

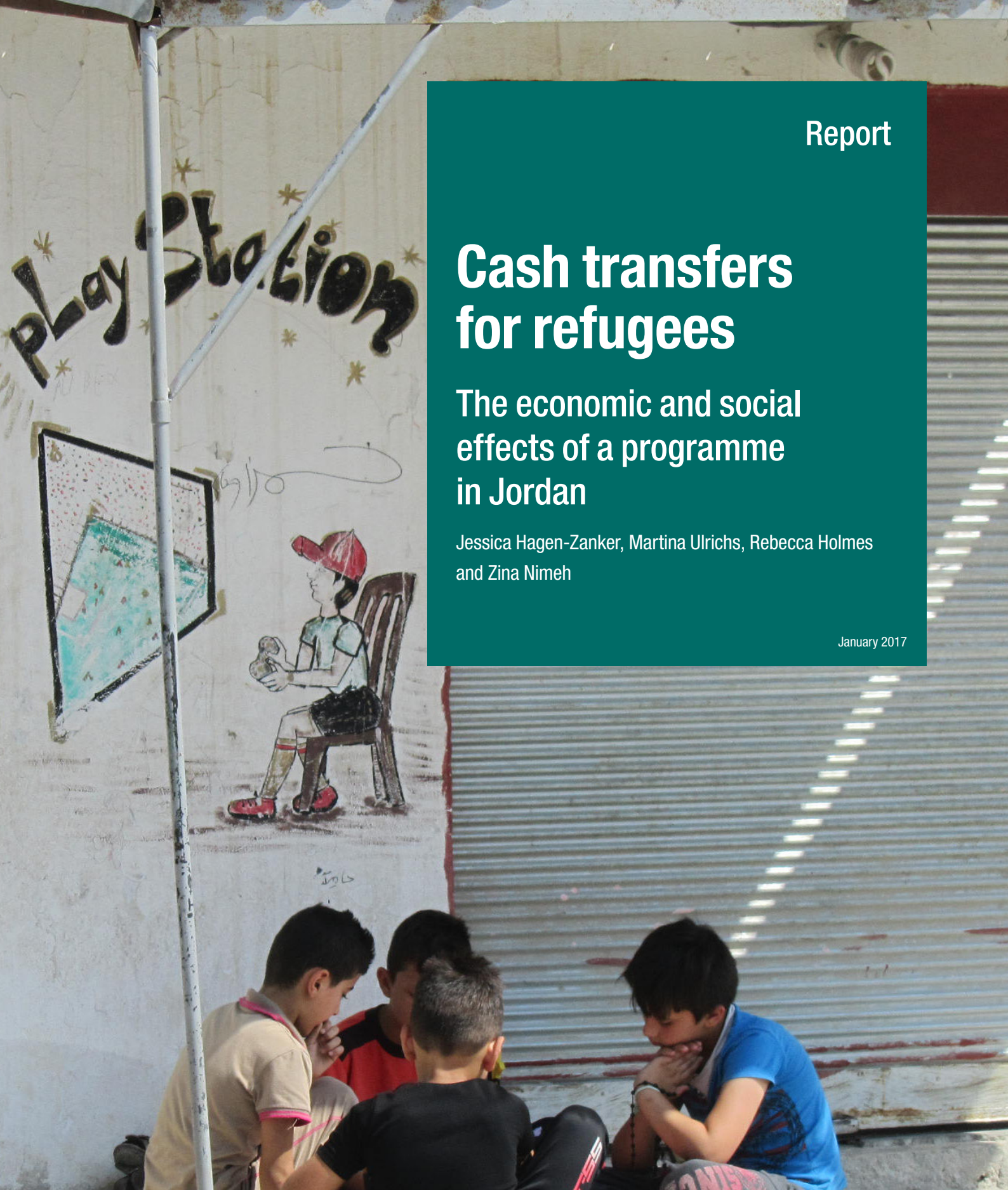
Report

# Cash transfers for refugees

The economic and social  
effects of a programme  
in Jordan

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Cover photo: Children playing in Jordan, 2016, Jessica Hagen-Zanker

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# Acronyms

|              |   |
|--------------|---|
| <b>CCG</b>   | UNICEF's Child Cash Grant                     |
| <b>CGD</b>   | Center for Global Development                 |
| <b>DFID</b>  | UK Department for International Development   |
| <b>DRC</b>   | Danish Refugee Council                        |
| <b>ESSN</b>  | Emergency Social Safety Net, Turkey           |
| <b>EU</b>    | European Union                                |
| <b>FGD</b>   | Focus group discussion                        |
| <b>IDI</b>   | In-depth interview                            |
| <b>ILO</b>   | International Labour Organization             |
| <b>JOD</b>   | Jordanian Dinar                               |
| <b>KII</b>   | Key informant interview                       |
| <b>MENA</b>  | Middle East and North Africa                  |
| <b>MHH</b>   | Male-headed household                         |
| <b>NGO</b>   | Non-governmental organisation                 |
| <b>NRC</b>   | Norwegian Refugee Council                     |
| <b>ODI</b>   | Overseas Development Institute                |
| <b>UNHCR</b> | United Nations High Commissioner for Refugees |
| <b>VAF</b>   | Vulnerability Assessment Framework            |
| <b>WFP</b>   | World Food Programme                          |



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# 1. Introduction

The world is now experiencing the biggest refugee crisis since the second world war, with around 21.35 million refugees reported in 2015 (UNHCR, 2016a). Those countries with the highest outflow of refugees – Syria, Afghanistan and Somalia in 2015 – are facing ongoing conflicts that are unlikely to end anytime soon. In fact, most displacement crises are protracted, with 80% lasting ten years or more (Crawford et al., 2015). This means that refugees find themselves displaced for increasing periods of time, with more than half of refugees having been displaced for ten years or longer at the end of 2014 (ibid).<sup>1</sup>

We are seeing other developments too. Most refugees don't travel far, with 86% of refugees in 2015 settling in low- and middle-income countries close to source countries (UNHCR, 2016a). Few of those make it to the global North through formal resettlement schemes, with most staying in the region for protracted periods. Furthermore, settled camps are now the exception, with about six out of ten refugees settling in urban areas in 2015 (ibid.). This means that previously prevalent models focused on care and maintenance in camp settings are no longer fit for purpose. Moreover, the kind of short-term assistance and support that refugees receive can be at odds with what refugees want – many find it degrading to receive humanitarian support year after year. Research has shown that refugees want to settle in a country where they can work, send their children to school and have decent housing, rather than relying on aid (Hagen-Zanker and Mallett, 2016). While host communities can benefit from the presence of refugees more generally and increases in international aid, high inflows of refugees are creating tensions over competition for resources and opportunities, rising prices, and strains on public services, which all serve to create a feeling of neglect and resentment among host communities (Carrion, 2015).

Policy responses are highly politicised in such contexts. The majority of humanitarian aid is spent in protracted crises yet programmes mostly provide only short-term isolated support to the long-term displaced, ranging from employment and livelihood interventions to cash transfers (Crawford et al., 2015; ODI and CGD, 2015). Recent proposals suggest comprehensive and integrated programmes that consider and build on refugee livelihoods and strategies work well (ibid). Furthermore, host governments and the international community are

increasingly recognising the need for responses that benefit the host as well as the refugee community. The Jordan Compact (2016: 1), which aspires to turn 'the Syrian refugee crisis into a development opportunity', is one such example.

Social protection is one potential area to consider for longer-term support for refugees, including policies and programmes that seek to address risk and vulnerability among poor and near-poor households such as in-kind support, public works programmes and – most prominently – cash transfers. While social protection is also a highly politicised policy instrument, especially in contexts where targeting may exacerbate existing community-level tensions, cash transfers are proven to be a powerful poverty-reduction instrument, with positive impacts on poverty, dietary diversity, school attendance, investment in productive assets, child labour and empowerment indicators (Bastagli et al., 2016). Social protection programmes, and the evidence emerging from them, have mainly focused on the poor in stable low- and middle-income countries, with a focus on rural areas. However, increasingly, the humanitarian sector is embracing the use of cash transfers; while cash (and voucher) interventions are estimated to represent approximately 6% of humanitarian spending, cash is seen as a preferable programme option to meet multiple needs in protracted crises and as a way to bridge humanitarian and longer-term development outcomes (ODI and CGD, 2015). Evidence on the effectiveness of cash transfers in humanitarian settings is limited but growing, with a stronger focus on the effects of short-term humanitarian assistance (ODI and CGD, 2015; Harvey and Bailey, 2011).

The provision of longer-term cash transfers to refugee populations is fairly recent. Their impact on access to services and integration of displaced populations is understudied, although evaluations have revealed their effectiveness in allowing refugees the flexibility to decide how to use money for their most urgent needs, keeping their children in school, and accessing and reducing social tensions (see, for example, Lehmann and Masterson, 2014).

Most evaluations in humanitarian settings have compared cash versus in-kind transfers in terms of timeliness and cost-effectiveness during food emergencies or following natural disasters. Here, the focus has been

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1. Based on a global average.

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on immediate, direct impacts, such as supporting food security. Little is known about the broader, longer-term impacts on the human development of population groups suffering from protracted humanitarian crisis. Additionally, research has just started to grow on social protection in towns and cities. This emerging literature points to the complex nature of the urbanisation process (Gentilini, 2015), which is complicated further in contexts of rapid social and political change such as the refugee crisis in Jordan.

This study begins to fill the evidence gap by looking at one social protection instrument – cash transfer programmes – for refugee populations that have settled in urban areas outside camps, and assesses the potential of cash transfers to support the long-term displaced. In particular, we assess the immediate effects of transfers on reducing barriers to accessing basic services and employment, as well as considering the long-term implications of improvements in economic and social outcomes.

We consider one specific case study – the United Nations High Commissioner for Refugees (UNHCR) cash transfer in Jordan – and draw on qualitative research conducted in four sites in September 2016. Jordan is one of the biggest host countries of refugees, both in absolute numbers (fifth place) and in relative terms compared to its population (second place). To date, there are around 660,000 Syrians registered as refugees in Jordan (UNHCR, 2016b), while the total number is estimated to be 1.4 million (DRC,

2016). Around 80% of registered Syrian refugees live in urban locations throughout the country (UNHCR, 2016b), with women and children making up 80% of Jordan's Syrian refugee population (UNWomen, 2013). A mapping of social protection and humanitarian assistance interventions shows that while the Government of Jordan delivers a broad range of social protection interventions, refugees are not eligible for most of these (Röth et al., 2016). Humanitarian actors deliver interventions targeted mainly at refugees, including cash transfers, food vouchers and livelihood programmes (ibid). Here, we focus on the UNHCR cash transfer as it is one of the biggest programmes in terms of coverage (reaching about a quarter of the refugee population) and duration of receipt, with beneficiaries eligible for at least one year.

The following section provides background on social protection for refugees generally, as well as some more detailed data on Syrian refugees in Jordan. Section 3 outlines the conceptual framing and describes our research methods. Section 4 forms the heart of this report: drawing on the interviews conducted, we present findings on the effect of the cash transfers on education, health and employment. Section 5 considers the role of cash transfers in bridging the gap between meeting immediate needs through humanitarian assistance and addressing longer-term vulnerabilities that refugees experience in a protracted crisis. Section 6 concludes and discusses policy implications.



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## 2. Background: social protection for refugees

A review of the literature<sup>2</sup> shows that, with the exception of some countries, refugees are not eligible for national social protection programmes, and instead are targeted with specific assistance programmes. Exceptions include South Africa, where refugees are eligible to receive some of the social protection programmes enjoyed by nationals (Makhema, 2009), and also Ecuador where a cash transfer implemented by the World Food Programme (WFP) has the objective to improve food security of both refugees and poor Ecuadorians (Hidrobo et al., 2012). In Turkey, the Emergency Social Safety Net (ESSN) programme – a European Union (EU) funded cash transfer targeted at Syrians – was launched in September 2016. While externally funded, the programme builds upon the existing architecture and expertise of the Turkish Ministry of Family and Social Policy (European Commission, 2016), and has the potential to merge with the national system in the future.

More common, is to put in place parallel programmes for refugee populations, which are delivered by humanitarian actors and international and local non-governmental organisations (NGOs). These programmes include cash transfers, food assistance or vouchers, and other in-kind support, and are often of limited duration and/or narrowly targeted. In some countries, for instance in Iran and Jordan, refugees are granted access to basic services such as health and education at no cost, or at a reduced rate (Devereux, 2015).

### 2.1. Social protection and humanitarian assistance programmes in Jordan

A mapping of social protection and humanitarian programmes in Jordan shows two parallel systems with little coordination or overlap. On the one hand, there is a social protection system accessible to Jordanian citizens, and, on the other hand, there is a wide range of small-scale interventions delivered by humanitarian actors and NGOs that are mostly targeted at refugees.

Jordan is considered a strong player in terms of social protection in the Middle East and North Africa

(MENA) region (Zureiqat and Abu Shama, 2015). Several programmes are in place that cover different risks, ranging from poverty, disability, to health. While most programmes are explicitly targeted at Jordanian nationals, some, like the Zakat Fund (administered by the Ministry of Awaqaf, Islamic Affairs and Holy Places, which delivers cash and in-kind assistance to those not receiving any other support), are also open to refugees in principle. Yet, it is not clear to what extent these transfers are accessible in practice; other studies suggest that so far they have not been accessed by refugees (Wartonick and USAID, 2011).

Apart from social protection, basic services such as education and health care are subsidised or free for the Jordanian population, and access to these has been extended to refugees with financial support from the international community. Access to primary and secondary education in the Jordanian school system is thus free for refugees (as are books at primary school level), and they can access public health care at the same heavily subsidised rate as uninsured Jordanians.

Additionally, there is a wide variety of social protection and humanitarian assistance programmes that have been put in place specifically for refugees, which are predominantly run by local and international humanitarian organisations. The influx of Syrian refugees in the past few years triggered new initiatives and the expansion of existing ones, yet at the same time growing numbers and donor fatigue also led to a reduction in assistance in some cases, for example in the WFP food vouchers in 2015 (NRC, 2015, 2016a).

While these programmes are targeted at refugees, the government requires Jordanian nationals to be included also. In 2012/13, approximately 30% of all humanitarian aid was transferred to Jordanian beneficiaries in order to support the host community (Healy and Tiller, 2013). In practice, Jordanians account for 30-50% of beneficiaries depending on the programme (key informant interview 2), with beneficiaries being selected by the Jordanian government, while the transfer or intervention is delivered by local and international humanitarian organisations. Such programmes include (Röth et al., 2016):

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2. This section draws heavily on an unpublished literature review by Jennifer Waidler and a mapping of social protection and humanitarian assistance in Jordan by Röth et al. (2016).

- Cash assistance, vouchers and winterisation schemes – there are at least ten of these schemes, but many only provide ad hoc and one-off support. The programmes that provide greatest coverage and the most consistent support include the UNHCR cash transfer, WFP food voucher scheme, and the UNICEF child grant.
- Education – while Syrian children can access Jordanian schools in principle, enrolment is dependent on having a Ministry of Interior service card. Furthermore, schools are operating beyond capacity, therefore a number of actors are running informal schools or supplementary education programmes, including UNICEF, the Norwegian Refugee Council (NRC) and Save the Children.
- Employment and livelihoods – there are at least four skills trainings, livelihood programmes and support programmes (e.g. facilitating the work permit application process). Most of these are small in scale as these types of programmes were not permitted by the Government of Jordan prior to the Jordan Compact.
- Protection – finally, some programmes focus on protection, including psycho-social support counselling, provision of safe areas, and ensuring safe and adequate shelter, with a number of actors including UNICEF, UNHCR, CARE, the Danish Refugee Council (DRC) and NRC involved.

## 2.2. The impact of programmes in Jordan

Existing evaluations show that programme support has had a range of impacts on beneficiary refugee households. One study simulates the effect of receiving WFP food vouchers and/or UNHCR cash transfers, and shows that both interventions reduce poverty rates amongst refugees (Verme et al., 2016). The poverty reduction effect is particularly strong for WFP voucher beneficiaries, as this programme has quasi-universal coverage amongst registered refugees (ibid); however, jointly, the programmes reduce the poverty headcount by about 53 percentage points, which is a sizeable impact (ibid). Oxfam's cash transfer has helped some families to reduce negative coping strategies, such as debt to generate income, although extremely vulnerable families continue to rely on negative coping strategies, for example selling WFP vouchers (Sloane, 2014). Similarly, the UNICEF child grant, combined with other assistance programmes, has led to the reduction of some negative coping strategies in the short-term. However, the cash assistance is not sufficient to sustainably improve the monetary poverty of households and fully prevent people from engaging in negative coping strategies (UNICEF, 2016).

A number of studies indicate that cash transfers are spent on basic needs, predominantly rent, utilities and, to a lesser extent, food, as most households receive vouchers for this. However, expenditure on education, children's

clothes and health is also frequently cited, for instance for the Oxfam cash transfer (Sloane, 2014) and the UNICEF child grant (UNICEF, 2015). As well as expenditure on education, the UNICEF study also reported a 4 percentage-point increase in school enrolment (ibid).

The reported impacts on child labour are mixed. The main cause for child labour is monetary poverty of households, which has complex causes and, despite already comparatively high prevalence in pre-conflict Syria, has increased due to displacement. In many cases, wages from working children represent the main source of income for Syrian refugee households, which are difficult to substitute through humanitarian assistance (ILO, 2014; UNICEF, 2016). The UNICEF Post Distribution Monitoring of the Child Grant shows an increase in child labour in its third wave, potentially due to a decline in assistance from other humanitarian actors (UNICEF, 2015, 2016; CARE, 2015). UNHCR's Field Office in Irbid conducted phone interviews with 63 cases of 'children at risk', who in all cases had stopped working but in some cases had remained out of school (UNHCR, 2016c). The evaluation of the Oxfam cash transfer shows some children no longer working, with others continuing to do so (Sloane, 2014).

Cash transfers seem to have limited effects on adult employment. Refugee households depend on child labour, particularly since the barriers for adults finding employment are very high. In the case of Oxfam's cash transfer, for example, there was no significant positive impact, with the fear of increased police crackdowns on Syrian adults working illegally outweighing the benefits to be had from employment (ibid).

One area where positive impact is reported – although there is significant scope for more systematic evaluation – is that of cash assistance on the psychosocial wellbeing of refugees. The fact that refugees can at least temporarily meet their needs releases them from existential fears and anxiety caused by the uncertainty of displacement. In a report on UNICEF's child grant (UNICEF, 2015), for example, caregivers indicated that the ability to meet their children's financial needs increases their own sense of empowerment, as well as that of their children who were able to request specific items from their parents. This has resulted in reduced stress and anxiety for many caregivers and, as such, greater psychosocial wellbeing (ibid). As reported by recipients, the biggest impact of having a secure home through the NRC's programme on rent-free housing was on their psychological wellbeing. The frequent moves of Syrian refugees in Jordan – caused by the inability to pay rent and the saturated housing market – have deep psychological effects on refugee families, and particularly their children (NRC, 2015). Considering that Syrian refugees in many cases are already suffering from conflict-inflicted trauma, the psychological effect of regular cash assistance potentially has important positive impacts that need to be evaluated in more depth.

# 3. Conceptual framing and methods

## 3.1. Conceptual framing

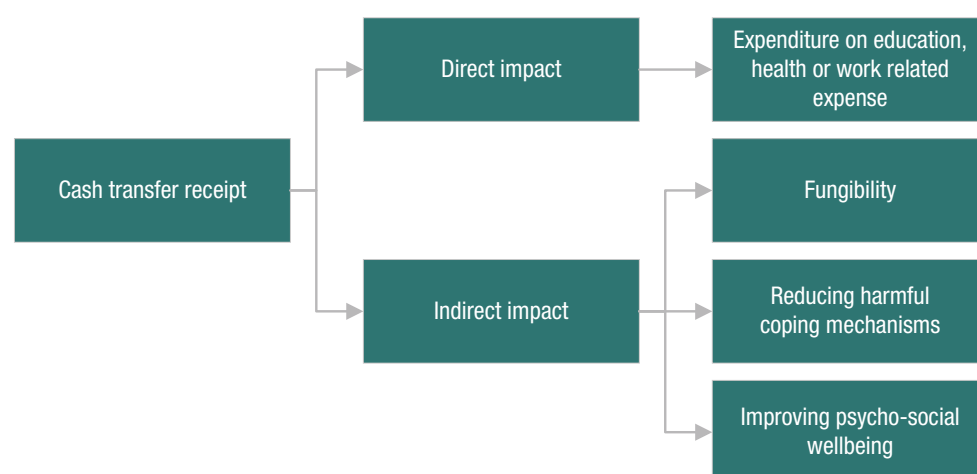
The objective of this study is to assess whether regular cash transfers provided by humanitarian agencies to refugees can support positive economic and social outcomes, and to consider the longer-term implications of these outcomes. Humanitarian cash transfers are known to be effective in meeting immediate needs, however, less is known about their longer-term potential, for example, whether they can assist refugees in accessing education and health services, support beneficiaries' income-generating opportunities to sustain themselves and improve their living standard in the future. These outcomes are particularly critical in a context of long-term displacement, which can potentially trap refugees in poverty (World Bank, 2016).

Because of the nature of humanitarian aid, cash transfer programmes targeted at refugees tend to operate on a short-term basis with an objective to meet immediate needs, such as reducing food insecurity. Furthermore, transfer levels are usually not sufficient to cover even basic needs, let alone lead to investments in livelihoods or human capital. In the case of the UNHCR transfer we have selected to study here, the programme has been operating

on a longer-term time-frame (over one year), programme participation has no cut-off as long as beneficiaries are still eligible, and cash is delivered at regular intervals (every month). As such, we hypothesise that this should enable positive outcomes with potentially longer-term implications, which is what we are interested in measuring. We analyse the potential of cash transfers to support the long-term displaced, by assessing primarily whether they can reduce the indirect barriers to accessing basic services (given that access to basic services for refugees and Jordanians is free), and consider the long-term implications of this. We also examine whether the cash transfer can support income-generating opportunities and employment.

Cash transfers can have direct and indirect economic and social outcomes, as outlined in Figure 1. First, receipt of the cash transfer can overcome financial barriers to accessing goods or services such as the costs of medicine, associated health service fees, school uniforms and stationery, assets or skills needed for work, or travel expenses to reach the services or work place (Bastagli et al., 2016; Jacobsen and Fratzke, 2016).

**Figure 1. Direct and indirect impacts of cash transfers addressed in this study**



Second, cash transfers can have a number of indirect impacts with potentially important implications for access to services and work. Receiving a regular alternative source of income frees up other income that the household may have – known as fungibility. For example, even if a beneficiary spends the entire transfer on paying their rent, this means they can spend money that they would have spent on rent (e.g. a salary, charity donations) on other things, such as to access services or employment. The receipt of a reliable income can also reduce the need to resort to harmful coping mechanisms, for example selling assets that may be needed to make a living or child labour (as such preventing access to education) (de Janvry et al., 2004). Being able to meet a household's needs through a regular and reliable income source arguably reduces stress levels and improves psychosocial wellbeing of beneficiary households, improving the ability of beneficiaries to (re-) enter the public domain and focus on priorities beyond short-term survival (see Attah et al., 2016). This could, in turn, improve social relations amongst beneficiaries and other community members. Finally, receipt of a regular income can mean that beneficiaries can take the time and risk to search for a (better) job, without having to worry about putting food on the table (Jacobsen and Fratzke, 2016).

Our analysis focuses on the barriers to accessing basic services and work, as well as potential direct and indirect effects of the UNHCR cash transfer in overcoming these barriers. In doing so, we also consider other external factors – such as funding and the socio-political economy – that may affect the absence or presence of impacts.

## 3.2. The UNHCR cash transfer programme

We assess the UNHCR cash transfer programme because it offers support at regular intervals for at least one year and, as such, has greater potential for impact than one-off cash payments, for instance.<sup>3</sup> The objective of this programme is to support basic needs. It was launched in mid-2012, and by 2014 UNHCR was providing 75% of all cash transfers in Jordan (Schimmel, 2015). Around 32,000 families currently receive the transfer (around a quarter of the refugee population) (key informant interview 6); however, as there is not enough funding to provide a transfer to all eligible applicants, there is a sizeable waiting list with 11,000 households waiting in February 2015 (UNHCR, 2015, cited in NRC, 2015). Applicants need to have a valid urban UNHCR registration, and eligibility is assessed annually on the basis of the Vulnerability Assessment Framework (VAF), a proxy means test that mainly considers the demographic situation of the household.

Transfer payments range from 80-155 Jordanian Dinar (JOD) (approx. US\$110-220), depending on household size

and level of vulnerability. This is a significant contribution to the combined income of Syrian refugees, which according to a NRC study was under JOD 200 (US\$282) for two thirds of respondents (NRC, 2015). Once eligibility is determined, beneficiaries receive the monthly transfer for at least one year, until they are re-assessed through the VAF. Payments are delivered through ATMs at Cairo Amman bank, using iris-scanning technology instead of debit cards for the identification of recipients, with beneficiaries often referring to the transfer as the 'eye biometric aid'.

## 3.3. Methods

### 3.3.1. The study sites

Syrian refugees in Jordan (who are mainly concentrated in urban areas) are experiencing high levels of income poverty and a deterioration in living conditions. Two-thirds of refugees across Jordan are living below the national poverty line, and one in six Syrian refugee households lives in abject poverty (UNHCR, 2015a). High rental costs in urban areas are a key problem, with Amman cited as the most expensive city in terms of costs of living in the MENA region (Economic Intelligence Unit cited in Habersky, 2016). Almost half of refugee households have no heating, a quarter have unreliable electricity, 20% no functioning toilet, and high costs result in refugee families increasingly being forced to share accommodations with others (UNHCR, 2015b).

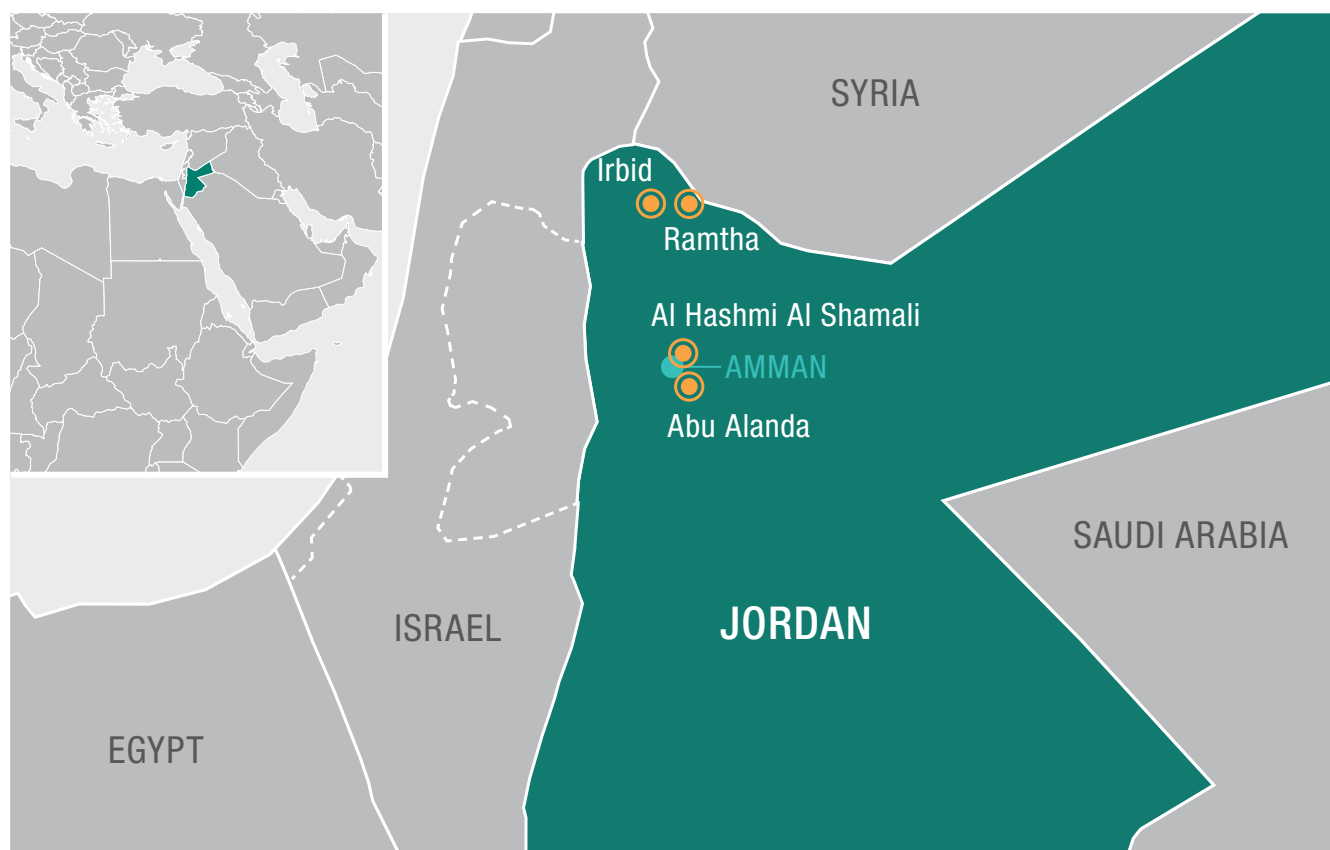
Our research was conducted in urban sites that showed variation in terms of service provision, economic opportunities and vulnerability of respondents. Two sites were selected in Amman governorate (Abu Alanda and Al Hashmi Al Shamali), where only 30% of refugees are classified as highly or severely vulnerable according to the VAF, and two sites in Irbid governorate (Irbid City and Ramtha City), where 64% of refugees are classified as highly or severely vulnerable (UNHCR, 2015a) (see Figure 2 for a map of the research sites).

According to the UNHCR (2016b), over 175,000 Syrian refugees are living in Amman governorate – about 7% of the governorate's population. Abu Alanda and Al Hashmi Al Shamali already had a particularly high concentration of poor Iraqi refugees before the Syrian refugee crisis (Pavanello and Haysom, 2012), and the Al Hashmi Al Shamali neighborhood of East Amman is one of the poorest neighbourhoods in the capital (Habersky, 2016).

Over 135,000 persons of concern are living in the Irbid governorate (UNHCR, 2016b), which makes up about 12% of the governorate's population. The services, resources and infrastructure in Irbid have been strained by the influx of refugees (UNDP, 2014), and local news frequently report on tensions between hosts and the

3. The only other programme that provides regular cash support is the UNICEF child grant, which provides a transfer of US\$28 per child per month.

**Figure 2. Location of the research sites**



displaced population (Al-Tamimi, 2016). A survey by CARE International (2013) on the situation of refugees in Irbid highlights the vulnerability of refugees in that governorate, where households had the greatest number of family members sharing inadequate accommodation, were paying more in rent, had greater shortfalls in income compared to expenditure, and higher levels of reported debt. Additionally, participants reported isolation, tension with the local community, and difficulty in accessing services (ibid). The city of Ramtha is a border town close to the municipality of Daraa in Syria. While the border is no longer open, with 70,000 refugees the city hosts the highest proportion of refugees in the country (Alghad, 2016). Access to livelihoods is perceived to be particularly challenging and limited in Ramtha.

### **3.3.2. Research tools**

The research draws on qualitative research tools, primarily in-depth semi-structured interviews (IDIs) and focus group discussions (FGDs). In addition, six key informant interviews (KIIs) were conducted with policy-makers and practitioners at the national level.

Interviews were conducted in Arabic with Syrian adults of working age (18-55 years), after informed consent

had been given. The sample is not representative and respondents were recruited through local NGOs. Within this group, maximum variation sampling was used to select respondents in order to analyse differences and similarities between different groups, with criteria including documentation status (UNHCR registration, Ministry of Interior service card), gender (female heads and household members, male heads), age and work status. The average amount of years respondents had been in Jordan was 3.5 with only three respondents having arrived in Jordan after 2013.

We conducted 48 IDIs and 12 FGDs, with men and women, and beneficiaries and non-beneficiaries separately (see Table 1). In total we interviewed more than 140 Syrian refugees, across 60 interviews and discussions.

None of the interviews were recorded, as respondents were not comfortable with this. Interviews were written up on the basis of detailed notes, translated and then coded for the analysis using data analysis software. A special focus was put on gender issues, which are weaved into the analysis.

This research study was not designed as an impact evaluation of the UNHCR cash transfer, however, it captures refugees' experiences of accessing services and

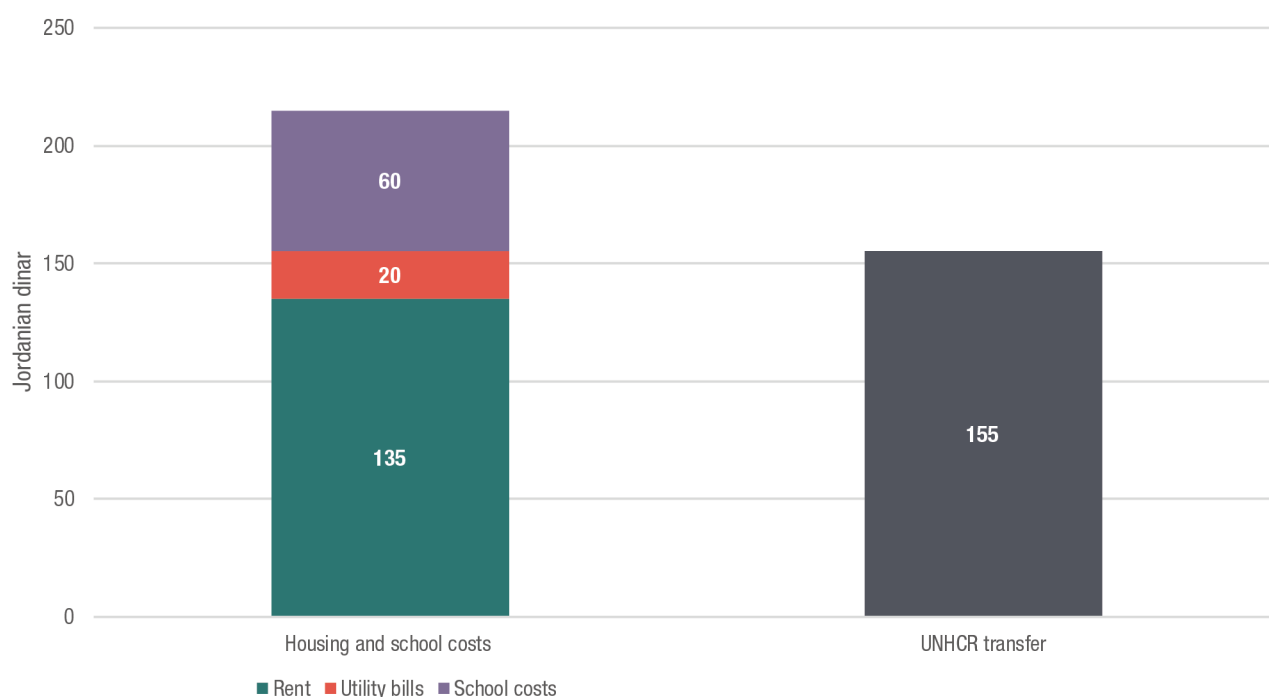
**Table 1. Number of interview/discussions conducted**

|   | Per site | Total across all sites | Total respondents |
|---|----------|------------------------|-------------------|
| In-depth interviews (beneficiaries)         | 9        | 37                     | 37                |
| In-depth interviews (non-beneficiaries)     | 2        | 10                     | 10                |
| Focus group discussions (beneficiaries)     | 2        | 7                      | 64                |
| Focus group discussions (non-beneficiaries) | 1        | 5                      | 36                |
| Key informant interviews                    |          | 6                      | 6                 |
| Grand total of respondents                  |          |                        | 147               |

employment in Jordan and the effects of the transfer through beneficiary perceptions. While the sample size is small relative to the total number of beneficiaries, the number of respondents is sufficient to draw out conclusions on the effects of the transfer in facilitating access to services and employment for different groups of people.

The interviews specifically asked beneficiaries about the UNHCR cash transfer, but some beneficiaries found it difficult to distinguish this from the UNICEF child grant, which is also delivered using the same payment

mechanism. Wherever possible, interviewers double-checked which transfer the respondent was referring to. To ensure robustness of the findings, at the analysis stage we compared UNHCR beneficiaries and UNHCR plus UNICEF beneficiaries (about a third of the beneficiary group), using transfer amounts received as an indication of whether the household receives one or both transfers. All findings in the report are consistent for both groups, therefore we can confidently refer to the findings described as effects of the UNHCR cash transfer alone.

**Figure 3. Housing and school expenditure for a family with two adults and three school-age children compared to transfer size**

Source: Authors own calculations based on respondents' data. School expenditure was estimated based on JENA, 2015 and cited in UNICEF, 2016.



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# 4. Findings

## 4.1. Cost of living and use of the cash transfers

This section reports our findings based on analysis of the qualitative interviews. To assess whether receiving the cash transfer has had an effect on the outcome areas of interest, the findings are analysed against the main types of expenditures that refugee households face, and how the transfer is used to cover these. Syrian refugees in Jordan are facing immense financial pressures to meet their basic needs with the limited income they can obtain through work or erratic humanitarian assistance: 85% of families are considered to have too little income to meet their basic needs (CARE, 2015). The most vulnerable amongst these are refugee families not registered with UNHCR, as they are unable to access most humanitarian support.

In terms of living costs, rent is the single highest expenditure of Syrian refugee households. In a study conducted by NRC (2015), half of the assessed refugee households paid at least JOD 150 per month in rent (see Figure 3). This coincides with findings from our study, where the average amount of rent paid among respondents was JOD 135 (ranging from JOD 70 to JOD 210 per month). Additionally, tenants need to cover electricity, water and gas bills that range between JOD 10-30 every month.

Basic expenditures are relatively high compared to the income streams of refugee households. In NRC's household assessment, two thirds of the Syrian refugee households that received some form of income reported a combined income of under JOD 200 (US\$ 282), which – once the rent is deducted – leaves very little money for other key expenditures such as food, health and transport. Despite free access to school, costs related to school attendance (transport, materials, clothing) are estimated to be between JOD 20-30 per month per child (UNICEF, 2016).

The amount of the UNHCR cash transfer varies depending on the household, with the average amount of cash received every month being JOD 153<sup>4</sup> (this total includes approximately a third of beneficiaries who receive

both the UNHCR transfer and the UNICEF child grant). Most beneficiaries interviewed have been receiving the UNHCR cash transfer for longer than a year, with the average duration being 20 months.

Asking beneficiaries about how they use the transfer allows us to understand their most pressing priorities. Income is fungible, so when more income is added to the household pot it is difficult to measure what they are spending the additional cash on. Income from different sources is not necessarily ear-marked for certain types of expenditures, but from the responses of in-depth interviews with beneficiaries a clear picture emerged: out of the 30 beneficiaries (in-depth interviewees) who answered the question<sup>5</sup> on how the transfer was used, 27 said it went straight towards rent (see Figure 4), with 16 of these specifically stating that rent was their first priority, and 8 respondents stating a combination of rent and utility bills as one type of expenditure. This finding is consistent across FGDs, as well as across the gender of respondents and household heads.

This finding is perhaps not surprising, given the proportion of household expenditure that rent comprises for urban households, as well as reports that rent has been increasing in Jordan's cities (Carrion, 2015). In many cases, this expenditure was also combined with utilities, where men and women said they would first pay the rent and then utility bills from what was left of the transfer money. Only in a few cases did men or women report other priority expenditures, such as medicine for a sick household member or child-related expenditures like nappies. Food was also mentioned by both men and women, but usually as a third priority after rent and utilities: many mentioned that food was mainly covered by the WFP food vouchers.<sup>6</sup> A few people also reported that they used the money to pay off debt or help family members in need. These findings support the analysis conducted by UNICEF (2015) on spending patterns among households that receive the UNICEF child grant as well as the UNHCR transfer.

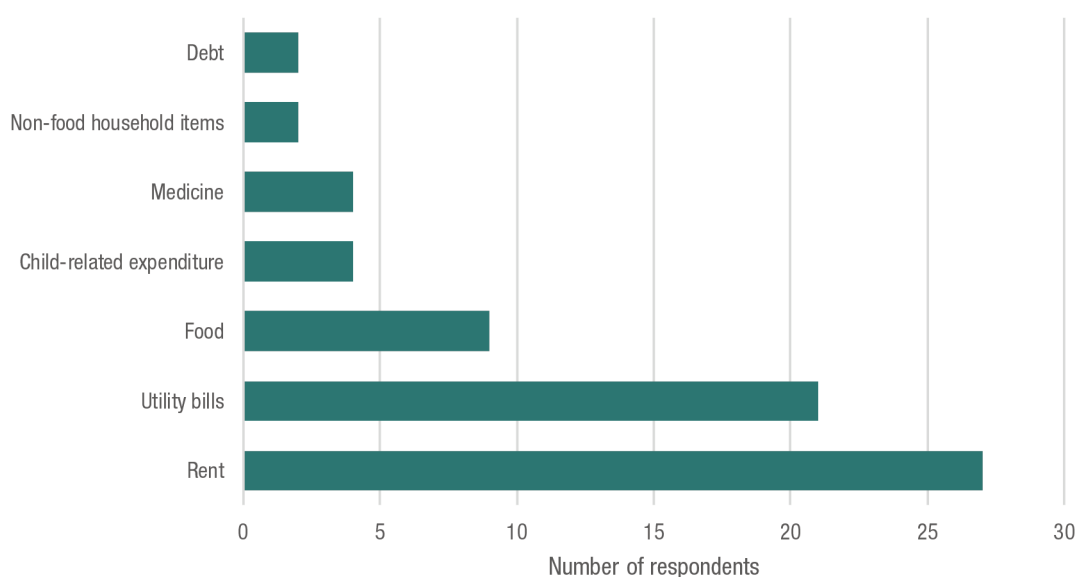
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4. Calculated from 33 respondents who provided a specific amount.

5. Since the interviews were semi-structured the number of respondents per question varies. Furthermore, where we report number of responses we only consider responses from in-depth interviews, as the FGD facilitators didn't systematically ask all questions to all participants.

6. 32 beneficiaries reported receiving WFP food vouchers.

**Figure 4. Amongst our respondents, the majority of beneficiaries spent the cash transfer on rent and utility bills**



*Note: The responses are based on in-depth interviews only; multiple responses were possible.*

## 4.2. Education

### 4.2.1. Barriers to education

Ensuring access to education for their children – particularly primary education for both boys and girls – is a priority for Syrian refugees living in Jordan.

Jordan provides universal education for all, including Syrian refugee children. However, the high influx of Syrian refugees has put public services under strain with an additional 220,000 school-age Syrian children in Jordan (Human Rights Watch, 2015). The government, with support from the international community, has increased the availability of school placements by introducing an evening-shift for Syrian refugees, which has increased school enrolment rates to about 74% of school-age children (UNICEF, 2016). Apart from the formal education system, informal schools provided by UNICEF and several NGOs fill the gap in available placements (Röth et al., 2016), which allow students who have been out of school for several years due to conflict and displacement to catch-up, and integrate more easily into the formal school system (Salmorbekova and Howe, 2016).

Despite these efforts, one third of school-age children are still out of school (CARE, 2015), which is linked to a number of barriers that Syrian refugees face when it comes to accessing education. Based on our interviews, these were not so much linked to the registration process, but rather to the cost and physical accessibility of schools.

The lack of spaces in schools means that Syrian refugees mainly have access to the recently increased Syrians-only afternoon shifts, yet several respondents mentioned

that these schools were too far away. When transport is either unavailable or children have to return in the dark due to the timing of classes, the issue of distance thus becomes a safety concern. This was considered particularly problematic for girls: a few respondents reported incidents where girls had been harassed, and men and women alike talked of being ‘fearful’ for their girls travelling long distances to school. This reflects a broader environment of limited mobility for women and girls that is reported in other literature. For example, a study by UNWomen (2013) found that the limited mobility of Syrian girls in Jordan was the biggest challenge to them accessing basic services, including school, and that displacement had made it even less likely for girls to leave the house.

For boys, the timing of the evening school shift was less of a problem, but rather their attendance at the second shift marked them visibly as Syrians and made them vulnerable to physical and verbal harassment. The negative experience of harassment, in combination with the need to generate income for their households, means boys of secondary school-age were more likely to be taken out of school by their parents, or to voluntarily drop out. Other studies have found that refugee youth, particularly male youth, prioritise income generation over education constraints mainly out of necessity or cultural gender expectations (EMMA cited in NRC, 2016a). Our own respondents corroborated this finding:

*‘Most children go to school, but in some cases those above 13 years don’t. And if school conditions were not so encouraging, children are pulled out of schools to*

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*work, in which case the boys are happy to work given they do not like schools and find it a good opportunity to evade schooling and commitment.'*

(Male beneficiary, FGD7, Abu Alanda)

The cost of transport was considered a challenge because of the households' strained financial situation, but was only perceived as a barrier for school attendance in combination with other factors, such as harassment or safety concerns on the way. Only in Al Hashmi Al Shamali (Amman) did respondents mention that the cost of transport in itself was the primary reason for not sending their children to school. Similarly, other school-related expenses, such as paying for uniforms, providing pocket money or buying school stationery or equipment, were considered a challenge for households – but not a reason for not enrolling their children or taking them out of school. Other studies, however, have found the financial costs of schooling are a main barrier to sending children to school for 39% of respondents (CARE, 2015).

Other challenges to accessing education that were mentioned by respondents related to wider issues, such as the availability of school places. Together with lack of documentation, cost and child labour, availability of places was also considered a main barrier in a study conducted by NRC (2016b). Several respondents in our study said they tried to register their children in schools, but were put on a waiting list for the next year, or were given a place in a school that was too far away.

A few of our respondents also reported lack of appropriate documentation as a barrier to registering their children for school, which was either because the household had settled in urban areas informally, or because they were still waiting for their Ministry of Interior service card to be issued.

#### **4.2.2. Effects of the cash transfer**

When it comes to potential effects of the cash transfer on access to education, the most direct effect is in reducing the burden of school expenditures. As there are no school fees, the costs connected to school attendance mainly relate to transport, uniforms, books for high school students and stationery. These costs are estimated to be between JOD 20-30 per month per child (JENA, 2015 cited in UNICEF, 2016). Whilst the biggest proportion of the transfer is spent on rent, it is also used by beneficiaries to cover school-related costs – but out of 14 beneficiaries (in-depth interviewees) who responded to this question, only three said it was decisive for keeping children in school. Nine considered the impact to be positive yet limited, however, due to the size of the transfer, and five respondents said the cash transfer had no impact at all on the education of

their children. No clear gender findings emerged, either in relation to preferences of adults to spend the transfer on education, or on different expenditure patterns on boys or girls.

*'The transfer helped us secure house rent; it does not affect education because our problem when it comes to education is the far distance to be travelled to school.'*

(Female beneficiary, FGD2, Al Hashmi Al Shamali)

Despite the cash transfer being mostly spent on rent, fungibility of cash income means that it frees up other (potentially more erratic) sources of income, including for school expenditures. These are not always fixed or frequent – for example school uniforms are a big expenditure for households but only need to be purchased once a year – and these bigger, one-off expenditures are often covered by cash or in-kind donations from private sources or charities. The most frequent but small expenditure was pocket money for their children, with many parents highlighting the importance of being able to provide this so their children wouldn't feel left out at school. For instance, Burhan in Irbid (IDI17)<sup>7</sup> told us that without the UNHCR cash transfer, she would not have been able to afford transportation to school or pocket money for her children.

The indirect effect of the transfer was more pronounced when it came to keeping children in school. Taking children, particularly teenage boys, out of school to work due to financial needs is one of the most common negative coping strategies for refugee households (CARE, 2015; UNICEF, 2015), as expanded on below. Receiving a predictable income may therefore allow families to reduce their reliance on such negative coping strategies. It is important to point out that some beneficiaries told us they would have sent their children to school anyway, regardless of the transfer, yet Firas in Al-Hashmi and two other respondents told us that the transfer enabled them to keep their children in school (IDI1, IDI9, IDI34).

*'Receiving the transfer has affected the continuity of my children in their schools as things became more stable at home given aid rental. It is now easier for them to go to school, in case there was no transfer then I would have to withdraw my son from school to work. Now he works in the summer time to earn and cover his own expenses.'*

(Male beneficiary, ID1, Al Hashmi Al Shamali)

In two cases girls were taken out of school to marry. Despite this being exceptional among the households participating in this research, early marriage is a common

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7. The names of respondents have been changed throughout the report for data protection.

reason that Syrian families take girls out of school: amongst Syrian refugee households, registration of marriages that include a minor increased from 12% in 2011 to 32% in 2014 (UNICEF, 2016). There was no discussion in our interviews that the transfer had any impact on this, however.

### 4.3. Health

When asked about health issues in the household, the most common responses related to diabetes, asthma (particularly among children), heart problems, hypertension, physical disability, skin rashes and hair loss. Several people also mentioned war or work injuries, as well as mental health issues among adults and children as a result of trauma experienced during war. This corresponds with other reports that state high levels of mental and physical disability among Syrian refugees (NRC, 2016a).

#### 4.3.1. Barriers to health care

Our respondents reported using a variety of health care providers, including pharmacies, private health centres, NGO-run hospitals, and public hospitals. Women and men in male-headed households (MHHs) reported a mix of who makes the decisions around healthcare in the household, with as many saying they took joint decisions as men taking sole decisions.

Respondents told us that in choosing a service provider they tended to choose the least costly one, particularly for less serious ailments. So while most respondents were aware of their eligibility for subsidised government health care, they frequently opted for cheaper alternatives, including to self-medicate and buy medicines straight from the pharmacy, or to go to private doctors who were closer and saved them the time and cost of transport to government-run facilities, as well as the small fee for treatment. Additionally, public services lack sufficient free medication, which means that most respondents have to purchase it from pharmacies at their own cost anyway. All of this coincides with findings that Syrian refugees are increasingly seeking healthcare outside of the public system due to financial constraints (UNICEF, 2016).

The quality of public health care treatment was generally considered good, but the waiting times, combined with travel time, were perceived as a main disincentive to seek out these services, as shown in the quotes below. Moreover, a couple of respondents mentioned that pregnant or post-natal women had poor experiences with the health system because of the lack of female health providers.

*‘Our problem is not related to treatment and basic services, it’s the transport, distant appointments, and lack of specializations.’*

(Female beneficiary, FGD5, Abu Alanda)

*‘I know we have a chance at government hospitals but the line is too long, and the appointments are not easy, plus having to pay for transportation.’*

(Male beneficiary, IDI10, Abu Alanda)

Private health centres were preferred since they are spread more widely, and are thus more accessible. In several cases, respondents mentioned that private doctors were lenient when it came to paying for the treatment, and provided it at a lower or at no cost for refugees. Charities that directly provide health care were also mentioned frequently (e.g. CARE, Caritas, Doctors without Borders), with the most common one being Al-Oun Al-Sihhi.<sup>8</sup> Eligibility for free treatment from Al-Oun Al-Sihhi was linked directly with participation in the UNHCR cash transfer scheme, however, and several respondents said they had been turned away because they were non-beneficiaries. The main benefit of using charity-run health services is that certain treatments are offered for free, yet refugees face similar obstacles as with public health centres when it comes to transportation costs and available medicines, as Asil (IDI24), who lives in Irbid city, explains: *‘We visit Doctors without Borders, but the transport needs about 4 Jordanian Dinars, they gave us 6 pills that cost less than the cost of the transport, that is why we go to the private-sector pharmacy.’*

#### 4.3.2. Effects of the cash transfer

Similarly to education, the cash transfer alleviates the financial burden of accessing health care services by providing households with a regular income. Again, it is insufficient to cover anything beyond small ailments, such as operations or expensive treatments. The impact of the cash transfer on health issues mainly relates to the cost of obtaining healthcare, with the majority of those responding to this question thinking that the transfers helped to some extent, but one third saying it was too little to have an impact. Box 1 describes contrasting experiences, showing on the one hand that receipt of the cash transfer may free up other sources of income that can be used on health, but due to the low transfer level it has limited impact potential. Our findings indicate that a slightly higher number of women (female heads of households (FHHs) and women in MHHs) report more positive effects of the cash transfer on health expenses than men.

8. Al Oun runs six clinics in Jordan for refugees and uninsured Jordanians. They are funded by 15 international donors.

### Box 1. Effects of the cash transfer on health

*'The eye bio-metric aid [UNHCR cash transfer] does not cover health, it's barely enough for basic necessities.'*

(Male beneficiary, IDI35, Abu Alanda)

*'The transfer may help in health issues, a bit that is, better than nothing, at least it is guaranteed monthly, and so I can borrow in advance against it, and can pay back so people would accept to lend me again.'*

(Female beneficiary, IDI16, Abu Alanda)

*'Most of our health visits and our medicines are from the private sector, hence we pay whatever is left from the aid after paying rent and bills, and I take from the children's salaries.'*

(Male beneficiary, IDI9, Abu Alanda)

The effect of the cash transfer on obtaining specialised treatment is limited, since these are rarely covered by subsidised health care services provided by government services or charities. Obtaining specialised treatment is often an insurmountable barrier due to the high cost for Syrian refugees, which leads to more serious ailments remaining untreated – unless it is paid for by a private benefactor or one-off financial assistance from charities. This has become particularly challenging for refugees with chronic medical conditions, who used to receive free health care at public centres covered by UNHCR before a policy change that required refugees to pay the rate of uninsured Jordanians. According to UNHCR, 60% of Syrians with chronic conditions are no longer able to access medicines and health care as a consequence of the policy change (NRC, 2016b).

The cash transfer could also have an indirect effect on health, with similar programmes shown to have positive impacts on beneficiaries' psycho-social wellbeing (Attah et al., 2016; Samuels and Stavropoulou, 2016) and to have reduced stress levels in some cases (Haushofer and Shapiro, forthcoming). Neither of these outcomes was measured in a formal sense in our research, yet the analysis of the interview data shows that receipt of the transfer reduced stress and anxiety for some beneficiaries. For instance, Yaman (IDI1) told us that *'The transfer improved my situation to a great extent; things became more settled thank God. [...] My life is better now, at first I was "messed up" especially because I was used to having a job in the past as a driver but here I'm not allowed to drive'*. A similar sentiment came from Fathi (IDI47): *'Receiving the eye bio-metric aid changed our life on all moral and financial aspects, I no longer worry about rent and it eased pressure on entire family'*. It is clear that beneficiaries are

still struggling to make ends meet, yet the fact that they are now able to pay the rent – a major concern and financial burden for households – at least diminishes the uncertainty that they face. As the transfer is relatively dependable and offers financial security to some degree, especially in comparison to other income sources, it appears to improve psycho-social wellbeing for some beneficiaries.

Out of 26 beneficiaries (in-depth interviewees) who responded to the question on the impact of the cash transfer, 25 considered it to be positive (even if it only allowed them to cover the rent). Seven specifically said it had improved their mental wellbeing and alleviated anxiety and stress in the household relating to their inability to generate sufficient income month by month to pay the rent.

Interestingly, a small number of respondents indicated that participation in the UNHCR cash transfer was a disadvantage when it came to accessing free health care provided by charities – since the charities prioritised those who received no assistance at all. Others said that participation in the UNHCR cash transfer was helpful, since it automatically made beneficiaries eligible for Al-Oun Al-Sihhi free health care provision.

## 4.4. Work

### 4.4.1. Barriers to employment

Even before the influx of Syrian refugees, Jordan faced a number of labour-market challenges, such as high national unemployment – particularly amongst youth (Stave and Hillesund, 2015) – and dependency on low-wage and foreign labour (ILO, 2015). Informal employment is wide-spread and was estimated to be at about 44% of total employment (UNDP, 2014, including hundreds of thousands of migrant labourers working illegally (Sanchez, 2012, quoted in Bellamy et al., 2016)). Prior to 2016, Syrians did not have the right to work in Jordan, though they could apply for a work permit in specific sectors subject to nationality quotas, similar to other foreign nationals (Bellamy et al., 2016).

The Jordan Compact of 2016 finally opened a route to legal employment to Syrians living in Jordan, pledging jobs to Syrians in Special Economic Zones, as well as giving them the right to work permits in specific sectors (including services and agriculture), subject to having a guarantor and payment of a fee (waived until the end of 2016). According to one key informant (KII1), there are plans to extend work permits to more sectors and introduce flexibility in terms of employer. Progress has been made in this area – 29,000 work permits had been issued by October 2016 (*The Jordan Times*, 2016); yet amongst our respondents, only 8 indicated that they or another family member had a work permit, whereas 25 said they or other household members were working without a permit. As also seen in other studies, the bureaucratic obstacles to obtaining work permits and practicalities of working with a permit



are high: for example, being tied to a specific employer is at odds with the casual employment that is available to Syrians and employers may be reluctant to become an official guarantor when not registered with the authorities (Lenner, 2016; Bellamy et al., 2016). This can deter people from applying for a work permit, and in fact 22 of our respondents explicitly said that they were not intending to apply for a permit.<sup>9</sup> Furthermore, many of our respondents lacked knowledge of the specific process of applying for work permits and the costs involved, with one respondent highlighting the wide-spread concern that the costs of the permit will be passed on to beneficiaries:

*'They don't give us permits easily, I heard it costs JOD 700 to get a permit; can you think of any Syrian who has that kind of money?'*

(Male beneficiary, IDI8, Abu Alanda)

Fear of losing refugee status, reduced humanitarian assistance, or forced relocation to camps remain major barriers to applying for a work permit also (UNHCR, 2016d), even if based on rumours or misconceptions.

Given the obstacles to accessing formal work, Syrians are mostly absorbed by the large informal sector, with an ILO survey (2015) showing that 99% of Syrians in Jordan are in informal employment. Work is hard to come by even in the informal economy, however, and studies have shown that unemployment rates amongst Syrian men are as high as 57% (Stave and Hillesund, 2015). Much of the work that is available to Syrians is difficult, dangerous and badly paid, and they compete with a large supply of foreign labour (ibid; ILO, 2015; Bellamy et al., 2016). To give one example, Riham (IDI13) described to us how her 13-year-old son works in a plastic factory 11 hours a day, breathing in toxic fumes; the mother herself does leather work at home, ending up with lots of cuts on her hands. Many of the men and women we talked to perceived that Jordanians discriminate against Syrian workers, because – lacking formal work status and other sources of income – they are often fully dependent on their employers. Amira told one such story of how her husband was maltreated at work, with no formal labour protection to draw on:

*'The wages are very low for Syrians, sometimes Syrians don't get the full amount. My husband had a work injury while doing work for the employer, the latter would not put him in an ambulance car, so his colleague took him, reason being that the employer was afraid to get caught for hiring a worker without a permit, lest he get fined. He was in a very bad shape, stayed in bed for 3 months after having had some treatment at a government hospital, then continued with private*

*treatment. The employer did not even visit him to check on him, after a while he asked of my husband and finish the job. He gave him wages after deducting from them'*

(Female non-beneficiary, FGD9, Ramtha)

Due to sectoral restrictions for Syrian workers, many are unable to work within the sector they were trained, and many work below their skill level in the informal economy. Detection of illegal work is considered high (Bellamy et al., 2016) and the consequences are inconsistent and unpredictable, with threats that can include a return to Zaatari camp or deportation to Syria. Clearly this can deter people from working, especially male family members who are considered more at risk:

*'We do not work because we are afraid that if we were caught working with no work permit that send us back to Zaatari camp'*

(Female beneficiary, IDI22, Al Hashmi)

For women, legal barriers are compounded by social norms that restrict their access to work opportunities. Despite high levels of education, historically in Syria women have had the lowest labour-market participation rate in the MENA region (Hudock et al., 2016). In Jordan, only 7% of all refugee women are employed, which is fairly similar to employment rates in Syria (Stave and Hillesund, 2015). Despite a number of respondents – men and women alike – reporting that it wasn't socially acceptable for women to work, a number of women reported working in the informal economy, mainly carrying out home-based work activities such as being a beautician, sewing, cleaning homes and cooking. Aside from the acceptability of women doing this kind of home-based work, the main barrier that male and female respondents reported was women's domestic and care responsibilities – mainly for children but also for other members of the family. A number of women, however, stated that they want the opportunity to work or to have vocational training opportunities in Jordan. Other studies have reported similar findings (Ritchie, 2016).

Finally, a number of respondents identified disability and illness as barriers to being able to work.

#### **4.4.2. Effects of the cash transfer on adults working**

As outlined above, the major barriers that prevent Syrian adults from working relate to labour-market conditions, namely: lack of understanding of current work permit policies; sectoral restrictions; a lack of regular, well paid and safe work; as well as specific barriers that women

9. The reasons for not applying included: sectoral restrictions (9 respondents), cost of work permit too high (6 respondents), fear of losing entitlement to UNHCR cash transfer (7 respondents).



face in terms of sociocultural norms and care/domestic responsibilities. However, there are other, smaller, barriers where one might potentially expect to see an effect upon receiving a transfer. In Section 3 we hypothesised that cash transfers could be used to pay for transport costs or to invest in skills or assets to start or expand a business (see also Jacobsen and Fratzke, 2016). While high transportation costs were mentioned by two respondents as a barrier to work, none mentioned that receipt of the cash transfer had eased this. Likewise, while a few respondents appear to be self-employed, none seem to be held back by lack of investment in assets. As such, it seems that – given the limited transfer value and the priority households place on other expenditures – the cash transfer has little effect in increasing opportunities or likelihood of adult employment.

As previously explained, the cash transfer is targeted based on a multi-dimensional vulnerability assessment, which considers a number of indicators, none linked directly to household members working (see Annex 4 in UNHCR, 2015a). Nevertheless, there seems to be a perception amongst some respondents that they will lose their entitlement to the transfer if they work. Seven respondents told us that they fear losing the cash transfer if they apply for a work permit. Furthermore, the transfer is considered a ‘safer’ source of income, since the cash transfer is regular, whereas the work opportunities people tend to access are erratic and unreliable (and risky if you have no work permit). Some respondents told us that they had been reassured by UNHCR that this is not the case, but most are convinced that this is true. These perceptions seem to be mostly based on rumours, rather than actual experiences; for instance, one female non-beneficiary (FGD9) told us ‘We heard they pull away the eye bio-metric ID [UNHCR cash transfer] if a man gets a work permit but we have not witnessed yet eye bio-metric withdrawal’, which was affirmed by others in the discussion. However, taken together with the challenges that people face in the labour market, this misconception seems to be making some people wary of finding work (or of declaring it) – which has clear implications for information dissemination (see later section).

#### 4.4.3. Effects of the cash transfer on children working

Child labour is a common coping strategy amongst Syrian refugee households, and studies have identified high – and potentially increasing – levels of child labour (e.g. NRC, 2016b; CARE, 2013). Patterns of child labour are heavily

gendered, with the majority of working minors being boys. UNICEF (2014) estimates that the prevalence of child labour is at least 40% for boys aged 12 to 15 years, and reaching at least 60% by the age of 16. A UNHCR (2013) assessment found that almost half of Syrian households in Jordan relied partially or fully on the income generated by a child in the household.

While there is strong demand for primary school education, secondary school education is often valued less amongst Syrians (ILO, 2014). With the compulsory education age set at 14 years in Syria, cultural acceptance is high among Syrian households of teenage boys going out to work; the limited data available for Syria suggests that child labour was fairly high in the country before the outbreak of the conflict (ibid). Within Jordan, Syrian refugee households sometimes prefer child labour over adults working, as the risk of children being punished if caught working without a permit is perceived to be lower (KII3). Respondents told us that children are generally let off with a warning, whereas adults may be sent to Zaatar camp or deported to Syria, which was a widespread worry among respondents (e.g. II29, II14). Furthermore, employers often prefer hiring children, given that they are less costly to employ than adults (ILO, 2014). Positively, cash transfers have been shown to reduce both the likelihood of children working and the number of hours that they work (Bastagli et al., 2016). Indeed, three beneficiaries specifically told us that receipt of the cash transfer helps to keep their boys out of work and in school:

*‘The eye bio-metric financial aid [UNHCR cash transfer] helps directly in having children at school, without it I won’t be able to send them, they’d be working to secure shelter.’*

(Male beneficiary, IDI35, Ramtha)

The nature of our data does not allow us to do an impact assessment of programme participation of the cash transfer – given that our sample is non-representative, non-random and small, and that we did not collect longitudinal data. Nevertheless, as long as we are cautious in interpreting the findings, we can make a simple comparison between beneficiary and non-beneficiary households and their reliance on child labour. A much greater share of non-beneficiary households (3 of the 7 households interviewed)<sup>10</sup> had children in work at the time of the interview, compared to beneficiary households (4 of the 32 households interviewed).<sup>11</sup> This data illustrates

10. We count here responses of households that have children under the age of 18 and that told us whether they are working/not working. There can of course be further instances of child labour in households where they did not report the presence of children or children working.

11. It is also possible that beneficiaries under-report child labour and other negative coping mechanisms to show the benefit of having received the transfer, though given the flexible and informal interview style we would expect this to be less likely than for a structured survey. Likewise, non-beneficiaries – despite being told repeatedly that the research team has no influence over the targeting process and eligibility criteria – may have over-reported child labour and other negative mechanisms to become eligible for the transfer.

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two things. First, beneficiary households seem to rely less on child labour, with one of the explanations that beneficiaries report for this being a steady income. Second, some beneficiary households still have children in work,

so the cash transfer does not appear to be able to prevent child labour in all cases. Yet, taken together, the responses suggest that cash transfers enable some households to reduce reliance on this negative coping strategy.

# 5. Improving refugees' economic and social outcomes

## 5.1. Facilitating economic outcomes

Cash transfers have been shown to be an effective intervention to reduce income poverty in low- and middle-income countries (Bastagli et al., 2016). Because cash is fungible, beneficiaries are able to prioritise expenditure based on their own needs. In humanitarian contexts, cash transfers have also had positive impacts, though the existing evidence largely considers short-term outcomes, for instance on food security (ODI and CGD, 2015; Harvey and Bailey, 2011).

Syrian refugees in Jordan, who are mainly concentrated in urban areas, are experiencing high levels of income poverty and deterioration in living conditions, as discussed above. Access to cash is critical in an urban context, therefore beneficiaries value the UNHCR cash transfer.

As our study has shown, the overwhelming majority of beneficiaries prioritise rent and utility bills in spending the UNHCR transfer. Considering the high cost of living in urban areas, and the major worry that paying rent poses to Syrians in Jordan (CARE, 2013, 2015; UNICEF, 2015), the ability to cover rent and to secure housing is an important effect of the UNHCR transfer. Indeed, for some beneficiaries, the cash transfer is the only support that stands between them and living on the street, sending their sons to work, or returning to a refugee camp or to Syria, as Box 2 illustrates. As such, the cash transfers allow recipients to plug a fundamental expenditure gap. What makes the cash transfer so useful to beneficiaries is that it is a relatively reliable and regular source of income. On the whole, respondents seem very satisfied with the delivery of the transfer and there were only a few isolated incidents of delays. For all respondents, other income sources besides cash-based assistance provided by international organisations tend to be irregular and unreliable. Wages are unpredictable and erratic even for those with 'steady' jobs, and other income sources such as

### Box 2. Self-perceived impact of the cash transfer

*'The financial aid [UNHCR cash transfer] keeps the family together and pays rent, without which we'd be in danger or go back to Syria despite even more danger.'*

(Male beneficiary, IDI35, Abu Alanda)

*'After the Bio-Metric assistance [UNHCR cash transfer] I was able to get a better apartment with three rooms for JOD 125 without utilities. The old apartment was very bad and my daughters got sick in it. Without the Bio-Metric I would have in the street with my children.'*

(Female beneficiary, IDI31, Irbid)

in-cash or in-kind charitable donations are usually highly erratic in nature also. Very few (only two) respondents reported receiving remittances.

There is some indication, as previously mentioned, that having a reliable income source has allowed some beneficiary households to keep their sons in school and out of work. However, this finding needs to be interpreted cautiously as our sample is small, non-representative and non-random, and our findings are only indicative. While other studies have also found that transfers amongst the refugee population in Jordan can help to keep children in school,<sup>12</sup> the contribution of children's wages to family income remains substantial. An ILO (2014) study on child labour revealed that these wages were a significant secondary source of income for Syrian refugees (after UNHCR cash assistance).

As such, it is clear that the cash transfers provided by UNHCR, as well as in combination with the UNICEF child grant and WFP food vouchers, plays an important role in meeting household needs. However, the cash assistance

12. For example, UNICEF's assessment of the impact of the child cash grant reported that 7% of respondents indicated they were able to keep their children in school due to the cash transfer (UNICEF, 2016).

alone often only manages to lift people above a certain survival threshold and is insufficient to meet all the needs that refugee families have. On its own, the UNHCR transfer will for many families not be sufficient to reduce the negative coping strategies that people see themselves forced to engage in, including child labour, which are likely to have negative implications for households in the medium to longer term (UNICEF, 2016). We know from the wider literature that the ability to keep children in school has important long-term implications for economic and social integration, and clearly child labour is damaging to children in many other ways. Once children have left school, it is difficult to re-join, and, given that many children already have breaks in schooling from years of conflict in Syria (see also Watkins, 2016), this puts them at risk of further educational gaps. While our research suggests that the receipt of cash transfers has helped some families reduce their reliance on child labour, cash transfers alone are not sufficient to substantially reduce this.

An issue underlying all of these findings is the question of work opportunities for Syrian adults. The transfers provide an important contribution to household income, but only represent a small proportion of household need. Income-generating opportunities for adults are an urgent priority, but one which is linked to a broader issue of work permit policies, as well as employment opportunities in an already saturated labour market.

Our findings identify a potential area of concern regarding how the cash transfer is perceived by beneficiaries, and the impact of applying for a work permit on eligibility for the transfer. This, together with the fact that little is left from the cash transfer once rent and bills are paid, means there is little evidence to suggest that the cash transfer has positive effects on enabling adults in the household to further their employment or livelihood opportunities (through, for example, spending the cash transfer on a work permit, supporting transportation costs to work, investing in skills training or enabling expenditure on childcare, as studies in other countries have shown). The fear of losing the cash transfer, as well as the difficulty in obtaining a work permit and decent regular employment, creates disincentives for male cash-transfer beneficiaries to work in the formal sector.

These findings are clearly gendered and mainly apply to men. Women also face gender-specific constraints when it comes to accessing employment, where female employment is considered in many cases culturally inappropriate. Obviously there is an important dissemination role for the cash transfer programme to reduce information gaps around work issues and eligibility for the transfer, including a culturally sensitive approach that considers the barriers to work that many women face.

## 5.2. Facilitating social outcomes

While it is not possible to draw a neat distinction between economic and social issues as they are deeply intertwined, there are, however, effects of the cash transfer on mental wellbeing and social tensions that have important implications for further discussion. Neither of these issues were explicit questions in our research design, but they have emerged as important indirect effects of the transfer.

Studies on cash transfers have shown that they can improve mental health and reduce stress and depressive symptoms (see, for example, Haushofer and Shapiro, forthcoming, for Kenya). Similarly, UNICEF's (2015: 21) assessment of the child grant for Syrian refugees reported that 'one of the most notable outcomes of the focus group discussions is the number of participants that felt the CCG had a positive impact on their psychological state as well as that of other family members'. While our research does not allow us to draw firm conclusions on impact, our data also suggests that receipt of the UNHCR cash transfer is associated with improvements in psycho-social wellbeing amongst one third of our respondents, particularly in terms of reductions in stress and anxiety. The transfer is relatively dependable and offers financial security of some degree, which suggests that regular receipt of the cash transfer could have positive long-term effects on mental health and human-development outcomes more generally.

However, on the flip side, the lack of information and confusion around eligibility for the programme, duration of receipt, and the potential threat of it being taken away, can undermine any positive psycho-social effects. Moreover, when people live from one month to the next concerned with short-term survival and with little ability to plan for the future, this can limit the potential of the transfer – both economically and socially.

The second effect of the transfer is around social tensions. At the very least, one would want to ensure that humanitarian aid programmes do not lead to deteriorated community relations between refugees and the host community. Whilst our study did not explicitly look at relations between Jordanians and Syrians in the host communities, our research clearly picked up evidence of unease and tensions between the communities, especially around children's experiences travelling to school and treatment in the work environment. The fact that Syrian children mostly attend segregated education narrows the opportunities for both communities to connect and can lead to stigmatisation or discrimination, as was noted by some respondents in references to male children.

Tensions between the communities are not surprising given competition for resources and opportunities in a context of rising prices, as well as strains on public services and the job market (Devereux, 2015). For example, a

recent survey found that 92% of Jordanians surveyed in Irbid and Mafrq governorates attributed the increase in consumer prices since 2010 to the presence of Syrian refugees, and more than half added that their income had decreased because of Syrian refugees (NRC, 2015). An ILO report (2014) also found that competition for jobs 'is fierce' across Jordan, and the effects of unemployment are creating social tensions in the countries. The inflow of Syrian refugees has led to low-income housing shortages and an increase in rental costs (World Bank, 2016). Calls are being made to address tensions between the two communities over core issues of affordable housing, school places and employment (ILO, 2014).

The role of cash transfers in such a context could possibly exacerbate existing tensions, if they are considered to be unfair or to privilege one group over another. While our research did not interview Jordanian nationals about their perceptions of Syrian refugees receiving financial support, other studies on social protection indicate that these issues need to be considered in humanitarian social protection programming too. Studies from rural and urban low-income areas have shown that while receipt of social protection can bring positive effects to community relations, especially along existing community lines through supporting mutual-help and informal sharing networks (Babajanian et al., 2014; Gentilini, 2015), such opportunities are less obvious in urban settings, which are less cohesive, especially with high inflows of displaced people who bring their own norms, values and behaviours (World Bank, 2016).

Although the Government of Jordan has put in place a requirement that 30-50% of beneficiaries of humanitarian programmes are Jordanian nationals, such beneficiaries are in fact targeted through a parallel system. Beneficiary lists for Jordanians are given to humanitarian actors by the Ministry of Labour and Social Protection, but they are targeted on the basis of different criteria (mostly socio-categorical targeting criteria) and receive their transfers separately from refugees (e.g. on other days). As such, this means that participation of both groups in the same programme has little potential to foster social cohesion. Furthermore, the fact that awareness of eligibility criteria seems to be low amongst both beneficiaries and non-beneficiaries means the cash transfer could also lead to tensions and worsened social relations within the Syrian refugee community. Social cohesion outcomes are arguably shaped by *perceptions* of programming injustice, even when not rooted in objective facts.

Given the increasingly tense nature of host communities because of pressure on resources, services and opportunities, the delivery and design of social protection needs to be carefully considered and tailored to the current political and social context. Here, the importance of information campaigns, awareness-raising and transparency of targeting will be just as important as issues of programme design (targeting, benefit levels, etc.).

### 5.3. The wider policy environment

The UNHCR transfer works more effectively than it would if it was on its own as it is accompanied by the provision of heavily subsidised basic services in Jordan. With more than 50% of the Syrian refugee population under the age of 18 years (UNHCR, 2016b), access to health and education is of utmost importance. Although Jordan provides a better level of access to basic health and education services than other countries in the region, some gaps remain, including programmes that tackle gender barriers, such as the security challenges that prevent girls from going to school, and specialised health support for those that were affected by the conflict in Syria.

One of the key determinants of the impact potential of cash transfers is the regularity and predictability of provision over extended periods of time, which requires securing longer-term funding streams for the programmes. Other studies on cash transfers have shown that on the whole, longer programme participation is associated with stronger wellbeing impacts (Bastagli, 2016). The regularity and timeliness of payments of the UNHCR cash transfer is what provides people with a sense of security, since they can cover their rent. However, the UNHCR cash transfer programme, like the UNICEF transfer, grapples with short-term and unpredictable humanitarian funding cycles, in the context of a protracted crisis and long-term displacement. This poses a persistent challenge to the longer-term delivery of the programme, and is at odds with the regularity and reliability needed for beneficiaries to plan for the future. Funding is currently insufficient to meet the coverage needs of the target population, with 11,000 households already on the waiting list (KII6), and retraction of funding an ongoing threat (personal communications). Funding shortfalls in WFP in 2015 resulted in a severe reduction in the amount of food assistance provided to Syrian refugees in Jordan. This is not a new problem for humanitarian aid, as over the last decade humanitarian actors have tried to put in place initiatives to improve coordination and provide more predictable funding (such as the Cluster Approach, an enhanced Central Emergency Response Fund (CERF)) (Humanitarian Policy Group, 2016). Encouragingly, new longer-term development-financing mechanisms are beginning to emerge, such as the Syria Regional Refugee and Resilience Response Plan (Development Initiatives, 2016).

Another challenge, however, is that social protection support to the refugee population functions outside of the national system. While basic services (health and education) are provided to the whole population – host and refugee populations alike – refugees are excluded from national social protection programmes. The gaps between the national system and humanitarian cash transfers means that refugees are in effect accessing transfers through a parallel system. As stated above, while Jordanian beneficiaries are in fact also beneficiaries of humanitarian programming, they are not closely integrated with refugees.

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As such, this creates a parallel and distinct system that can fuel resentment amongst the host population and hinder long-term social and economic integration of refugees. Yet, despite the potential cost-saving and social-cohesion effects to be had from merging both systems, this is not politically feasible in the current context. These are highly contested and politicised issues, which require key consideration in terms of the trade-offs. Factors to consider are not only political feasibility, but also financing options, which could include multi-donor trust funds, with a greater focus on longer-term developmental impacts (World Bank, 2016).

Policy-makers and practitioners can learn from emerging approaches, however, such as Turkey's Emergency

Social Safety Net, where the design of the humanitarian cash transfer is modelled closely on the social assistance provided by the Turkish Ministry of Family and Social Policy and therefore has the potential to be merged into a single system in the future. The EU-funded Emergency Safety Net Programme has also put in place a sliding scale between 'national and nationally funded' and 'external and externally funded', and is a good example of donor coordination. Further progress can be seen in the employment sector as part of the Jordan Compact, where legal pathways to employment have been opened up.



# 6. Conclusions

Most displacement crises are now protracted, with the majority of refugees based in urban areas. This means that humanitarian support needs to increasingly focus on supporting the integration of the long-term displaced, and facilitating their access to basic services and employment.

This study has assessed the potential of cash transfers as a policy instrument to have a positive effect on economic and social outcomes of refugees in such protracted crises in an urban context. Drawing on 60 interviews and discussions conducted with a non-representative sample of Syrian respondents across four sites, we asked if cash transfers provided by humanitarian agencies to refugees can support positive economic and social outcomes, and considered the longer-term implications of these outcomes. More specifically, we considered whether they can assist refugees in accessing education and health services, support beneficiaries' income-generating opportunities to sustain themselves, and improve their living standards in the future.

We considered one specific case study – the UNHCR cash transfer in Jordan. Unlike most other programmes targeted at refugees it provides regular cash assistance, supporting about a quarter of the Syrian refugee population with a monthly cash transfer of US\$75-400. Our findings are thus not generalisable to programmes with more limited or irregular support.

The remainder of this section outlines five key findings and three policy implications specifically linked to the UNHCR cash transfer, and then asks what the findings from this case study tell us about social protection for refugees.

## 6.1. Key findings

1. **Almost all beneficiaries used the UNHCR cash transfer to pay rent** (with about half stating this as their first priority), and, to a lesser extent, utility bills. As housing tends to be insecure and expensive, the ability to pay rent is a major concern to Syrian refugees and, as such, the cash transfer is highly valued by beneficiaries.
2. **Receipt of a regular income and having the ability to pay for a critical expenditure item can have indirect effects on people's wellbeing.** Respondents were on the whole satisfied with the delivery of the transfer, and it compares favourably with other income sources in terms of regularity and reliability (e.g. compared to wage income and charitable donations). Although not

explicitly measured in this study, approximately one third of respondents noted lower levels of stress and anxiety as a result of the cash transfer, which could have positive effects on beneficiaries' psycho-social wellbeing.

3. While the nature of our data does not allow us to measure impact and the sample is not representative of Syrian refugees in Jordan, the data does suggest that **receiving a regular cash transfer reduces the pressure of refugee households to generate income through negative coping strategies, such as child labour.** The prevalence of child labour is lower amongst beneficiary households, with three respondents indicating that the cash transfer allowed them to keep their children in school, and non-beneficiaries perceiving it to be a potential impact should they receive the cash transfer.
4. **The cash transfer has not had much effect on improving employment or livelihood opportunities of adults.** Adults face a disabling work environment, which includes obstacles such as legal constraints and socio-cultural norms for women that cannot be overcome with participation in a cash transfer programme.
5. **There are no clear gender patterns in the effects of the transfers: men and women prioritise similar household expenditure.** While gender-specific challenges emerged (such as prohibitive social attitudes and women's childcare/domestic responsibilities acting as constraints towards women's work, girls' restricted mobility, early marriage and the demand for boys' labour), the cash transfer has supported general household wellbeing, but has not contributed to overcoming these individual challenges.

## 6.2. Policy implications

We have identified some key policy implications for international actors, as well as the Government of Jordan, concerning the UNHCR cash transfer and social protection for refugees more broadly. These focus on specific aspects of design and implementation of the cash transfer, and how these potentially facilitate or hinder longer-term impacts.

1. **The regularity and reliability of the transfer is key to achieving indirect, and potentially longer-term, impacts.** Our analysis shows that irregular or emergency assistance (for instance provided by charities) can plug short-term expenditure gaps, but is less likely to have indirect or long-term benefits. Ad hoc support cannot

be used to pay regular and critical expenses, such as rent and utilities. Our analysis suggests that households without regular income have to draw on short-term negative coping mechanisms, which sometimes cannot be (easily) reversed, such as child marriage or pulling a child out of school. Our data suggests that a regular income can reduce the need to draw on negative coping mechanisms for some households, though it does not appear to prevent this in all cases. As such, it is important that people receive regular support, alongside clear information on eligibility criteria so that beneficiaries know when and for long they can expect support and can start planning for the future.

2. **Misperceptions of how the transfer works is limiting its impact potential.** There was confusion regarding the eligibility criteria for the UNHCR cash transfer. Critically, a high number of respondents were under the impression that they were no longer eligible for the transfer if a family member finds work. Taken together with the challenges faced by people in the labour market, this misconception seems to be making some people wary of finding work. None of our respondents used the transfer to find work, pay for transport or kick-start self-employment, either in the formal or informal economy. While there are clearly other major obstacles that prevent people from accessing regular work, such information gaps also limit the impact potential of the cash transfer. The UNHCR has already set up strong mechanisms to communicate with beneficiaries (e.g. giving them a sim card), which should be used for further information dissemination on critical issues like eligibility criteria and duration of participation.
3. **The UNHCR transfer is effective as it is accompanied by the provision of heavily subsidised basic services, but gaps remain.** The cash transfer by itself does not allow respondents to pay much more than their rent and some bills, but in some cases it frees up other income to be spent on education or health. The Government of Jordan provides free access to primary and secondary schooling to Syrian children and provides access to public health facilities at the rates for uninsured Jordanians. This combination of fairly low-cost access to basic services and a regular income means that households are better able to secure health and education. However, gaps remain, including programmes that support progressive socio-cultural norms, e.g. understanding security challenges that prevent girls from going to school or restricting their mobility.

### 6.3. The potential of cash transfers to facilitate improvements in economic and social outcomes amongst the long-term displaced

The world currently faces humanitarian challenges that stem from protracted crises and lead to the long-term displacement of people. Therefore the question of how to support refugees to reduce poverty and improve their economic and social outcomes in the medium- to long-term requires an urgent solution. This study considers the role of longer-term cash transfers such as that provided by UNHCR in reducing barriers to education, health services and the labour market, and explores whether participation in such a programme helps beneficiaries to build human capital and increase their income-generating potential.

In a context of high poverty, high costs of living, and concerns about secure housing, our findings show that the UNHCR cash transfer is playing an important role in supporting refugees. Urban economies are largely cash-based, which has important implications for intervention modality. The regular income received via the UNHCR transfer reduces anxiety and increases the psychological wellbeing of Syrian refugees, who otherwise would have to face constant displacement within the host country due to a saturated housing market and limited sources of income. Yet receipt of a cash transfer still allows recipients to barely survive.

Impacts on access and education are relatively low, since little of the transfer money is left once household rent is paid. In the context of Jordan, this does not mean that refugees are unable to access health and education, because an enabling context exists whereby health facilities and schools for Syrians are heavily subsidised by the Jordanian Government and international funding. Access barriers to basic services are thus relatively low also – although cost for treatment and school-related expenditures can still be a burden on the finances of some refugee households.

Critical to ensuring economic integration of the long-term displaced is access to income-generating activities (World Bank, 2016). When it comes to employment, however, the transfer and the policy environment are at odds. Barriers for accessing employment are linked to relatively high costs, bureaucracy surrounding work permits, and limitations regarding the sectors that refugees can work in. Despite advances in waiving work permit fees for a certain amount of time, and relaxing the rules within certain sectors, the participants in this study mainly work in the informal sector and consider the costs of

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issuing a work permit to be higher than the benefits. As the cash transfer is barely enough to cover rent and utility bills, it has not enabled adults in the household to further their employment or livelihood opportunities (as shown in other contexts, see Bastagli et al., 2016; Jacobsen and Fratzke, 2016). The fear of losing the cash transfer, as well as the difficulty of obtaining a work permit and decent regular employment, creates disincentives for cash-transfer beneficiaries to work in the formal sector. The strong focus of the Jordan Compact on generating employment opportunities is therefore key to fostering positive economic outcomes amongst the long-term displaced.

One of the key determinants of impact potential of cash transfers is the regularity and predictability of provision. The UNHCR faces the persistent challenge of providing their cash transfer programme to the long-term displaced in the context of a protracted crisis, but with short-term and unpredictable humanitarian funding cycles. This contradiction is at odds with the regularity and reliability needed by beneficiaries to plan for their future. Encouragingly, new longer-term development-financing

mechanisms are beginning to emerge, such as the Syria Regional Refugee and Resilience Response Plan (GHA Report, 2016).

Another challenge, however, is that social protection support to the refugee population functions outside of the national system, which can fuel resentment amongst the host population and hinder long-term social and economic integration of refugees. Yet, despite the potential cost-saving and social-cohesion effects to be had from merging both systems, this is not politically feasible in the current context. Policy-makers and practitioners can learn from emerging approaches, however, for example Turkey's Emergency Social Safety Net.

Social protection programmes such as the UNHCR cash transfer are a critical policy response to alleviate poverty amongst refugees and enable them to survive. In order to achieve longer-term development outcomes, and bridge the gap between humanitarian assistance and social protection, a wider enabling policy environment is needed that facilitates access to basic services and the labour market, as well as longer-term development-financing mechanisms.

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# Annex: Interviews and focus groups

**Table A1. Key informant interviews**

| Number | Organisation                                       | Informants                             | Date               |
|--------|--|--|--------------------|
| KII1   | UK Department for International Development (DFID) | Craig Tucker                           | 1/9/16             |
| KII2   | Danish Refugee Council (DRC)                       | Andrew Merat                           | 18/7/16<br>29/9/16 |
| KII3   | International Labour Organization (ILO)            | Maha Katta                             | 29/9/16            |
| KII4   | Norwegian Refugee Council (NRC)                    | Cassandra Mathie<br>Martin Clutterbuck | 29/9/16            |
| KII5   | UNICEF   | Jawad Aslam                            | 30/9/16            |
| KII6   | UN High Commissioner for Refugees (UNHCR)          | Elizabeth Barnhart                     | 29/9/16            |

**Table A2. In-depth interviews**

| Interview number | Beneficiary status | Sex of respondent | Date    | Location   |
|------------------|--------------------|-------------------|---------|------------|
| ID11             | Beneficiary        | Male              | 30/8/16 | Al Hashmi  |
| ID2              | Beneficiary        | Female            | 30/8/16 | Al Hashmi  |
| ID3              | Beneficiary        | Female            | 30/8/16 | Al Hashmi  |
| ID4              | Non-beneficiary    | Female            | 31/8/16 | Irbid      |
| ID5              | Non-beneficiary    | Female            | 31/8/16 | Al Ramtha  |
| ID6              | Non-beneficiary    | Male              | 3/9/16  | Abu Alanda |
| ID7              | Non-beneficiary    | Female            | 3/9/16  | Abu Alanda |
| ID8              | Beneficiary        | Male              | 3/9/16  | Abu Alanda |
| ID9              | Beneficiary        | Male              | 4/9/16  | Abu Alanda |
| ID10             | Beneficiary        | Male              | 4/9/16  | Abu Alanda |
| ID11             | Beneficiary        | Male              | 4/9/16  | Abu Alanda |
| ID12             | Beneficiary        | Female            | 4/9/16  | Abu Alanda |
| ID13             | Beneficiary        | Female            | 4/9/16  | Abu Alanda |
| ID14             | Beneficiary        | Female            | 4/9/16  | Abu Alanda |
| ID15             | Beneficiary        | Female            | 4/9/16  | Abu Alanda |
| ID16             | Beneficiary        | Female            | 4/9/16  | Abu Alanda |
| ID17             | Beneficiary        | Female            | 27/9/16 | Irbid      |
| ID18             | Beneficiary        | Female            | 26/9/16 | Al Hashmi  |
| ID19             | Beneficiary        | Female            | 26/9/16 | Al Hashmi  |
| ID20             | Beneficiary        | Female            | 26/9/16 | Al Hashmi  |
| ID21             | Beneficiary        | Female            | 26/9/16 | Al Hashmi  |
| ID22             | Beneficiary        | Female            | 26/9/16 | Al Hashmi  |
| ID23             | Beneficiary        | Female            | 27/9/16 | Irbid      |
| ID24             | Beneficiary        | Female            | 27/9/16 | Irbid      |

| Interview number | Beneficiary status | Sex of respondent | Date    | Location  |
|------------------|--------------------|-------------------|---------|-----------|
| ID25             | Beneficiary        | Male              | 27/9/16 | Irbid     |
| ID26             | Non-beneficiary    | Male              | 27/9/16 | Irbid     |
| ID27             | Beneficiary        | Male              | 27/9/16 | Irbid     |
| ID28             | Non-beneficiary    | Female            | 27/9/16 | Irbid     |
| ID29             | Beneficiary        | Male              | 27/9/16 | Irbid     |
| ID30             | Beneficiary        | Female            | 27/9/16 | Irbid     |
| ID31             | Beneficiary        | Female            | 27/9/16 | Irbid     |
| ID32             | Beneficiary        | Female            | 28/9/16 | Ramtha    |
| ID33             | Beneficiary        | Female            | 28/9/16 | Ramtha    |
| ID34             | Beneficiary        | Female            | 28/9/16 | Ramtha    |
| ID35             | Beneficiary        | Male              | 28/9/16 | Ramtha    |
| ID36             | Non-beneficiary    | Female            | 28/9/16 | Ramtha    |
| ID37             | Non-beneficiary    | Female            | 28/9/16 | Ramtha    |
| ID38             | Beneficiary        | Female            | 28/9/16 | Ramtha    |
| ID39             | Beneficiary        | Female            | 28/9/16 | Ramtha    |
| ID40             | Beneficiary        | Male              | 28/9/16 | Ramtha    |
| ID41             | Non-beneficiary    | Male              | 28/9/16 | Ramtha    |
| ID42             | Beneficiary        | Male              | 28/9/16 | Ramtha    |
| ID43             | Non-beneficiary    | Male              | 4/10/16 | Ramtha    |
| ID44             | Beneficiary        | Male              | 5/10/16 | Al Hashmi |
| ID45             | Beneficiary        | Male              | 5/10/16 | Al Hashmi |
| ID46             | Beneficiary        | Male              | 5/10/16 | Al Hashmi |
| ID47             | Beneficiary        | Male              | 5/10/16 | Al Hashmi |

**Table A3. Focus group discussions**

| Interview number | Beneficiary status | Sex of respondents | Number of participants | Date    | Location   |
|------------------|--------------------|--------------------|------------------------|---------|------------|
| FG1              | Beneficiary        | Male               | 11                     | 30/8/16 | Al Hashmi  |
| FG2              | Non-beneficiary    | Female             | 7                      | 30/8/16 | Al Hashmi  |
| FG3              | Beneficiary        | Male               | 9                      | 31/8/16 | Irbid      |
| FG4              | Non-beneficiary    | Female             | 8                      | 31/8/16 | Al Ramtha  |
| FG5              | Non-beneficiary    | Female             | 11                     | 3/9/16  | Abu Alanda |
| FG6              | Beneficiary        | Male               | 10                     | 3/9/16  | Abu Alanda |
| FG7              | Non-beneficiary    | Male               | 6                      | 3/9/16  | Abu Alanda |
| FG8              | Beneficiary        | Female             | 8                      | 6/9/16  | Al Hashmi  |
| FG9              | Beneficiary        | Female             | 7                      | 28/9/16 | Al Ramtha  |
| FG10             | Beneficiary        | Female             | 12                     | 27/9/16 | Irbid      |
| FG11             | Non-beneficiary    | Male               | 4                      | 4/10/16 | Al Ramtha  |
| FG12             | Beneficiary        | Male               | 7                      | 4/10/16 | Al Ramtha  |



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