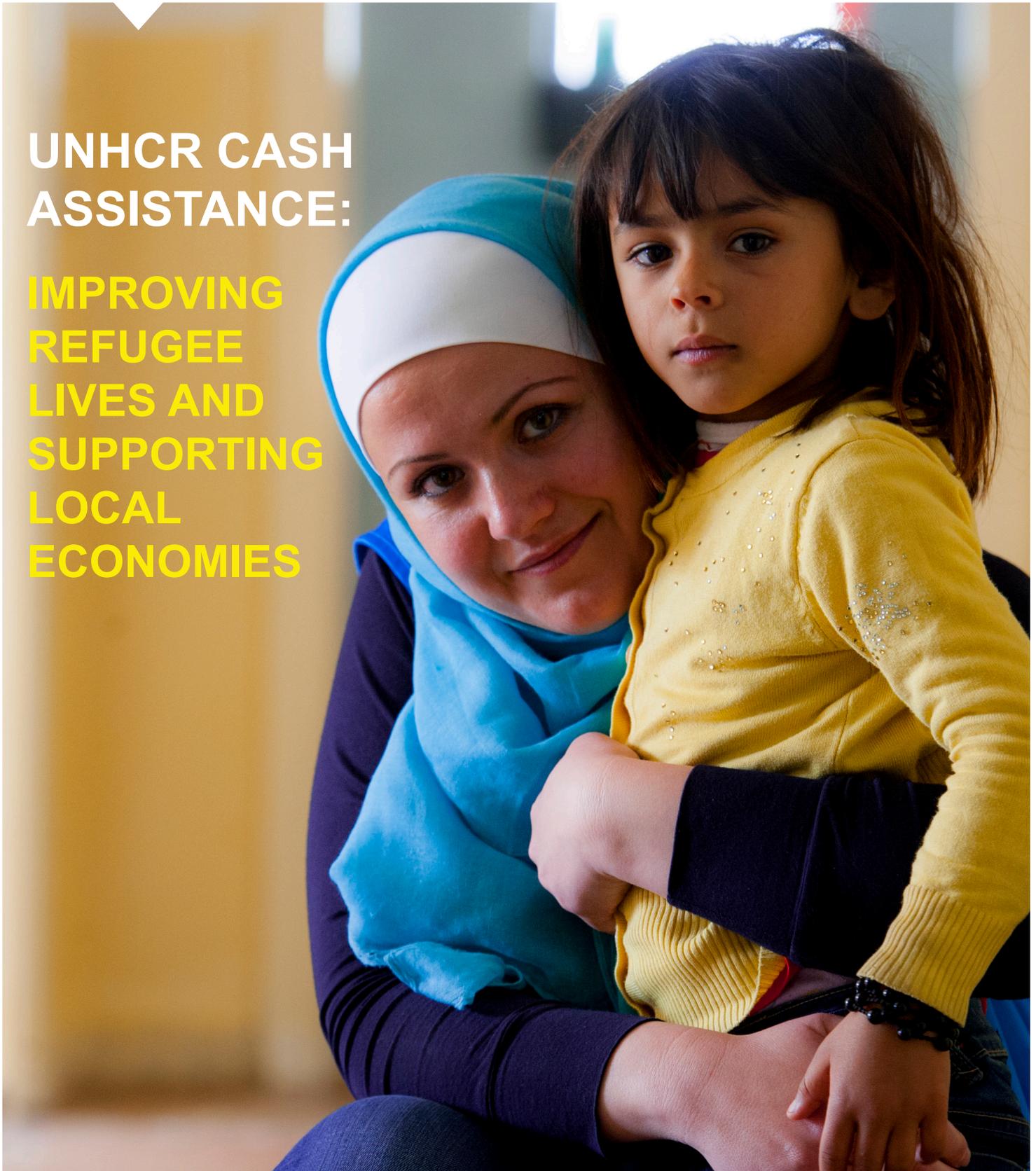


**UNHCR CASH
ASSISTANCE:**

**IMPROVING
REFUGEE
LIVES AND
SUPPORTING
LOCAL
ECONOMIES**



UNHCR/Sebastian Rich

Post Distribution Monitoring for Syrian Refugees
Jordan, 2016

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Contents

Executive Summary	1
Abbreviations	2
Map of Beneficiaries	3
Introduction	4
Background	5
Cash-Based Interventions in 2016	6
The Process of Cash Distribution in 2016	7
Registration	8
Implementation	9
Review of VAF Predicted Welfare Scores	10
Common Cash Facility	11
Post-Distribution Monitoring	12
What is Post-Distribution Monitoring?	13
Findings and comparative analyses	14
Household Income	15
Household Expenditure	16
Rent	17
Food	18
Health	19
Utilities	20
Education	21
Children's needs	22
Transportation	23
Communication	24
Market availability	25
Impact of Cash Assistance	26
Unmet needs	27
Other coping strategies:	28
Quality of service delivery	29
Feedback on the use of iris scans	30
Feedback on the use of ATM cards	31
Feedback on complaint mechanisms	32
Resulting next steps	33
	34

Executive Summary

UNHCR's Cash-Based Interventions (CBI) support the most vulnerable Syrian refugees living within the host community in Jordan. Thanks to generous donor support last year, over 30,000 households received monthly cash assistance, winterisation cash, and cash for health, totalling nearly US \$ 85 million. Families were chosen for assistance following a home visit. Using a humanitarian assessment model, the Vulnerability Assessment Framework (VAF), families received a ranking for vulnerability.

In 2016, UNHCR provided between 80 JOD and 155 JOD per month to refugee households in need (depending on household size). This contribution eased the family's burden and enabled them to cover a part of their most urgent needs. The assistance also helped to ensure that many families were able to survive without needing to cope by depleting their savings, incurring debt, and taking their children out of school in order to work.

Beneficiaries of UNHCR's cash assistance are able to access their cash directly from more than 90 iris-enabled Cairo Amman Bank ATM's. Authentication for withdrawal takes place through a secure and encrypted network connection (known as EyeCloud®) that enables refugees' identities to be verified at ATM's linked to UNHCR's iris database. This not only reduces costs while increasing efficiency and security, but also helps to preserve refugees' dignity. In August 2016, UNHCR launched the Common Cash Facility (CCF) – a one-partner platform for cash delivery that shares the benefits of this innovative technology with nine partner organisations.

Since 2013, UNHCR has undertaken regular monitoring of its CBIs. This report presents the findings of the four post-distribution monitoring (PDM) exercises conducted in 2016. It analyses the results of home visits and phone interviews with a geographically representative sample of 1,690 beneficiary households.

The PDM results reveal that UNHCR's CBIs have positively contributed to Syrian refugee families by helping them meet critical needs over the course of the year.

- Ninety-nine percent of respondents confirmed that the CBIs led to an improvement in their living conditions and a reduction of their financial burden.
- However, only sixteen percent believe that cash assistance enables them to fully cover their basic needs.



UNHCR/Sebastian Rich

INCOME

All families showed a heavy reliance on UNHCR cash assistance, with a third of the respondents relying on UNHCR as their sole income source. A quarter of the families generate additional income through wage labour. And over a third rely on borrowing money, mainly from neighbours, relatives, and friends. A few families (3%) reportedly rely on child labour even following the receipt of cash assistance.

EXPENDITURE

The majority of respondents report that they are able to purchase basic needs items such as food and household items in their local market. In 2016, the total average monthly expenditure of Syrian families receiving cash assistance was 271 JOD. Expenditures remained consistent throughout the year, with rent (88% paying 123 JOD on average), health (64% paying 41 JOD on average), and food (84% paying 66 JOD on average) dominating household expenses. Sixty-one percent of the interviewed families were able to remain in their current property for over a year. For ten percent of the families, debt repayment remained a large expenditure, amounting to 39 JOD on average per month. Although education is free for Syrian children in Jordan, families must cover transport, uniforms, and school supplies.

IMPACT OF CASH ASSISTANCE

In addition to a vast majority of households confirming an improvement of their living conditions, 40% saw significant impact on the wellbeing of their families. Sixty-four percent of the families reported a positive impact on their psychological well-being. More than half of the respondents stated that it helped pay rent and a quarter stated their housing quality improved. A quarter of the respondents used the cash assistance to improve the food quality for their family.

QUALITY OF SERVICE DELIVERY

UNHCR's cash assistance is distributed either via biometric recognition (iris scan) or ATM cards. An overwhelming majority of respondents (95.5%) are satisfied with the method by which the money is disbursed.

In January 2016, iris authentication was switched from the bank to the more secure EyeCloud® platform. UNHCR undertook a large scale iris re-scanning campaign, after PDM data showed that 60% of respondents faced challenges with their iris scans. One quarter of the respondents stated they visited ATM's more than once due to overcrowding. In response, UNHCR plans to stagger cash payments in 2017.

The data also highlighted that only 41% of the respondents appeared to know how to successfully reach UNHCR staff for complaints. Of those that knew how to access help, 16.5% used the complaint mechanism. Of the respondents that did contact UNHCR, 81% found an answer to their complaint. In response to the lack of awareness, UNHCR took measures to improve the cash beneficiaries' understanding of how to access the complaint mechanisms.

RESULTING NEXT STEPS

The 2016 PDM highlights several key technical areas that deserve greater attention in 2017, including:

- Improving beneficiaries knowledge of and access to feedback and complaint mechanisms; and
- Reducing barriers to cash withdrawal.

In addition, UNHCR will seek to better understand the impact of refugees incurring debt, as well as how access to formal work opportunities impacts household well-being.

Abbreviations

CBI	Cash-Based Intervention
CCF	Common Cash Facility
JOD	Jordanian Dinar
MEB	Minimum Expenditure Basket
MFA	Monthly Financial Assistance
Mol	Ministry of Interior
ODI	Overseas Development Institute
PDM	Post-Distribution Monitoring
UNICEF	United Nations International Children's Emergency Fund
UNHCR	United Nations High Commissioner For Refugees
VAF	Vulnerability Assessment Framework
WFP	World Food Programme



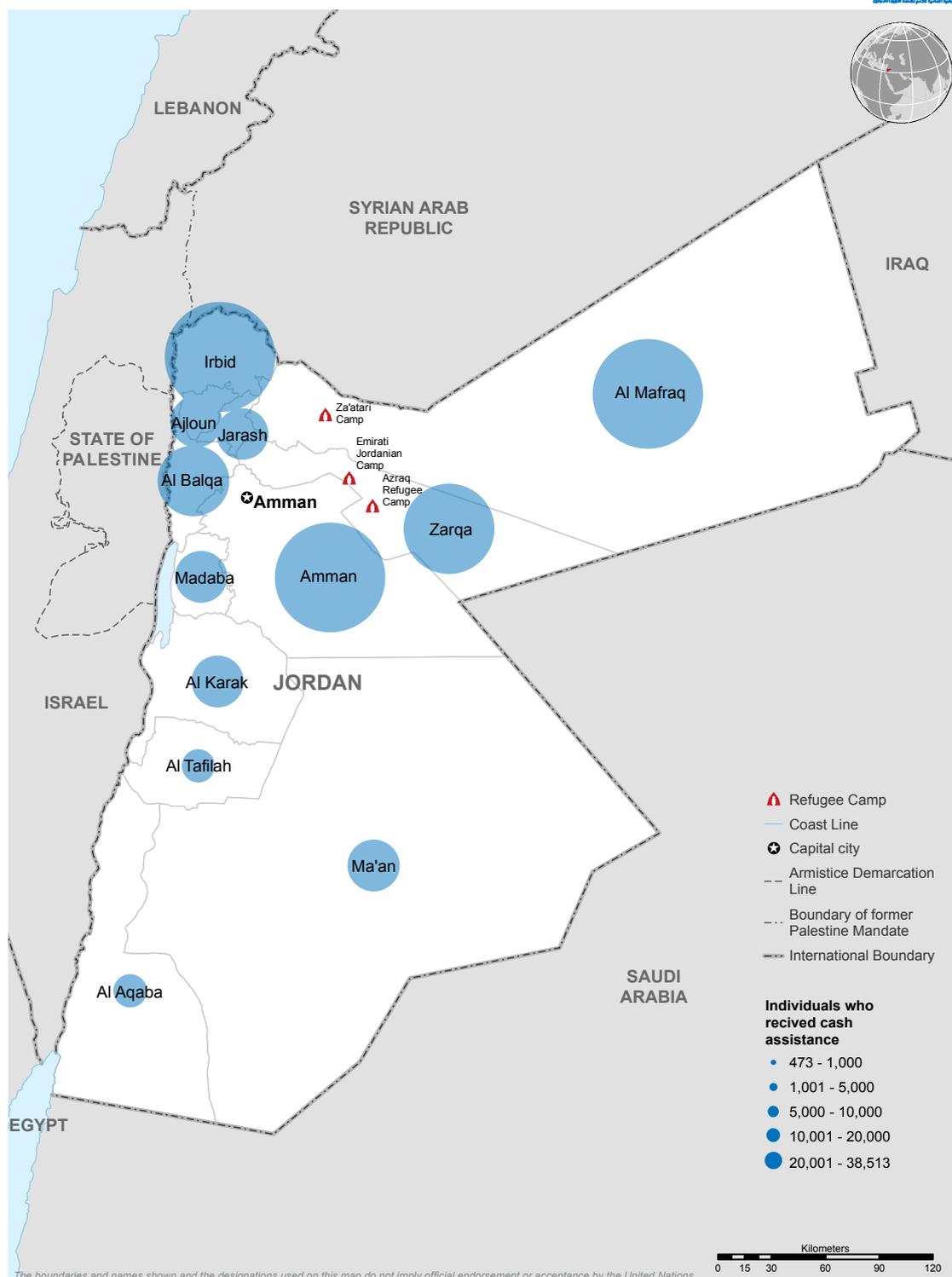
UNHCR/Viktor Pesenti

Map of Beneficiaries

JORDAN

UNHCR Cash Assistance for Refugees

December 2016



The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations.

Introduction

Background

Since the start of 2012, hundreds of Syrian have fled their war-torn country and found refuge in Jordan. It will likely take decades for Syria to recover fully from the destruction caused by the on-going conflict and it is unclear how long the refugee crisis will persist. At present, only about 20% of the 660,000 registered Syrian refugees in Jordan are based in camps; the vast majority are living alongside their Jordanian hosts in urban and rural areas.

In 2016 there was a major shift with regards to livelihood opportunities for refugees. Following the 'Supporting Syria and the Region' Donor Conference, held in London on 4 February 2016 ('the London Conference'), the Government of Jordan eased restrictions to enable refugees to obtain permits to work for certain occupations¹. Subsequently, from April 2016, charges for these work permits were waived. This led to some 36,000 work permits being issued by the end of 2016; wages vary from minimum salary (190² JOD per month- six-day weeks) in manufacturing, to better paid jobs in other sectors but always within the limits of occupations open to foreigners. The agricultural sector, in which the majority of work permits have been issued, is seasonal and provides employment 6-8 months a year. The effect of these new formal work opportunities and the trickle-down effect on household incomes remains to be seen. However, it is clear that in 2016 many refugee families continued a cycle of asset depletion, with their savings exhausted and their levels of debt increasing.

According to the UN Inter Agency Task Force³, in 2016 a family of five⁴ would need 451 JOD per month to cover their minimum expenditure for essentials such as shelter, food, education, protection, health services, and basic water and sanitation facilities (the basic minimum expenditure basket (MEB))⁵. The monthly survival MEB was calculated as 256 JOD, which would provide a family only with sufficient funds to cover expenditure on food, shelter, water and sanitation.

In early 2016, the Vulnerability Assessment Framework (VAF) data showed that over 80% of Syrian refugees were living below the Jordanian poverty line of 68 JOD per capita per month. These refugees continue to face challenges in providing food, housing, and healthcare for their families. Eighty percent of Syrian refugees living in Jordanian host communities reported having to resort to 'crisis or emergency' negative coping strategies, such as, inter alia, reducing depleting savings, taking children out of school, and incurring debt. Moreover, UNHCR's data showed that 75% of Syrian refugees are highly or severely shelter vulnerable.

In addition to poverty, refugees face numerous other challenges. Of particular concern are those suffering from war-related trauma and physical disabilities, unaccompanied minors and elderly, and single parents trying to care for their children. These cases are among those that UNHCR supports with cash assistance.

Vulnerability Assessment Framework (VAF)

The VAF gives each refugee family an overall vulnerability score in a number of critical sectors, such as basic needs, education, food security, health, shelter, water and sanitation. The VAF also measures poverty indicators such as predicted family expenditures, debt ratios, and income. Lastly it measures protection indicators through questions about child labour, early marriage, begging, and other negative coping strategies. With a consistent measure of vulnerability, the VAF allows UNHCR and partner organizations to provide cash assistance to those who need it most.

¹ The occupations affected are construction, agriculture, jobs inside Qualified Industrial Zones, and the service industry.

² The minimum wage was raised at the beginning of 2017 to 220 JOD for Jordanians, for migrant workers 190 JOD apply.

³ The lead coordination structure for the refugee response in Jordan.

⁴ UNHCR calculates the average Syrian refugee family size as 4.7 members.

⁵ The MEB establishes poverty lines for the refugee population by reflecting common expenditures and minimum thresholds that allow refugee families to survive and maintain dignified lives. First established for Syrian refugees in 2014, it is recalculated on an annual basis by Taskforces that includes representatives of all relevant sectors and is then endorsed as a general guideline for partners under the Inter Agency Task Force and Inter-Sector Working Group. The MEB calculates the cost of living to estimate how much a Syrian refugee within Jordan would need to live on a monthly basis, with bare minimum expenditure expressed in the survival minimum expenditure basket.

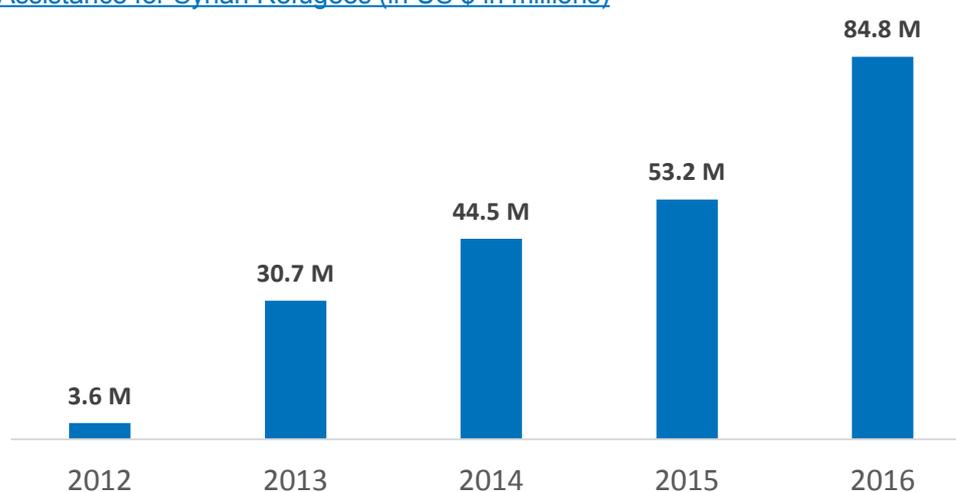
Monthly and one-off Cash-Based Interventions (CBIs) help the most vulnerable refugees to pay for rent, utilities, clothing, and other essential household needs. They are an important protection tool and have proved effective in reducing poverty and limiting negative coping strategies⁶.

Cash-Based Interventions in 2016

Thanks to the generosity of donors and individuals around the world UNHCR distributed close to US \$ 85 million in cash assistance in 2016 to over 136,000 Syrian refugees (30 thousand cases/households by December 2016) in Jordan. Over US \$ 64 million was distributed via monthly financial assistance (MFA). This sum was significantly higher than that distributed at any time since the start of the crisis. Nevertheless, UNHCR maintains a waiting list of 53,000 individuals and moves new families into the cash program whenever possible.

In late 2015, following a revision of the MEB, the average monthly cash amount was increased by 37% per case on average. This meant that 85% of a family's survival needs could be met through UNHCR cash assistance.

[Figure 1: Cash Assistance for Syrian Refugees \(in US \\$ in millions\)](#)



⁶ UNHCR provides cash assistance in other circumstances, such as emergency support (one-off assistance provided on an exceptional basis when a household faces an emergency such as eviction), winterization (provided to help protect refugees from the challenges presented by the colder weather), and Cash for Health (allowing refugees to pay for health care themselves is more cost-effective than a referral system)



UNHCR/Tanya Habjouqa

Figure 2: Overview of increase of cash assistance per (Syrian) case distributed in 2016

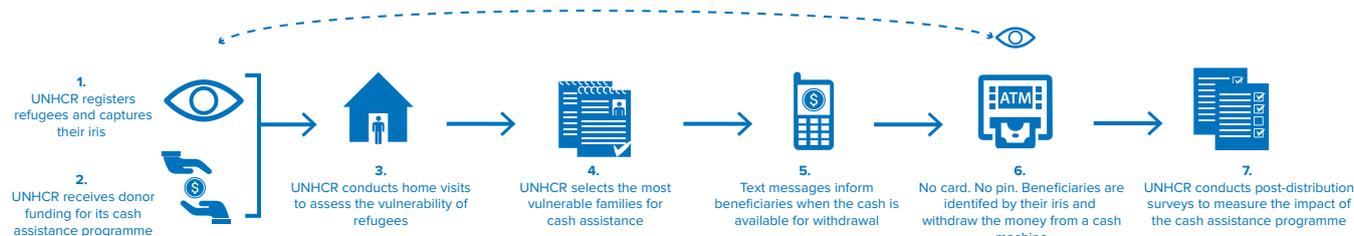
Active Family Size	Survival non-food MEB (JOD) 2015	Pre-November 2015 Level of Assistance (JOD)	Post-November 2015 Level of Assistance (JOD)
1	97	50	80
2	127	50	110
3	148	100	125
4	149	100	125
5	155	100	130
6	163	120	140
7 and above	183	120	155

The Process of Cash Distribution in 2016

Registration

Upon arrival in Jordan, all Syrian refugees undergo a detailed registration process, which includes recording their biometric data through iris scanning⁷. Following registration, the refugee family or individual receives a home visit⁸, during which enumerators ask detailed questions to ascertain the vulnerability of the household. Since August 2014, the household questionnaire has been based on the VAF, which enables UNHCR to distribute assistance in a more efficient and equitable manner. Questions cover critical issues including health, shelter, education, negative coping strategies, debt, and expenditure patterns. Since 2014, over 130,000 home visits have been conducted, providing UNHCR with comprehensive information about the needs of refugees in Jordan.

Refugees are selected for cash assistance based on the home visits and the resulting vulnerability scoring. Once a family or person is deemed eligible for cash assistance they join a waiting list of currently over 11,000 families (53,000 individuals). In 2016, just over 20 percent of Syrian refugees benefitted from the cash programme, with 40 percent of these being female-headed households.



Implementation

Refugees now access their cash assistance directly from one of 90 iris-enabled ATMs of the Cairo Amman Bank. UNHCR Jordan uses a secure and encrypted network connection that enables refugees' biometric data to be verified at an ATM machine through a link back to UNHCR's iris database. This means no sharing of personal data with a third party⁹. This innovative technology has allowed UNHCR to reduce costs while increasing efficiency and security. The use of EyeCloud® enables UNHCR to run this programme with low overheads¹⁰ – and UNHCR does not charge overhead to partners who utilize the EyeCloud® through the Common Cash Facility.

UNHCR sends an SMS to eligible refugees to inform them that their money is ready for collection. The refugees can then visit the nearest suitable ATM to withdraw their cash assistance¹¹. Refugees who have not withdrawn their cash assistance by the end of the month are contacted by UNHCR. If they are unreachable, the funds are recovered and allocated to other vulnerable families on the waiting list.

The programme is card-less, pin-less, and cash withdrawal is fraud-proof. This process enables refugees to protect their dignity and use the cash directly for the most needed items, such as rent, utilities, and other expenditures. Moreover, cash is injected into the local economy benefitting the Jordanian host community.

These innovative targeting and delivery methods are redefining the process and impact of UNHCR's operations in Jordan and are now being rolled-out in other large-scale UNHCR operations in the region.

⁷ Including children above three years old, once the iris has fully formed into its final pattern.

⁸ Home visits were conducted in 2016 by either UNHCR field staff or their implementing partners, who, as of December 2016, is MindSet, a local research organization.

⁹ Prior to the use of EyeCloud® refugees were burdened with having to enrol and re-verify their identities with the bank in order to receive cash assistance from UNHCR. It was a time consuming and costly process, which could delay the disbursement of cash for months. Humanitarian partners often had to resort to using less efficient and more costly means to transfer their assistance to refugees, opting in most instances for bank cards, cash in hand, and local money exchanges.

¹⁰ Bank fees amounted to 1.67% in 2016.

¹¹ ATM cards are issued: (i) for minors where the caregiver is responsible for spending or (ii) for the beneficiaries where iris scan is not applicable or in cases of movement disabilities.

Review of VAF Predicted Welfare Scores

Following the introduction of the Vulnerability Assessment Framework (VAF) in 2014, UNHCR's assessment team conducted a baseline survey sampling the Syrian refugee population to develop the model for predictive welfare scoring. The Assessment team has conducted home visits to 130 thousand families, with a strong verification and appeals process in place. In 2016, the home visit (VAF) questionnaire was reviewed and revised, and with it, the scoring for vulnerability. Criteria for cash assistance is defined by vulnerability ranking, which takes into account a predictive welfare score that is based on a variety of indicators that identify poverty. A new baseline will be conducted in the first half of 2017.

Common Cash Facility

In August 2016, UNHCR launched the Common Cash Facility (CCF) as a one-partner platform for cash delivery. By the end of 2016, the CCF included six organizations providing cash assistance in Jordan (at the time of this writing, nine partner agencies comprise the CCF). The CCF utilizes the EyeCloud® to authenticate beneficiaries. The CCF offers economies of scale and cost advantages, as well as the same low bank fees for all partners (1.67% in 2016). It also ensures that each organisation maintains a separate and direct relationship with the bank, upholding financial integrity and accountability. The combined strength of partners within the CCF has allowed us to negotiate record lows for banking rates and premium services. No fees, except the bank fees, are associated with CCF membership.

The CCF is jointly managed by representatives of all partners under a steering committee, of which UNHCR is a member. All partners joining the CCF can transfer cash assistance on an equal and direct basis, under the same terms and conditions, and at the same record-low overheads, with no entry and exit barriers. This means that a small NGO processing a one-off payment for a limited number of refugees would benefit from the same low fees as a large agency delivering monthly cash assistance to thousands of refugees.



UNHCR/Sebastian Rich

Post-Distribution Monitoring

What is Post-Distribution Monitoring?

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

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

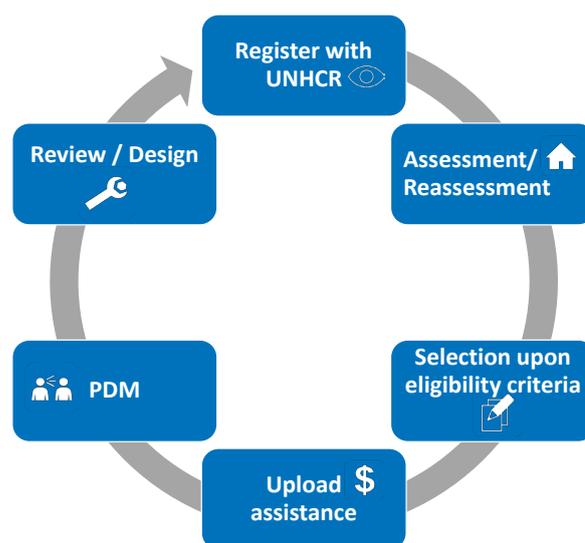
UNHCR's PDMs are quantitative and able to highlight broad trends. These trends are confirmed through qualitative methods, such as the annual participatory assessments and structured focus group discussions. The information is then fed back into the CBI cycle to improve the way assistance is designed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

It is important to note that standard PDMs fall short of revealing long term impacts. PDMs are not designed to ascertain behavioural changes. Moreover, PDM's cannot differentiate between the impact of UNHCR's CBIs and the impact of external factors, such as changes to the labour market, assistance from other agencies, changes in the economy, or inflation. UNHCR and UNICEF have therefore jointly commissioned the Overseas Development Institute to conduct a long term impact analysis of our CBIs, which will be published in late 2017.

The PDM Cycle 2016

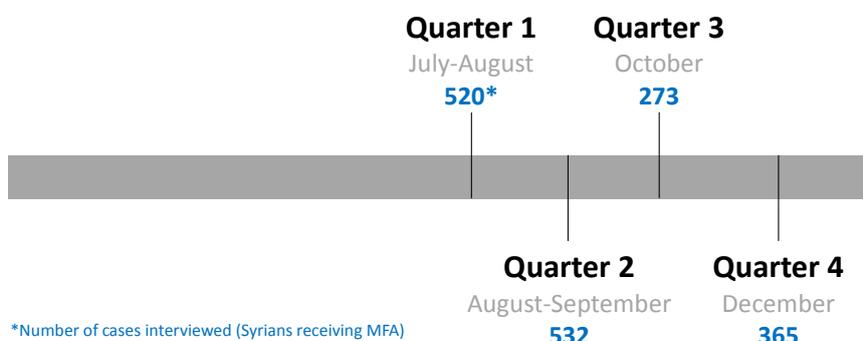
Since 2013, UNHCR has undertaken regular monitoring of its CBIs, although much more information is now collected than in previous years. In 2016, UNHCR conducted quarterly PDMs, with the assistance of MindSet, a private Jordanian research firm¹². UNHCR provided extensive training at the outset to ensure that enumerators understand the particularities and protection risks of the refugee population. Refresher sessions are provided at regular intervals.

A statistically significant sample size was utilized for each quarter. The total number of interviewees was based on a margin of error of four percent and a confidence level of 90 percent. The sample populations reflected the geographical distribution of cash beneficiaries in Jordan, the vast majority of whom reside in the central and northern region of the country. In 2016, data were collected on 1,690 cases, (6,745 individuals), with an average family size of 4.4 people. Forty-nine percent of respondents were female and 51 percent male. On average 16% were unreachable.



¹² Mindset has been contracted by UNHCR since 2016 to conduct PDMs. PDMs were previously conducted via a local partner that received a grant. Data were gathered by volunteers and often showed more variations.

Figure 3: Number of cases interviewed (Syrian) by quarter



Data was collected through home visits and phone calls using a standardized survey questionnaire developed by UNHCR for the four quarterly cycles, with ongoing¹⁴ improvements and modifications based on field feedback. In 2016, delays in official approval meant that interviews for Q1 and Q2 were conducted by phone later than planned.

By Q3, MindSet had received permission to send staff into the field and PDMs were conducted through both home visits and phone calls.

All information was collected via tablets using KoBo¹⁵, an open source suite of tools for data collection and analysis. The data were stored safely on UNHCR's server, protecting the individual data of refugees interviewed. Analysis of the data were conducted by UNHCR after each quarter and used to inform CBI methods.



UNHCR/Christopher Herwig

¹³ The overall size of the sample population remained the same in Q3 and Q4, but it is noted that the total number of those interviewed appears fewer. This is because in Q3 and Q4 people on the waiting list and beneficiaries who have recently stopped receiving cash assistance were also interviewed in order to provide a comparative model for the 2017 PDMs. As a result, the number in the 'Syrian cases receiving cash assistance' column is less than in previous quarters.

¹⁴ Q2-4 have a lot of additional questions, in particular to debt, additional expenditure, and health related questions.

¹⁵ KoBo Toolbox is a suite of tools for field data collection for use in challenging environments, developed by the Harvard Humanitarian Initiative. Launched in 2014, with support from the UN and IRC it makes electronic data collection more standardized, more reliable, and easier to use in humanitarian crises. <http://www.kobotoolbox.org/>.

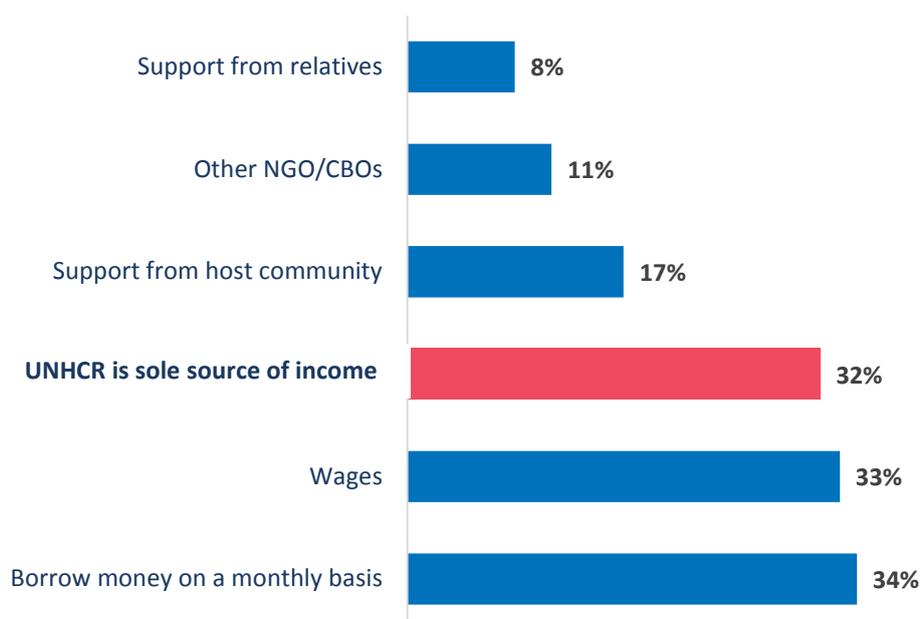
Findings and comparative analyses

Household Income

The income related questions in the 2016 PDM evolved over the year, as the government relaxed its policies on work permits. The first quarter revealed that while a quarter of cases reported income from wages and 13% had support from other NGOs, the vast majority received income from other, undefined sources. To gain a better understanding of these 'other sources' of income, additional questions were included. From Q2 onwards, the table below shows that a third reported income from wages. Given changes in the Jordanian labour policies for formal paid labour, UNHCR will utilise the upcoming PDM cycle to enhance understanding of the impact on beneficiaries.

It is worth highlighting that for a third of UNHCR cash beneficiaries the assistance is the sole income source, making them particularly vulnerable to any changes in cash assistance.

Figure 4: Main source of monthly income Q2-Q4



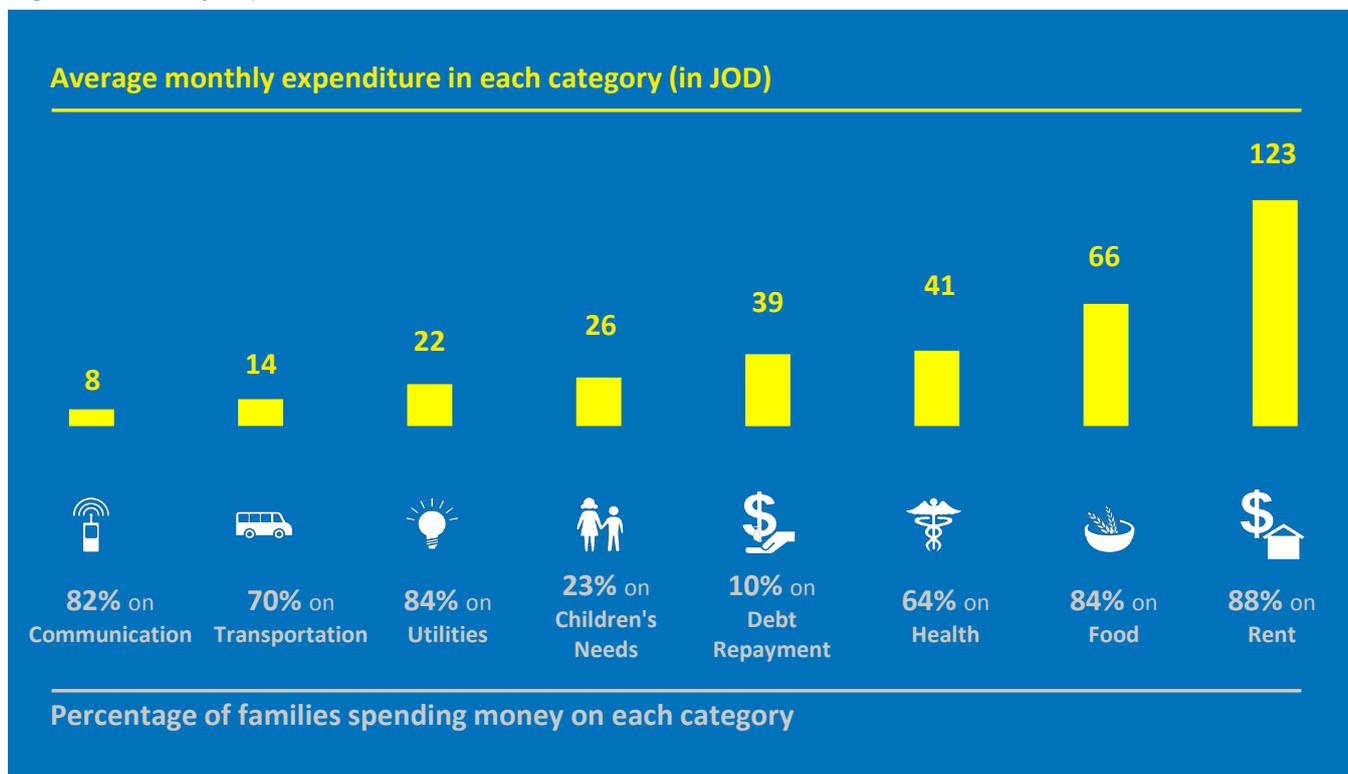
Household Expenditure

In 2016, the total average expenditure of Syrian households receiving cash assistance was 271 JOD (NB. for an average family size of 4.4 people). Eighty-three percent of heads of households stated that they are the primary decision makers with regards to how to spend cash assistance.

Expenditures remained consistent throughout the year, with rent, health, and food dominating household expenses. This was different from 2014 and 2015, when there were fluctuations due to: (i) a reduction in WFP food vouchers and (ii) the Government of Jordan stopping free health care for refugees. The following bar chart (Figure 5) shows the expenditure reported by households in JOD (excluding education expenses). Disaggregated information on education-related expenses (Figure 9) – transport, school supplies and uniforms – was included in 2016, along with expenditures on general transportation and on communication.

The PDM results reveal a continued increase in refugee household debt. However, it appears that, due to the increase in monthly cash assistance in 2016, some money has been freed up for refugees to repay existing debts.

Figure 5: Monthly expenditure



Twelve percent of households reported that they provide financial support to others who are not listed under the case number. In most cases those assisted are close family members who are supported for an extended period of time. Information about additional persons supported are provided from Q2-Q4 questionnaires. These additional persons are supported because: 61% do not have a breadwinner, 18% do not receive monthly cash assistance, and 10% have health issues .

¹⁶ Additional information is provided in Q1 and Q2 with regards to the support of other children. In Q1 26 households reported supporting on average 2.6 other children. In Q2 25 families supported an average of 2.8 other children per household.

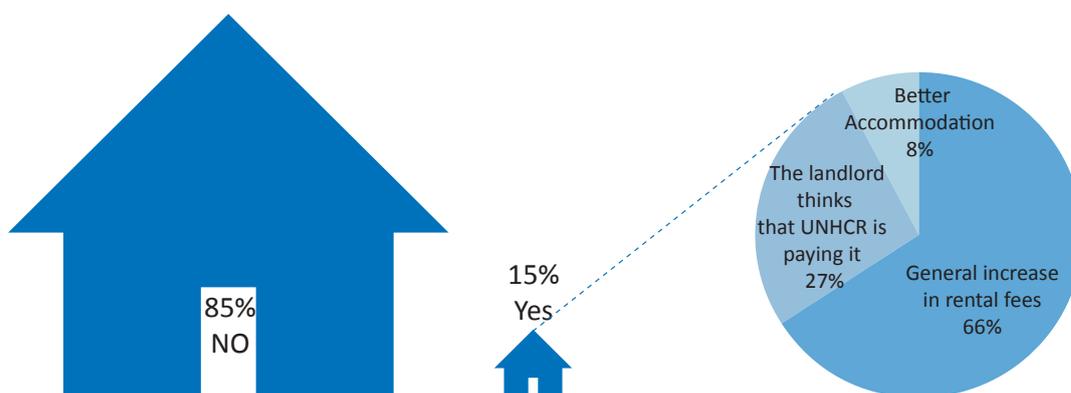
 Rent

In 2016, the majority of households (88%) reported paying rent, the average being 123 JOD per month. It is likely that the remaining 12% live in informal tented settlements, or with host families.

This average rent figure (123 JOD) is slightly lower than the 2016 MEB, which assumes an average expenditure of 143 JOD for a family of four. Comparing to the 2015 MEB data, where a family of four paid 120 JOD, the rents have now increased. The MEB data, however, come from a population sampling rather than assessing the most vulnerable refugee families.

According to our PDM data sets, the 2016 average rent of 123 JOD per month is also slightly lower than the average monthly rent in 2015 of 130 JOD. One explanation could be a trend observed by the Shelter Sector Working Group - of households moving in together to reduce their rent burden.

[Figure 6: Households experience an increase in rent](#)



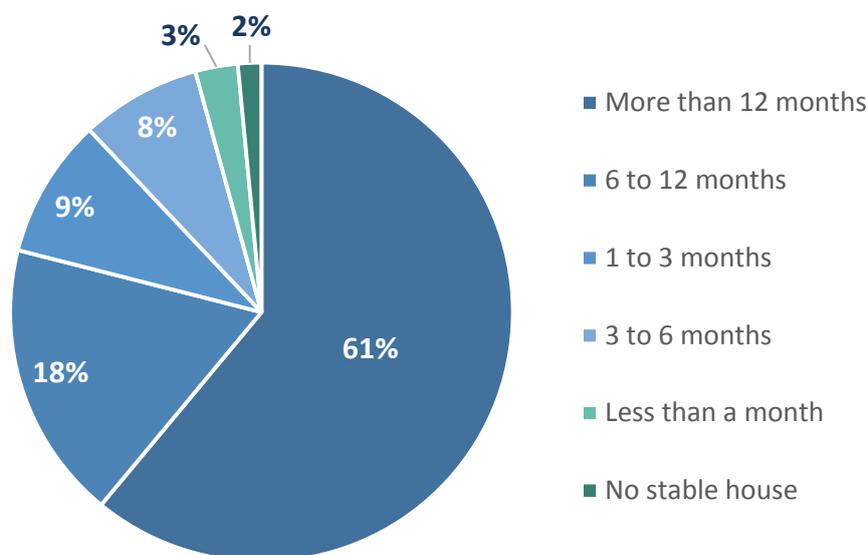
UNHCR/Sebastian Rich

As Figure 6 illustrates, 15 percent of respondents reported an increase in their monthly rent. Of these 15%, for the vast majority this was due to a general increase in rental fees (66%). However, the results reveal that a significant number of landlords increased the rent because they believe that UNCHR is paying it for the refugees (27%). Only a small number of respondents reported being able to move to a better property, for which they pay higher rent (8%).

In 2016, 30 percent of all beneficiaries moved house at least once after receiving UNHCR cash assistance. This could partly be a result of the cash assistance provided, but also reflects another Shelter Sector Working Group observation – that many Syrians are moving in a search for better access to livelihoods, health services, education, markets, and services. To better understand this trend, additional questions were added in Q2, which revealed the following: 16% stated that they moved to be closer to services; 30% moved to a cheaper house; 9% moved to a house that was larger; and 22% moved to a house with better conditions.

Although most respondents (61%) have resided in their current property for more than 12 months, 21 percent have moved within the last 6 months, and 1.4% of those have no stable accommodation (Figure 7).

Figure 7: Duration of stay in place of residence



 Food

Eighty-four percent of households reported that, in addition to utilising WFP vouchers, they also spent money on food, with an average monthly expenditure per household of 66 JOD. Given an average family size of 4.4 persons, this equates to a monthly expenditure of 15 JOD per person. This is again slightly lower than indicated in the 2015 and 2016 MEB calculation, which amounts to 20.5 JOD per person.

Monthly expenditure on food items increased in the first quarter, coinciding with the Ramadan period. This corresponds with similar expenditure increases during Ramadan in previous years.



Since late 2014, Syrian refugees holding Ministry of Interior (MoI) service cards have been required to pay the same rates for healthcare as uninsured Jordanians. In response to this, in late 2015, a new scheme called 'Cash for Health' was created by UNHCR's health unit, helping refugees to access essential health services provided by the Ministry of Health. This channelled funds directly to refugees, allowing them to pay the rates directly to the health care provider. In 2016, the Cash for Health Scheme distributed a total of 791,430 JOD to persons either receiving cash assistance or included on the cash assistance waiting list.

Although monitored separately by UNHCR's Health Office, beneficiaries of the Cash for Health assistance likely included this money in their PDM answers. This may explain the higher overall health expenditures in 2016. Sixty-four percent of respondents reported incurring health related expenses, paying on average of 41 JOD per month. Additional questions on health expenditure were added from Q2 onwards below.

Health expenditures reported by respondents during the last month prior to the interview amounted to 41 JOD on average for 64% of the sampled households.

[Figure 8: Additional health expenditures \(Q2-Q4\)](#)

Average Monthly Expenditure

Delivery (recent or expected)	217 JOD	2% of families spending on this item
Baby kit (recent or expected)	91 JOD	2% of families spending on this item
Emergency expenditure	48 JOD	19% of families spending on this item
Hospitalization	37 JOD	12% of families spending on this item
Primary/secondary OPD, and dental care	34 JOD	33% of families spending on this item

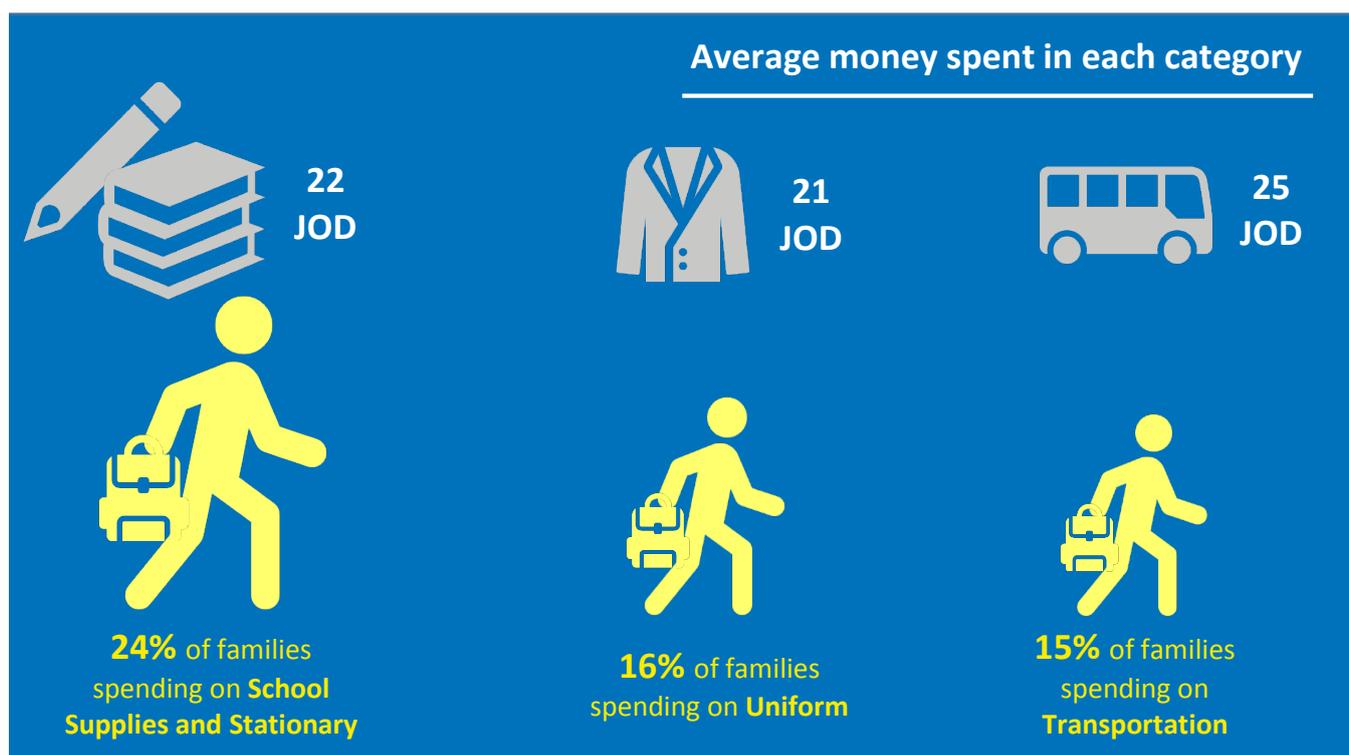
 Utilities

Eighty-four percent of households reported paying for utilities (i.e., gas, electricity, and water), with an average monthly expense of 22 JOD.

 Education

The Ministry of Education estimates that 125,000 Syrian children are enrolled in formal education for 2016-2017, a 15% increase from the previous school year. However, although school itself is free of charge, there are associated costs, such as transport and school supplies (books, uniforms, and stationary)¹⁷. In addition, many families need their children to undertake paid work to help with financial support. Consequently, children from the most vulnerable families are often unable to pursue their education. Slightly more than 40,000 Syrian refugee children are not currently enrolled in school. For those in rural areas, accessing school was reported to be especially difficult, particularly for families engaged in transient agricultural work.

Figure 9: Average monthly amount spent on educational needs (in JOD) (Q2-Q4).



Family expenditures on education show a peak at the start of the school year and another at the start of the second semester. Cash assistance may play an important role in enabling families to make education available to their children. Only two percent of families receiving cash assistance reported that they were unable to send their children to school.

¹⁷ Preparing for the Future of Children in Syria and the Region through Education: London One Year On, Brussels Conference Education Report, April 2017.



Children's needs

Twenty-three percent of households reported spending money on children's needs, including infant needs such as diapers and milk. The expenditure on child-related items is high, amounting to an average of 26 JOD per month. An overall increase of expenditure coincides with the Ramadan period, when most families spend money on gifts and clothes for children.



Transportation

Seventy percent of households reported spending money on transportation, with an average expenditure of 14 JOD per month.



Communication

Since the end of 2014, UNHCR, in partnership with Zain, a mobile technology company, distributed free sim cards to refugees allowing free calls to UNHCR's HelpLine. In 2016, these sim cards were upgraded and never expire regardless of lack of balance over time. UNHCR uses the allocated phone numbers to contact cash beneficiaries in order to inform them of the status of their monthly cash assistance and to provide any other relevant information. Although the sim cards themselves are free, as are calls to and from UNHCR, users purchase a pay-as-you-go upgrade, based on a discounted rate. Eighty-one percent of households reported having spent on communications, with a monthly average of 8 JOD¹⁸.



UNHCR/J.Kohler

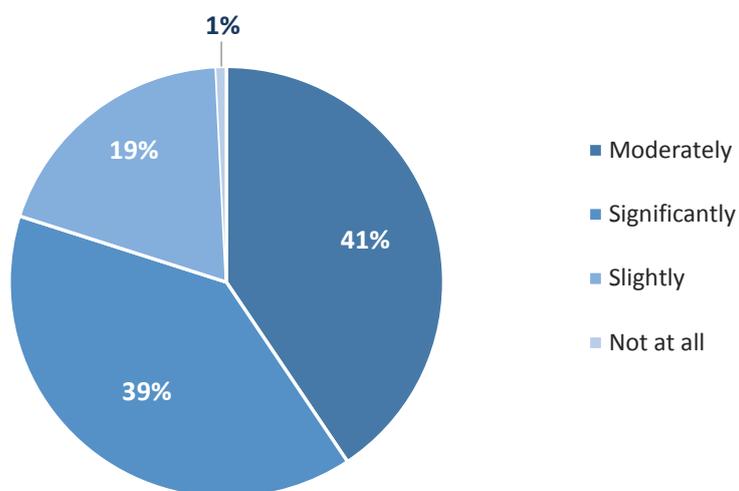
¹⁸ This data were only calculated for Q2-4, as this question was newly introduced.

Market availability

The vast majority of beneficiaries receiving cash assistance (98%) reported that they were able to find all items they most needed at their local market. However, 78% of respondents believed prices increased over the last six months of the year.

Impact of Cash Assistance

Figure 10: Extent cash assistance helped to improve living conditions



General: The vast majority (99%) of households stated that the cash assistance had improved their living conditions and reduced their financial burden. Nearly two in every five respondents confirmed that the money their families received had made a significant impact. Ninety-nine percent of the households spent the entire sum received on a monthly basis.

Figure 11: Impact of cash assistance on the lives of beneficiaries

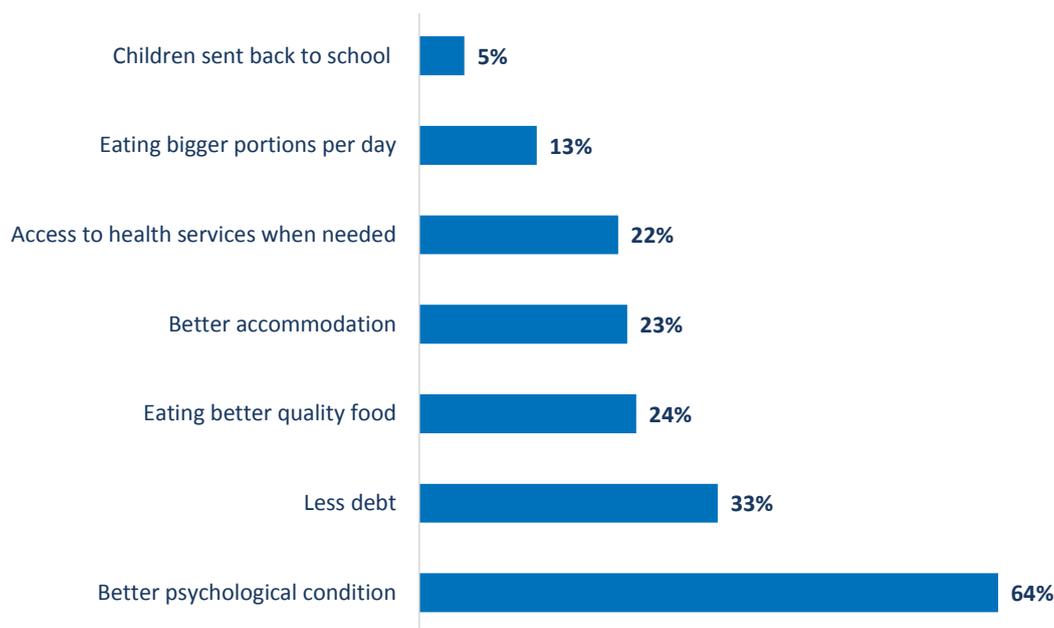


Figure 11 depicts the answers given when respondents were asked more specifically about the impact that cash assistance had on their lives (multiple answers were possible). Results were as follows:

Health (mental and physical): The most highly reported impact was that the cash assistance helped to reduce stress and improve psychological well-being (64%). Twenty-two percent of respondents stated that the assistance had allowed access to health services when necessary. Eighteen percent of those interviewed have family members with disabilities. When asked if cash assistance helps them to meet additional expenses related to disability, 29 percent responded positively.

Food: Nearly a quarter of respondents stated that the cash assistance enabled them to purchase better quality food. In addition, 13% reported that the money enabled them to eat bigger portions on a daily basis.



UNHCR/Jordi Matas

Debt: A third of households reduced their debt burden once they received cash assistance. This is important given that borrowing money is the most commonly reported coping strategy (see Figure 13) – nearly a quarter of all households stated that they received loans prior to the start of the cash assistance programme. However, borrowing increased (to 30 percent) after households began receiving money. Further, only 18% of respondents reported that would continue to borrow money if cash assistance ceased. Anecdotally, refugees have stated that they take out small loans each month to cover their needs until the cash assistance is disbursed. Refugees are then able to settle their debts.

A critical factor for evaluating debt will be the size of debt as opposed to ‘any debt’. More detailed information on total average debt was obtained during Q3 and Q4. Of respondents who borrowed money, 45% borrowed money from neighbours, 29% from relatives, and 16% from friends. Very few borrowed money from shops, the host community, or their landlord. In Q3 the average debt incurred was 203 JOD, but this dropped to 62 JOD in Q4. It is important to note that Winterization disbursements took place in Q4, adding significantly to the family’s income in November and December.

Children: Five percent of households reported being able to send their children back to school. One percent reported that they were able to stop their children from having to work.

Just 3% of households confirmed that they currently resorted to child labour, but it was reported that this would increase to 4% if assistance were to stop¹⁹. In March 2016, UNHCR conducted follow-up interviews with 63 households in Irbid that had ‘children at risk’. In all cases respondents reported that, after receiving cash assistance, their families’ recourse to child labour ceased.

During Q1 respondents were asked whether their children (<18) were earning money for the family. Seventeen percent reported that their children had been working prior to receiving cash assistance. However, 30 percent of these families stated that their children stopped working following receipt of assistance.

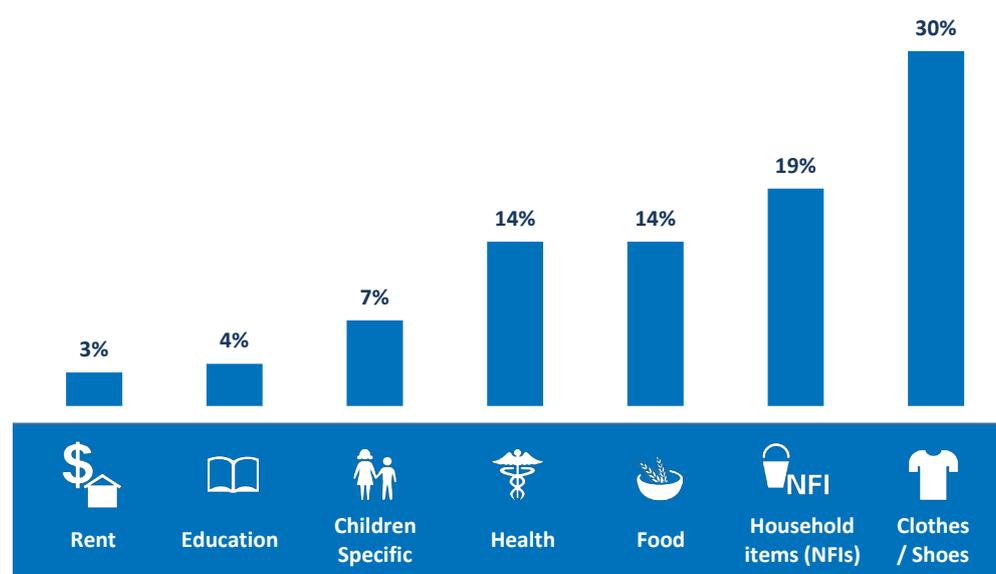
Child labour was not defined by age and gender during these surveys. During target group discussions and “town hall” meetings conducted by UNHCR in March 2016, it became apparent that many parents do not consider it child labour when those working are older and male. Older male children were often apprenticed in Syria and contributed to household income. Questions on child labour will therefore need to be addressed in an age-stratified manner in 2017.

¹⁹ This is in line with the August 2016 National Child Labour Survey.

Unmet needs

Just sixteen percent of households believe that cash assistance is sufficient to cover their needs. The below chart breaks down the various categories of unmet needs.

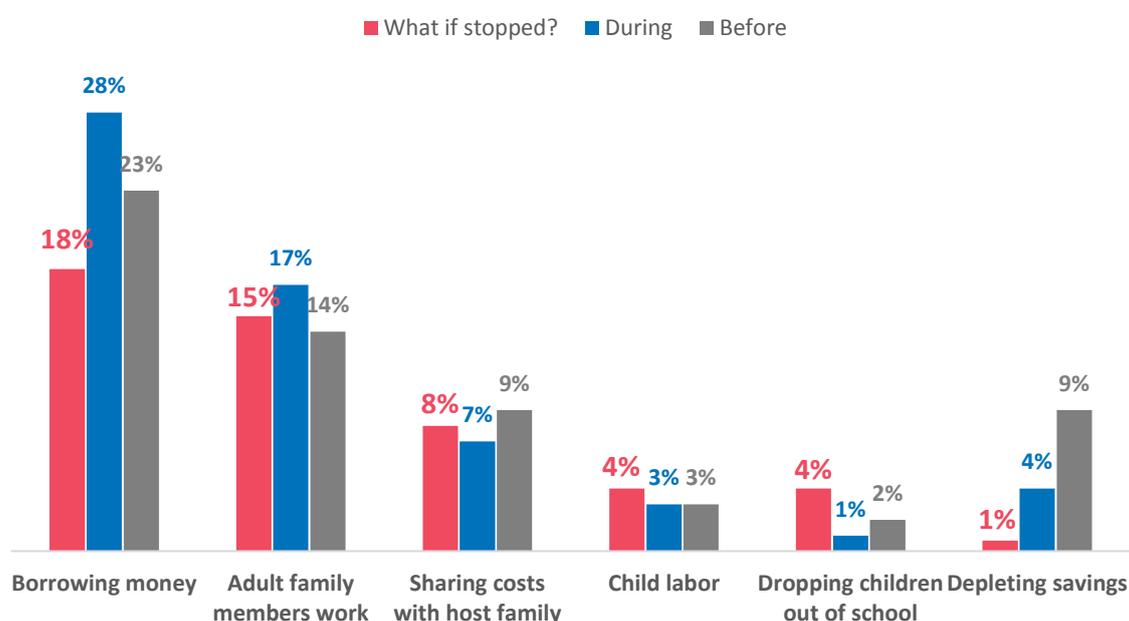
Figure 12: Reported unmet needs after receipt of cash assistance



Other coping strategies

Figure 13 shows the variation in the reported use of coping strategies before, during, and following cessation of cash assistance.

Figure 13: Changes in coping strategies

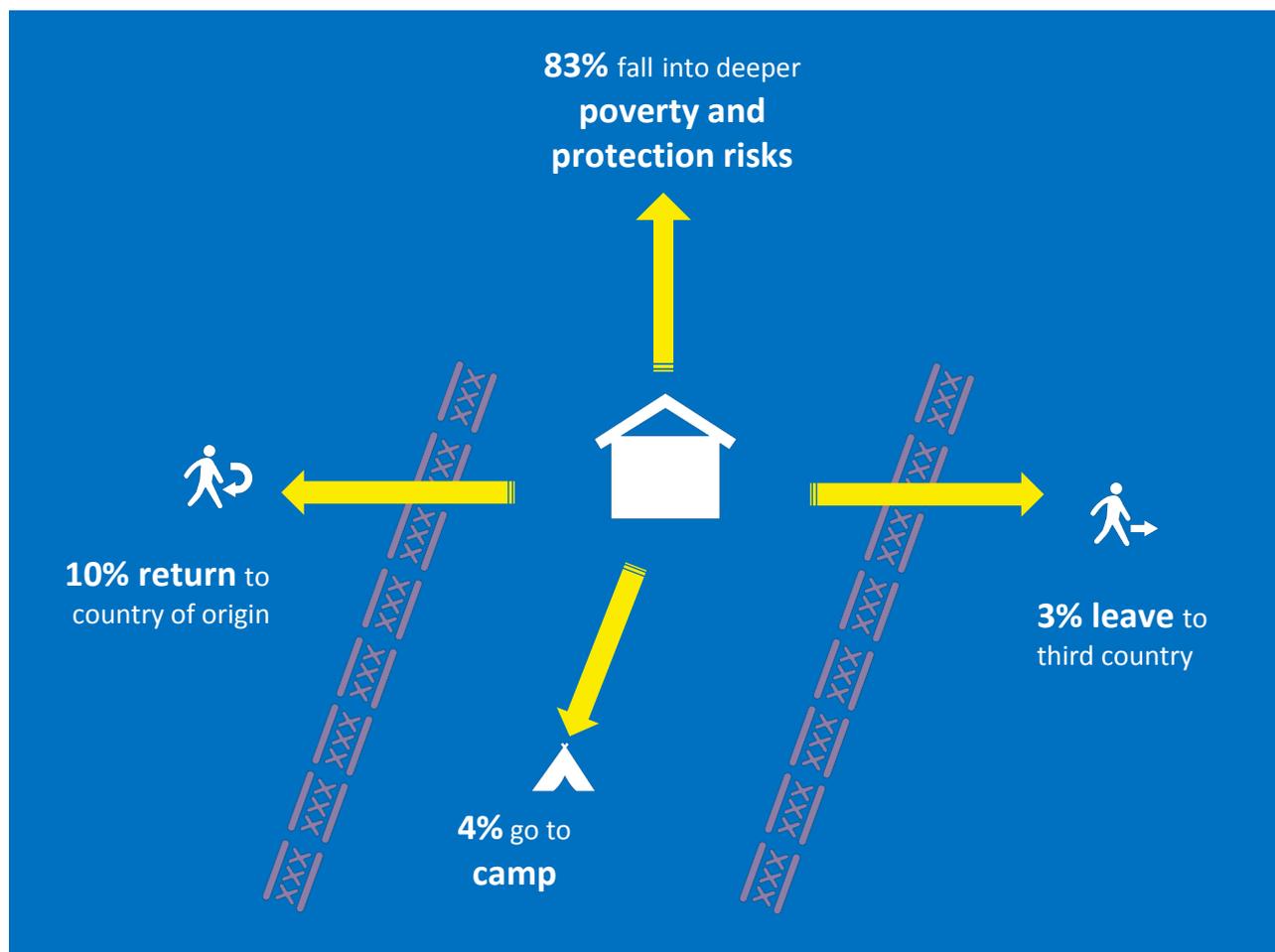


An adult working is perceived to be a coping strategy by over 14% percent of respondents. This could be perceived as a need for adult female family members to work. In 2016 target group discussions and town hall meetings, it was recorded that most family tended to view female participation in the labour force as a negative coping strategy. Families preferred to send older male children to work instead.

As many questions showed minor variations including begging (1% prior to CA), selling WFP vouchers (3% prior to CA), support from host communities (11% prior to CA), and living together with host families (12% prior to CA), the results were not included in the graph. The only major variations were in relation to borrowing money and the depletion of savings. A positive note is the continued generosity of the host community, with 11% of households still stating that they receive support from the host community.

Ten percent of families stated that they would consider returning to their country of origin if cash assistance were to be discontinued, four percent would consider moving to a refugee camp, and three percent would attempt to migrate to a third country (see Figure 14).

Figure 14: Potential responses if cash assistance is stopped



Quality of service delivery

UNHCR's cash assistance is distributed either via biometric recognition (iris scan) or ATM cards. An overwhelming majority of beneficiaries (95.5%) are satisfied with the method by which the money is disbursed²⁰.

Ninety-five percent of respondents confirmed that they received an SMS informing them that their cash was available for collection. An explanation for the missing 5% could be that 17% of beneficiaries reported sharing their phone with other family members. Alternatively, or in addition, UNHCR's Cash Unit has encountered several cases where cash beneficiaries have either changed their phone number without informing UNHCR or have provided faulty numbers.

Eighty-one percent of beneficiaries spent 30 minutes or less travelling to the ATM to withdraw their cash assistance. Ninety-nine percent spent 5 JOD or less on transport to and from the ATM.

Feedback on the use of iris scans

In January 2016, UNHCR switched iris authentication to its own EyeCloud® platform. This meant that instead of having to enroll ones irises at a bank branch, identification and authentication for withdrawal came from UNHCR's iris database. This was both a challenge and an opportunity for UNHCR to assess the quality of its iris data. A large-scale review of captured irises was performed in the first and second quarter of 2016. UNHCR has seen the benefits of this improvement through the efficient use of iris authentication for resettlement, nonfood items distribution in camps, and use of iris-scanning for food vouchers in camps.

Eighty-one percent of respondents received their assistance through iris scans:

- In Q1, 63% reported facing difficulties.
- In Q2, 53% faced challenges using the ATM.
- In Q3, those experiencing difficulties decreased to 34%.
- In Q4, those experiencing difficulties increased back to 53%.

Q4 could be related to the 2016 winterization disbursements. Additional first time users are added to the cash lists during this quarter, which led to overcrowding at ATMs, and more difficulty using the scanners for the first time.

The most common reason given by beneficiaries for lack of satisfaction with the system was that they needed to make repeated attempts to scan their irises (68%).

UNHCR and CCF partners are also working with the bank on environmental factors that affected the quality of the scan. In response, the bank undertook a review of potential actions and is in the process of installing smoked-glass in windows facing ATMs. UNHCR will continue to work with the bank to ascertain if the corrective measures are successful.

Other reasons for lack of satisfaction were long lines to reach the ATM (23%)²¹. To better understand how ATMs were being utilized, further questions were introduced for Q3 and Q4 to ascertain the timing of beneficiaries' visits to ATMs²², and transaction logs were reviewed through the EyeCloud® monitoring. This has prompted UNHCR to look into the potential for introducing staggered cash payments over a 3-5 day period.

²⁰ The reasons for dissatisfaction were due to medical conditions that affected the iris, hence several attempts were needed before the scan was successful, and crowding at the machines.

²¹ Additional reasons were: other (3%); unable to scan iris (1.5%); ATM is out of service (1%); disability/medical condition (1%); did not feel safe scanning eyes (0.69%); and PA is not always available to withdraw the money (0.5%).

²² Respondents were asked what time they prefer to withdraw cash: 55% morning, 33% afternoon, 8% evening, with 94% preferring to go during the week. Their primary reasons were to avoid cues at the ATMs and to find transportation easily.

Feedback on the use of ATM cards

Nineteen percent of the survey respondents stated they received their cash assistance via ATM cards. In most cases²³, those utilizing the ATM cards are beneficiaries with disabilities, minors, elderly, or others who might face difficulties accessing the iris scanner.

Sixty nine percent of the ATM card users reported having shared their card and pin code with others, and mainly with relatives. This is an expected practice, as only those who would have difficulty using an iris-enabled ATM receive ATM cards. Eighteen percent reported experiencing difficulties using their ATM cards²⁴.

Feedback on complaint mechanisms

PDM data have highlighted that only 41% of the respondents appeared to know how to successfully reach UNHCR staff to report a complaint. This information was recently corroborated by early data stemming from the ongoing UNHCR/UNICEF Social Impact Assessment, which noted that 45% of beneficiaries were unaware of the complaints process. Of these those that knew how to access help, 16.5% used the complaint mechanism²⁵. Of the respondents that did contact UNHCR, 81% found an answer to their complaint.

UNHCR recognized this issue from the quarterly PDM reports, and in the last quarter of 2016 began outlining responses, some of which are underway, and some identified as new measures:

- **Promote Complaint Process:** During the home visits, UNHCR staff distributes the UNHCR Service Guide that contains the HelpLine number on almost every page in the booklet, with information regarding helpdesks and other methods of assistance provided by UNHCR.
- **Improve ATM Response:** Cairo-Amman bank improved its error messages at the ATM, with concrete responses to problems incurred. ATM screens also highlight the UNHCR HelpLine number. These screens went live in early April 2017.
- **Increase HelpLine Response Capabilities:** To improve the lines of communication between the cash beneficiaries and UNHCR staff, HelpLine is working on an “Interactive Voice Response” (IVR). This automated answering system will increase HelpLine’s capacity to handle more calls and help those needing immediate assistance.
- **Improve Two-way Communication:** To improve two-way communication channels between UNHCR and refugees, UNHCR is distributing a UNHCR SIM card. The new SIM allows refugees to call the HelpLine (064008000) for free at any time. Most importantly, the SIM card/number doesn’t expire. Refugees can call UNHCR without the need for a balance (money) on the account. To encourage its regular use the line offers competitive top-ups and monthly rates. A pilot began in August 2016, and as of today there are over 49 thousand SIM cards in the hands of refugees registered with UNHCR. The distribution will continue through 2017.
- **Build the Capacity of Helpdesk and Community Support Centres:** There have been early discussions with Community Service and Protection colleagues on how to improve beneficiaries understanding of complaint mechanisms.
- **Increase refugee awareness of, and access to, a complaint mechanism through the Helpline.**

²³ Generally 7-10% of the beneficiary population receive cash via ATM cards.

²⁴ Most common was the lack of knowledge about the use of the ATM and crowding.



UNHCR/Sebastian Rich

Resulting next steps

The 2016 PDM has highlighted several key technical areas that deserve greater attention in 2017, including:

- Improving beneficiaries knowledge of and access to feedback and complaint mechanisms; and
- Reducing barriers to cash withdrawal.

In addition, UNHCR will also seek to increase understanding of the impact of refugees incurring debt on households.

As income-generating opportunities have changed substantially with the introduction of free work permits for Syrian refugees, more attention will be paid to questions surrounding the influence of wages on overall household wellbeing. In addition, to help cash beneficiaries graduate from assistance dependency to self-sufficiency, questions will be asked that will enable UNHCR to identify obstacles preventing healthy, working-age adults from earning a living.

Given the current funding shortfalls that are likely to lead to UNHCR reducing the number of its cash beneficiaries in the second and third quarter of 2017, it will be important to follow up with beneficiaries who are taken off cash assistance to ascertain the impacts of a loss of assistance.

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

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UNHCR CASH ASSISTANCE:

IMPROVING REFUGEE LIVES AND SUPPORTING LOCAL ECONOMIES

Post Distribution Monitoring for Syrian Refugees
Jordan, 2016

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