



*A Promise of Tomorrow:
The Effects of UNHCR and UNICEF Cash
Assistance on Syrian Refugees in Jordan*

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Objectives of the study: How does cash help?

1. Evaluate beneficiary spending patterns and their effect on family well-being;

2. Evaluate the efficiency, effectiveness and accountability of UNHCR's cash assistance and the UNICEF Child Cash Grant (CCG);

3. Evaluate the complementarity of (as well as gaps in) programming by UNICEF, UNHCR and WFP in targeting the most vulnerable groups.



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UN assistance for Syrian refugees in Jordan

UNHCR cash assistance

- 30,000 Syrian families currently receive cash assistance
- 14,000 on the waiting list
- provides an average of 130 JOD/month
- 11,000 households on the waiting list

UNICEF Child Cash Grant

- reaches about 55,000 children in 15,000 households
- provides 20 JOD/month/child—up to a max of 4 children

World Food Programme e-vouchers

- available to effectively all registered refugees
- extremely vulnerable households receive about 14JOD/month/capita--vulnerable families receive half that amount



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Our mixed methods approach

- Worked in Amman, Irbid, Mafraq and Zarqa—where majority of refugees live outside camps.
- Quantitative survey:

Randomly sampled just over 2,100 households between December 2016 and March 2017

HHs were split across six beneficiary groups:

- *UNHCR cash, UNICEF cash, full WFP vouchers (we call these 3 UN-full on the graphs)*
- *UNHCR cash, UNICEF cash, half WFP vouchers (we call these 3 UN-half on the graphs)*
- *UNHCR cash, full WFP vouchers (we call these 2 UN-full on the graphs)*
- *UNHCR cash, half WFP vouchers (we call these 2 UN-half on the graphs)*
- *Full WFP vouchers (we call these WFP full on the graphs)*
- *Half WFP vouchers (we call these WFP half on the graphs)*

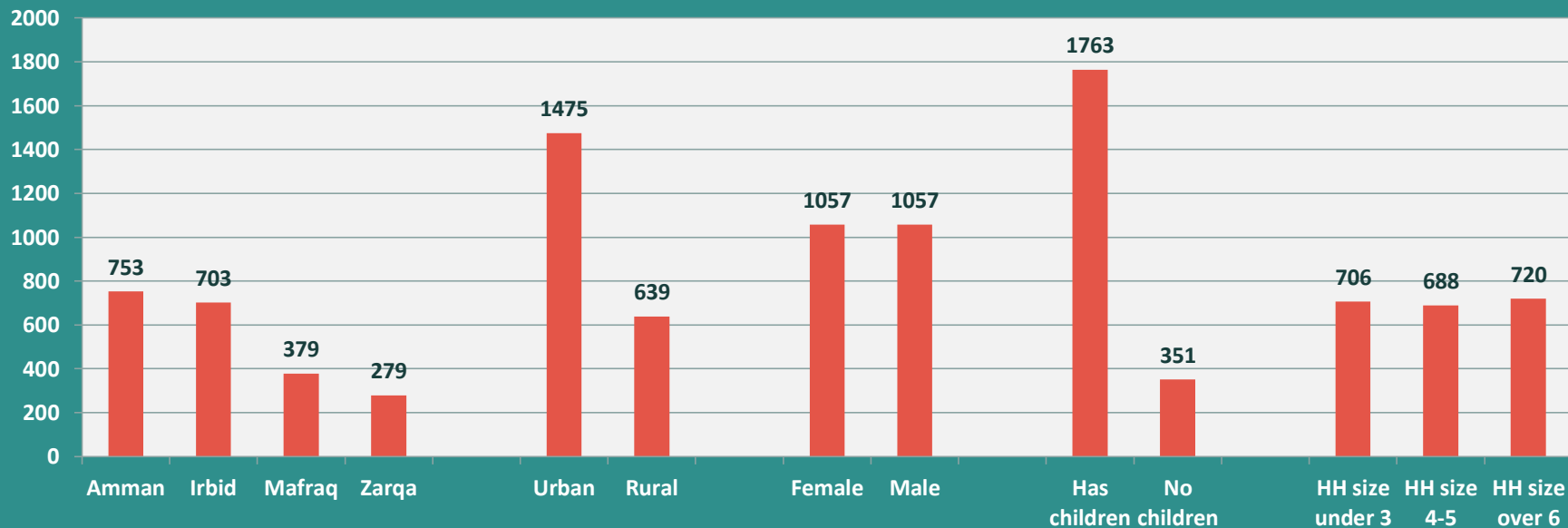
- Qualitative research:

Included 176 respondents—adult and child beneficiaries as well as key informants

Two rounds, in December 2016 and May 2017

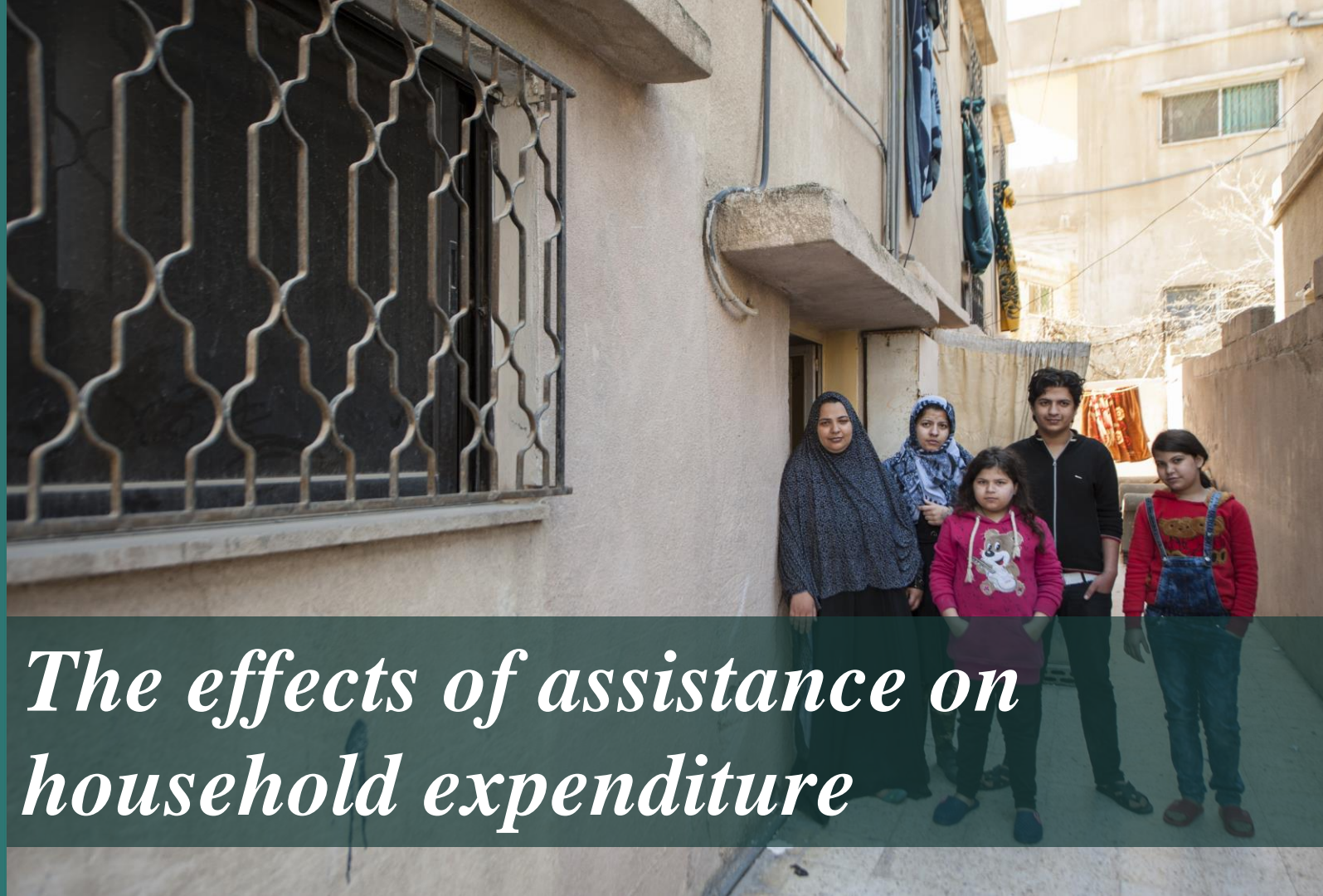
Our quantitative sample

Number of respondents, by category



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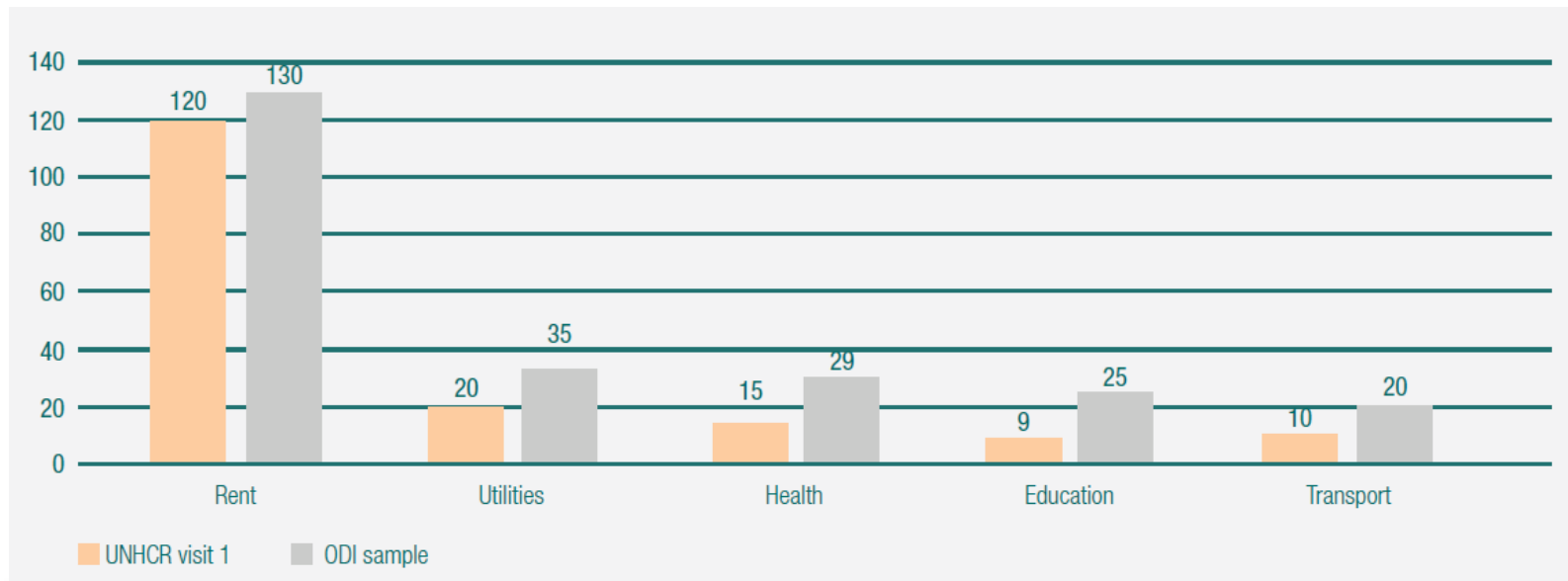
*The effects of assistance on
household expenditure*



Household expenditure has increased after cash

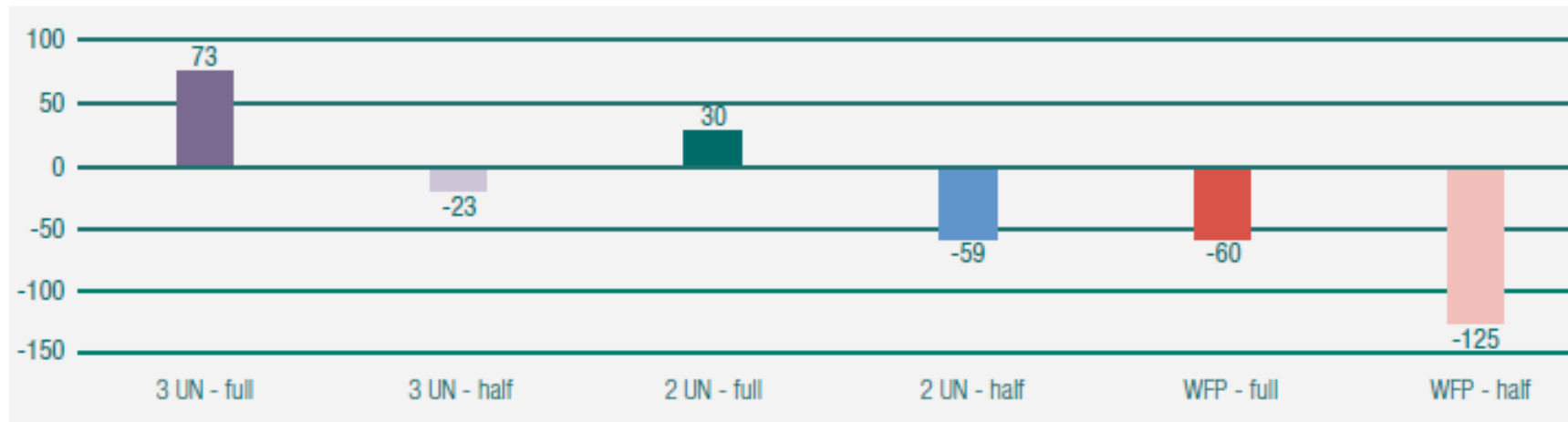
“We started receiving UNHCR’s cash assistance and food vouchers, so we secured our housing basic needs from these sources.” (male beneficiary)

Median spending by category, over time, JOD/month



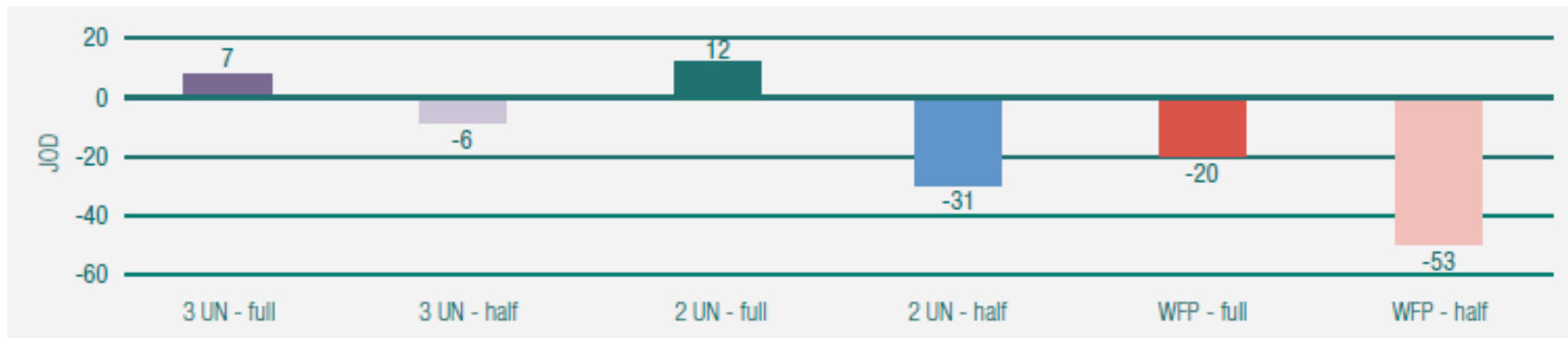
All three forms of UN assistance are important

HH income expenditure gap, by UN benefit package, in JOD/month



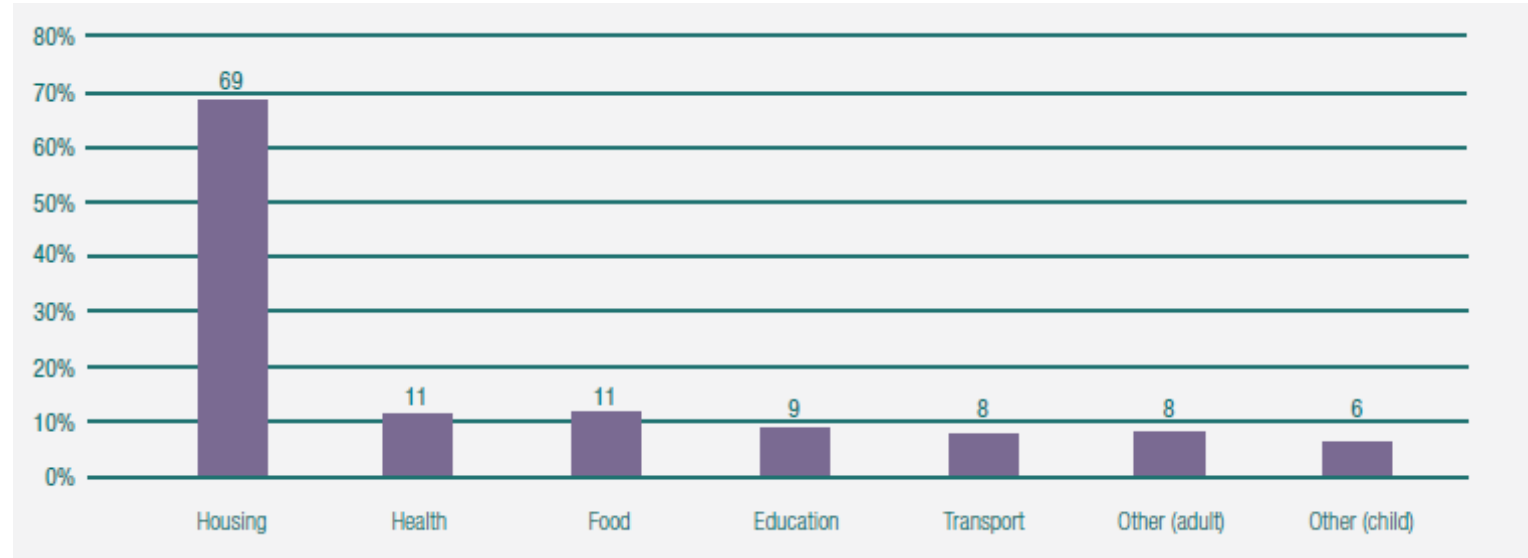
Looking at gaps per capita is critical

Per capita income-expenditure gap, by UN benefit package, JOD/month



What do households spend on?

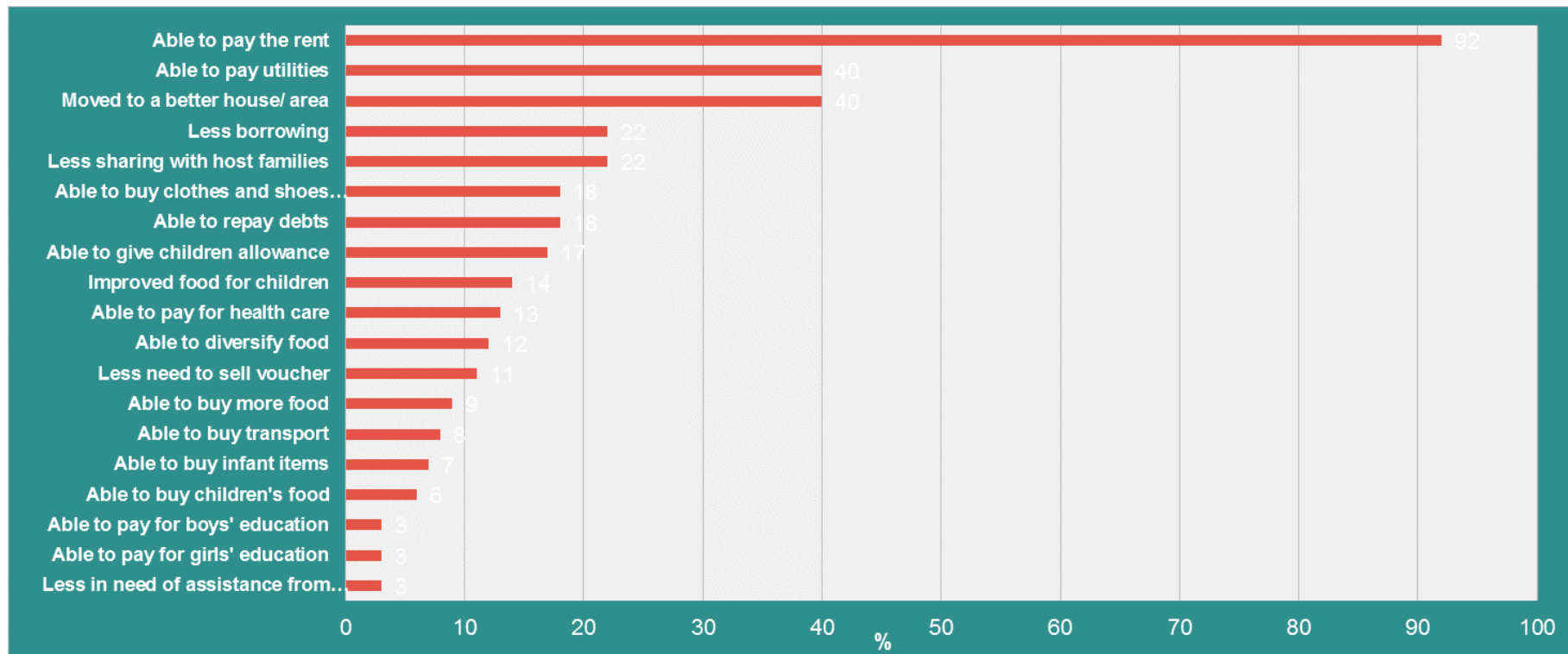
Spending by category as a percentage of median income



“One can afford living with a small amount of food ... but it would be impossible without a house.” (Male beneficiary)

What do beneficiaries think about the effect of UNHCR cash?

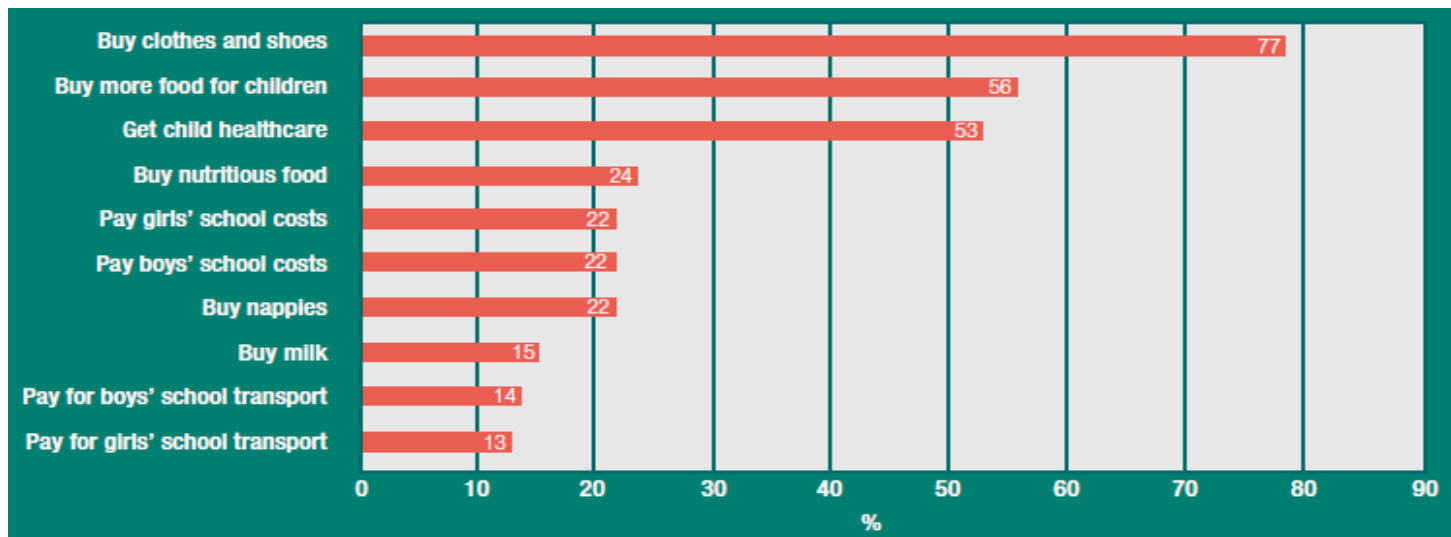
Percentage of households reporting changes as a result of receiving cash assistance



What do beneficiaries think about the effect of the UNICEF CCG?

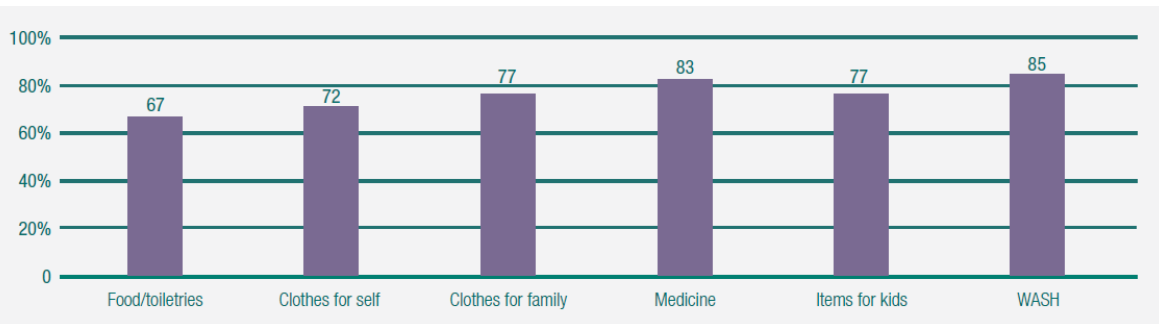
"We can pay for the basic needs of our children, their courses and so for their future." (female beneficiary)

What has the UNICEF CCG allowed you to do?



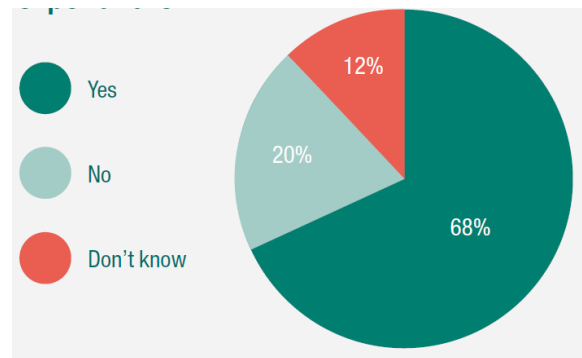
Impacts on women

Percentage of female respondents who say that female caregivers have control over spending, by category



'My husband goes and collects the (WFP) vouchers and the cash and then I go to the store to buy the food. I decide what to get, the vegetables and all that we need for the house.' (female beneficiary)

Percentage of of female respondents who believe cash assistance programming is giving women a greater say in decisions on household expenditure



A photograph of two men in dark blue work shirts standing outdoors and talking. The man on the right is wearing a blue baseball cap and has a beard. They are in front of a light-colored building and some trees. A dark teal banner is overlaid on the bottom half of the image, containing white text and a logo on the left.

*The effects of assistance on
employment opportunities and
coping mechanisms*



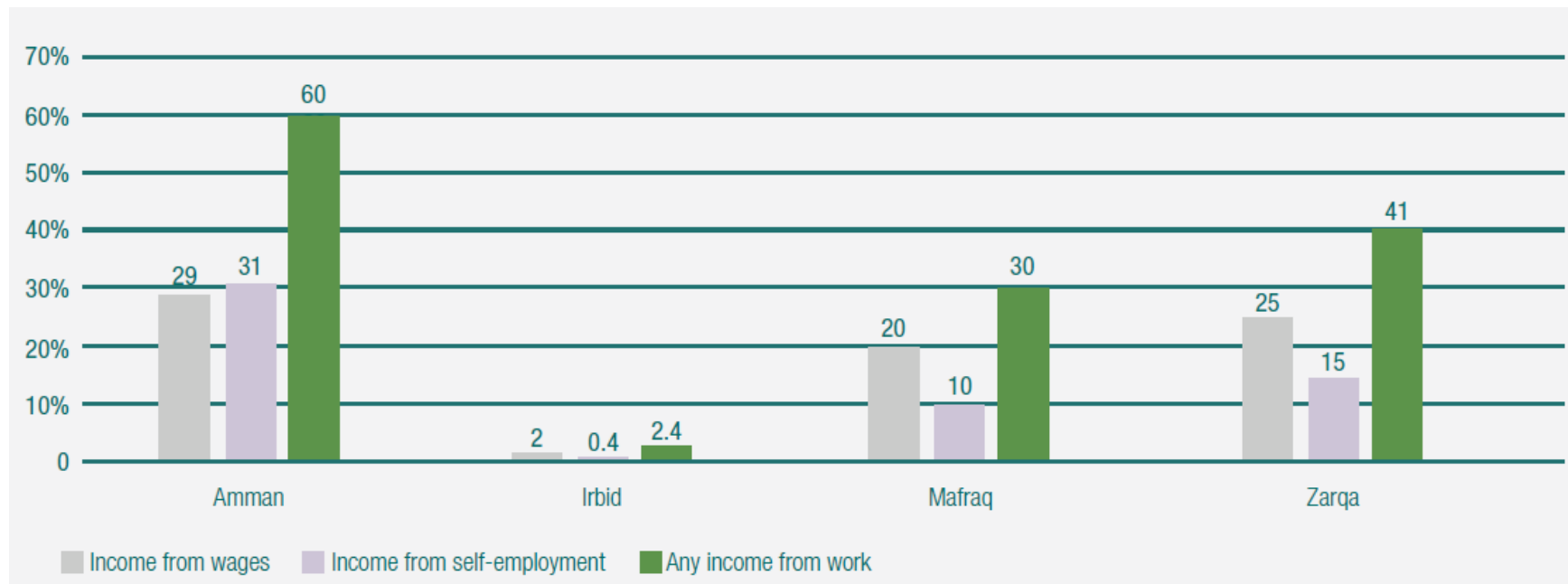
A minority of households are earning their own income

Sources of HH income, by percentage



Households work income (by location)

Percent of HHs with work income (by location)



Women's Work



'[My mother] sells things at home, prepaid cell phone credit. She buys them at a shop [and then resells them].'

(Focus group discussion with teenage boys, 13-15 years, Irbid)

'I studied as a beautician back in Syria. Now I work here from home. I offer hair and beauty services to Palestinian and Jordanian women. For short hair it is 5 JOD, for longer hair 10 JOD. I live in a popular area so knowledge of my business has spread by word of mouth – through neighbours.'

(Divorced mother, Amman, receiving only WFP vouchers)

'I cleaned houses in Amman last year. I just knocked on the doors and said that I can clean and do washing. I had some work.'

(Widow, Amman, receiving cash from UNHCR and UNICEF)

Child labour: boys' burden

Survey found child labour rare.

- Less than 1.5% said that a wage earner in their HH was under 18.

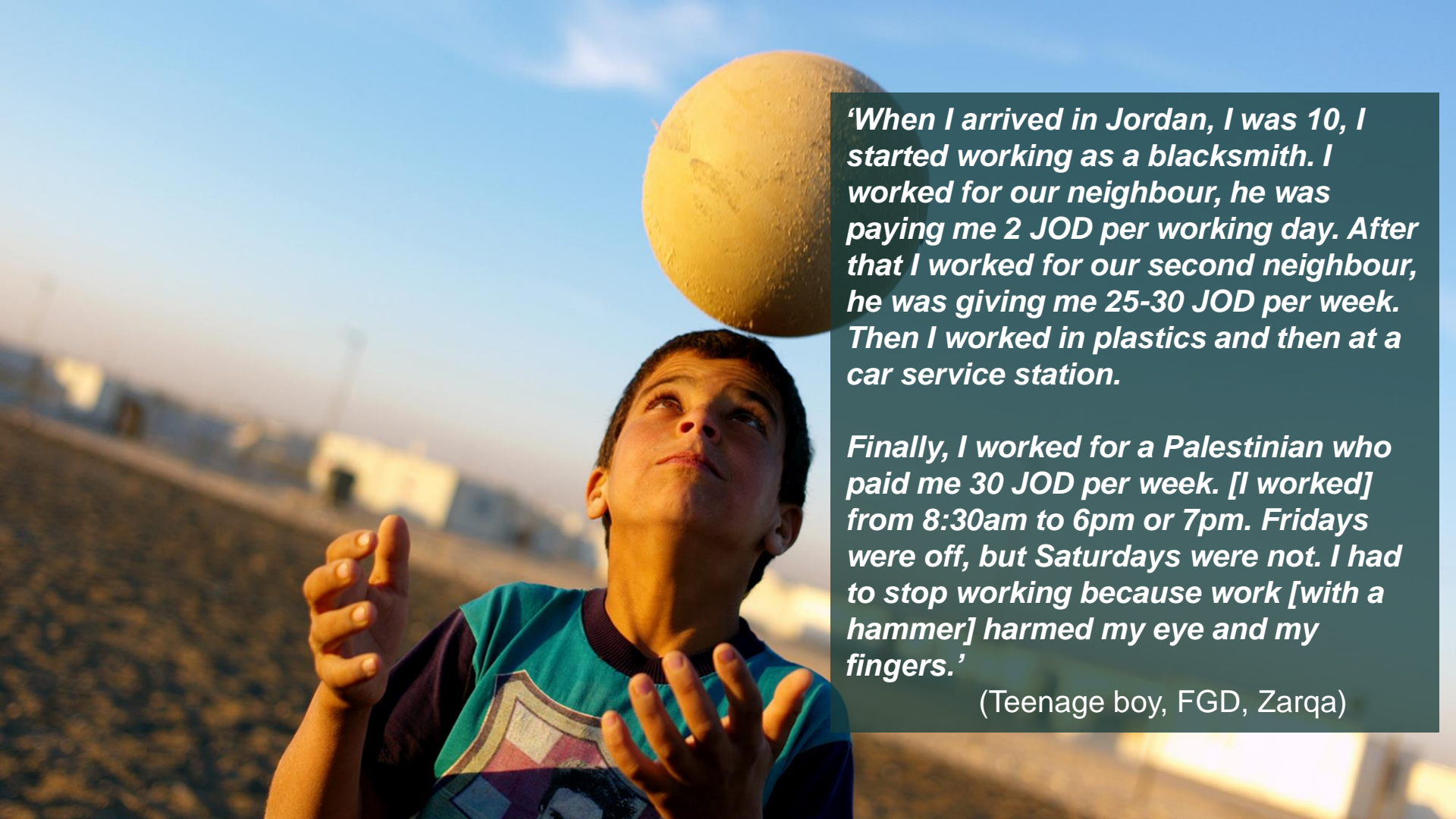
Qualitative work suggests significant under-reporting.

- Seen as culturally appropriate for older teen boys to work.
- Simply part of the refugee experience—making ends meet.
- Boys especially likely to work in female-headed households.
- Many boys are in dangerous occupations.



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'When I arrived in Jordan, I was 10, I started working as a blacksmith. I worked for our neighbour, he was paying me 2 JOD per working day. After that I worked for our second neighbour, he was giving me 25-30 JOD per week. Then I worked in plastics and then at a car service station.'

Finally, I worked for a Palestinian who paid me 30 JOD per week. [I worked] from 8:30am to 6pm or 7pm. Fridays were off, but Saturdays were not. I had to stop working because work [with a hammer] harmed my eye and my fingers.'

(Teenage boy, FGD, Zarqa)

Work permits remain rare

- Only half of respondents knew that they could apply for a work permit.
- Of those that knew they could, only a quarter had applied for a permit.
- Health reasons were the largest reason that men had not applied—social norms for women.

‘When they say we’ll hire Syrians it is because they want to pay them less because they are poor.’

(Man, on wait list, Irbid)

‘My son is a surgeon, if only he could practice his profession.’

(Older woman, on wait list, Irbid)



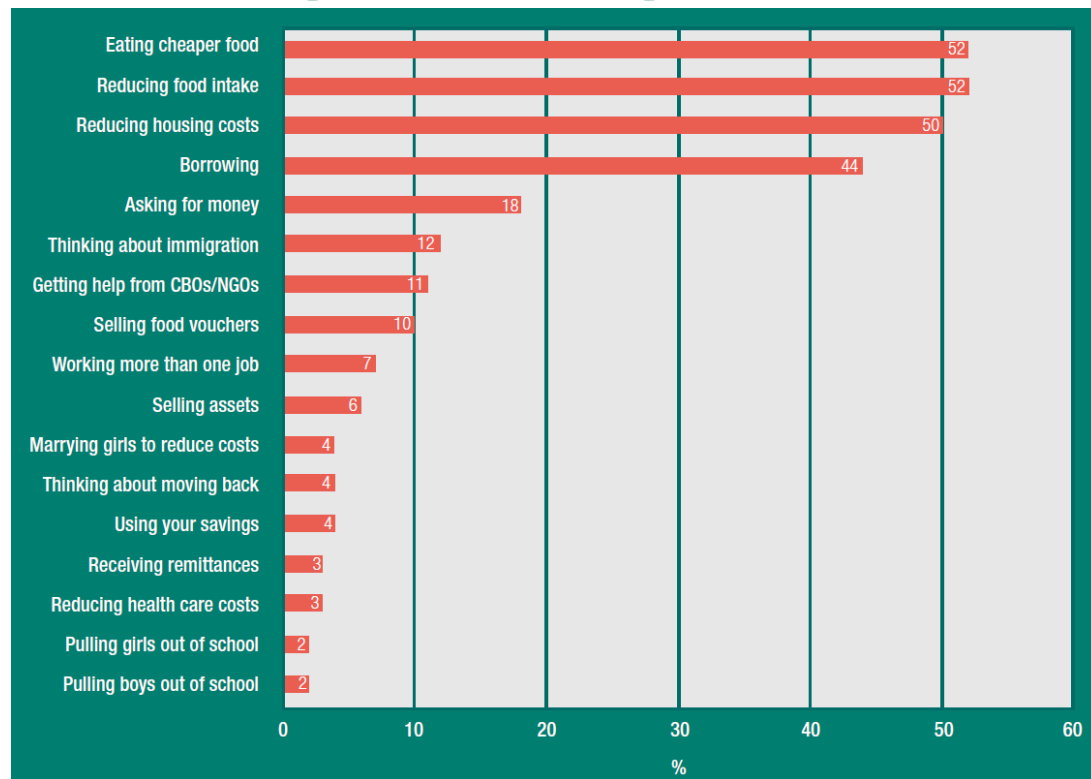
Cash assistance has unclear relationship with work



- Cash assistance targets the most vulnerable who face challenges in seeking employment (e.g. due to health, protection concerns)
- Those receiving cash are less likely to work than those not receiving cash.
 - 14% of cash beneficiaries report wage income (vs. 23% non-beneficiaries)
 - 11% of cash beneficiaries report self-employment income (vs. 21%)
- Cash is likely not a disincentive to adult employment—HHs are still very poor.
- Why? Perhaps because:
 - Cash beneficiaries are afraid to report income lest they lose cash.
 - Cash is working as planned, and children are less likely to work.

Effects on coping strategies

What coping strategies has cash helped you avoid? (%)





*The effects of assistance on shelter
and food security*



Housing related vulnerabilities + cash effects



- Nearly all refugees are living in rented apartment or houses
- Crowding is extreme—median of 3.7 people per bedroom.
- Most housing conditions are “bad”.

‘Our house ... is in a very bad condition, the windows and doors are broken ... and when it rains, water is all over the place.’ (Woman, WFP beneficiary only)

- Cash helps pay rent and utilities—but over half still cannot pay.
- Cash beneficiaries are more likely to report being satisfied with their housing (because it helped them move to a better house).

‘I can pay my rent even if I live off bread and water.’
(FGD adults)

Nutrition related vulnerabilities + cash effects

- Over half of all respondents had a food shortage at least once in the last month.
- Families are coping largely by eating cheaper food (esp. carbohydrates).

‘Our children can now have a small BBQ in the summer – we can offer them that. The effect on our children is huge ... At the beginning I was very depressed and keep crying about the whole situation but now it feels like a habit. It is really much better than before.’

(Mother receiving all 3 benefits)

- Cash reduces the odds of food shortages and improves HH diets + access to drinking water





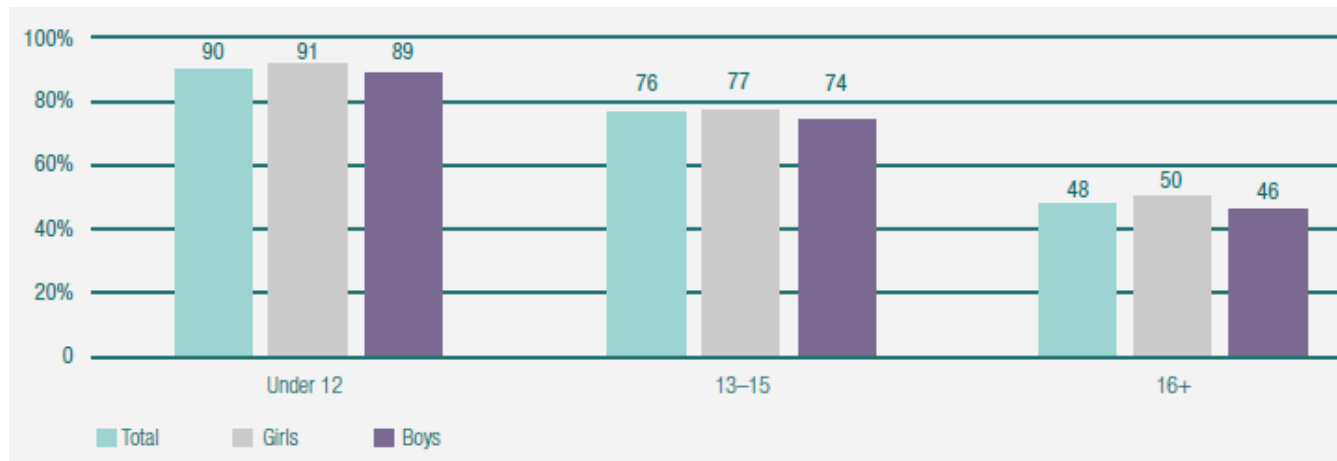
The effects of assistance on education and health



Education vulnerabilities

- 80% of Syrian refugee children are enrolled in school.
- Most children who are out of school either cannot find a school with space – or cannot afford transportation.

School enrolment by age and sex



Bullying and harassment

The background image shows a classroom setting. In the foreground, the back of a student's head with long brown hair is visible. In the background, other students are partially visible, and a bulletin board with various papers and photos is on the wall.

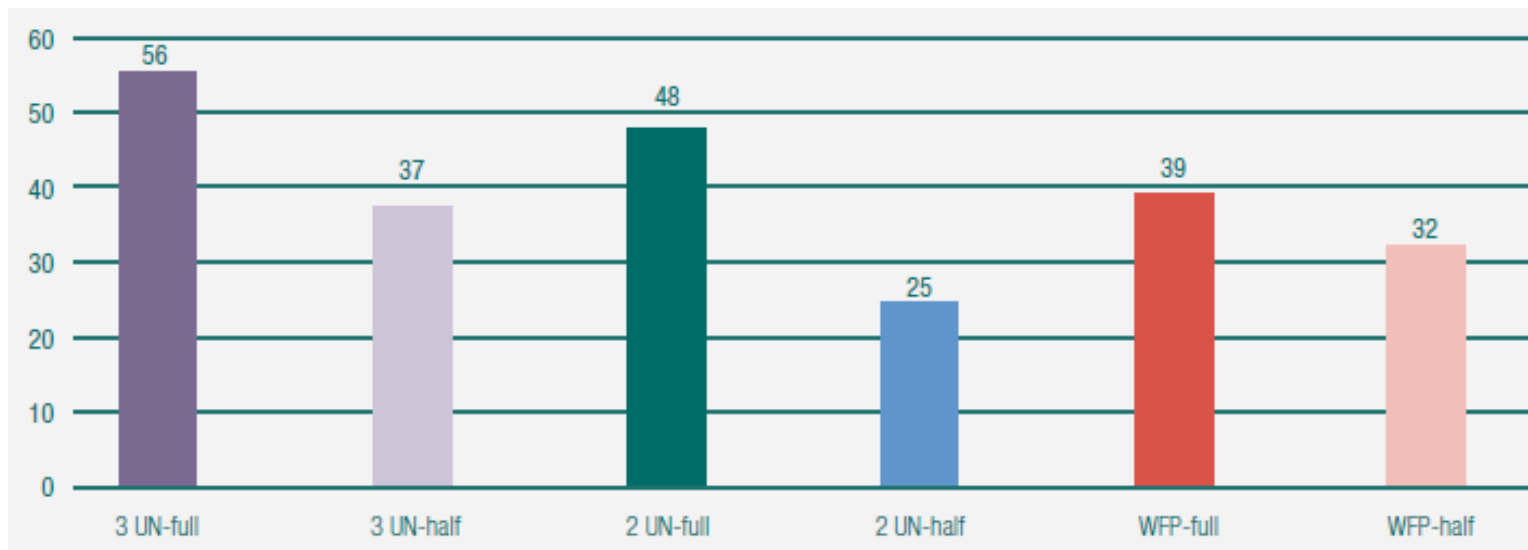
'The [Jordanian] students say "we don't want Syrians in our class", they keep beating me'
(adolescent boy)

Sometimes if you ignore [the boys] they follow you to your home. Some girls can't tolerate it and are not sure how to react. All of us are exposed to this type of violence. The Jordanian boys think the Syrian girls are easy like a doll and [they] can play with [them] – they think that we are easy that we can sell ourselves. The teachers don't do anything about it.'
(adolescent girl)

'My teacher shouted – if you don't understand – I don't care – I am not your private tutor ... It is enough if 10 students out of 30 understand!'
(adolescent girl)

Cash increases spending on education, not enrolment

Median spending on education (in JOD/month and by UN benefit package)



Health vulnerabilities + the effects of cash

- Refugee HHs have high burden of chronic illness and disability—35% and 7% respectively.
- Access to care is limited:
 - Wait times and quality are concerns
 - Private services are too expensive.
 - The cost of medication is especially unbearable.
 - For emergency and life threatening cases some Syrian refugees have been able to access UNHCR's cash for health fund
- Women and children are the most impacted.
- Cash beneficiaries are more likely to be able to afford care (16% vs 6%).

'Medical assistance is very limited.'

(mother in FGD)



Extreme vulnerability in informal tented settlements



Only 5% of refugees live in ITS, but they often face overwhelming health challenges. With little water, and no transportation to health care services, it is women and children who are paying the highest cost.

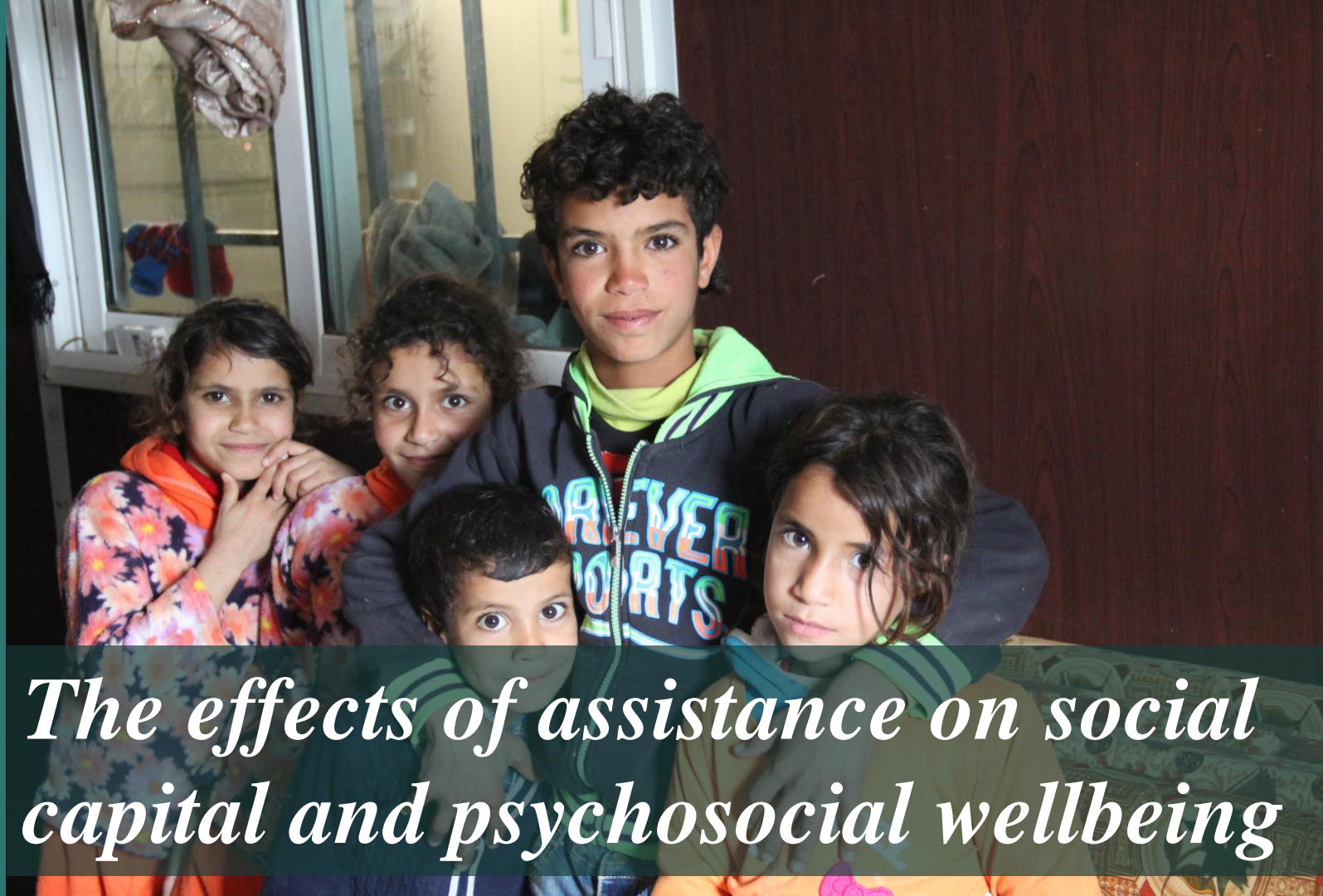
‘And for us women, we have nothing for our menstrual cycle –all we can manage with is clothes that have been torn ... but they are dirty. It is so embarrassing – having our menstrual cycle has become another type of suffering for women here.’

‘If a child gets sick we make do with what we can get from the pharmacy – if they have a fever, we just use cold packs ... ‘

‘I don’t want to have more children but we don’t have any family planning tools. I am so tired and we can’t afford to feed anymore mouths. No one comes to talk to us about women’s issues.’

‘When I am so tired I just hit my children and fight with the others – I am so stressed.’ (Women, ITS)





The effects of assistance on social capital and psychosocial wellbeing



Adult participation and social capital

- Syrian refugees are very isolated:
 - 75% of adults had not taken part in a single religious, community or social event in the last 6 months.

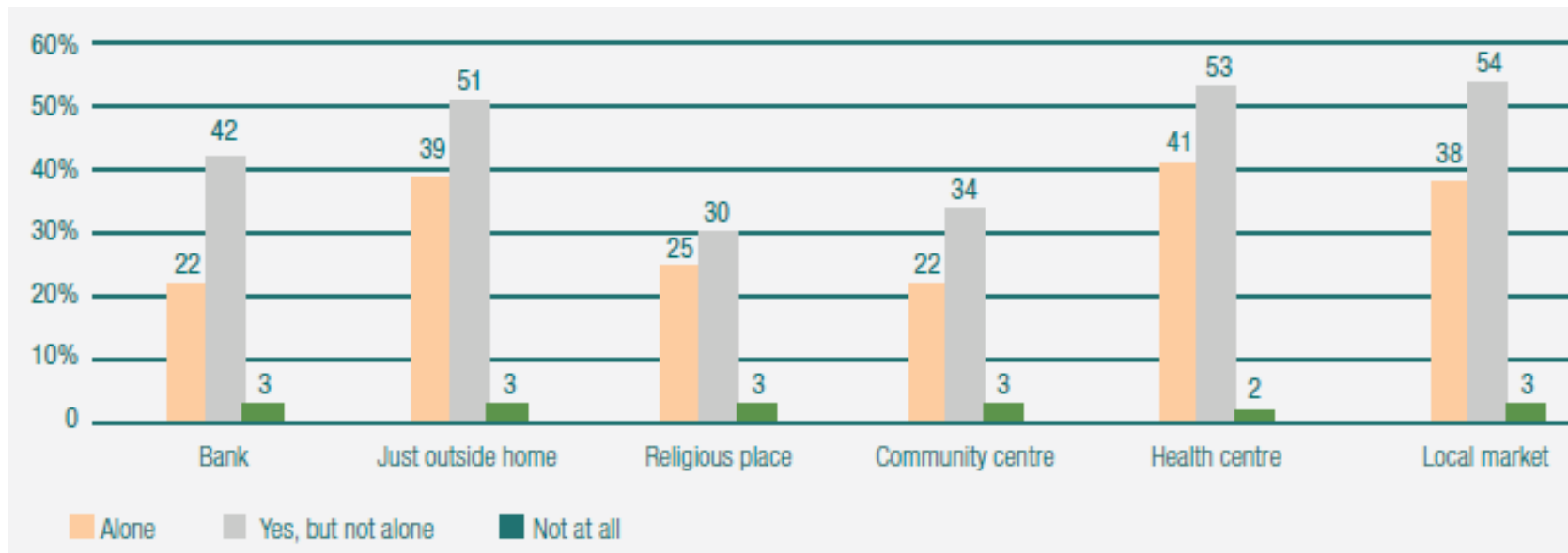
'I am isolated. I don't go out and my father is old and he lives here. I don't exchange visits with anyone.'
(female beneficiary, Zarqa)
- Our qualitative work found that some refugees feel growing acceptance from their Jordanian hosts.

'Jordanian society is not that different from Syria ... When we arrived here, people were looking at us differently. They were eyeing Syrian people and feeling sickened by them. But now they have accepted us ... many marriages took place between Jordanians and Syrians'.
(male beneficiary)



Women have limited mobility

Percentage of respondents who reported that women can go to...



Children's socialization

'I am so bored I spend so much time in my room making lists but I never do anything'

(young teen girl beneficiary)

- Most children spend most of their time watching TV.
- 28% of children under 12 are *never* allowed to play outside.
- 36% of teens said that they never or seldom had fun with their friends.
- Girls are especially likely to be confined—due to fears for their purity.



UNICEF's Makanis

Makani centres provide:

- learning opportunities
- life skills training
- psychosocial support services

- They mostly serve Syrians—but are open to all.

'It is better than staying at home – much better. You find people who show you interest and care what you think and take care of you.'

We learn about a code of ethics, and how to communicate, not to beat each other, to respect each other and the teacher. To accept others' opinions ... The way they explain it here – it resonates with us and we are more committed to putting these skills into practice'



Effects of cash on family and community dynamics



- Most adults (60%) report that cash has improved family dynamics—by reducing stress.
- Cash may be improving community dynamics, by allowing HHs to repay debt.
- Adolescents felt that cash was improving their ability to socialize:
 - Helps them more regularly attend school.
 - Affords them pocket money.

Adult quality of life and psychosocial wellbeing

Our quantitative research found:

- Nearly 40% of respondents reported their QoL as 'bad' or 'very bad'.
- Only 12% reported 'good' or 'very good'.
- There were no differences between groups (by gender, location)

'I am not emotionally stable or comfortable ... Being unemployed, staying at home [is the] hardest thing I have faced as a man... Here, women turned into men and men turned into women.'
(male beneficiary)

Our qualitative research found layers of trauma-- related to conflict, poverty and shifting gender norms.

- Men felt increasingly emasculated and unable to provide for their families.
- Many responded by tightening restrictions on their wives and daughters.



Child quality of life and psychosocial wellbeing



- Children were especially unhappy because they had so little time with friends.
- Children liked school—because it gave them time with peers.

‘Before [we began to receive the cash assistance] I used to lose my temper a lot, I used to pressure my children, we were feeling down.’ (father).

- 80% of children agreed that their lives were better in Jordan than in Syria—in large part because of cash.
- Both adults and teens agreed that cash had improved children’s chances for the future
- Children (and their parents) very much wanted actual psychosocial support—not just cash.

Beneficiary perspective on cash transfer implementation

- Most refugees believe targeting is fair.
- Little trouble accessing cash—though iris scans took time.
- HHs do not appear to understand the role of enumerators.

‘They came three times ... They come and say they are from so and so organisation and we want to help you, but nobody helps us. We tell them about our conditions but it seems that they don't believe us’

(female beneficiary)

- Few beneficiaries file complaints (11%)-- but only 10% of those that do feel satisfied with the response.
- The UNHCR help-line is overloaded—many abandon calls.



A photograph of a man with a beard and mustache, wearing a light-colored button-down shirt, holding a young child. The child, wearing an orange sweater and grey pants, is holding a piece of paper with a drawing of a house. The drawing includes a house with a red door, a blue roof, and some greenery. The man is looking at the child with a smile. The background is a plain, light-colored wall.

Key recommendations



Employment

- Public awareness campaigns + support centres to facilitate work permits
- Broaden remit of work permits
- Referral mechanisms to report workplace exploitation and abuse

Shelter

- Prioritise cash-for-shelter for those living in ITSs.
- Establish minimum standards for rental units.
- Provide legal aid to help with negotiations with landlords.

Education

- Provide clear messaging around importance of education to cash transfer recipients
- Monitor all out of school children; Provide free transport—especially for girls.
- Invest in school counsellors to provide psychosocial counselling; address school violence
- Invest in informal education for out of school adolescents.



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Recommendations

**Nutrition +
healthcare**

- Link neediest to WFP emergency programming + increase food voucher value
- Provide nutritional supplements to neediest, esp ITS
- Remove healthcare user fees esp for psychosocial services and those with disabilities

**Social capital
and
participation**

- Scale up UNICEF's integrated child/adolescent/youth Makani centres
- Set up women's support groups to tackle gender-specific vulnerabilities
- Scale up support for esp. vulnerable households, including those with disabilities
- Set up clear referral pathways for the most vulnerable, esp. victims of violence

**Program
operations +
governance**

- Ensure beneficiaries have clear and accessible information—including re complaint mechanisms.
- Invest in more face-to-face communication between UN staff and refugees.
- Invest in capacity building for social workers—esp. re gender, violence, psychosocial needs
- Strengthen mechanisms for community involvement in programme decision-making.



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Recommendations



Shaping policy for development

odi.org.uk