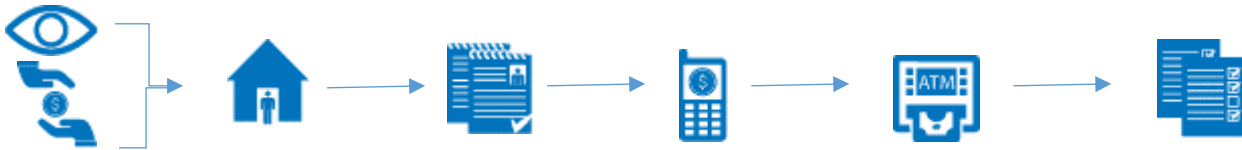


1st Quarter - Cash Assistance for Syrian Refugees



HOW CASH ASSISTANCE WORKS

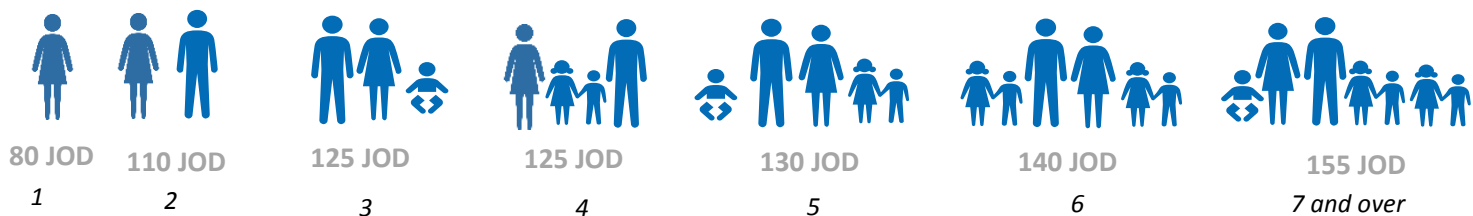


1. Refugees are registered and irises captured.
2. Donors provide funding.
3. Home visits are conducted to assess vulnerability.
4. Families are selected for cash assistance.
5. Text messages inform beneficiaries when the cash is available for withdrawal.
6. No card. No pin. Beneficiaries are identified by their iris and withdraw money from an ATM.
7. UNHCR conducts post-distribution surveys to measure the impact of cash assistance.

PDM SAMPLE

A random sample of 554 families receiving cash assistance, with an average family size of 4.9 people were interviewed for the report. Surveys were conducted through home visits (173) and phone calls (381). The interviews were conducted by Mindset, a Jordanian research organization.

Monthly cash assistance levels by Family Size:



Stories behind the numbers

Syrian siblings (left to right) Amar, Abdel Majid, Ahmad, and Shukriyeh fled to Jordan with their parents and four other siblings in 2014. The family relies on the 155 dinars they receive from UNHCR each month, as their father Hasan, 43, is partially blind and unable to work. He says that if their cash assistance ended they would walk the streets begging.

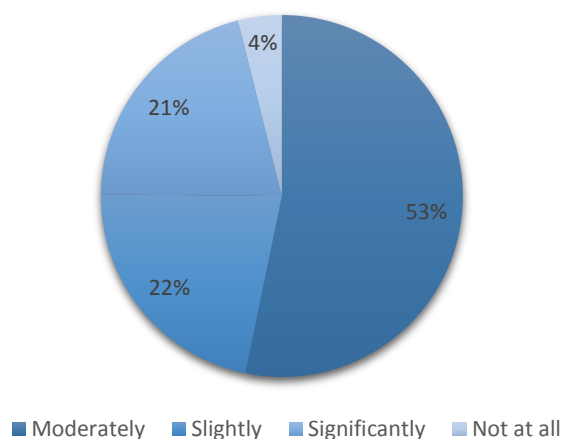
@UNHCR/Benoit Almeras

FINDINGS

Impact of Cash Assistance

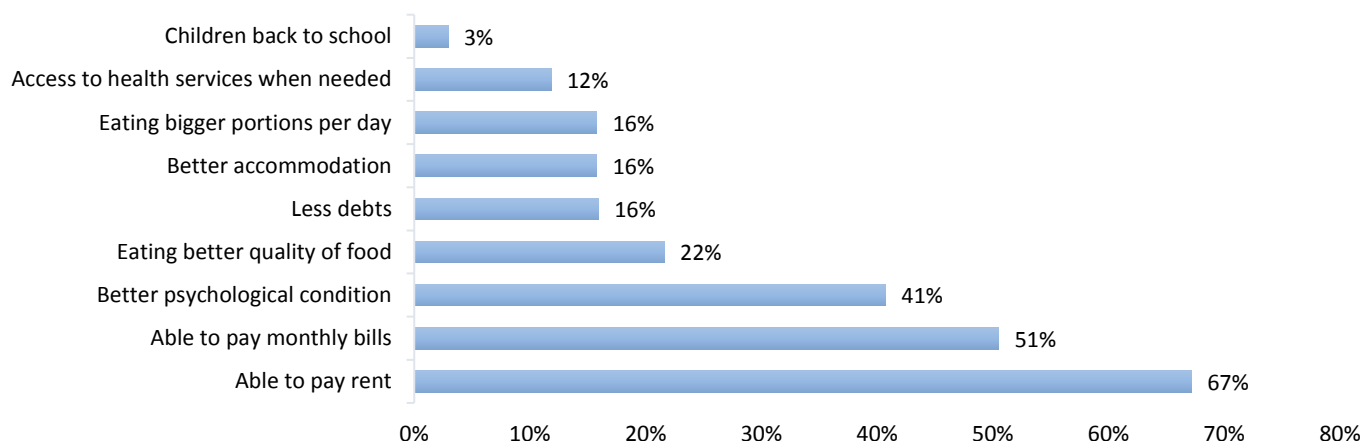
Cash assistance is meeting the majority of beneficiaries' basic needs by helping them afford rent and pay monthly bills. It is also improving their lives by having a positive impact on beneficiaries' psychological well-being, food security, health and educational access, and financial stability.

Figure 1: Extent cash assistance helped to improve living conditions



After paying rent and monthly bills, beneficiaries report that the biggest impact of cash assistance is on their psychological well-being, with 41% reporting that they are less stressed due to cash assistance. Respondents also reported an increase in food security with 22% eating better quality of food and 16% eating bigger portions per day. Sixteen percent indicated that they took on less debt, 12% were able to access health services when needed, and three percent sent their children back to school.

Figure 2: Impact of cash assistance on the lives of beneficiaries





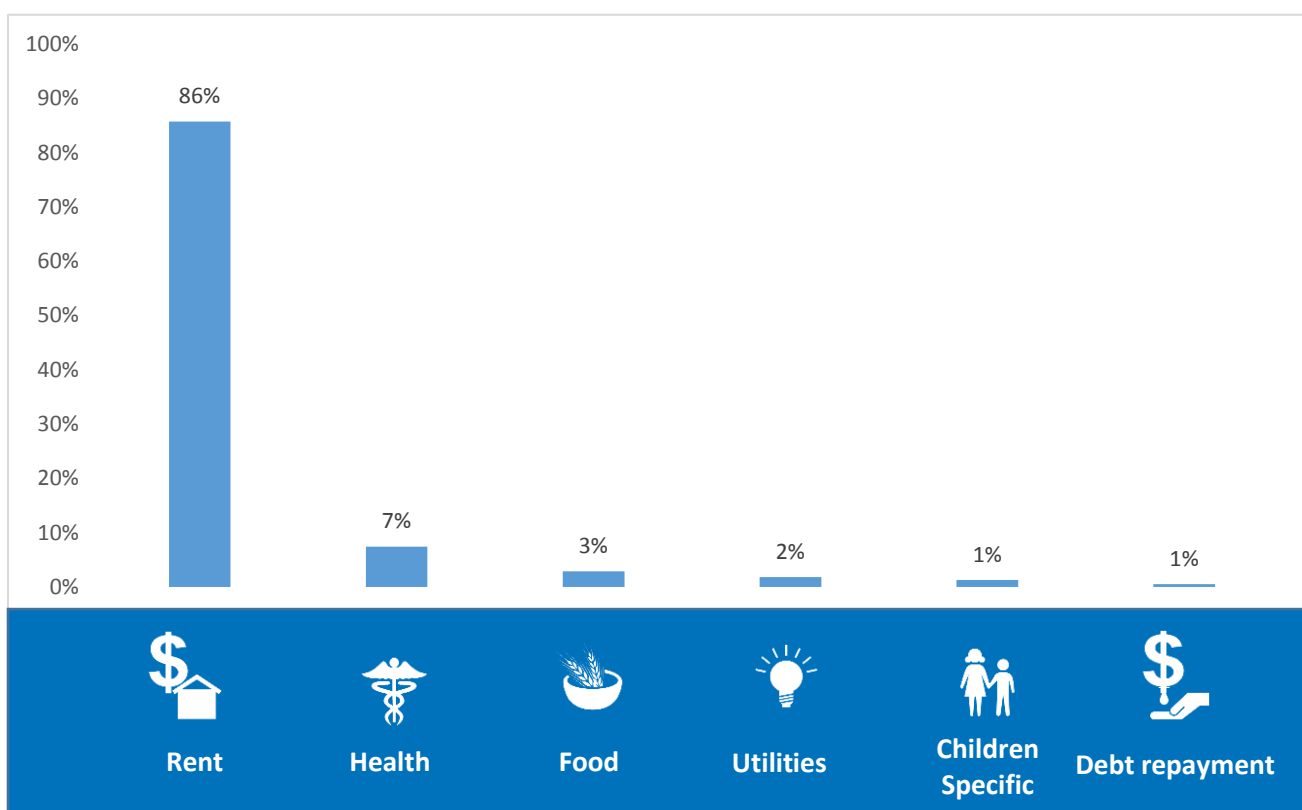
©UNHCR/Jared Kohler

Stories behind the numbers

In a former chicken barn in Mafraq, Jordan a collection of Syrian families have taken up residence. Although the building is old and the converted apartments basic, still each family must pay monthly around \$250. The bathrooms and kitchens are next to one another and many people share the same sleeping rooms

Use of Cash Assistance

Rent continues to be the most common and costly monthly expense for beneficiaries, with beneficiaries spending an average of 123 JOD per month on rent. After rent, beneficiaries reported spending the most on food (59 JOD per month¹), debt repayment (33 JOD per month), and health expenses (primary care 26 JOD, catastrophic 30 JOD, and baby delivery 204 JOD). Transport to school (23 JOD per month) and school tuition (50 JOD per month) are cited as the largest educational expenses.



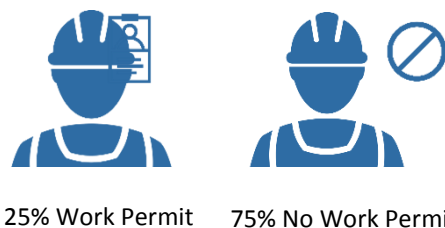
¹ Excluding World Food Programme vouchers

Housing

Cash assistance provides beneficiaries stability in meeting their shelter needs. Seventy-one percent of beneficiaries have lived in the same house for over a year and less than two percent report living in their house for less than a month. Sixteen percent of families indicated that their rent was raised after receiving cash assistance, however, only 11 families believe it was due to the landlord thinking that UNHCR paid the rent.

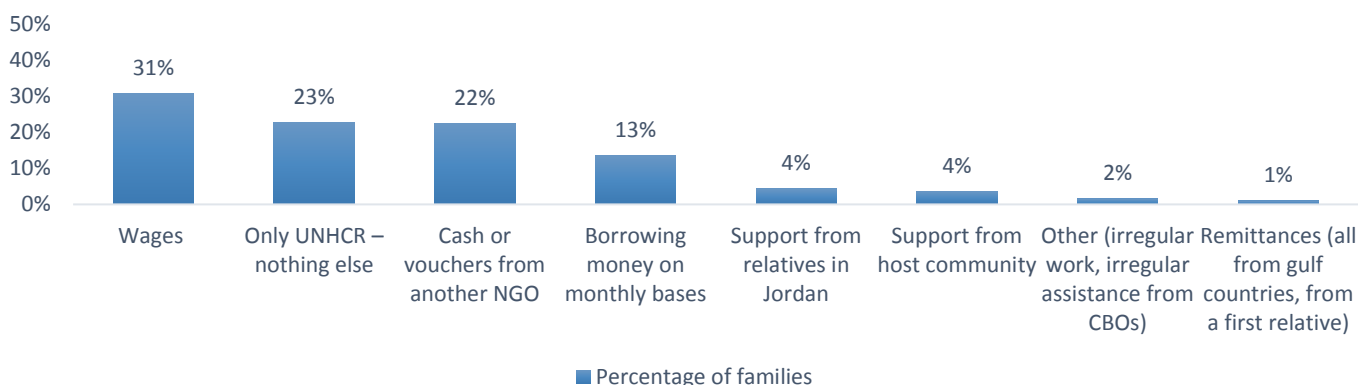
Income

Income from wages was reported as a main source of income by 31% respondents, with an average wage of 150 JOD per month. It appears that most of income came from informal work opportunities, with only 25% of respondents stating that they had a work permit. Thirteen percent of families reported borrowing an average of 91 JOD on a monthly basis.



Twenty-three percent of beneficiaries reported UNHCR as their sole source of income. Twenty-two percent reported also receiving cash and/or vouchers from non-governmental organizations. Other significant sources of income include support from relatives in Jordan and support from the host community.

Figure 4: Sources of monthly income*

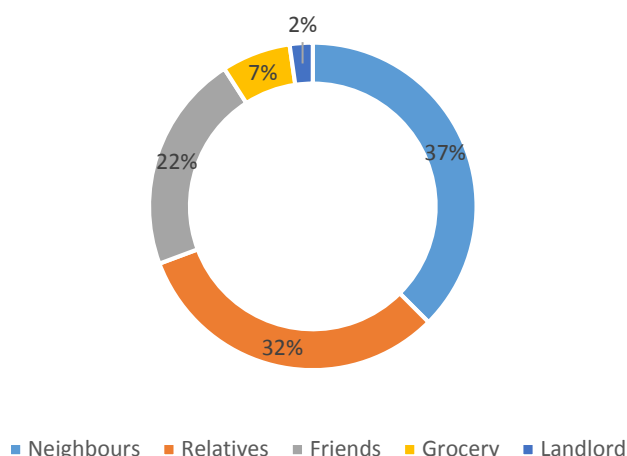


* Wages refers to both formal and informal work

Beneficiaries report that remittances account for a small percentage of income with only one percent of beneficiaries receiving remittances from a relative. Other sources of income include irregular work and irregular assistance from community based organizations.

Borrowing money continues to be a significant source of income for beneficiaries. Most borrow from within the Syrian refugee community including from neighbors, relatives, and friends. On average, beneficiaries borrowed 91 JOD a month.

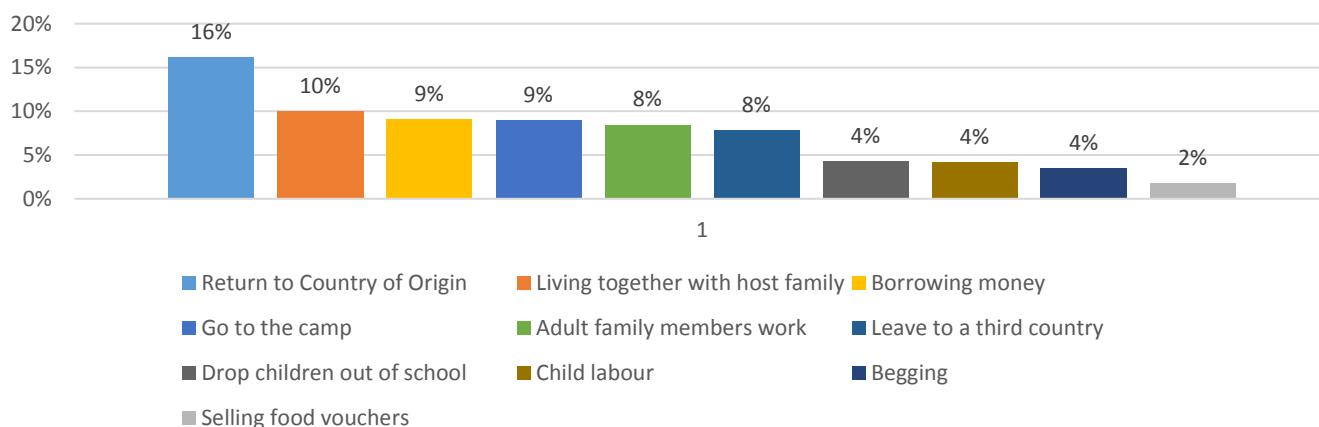
Figure 5: Whom do you borrow money from?



Potential Response if Cash Assistance Stopped

The first quarter of 2017 saw an increase in beneficiaries stating they would return to their country of origin if cash assistance stops. The percentage of respondents stating they would return to Syria increased from 10% in the 2016 Annual PDM report to 16% in the first quarter of 2017. There was also an increase in the number of people stating they would go to a refugee camp (4% to 9%). The percentage of beneficiaries stating that they would borrow money in response to an end to cash assistance dropped from 23% to nine percent.

Figure 6: Potential responses if cash assistance stopped



Market Availability

Almost all respondents were able to find the items they need at the market, though a large majority (85%) said the prices had increased over the past six months. This finding is in-line with the 2016 Annual PDM, which reported similar findings on perceived price increases on basic goods.

Quality of Service

UNHCR’s cash assistance is distributed either via biometric recognition (iris scan) or ATM cards. A vast majority of beneficiaries (92%) were satisfied with the method by which the money was disbursed. Most beneficiaries receive their assistance through iris scans (91%). Of the beneficiaries using iris scans, 40% faced some technical difficulties, with the most common reason being repeated attempts to scan their irises. UNHCR staff and affiliated organizations were rated highly by beneficiaries in terms of treatment, with over 99% stating that they were treated respectfully. Some issues remain regarding communication, with 70% of respondents stating that they did not know how to successfully reach UNHCR staff to report a complaint.



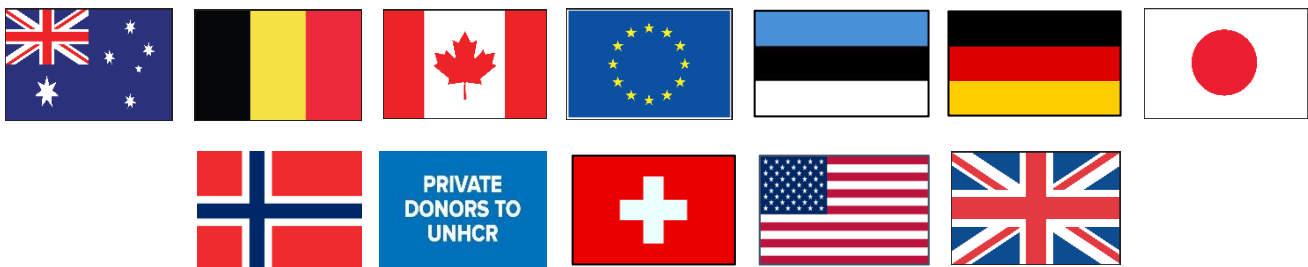
©UNHCR/Mohammad Hawari

Stories behind the numbers

“If I stop receiving cash assistance, I would prefer to go back to Syria to die.”

Syrian refugee Talal, 65, lives in Jordan with his wife Asma. For the couple, both living with disabilities, UNHCR’s monthly cash support means dignity, a meal a day and a better roof.

UNHCR is grateful to the following donors for their critical financial support that has made this large scale monthly financial assistance possible:



For more details on UNHCR’s Cash-Based Interventions in Jordan, please contact: JORAMDAT@unhcr.org