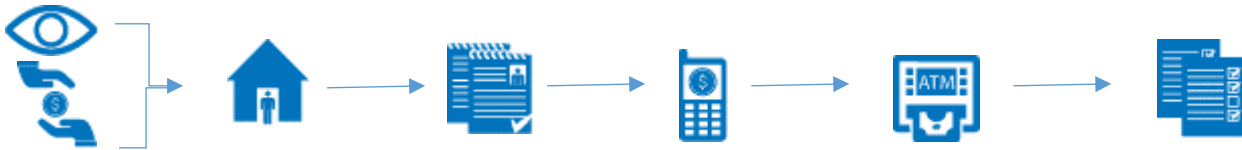


2nd Quarter - Cash Assistance for Non-Syrian Refugees

<p>2,800</p> <p>Non-Syrian refugee families supported per</p>	<p>616,751 USD</p> <p>Distributed</p>	<p>41%</p> <p>UNHCR is sole source of income</p>
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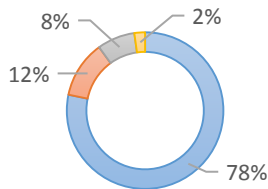
HOW CASH ASSISTANCE WORKS



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

Figure 1: Beneficiaries by country of origin



■ Iraqi ■ Sudanese ■ Other ■ Yemeni

A random sample of 770 families receiving cash assistance, with an average family size of 3.2 people were interviewed for the report. Surveys were conducted through home visits (234) and phone calls (536). The interviews were conducted by Mindset, a Jordanian research organization.

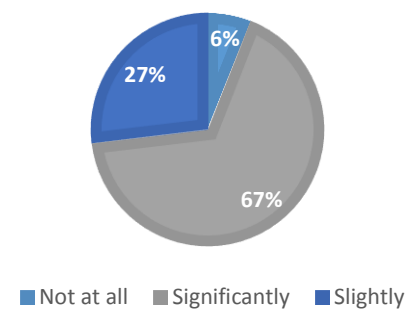
A vast majority of the non-Syrian cash assistance beneficiaries are Iraqi (78%), followed by Sudanese refugees (12%). Other refugees and Yemeni make up ten percent of the population

Impact of Cash Assistance

A vast majority of beneficiaries felt that cash assistance improved their living conditions, with 67% reporting a slight improvement and 27% a significant improvement. However, a small percent (6%) felt that their living conditions had not improved.

Beneficiaries report that the biggest impact of cash assistance is food security. Twenty-three percent of beneficiaries are eating better quality and bigger portions of food as a result of cash assistance. Cash assistance had an impact on financial security with 19% reporting less debts.

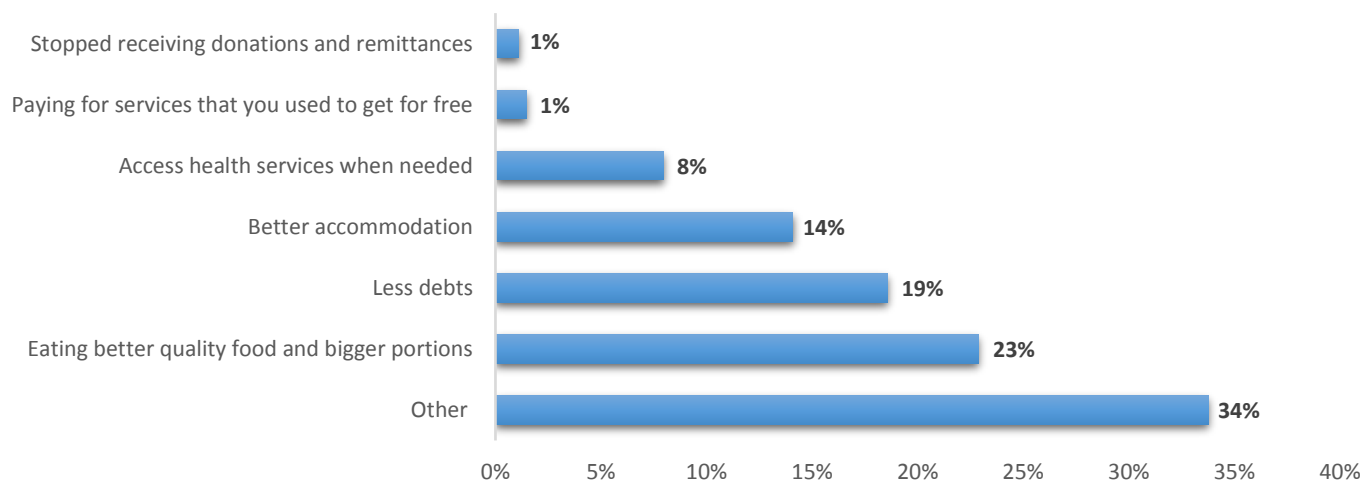
Figure 1: Extent cash assistance improved living conditions



■ Not at all ■ Significantly ■ Slightly

In addition, cash assistance has an impact on psychological well-being with 80% beneficiaries stating that it helps them feel less stressed.

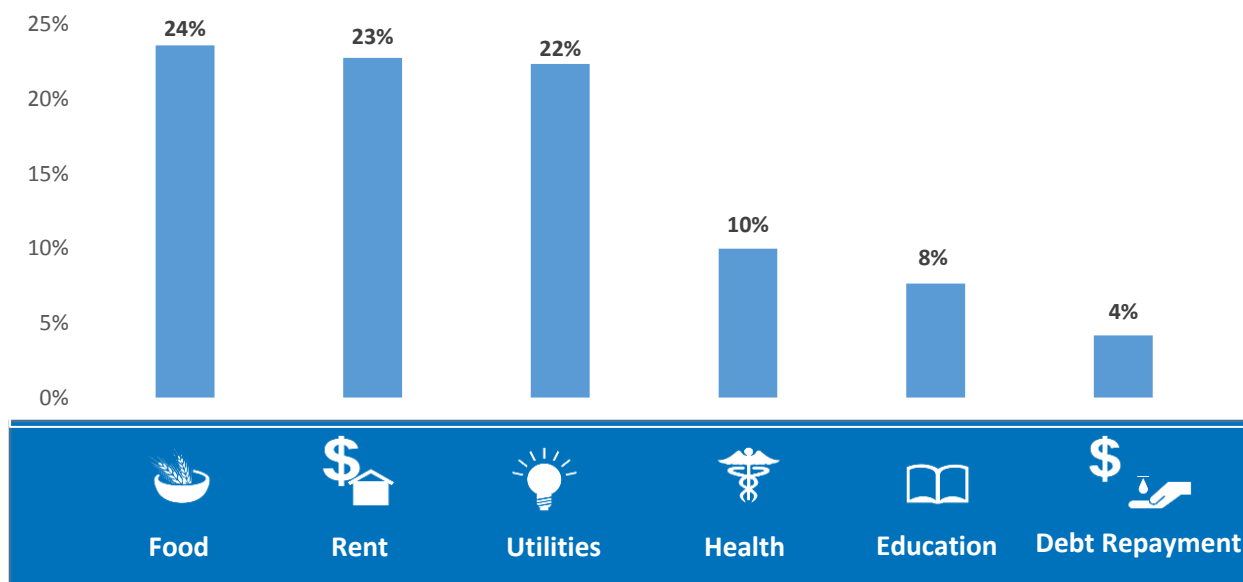
Figure 2: Impact of cash assistance on the lives of beneficiaries



Use of Cash Assistance

For non-Syrian refugees, purchasing food¹ (93 JOD per month) was the most common use of cash assistance, followed by rent (120 JOD per month). However, rent remains the mostly costly and on average families pay a bulk (87%) of their rent from their monthly cash assistance. After food and rent, beneficiaries report spending on health expenses (34 JOD per month); debt repayment (30 JOD per month); utilities (26 JOD); and educational expenses (23 JOD).

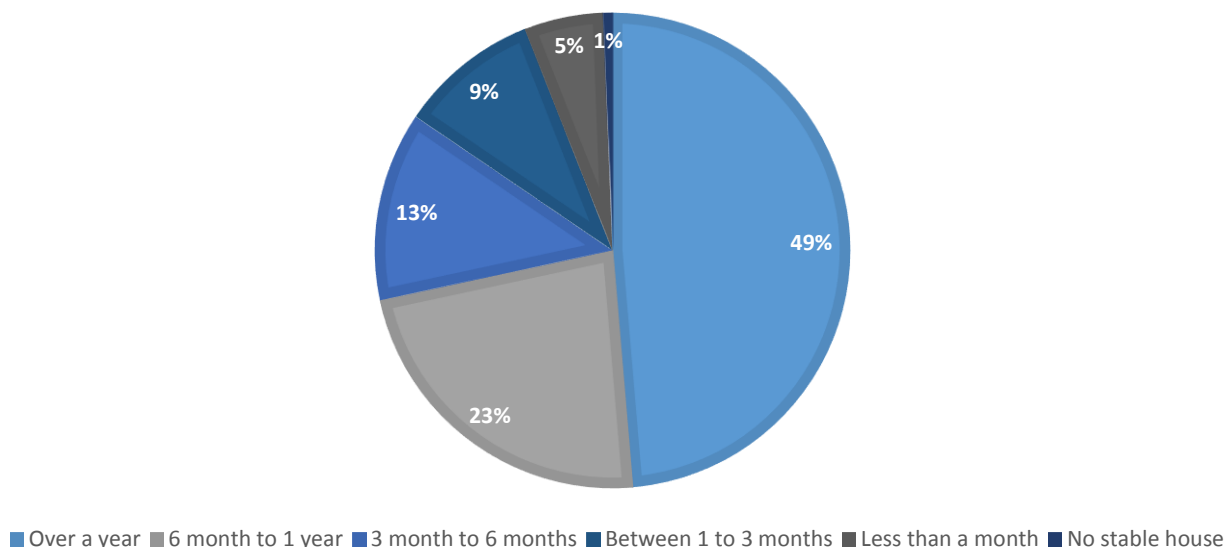
Figure 3: Use of Cash Assistance



Housing

Cash assistance provided stability in meeting beneficiaries’ shelter needs. Almost half of beneficiaries lived in the same house for over a year and five percent report living in their house for less than a month. Twelve percent of families indicated that their rent was raised after receiving cash assistance. Ten families believe the rent increase was due to the landlord thinking that UNHCR paid the rent.

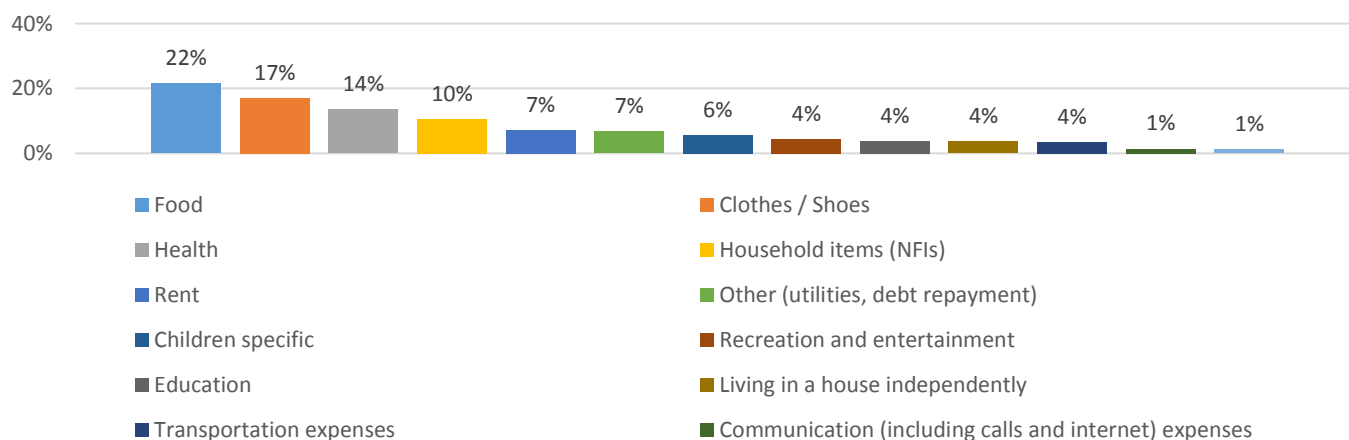
Figure 4: Duration of stay in place of residence



Unmet Needs

Food was identified by the most beneficiaries (22%) as an unmet need, followed by clothes/shoes (17%), and health (14%). Only seven percent of beneficiaries identify rent as an unmet need, this may be due to families using a bulk of their cash assistance on shelter. Families may find it more difficult to cut back on rent then on food, clothes, and health services.

Figure 5: Unmet Needs after cash assistance



Income

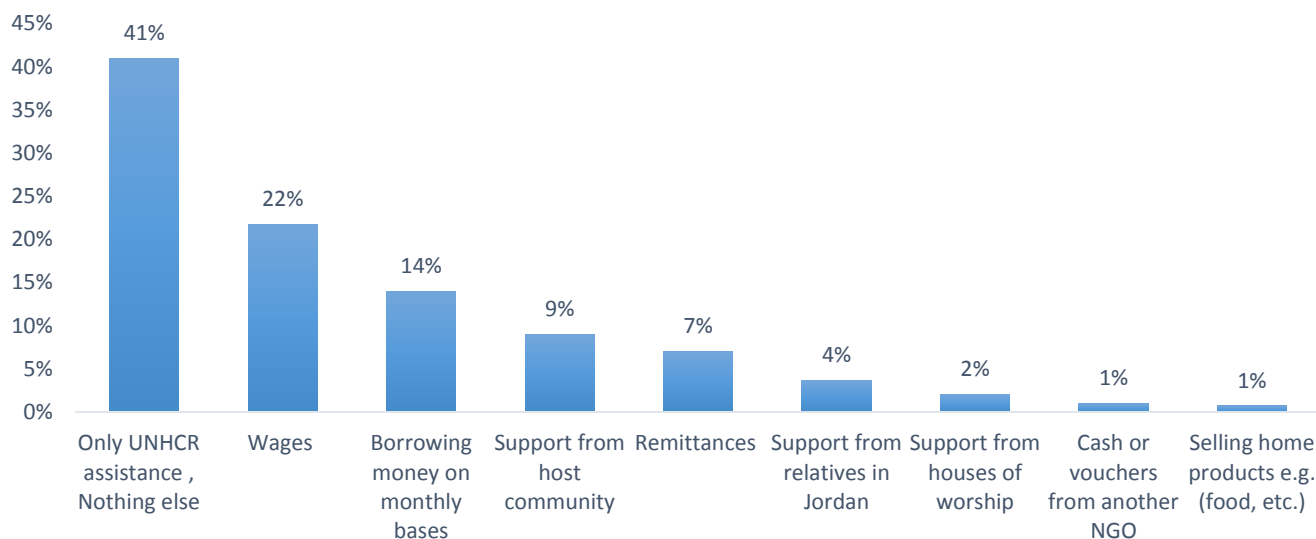
Forty-one percent of beneficiaries report UNHCR as their sole source of income. Other significant sources of income include borrowing money, support from the host community, remittances, and support from relatives in Jordan.

Twenty-two percent of beneficiaries report income from wages (65% men and 35% women). Among the wage earners, only three percent of men report having work permits and only one woman reported having a work permit. Men report earning an average of 104 JOD a month, significantly more than women, who earn an average 65 JOD a month. The differences in work permits and wages among men and women may stem from men being more likely to participate in the formal economy and women more likely to participate in the informal economy.



While the number of Non-Syrian and Syrian beneficiaries reporting wage income was similar (22% vs. 25%, respectively). Non-Syrian refugees report lower numbers of work permits than their Syrian counterparts (3% vs. 29%, respectively). This difference may be due to the government opening up work permits for Syrian refugees.

Figure 6: Sources of monthly income*

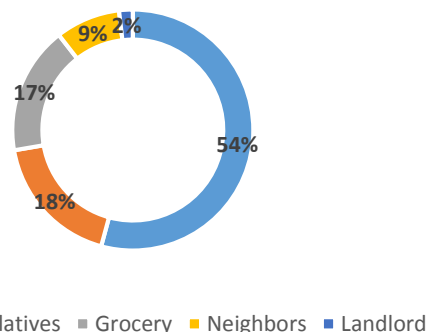


* Wages refers to both formal and informal work

Other sources of income include assistance from houses of worship, cash from another NGO, and selling home products.

Borrowing money continues to be a source of income for beneficiaries. Most borrow from friends and relatives. Seventeen percent reported borrowing money from grocery stores. On average, beneficiaries borrowed 75 JOD a month.

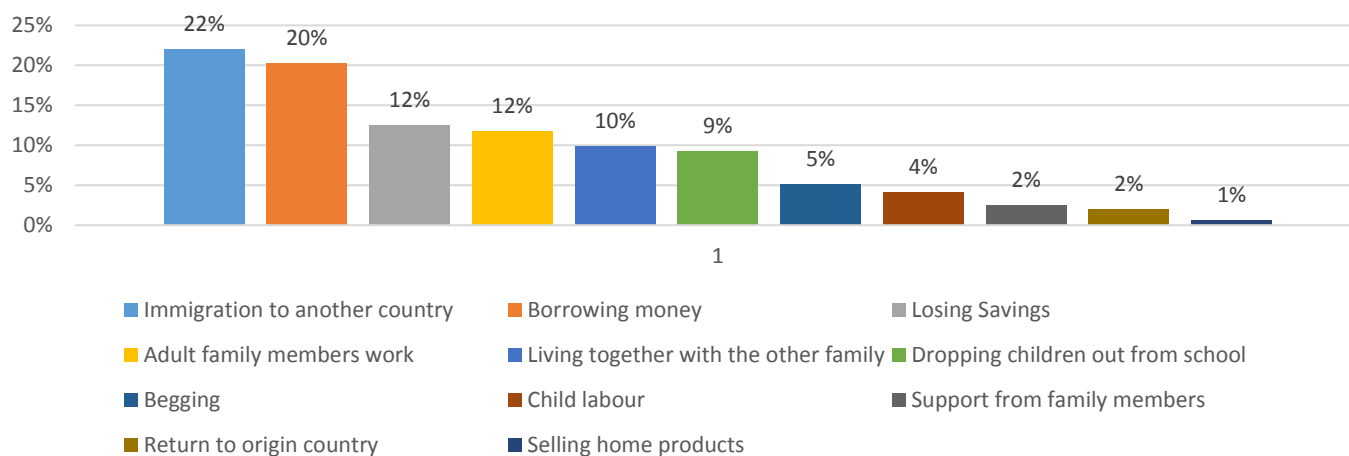
Figure 7: Sources of borrowed money



Potential Response if Cash Assistance Stopped

Twenty-two percent of beneficiaries reported that they would immigrate to another country if cash assistance stopped. However, only two percent would return to their country of origin. Twenty percent would borrow money if cash assistance stopped, twelve percent would deplete their savings, ten percent would live with another family, and nine percent would drop their children out of school.

Figure 8: Potential Response if cash assistance stopped



Quality of Service

Almost all beneficiaries receive their assistance through iris scans (99%). Of the beneficiaries using iris scans, just under half (48%) faced some technical difficulties, with the most common reason being repeated attempts to scan their irises. UNHCR staff were rated highly by beneficiaries in terms of treatment, with ninety-nine percent stating that they were treated respectfully. Eighty-three percent of respondents stated that they are aware of the UNHCR HelpLine or HelpDesk, but only twenty-seven percent had ever used it. Of those who used the HelpLine or HelpDesk, sixty-seven percent received an answer to their question.

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