can breathe again. Before, when we ran out of food, I could not replace it. Now we can.”* Before the Covid crisis, Naada would sometimes sew bags at a local community centre for a modest extra income. This is no longer possible, and the cash assistance is now more important to her than ever.

Ultimately, Naada would like to return to Syria and set up her own business, cooking and delivering food. *“But today, even to get one canister of gas in Syria you have to stand in line for a whole day. Life back in Syria is simply not an option yet.”*

### 3. Spending of Cash Assistance

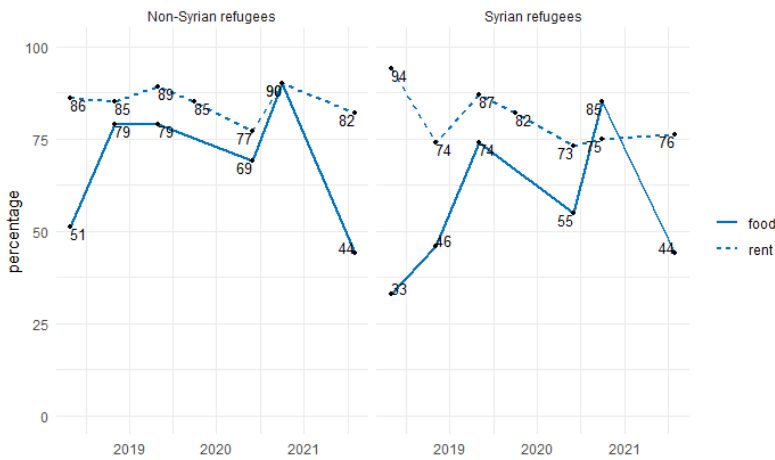
Approximately half of the respondents used the cash assistance for rent, similar to previous years and in line with the essential purpose of the cash-based interventions. Spending patterns have remained fairly constant since 2019 as shown in Table 1, with most respondents still spending their assistance in food and rent.

**Table 1 | What did you spend UNHCR's cash on? By governorate**

	Amman	Irbid	Mafraq	Zarqa	Other
Rent (average spending: JOD 96)	81% (87% in 2020)	76% (76% in 2020)	79% (75% in 2020)	82% (87% in 2020)	82% (84% in 2020)
Food (average spending: JOD 36)	43% (89% in 2020)	45% (80% in 2020)	56% (84% in 2020)	34% (84% in 2020)	38% (93% in 2020)
Utilities & bills (average spending: JOD 22)	24% (67% in 2020)	30% (57% in 2020)	33% (62% in 2020)	44% (74% in 2020)	44% (70% in 2020)
Health (average spending: JOD 43)	22% (63% in 2020)	35% (62% in 2020)	42% (64% in 2020)	34% (68% in 2020)	37% (64% in 2020)
Hygiene	5%	6%	33%	2%	2%
Transport	2%	5%	5%	8%	10%
Debt repayments	3%	4%	1%	4%	3%
Clothes	1%	5%	4%	2%	2%
Water	3%	1%	4%	4%	0%
Education	0%	4%	4%	0%	3%
Fuel for cooking	1%	4%	2%	0%	3%
Entertainment	0%	0%	1%	2%	0%
Shelter	0%	1%	1%	0%	0%
Family & friends	1%	0%	0%	0%	0%

Use of the cash aid is primarily spread across rent, food, utilities and bills and health, with **rent the undisputed priority for seven respondents out of ten**. Food is the first cash spending priority for only 10% of respondents, and health costs are the first priority for 14%. Certain governorates show distinct cash expenditure patterns. For example, 33% of respondents in Mafraq reported spending the cash on hygiene compared to the 2% in Zarqa and other governorates. Additionally, 42% of respondents in Mafraq reported spending the cash on health compared to the 22% in Amman, the lowest in this spending category. (In light of their relatively smaller likelihood of living in Amman, it is thus not surprising that Syrian refugee respondents to this survey reported a 15 percentage points higher utilization of the cash assistance on health compared to the non-Syrian refugees.)

**Figure 4 | Spending of cash assistance on food and rent over time**



Looking at the two most important spending categories over time, it emerges that **the percentage of respondents spending their cash assistance on food has decreased significantly in the last year.**

Rent also slightly decreased for the non-Syrian refugees and remained constant for Syrian refugees.

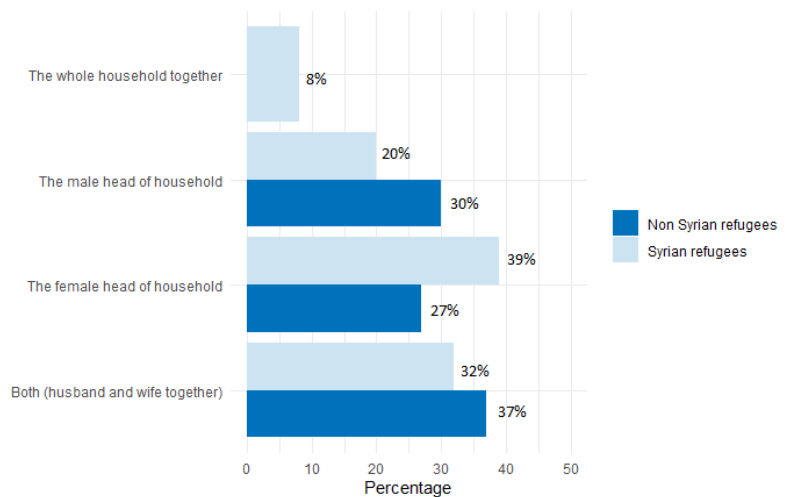
Nearly all of the respondents consulted for this study reported being able to find the items they

needed in the shops and markets in their location of residence. But those items may be getting less affordable: **two thirds of respondents noted that prices had recently been on the increase for commonly purchased products.** This appears to be the case especially for food and condiments, including oil, vegetables / legumes, meat, rice and eggs.

These spending patterns were generally **not subjected to disagreement between the beneficiary households**, with less than 1 percent of the respondents noting that spending decisions caused disharmony in the family. Most respondents stated that the decision was made by both husband and wife together.

This was an important increase from 2020, where only 20% and 22% of Syrian and non-Syrian refugees respectively reported that decisions were made together.

**Figure 5 | Who in your household decided how the cash assistance should be spent?**



### Ibtesam

In a small two-bedroom apartment in northwest Amman, Ibtesam and her family have found a place to call home. They fled their home in Baghdad, Iraq in 2016 as a result of the deteriorating security situation and the increasing threat of children being kidnapped from schools.



Two years later, when Ibtesam met Kafi and her three children, who came from the same neighbourhood in Baghdad and had no income of their own, she offered them their second bedroom as a place to stay. Since then, the two families, 11 individuals in total, have been living together. *“We share everything we have with them, as they don’t have any income,”* says Ibtesam. Meanwhile, both families are kindly offered free Wi-Fi by their Syrian neighbours.

Since they arrived in Jordan, Ibtesam, 55, has been juggling taking care of her four children and disabled husband, Ahmed, while at the same time cleaning houses to earn some money. She relies on a network of friends to find daily work opportunities, but her availability depends on her eldest son Mustafa’s health condition.

The money she earns, though, is hardly enough and one year ago the family appealed to UNHCR to see if they were eligible for UNHCR’s monthly cash assistance to complement the JD 134 worth of cash vouchers they receive from WFP. Now Ibtesam and her family receive JD 140 in cash assistance from UNHCR every month. They use the majority of this to cover their rent, JD 180, but are currently two months behind.

For Ibtesam, the protection of her children is of the utmost importance, *“I don’t mind skipping meals, but having a shelter is very important. I just want them to be safe, to be able to go to school and complete their education. Nothing more, nothing less.”*

## 4. Impact of Cash Assistance

### FOOD SECURITY

The PDM survey includes questions related to the household’s ability to meet basic needs as per the reduced Coping Strategy Index (rCSI) developed by the World Food Programme (WFP).

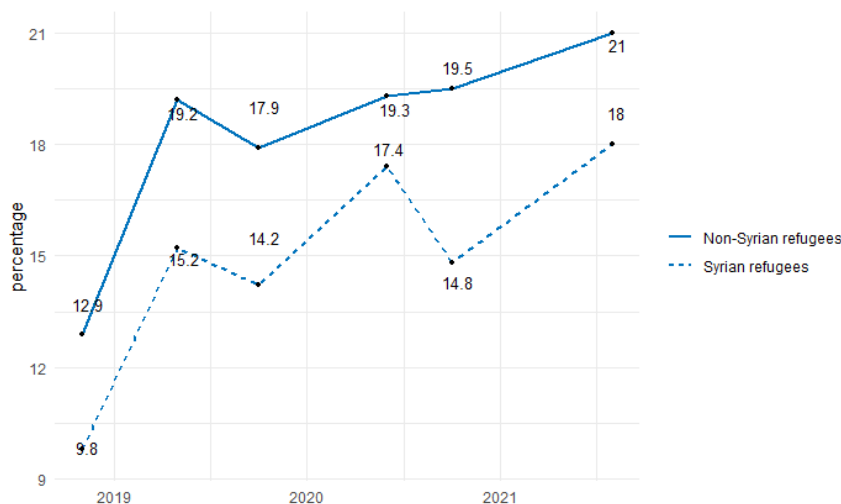
**Table 2 | rCSI weightings by behaviour**

Weight	Behaviour
1	Eat less-preferred foods
2	Limiting portions at mealtimes
1	Reducing number of meals per day
3	Borrowing food/money from friends and relatives
1	Limiting adult intake for children to eat

The index measures five coping behaviours. Each behaviour is assigned a severity weighting (Table 2), 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.

The average rCSI score for all interviewed cash assistance beneficiaries was 19.4 in 2021 which is 2.4 points higher than in 2020, representing a **considerable increase in food insecurity levels for both Syrian and non-Syrian refugees**. The score continues to be higher for non-Syrian refugees (21) than for Syrian refugees (18). Figure 6 shows a trend of declining levels of food security for both populations since 2018, except for a small improvement in mid-2019, and in mid-2020 for Syrian refugees whom after a deterioration of their food security levels during 2020 managed to re-establish pre-Covid levels. In 2021 however, their food security levels worsened more than ever, likely a consequence of the long-term effects of the pandemic.

**Figure 6 | rCSI scores of PDM respondents, 2018-2021, Syrian vs. non-Syrian refugees**





All respondents reported relying on at least one food-related coping mechanism in the week before enumeration. Relying on less preferred and less expensive foods was the most prevalent solution, with 87% of the respondents selecting this coping strategy, for an average of 4.2 days per week. This represents an increase of ten percentage points and 1.4 days on average, compared to 2020 results. Two thirds (67%) of Syrian refugee respondents and three quarters (74%) of non-Syrian refugee respondents report limiting portion sizes at least three times a week. Reducing the number of meals eaten in a day followed closely as the third most utilized coping mechanism for 7 in 10 respondents, and for an average of 3.7 days a week. Borrowing food or money from friends or relatives was the least frequent coping mechanism, occurring on average 1.2 days a week.

**Table 3 | Prevalence of negative coping mechanisms in the past seven days**

	Syrian refugees	Non-Syrian refugees
Rely on less preferred and less expensive foods?	88%	86%
Limit portion size at mealtimes?	67%	74%
Reduce number of meals eaten in a day?	66%	75%
Restrict consumption by adults in order for small children to eat?	40%	39%
Borrow food, or rely on help from a friend or relative?	34%	37%

**Non-Syrian refugees continue to report higher weekly incidence levels of negative food-related coping strategies.** For almost half of the non-Syrian refugees' respondents, coping strategies are at crisis level<sup>3</sup>, while almost half of the Syrian refugees' respondents are coping at a stressed level. Non-Syrian interviewees are more often forced to reduce the number of meals eaten per day, and to reduce the amount of food per meal. The difference between the magnitude of applying coping strategies between the Syrians and non-Syrian respondents could be, at least partly, due to the fact that most interviewed respondents live in Amman, the most expensive governorate, are non-Syrians (72% of Amman respondents are noted to be of other nationalities than Syrian).

**Male-headed households reported higher levels of food insecurity-related coping mechanisms for almost all categories than female-headed ones.** Their average rCSI score exceeded that of female-headed respondent households by a non-negligible 1.6 point. A partial explanation for this phenomenon may lie in the fact that female-headed households tend to be smaller on average.

<sup>3</sup> Severity levels of coping strategies range as follows (from least to most severe): stress, crisis emergency.





**Table 4 | In the past 4 weeks has your household needed to...**

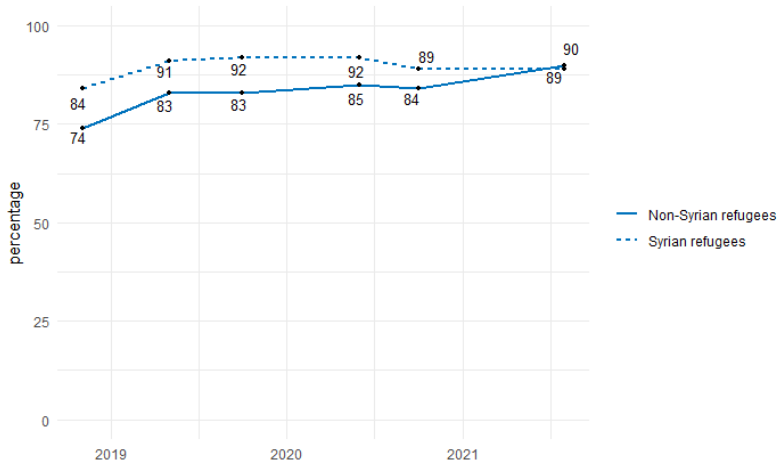
	Syrian refugees	Non-Syrian refugees
Reduce expenditure on hygiene items, water, baby items, health, or education in order to meet household food needs?	79% (44% in 2020)	81% (46% in 2020)
Take out new loans or borrowed money?	71% (54% in 2020)	69% (44% in 2020)
Skip paying rent / debt repayments to meet other needs?	53% (54% in 2020)	58% (51% in 2020)
Stop a child from attending school?	8%	9%
Sell livelihood/productive assets in order to buy food or basic goods?	8%	7%
Ask for money from strangers (begging)?	7%	4%
Move to a poorer quality shelter?	5%	6%
Send household members under the age of 16 to work?	6%	3%
Send a member of the household to work far away?	3%	1%
Engage in activities for money or items that you feel puts you or other members of your household at risk of harm?	1%	1%

The most used coping mechanisms across nationalities during the previous four weeks was to **reduce spending of the household on hygiene items, water, baby items, health or education in order to meet food needs**. This mechanism was used by 79% and 81% of Syrian and non-Syrian refugees respectively. Loans and borrowing money considerably increased when compared to 2020: 17 percentage points for Syrian refugees, and 22 percentage points among non-Syrian refugees. Syrian respondents remain more likely – as in previous years – to mention this coping mechanism than non-Syrians, testifying perhaps of an easier access to credit opportunities among Syrian nationals. However, non-Syrian nationals seem to be catching up. While Syrian refugees are overall more integrated and have access to credit from their neighbours, landlords, local shop owners, etc, it seems that other nationalities might be becoming increasingly integrated financially too, offering them both the benefit of access to credit, but also the risk of the burden of debt.

## BORROWING AND DEBT

Nine out of ten respondents to the 2021 mid-year PDM reported holding debt, with little difference between countries of origin. These percentages have remained relatively stable over the past four years, with a tendency for non-Syrian nationals to close the existing debt level gap between them and Syrian nationals.

**Figure 8 | Evolution of share of households with debt**

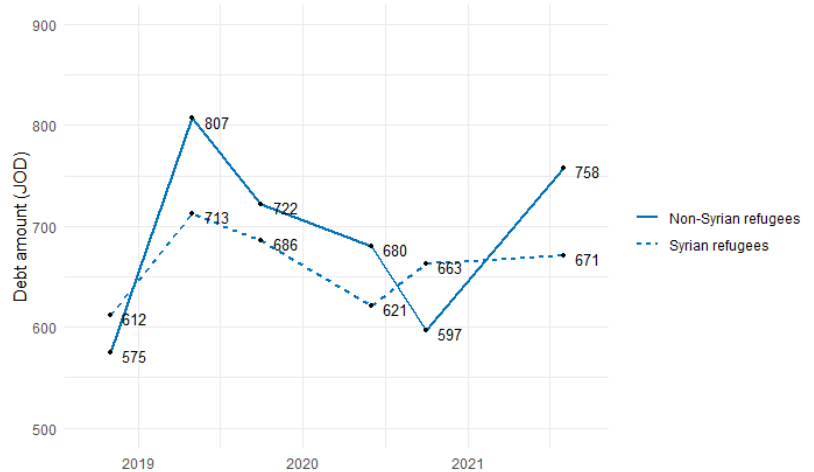


This year, for the first time, **non-Syrian households report (slightly) higher levels of debt than their Syrian counterparts.** They are also **more concerned** about their debt, with 76% of those who hold debt noting it is of concern for their safety compared to 67% of Syrian refugees holding debt.

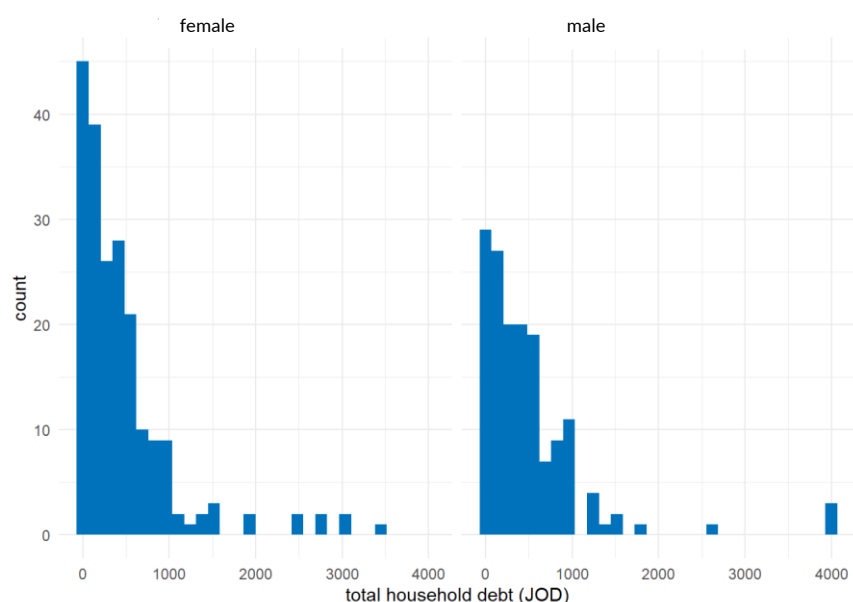
The reported average amount of debt per household has increased by 8 JOD for Syrian refugees and by 161 JOD for non-Syrian refugees since 2020.

This **stark increase of debt amounts** among non-Syrian households could be attributed to the particularly strong impact of Covid-related hardships on non-Syrian refugee populations, while simultaneously speaking to the improvement of their access to credit.

**Figure 9 | Evolution of average debt amount (JOD)**



**Figure 10 | Debt amount and gender of head of household**



**Male-headed beneficiary households were more likely to borrow than female-headed ones, and more likely to hold debt. The amount of debt held by male-headed recipient households was higher by JOD 40 on average.**

The share of respondents holding debt is observed to be highest in Mafraq (94%), closely followed by Irbid and Zarqa (92%). The highest average household debt is however, reported from the other, smaller governorates (1,226 JOD), where Ma’an, Tafileh, Ajiloun respondents recorded an average household debt of 3,029 JOD. Remarkably, only 10% of the respondents living in the governorates that displayed the highest debt levels reported concerns about their debts. On the contrary, respondents based in Amman, who reported the lowest debt amount (669 JOD) were most concerned about their debt (57%).

### LIVING CONDITIONS

When asked specifically about UNHCR’s cash assistance, 91% of respondents reported that the **cash assistance has improved their living conditions** at least slightly. The PDM cash assistance was also acknowledged to have reduced feelings of stress among the beneficiary population and contributed to easing the financial burden at a time of increased vulnerability.

**Table 5 | To what extent has cash assistance from UNHCR...**

	Significantly		Moderately		Slightly		Not at all	
	Syrian refugees	Non-Syrian refugees	Syrian refugees	Non-Syrian refugees	Syrian refugees	Non-Syrian refugees	Syrian refugees	Non-Syrian refugees
<b>Improved your living conditions</b>	15%	12%	44%	40%	33%	38%	8%	10%
<b>Reduced feelings of stress</b>	17%	23%	41%	36%	35%	31%	6%	10%
<b>Reduced financial burden of your household</b>	17%	17%	45%	41%	32%	36%	5%	6%

### Jameela

In 2013, Jameela was forced to make an impossible decision. Her husband had been arrested three months prior and she had not had a word from him since. With four children, all under the age of eight, she set off for the Jordanian border.



*“When the war started, air strikes were coming from all directions. There was no safety anymore. We were forced to leave. I had to leave my husband in God’s hands and take care of my children. After I crossed the border, I just sat on the ground and started crying with relief.”*

It took seven years for Jameela to learn that her husband had passed away.

Today, after eight years of living in Jordan, Jameela is starting to feel settled. Her children are all in school. Via the UNHCR basic needs cash assistance programme, Jameela receives 130 JOD each month, enough to cover the rent of their three-room apartment. But she lives in fear of losing this lifeline. Due to Covid-19, the waitlist of potential recipients of cash assistance has grown to 10,000 households, meaning families can be rotated off the cash assistance to give others the chance to receive it.

*“Those months are tough. Sometimes we could not pay our rent. I was terrified we might get evicted. The landlord will wait for ten days, but not more.”*

The year has been difficult in other regards also. A lockdown during Ramadan meant that the usual celebrations could not take place. As schools in Jordan switched to remote learning, Jameela struggled to provide the support the children needed and keep pace with their education.

*“I dropped out in sixth grade. There are many things in their curriculum that I do not understand.”*

Today, Jameela hopes that she will remain in good health until her children are grown. Her dream is not to remain in her current situation forever:

*“I only wish that Syria becomes stable. Then we can go back and live like we did before.”*

## FINANCIAL INCLUSION

Over the past years, UNHCR Jordan has begun leveraging cash assistance as a means to increasing financial inclusion. Refugees are not allowed to open bank accounts, but mobile wallets allow them to budget, save money and make payments remotely. During the Covid-19 pandemic, the use of mobile wallets was further encouraged to decrease crowds at the ATMs. But mobile money in Jordan is still just emerging. Among the sample interviewed for this report, **5% reported having mobile wallets** (7% of Syrian and 3% of non-Syrian respondents).

Among those who own mobile wallet accounts, approximately one in three had used it to receive assistance from UNHCR. The majority of those who did not do so would welcome the opportunity to, which points to a growth potential for this distribution channel. Furthermore, **15% of respondents who do not currently have mobile wallets would be interested in using this channel to withdraw their cash assistance.**

Mobile wallet owners interviewed for this monitoring exercise do not use this channel to receive international transfers, receive a salary or save, not because of reluctance to do so but rather due to a lack of incoming funds and disposable income. Mobile wallets are used to make electronic payments by one interviewed owner in ten. Over half of the mobile wallet owners in the sample noted that they had not been informed of potential applications of the mobile wallets beyond receiving their cash assistance, pointing to a need for further outreach to realize the potential of mobile money for full financial inclusion.

Non-Syrian	Syrian	Non-Syrian
% of respondents who have mobile wallet (33 out of 636)	7%	3%
% of mobile wallet owners who use it to receive cash assistance	43%	20%
% of mobile wallet owners who do not use it to receive cash assistance but would be interested in doing so	77%	75%
% of mobile wallet owners who use their wallet for electronic payments	17%	0%
% of mobile wallet owners who use their wallet to receive remittances	0%	0%
% of mobile wallet owners who use their wallet to save money	0%	0%
% of respondents who do not currently have mobile wallet but would be interested in it	13%	17%

## 5. Distribution Modalities and Service Delivery

### COLLECTION, TIME AND COST

The cash distribution mechanism by UNHCR in Jordan is, for the majority of recipients, card-less, pin-less and fraud proof, thanks to the iris-enabled ATMs. When cash is ready for collection, UNHCR sends an SMS to the eligible refugees. Beneficiaries can then visit the nearest suitable ATM to withdraw their cash assistance. Refugees who have not withdrawn their cash assistance by the end of the month are contacted by UNHCR. If they are unreachable for two consecutive cycles, the funds are recovered and allocated to other vulnerable families on the waiting list.

Respondents to the 2021 mid-year post-distribution monitoring exercise mainly received their assistance via iris-enabled biometric technology (81%) followed by the ATM card (17%) and finally the mobile wallet (2%). Roughly four out of five respondents that received their cash assistance through ATM card or mobile wallet reported that the person named on the UNHCR distribution list was the one in possession of the ATM card or SIM card – meaning for 20% this is not currently the case. For non-Syrian refugees, the person in charge of collecting the cash assistance was most likely to be male (64%). The opposite is reported among Syrian refugees, where the person responsible for collecting the cash assistance was most likely to be female (52%).

**69% of respondents received the amount they expected, and 76% received it on the day they expected to.** This represents a decrease when compared to the eight out of ten respondents in October 2020, who claimed to receive the assistance on the expected day, and an even bigger decrease when compared to June 2020. Only 5% of the respondents did not collect the cash assistance from the nearest ATM or mobile wallet agent. Most of those who collected the cash assistance from a further ATM were in Amman, and not of Syrian nationality. The main reasons for opting for other ATMs or mobile wallet agents are technical errors at the ATMs of choice and long lines.

The share of interviewed beneficiaries facing difficulties using the ATM increased from 20% in 2020 to 25% in 2021. The most common reported difficulties included multiple attempts to scan the iris, limited mobility and not knowing how to use the ATM (Table 6). Syrian refugees were slightly more likely to require assistance than non-Syrian nationals (30% vs. 21%).

**Table 6 | Respondents who need help to withdraw the assistance**

		Percentage
% of respondents who needed help to withdraw the cash assistance		25%
Reasons	<i>Limited mobility</i>	52%
	<i>Don't know how to use the ATM Card</i>	48%
	<i>Many heavy items to carry</i>	4%
	<i>Other</i>	6%

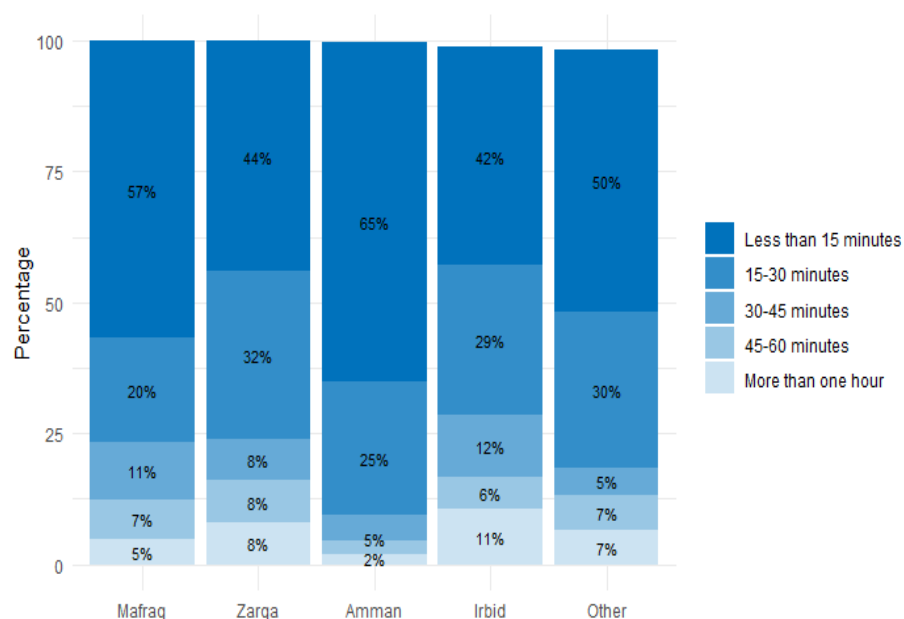
69% of respondents took one trip only to withdraw the cash assistance, 22% took multiple trips on different days, and 9% had to take multiple trips on the same day. Amman is aligned with this average. In Mafraq, a higher share of respondents had to take one trip only (81%), while in Zarqa only 48% of respondents managed to retrieve their cash assistance with only one trip.

**Table 7 | Average number of attempts to scan the iris for cash withdrawal, 2018-2020**

		11/2018	5/2019	10/2019	10/2020	10/2021
Of those with problems withdrawing, attempts to scan the iris	1-3 times	44%	43%	40%	41%	35%
	4-7 times	40%	32%	40%	50%	41%
	8+ times	16%	23%	19%	9%	24%

Among those who faced difficulties, there is a significant increase in the percentage of respondents who had to scan their iris more than eight times in comparison to October 2020. When asked how withdrawal issues might be avoided in the future, the majority of respondents suggested moving to an ATM card withdrawal mechanism instead of iris, showcasing perhaps a lack of understanding of the advantages of the iris scanning method in terms of fraud prevention.

**Figure 11 | Time to reach ATM or Mobile Wallet Agent for withdrawal of cash for different governorates**

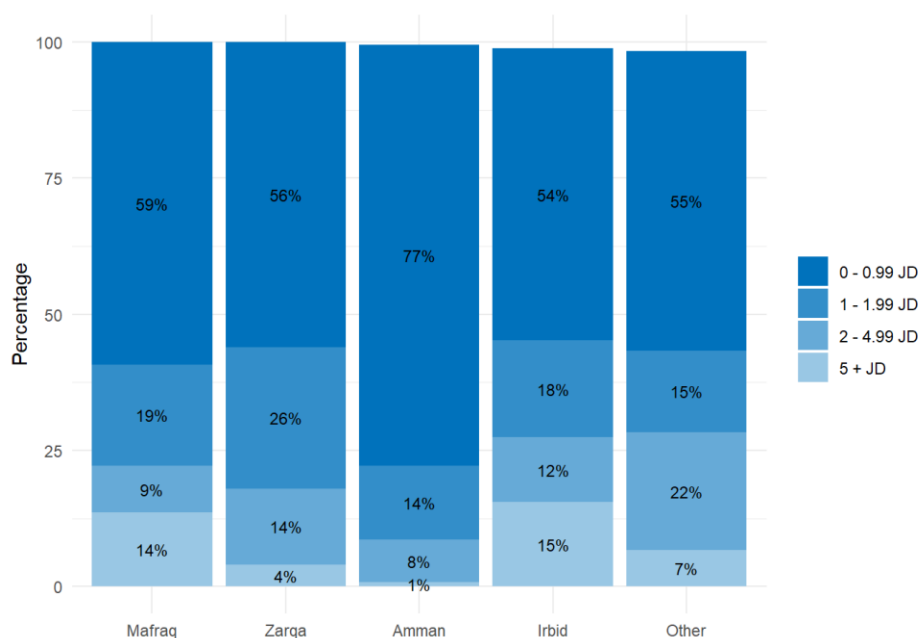


In most governorates, the majority of respondents spent less than 15 minutes to reach the destination for withdrawal of the cash assistance. Less than 4% took more than one hour. This percentage is higher in Irbid, where 11% of respondents reported taking more than one hour to reach the cash retrieval point. Amman respondents were less likely to take more than 30 minutes to reach the ATM.



There was significant variation across governorates of the costs to reach the bank or agent to withdraw the assistance (Figure 12). With a larger network of eligible ATMs, Amman saw the lowest cost to reach the withdrawal points, while the governorates of Mafraq, Irbid, and Zarqa had some of the highest reported costs. Costs to reach ATMs in these governorates have nonetheless decreased since October 2020, possibly owing to an easing of Covid-related restrictions since then, and/or to an increase in the network of cash retrieving points. Syrian refugees tend to spend more to access the cash assistance compared to non-Syrian refugees: 40% of the Syrian refugees reportedly spent more than 1 JOD compared to 23% of non-Syrians.

**Figure 12 | Cost to reach ATM for withdrawal of cash for different governorates**



10% of non-Syrian refugees felt that the current cash distribution has put them in a position of risk or caused feelings of unsafety, compared to only 3% of Syrian refugees. 12% and 18% of non-Syrians and Syrians who felt at risk noted their fears were related to contracting Covid-19 or not respecting the rules of social distancing.

**Table 8 | Did you feel at risk of harm during the last distribution when...**

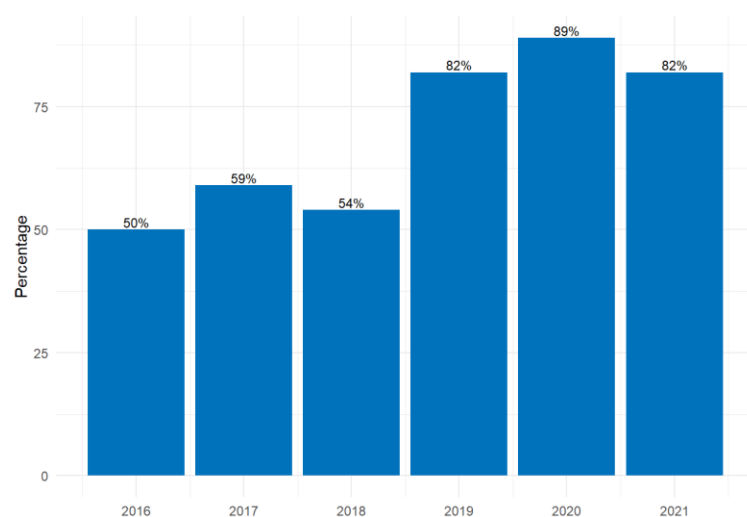
	Syrian refugees	Non-Syrian refugees
<b>Going to withdraw or get the money?</b>	3%	10%
If yes is it related to the COVID-19 pandemic?	18%	12%
<b>Keeping the money at home?</b>	1%	3%
<b>Going to spend the money?</b>	2%	4%
If yes is it related to the COVID-19 pandemic?	12%	5%

While in October 2020, 40% of beneficiaries stated preferring a different transfer mechanism for the future rounds of cash distribution, this percentage dropped to only 14% of the interviewed one year later. The percentage of those who would opt to receive both in-kind and cash aid also dropped from 33% in October 2020 to 12%.

### QUALITY OF SERVICE DELIVERY

UNHCR phone-based communications reached the vast majority of interviewees: to 2020, 96% of the respondents reported receiving SMS from UNHCR on a monthly basis alerting them to collect their cash assistance. 17% of the respondents to this PDM survey had recently updated their contact information. Out of those who did, seven out of ten received follow up calls on their new number. The remaining 30% were contacted on their old number or not contacted at all.

**Figure 13 | Percentage of beneficiaries who are aware of UNHCR helpline (2016-2021)**



**Beneficiaries’ knowledge of where to lodge complaints has steadily increased since 2016, with a small drop this year. In 2016, only 50% of beneficiaries were aware of UNHCR’s hotline. In late 2020, this figure stood at 89%, and stands now at 82%.**

**The helpline remains rather well known, with more than four respondents out of five stating they were familiar with it. Non-Syrian refugees’ respondents reported**

having contacted the helpline more times than the Syrian refugees, 85% and 71% respectively. 68% of the respondents who had contacted UNHCR offices for help reported being satisfied with their response. One in three interviewed respondents were dissatisfied with their response.

98% of the respondents feel that the UNHCR and CAB staff treat them with respect.

**Table 9 | UNHCR helpline and complaints**

	Syrian refugees	Non-Syrian refugees
Do you know how you can report complaints and feedback on the cash assistance from UNHCR?	53%	57%
Do you know the helpline phone number?	76%	88%
Have you ever contacted UNHCR helpline or helpdesks in the past year?	71%	85%

## 6. Conclusions

This mid-year PDM exercise covers the year that immediately followed the year of COVID-19 outbreak and offers a lens into the medium-run impacts of the pandemic on refugees' households. More than ever, these past two years proved that the UNHCR's basic needs cash assistance for refugees living in out of camp settings are a lifeline for many<sup>4</sup>. Although negative coping strategies remain common, the assistance helped many Syrian and non-Syrian refugees in Jordan avoid falling into emergency-level coping mechanisms.

### KEY FINDINGS

The data show that many Syrian and non-Syrian refugees have **shifted away from using the cash assistance to buy food**, with a drop of 41 and 46 percentage points since 2020, respectively. At the same time, rent spending behaviours have remained constant, and food spending, although lower than in previous years, remains the second most important cited category of spending. While more information needs to be gathered to understand why refugee beneficiaries of cash assistance in Jordan have shifted from their previous spending patterns in a context of increased food prices and increased food insecurity, the answer might lie in an expansion of food assistance programs by WFP in Jordan, and/or an increase in rent prices. Despite the shifts, results suggest that the **assistance continues to be used, as intended, to meet the most basic needs of households**, and to improve their living conditions, reduce feelings of stress and financial burden, as testified by most respondents.

The assistance represents an important protection mechanism, but **negative coping strategies remain common** among both Syrian and non-Syrian nationals. Food security levels as measured by the rCSI continue to decrease, suggesting that the observed increased vulnerability after COVID-19, continues to affect refugees in Jordan. All respondents report resorting to at least one negative coping strategy mechanisms to meet their households' basic needs.

Considering the scale of the cash assistance delivery operation, **feedback on service delivery remains generally positive**. Almost all respondents are aware of the helpline, and many have reached out to it, in particular non-Syrians. Results suggest however, a small decline in the percentage of respondents who know the helpline. UNHCR should continue to raise awareness on the existence and purpose of the helpline: while the percentage of respondents aware of the hotline has increased throughout the years, the number dropped slightly in 2021.

Difficulties when retrieving money have slightly increased since last year, and the most common problem faced by respondents remains the multiple attempts to scan the eye on the iris scanner. The share of respondents claiming to prefer a different delivery method than their own has

<sup>4</sup> In early 2021, Samuel Hall conducted a research piece for UNHCR on whether the Jordan cash assistance program was creating negative externalities in terms of self-reliance. The study results shows that cash recipients score higher than a comparable cohort of non-cash recipients (waitlisted refugees) in all basic needs dimensions, implying that the cash assistance was used as intended, i.e., as a humanitarian care and maintenance operation. The 2020-2021 Winterization PDM strongly suggests that COVID-19 greatly increased vulnerability of many Syrian and non-Syrian refugees in Jordan. Both winterization and 2020 Annual PDM findings show that cash assistance allowed many to cover their rents, put food on the table, and purchase much-needed items to brave the cold, after a period without finding jobs.

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dropped by 26 percentage points this year, a promising result that suggest the efforts done by UNHCR to communicate on the benefits of iris authentication have borne fruit.

## **NEXT STEPS**

This mid-year PDM presents a simple simplified snapshot of the spending behaviours, vulnerability profiles and service delivery satisfaction of Syrian and non-Syrian refugees' recipients of UNHCR Jordan urban needs cash assistance. The information contained herein will be further complemented by a more detailed post-distribution monitoring exercise for the whole year of 2021. Special attention will be paid to the shift in food spending behaviour, the continuous increased vulnerability and food insecurity among refugees, and service delivery considerations including mobile money user satisfaction and financial context.

More generally, while this simple monitoring exercise and the indicators collected present a snapshot of service delivery, as well as cash allocation a vulnerability patterns, in the absence of a targeted panel study, the impact of the cash assistance on protection risks cannot easily be ascertained. It is recommended that the monitoring operation continue with a panel study component: following the same cases over an extended period to gain on whether and how cash assistance correlates with solutions for refugees.

## Annex 1: Key PDM monitoring indicators

<b>Key Area 1: Accountability</b>	
% who received their cash assistance on time	76%
% experiencing difficulties with the ATM in the past month	25%
Average time and cost needed to reach the bank	58% in less than 15 minutes 26% in 15-30 minutes 7% in 30-45 minutes 4% in 45-60 minutes 4% more than an hour
% who know how to report complaints and feedback on cash assistance	55%
% who feel UNHCR and affiliated staff treat them respectfully	99% feel that UNHCR staff treats them respectfully 98% feel that CAB staff treats them respectfully
<b>Key Area 2: Protection Risks</b>	
% of respondents who need help withdrawing the assistance	25%
% who feel at risk receiving, keeping, spending assistance	6% feel at risk going to withdraw the money 0.02% feel at risk withdrawing because of Covid 2% feel at risk keeping the money at home 3% feel unsafe to spend the money 0.5% feel at risk spending the money because of Covid
<b>Key Area 3: Impact</b>	
% who were able to find key items/services when needed in the shops	99%
% who spend on items in line with intended CBI objective	44% spent the cash on food 80% spent the cash on rent 0% spend the cash on shelter repair 0% spend the cash on household items 2% spent the cash on clothing shoes 27% spent the cash on utilities and bills 5% spent the cash on hygiene items 1% spent the cash on education 29% spent the cash on health costs
% who report being able to meet their household needs	2% are able to meet all of their basic needs 52% are able to meet less than half of their basic needs
% using one or more negative strategies in the past month	93% for both Syrian and non-Syrian refugees utilized at least one coping strategy in the previous month
Average score for reduced CSI	18.3 for Syrians and 21 for non-Syrians
% with high levels of debt	41% have levels of debt exceeding JOD 400



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