

UNHCR Jordan CASH ASSISTANCE:

Protecting the most fragile
and supporting resilience

Post Distribution Monitoring Report 2017



UNHCR
The UN Refugee Agency

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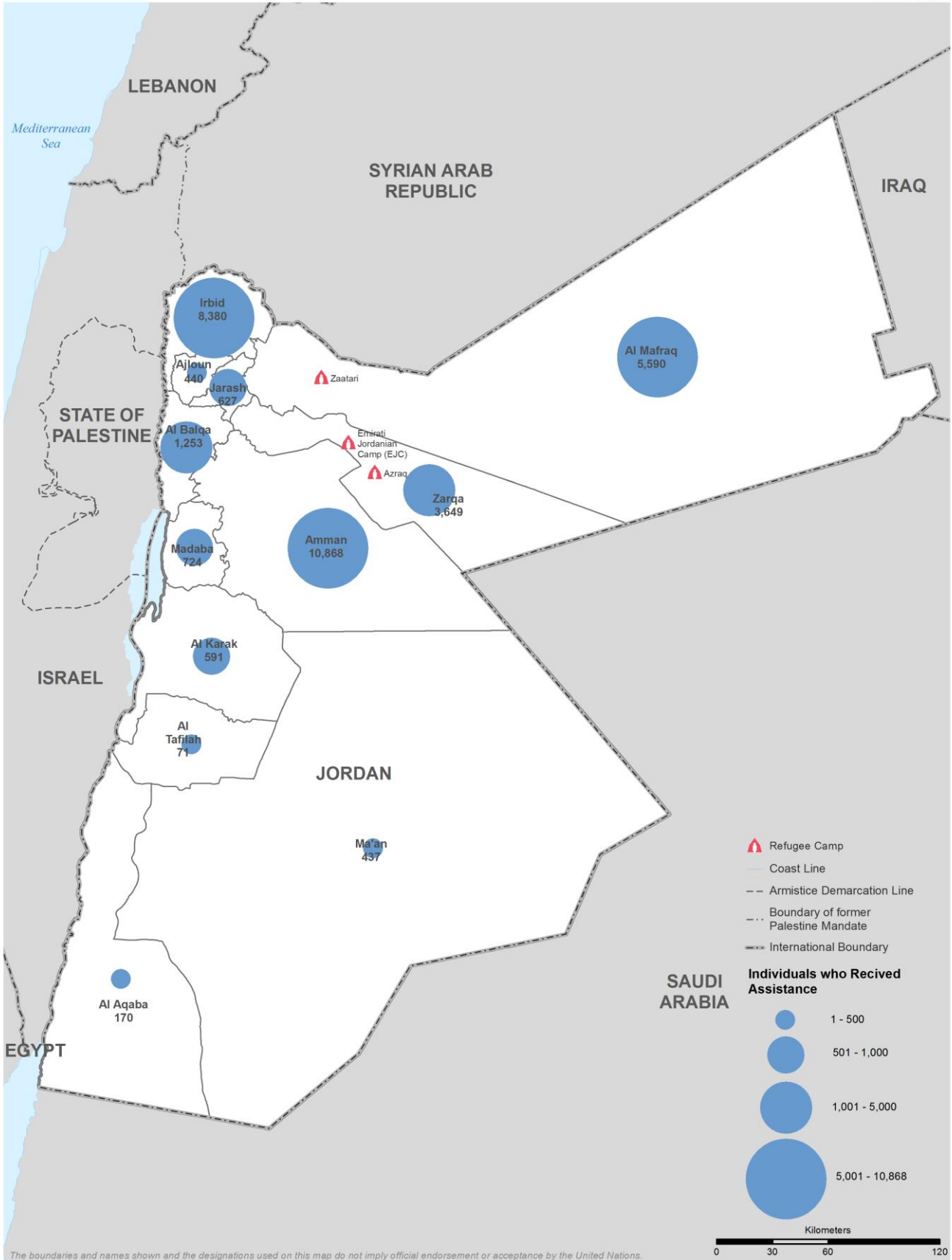
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MAP OF BENEFICIAIRES

JORDAN

UNHCR Cash Assistance for Refugees

December 2017



INTRODUCTION

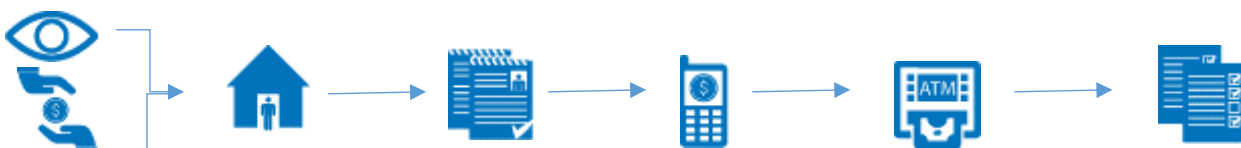
As the conflict in Syria enters its eighth year, with no evidence of an immediate end, more than 620,000 refugees and asylum seekers continue to be hosted by the cities, towns and communities in Jordan. In long term exile, refugee families and their children are living in increasingly precarious environments. Savings at this stage have been depleted, and most salaries from legal work opportunities for refugees sit at the abject poverty line. Resettlement opportunities previously an option for some of the most vulnerable, have been restricted due to new political realities. UNHCR's focus is on protecting those who are dependent upon social protection - the non-autonomous population who are unable to work due to disabilities, old age, or single female headed households. For this margin of the population, receiving cash assistance is a literal lifeline.

Cash assistance is one of UNHCR's most important social protection tools in the humanitarian response. It enables refugees to pay rent, utilities, food, and has a parallel benefit of being effective at reducing harmful coping mechanisms such as withdrawing children from school, child marriage, child labour, begging, and other survival tactics. Jordan's approach to cash assistance provides an opportunity to document lessons-learned and best practices, from the use of technology for processing payments, the common vulnerability assessment, and the use of a strong monitoring platform. This provides an opportunity to engage with, and strengthen national social protection systems in Jordan.

Changes to eligibility in 2017

In 2017, the protracted nature of the crisis, combined with a lack of resettlement opportunities, Jordan's managed border policy, and a war-affected population that was aging resulted in a waiting list for cash assistance that ballooned to over 75,000 individuals (over 16,000 families). The expectations of static or potentially reduced donor funding prompted an analysis of UNHCR Jordan's eligibility criteria. In 2017, UNHCR completed a review of cases that it defined as having 'potential for self-sustainability', which had also been on cash assistance for more than two years. Approximately 6,000 cases were identified under this definition and rotated off cash assistance. This number, along with cases removed for reasons of natural attrition (e.g. inactive after their Asylum Seeker Certificate expired, or having left the country), made room for more than 9,000 cases from the waiting list to be included into cash assistance in 2017. Throughout 2017, UNHCR provided life-saving cash assistance to 30,000 Syrian refugee families and 2,800 refugee and asylum-seeker families of other nationalities including from Algeria, Central-African Republic, Cameroon, Eritrea, Ethiopia, Iraq, Kuwait, Libyan, Lebanon, the Philippines, Russia, Somalia, South Sudan, Sudan, Tunisia, and Yemen.

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.

What is Post-Distribution Monitoring?

Post-distribution monitoring (PDM) is an on-going process that aims to monitor the distribution and utilization patterns of cash assistance. It allows UNHCR to understand technical problems faced by beneficiaries, and enables faster responses throughout the course of a program. PDMs also assess beneficiary satisfaction.

PDMs are a vital tool to identify and prevent protection risks before, during, and after delivery of cash assistance. For example, in the past, PDMs have revealed that some landlords, after becoming aware that their refugee tenants received cash assistance, have raised rents. This has often led to further displacement, as families are forced to move to cheaper shelter.

UNHCR's PDMs are both quantitative and qualitative. The quantitative data are able to highlight broad trends. These trends are confirmed through qualitative methods, such as the annual participatory assessments and structured focus group discussions. The information is then fed back into the Cash Based Interventions (CBI) cycle to improve the way assistance is designed and delivered.

Figure 1: The different steps in the cash assistance process

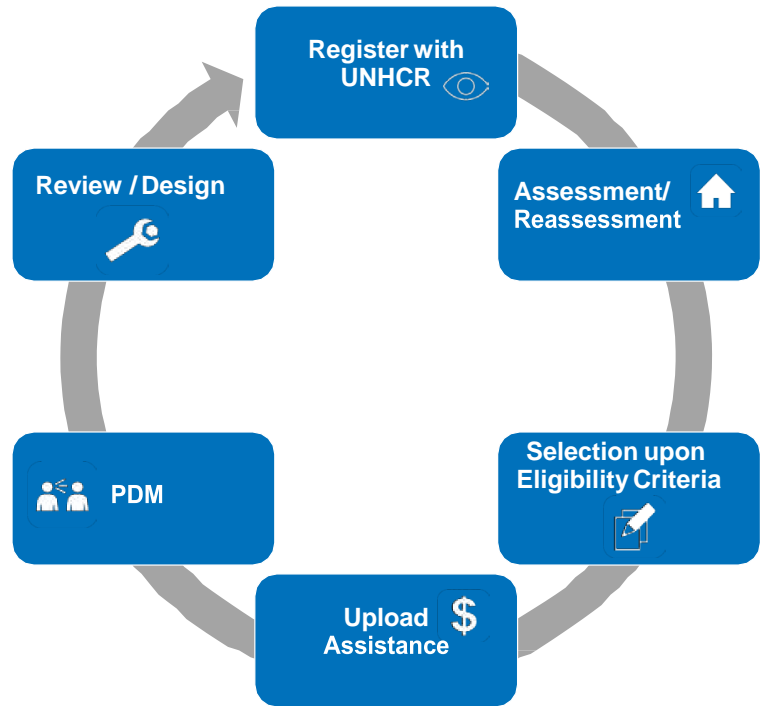


Figure 2: The cash assistance program cycle

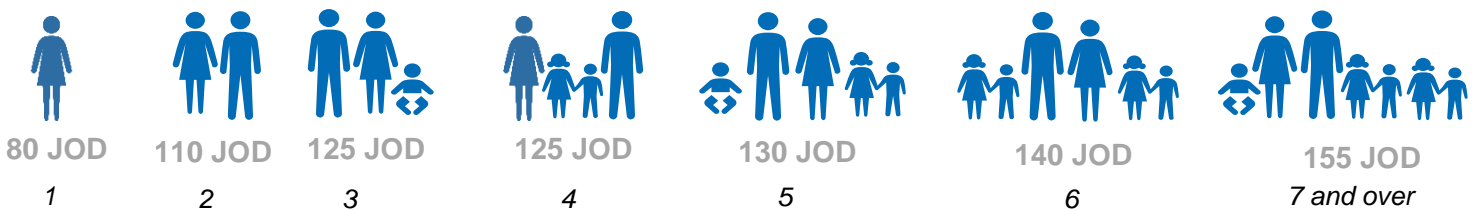


Figure 3: The level of cash assistance disbursed by family size

PDM Sample

A random sample of 2,205 Syrian families (average family size of 4.6 individuals) and 1,520 non-Syrian families receiving cash assistance (average family size of 3.3 individuals) were interviewed for the report. Surveys were conducted through 30% home visits and 70% phone calls. The interviews were conducted by Mindset, a Jordanian research company.

KEY FINDINGS – SYRIAN REFUGEES

Impact of Cash Assistance

Cash assistance is meeting the basic needs of beneficiaries by helping pay for rent and monthly utility bills. It is also improving their lives by having a positive impact on beneficiaries' psychological well-being, food consumption, access to health and educational services, and providing some financial stability.

Almost all beneficiaries felt that cash assistance improved their living conditions, with only 4% stating cash assistance had no effect on their living conditions.

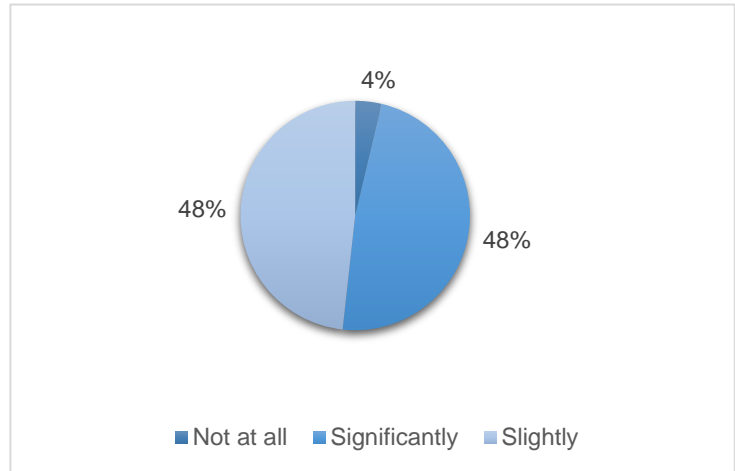


Figure 4: Extent Cash Assistance Improved Living Conditions



The stories behind the numbers

Osama, 23 and from Dara'a, lives in Irbid and receives monthly cash assistance of 80JD. His house in Syria was hit by a shell in 2012, leaving him paralysed.

For Osama, "cash assistance is the most important thing. I can afford the rent, and I can also meet my own needs. If cash assistance stops I will not be able to continue my life. I would be on the street immediately."

Beneficiaries report that the biggest impact of cash assistance is financial security with twenty eight percent reporting taking on less debt (Figure 5). Long term debt is considered a coping strategy that may put families at risk while short-term debt is used as a budgeting strategy until the next cash assistance upload. Twenty five percent of beneficiaries report eating better quality and bigger portions of food, nineteen percent report being able to access health services when needed, and sixteen percent reported living in better accommodation due to cash assistance.

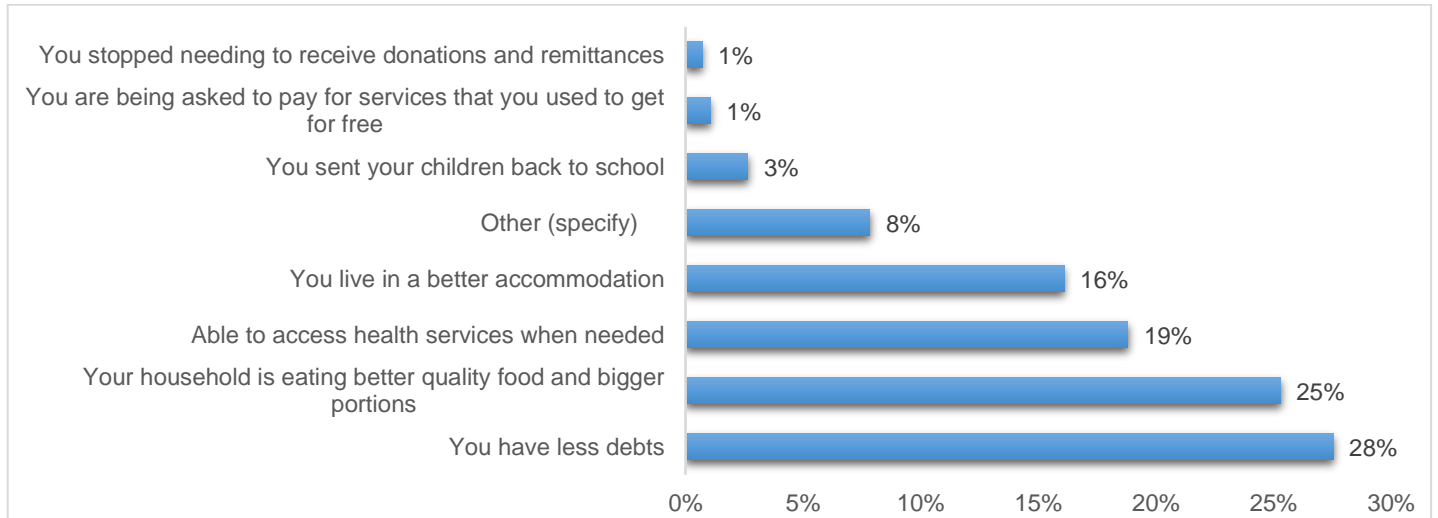


Figure 5: Impact of Cash Assistance on Living Conditions



The 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 180 JOD. 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. Families spend an average of 170 USD (120 JOD) per month on rent, which accounts for most of their monthly cash assistance. After rent, beneficiaries report spending on food 95 USD (67 JOD) per month¹; debt repayment 51 USD (36 JOD) per month; health expenses 50 USD (35 JOD) per month; utilities 34 USD (24 JOD); and educational expenses 33 USD (23 JOD).

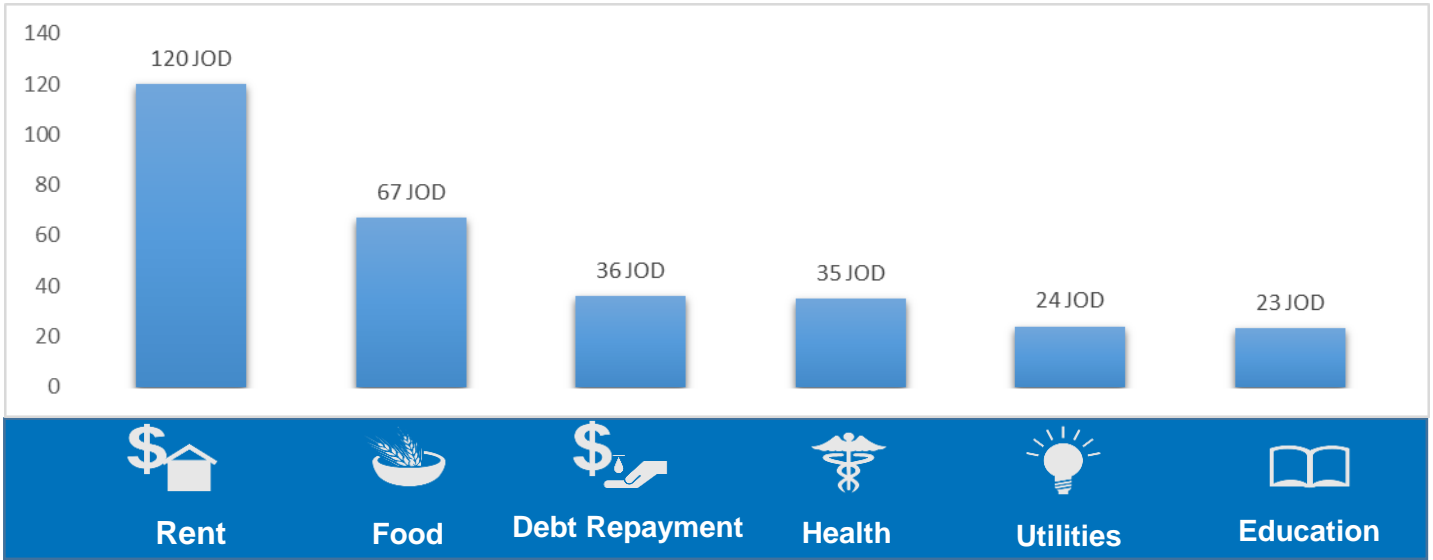


Figure 6: Amount of money spent by category

Housing

Cash assistance provides stability in meeting beneficiaries' shelter needs. Sixty eight percent of beneficiaries lived in the same house for over a year and only two percent report living in their house for less than a month. 9% percent of families indicated that their rent was raised after receiving cash assistance, however only one family believe it was due to the landlord thinking that UNHCR paid the rent.

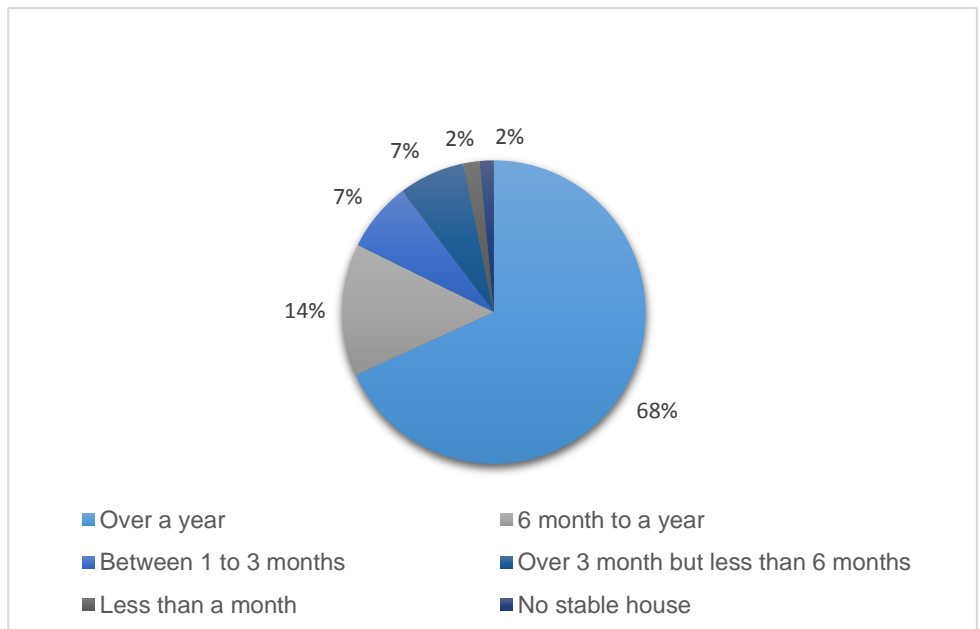


Figure 7: How long the beneficiaries living in same house

¹ Excluding World Food Programme vouchers

Unmet Needs

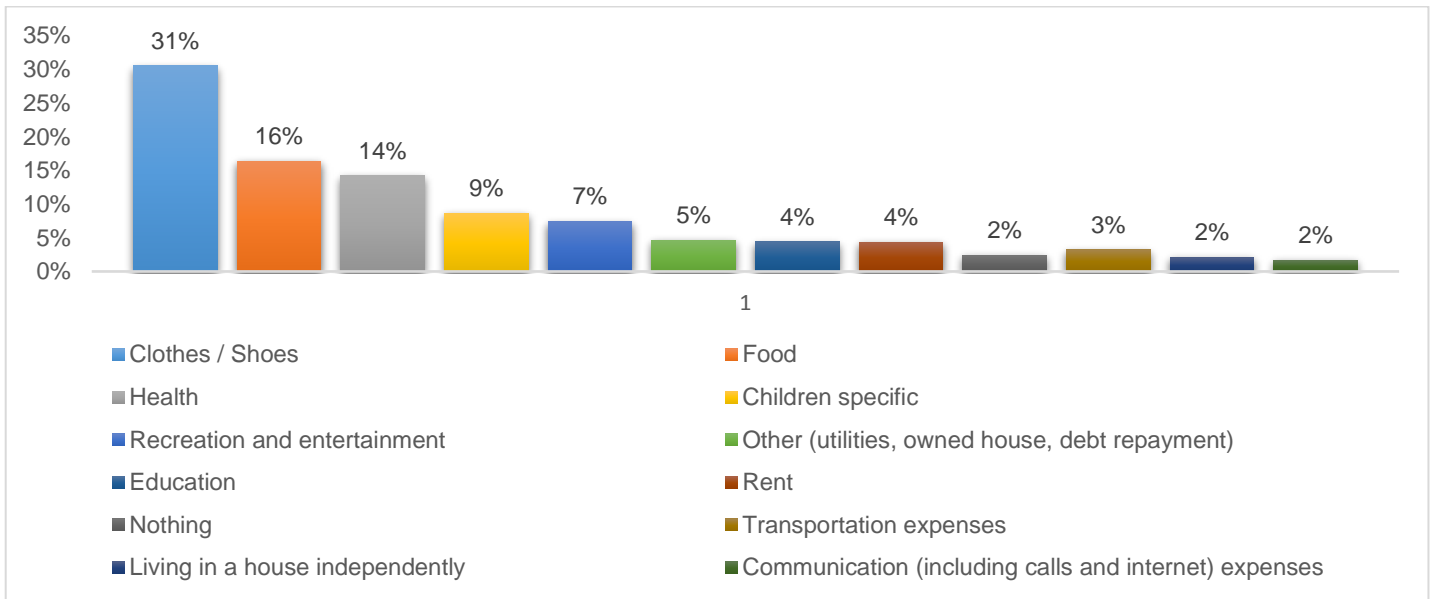


Figure 8: Unmet need after Cash Assistance

Thirty one percent of beneficiaries identified clothes/shoes as an unmet need, followed by sixteen percent reporting food, and fourteen percent reporting health.

Only four percent of beneficiaries identify rent as an unmet need, as families prioritize shelter in spending cash assistance. Beneficiaries may find it more difficult to cut back on rent than on food, clothes, and health services.

Income

Sources

UNHCR assistance continues to be a lifeline for the quarter of Syrian beneficiaries with twenty eight percent of beneficiaries reporting UNHCR as their sole source of income.

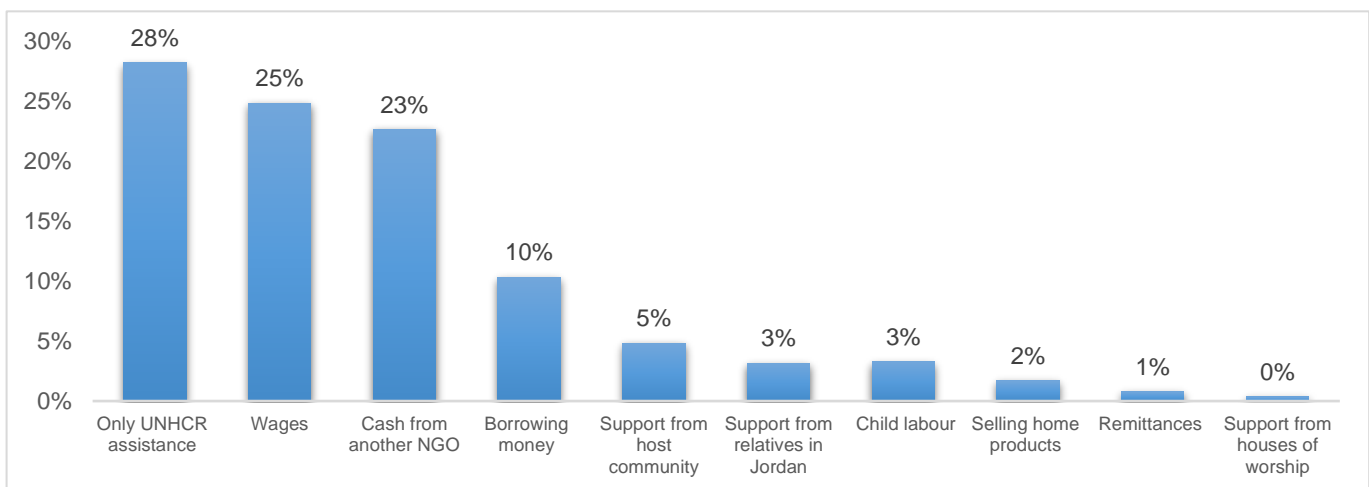


Figure 9: Main sources of income

Income from work

After assistance from UNHCR, wage income was the most common source of income reported by beneficiaries with twenty five percent of Syrian refugees reporting wage income. Starting in the second quarter of 2017, data was collected on the number of Syrian refugees reporting to have work permits disaggregated by gender. Other significant sources of income include: receiving cash or vouchers from other NGOs, borrowing money, child labor, selling home products, support from relatives in Jordan, and support from the host community where they live.

Among the wage earners², twenty percent of men report having work permits, while six percent of women report having work permit. The difference in monthly wages is stark, with men earning an average of 143 JOD a month and women earning an average 60 JOD a month. The differences in work permits and formal and informal 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.

Male Wage Earners



20% Work Permit

Female Wage Earners



6% Work Permit

The stories behind the numbers

Syrian refugees Leen, 4, right, Diyala, 7, centre, and Alaa, 12, stand in the family's rented apartment in Madaba, Madaba Governorate, Jordan. The family receives cash assistance from UNHCR of 155 Jordanian Dinars per month.

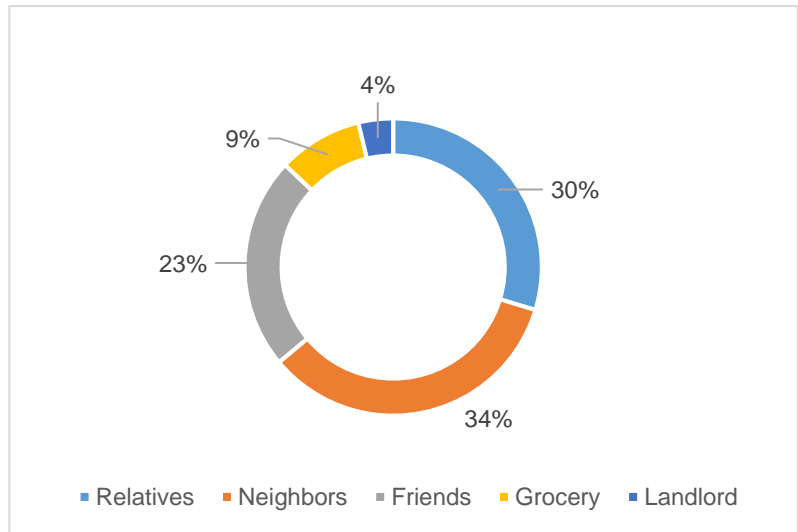


² Data on work permits disaggregated by gender is from Quarter 2 to 4 data as it was not collected in Quarter 1.

Debt

Borrowing money continues to be an important source of income for beneficiaries. Most beneficiaries borrow from within the Syrian refugee community including from neighbors, relatives, and friends. On average, beneficiaries borrowed 90 JOD a month. It was mentioned in the ACF report that there has been a reduction in debt between 2014 and 2017 and the analysis has shown that recipients of UNHCR cash assistance have a lower reported value of debt, and that debt has been decreasing over time.

Figure 10: Whom do you borrow money from



There may be increased protection risks for beneficiaries who rely on borrowing money as a main source of income. This includes child labor, begging, and other strategies. The UNHCR/NRC 2017 Market Assessment³ found a correlation between the level of debt and threat of eviction. The assessment found that more than twice as many households intending to pay rent through debt reported threat of eviction, compared to households paying rent through assistance, wages or savings.



The stories behind the numbers

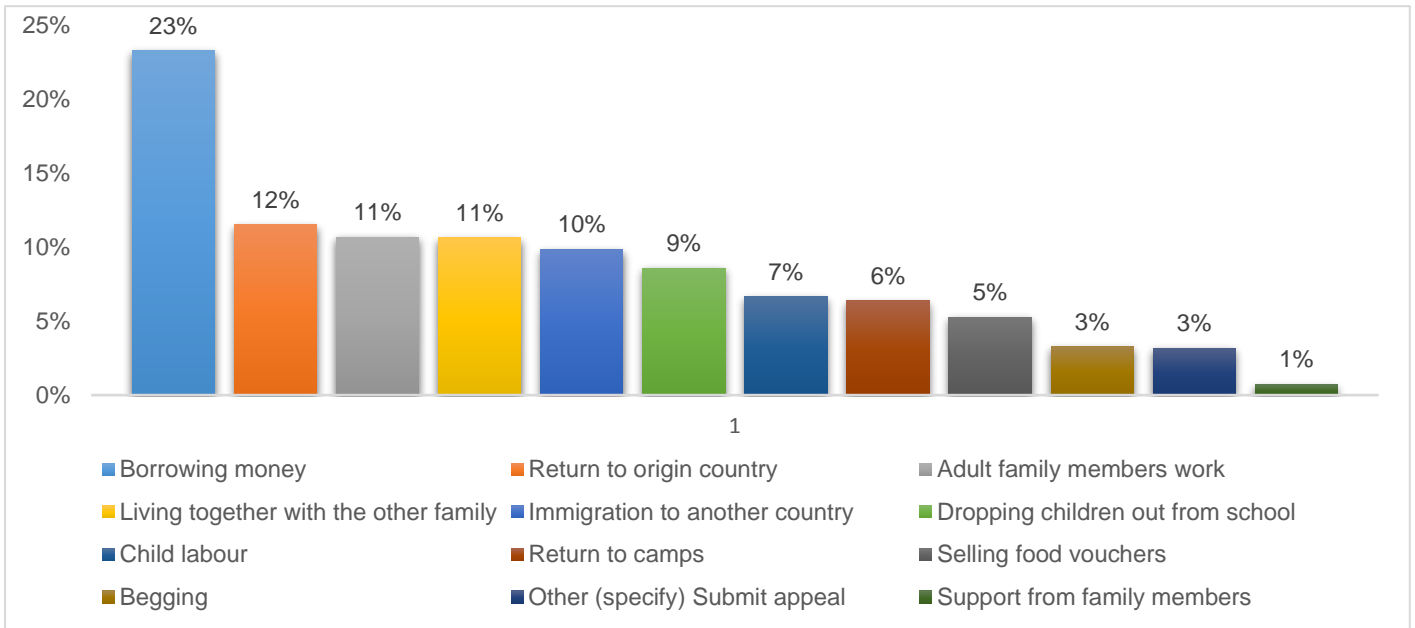
Syrian siblings (left to right) Amar, Abdel Majid, Ahmad, and Shukriyeh fled to Jordan with their parents and four other siblings in 2014. The family relies on the 155 dinars they receive from UNHCR each month, as their father Hasan, 43, is partially blind and unable to work. He says that if their cash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

³ <https://data2.unhcr.org/en/documents/details/61728>

Potential Response if Cash Assistance Stopped

Ten percent of beneficiaries stated they would move to another country if cash assistance stops, an increase from 2016 (versus 3% in 2016). Twenty three percent of beneficiaries reported that they would borrow money if cash assistance stopped, twelve percent reported that they would return to Syria, eleven percent would have adult family members work, eleven percent would live with another family.

Figure 11: Potential response if Cash Assistance stopped



Quality of Service

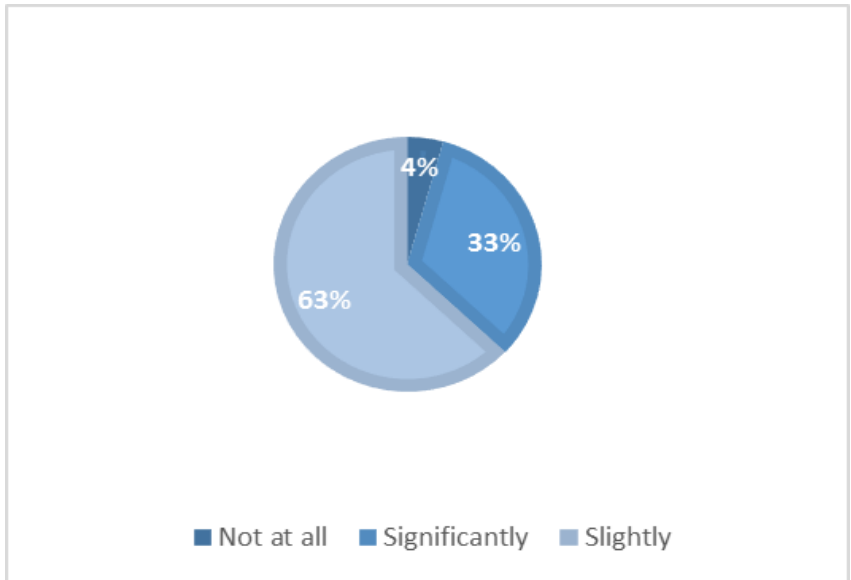
The vast majority of beneficiaries (91%) receive their assistance through iris scans. Of the beneficiaries using iris scans, forty six percent repeated more than once attempts to scan their irises. UNHCR staff and affiliated organizations were rated highly by beneficiaries in terms of treatment, with over ninety eight percent stating that they were treated respectfully. Fifty nine percent of respondents stated that they are aware of the UNHCR Helpline and/or Help Desks, but only twenty nine percent had ever used them. Of those who used the Helpline or Help Desks, over fifty four percent received an answer to their question. UNHCR organized around 32 Help Desks monthly in different governorates in 2017.

KEY FINDINGS – NON-SYRIAN REFUGEES

Impact of Cash Assistance

A vast majority of beneficiaries felt that cash assistance improved their living conditions, with 63% reporting a slight improvement and 33% a significant improvement. However, a small percent (4%) felt that their living conditions had not improved.

Figure 12: How Cash Assistance improved living conditions

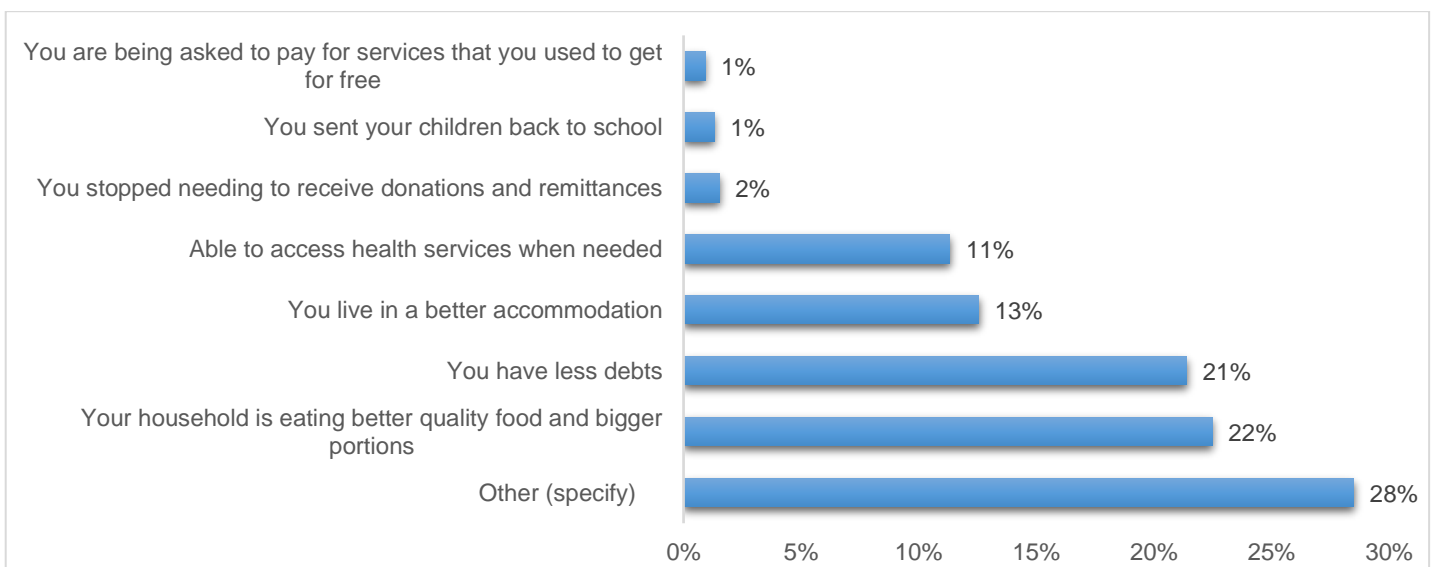


Beneficiaries report that the biggest impact of cash assistance is food security. Non-Syrian beneficiaries are not eligible for WFP food vouchers, and therefore rely on UNHCR cash assistance for the full survival

expenditure basket (shelter, food, WASH). Twenty two 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 21% reporting less debts.

In addition, cash assistance has an impact on psychological well-being with 86% of beneficiaries stating that it helps them feel less stressed.

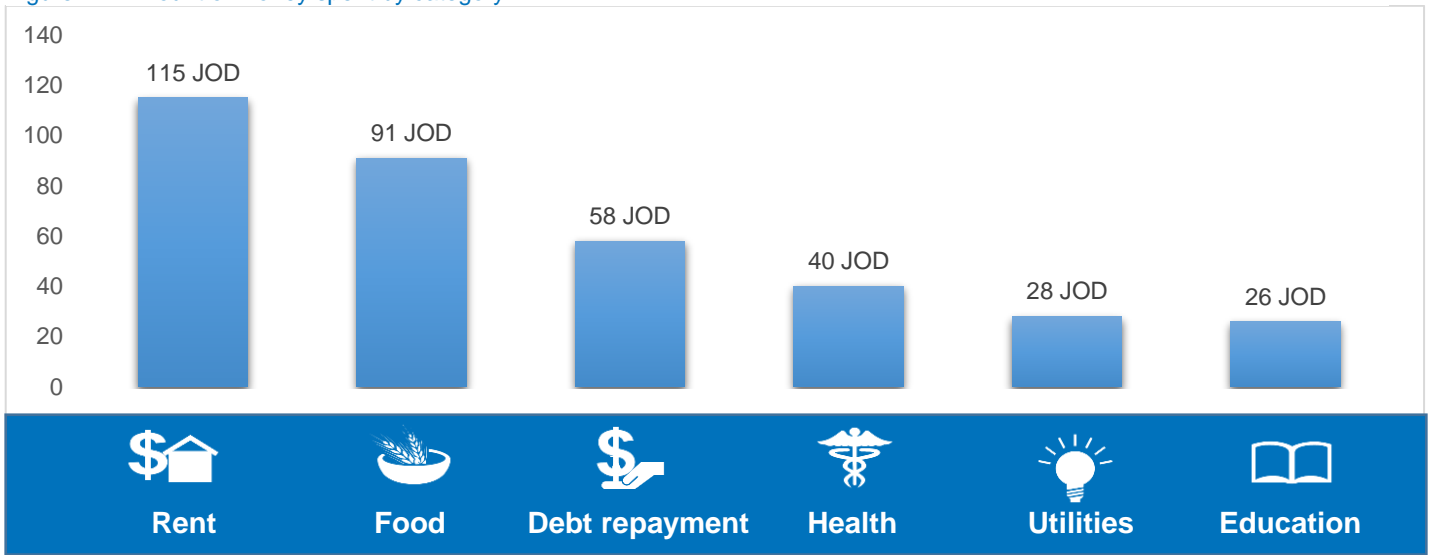
Figure 13: Impact of CA on the lives of beneficiaries



Use of Cash Assistance

For non-Syrian refugees, purchasing food 128 USD (91 Jordanian Dinar JOD per month) was the most common use of cash assistance as non-Syrian refugees are not receiving WFP food vouchers, followed by rent at 162 USD (115 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 46 USD (40 JOD per month) on health expenses. All non-Syrian refugees have to pay 80% of Unified pricing (foreigner rate) directly to the service point when they access all types of health services provided by the Ministry of Health. This was followed by debt repayment 82 USD (58 JOD per month); utilities 40 USD (28 JOD); and educational expenses 37 USD (26 JOD).

Figure 14: Amount of money spent by category



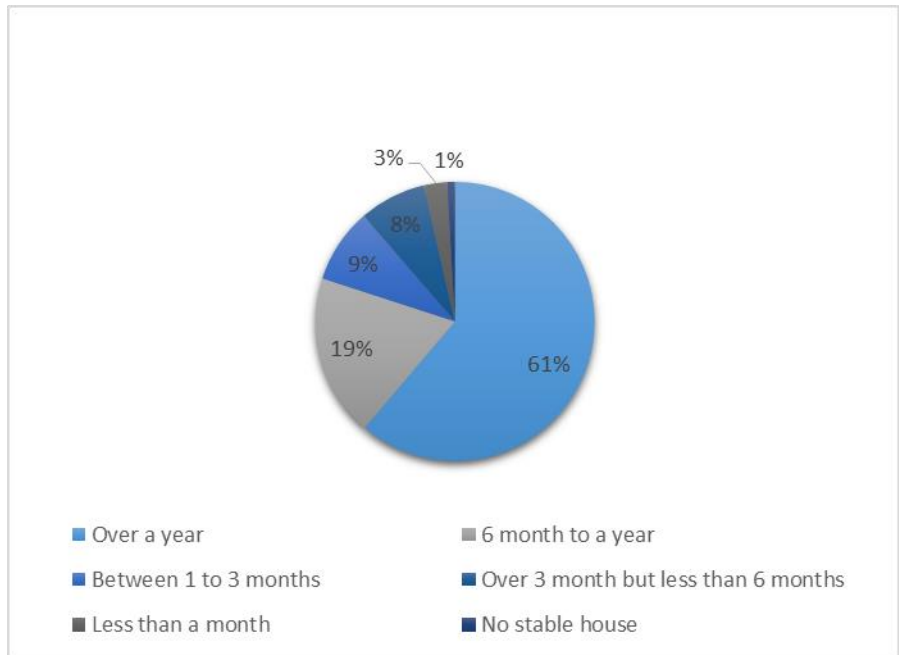
The stories behind the numbers

Fateh Alla (left) and Hamzeh (right) are both from Darfur in Sudan, an area plagued by conflict since 2003. Arriving in Jordan, both experienced homelessness before approaching UNHCR for support. As they are both alone, UNHCR introduced them and they live together, with Fateh helping Hamzeh, who suffers from paralysis. Cash assistance ensures they have a roof over their heads. Hamzeh says of Fateh Alla “he is like my brother now, and happiness is all over me. I wish Fateh Alla a better life and to start a family.”

Housing

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

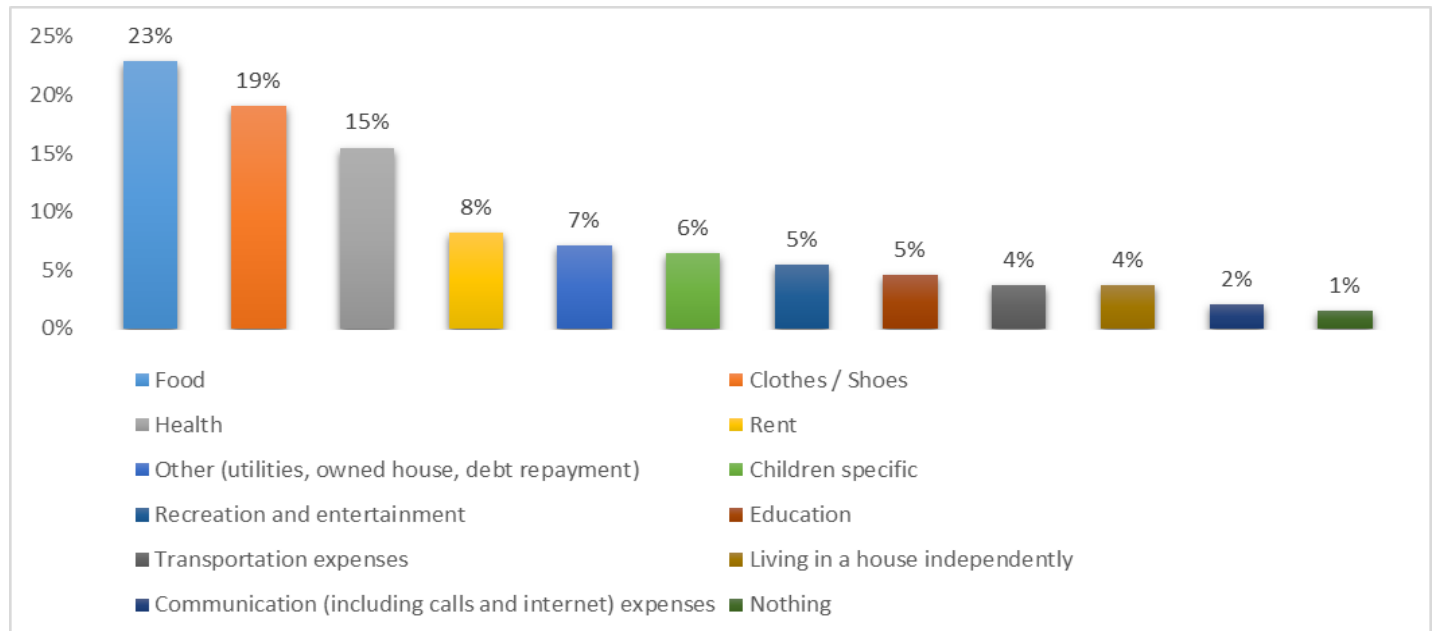
Figure 15: Duration of stay in place of residence



Unmet Needs

Food was identified by the most beneficiaries (23%) as an unmet need, followed by clothes/shoes (19%), and health (15%). Only eight percent of beneficiaries identify rent as an unmet need, this may be due to families using the bulk of their cash assistance on shelter.

Figure 16: Unmet needs after Cash Assistance

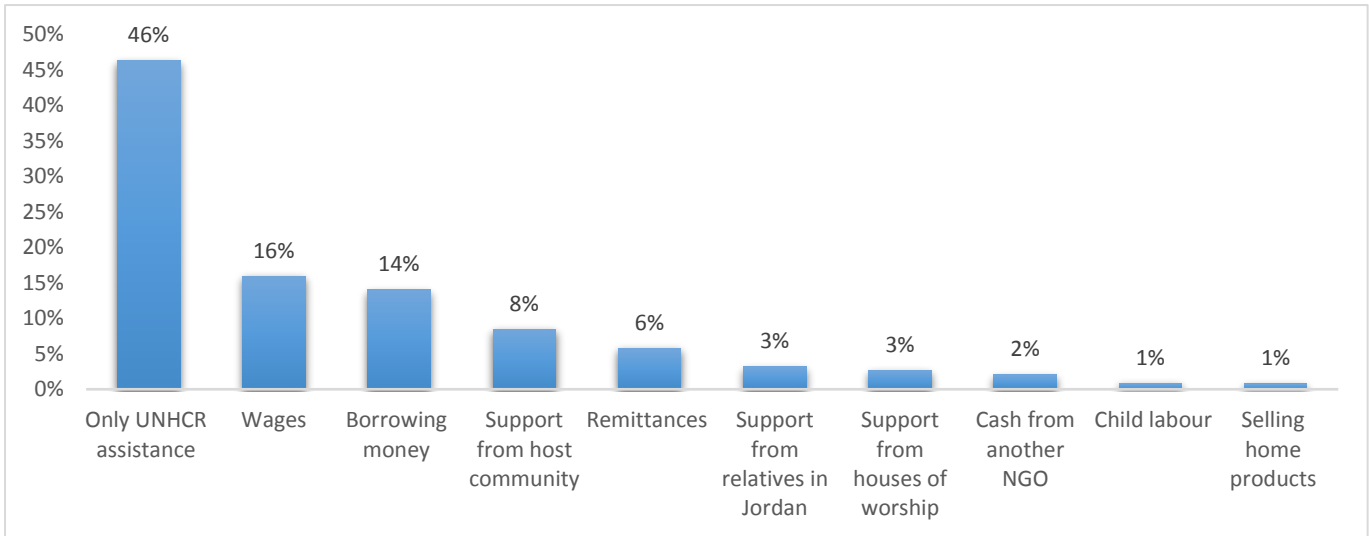


Income

Source

Forty six percent of beneficiaries report UNHCR as their sole source of income, compared to 28% of Syrian beneficiaries. This highlights the extreme vulnerability of a large number of the non-Syrian refugees in Jordan. Other significant sources of income include borrowing money, support from the host community, remittances, and support from relatives in Jordan.

Figure 17: Main Sources of Income



Income from work

Sixteen percent of beneficiaries report income from wages (68% men and 32% women). Among the wage earners, only one 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 60 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.

Male Wage Earners



1% Work Permit

Female Wage Earners



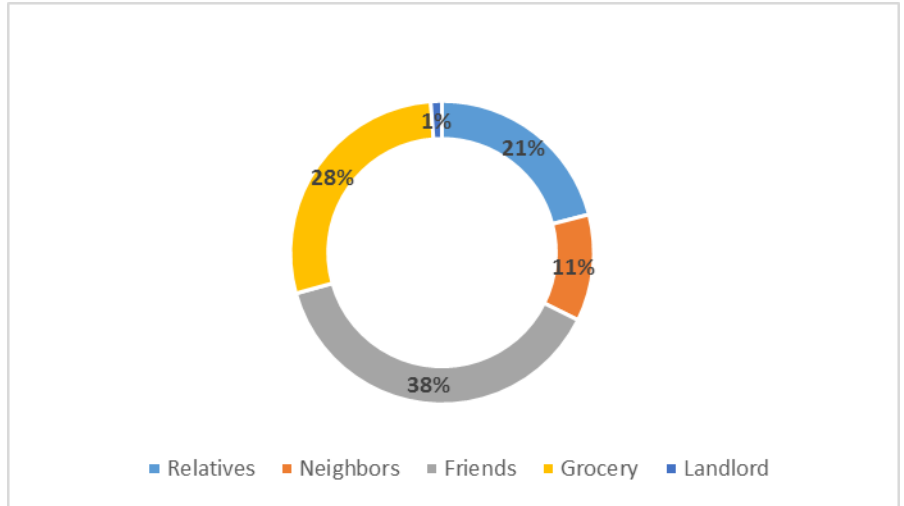
1% Work Permit

While the number of Non-Syrian and Syrian beneficiaries reporting wage income was similar (16% vs. 25%, respectively). Non-Syrian refugees report lower numbers of work permits than their Syrian counterparts (1% vs. 20%, respectively). This difference is due to occupations opened for Syrians, and supposedly due to relaxation of rules for Syrians to issue work permit and cost exemptions.

Debt

Borrowing money continues to be a source of income for beneficiaries with fourteen percent of beneficiaries reporting it as a main source of income. A majority (59%) borrow from friends and relatives. Twenty-eight percent reported borrowing money from grocery stores. On average, beneficiaries reported borrowing 79 JOD a month.

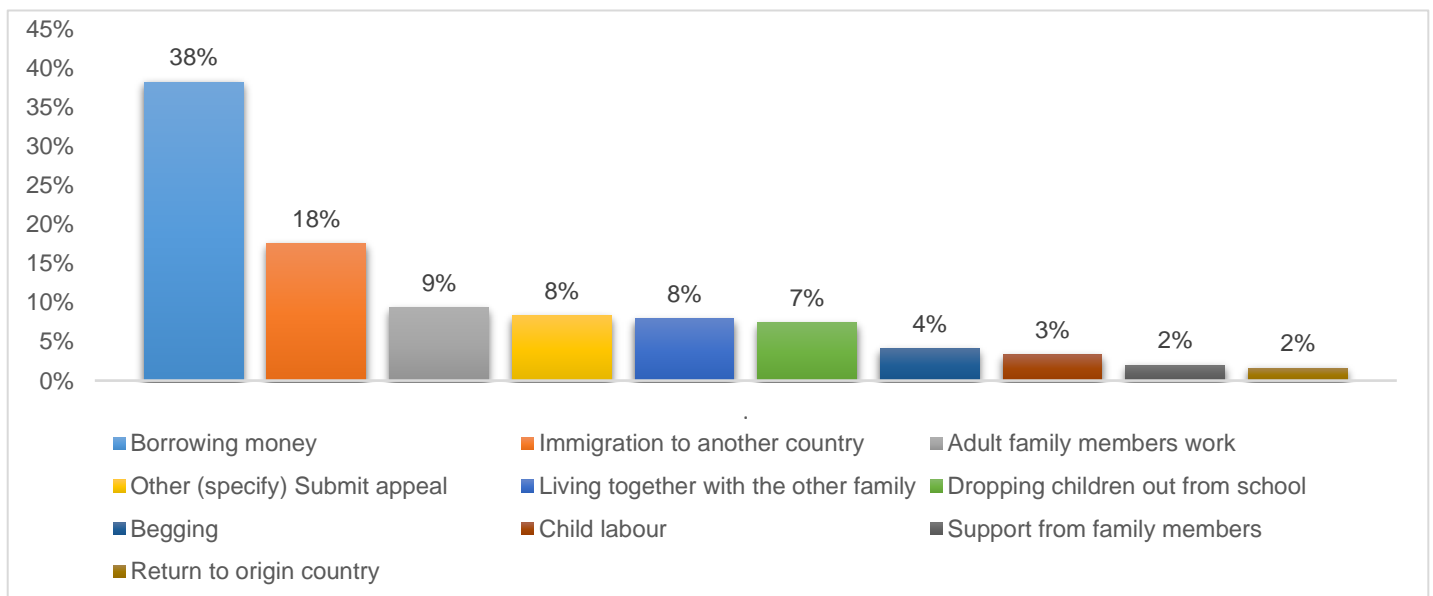
Figure 18: Whom do you borrow money from



Potential Response if Cash Assistance Stopped

Eighteen 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. Thirty-eight percent would borrow money if cash assistance stopped, nine percent will send an adult member to work, eight percent would live with another family, and seven percent would drop their children out of school.

Figure 19: Potential response if cash assistance stopped



Quality of Service

Almost all beneficiaries receive their assistance through iris scans (89%). Of the beneficiaries using iris scans, just under half (39%) 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-six percent stating that they were treated respectfully. Seventy-four percent of respondents stated that they are aware of the UNHCR Help-Line or Help-Desk, but only Forty percent had ever used it. Of those who used the Help-Line or Help-Desk, sixty-three percent received an answer to their question

Summary of Key Findings – Syrians & Non-Syrians

The table below summarizes the findings for Syrians and non-Syrians

Syrian and non-Syrian beneficiary key findings		
Questions	SYR	non-SYR
Impact of cash assistance		
You have less debts	28%	28%
Your household is eating better quality food and bigger portions	25%	23%
Able to access health services when needed	19%	9%
You live in a better accommodation	16%	13%
Other (They were able to pay rent)	8%	23%
You sent your children back to school	3%	1%
You are being asked to pay for services that you used to get for free	1%	1%
You stopped receiving donations and remittances	1%	1%
Use of Cash Assistance		
Utilities	92%	87%
Rent	91%	93%
Food	87%	94%
Health	59%	43%
Education	45%	10%
Debt repayment	26%	14%
Unmet needs after cash assistance		
Clothes / Shoes	31%	20%
Food	16%	23%
Health	14%	15%
Children specific	9%	7%
Recreation and entertainment	7%	6%
Other (utilities, owned house, debt repayment)	5%	7%
Education	4%	5%
Rent	4%	8%
Transportation expenses	3%	4%
Living in a house independently	2%	4%
Communication (including calls and internet) expenses	2%	2%
Main sources of income		
Only UNHCR assistance	28%	42%

Wages	25%	18%
Cash from another NGO	23%	2%
Borrowing money	10%	15%
Support from host community	5%	9%
Support from relatives in Jordan	3%	4%
Child labour	3%	1%
Selling home products	2%	1%
Remittances	1%	6%
Support from houses of worship	0%	2%
Potential response if cash assistance stopped		
Borrowing money	23%	29%
Return to origin country	12%	2%
Adult family members work	11%	11%
Living together with the other family	11%	9%
Immigration to another country	10%	20%
Dropping children out from school	9%	9%
Child labour	7%	4%
Return to camps	6%	N/a
Selling food vouchers	5%	1%
Begging	3%	5%
Other (specify) Submit appeal	3%	10%
Support from family members	1%	2%

ACKNOWLEDGEMENTS



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For More Details on UNHCR's Cash-Based Interventions in Jordan, please contact:

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