

MULTI-PURPOSE CASH ASSISTANCE

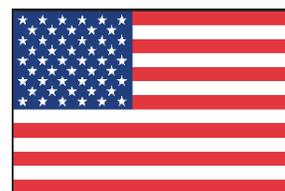
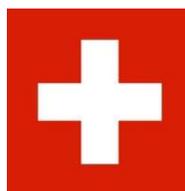
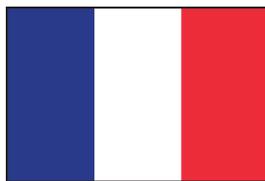
2019 POST DISTRIBUTION MONITORING REPORT



Acknowledgements

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UNHCR would like to thank the following donors who made our cash assistance programme possible:



This report was produced for the UN Refugee Agency (UNHCR) by [Samuel Hall](#).

Executive Summary

This report presents the results of the 2019 annual Post-Distribution Monitoring (PDM) exercise of UNHCR's cash assistance programme in Jordan. Through an ATM banking network equipped with iris scan technology, the agency disburses over 5.5 million USD per month to close to 32,500 vulnerable refugee families living across the country. The majority of the beneficiary population is Syrian. Assistance is designed to allow beneficiaries to meet their basic needs and reduce their susceptibility to exploitation and other protection risks. The amount disbursed is determined through an annual costing survey in coordination with humanitarian partners.

The results of this monitoring exercise suggest that, as intended, almost all respondents use the cash to meet their running essential household needs. These mostly revolve around rent, food, utilities and health – categories which appear unchanged over time. Different governorates exhibit distinct cash expenditure patterns. Generally, Amman appears to be a considerably pricier environment, with spending on rent and food substantially higher than elsewhere. Non-Syrian cash beneficiaries have higher reported spending in most categories, but Syrians are more likely to use cash assistance to reduce their debt.

Negative coping strategies remain common, with non-Syrians in particular scoring poorly on the reduced Coping Strategies Index developed by the World Food Programme. Amman-based and male-headed (larger) households are more likely to employ negative food-related coping strategies than their counterparts further afield, or smaller families. Over time, cash assistance appears to lower vulnerability in this regard – those having received assistance for over two years score better than those having benefited from it for shorter periods of time, with a particular period of food-related vulnerability apparent for those having received cash assistance between six months and one year.

Other prominent negative coping strategies include skipping rent or debt repayments, borrowing and reducing essential expenditures. Syrian beneficiaries have higher frequencies than non-Syrians for utilizing all emergency-level coping strategies. Debt is common, with close to 90% of respondents reporting having borrowed from landlords, neighbours, friends and / or stores. Syrians are more likely to hold debt than non-Syrians, but the percentage of respondents holding debt has increased for both groups over the past year to 88% overall. The average amount of debt among debt holders is higher for non-Syrians than Syrian beneficiaries by 56 JOD.

The positive psychosocial effects of cash assistance are clear, with the many respondents noting that cash assistance had reduced their feelings of stress, the financial burden on their households and allowed them to improve their living conditions. Very few (five out of 265) Syrian cash beneficiary households sampled for this round of PDM stated that a member of their family had returned to Syria. This share may increase, as returns increase.

The feedback on service delivery is generally positive, with 94% of respondents receiving their cash assistance on time. One respondent in four experienced problems withdrawing cash, most commonly related to multiple attempts to scan the iris. This is an improvement from 2018, where 40% of beneficiaries reported problems in iris scanning, likely due to the Bank's purchase of new ATM machines and new iris cameras to improve speed. Overcrowding near the withdrawal points was also cited as a concern, with implications both on time spent and feelings of security during and after the withdrawal process. The majority of respondents needed less than half an hour to withdraw their cash assistance. UNHCR's helpline phone number is both well-known and universally appreciated by the respondents.

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Context

Almost ten years into the Syrian refugee crisis, Jordan is hosting over 750,000 refugees. The majority (81%) are living in urban and rural areas outside of refugee camps. According to the 2010 Jordanian poverty figures, four refugee households in five are living below the poverty line, more than one in three are headed by women¹. In this context, cash assistance is one of the most important social protection tools in humanitarian response. Granting agency to refugees in terms of spending decisions, it enables them to pay their rent, utilities, education and healthcare needs.

The cash programme was introduced in 2008 to assist Iraqi urban refugees and extended in 2012 to include the rapidly growing Syrian refugee population. The principle behind UNHCR's cash assistance programme, beyond meeting basic needs such as shelter, food and water/sanitation, is to reduce the susceptibility of the most vulnerable refugee families to exploitation and other protection risks such as child labour, begging, home-evictions, early marriage and premature returns.

In October 2019, close to 32,500 vulnerable refugee families living across villages and towns in Jordan benefited from assistance in form of a social cash transfer to cover their most essential needs, receiving over 5.5 million USD for that month alone.² Syrians make up the largest portion of the beneficiary population by far.

The cash assistance is provided via a thorough assessment process. Following a family's registration with UNHCR as a "person of concern", UNHCR schedules a home visit with each family to assess and determine their vulnerability. Vulnerability is defined by the Vulnerability Assessment Framework (VAF) that provides a set of indicators and formulas to score vulnerability risks in a number of sectors including Shelter, Health, Education, WASH, and Coping Strategies among others. These indicators and scores provide a basis for UNHCR and partner organisations to target the most vulnerable Syrian refugees using similar criteria.

UNHCR uses an ATM banking network (and, increasingly, digital mobile wallet modalities) for cash transfers. Unique to Jordan, UNHCR as part of the Common Cash Facility uses iris-enabled ATMs for cash withdrawals. A simple iris scan, using a special camera attached to the ATM triggers the cash withdrawal, without the use of an ATM card or a pin number. This ensures that the person targeted for assistance is the one receiving the assistance, and has been instrumental in reducing fraud. ATM prepaid cards may also be used for specific needs.

The amount of assistance provided is standardized with humanitarian partners through an annual costing survey (Minimum Expenditure Basket) – and the transfer values are in the range of and JOD 80 – 155 for Syrians (\$113 – 219) and JOD 125 – 300 for non-Syrians (\$176- 424)³. These amounts were determined using what is defined as the Survival portion of the expenditure basket (SMEB), an estimate of the monthly cost per capita that is the minimum needed for physical survival.

¹ Based on the Household Expenditure and Income Survey of 2010, the absolute poverty line was 814 JOD per individual per year at current prices at the Kingdom level. This metric will be adjusted in the months to come – and 93% of UNHCR's population of concern will fall below the adjusted poverty line.

² Cash assistance dashboard, UNCHR Jordan, October 2019 The Minimum Expenditure Basket Survey is a tool to establish poverty lines for refugee populations. More information can be found in: United Nations High Commissioner for Refugees (UNHCR) (2018) Minimum Expenditure Basket for Syrian Refugees: 2018, available at <https://data2.unhcr.org/en/documents/download/66651>

³ The Minimum Expenditure Basket Survey is a tool to establish poverty lines for refugee populations. More information can be found in: United Nations High Commissioner for Refugees (UNHCR) (2018) Minimum Expenditure Basket for Syrian Refugees: 2018, available at <https://data2.unhcr.org/en/documents/download/66651>

The 2019 Population Survey of Syrian Refugees⁴ found that most registered Syrian refugees in Jordan are unable to independently maintain the financial and non-financial standards necessary for a dignified life. 40% of individuals had debts of more than 100 JOD per capita.

Complimentary programming practices were created between the UN Agencies, to provide coverage of the SMEB for beneficiaries. For Syrians, UNHCR provides 60-65% of the SMEB, with the intention of covering rent, water, and sanitation costs. For non-Syrian refugees, who benefit from fewer assistance options than Syrians, the full SMEB amount is provided by UNHCR.⁵ UNHCR coordinates with WFP for the provision of food assistance for both Syrian and, as of late 2019, non-Syrian refugees.

Accountability is a priority for UNHCR. Persons of concern have the right to petition for cash assistance, appeal the decision if they disagree with results, and receive a timely response. Communication and feedback channels include direct phone SMS and audio messaging, as well as a call centre (Helpline), information centres (Helpdesks and Community Service Centres), and at UNHCR registration sites.

Furthermore, through regular post-distribution monitoring (PDM), UNHCR keeps track of how cash assistance is used, its impact on recipient well-being, and gathers key feedback from beneficiaries on the appropriateness of cash distribution mechanisms. This report presents the results of the 2019 post-distribution monitoring exercise. The first section presents a profile of the interviewed beneficiaries and the second section sheds lights on the spending patterns. We discuss the impact of cash assistance on factors such as negative coping mechanisms, food security, housing and debt, as well as the connection, still nascent, between cash grants and returns. In the fourth section, we discuss the cash recipients' perceptions of cash transfer modalities and the UNHCR complaints mechanism. We end on a brief conclusion and summary of the most salient findings.

⁴ *Vulnerability Assessment Framework – Population Study 2019. UNHCR, Action Against Hunger, ILO.*

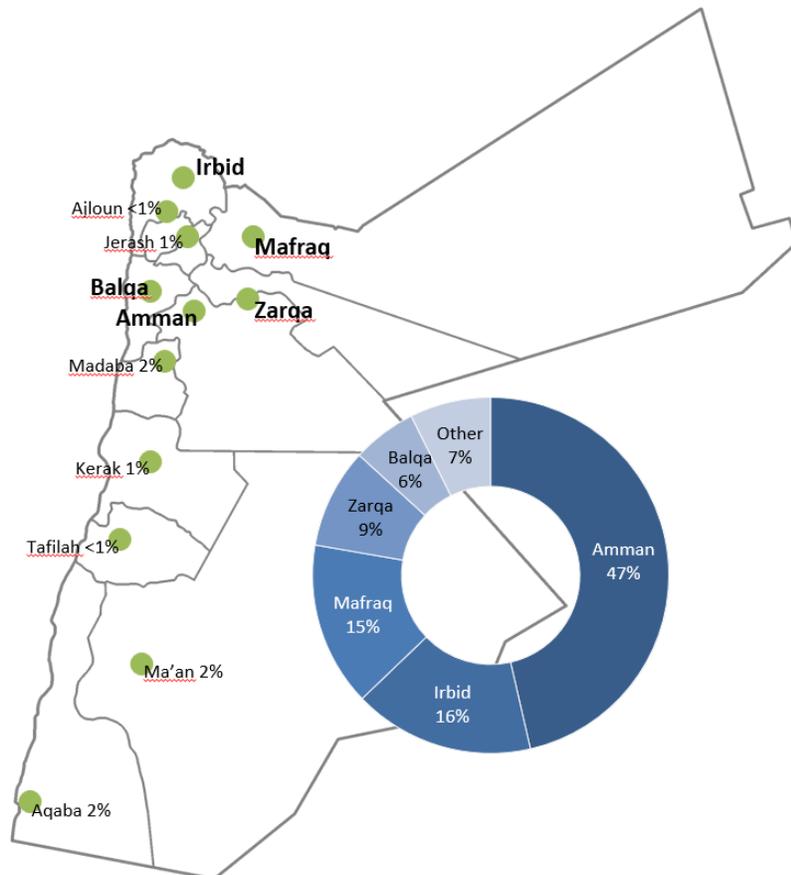
⁵ *Since the SMEB is a per capita measure, the actual amount of cash assistance is then weighted by the size of a refugee family.*

1. Profile of the Sample

For the 2019 Annual Post Distribution Monitoring exercise, a total of 530 UNHCR ‘social transfers for basic needs’ cash beneficiaries were interviewed through a quantitative survey via home visits and phone-based interviews. Of these respondents, 265 are Syrian refugee households, and 265 are non-Syrian refugee and asylum seeker households from other countries, referred to in this report as the non-Syrian population. Of non-Syrian beneficiaries surveyed, the majority (74%) was from Iraq, followed by 12% from Sudan, 7% from Yemen and 5% from Somalia. Sampling was designed to ensure results are representative of the CBI beneficiary populations (Syrian and combined non-Syrian) in Jordan at 95% confidence level and a 6% margin of error.

The survey reached respondents in 12 **governorates** across Jordan. Almost half of all respondents (46%) reside in Amman governorate, Jordan’s largest, which includes the capital. Amman, Irbid, Zarqa, Mafraq and Balqa governorates host the most cash recipients overall, and the majority (93%) of beneficiaries surveyed reside in these locations. In total, 7% of respondents were located outside of these five governorates. Other governorates in which beneficiaries were surveyed include Madaba (2%), Ma’an (2%), Aqaba (2%), Jerash (1%), Karak (1%), and one respondent reached in both Ajloun and Tafilah.⁶

FIGURE 1. GEOGRAPHIC DISTRIBUTION OF PDM SURVEY RESPONDENTS



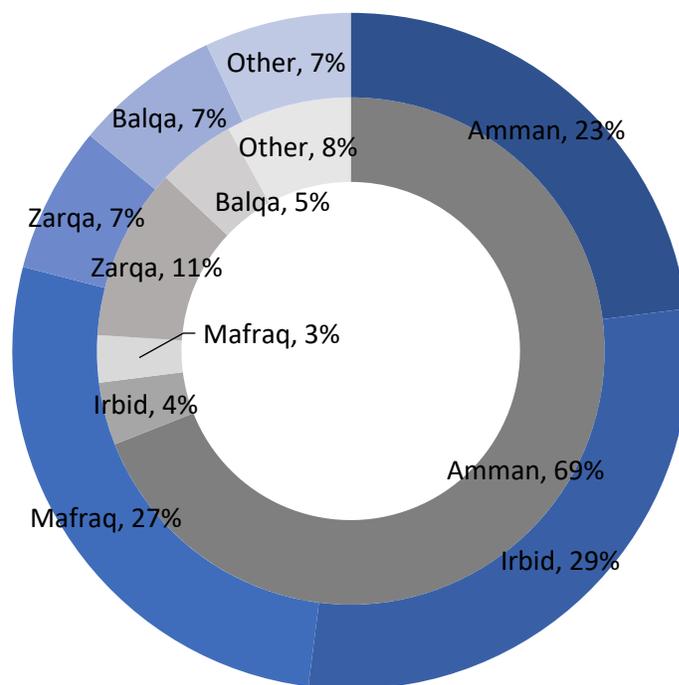
⁶ Because of the small number of respondents located in the “other” governorates, geographic analysis presented in charts and graphs focuses on the major four host locations, while interesting findings in the other locations are referenced in the text.

FIGURE 2. GEOGRAPHICAL DISTRIBUTION BY GOVERNORATE: SYRIAN (INNER) VS NON-SYRIAN(OUTER)

Non-Syrian respondents were much more likely than Syrian respondents to live in the capital governorate of Amman and slightly more likely to live in Zarqa. Conversely, Syrian households were more evenly spread between the three largest host governorates: Amman (23%), Irbid (29%), and Mafraq (27%).

Among Syrian respondents, most are originally from Dar'a (41%) or Homs (23%), two of the most heavily hit Syrian cities during the Syrian civil war.

Almost half of all respondents (47%) were part of a **female-headed** household. Syrian households were more likely to have a female head of household than a male (52% compared to 48%).

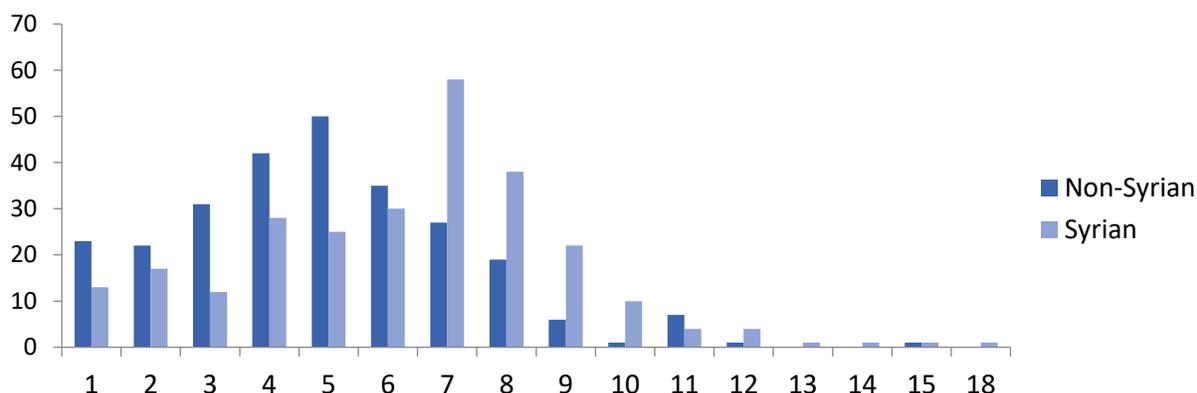


Compared to the other three largest governorates, Irbid-based beneficiaries are more likely to be part of a female-headed household: 62% of households surveyed there reported having a female head of household, compared to 46-49% in other large governorates.

Though Syrian and Iraqi respondents reported equal rates of female and male head of households, Sudanese and Yemeni households were more likely to be headed by females, with 89% and 79% respectively. Ten out of the 12 Somali beneficiaries surveyed had female head of households.

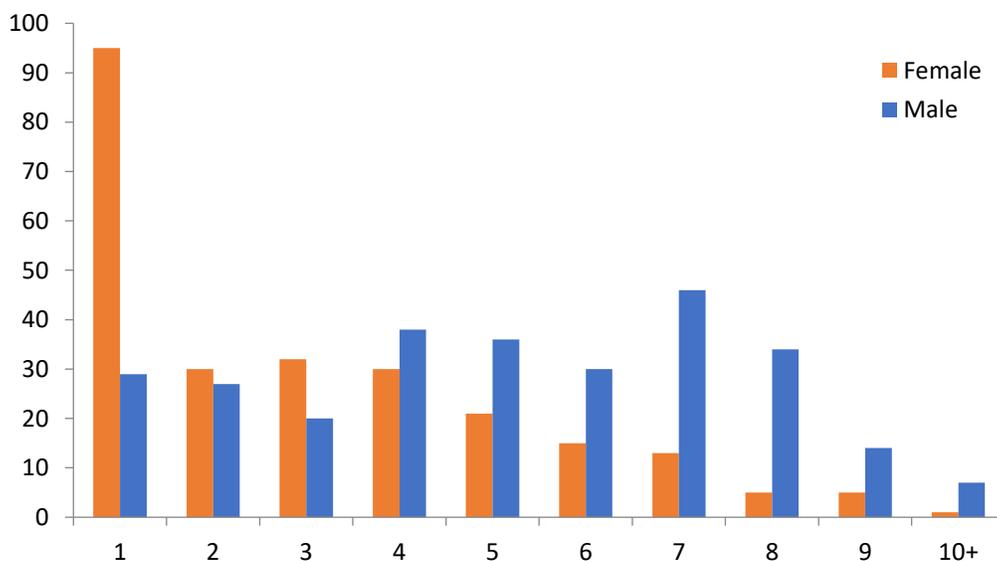
Syrian beneficiaries reported a higher average **household size** than non-Syrian respondents. The most common household size for Syrian beneficiaries is seven while non-Syrians most commonly report a household size of five

FIGURE 3. HOUSEHOLD SIZE, SYRIAN AND NON-SYRIAN



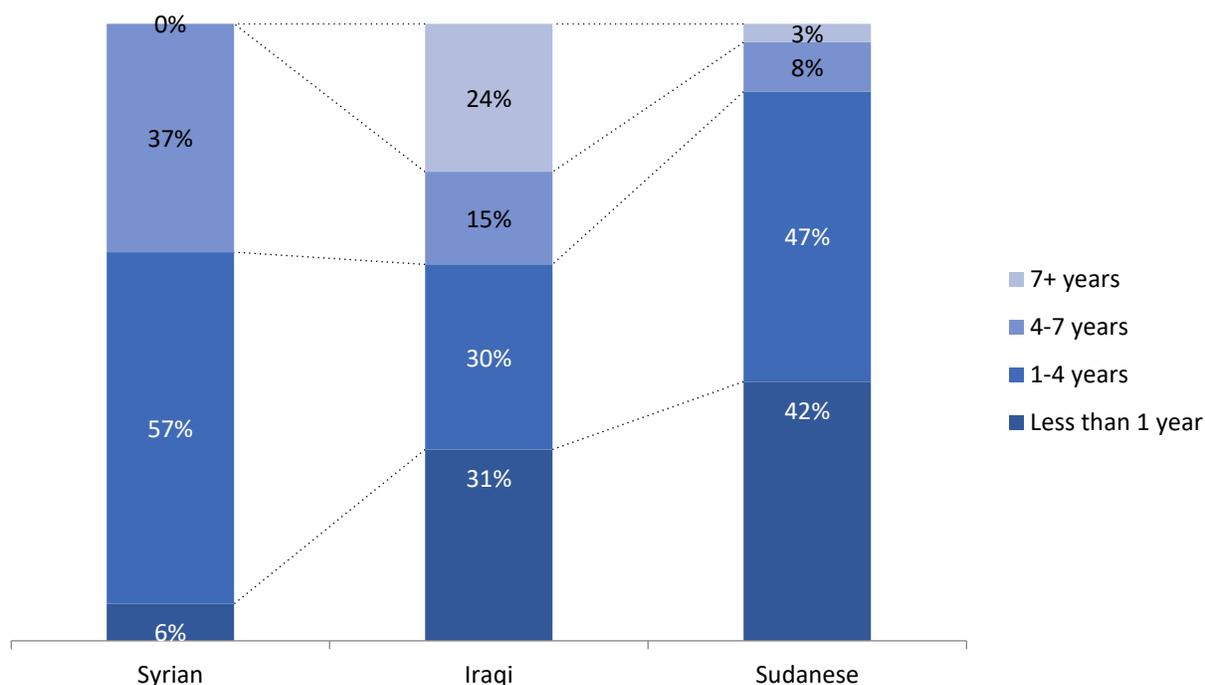
Female head-of-household respondents tend to have smaller case sizes than male head of households. Seventy-five percent of female-led households have a case size of four or less, compared to 40% of male-led households. Data suggests that most common female-led household structure is that of an individual female, with 38% of female-headed households having a case-size of one.

FIGURE 4. HOUSEHOLD SIZE, MALE AND FEMALE HEAD OF HOUSEHOLD



Syrians surveyed have been receiving CBI for at least 6 months and up to 7 years. However, non-Syrian respondents have been receiving CBI assistance for a wider range of time. Respondents from Yemen reported the shortest duration on CBI - all less than 20 months. Eighty-nine percent of Sudanese respondents have been receiving CBI for less than four years. Iraqi respondents' clusters between lengthy and short - 34% have received CBI for over five years and 36% have received CBI for less than 16 months.

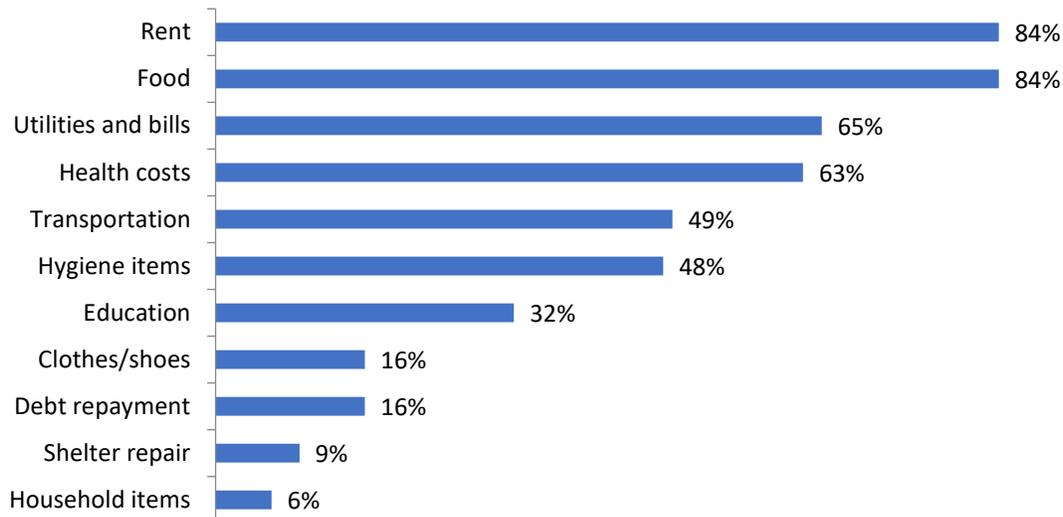
FIGURE 5. DURATION OF CASH-BASED ASSISTANCE, MAJOR NATIONALITIES



2. Spending of Cash Assistance

Almost all respondents (95%) use cash expenditures to meet monthly family needs. A fraction of beneficiaries used cash assistance to meet immediate needs and an even smaller fraction (16%) use cash to reduce their debt. Fewer than 1% of all respondents were using cash to save money, and almost none of the respondents were using cash to support family members or friends in Syria or Jordan. As intended, the cash assistance appears to cover only the most essential needs. These mostly revolve around **rent, food, utilities and health** – categories which appear unchanged over time, having been listed in the 2018 and the 2019 mid-year PDM reporting in the same order.

FIGURE 6. CATEGORIES OF SPENDING OF CASH ASSISTANCE, OVERALL



Certain **governorates** show distinct cash expenditure patterns. For example, 94% of respondents in Zarqa reported spending cash on food compared to 73% of Mafraq respondents.⁷ Higher proportions of Amman and Zarqa respondents use cash aid and across a wider range of goods/services.

TABLE 1. CATEGORIES OF SPENDING OF CASH ASSISTANCE, BY GOVERNORATE

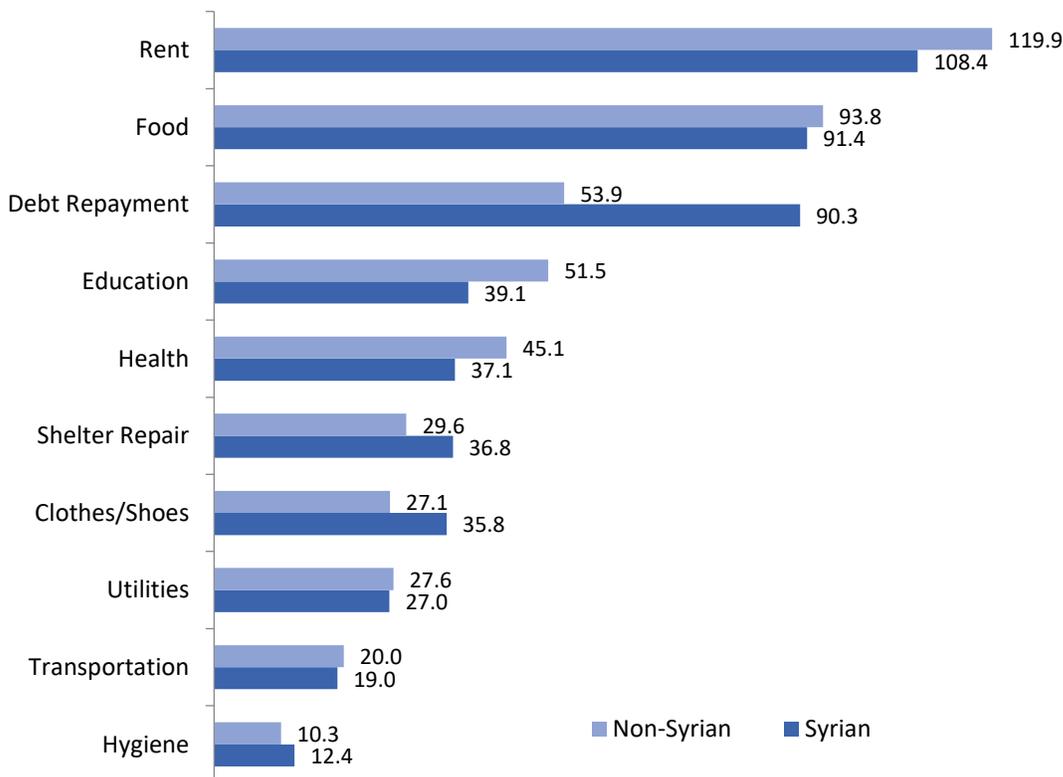
	AMMAN	IRBID	MAFRAQ	ZARQA
Rent	87%	78%	82%	88%
Food	85%	82%	73%	94%
Utilities and bills (e.g. electricity, water sewage)	67%	64%	70%	54%
Health costs (including medicines)	65%	66%	53%	67%
Hygiene items	48%	47%	42%	63%
Any other type of transportation	42%	62%	51%	58%
Education (e.g. school fees, uniform, books).	26%	38%	33%	33%
Debt repayment	14%	15%	18%	19%
Clothes/shoes	11%	28%	19%	13%
Shelter repair	9%	9%	6%	6%
Household items (e.g. mattress, blankets, jerry can)	3%	14%	9%	0%

⁷ Zarqa margin of error of 4.9% at the 95% confidence interval, Mafraq margin of error of 3.5% at the 95% confidence interval

Average monthly expenditures clearly differ by governorate, though rent and food are generally the highest. On average, cash aid spent on monthly rent in Amman is at least 30 JOD higher than other governorates, and food is 10 JOD more expensive. Debt repayment is the most expensive on average for respondents from Mafraq at around 93 JOD a month. This amount exceeds the monthly average cash assistance expenditure on food in Mafraq. Shelter repair and clothes/shoe expenditures are also substantially higher in Mafraq at almost a 100% increase over other locations.

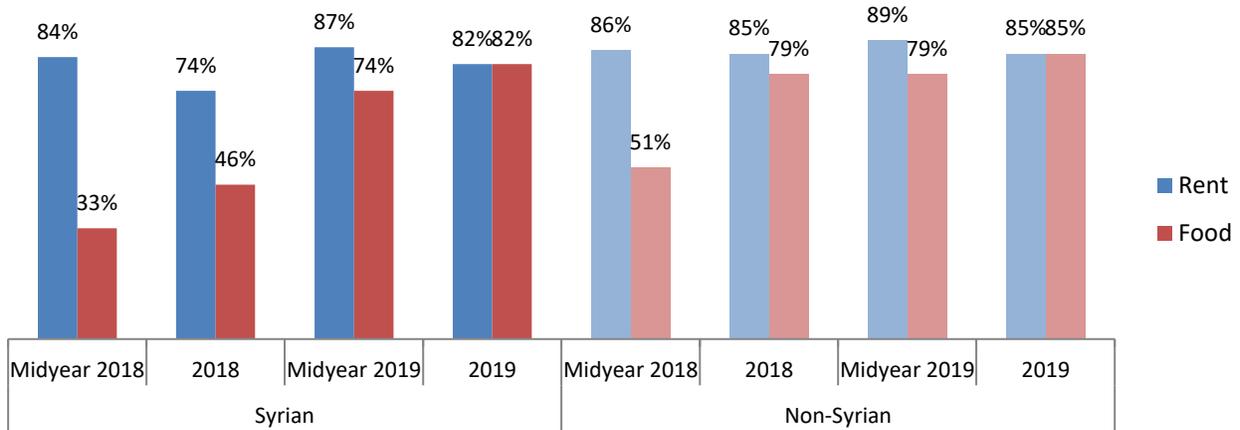
For most goods/services, **non-Syrian beneficiaries** spend more, which may reflect the higher cost of living in Amman where most of the interviewed non-Syrian beneficiaries reside. Non-Syrian respondents on average spend more on rent, food, education, health, utilities, and transportation. However, Syrian respondents on average spent a significantly higher amount on debt repayment. The average Syrian respondent spends 90 JOD a month on repaying debt, compared to 54 JOD for non-Syrians (a more than 50% increase) This may reflect a more challenging financial situation for Syrians, but may also suggest a higher potential for Syrians to informally borrow money in the marketplace. Syrian respondents also spent slightly more on average on shelter repair, clothes/shoes, and hygiene.

FIGURE 7. AVERAGE AMOUNT OF CASH ASSISTANCE SPENT ON DIFFERENT CATEGORIES, BY NATIONALITY



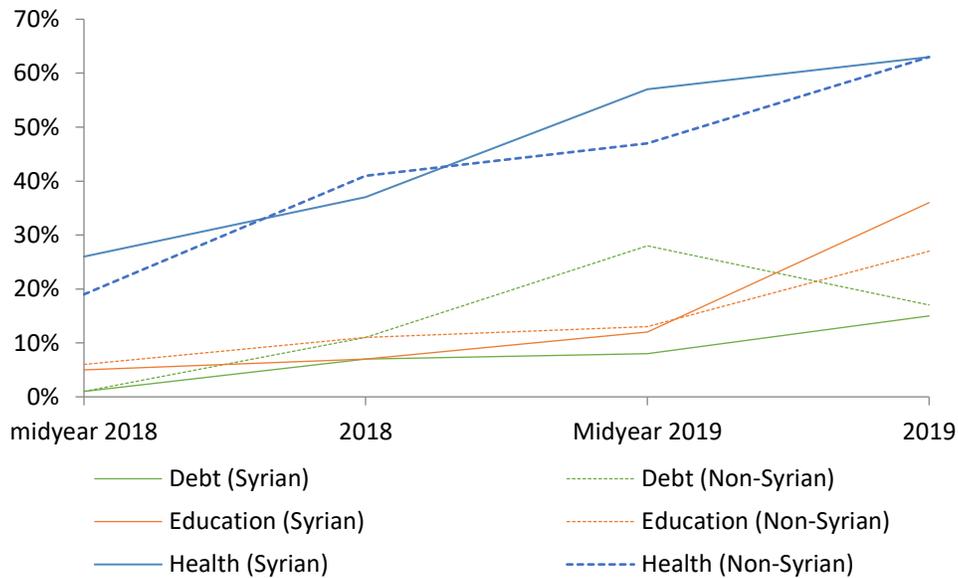
Looking at the two most important spending categories (**rent and food**) over time, it emerges that the percentage of Syrian beneficiaries spending their cash assistance on food has increased steadily over the past year and a half, a trend less pronounced for their non-Syrian counterparts. Rent on the other hand has consistently remained a prominent spending category.

FIGURE 8. SPENDING OF CASH ASSISTANCE ON FOOD AND RENT OVER TIME



Since 2018, spending on **debt** appears to be increasing steadily, particularly among the Syrian respondents. The number of people spending cash assistance on health and education needs have increased steadily since 2018 for both Syrians and non-Syrians.

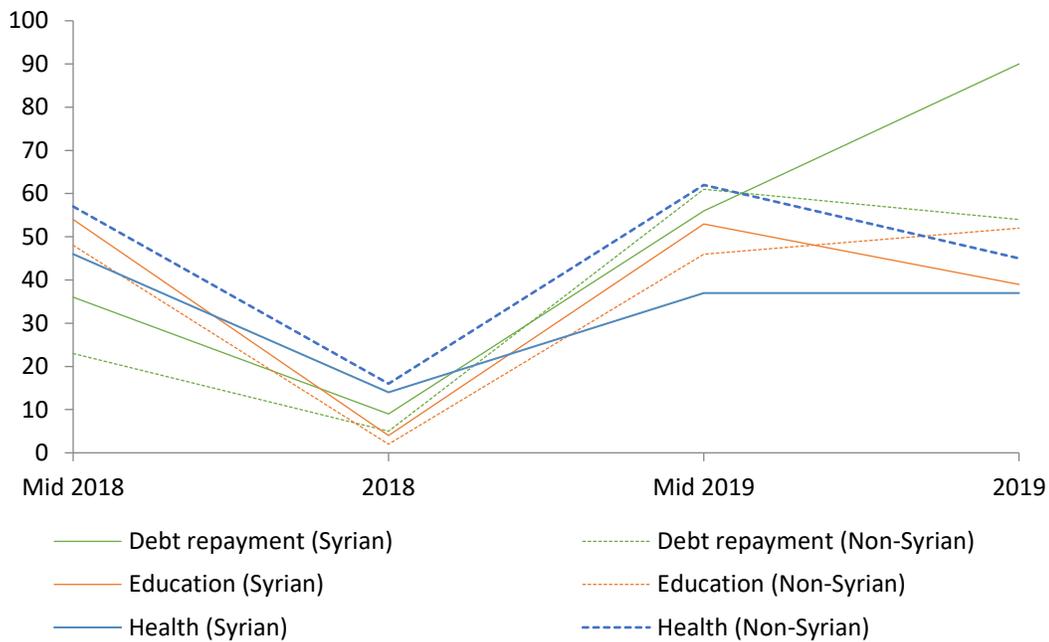
FIGURE 9. EVOLUTION OF SPENDING CATEGORIES OVER TIME, SYRIAN AND NON-SYRIAN



The average amount of monthly debt repayments has also increased since 2018. The 2017 PDM reported an average monthly expenditure of 54 JOD on debt repayment, substantially lower than the 2019 annual average monthly expenditure of 73 JOD on debt repayment – the highest across all previous cash PDM surveys. Debt expenditure for Syrians is substantially higher than for non-Syrians.

Between the end of 2017 and end of 2019, the average monthly debt repayment among Syrian beneficiaries has more than doubled. On average, Syrian debt holders spend more of their cash grant on repaying debt than on health and education costs combined.

FIGURE 10. AVERAGE MONTHLY EXPENDITURE AMOUNT (JOD) BY CATEGORY, SYRIANS (LEFT) & NON-SYRIANS (RIGHT)



NB: for debt repayment, only households holding debt entered in the calculation of averages.

Finally, the questionnaire contained questions specifically for Syrians on expenditure on return to Syria. Only one respondent out of 265 Syrian respondents stated that they spent cash assistance on return to Syria.

Who holds the purse-strings?

When asked who decides how to spend the assistance, respondents most commonly stated that the individual designated as head of household makes the decision among both Syrian and Non-Syrian beneficiaries (62% and 61%, respectively). In male-headed households, it was reported most common (51%) for the husband and wife to make expenditure decisions together. In female-headed households, it was most commonly reported (78%) for the female to make expenditure decisions alone. This finding is at least partially explained by the high proportion of single-member cases among female-headed households. Disagreements about spending the cash assistance were rare (2.5%).

3. Impact of Cash Assistance

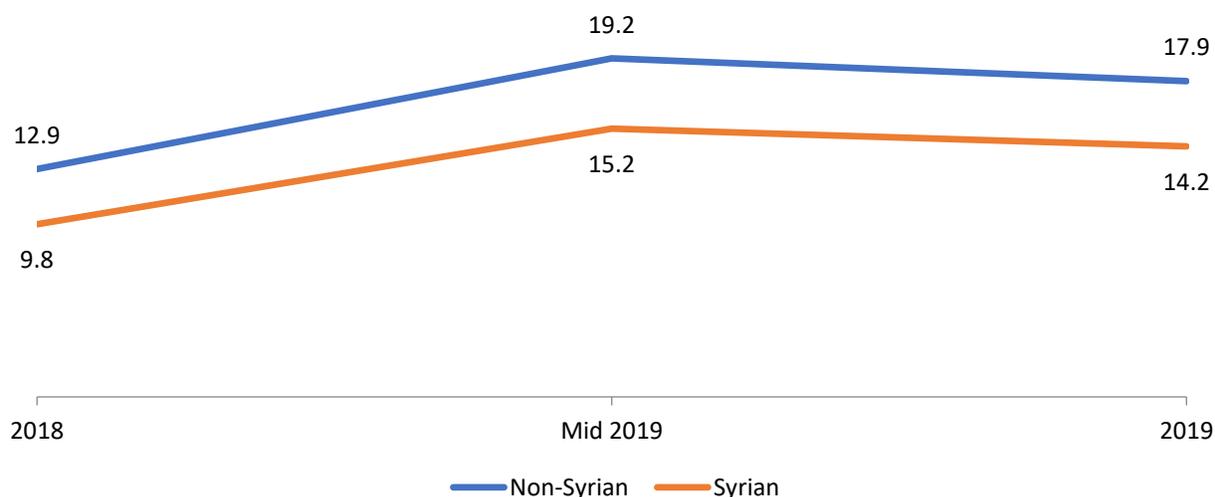
Food security

The PDM survey includes questions related to the household's ability to meet basic needs as per the reduced Coping Strategies Index (rCSI) developed by the World Food Programme. The index measures five coping behaviours.⁸ Each behaviour is assigned a severity weighting, which is multiplied by the number of days a family relied on that behaviour in the previous week to calculate a household's total score. The higher the score, the more food insecure the household.

The average rCSI score across all beneficiary cases was 16.2; the score was higher for non-Syrians (17.9) than for Syrians (14.2). These results show a lower level of food security than 2018 during which the average rCSI score was 11 overall, but an improvement from midyear 2019, during which the average rCSI score was 17.1. Food prices have varied in the past two years due to an increase on taxes for food commodities and the removal of a long-standing subsidy on bread. World Food Programme adjusted its food assistance package accordingly in 2018 to reflect the increase costs.

⁸ *Eating less preferred foods; limiting portions at mealtimes; reducing the number of meals per day; borrowing food / money for food; limiting adult intake for children to eat*

FIGURE 11. RCSI SCORES OF PDM RESPONDENTS, 2018-2019



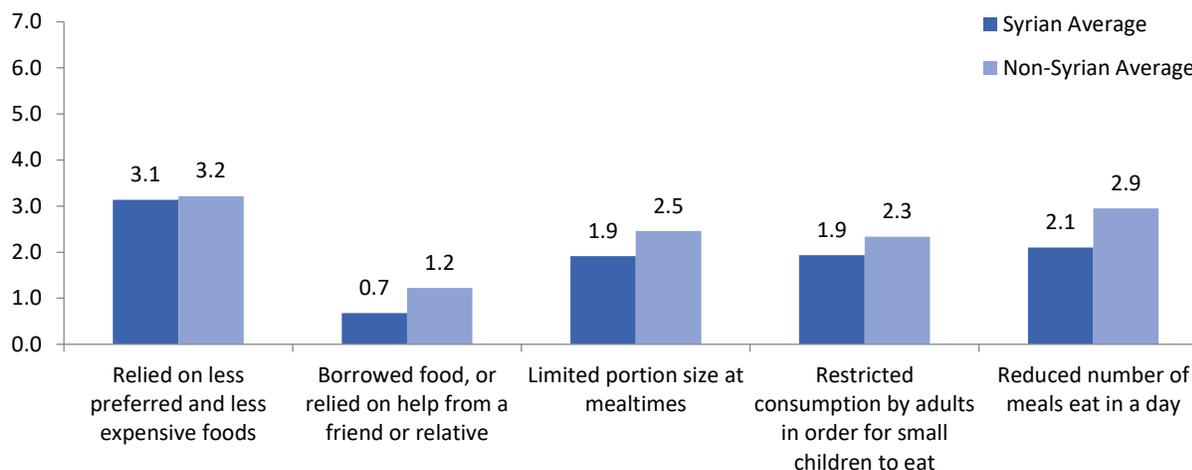
Almost all respondents reported relying on at least one food-related negative coping mechanism in the week prior to enumeration (October 2019). Relying on less expensive and less preferred foods was the most commonly utilized coping mechanism, employed by 78% of all respondents for an average of 3.2 days per week. Half of the interviewed households reported limiting adult consumption to ensure that children could eat for an average of 2.1 days a week – the most severe of the coping mechanisms that form the rCSI.

TABLE 2. PREVALENCE OF FOOD-RELATED COPING MECHANISMS, SYRIANS AND NON-SYRIANS

	NON-SYRIAN	SYRIAN
Rely on less preferred food	75%	80%
Limit portion size	58%	51%
Reduce number of meals eaten in a day	59%	46%
Restrict consumption by adults in order for small children to eat	51%	49%
Borrowing food/money	40%	29%

Non-Syrian beneficiaries report higher weekly incidence of negative food-related coping strategies, with the biggest discrepancies observed in reducing the number of meals eaten per day. Non-Syrian beneficiary respondents had to reduce their meals per day on average 0.8 more days a week than Syrian beneficiaries, and limited portion sizes on average 0.6 more days a week.

FIGURE 12. FREQUENCY OF FOOD-RELATED COPING MECHANISMS, SYRIANS AND NON-SYRIANS



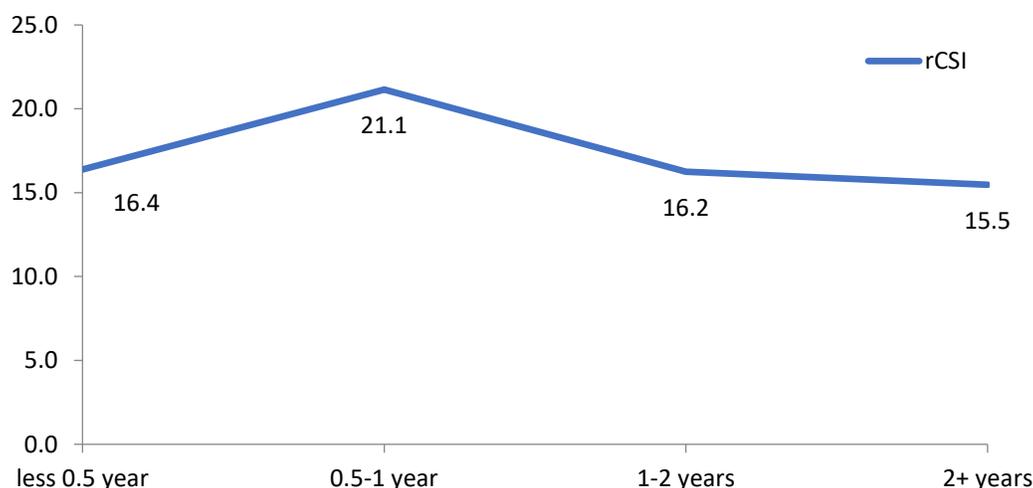
The differences between Syrian and Non-Syrian coping strategies are likely partially due to the fact that most surveyed cash beneficiaries residing in Amman are non-Syrians (75% of all surveyed Amman-based beneficiaries are non-Syrian).⁹

When food security strategies are disaggregated by **governorate**, Amman-based respondents report higher frequency in three out of five strategies, followed by Zarqa governorate, which is predominantly Syrian. The average Amman-based household surveyed reduced the number of meals eaten in a day 3.3 times a week, which is 1.5 more days than any of the averages in other locations. In Zarqa, 19% of respondents reported restricting adult consumption in order for small children can eat every day of the week.

Male-headed households, usually larger in size than female-headed ones, reported higher frequency of food insecurity coping mechanisms for all mechanisms, except for limiting portion sizes at mealtimes. As such, male-headed households had a higher average rCSI score of 16.5, compared to female-headed households' average rCSI score of 15.7.

Duration of cash assistance appears to impact rCSI scores. In 2019, households who had received cash assistance for less than a year, but more than six months had the highest average rCSI score of 21.1. This might indicate that cash recipients face a period of particular vulnerability six months to one year after their arrival, possibly due to emergency arrival aid or savings being exhausted. It is also possible that the repayment of debt incurred while waiting to be enrolled as a cash beneficiary leads to increased vulnerability after the first few months. The data shows gradual improvement over time, to 16.2 for those receiving CBI for 1-2 years, and again improving to a score of 15.5 for those benefitting for 2+ years.

⁹ This clustering of non-Syrian clients is due to sampling considerations for the purpose of the post-distribution monitoring exercise. While it is true that most non-Syrians live in Amman and surrounding areas, and Syrians are distributed more broadly particularly in the North and North-East, it should be noted that the overall population of registered refugees in Jordan consists of some 2,500 non-Syrian and 30,000 Syrian families. Approximately 9,000 of the Syrian households live in Amman.

FIGURE 13. AVERAGE RCSI SCORES BY DURATION OF CASH ASSISTANCE RECEIVED


Negative coping strategies

Beyond food security, the Weighted Livelihoods Coping Strategy Index (LCSI) is used to measure reliance on negative coping strategies in order to meet needs. The 2016 WFP Comprehensive Food Security Monitoring Exercise (CFSME) definition of the LCSI was used, including 14 coping strategies that are split into different levels of severity, each within a 30-day recall period. The output of the rating for each case is equal to the highest level of severity of the strategies used.

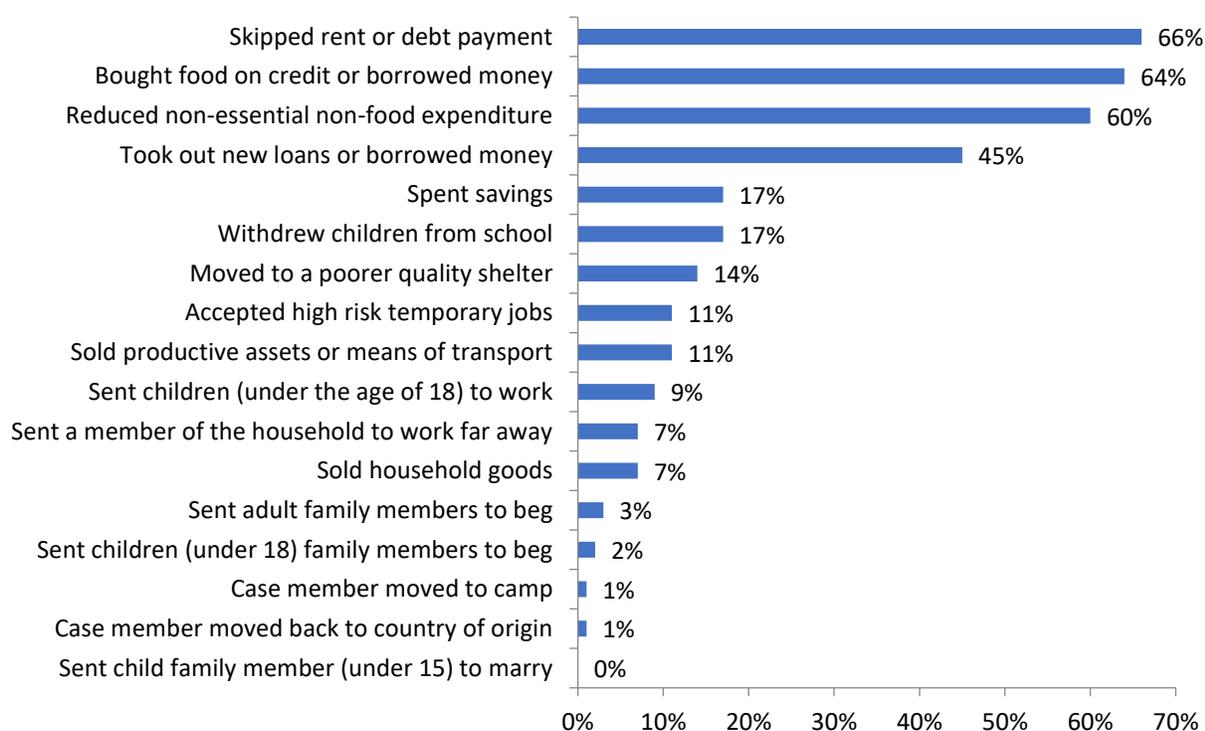
TABLE 3. WEIGHTED LIVELIHOOD COPING STRATEGY INDEX (LCSI): INDICATORS

LEVEL	INDICATOR
Stress	Spent savings
	Bought food on credit or borrowed money to purchase food from non-relatives/friends
	Sold household assets/goods (jewelry, phone, furniture, electronics, domestics, etc.)
	Bought household goods on credit
	Took a loan to purchase for essentials
	Changed accommodation location or type in order to reduce rental expenditure
Crisis	Reduced essential non-food expenditure such as education/health
	Sold productive assets or means of transport (sewing machine, car, bicycle, etc.)
	Sent children (under the age of 18) to work in order to provide resources
	Withdrew children from school
Emergency	Accepted socially degrading, exploitative high risk or illegal temporary jobs
	Sent adult family members to beg
	Sent children (under 18) family members to beg
	Sent child under 15 to be married

Respondents were asked to report whether or not they had relied on various coping strategies at any point during the previous four weeks. The majority of beneficiary households utilize at least one coping strategy. Generally, the coping strategy remains at stress-level or crisis-level. The most used coping mechanism across Syrians, non-Syrians and all governorates is to skip paying rent or debt repayments, followed closely by buying food on credit, both of which are stress-level coping strategies. The emergency-level forms of coping, such as begging and exploitative labour, were reported by less than 20% of all respondents.

The percentage of respondents who reported having engaged in each coping strategy is illustrated in the graph below.

FIGURE 14. PREVALENCE OF NEGATIVE COPING MECHANISMS THE PAST FOUR WEEKS



In assessing the frequency and types of livelihood coping strategies reported by the sample population, the most frequently adopted ones of each typology are:

- ▶ **Stress:** buying food on credit (64%),
- ▶ **Crisis:** reduction of essential non-food expenditures (60%)
- ▶ **Emergency:** adult members accepting high risk, illegal, socially degrading or exploitive temporary jobs (11%),

Syrian beneficiary respondents have higher frequencies than non-Syrians for utilizing all emergency-level coping strategies. The starkest contrast is in the emergency-level coping strategy of sending children to work in order to provide resources. 14% of Syrian respondents reported using child labour compared to 3% of non-Syrian respondents. Focus group discussion respondents commonly mentioned children not attending school in order to reduce costs involved with school fees and transport costs.

My son refuses to go to school. He feels less than the other students as he does not have appropriate clothes or even decent shoes to wear.

Refugee respondent

Furthermore, 50% of all Syrian respondents reported taking out new loans or borrowing money compared to 40% of non-Syrian respondents. The one category of coping strategy for which non-Syrian respondents reported higher incidence is reducing essential expenditure for health reasons - 55% of non-Syrians utilized this strategy compared to 43% of Syrians. This might be partially explained by the fact that registered Syrian refugees qualify for subsidized prices at public Health Centres and Governmental Hospitals.

TABLE 4. PREVALENCE OF SELECT NEGATIVE COPING MECHANISMS IN THE PAST 4 WEEKS (SYRIAN & NON-SYRIAN)

	% SYRIAN	% NON SYRIAN	% TOTAL
Reduced expenditure on health	43%	55%	49%
Take out new loans or borrowed money?	50%	40%	45%
Sent children (under the age of 18) to work in order to provide resources	14%	3%	9%

Compared to midyear 2019, the percentage of households taking out new loans decreased substantially from 59% to 45% by 2019 end. Selling of productive assets also decreased noticeably from the midyear 2019 PDM, during which 23% of households reported using this coping strategy compared to 11% at the end of 2019. However, the percentage of withdrawing children from school, sending minors to work, moving to a poorer quality shelter, and accepting high risk jobs all increased slightly since midyear.

As reflected in the 2019 UNHCR Vulnerability Assessment Framework report, different **governorates** in Jordan have contrasting levels of living costs, access to public services and infrastructure. Coping strategies, and especially emergency-level coping strategies, are most prevalent in Mafraq, a predominantly Syrian beneficiary city. Skipping payment on debt/rent, buying food on credit, and taking out new loans are all at least 10-percentage-points higher in Mafraq than other locations. In the two largest cities of Amman and Irbid, emergency-coping strategies centered around exploitative labour, such as accepting high risk, illegal or socially degrading temporary (11% and 14%, respectively), are higher than in smaller cities Mafraq (9%) and Zarqa (4%).

Male head of households (14%) were twice as likely to accept high risk, illegal, socially degrading or exploitative temporary jobs than female head of households (7%).



I am originally from Aleppo. Aleppo was known as an international city, and we were famous for our hospitality. I remember our home back in Syria, before the war started and took everything from us. It took my friends and family, it took my house where I used to host gatherings for lunch and morning coffees.

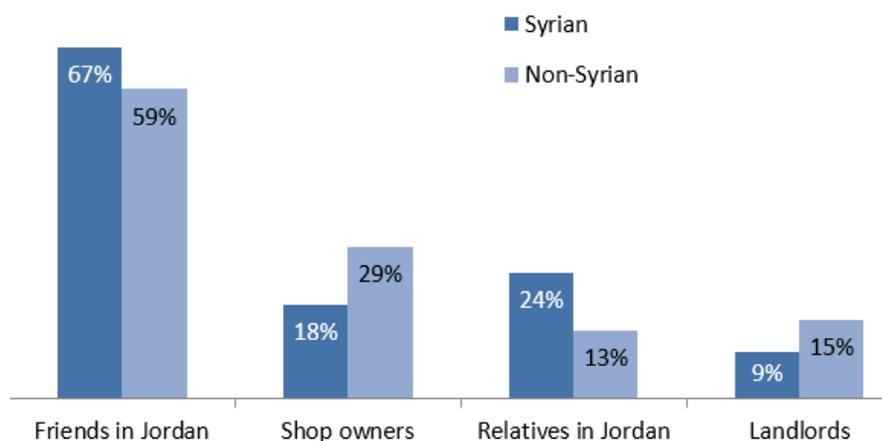
All I have now are memories of days when I was the one who offered help to others. Now I am the one accepting help. I can't read or write and am getting old. I can't work, and my brother has mental health problems and needs help taking care of himself.

Borrowing and debt

Debt constitutes a protection risk for people in poverty, and for displaced persons in general, with links between indebtedness and increased vulnerability to trafficking, exploitation and negative coping strategies. Debt can have negative social and psychological consequences, including shame, embarrassment, discrimination and harassment. These pressures can provide strong incentives for on-migration.

The majority (88%) of respondents to the PDM reported holding debt. The primary reasons beneficiaries borrow money is to buy food (55%), to pay for health care (52%), and to rent housing (37%). Other reasons for borrowing money included paying for education fees, clothes, utilities, and children's needs (milk, diapers). The majority (63% of respondents) borrow money from friends in Jordan. Syrian beneficiaries are more likely to borrow from relatives in Jordan (24% compared to 13%), while non-Syrians are more likely to borrow from shop owners (29% and 18%). This may be due to the higher numbers of Syrian refugees in Jordan that allow for more extended networks. As noted in the focus groups, a common form of debt was running a 'tab' at local stores or supermarkets in order to buy food and other household items, which could be paid once cash assistance was received.

FIGURE 15. SOURCES OF BORROWING, SYRIAN AND NON-SYRIAN



Similarly, most respondents in FGDs reported that they borrowed funds from, or owed funds to, landlords, neighbours and friends, and in some cases stores like groceries and pharmacies.

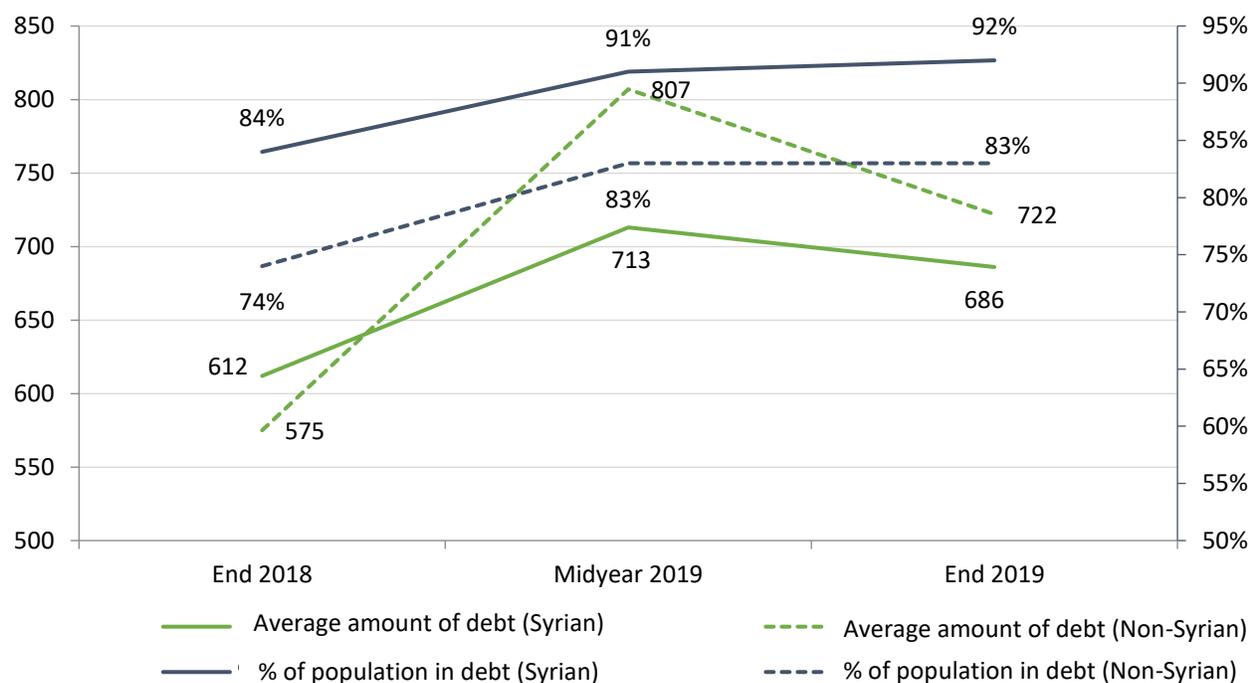
When we first came here, we were strangers. We did not know anyone to borrow from, and the supermarkets and the store owners did not trust us enough to let us buy on credit. Now, we are like family to them. They know we will pay them back eventually.

Syrian beneficiary

Interviewed Syrian households were more likely to hold debt than non-Syrians (92% compared to 83%). The percentage of respondents holding debt has increased for both Syrians and non-Syrians **over the past year** to 88% overall. However, the average amount of debt among debt holders is higher for non-Syrians than Syrian beneficiaries by 56 JOD.¹⁰

¹⁰ Excludes four outlier cases of debt in mid-2019 and 2018 reported to exceed 10,000 JOD. No reported cases of debt exceeded 10,000 JOD in 2019.

FIGURE 16. SHARE OF RESPONDENTS HOLDING DEBT, AVERAGE DEBT AMOUNT (JOD), SYRIAN AND NON-SYRIAN

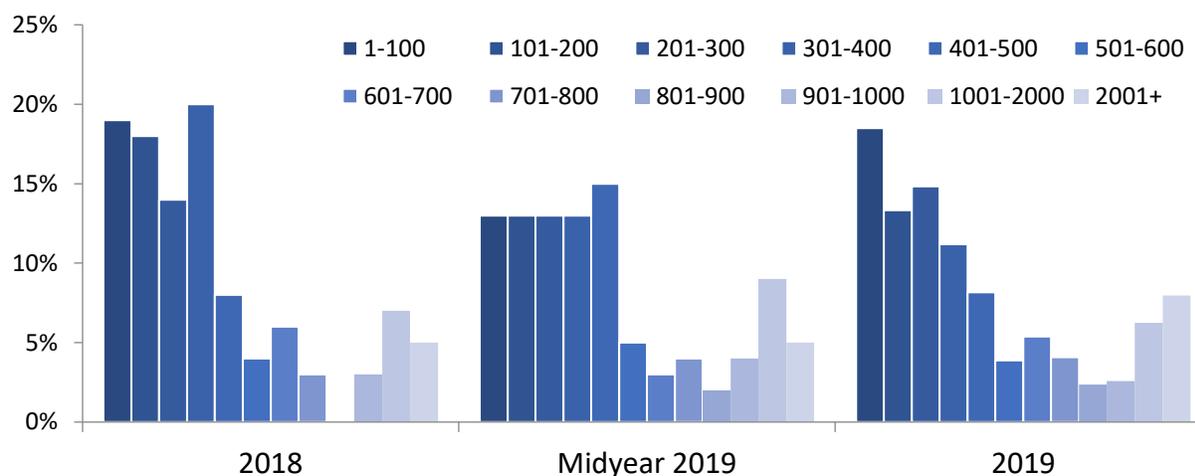


Among respondents holding debt, 58% had debt under 400 JOD and 18% of debt holders held less than 100 JOD of debt. Approximately one respondent household in three had debt of more than 400 JOD (approx. \$560 USD), and 7% held over 2,000 JOD of debt. The total amount of debt owed ranged from 7 JOD to 10,000 JOD (as stated by one respondent).

Comparing this year’s annual results to this year’s midyear and last year’s results suggests that the level of medium and high debt is on the rise. The percentage of families owing a medium debt between 100 to 500 JOD has remained the same (41% in 2018 to 42% in 2019). From 2018 to 2019, relatively few families owed more than 2000 JOD, though this number has doubled from 4% in 2018 to 8% in 2019.¹¹ Most respondents in focus groups had current debt in the range of 200 JOD – 500 JOD, but amounts as high as 2,300 JOD were reported.

¹¹ Compared to 2018 and midyear 2019, the debt data for end of 2019 did not have any outliers. There were 45 households who reported owing between 2000 and 10,000 JOD in debt, all evenly spaced in increments of 500-1000 JOD from reported debt of 3,000 JOD onwards. In midyear 2019, four outliers were eliminated.

FIGURE 17 AVERAGE AMOUNTS OWED BY DEBT HOLDERS OVER TIME (JOD)



Among the four **governorates**, Amman had the lowest rate of households holding debt (82%), but the highest average level of debt at 684 JOD per household holding debt. Conversely, while Zarqa had the lowest average debt (480 JOD per household), it had one of the highest percentages (94%) of households reporting having debt.

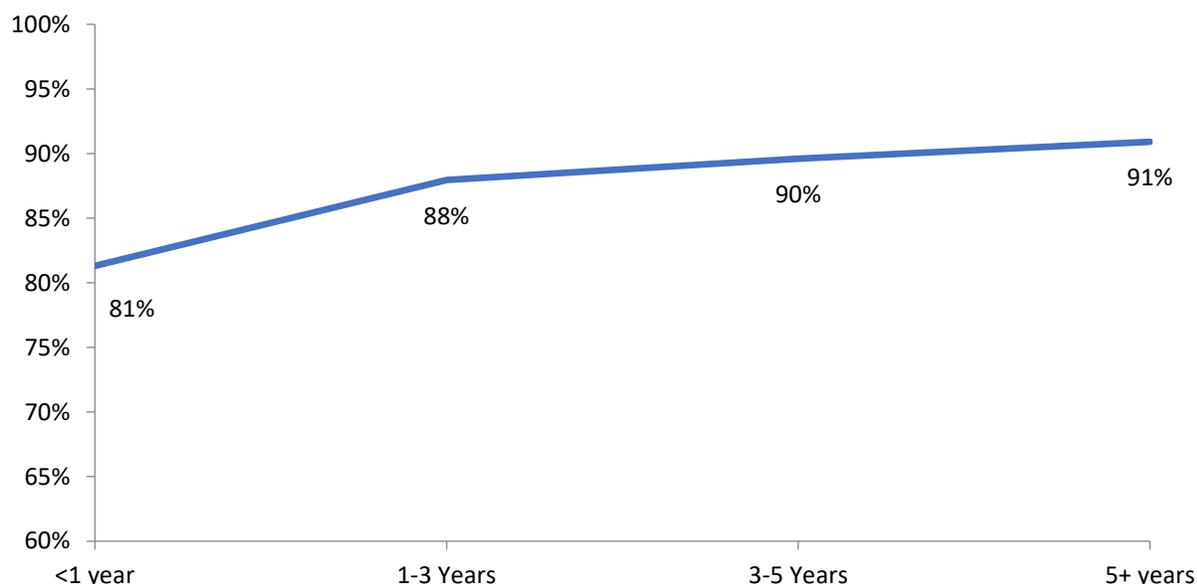
TABLE 5. SHARE OF RESPONDENTS HOLDING DEBT, AVERAGE DEBT AMOUNT (JOD), GOVERNORATES

GOVERNORATE	AMMAN	IRBID	MAFRAQ	ZARQA
% of households holding debt	82%	92%	95%	94%
Average debt amount (JOD)	705	576	613	480

Male- and female-headed households have similar levels of debt holding (87% and 88% respectively). However, average male-headed households have substantially more debt than female-headed households. The average male-headed household reported 912 JOD of total debt while the average female-headed household reported 508 JOD of total debt. This might be partially explained by the larger household sizes headed by males, as well as, possibly, the fact that borrowing can be more difficult for women.

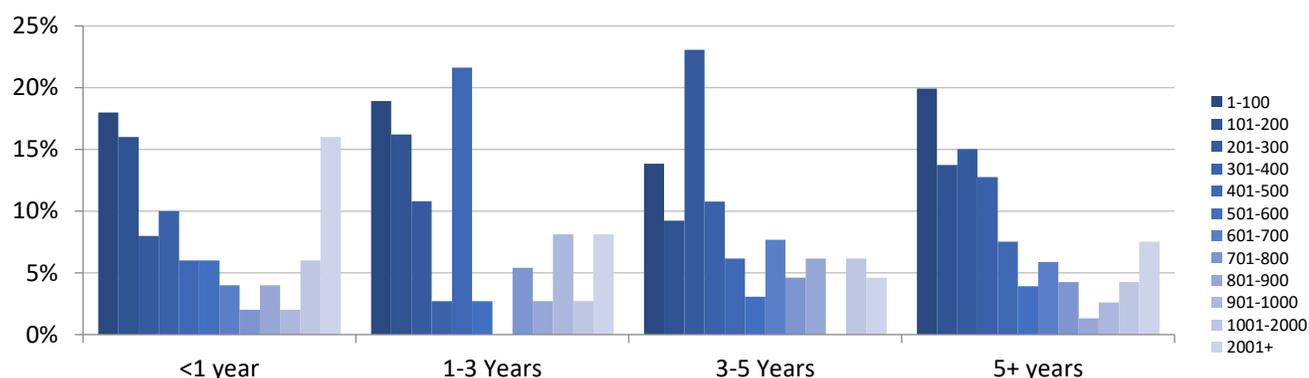
Over time on CBI assistance, the percentage of respondents holding debt appears to have increased. Eighty-one percent of households who were receiving CBI for less than one year reported holding household debt, while 91% of households who have received CBI for more than five years reported holding household debt.

FIGURE 18. PREVALENCE OF HOLDING DEBT BY DURATION OF CASH ASSISTANCE RECEIVED



Those who have received cash assistance for less than a year and who owe money tend to owe higher amounts of debt than their peers who have benefited from cash over a longer period of time.

FIGURE 19. AMOUNT OF DEBT OWED (JOD) BY HOUSEHOLDS IN DEBT BY DURATION OF CASH ASSISTANCE RECEIVED

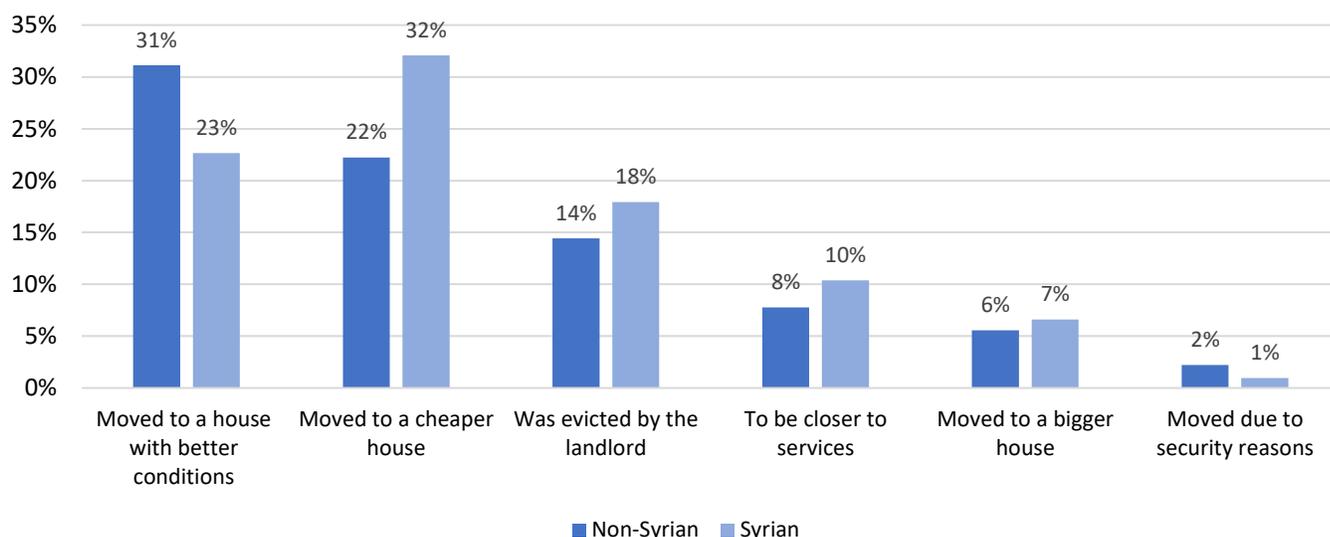


When asked if the household’s level of debt made them worry about their family’s safety, 63% of respondents said it did. 7% of Syrian households indicated that that their level of debt made them consider returning to Syria.

Housing and tenure security

Housing and rent needs are the most common cash assistance expenditure category. Over a third of beneficiaries indicated that they have changed houses since receiving cash assistance. Syrian households were more likely to have moved (40%) than non-Syrian households (34%). Most households (55%) moved to improve their housing condition or find less expensive rent. Almost one in five moved because of issues with their landlord. The most common reason for non-Syrian households to move was for better conditions (31% compared to 23%), while Syrian households most commonly moved because of cheaper rent (32% compared to 22%). Syrian households were more likely to have moved because of eviction by the landlord (18% compared to 14%). Other reasons for moving included conflict with neighbours or roommates, or to be closer to family.

FIGURE 20. REASONS FOR HAVING MOVED TO A NEW DWELLING, SYRIAN AND NON-SYRIAN



Psychosocial benefits

Though the majority of respondents (87%) felt secure over the past month, most remain worried about the future of their household (91%) and are stressed by financial issues (79%). When asked about specifically about the impact of UNHCR cash assistance, many respondents (46%) reported that feelings of stress had been “significantly” reduced. Syrian respondents reported higher frequency of positive effects on all factors than non-Syrians, particularly on reducing feelings of stress (13 percentage-points higher) and improving the living conditions (10 percentage-points higher).¹²

¹² Combined responses for “moderately” and “significantly”

TABLE 6. EFFECT OF CASH ASSISTANCE ON HOUSEHOLD WELL-BEING, SYRIANS AND NON-SYRIANS

	SYRIAN	NON-SYRIAN
Improved your living conditions	57%	65%
Reduced the financial burden on your household	77%	75%
Reduced feelings of stress	85%	72%
Improved children's access to education	39%	31%
Improved access to formal work	15%	6%
Improved access to healthcare	52%	48%

Better psychosocial impact of cash (reducing stress) on Syrian beneficiaries is likely due to the higher impact cash has had on meeting Syrian household needs. Syrian beneficiaries state that they are able to meet slightly more of the basic needs of their household needs than non-Syrian beneficiaries. While 69% of Syrian beneficiaries stated that they can meet half or more of their household needs, 63% of non-Syrian beneficiaries claimed to be able to do the same.

Before the conflict, we lived in peace. I had a support system, I was not solely responsible for my six children. We lived in a nice neighbourhood with our friends and family, and my ex-husband was working and providing support for the family. I never imagined that one day I would have to be the sole head of household. We are lucky to be here in Jordan, away from the way. I used to work as a tailor to cover our basic needs, but not anymore – I am getting old and sick. If I did not have this cash, I really would have to go begging in the streets. I just want my children to be happy, and not have to ask people for money.

Divorced mother of six children, fled from Homs, Syria in 2016

The majority (75%) of respondents reported that relationships with the local community are either good or very good. However, non-Syrian respondents are more likely than Syrians to rate the relationship with the local community as bad or very bad (5% versus 0.4%).¹³ A small fraction of respondents stated that relationships with the local community changed since receiving cash, generally for the better because they were able to pay off some debts and felt more trusted by others.

However, respondents in focus group discussions also reported that relationships with landlords became worse after receiving cash because they became more impatient on timely rent payments or increased the rent. One account stated that taxi drivers doubled the fare because of the assistance.

Close to all respondents (97%) state that the cash transfer has not had a negative impact on their relations with others. For the 15 respondents who reported negatively impacted relations, this was mainly due to increased family harassment over how to spend the cash assistance or “*comparisons between families who are receiving cash assistance and the different amounts they get.*” Thirty per cent of beneficiaries stated that the cash assistance increased their precautions to stay safe.

¹³ At 95% confidence, for non-Syrian respondents, the margin of error is 1.3% and for Syrian respondents it stands at 0.4%. This difference is thus statistically significant despite the low percentages.

Returns

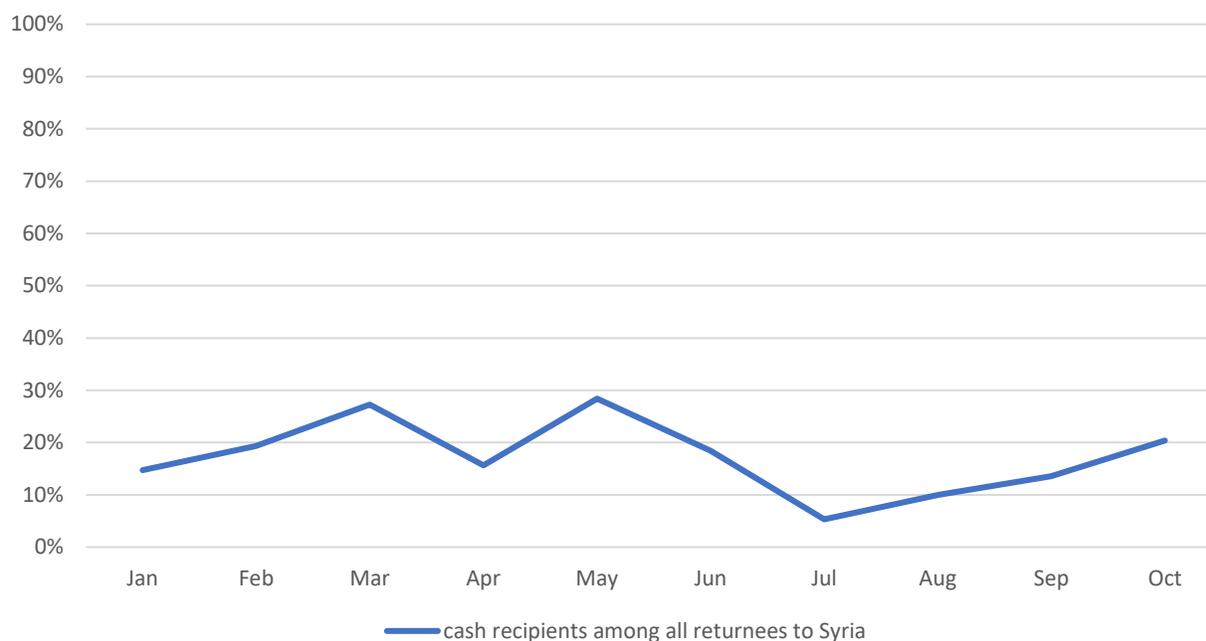
Syrian families were asked if any family members have visited or returned to Syria, and if this had any impact on their cash assistance. Among the 265 Syrian households interviewed for this round of PDM, only 2% (or 5 households) reported that a member of their household had visited or returned to Syria in the past six months. Three of them had since reportedly re-entered Jordan. The remaining two cases reported that the return had impacted their ability to withdraw cash assistance as their assistance either changed in value due to adjusted family size of the recipient household, or they were unable to collect cash assistance. Cash assistance of households affected by returns was, however, not cancelled.

Nota bene: It is UNHCR's policy to block assistance for the successive month if cash is not withdrawn. If the recipient has still not returned the following month, the case is cancelled and another client household is enrolled into the assistance program from the waiting list. As returns increase in number, this is likely to occur more frequently.

Qualitative discussions held with refugees revealed little interest in returning to Syria, citing reasons related to poor security, the risk of being drafted for military service, and lack of healthcare, as well as return related costs and lack of work opportunities.

Some respondents also noted during FGDs that receiving cash in Jordan did impact decision-making around returns, as they were concerned that they would not be able to access assistance or support if they left Jordan. One noted that she would "*rather stay in Jordan and beg for money if [I have to] than go back to Syria*".

In 2019, the share of cash recipients among all returnees to Syria has fluctuated each month between five and 28%. This monthly fluctuation follows the pattern of the total returnee population. Approximately 8% of cash beneficiaries returned in 2019, while approximately 5% of the total Syrian population voluntarily returned in 2019. The highest returns were seen during the third quarter of the year and the lowest number of returns were in the last quarter of the year. While there has been an increase in returns since the border re-opened in October 2018, generally returns to Syria have remained low compared to the overall registered refugee population in Jordan, and UNHCR continues to monitor trends.

FIGURE 21. SHARE OF CASH RECIPIENTS AMONG ALL RETURNEES TO SYRIA IN 2019

4. Distribution Modalities & Service Delivery

UNHCR's cash distribution mechanism in Jordan is, for the most part, card-less, pin-less and fraud-proof. Cash is accessed through iris-enabled ATMs.¹⁴ When cash is ready for collection, UNHCR sends an SMS to eligible refugees. Beneficiaries can then visit the nearest suitable ATM to withdraw their cash assistance. 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.

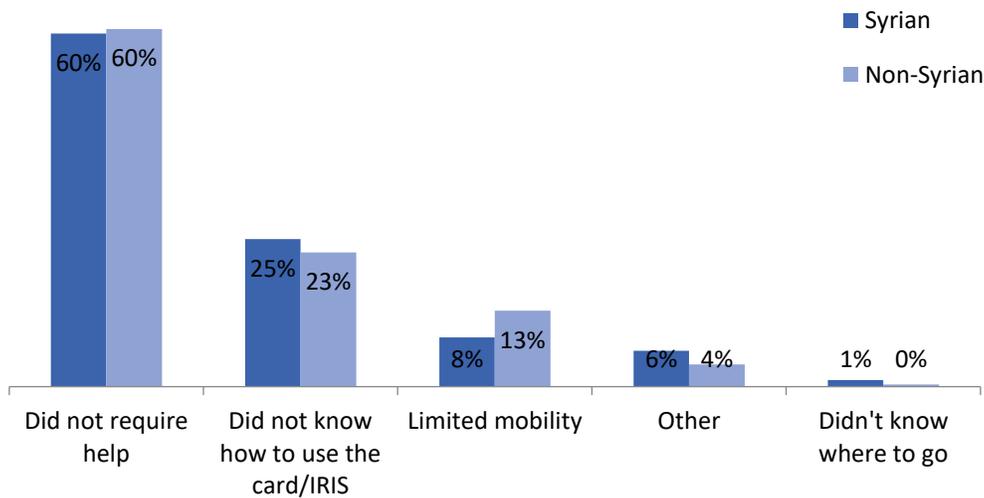
Feedback on service delivery

94% of respondents received the cash assistance on time. While many respondents were satisfied with or felt positive about service delivery, key themes emerging in terms of challenges were issues with iris-scans, accessibility of cash assistance, and use of the UNHCR complaints feedback mechanism. 40 per cent of respondents using either the ATM card or the iris scan modality overall reported that the family's cash collector needed assistance to withdraw cash. There was no difference between Syrian households and non-Syrian households who needed assistance.

¹⁴ 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.

Not knowing how to use the ATM card or iris scanner was the most common reason for requiring assistance cited by 59% of those who needed help to withdraw their cash, followed by limited mobility which was cited by a quarter of those requiring assistance. Other issues included medical conditions (physical handicaps, old age, epilepsy) and eye problems more generally.

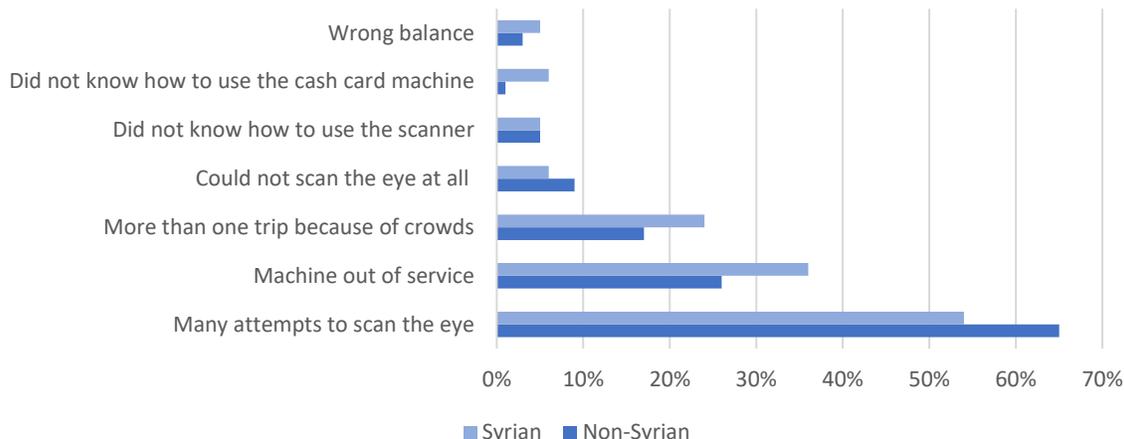
FIGURE 22. REASONS FOR NEEDING ASSISTANCE WHEN COLLECTING CASH, SYRIAN AND NON-SYRIAN



Over half of those who needed assistance withdrawing cash received help from family members. Two respondents state that the cash beneficiary/applicant is a minor and that an older family member or guardian receives the cash on their behalf. About one in six sought help from a stranger or from a representative of the bank. Only one case reported paying a distant relative to withdraw their assistance using an ATM card, specifically paying 5 JOD.

A substantial percentage of beneficiaries (40%) faced difficulties using the ATM in the past month.

FIGURE 23. DIFFICULTIES ENCOUNTERED WITHDRAWING CASH, SYRIAN AND NON-SYRIAN



The most common difficulty is multiple attempts to scan the eye on the iris scanner. Two respondents in five (40%) succeeded in withdrawing funds after one to three attempts, and another 40% needed four to seven attempts. One in five stated that they had to scan their eye eight or more times before successfully withdrawing. This number appears to have decreased slightly over the past few months with the advent of new ATM machines and new iris scanners.

TABLE 7 AVERAGE NUMBER OF ATTEMPTS TO SCAN THE IRIS FOR CASH WITHDRAWAL OVER TIME

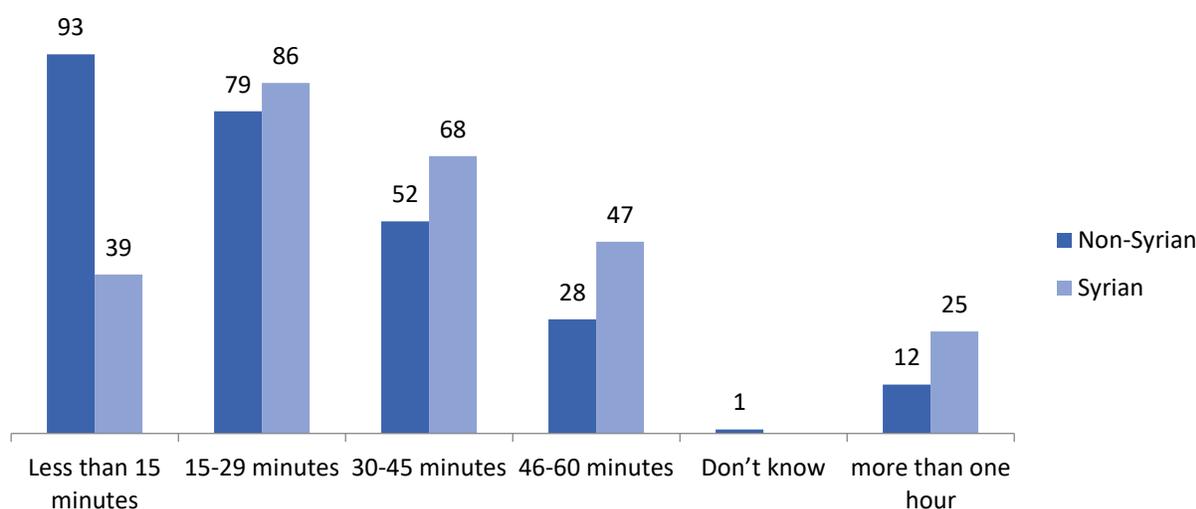
		2018	Mid-2019	2019
% with problems withdrawing cash		26%	13%	25%
Of those with problems withdrawing, attempts to scan the iris	1-3 times	44%	43%	40%
	4-7 times	40%	32%	40%
	8 & above	16%	23%	19%

Outside of technical issues with the machine, overcrowding near the bank was cited as a leading difficulty with around 20% of respondents reporting difficulties with crowding. Overcrowding appears to increase beneficiaries’ sense of danger and insecurity during collection.

91% of beneficiaries reported collecting the cash at the ATM nearest to them. For the 9% who did not, most responded that they did not use the closest ATM because there was a technical error, such as not being able to scan the iris. While only one non-Syrian beneficiary reported being deterred by a broken iris scan, 12 Syrian beneficiaries reported an iris scan error. Beneficiaries from Madaba, Irbid and Amman were more likely to use an ATM further away. FGD participants expressed satisfaction with the system of ‘staggering’ cash to avoid long lines at ATMs and crowding.

Expensive transportation costs, and the impacts of long queues which sometimes resulted in missing public transportation options and needing to pay for taxis were also raised often, with some needing to travel 15-30kms to another ATM if the nearest one did not work. Some participants noted waiting days, or more than a week, to go and access their funds, or going to an ATM that was further away – with additional transport costs – in order to avoid long lines or crowding.

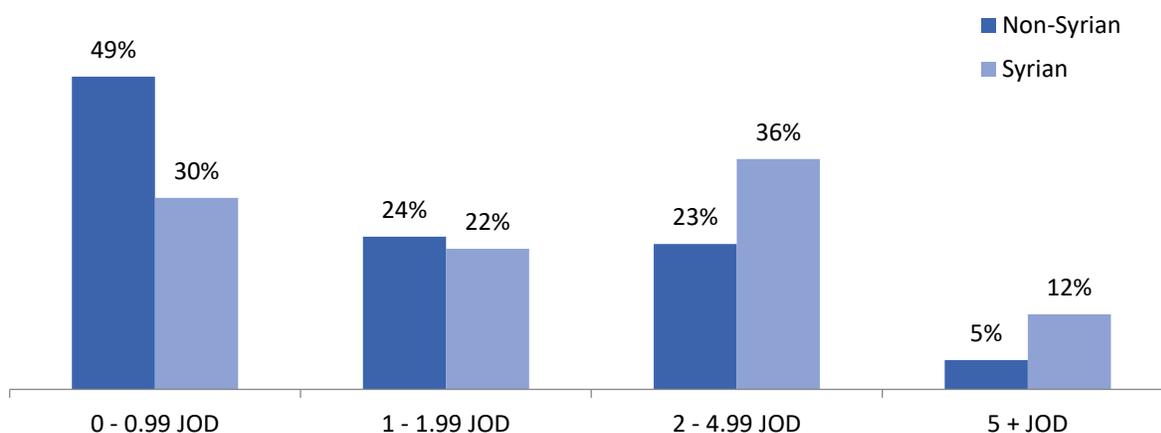
FIGURE 24. TIME SPENT REACHING THE ATM, SYRIAN AND NON-SYRIAN



The majority of beneficiaries (56%) needed less than half an hour to withdraw their cash assistance, and 70% reported taking only one trip to the ATM to withdraw their cash. Syrians reported longer time than non-Syrians. 35% of non-Syrians reported a wait time of less than 15 minutes, compared to just 15% of Syrians. While 16% of non-Syrians had withdrawal times of over 45 minutes, 27% of Syrians reported taking over 45 minutes to receive bank withdrawals.

This is in line with 67% of Amman residents (sample mostly consisting of non-Syrians) reporting a withdrawal time of less than 30 minutes, compared to less than half of respondents in Mafraq, Irbid and Zarqa (more Syrians sampled). 70% of respondents reported only needing to take one trip to withdraw cash successfully.

FIGURE 25. COST OF REACHING THE ATM, SYRIAN AND NON-SYRIAN



Syrian beneficiaries tend to spend more to access cash assistance than non-Syrian beneficiaries. Almost 50% of non-Syrian beneficiaries spend less than 1 JOD to access their cash compared to only 30% of Syrian beneficiaries. At the same time, 12% of Syrian beneficiaries spend over 5 JOD compared to only 5% of non-Syrian beneficiaries. Among the governorates, access to cash assistance is most affordable in Zarqa where over half of respondents reported paying less than 1 JOD and only 2% paid over 5 JOD. In contrast, cash assistance access seems most expensive in Mafraq where 13% of respondents paid over 5 JOD for access to cash assistance, compared to just 5% of beneficiaries in Amman.

The leading fear associated with cash assistance is that of theft or robbery during the withdrawal process. This concern is twice as prevalent among non-Syrians (16%) compared to Syrians (8%). More non-Syrians report feeling at risk when spending the money, but the numbers are small (5% and 3% respectively).

Focus group participants noted issues with the safety of ATMs, such as long queues, outdoor ATMs, concern around crowds in particular from women, who noted feeling unsafe and that men do not give them space to withdraw. Participants also expressed concern about accounts being frozen or inaccessible if they had any issues accessing it. The need to withdraw the whole sum at one time, rather than to withdraw partial amounts, due to the demands of rent or expenses, was also noted as a challenge.

Overall, the preferred method of assistance remains cash (72%), followed by a combination of in-kind food/non-food items and cash (26%). Only 2 respondents out of 530 reported preferring in-kind food/non-food items alone over cash or a combination. However, some respondents requested more support for medical conditions through medical assistant or insurance. When asked which transfer mechanism is the safest, respondents overwhelmingly preferred ATM cards over iris scans, cash in hand, or transfer through Hawala network.

Feedback on complaints mechanism

The majority of both interviewed Syrians and non-Syrians are aware of the UNHCR helpline phone number (80% and 86%, respectively). Beneficiaries' knowledge of where to lodge complaints has increased significantly since 2016. In 2016, only 50% of beneficiaries were aware of the UNHCR hotline, whereas today in end of 2019, 83% are aware.

UNHCR help services are used quite widely with 81% of all respondents reporting to have contacted UNHCR helpline or approached UNHCR offices. FGD participants echoed this, with around half of participants in most groups having called the hotline, reporting using it for a variety of reasons, including cash assistance enquiries, renewal appointments, resettlements, and phone number updates. Only 14% of respondents stated that they have no need to contact UNHCR.

Over the years, use of UNHCR help services has also increased substantially. In 2017 only 29% of PDM respondents indicated ever having called the UNHCR helpline compared to 81% this year. Satisfaction with the helpline has also increased. In the 2017 PDM, 64% of those who called the helpline felt that their question had been answered adequately - in 2019, 78% were satisfied with the help received.

Satisfaction is thus generally high among those who have contacted UNHCR helplines or offices. Those who reported dissatisfaction with UNHCR help services were dissatisfied by lack of responsiveness on a range of issues, from no response or follow-up to calls and long wait times, to more serious complaints such as grievances over limited number of resettlement placements, severe medical conditions, mistreatment by staff, and disagreements over assistance amounts. Five out of nine FGD groups noted problems with reaching the helpline as it was always busy. An equally common complaint was the need to talk to agents rather than IVR, or face-to-face rather than over the phone, for some of the more sensitive issues they wanted to discuss like resettlement, health issues or appeals.

UNHCR phone-based communications with are generally far reaching among beneficiaries. 94% of respondents reported receiving SMS from UNHCR on a monthly basis alerting them to collect their assistance. However, only 58% of beneficiaries knew how to update their contact information. 29% of beneficiaries did update their contacts and, of those who did, 63% received follow-up calls from UNHCR on their new number. The remaining 27% were contacted on their old number or were not contacted at all.

The vast majority of beneficiaries feel that UNHCR (94%) and PDM data collection (97%) staff treats them respectfully. Of the 6% that feels disrespected by UNHCR, complaints were made over harsh words and tone from security personnel or resettlement officers, lack of response to questions, and long wait times (*“feeling insulted for waiting for so long”*). The majority (96%) stated that they felt respected by staff and complaints were mainly over lack of adequate response to ATM problems, and staff impatience.

5. Conclusions & Recommendations

Cash beneficiaries continue to spend the assistance on essential needs, namely food, rent, utilities and health. Different governorates exhibit distinct cash expenditure patterns, with for instance respondents in Zarqa considerably more likely to spend cash on food compared to those in Mafraq. Generally, Amman appears to be a considerably pricier environment, with spending on rent and food substantially higher than elsewhere. Cash expenditure trends point to geographic differences in protection needs, and should inform other programming. Designed for improved coordination by partners delivering refugee assistance in Jordan, the Refugee Assistance Information System (RAIS) is an excellent tool to coordinate on the provision of assistance. VAF scoring contained therein might benefit from triangulation with reported cash spending patterns.¹⁵

Expenditure patterns also differ by place of origin, with Syrians spending a significantly higher amount on debt repayment than their peers from other countries. The share of Syrian beneficiaries spending cash on debt repayment, and the amount dedicated to this spending category, appears to be on the rise. Cash assistance does not, as of yet, appear to be spent on returns – this might change in the months and years to come.

¹⁵ For instance, the VAF scoring appears to hold little predictive value as to the spending of the cash grant, as evidenced by the health sector.

Close to half of the interviewed PDM beneficiary households, and over half of the Syrian ones, are headed by a woman. Female-headed households tend to be smaller. Indeed, over a third of them consist of a single person. Easily overlooked in the aggregate, this cohort of single female refugees, and their spending patterns of cash assistance, might warrant a targeted investigation.

Food insecurity of the interviewed cash beneficiaries has improved slightly since the mid-year 2019 PDM exercise, but negative food-related coping mechanisms remain alarmingly frequent, particularly for the non-Syrian beneficiary population. This dimension will be monitored in the months to come in order to ascertain to which extent RCSI scores inform the spending of cash grants (amount) on food.

Compared to the 2019 mid-year PDM, a number of negative coping strategies appear to be decreasing: fewer households have taken out new loans and sold productive assets. However, the percentage of withdrawing children from school, sending minors to work, moving to a poorer quality shelter, and accepting high risk jobs all increased slightly since midyear. Again, geographic differences are important. In the larger cities, emergency-level coping strategies centered around exploitative labor appear to be more common than in the smaller agglomerations.

The majority of respondents hold debt, mainly owed to friends and acquaintances, and the share of debt-holders has been steadily increasing over the past year. Syrians are more likely to hold debt than their non-Syrian refugee peers, but those non-Syrians who do owe debt tend to owe higher amounts. Debt tends to make those who hold it feel less secure and may have an effect on the decision to return to one's country of origin. This link will be examined more closely in follow-up iterations of this study as the numbers of returns, small to date, increase.

Feedback regarding the service delivery of UNHCR and its data collection teams is generally positive. A common complaint revolves around the use of the Iris scanner device, particularly the number of attempts needed to scan the eye. Overcrowding near the withdrawal points was also cited as a concern, with implications both on time spent and feelings of security during and after the withdrawal process. This calls for an increase in the number of compatible withdrawal points. Unaware perhaps of the advantages of biometrics in the reduction of fraud, respondents are partial to the simplicity of ATM cards over iris scans.

UNHCR's helpline phone number is both well-known and universally appreciated by the respondents. This points to potential usefulness beyond UNHCR's strict remit – given that all cash beneficiaries are well familiar with the helpline and know how to use it, it might behoove the helpline staff to also offer receiving feedback on partners' programming to strengthen accountability for the assistance ecosystem as a whole.



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