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2023 POST DISTRIBUTION MONITORING (PDM) REPORT

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UNHCR JORDAN

BASIC NEEDS CASH ASSISTANCE

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CONTACT US

Mette Karlsen

Sr. Programme Cash Based Interventions (CBI) Officer

Head of Cash Unit

Tel.: +962 07 9754 2984

Email: karlsenm@unhcr.org

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Executive Summary

The Basic Needs programme is UNHCR Jordan's largest cash assistance programme, which provided nearly US$ 70 million in cash assistance to refugees in 2023 via mobile wallets, Iris-enabled ATM and ATM cards. In October 2023, UNHCR delivered US$ 5,846,031 to 31,772 refugees (28,375 Syrians and 3,037 non-Syrians refugees), for an average transfer value of US$ 184 per family.

UNHCR conducts PDM on a regular basis to understand how the refugees who receive basic needs cash assistance access and use it, how the assistance helps them to meet their most basic needs, and how it contributes to their sense of well-being. This PDM covered the whole of Jordan, excluding refugee camps, and provided statistically representative findings for both Syrian families (n=1,026) and non-Syrian families (n=327).[1]

Outcomes of the basic needs cash assistance

The average income of refugee families stood at JOD 225 per month. It comprised UNHCR basic needs assistance, WFP food assistance (86%), the family's income[2] (20%), loans (12%) and other cash assistance[3] (9%). Noteworthy, the governorate of residence significantly affected the average income of families. Refugees predominantly allocated their income to essential needs such as food, rent, health expenses and bills (including electricity, water bills and phone credit). As UNHCR's basic needs cash assistance represented 67% of their overall income, it contributed significantly to the expenditures reported by families.

Overall, 43% of refugee families reported meeting about half, most or all of their basic needs. The top three goods or services that refugee families (reporting meeting less than half of their basic needs) could not afford were health costs (including medicines), food and rent.

In the month following the delivery of cash assistance, 95% of refugees reported that their families had to adopt at least one negative coping strategy, as measured by the Livelihood Coping Strategy Index. The two most recurrent negative coping strategies were buying food on credit (borrowing money to buy food from non-relatives/friends) and reducing non-food expenditures such as education/health. The primary reasons prompting refugee families to resort to negative coping strategies are centred on purchasing food (72% of respondents, n=1,282), paying for rent (63%) and covering health expenses (47%).

UNHCR's cash assistance contributed to improving the overall well-being of refugees, with 94% of respondents considering that UNHCR's support improved (slightly, moderately or significantly) the living conditions and reduced the financial burden of their family and their feeling of stress.

Factors such as the respondents' nationality, gender, governorate of residence, family size, income and dependency ratio were not found to be predictive of families' ability to meet their basic needs, need to resort to negative coping strategies or perceptions of well-being. The positive impact of the UNHCR basic needs programme on overall well-being is evident. However, the situation

1 Non-Syrian refugees include Iraqis, Sudanese, Somalis, Yemenis, and other nationalities.
2 Primarily temporary daily labour.
3 From UNHCR or other organizations.

remains precarious, with 57% of families struggling to meet even half of their basic needs and 87% having resorted to emergency or crisis-driven coping strategies in the past 30 days.

Delivery and receipt of the cash assistance

Overall, 99% of refugees received the cash assistance from UNHCR as planned, via different delivery mechanisms. 31% of refugees reported needing help to withdraw the assistance money due to a lack of financial literacy and limited mobility. Refugees receiving aid through an ATM card encountered greater difficulties in withdrawing assistance, making them more inclined to seek external support. The age and gender of the respondents emerged as predictive factors of their need for support in withdrawing assistance. Notably, women, regardless of age, were consistently more likely to seek assistance compared with men. People older than 60 years old were also more likely to ask for assistance. Without regard to gender, governorate or delivery mechanisms, there was a consistently high perception of safety when receiving assistance or keeping it in cash at home.

82% predominantly favoured cash assistance as their preferred modality, followed by a combination of cash and in-kind.

80% of refugees demonstrated awareness of how to report complaints and provide feedback regarding cash assistance to UNHCR. The primary factor influencing awareness was the governorate where refugees were situated. Refugees in Amman, and to a lesser extent in Zarqa,[4] exhibited significantly higher levels of awareness of Complaints and Feedback Mechanism (CFM) channels compared with refugees living in other governorates. The awareness of CFM among refugees was also influenced by the respondents' age and gender. In general, male respondents demonstrated a higher likelihood of being aware of CFM compared with female respondents. Additionally, irrespective of gender, respondents aged above 60 years were notably less likely to know how to report complaints and provide feedback on cash assistance to UNHCR. Refugees, irrespective of their nationality, expressed an overall sense of ease in using the complaint and feedback channels they were acquainted with.

4 87% in Amman and 83% in Zarqa versus 69% in Al Mafraq, 78% in Irbid and 81% in Others.

Acronyms

ATM	Automated Teller Machine
BN	Basic Needs
CBI	Cash-Based Intervention
CFM	Complaints and Feedback Mechanism
JOD	Jordanian dinar
LCSI	Livelihood Coping Strategy Index
M&E	Monitoring and Evaluation
PDM	Post Distribution Monitoring
rCSI	Reduced Coping Strategy Index
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
US$	United State Dollar
VAF	Vulnerability Assessment Framework
WFP	World Food Programme

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1. Introduction

1.1 UNHCR Jordan Basic Needs Cash Assistance Programme

The United Nations Refugee Agency (UNHCR) provides protection and other support services to more than **720,000 refugees registered in Jordan, whether residing in refugee camp or host community settings.**[5] Approximately 82% of the refugees that UNHCR supports in Jordan (both Syrian and non-Syrian in origin) reside in host communities, while 18% reside in the Azraq and Za'atari refugee camps (Syrian origin only). About 70% of the refugees residing in host communities and 60% of those residing in refugee camps are 'poor'—defined as living on less than US$ 5.5/person/day. Due to a variety of factors, many refugees continue to be reliant on humanitarian assistance to meet their most basic needs.

The UNHCR Jordan Cash-Based Interventions (CBI) unit has been providing targeted cash assistance for 18 years to refugees registered in Jordan. **The Basic Needs programme is UNHCR Jordan's largest cash assistance programme, which provided nearly US$70 million in cash assistance to refugees in 2023.** For refugees residing in refugee camps (Syrians only), the programme applies geographic targeting and provides cash assistance on a quarterly basis. For refugees residing in host communities, the programme prioritizes the poorest and most vulnerable refugee households with little to no capacity for self-reliance, for inclusion into its monthly cash assistance. This more targeted approach is because UNHCR does not have sufficient funding to support all refugees struggling to meet their most basic needs in host community settings. The delivery mechanisms used by UNHCR to deliver cash assistance to refugees in both camps and host communities are **mobile wallets, Iris-enabled ATM and ATM cards.**[6]

Figure 1: Monthly transfer value

Family size	1 member	2 members	3-4 members	5 members	6 members	7+ members
Transfer value (JOD)	JOD 80	JOD 110	JOD 125	JOD 130	JOD 140	JOD 155
Transfer value (US$)[7]	US$ 113	US$ 155	US$ 176	US$ 183	US$ 197	US$ 218

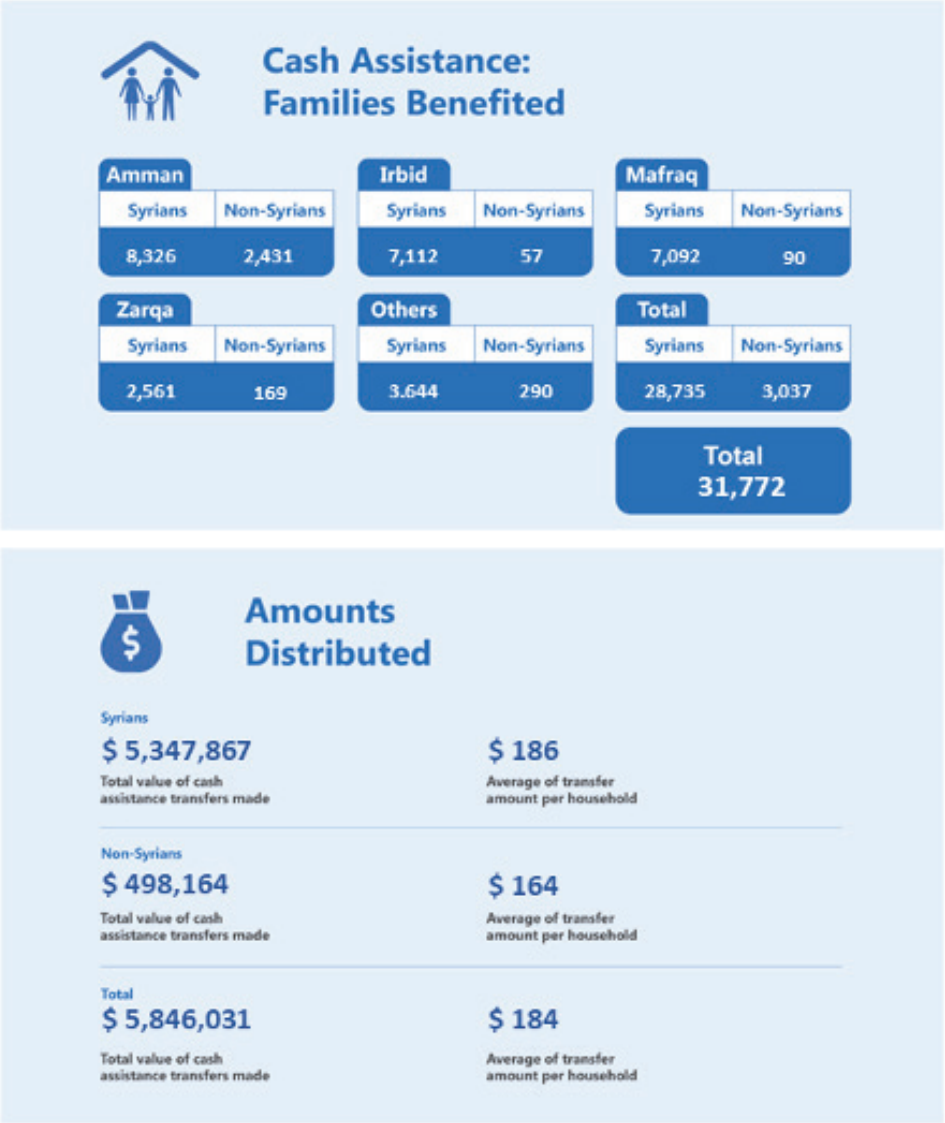
In addition to the minimum requirements of having a valid home visit and a valid Asylum Seeker Certificate, **the selection and prioritization of refugees for monthly basic needs (BN) cash assistance were based on multiple factors and driven by resource availability.** These factors consider families with a high levels of poverty, the number of dependants, work capacity, debt and reliance on negative coping strategies — such as child labour or child marriage. UNHCR collects information on refugees during home visits and during the refugee registration and document renewal processes. Their data are then used by UNHCR to calculate refugee families' eligibility

5 https://data.unhcr.org/en/country/jor}
6 The ATM bankcards and Iris enabled ATM virtual accounts are linked to virtual bank accounts created specifically to address the limited access refugees have to traditional banking services due to a lack of proper identification.
7 Based on the average JOD to US$ exchange rate in October 2023: JOD 1 = US$ 1.4096 (source: www.exchange-rates.org).

and prioritization for monthly basic needs cash assistance, given the limited financial resources for the programme. UNHCR undertakes frequent reviews and revisions of its basic needs cash lists to ensure that the programme prioritizes—and provides cash assistance to—the poorest and most vulnerable refugee populations in order to help them meet their most basic survival needs.

The figure below summarizes UNHCR's basic needs cash assistance caseload for refugees living in host communities as of October 2023. As this PDM focused only on recipients of UNHCR basic needs cash assistance residing in host communities, these figures were used to design the PDM methodology.

Figure 2: UNHCR basic needs caseload for refugees in host communities in October 2023



In 2023, the UNHCR and WFP developed and launched a joint UNHCR-WFP targeting model for their respective cash assistance programmes for refugees residing in host communities. As a result of the new targeting model and subsequent retargeting, more than 11,000 families were included into the basic needs cash intervention as new recipients in October 2023. Most of the

new recipients received assistance through mobile wallets (9,500 families). The rest received the transfers through iris-enabled ATM (1,276 families) and ATM cards (594 families).

1.2 Objectives and scope

UNHCR conducts PDM on a regular basis to understand how the refugees who receive Basic Needs cash assistance **access and use it, how the assistance helps them to meet their most basic needs and how it contributes to their sense of well-being.** This document outlines the results of a PDM conducted among BN cash assistance recipients in **host community settings only.** UNHCR did not conduct a PDM in the refugee camps in 2023. Refugees residing in host communities represented 81.3% of the UNHCR registered refugees in October 2023.[8] This PDM exercise aimed to answer the following questions:

1. To what extent does the cash assistance fulfil the basic needs of the recipients? How do spending patterns vary among different demographics, locations and over time?
2. How effective is the cash assistance in providing adequate protection? What is the level of well-being among UNHCR cash recipients in terms of food security and the presence or absence of negative coping strategies?
3. In what ways does the cash assistance contribute to the psychosocial well-being of its recipients?
4. Are there any unintended negative consequences associated with receiving the cash assistance?
5. How suitable are the distribution methods for the cash assistance (e.g. access, travel costs, withdrawal)? How effectively and respectfully is the communication between UNHCR and the recipients conducted?

The geographical scope for the PDM was the **whole of Jordan, excluding refugee camps. The PDM sought to provide statistically representative findings for both Syrian and non-Syrian refugees.** Non-Syrian refugees include Iraqis, Sudanese, Somalis, Yemenis and other nationalities. Finally, the PDM corresponds to the UNHCR caseload in **October 2023.**

8 UNHCR, "Jordan Operational Update," October 2023.

2. Methodology

The methodology for the UNHCR Jordan Basic Needs Cash Assistance 2023 Post Distribution Monitoring relied on **a quantitative methodology and was representative of the refugee population, both Syrians and non-Syrians, assisted by UNHCR in October 2023.**

2.1 Data collection

Key Aid Consulting and UNHCR collaborated to **revise UNHCR's previous PDM tool, based on the Monitoring & Evaluation (M&E) framework newly developed by UNHCR's CBI unit,** which comprises process and outcome indicators that UNHCR strives to monitor as part of its regular PDM exercises.

Mindset, UNHCR's data collection partner in Jordan, was responsible for the data collection. The data collection took place after a rigorous translation/back-translation and coding led by Mindset and Key Aid Consulting to ensure that the tool met UNHCR's needs. Mindset conducted the data collection face-to-face in **November 2023** with trained enumerators[9] who collected data over a period of one month using tablets, based on a sampling plan designed by Key Aid Consulting **using UNHCR's October 2023 cash list.**

Larger governorates (Al Mafraq, Amman, Irbid and Zarqa) were sampled and presented individually, while governorates with a smaller refugee population (Ajloun, Al Aqaba, Al Balqa, Al Karak, Al Tafilah, Jerash, Ma'an and Madaba) were aggregated into a category called "Other".

2.2 Sample

As of October 2023, UNHCR provided 28,735 Syrian and 3,037 non-Syrian[10] refugee families with Basic Needs cash assistance, hence a total of **31,772 families** in the governorates of Amman, Irbid, Mafraq, Zarqa and "Others".[11] As UNHCR's Vulnerability Assessment Framework (VAF) unit was conducting another study in host communities, the PDM excluded these households from the sampling frame to avoid survey fatigue. The sampling frame used for the PDM is summarized in the table below.

9 All enumerators attended a two-day training.
10 The non-Syrians comprise Iraqi, Sudanese, Somali, Yemeni and Other nationalities.
11 The governorates with a number of refugee families lower than 1,000 were aggregated into the "Others" category because of budget constraints on UNHCR Jordan's side. Sampling for all governorates would have meant an additional sample of 1,153 families and that, in some governorates, the data collection team would have had to survey nearly all the target population, which is not feasible.

Figure 3: PDM Sampling Frame by governorate and nationality

Governorates	Population		
	Syrians	Non-Syrians	Total
Al Mafraq	6,214	61	6,275
Amman	7,006	2,225	9,231
Irbid	6,197	43	6,240
Zarqa	2,202	106	2,308
Others	2,709	207	2,916
Total	24,328	2,642	26,970

The overall sample size of the PDM was based on a **confidence level of 95% and a margin of error of 6%**[12] for the governorates of Amman, Irbid, Mafraq, Zarqa and "Others", thus giving an **overall minimum sample size of 1,254 families.** As UNHCR aimed to produce a representative analysis for Syrian and non-Syrian families, while acknowledging the difference in population size between Syrians and non-Syrians, Key Aid Consulting opted for a disproportionate stratified sample[13] with 75% of the allocation[14] for Syrians and 25% for non-Syrians.

The table below provides the breakdown of the theoretical sample size according to the governorates and nationalities of the families and compares it with the sample obtained by Mindset, after data collection and data cleaning. The final sample reached was **1,353 families (1,026 Syrians and 327 non-Syrians).**[15] Except for the non-Syrians in Al Mafraq, Irbid and Zarqa, Mindset was successful in meeting the sampling plan targets.[16]

12 *Key Aid Consulting could not opt for a margin of error (s) of 5% as suggested in UNHCR global PDM guidance because of budget constraints on UNHCR Jordan's side, with a budget available corresponding to a maximum sample size of 1,400 for a face-to-face survey versus a sample size of 1,754 with s=5%.*

13 *Disproportionate stratified sampling is a stratified sampling procedure in which the number of elements sampled from each stratum is not proportional to their representation in the total population. Population elements are not given an equal chance to be included in the sample.*

14 *A researcher selects an equal number of elements from each stratum to compare strata to each other.*

15 *Mindset collected additional observations to ensure the final cleaned dataset reached the minimum sample size of 1,254. After cleaning, the final sample exceeded the minimum sample size by 99 observations.*

16 *Mindset could not meet the required quota in the two governorates due to the unavailability of some respondents originally sampled. UNHCR could not provide a replacement sample in time due to the challenges associated with the small target population of non-Syrians outside of Amman Governorate, which led to targets not being met.*

Figure 4: Sample size by governorate and nationality (planned vs. reached with a margin of error)

Governorate	Sample (planned)			Sample (reached)			
	Overall	Syrians	Non-Syrians	Overall	Syrians	Non-Syrians	s
Al Mafraq	242	238	8	278	273	5	5.9%
Amman	540	269	271	572	286	286	4.1%
Irbid	247	238	9	259	259	0	6.1%
Zarqa	95	85	10	99	91	8	9.9%
Others	129	104	25	145	117	28	8.1%
Total	1,254	941	319	1,353	1,026	327	3.3%
					3.2%	6.7%	

To ensure that the sample matched other significant individual and family demographic variables (gender and age of the cash collector), UNHCR drew a sample using a systematic random sample,[17] thus ensuring **the final proportions of respondents by gender and age category in the sample matched these proportions in the target population.**

Figure 5: Sample size by gender and age of the cash collector

Nationality	Female	Male	18-29 years old	30-39 years old	40-59 years old	60+ years old
Non-Syrian	127	200	23	105	145	54
Syrian	481	545	68	242	480	236
Total	608	745	91	347	625	290

Finally, while not considered as part of the sampling strategy, the average family size was **3.67 for non-Syrians and 4.96 for Syrians (overall 4.65)** with the following breakdown per age group.

Figure 6: Average composition of families in the sample

Nationality	0-4 years old	5-17 years old	18-29 years old	30-39 years old	40-59 years old	60+ years old
Non-Syrian	0.53	1.30	0.51	0.54	0.60	0.20
Syrian	0.54	2.40	0.50	0.48	0.74	0.29
Total	0.54	2.13	0.50	0.49	0.71	0.27

17 *Systematic random sample is a probability sampling technique collected based on a defined population by considering a sampling interval (k), k= Total Population Size / Desired Sample Size. The starting point is selected randomly, and then includes every kth household.*

2.3 Data analysis

Key Aid Consulting conducted the data analysis using **R**, computing **descriptive statistics systematically disaggregated by nationality** to produce findings for Syrians and non-Syrian families as per UNHCR's reporting guidelines.

Furthermore, Key Aid Consulting disaggregated and presented the data against other variables, such as the **governorate, gender, age category, income of the family, family size, dependency ratio and delivery mechanisms.** To assess whether such variables provided significant statistically relevant differences, Key Aid Consulting relied on a variety of statistical tests depending on the nature of the variables: Chi-Squared Test, T-Test, Correlation analysis, Binomial and Multinomial Regression Analysis. **This PDM report only presents levels of disaggregation that exhibit statistically relevant differences.**

2.4 Limitations

When considering the findings presented in the report, one should keep in mind the following limitations:

1. The Nationality and Governorate variables are not independent. There is a significant correlation between the nationality and governorate variables in the dataset,[18] which stems from the geographical distribution of non-Syrian refugees in Jordan. The latter are mostly concentrated in Amman Governorate (please see Figure 3). As a result, it has proven challenging to identify how the nationality or governorate variables were individually affecting the variables of interest. As a mitigation measure, when possible, the consultant conducted regression analysis combining nationality and governorate to disentangle how these variables explained the differences in the findings.
2. The Gender and Age of respondents are not independent, indicating an uneven distribution of age categories among female and male respondents in the sample and in the population frame. Notably, there is a significant imbalance in the distribution of respondents above 60 years old, with 27% being women and 17% men. Additionally, the 40-59 age group has a higher representation of men (55%) compared with women (36%). Consequently, it was challenging to isolate the individual impact of the age and gender of respondents for outcomes influenced by such variables.
3. The ongoing movement among the refugee population added an extra layer of challenges for the data collection team. This constant mobility made it difficult to adhere to the sampling plan and to meet the required numbers from different locations. Consequently, it caused logistical challenges for the team in arranging and conducting the data collection, which explains why the targets were not met for non-Syrians. Nonetheless, this had no bearing on the representativeness of the PDM at the nationality and governorate levels.
4. Interpreting statistical differences at the governorate level was challenging as the governorates are not homogenous, given the diverse types of locations such as urban, semi-urban and rural settings within each governorate. Consequently, any significant difference observed at governorate level will necessitate further investigation to determine its authenticity.

18 Pearson›s Chi-squared test: p-value < 2.2e-16.

3. PDM Findings

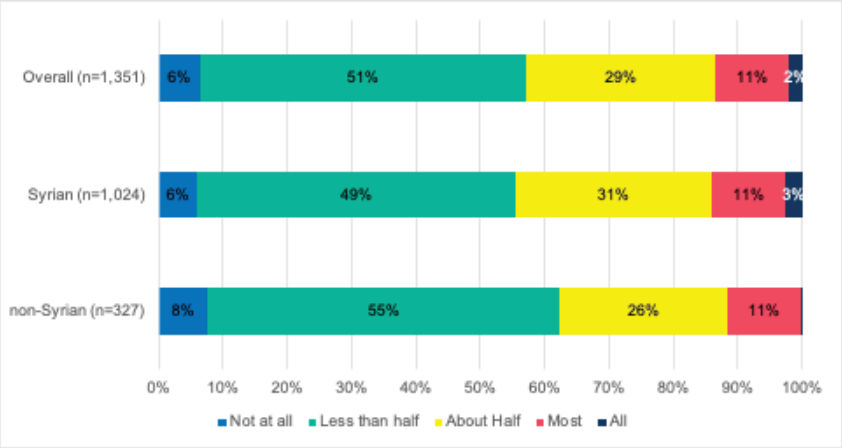
Following UNHCR reporting guidelines, the report **disaggregates outcome variables based on respondent nationality, i.e. Syrian and non-Syrian.** In contrast, explanatory variables such as gender, governorate, age, income and family size are only employed for disaggregation when statistically significant differences exist in the outcomes. **Unless otherwise specified, the reader should note that the sample sizes for the percentages in the report are as follows: n=1,353 for refugees, n=1,026 for Syrians and n=327 for non-Syrians.**

3.1 Outcomes of the Basic Needs Cash Assistance

Meeting basic needs

Overall, **43% of refugee families reported meeting about half, most or all of their basic needs.** The marginal variation observed between Syrians and non-Syrians is not statistically significant. Consequently, the nationality of refugees was not identified as a predictor for their reported ability to meet self-defined basic needs. Similarly, factors such as the respondents' gender, governorate, family size, income and dependency ratio were not found to be predictive in this context.

Figure 7: Refugees' reported ability to meet their basic needs as they define them (n=1,351)



The top three goods or services for which refugee families (reporting meeting less than half of their basic needs) could not afford were **health costs (including medicines), food and rent, as shown in the table below.**

Figure 8: Goods and services that families are usually not able to afford (n=771)

Expenditures	Syrian	non-Syrian
Health costs (including medicines)	65%	60%
Food	59%	67%
Rent	51%	61%
Utilities and bills (e.g. electricity)	43%	46%
Clothes / shoes	37%	30%
Heat (Gas cylinders)	25%	25%

Expenditures	Syrian	non-Syrian
Education (e.g. school fees, uniform, books).	22%	14%
Debt repayment	22%	27%
Transport	18%	11%
Water	17%	23%
Entertainment	12%	11%
Hygiene items	8%	12%
Household items (e.g. mattress, blankets, jerry can)	7%	10%
Towards a livelihood activity	5%	1%
Shelter repair (e.g. rehabilitation, extension, materials)	4%	4%
Support other family members / relatives / friends	1%	1%

The most noteworthy distinctions in the responses of refugees were observed based on the governorates in which the families resided. In Irbid Governorate, a lower percentage of refugee families reported facing financial constraints in affording water, rent and entertainment compared with families in other governorates. However, a higher percentage of families in Irbid expressed difficulties in affording food, hygiene items and making investments in livelihood activities. Noteworthy, Syrian refugees were more prone to report their inability to afford education compared with non-Syrians.

When focusing on refugees' ability to meet essential health care needs for the family, only **18% of refugees (16% of non-Syrians, 20% of Syrians) covered most or all their needs,** suggesting limited access to free health services and insufficient overall income to prioritize this expense alongside other essential expenses such as food and rent.

Engaging in Negative Coping Strategies

In the month following the delivery of cash assistance, **a significant majority of refugees – 95% in total (93% non-Syrian and 95% Syrian) – reported that their families had to adopt at least one negative coping strategy,** as measured by the Livelihood Coping Strategy Index (LCSI).

Livelihood Coping Strategy Index (LCSI):

The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress. To identify the most frequent coping strategies, households are asked how often they had used certain coping strategies within the past 30 days to meet their basic needs. In LCSI, coping strategies fall into three categories:

Stress: spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets.

Crisis: sold productive assets, reduced non-food expenses, withdrew children from school, migration.

Emergency: accepted high-risk job, adult begging, child begging, child working, child marriage.

Among the refugees who reported employing a coping strategy, the breakdown reveals that:

1. 26% of families resorted to at least one emergency strategy, potentially in conjunction with crisis and stress strategies.
2. 61% of families turned to at least one crisis strategy, potentially in conjunction with stress strategies.
3. 13% of families opted for at least one stress strategy.

These findings provide insights into the prevalence and severity of coping strategies used by the refugee families surveyed, shedding light on their diverse approaches to economic challenges. The analysis found **no significant relationship between the severity of the strategies used and the nationality, governorate, size of the family or dependency ratio.**

The two most recurrent negative coping strategies were **buying food on credit (borrowing money to buy food from non-relatives/friends) and reducing non-food expenditures such as education/health** (see Figure 17 for more details). In Zarqa Governorate, respondents were less likely to spend their savings and to reduce non-food expenditures, which is most likely due to a higher overall average income than in other governorates. Yet, the overall income of families was not found to be a predictor of families' LCSI.

The primary reasons prompting refugee families to resort to negative coping strategies are centred on purchasing food (72% of respondents, n=1,282), paying for rent (63%) and covering health expenses (47%). This indicates that UNHCR's transfer value may not be adequate to meet basic needs, whether it serves as the sole source of "income" alongside WFP assistance or when families have an additional source of income on top of it.

Figure 9: Livelihood coping strategies reported by refugees by nationality (n=1,282)

Negative Coping Strategies	Syrian	non-Syrian
Buying food on credit or borrowing money to buy food from non-relatives/friends	83%	80%
Reducing non-food expenditure such as education/health	75%	65%
Sending children under the age of 16 to work to contribute money to family	23%	13%
Changing accommodation location or type to reduce rental expenditure	23%	13%
Adult members of the family accepting socially degrading, exploitative, high risk or illegal temporary jobs	14%	13%
Spending one's savings	13%	11%
Sending children under 16 to beg	12%	2%
Sending adult family members to beg	9%	2%
Taking out a loan to purchase essentials other than food	8%	5%

Negative Coping Strategies	Syrian	non-Syrian
Other[19]	7%	8%
Selling family assets or goods	2%	1%
Migration of one family member to contribute to the family economy	2%	1%
Withdrawing children from school so they could contribute to the family economy	1%	0%
Sending off children under the age of 16 to marry	1%	0%
Selling productive assets or means of transport	1%	2%

Additionally, looking more closely at the food-based coping strategies used in the last seven days (Reduced Coping Strategy Index – rCSI), **such strategies were quite common among refugees, regardless of their nationalities and governorates.**

Reduced Coping Strategy Index

The reduced Coping Strategies Index (rCSI) is a consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a 7-day recall period. The rCSI assesses an individual's food security according to how many times an individual's family had to enact certain food coping strategies in the past week.

Figure 10: Frequency of food-based coping strategies expressed in number of days during the last week (n=1,353)

Nationality	Number of days in last week food based-coping strategies used				
	Rely on less preferred and less expensive foods	Borrow food, or rely on help from a friend or relative	Limit portion size at mealtimes	Restrict consumption by adults in order for small children to eat	Reduce number of meals eaten in a day
non-Syrian (n=327)	4.58	2.57	4.28	4.77	4.34
Syrian (n=1,026)	4.33	2.78	4.15	4.38	4.56
Total (n= 1,353)	4.39	2.73	4.18	4.48	4.50

19 *Reported under "Other": Adult members of the family accepting socially degrading, exploitative, high risk or illegal temporary jobs.*

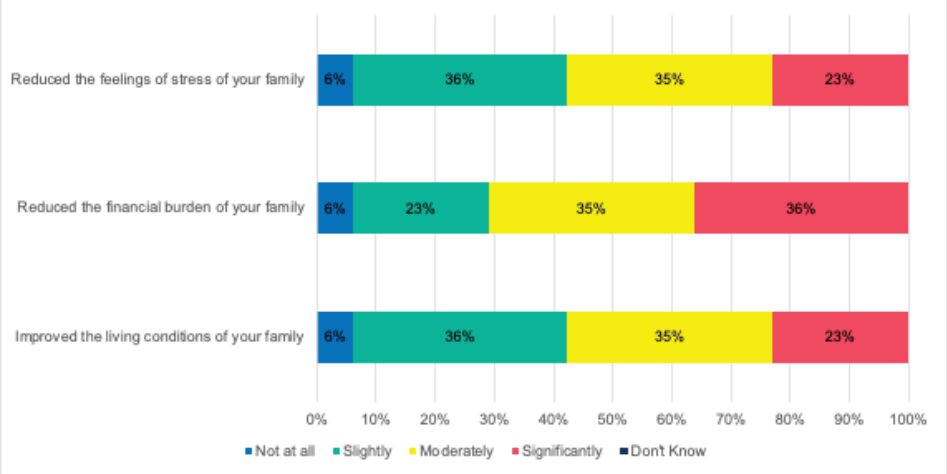
Among the refugees who reported employing a food-based coping strategy (n=1,190), the breakdown reveals that:

- 14% of families scored a rCSI[20] above 42, suggesting severe vulnerability (emergency).
- 42% of families scored a rCSI between 19 and 42, suggesting high vulnerability (crisis).
- 44% of families scored a rCSI between 4 and 18, suggesting moderate vulnerability (stress).

Increased well-being

UNHCR's cash assistance contributed to improving the overall well-being of refugees. 94% of respondents considered that UNHCR's support improved (slightly, moderately or significantly) the living conditions of their family and reduced the financial burden of their family and their feeling of stress, as summarized in the graph below.

Figure 11: To what extent has the cash assistance from UNHCR ...? (n=1,351)



Noteworthy, exploratory variables such as the governorate, gender, age, family size and nationality had no significant impact on the sense of increased well-being of refugees.

3.2 Use of Basic Needs Cash Assistance

Source of household income

In November 2023, **95% of refugees had fully utilized the assistance they had received the previous month.** In addition to UNHCR basic needs assistance, **a majority of refugees, comprising 69% of non-Syrians and 71% of Syrians, reported having another source of assistance.** This supplementary support included WFP food assistance received by 86% of respondents (n=1,344), 9% receiving cash assistance from other UNHCR sectors, other organizations, and/or their community, and 1% receiving remittances. Furthermore, 20% of respondents reported that at least

20 *The reduced Coping Strategies Index (rCSI) is a food consumption-based coping strategy index that measures the adoption of consumption-based coping strategies frequently employed by families exposed to food shortage over a 7day recall period. Food-based coping strategies are weighted differently, and a rCSI final score is measured by multiplying the frequency of strategies with their corresponding weight. Based on the rCSI score, families are categorized into 0-3: low vulnerability (none), 4-18: moderate vulnerability (stress), 19-42: high vulnerability (crisis), 43-56: severe vulnerability (emergency).*

one of their family members was employed at the time of data collection and received a salary,[21] primarily as temporary daily labourer, while 12% (n=1,344) resorted to taking out loans or borrowing money to meet their needs.

The average income of refugee families stood at JOD 225 per month (JOD 203 for non-Syrians, JOD 232 for Syrians per month). **UNHCR's assistance accounted for** a substantial portion of families' total income, representing **67%** (66% for non-Syrians and 67% for Syrians). Larger families tended to have higher income levels, resulting in lower dependency ratios;[22];[23] however this also translated into a reduced disposable income per capita to cover their needs.

Figure 12: Average monthly income per governorate (n=1,353)

Governorate	Average monthly income (JOD)
Al Mafraq	214
Amman	226
Irbid	199
Others	256
Zarqa	270

The governorate significantly affected the average income of families, as shown in Figure 10. Respondents in Zarqa reported the highest monthly income, averaging JOD 270, whereas those in Irbid had the lowest, averaging JOD 199. The higher average income can be attributed to the higher likelihood of families having employment in Zarqa and other governorates, particularly in temporary daily labour positions.[24] However, it is essential to approach these differences with caution, considering the limitations outlined in Section 2.4. While statistically significant, these variations may be influenced by numerous factors, as well as by a sampling bias. Governorates are large entities with diverse demographics and circumstances. Therefore, these differences should be interpreted within the inherent variability that exists across different regions and should be triangulated during upcoming monitoring exercises. In addition to their regular monthly income, 4% of refugees (8% of non-Syrians and 3% of Syrians) reported receiving inkind support in October 2023.

Expenditures of the family

Irrespective of their nationality, **both non-Syrians and Syrians predominantly allocated their income to essential needs such as food, rent, health expenses and bills (including electricity, water bills and phone credit).** As UNHCR's Basic Needs cash assistance represented 67% of their overall income, it contributed significantly to the expenditures reported by families. While respondents' characteristics (gender, governorate, family size, etc.) did not affect the expenditures, it is worth noting that households with higher income levels tended to display a slightly more diverse range of expenditures.

21 This includes temporary daily wage (16.44%), regular daily wage (1.93%), short-term employment (0.82%), long-term employment (0.15%) and income from small business (0.3%).

22 The correlation coefficient between the family size and income is 0.67, suggesting a strong positive linear relationship between these two variables.

23 Intuitively, one may assume that this could be attributed to the fact that larger families have more family members contributing to the family economy. However, there was only a limited correlation between family size and the number of income sources per family (correlation coefficient: 0.21). Therefore, the profitability of the income sources also played a significant role.

24 27% and 25% in 'Others' and Zarqa respectively versus less than 10% in other governorates.

Figure 13: Percentage of families reporting an expenditure category (n=1,353)

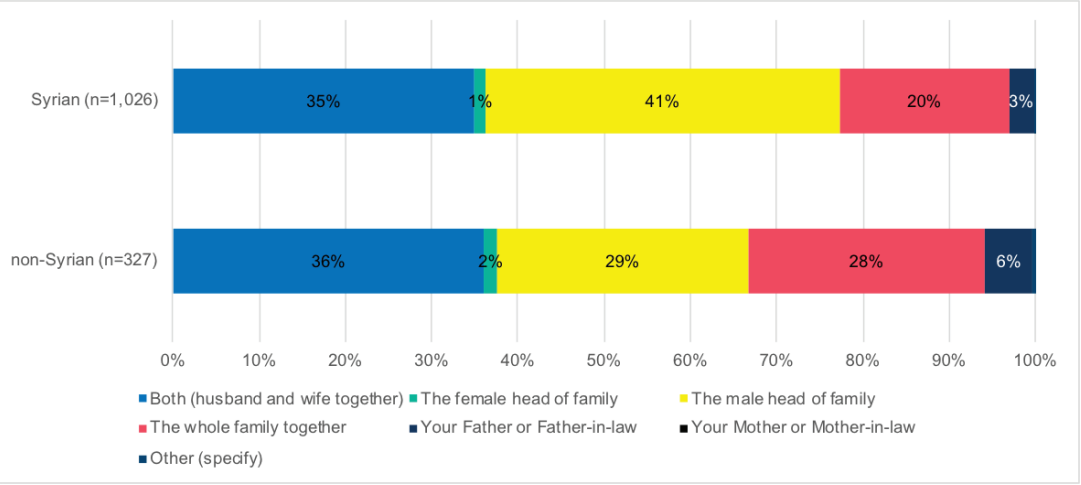
Expenditures	Syrian	non-Syrian
Food	86%	89%
Rent	80%	76%
Health costs (including medicines)	60%	44%
Bills (e.g. electricity, water bills, phone credit)	59%	53%
Water	52%	47%
Transport	24%	15%
Heating (Gas cylinders) Firewood / Fuel for cooking or heating	21%	15%
Hygiene items	18%	10%
Debt repayment	17%	14%
Education (e.g. school fees, uniform, books).	16%	9%
Clothes / shoes	6%	2%
Assets for a livelihood activity	2%	0%
Other	2%	1%
Shelter repair	1%	1%
Household items (e.g. mattress, blankets, jerry can)	1%	1%
Entertainment (including alcohol, cigarettes)	1%	1%
Legal assistance / documents	1%	0%
Savings	0%	0%
Gave some to other family members / relatives / friends	0%	0%

At the governorate level, there was no significant difference in the categories of expenses. The only notable exception was on water expenses, whose percentage varied significantly across governorates: in Zarqa, only 35% of respondents purchased water, while 69% did in Al Mafraq.

Decision-making on the use of cash

In the majority of cases, consensus prevailed within families regarding the use of cash assistance, with 94% of respondents indicating a unanimous agreement without any disagreement. **In 65% of families, the decision-making regarding the utilization of cash assistance involved the joint participation of the husband and wife, the female head of the family alone, or the entire family collectively.** In Syrian families, the decision-making process tended to be slightly more in the hands of men than in non-Syrian families.

Figure 14: Who in your family decided how the cash assistance should be spent? (n=1,353)



Spending in markets

70% of refugees had access to a market located within 30 minutes of their place of residence.

Figure 15: Time to/from the market (n=1,203)

Less than 15 minutes	15-30 minutes	30-45 minutes	45-60 minutes	More than one hour	Don't know
29%	41%	7%	11%	11%	1%

Figure 16: Average cost to reach markets by governorate (n=1,177)

Governorate	Average cost to reach markets (JOD)
Al Mafraq	2.50
Amman	1.41
Irbid	1.71
Others	1.66
Zarqa	1.67

The average cost for refugees to travel to markets was JOD 1.71 for a round trip. [25] Although there was a limited price difference between Amman, Irbid, "Others" and Zarqa Governorates, the cost of travelling to markets in Al Mafraq Governorate was almost twice as high.

95% of refugees (91% of non-Syrians, 96% of Syrians) reported that they, or their family, feel safe going to the market to spend the money. There was no significant difference based on the nationality, governorate, age or gender of the respondents.

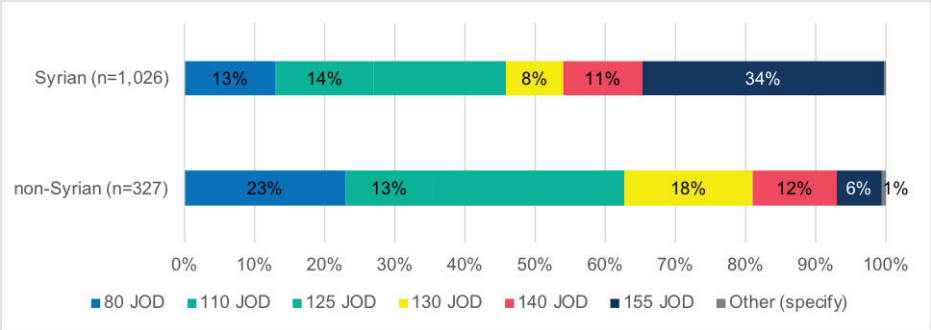
25 *Calculated using the median value of price intervals, e.g. "JOD 1 - JOD 1.99» became 1.495, and replacing «JOD 5+» by 5.*

3.3 Delivery & Receipt of Basic Needs Cash Assistance

Cash received from UNHCR

Overall, **99.7% of recipients received the cash assistance from UNHCR as planned,** ranging from JOD 80 to JOD 155. As intended by UNHCR, the amount of assistance was proportional to the respondents' family size.[26]

Figure 17: Amount received from UNHCR during the last month – October 2023 (n= 1,353)[27]



Refugees received the assistance from UNHCR via different delivery mechanisms. While 76% of non-Syrians received it via biometrically linked virtual bank accounts (iris-enabled ATM and ATM cards), 76% of Syrians received it on a mobile wallet. The remaining 11% received it by Iris-enabled ATM and 13% by ATM card.

On average, **84% of refugees reported receiving the cash at the expected time.** While there is no noteworthy difference based on the respondents' nationality or delivery mechanisms, the governorate of residence may affect the reported timeliness of the delivery: In Irbid, 76% of respondents reported having received the assistance on time, while the percentage was 84% or higher in other governorates. It is noteworthy that the payments occurred simultaneously across all governorates, indicating that any differences reported by respondents were not a result of differences in UNHCR's implementation process.

Preferred modality

Syrians (82%) and non-Syrians (82%) predominantly favoured cash assistance as their preferred modality, followed by a combination of cash and in-kind. Noteworthy, the gender, age and governorate of respondents did not significantly affect modality preference.

Accessing Cash Assistance

31% of refugees (25% of non-Syrians, 32% of Syrians)[28] reported needing help to withdraw the assistance money. The primary reasons cited for seeking help were twofold. Firstly, a notable **lack of financial literacy** hindered some refugees from effectively using the delivery mechanism. Secondly, **limited mobility** emerged as another significant factor, suggesting difficulties in

26 The correlation between the size of the family and the transfer value is 0.919.
27 Among the five families who chose "Other (specify)", four reported having received a different amount than planned, and one family reported not having received any assistance, although they had been registered to do so.
28 The difference reported in Syrians and non-Syrians is not statistically representative. In other words, there is no difference in the need for assistance to withdraw cash based on the nationality of the respondent.

physically accessing locations for withdrawal, or financial difficulties in getting there. **Refugees receiving aid through an ATM card** encountered greater difficulties in withdrawing assistance, making them more inclined to seek external support. **The age and gender of the respondents emerged as predictive factors** of their need for support in withdrawing assistance. Notably, women, regardless of age, were consistently more likely to seek assistance compared with men.[29] People older than 60 years old were also more likely to ask for assistance.[30]

The two primary sources of support were family members (54%, n = 413) and **agency or bank employees / traders** (26% n = 413).[31] In case of difficulties withdrawing the assistance, UNHCR encourages refugee families to turn to their family members and bank officials for support. This indicates that the awareness sessions conducted by UNHCR have been effective, as refugees are aligning their sources of support with the recommendations provided by UNHCR.

Across all sources of support, 5 per cent of refugees, across all sources of assistance,[32] reported having to reciprocate by offering money or providing a service in exchange for the assistance received, with amounts up to JOD 4.99. **However, these fees appeared to be standard.** Indeed, the breakdown by delivery mechanism suggests that these fees were more likely to affect refugees using mobile wallets.[33] This aligns with the common practice for mobile wallet services, which typically entail user fees, whereas ATM transactions are free for refugees. Furthermore, while there was an occurrence of 29 cases[34] where refugees claimed to have paid agency/bank employees or traders to facilitate the encashment of their assistance, the payment systematically took place for recipients with a mobile wallet. On the other hand, all recipients receiving cash via ATM, who were not supposed to pay any fee to withdraw the assistance, confirmed they did not need to do so.

Without regard to gender, governorate or delivery mechanisms, there was a **consistently high perception of safety when receiving assistance or keeping it in cash at home.**

Figure 18: Reported feeling of safety when receiving the cash and keeping it at home (n=1,353)

Nationality	Did you feel physically unsafe or at risk of harm when receiving cash assistance from UNHCR?	Did you, or anyone in your family, ever feel unsafe keeping the money at home?	Did anything else make you feel physically unsafe or at risk of harm related to the cash assistance?
All percentages below are for respondents answering 'No' to each question.			
non-Syrian (n=327)	92%	90%	98%
Syrian (n=1,026)	98%	97%	99%

29 42% of women reported asking for assistance versus 21% of men.
30 66% of respondents that were 60 years and above versus 18-24% for other age groups.
31 Followed by a stranger (13%), acquaintance (7%), relative (1%), UNHCR employee (1%), Another organization employee (1%).
32 No discernible pattern emerged regarding whether payment was made based on the type of the primary source of assistance.
33 8% of mobile wallet users versus 1% for Iris Scan enabled ATM card and 3% for ATM card.
34 Out of these 29 cases, 10 occurred in Al-Mafraq, 9 in Amman, 2 in Irbid, 4 in Zarqa and 4 in Others.

Accessing Cash Assistance

In general, **80% of refugees (88% of non-Syrians, 78% of Syrians) demonstrated awareness of how to report complaints and provide feedback (CFM) regarding cash assistance to UNHCR.** The majority of respondents, representing 95% (n=1088), indicated awareness of the UNHCR hotline as a channel for lodging complaints. Other complaint channels were in general not well known.[35]

While there appeared to be a notable contrast between Syrians and non-Syrians, the refugees' nationality did not emerge as a determining factor in their awareness of UNHCR's CFM channels. **Instead, the primary factor influencing awareness was the governorate where refugees were situated.** Refugees in Amman, and to a lesser extent in Zarqa,[36] exhibited significantly higher levels of awareness of CFM channels compared with refugees in other governorates. It is noteworthy that 87% of non-Syrians in the sample were based in Amman, which clarifies the observed disparity based on nationality.

The awareness of CFM among refugees was also influenced by the respondents' age and gender. In general, male respondents demonstrated a higher likelihood of being aware of CFM compared with female respondents. Additionally, irrespective of gender, respondents aged above 60 years were notably less likely to know how to report complaints and provide feedback on cash assistance to UNHCR.[37]

Refugees, irrespective of their nationality, expressed an overall sense of ease in using the complaint and feedback channels they were acquainted with. Notably, 64% of non-Syrians and 79% of Syrians indicated feeling moderately or very comfortable using these channels. Interestingly, the reported level of ease remained consistent and unaffected by factors such as nationality, governorate, gender, or age of the respondents.

35 12% mentioned UNHCR counselling appointments, 5% UNHCR staff and 4% complaint and suggestion boxes.
36 87% in Amman and 83% in Zarqa versus 69% in Al Mafraq, 78% in Irbid and 81% in Others.
37 68% for respondents 60 years + versus 83% for 40-59 years, 85% for 30-39 years and 88% for 18-29 years old.

Conclusion

Amidst the challenging landscape faced by refugee families, the UNHCR basic needs programme emerges as a crucial lifeline, constituting 67% of their total income. Notably, 80% of these families rely solely on humanitarian and community assistance, with the UNHCR programme being their primary source of income.

The positive impact of the UNHCR basic needs programme on overall well-being is evident. However, the situation remains precarious, with 57% of families struggling to meet even half of their basic needs and 87% having resorted to emergency or crisis-driven coping strategies in the past 30 days.

In general, the PDM highlights that the delivery of cash assistance to refugees is functioning quite well. The majority received the planned amount within the designated timeframe, with minimal differences observed at the governorate level. However, an investigation is recommended to determine whether the slightly less timely delivery in Irbid[38] is due to sampling bias or differences in implementation.

Refugees generally exhibit the ability to independently withdraw cash and access the CFM to provide feedback and file complaints. However, there are notable differences based on the refugees' governorate of residence, gender and age:

- Refugees receiving assistance through an ATM card encountered greater difficulties in withdrawing assistance, making them more inclined to seek external support. However, this can be explained by the fact that UNHCR predominantly used this delivery mechanisms with cash collectors facing mobility challenges.
- Women and older people were more likely to face challenges in encashing UNHCR support on their own and to use the CFM.

Acknowledging the limitations of the study, particularly in isolating the effects of seasonality on respondents' ability to meet basic needs, the importance of ongoing monitoring proves paramount.

The shrinking funding allocated to UNHCR in Jordan complicates the scenario. Any attempt to increase the transfer value for refugees in the basic needs programme is fraught with potential consequences, likely leading UNHCR to reduce its caseload. Given the widespread vulnerability among the refugee population highlighted by the findings of this study, any proposed changes to the programme's design, whether in transfer value or duration, should be grounded in a thorough and comprehensive investigation.

38 76% of respondents reported having received the assistance on time, whereas the percentage was 84% or higher in other governorates.

Annex 1: Key PDM monitoring indicators

Key Area 1: Receiving cash assistance	Overall	Syrians	Non-Syrians
% who received their cash assistance on time	84%	83%	86%
% who received the amount they were expecting to receive	83%	87%	68%
% who needed help to withdraw assistance money	31%	32%	25%
% of respondents feeling physically unsafe or at risk of harm when receiving the cash assistance from UNHCR	3%	2%	8%
% of respondents feeling physically unsafe keeping the money at home	5%	3%	10%
% of respondents feeling physically unsafe going to spend the money	5%	4%	9%
Key Area 2: Spending the cash assistance	**Overall**	**Syrians**	**Non-Syrians**
% of the assistance received last month spent to date	1% less than half 0% half 4% more than half 95% whole amount	1% less than half 0% half 4% more than half 95% whole amount	1% less than half 0% half 3% more than half 96% whole amount
% of disagreement on the use of the cash assistance	6%	6%	6%
Total family income last month (JOD)	225	232	203
% of family receiving in-kind support received the last month	4%	3%	8%
% of respondents using their income on (Top 5 expenditures)	87% food 79 rent 56% health costs 57% bills 51% water	86% food 80% rent 60% health costs 59% bills 52% water	89% food 76% rent 44% health costs 53% bills 47% water

% of time needed to reach the place you spent the cash	29% less than 15 minutes 41% 15-30 minutes 7% 30-45 minutes 11% 45-60 minutes 11% more than 1 hour 1% I don't know	42% less than 15 minutes 7% 15-30 minutes 12% 30-45 minutes 1% 45-60 minutes 26% more than 1 hour 12% I don't know	37% less than 15 minutes 6% 15-30 minutes 9% 30-45 minutes 0% 45-60 minutes 39% more than 1 hour 8% I don't know
Cost to reach the market (JOD)	43% 0 – 0.99 26% 1 – 1.99 20% 2 – 4.99 8% + 5 JOD 1% I don't know 3% Other	37% 0 – 0.99 26% 1 – 1.99 23% 2 – 4.99 9% + 5 JOD 1% I don't know 3% Other	61% 0 – 0.99 24% 1 – 1.99 10% 2 – 4.99 3% + 5 JOD 1% I don't know 3% Other
Key Area 3: Outcomes	**Overall**	**Syrians**	**Non-Syrians**
% of respondents reporting a slight, moderate or significant improvement in the living conditions of their family	94%	95%	90%
% of respondents reporting a slight, moderate or significant improvement in the feeling of stress of their family	94%	95%	90%
% of respondents reporting a slight, moderate or significant improvement in the financial burden of their family	94%	95%	90%
% of respondents meeting about half, most or all of their basic needs	43%	45%	38%
% of respondents meeting about half, most or all of their family essential health care needs	43%	45%	37%
% of respondents resorting to at least one emergency, crisis or stress strategy (LCSI)	26% at least one emergency strategy 61% at least one crisis strategy 13% at least one stress strategy	28% at least one emergency strategy 60% at least one crisis strategy 11% at least one stress strategy	20% at least one emergency strategy 63% at least one crisis strategy 18% at least one stress strategy

Average score for rCSI per severity category for households reporting at least one strategy	14% Emergency 42% Crisis 44% Stress	13% Emergency 42% Crisis 45% Stress	16% Emergency 44% Crisis 41% Stress
% of respondents reporting their current home has adequate space, feels safe and private, and protected from the weather (agree, strongly agree)	60%	63%	50%
Key Area 4: Accountability to Affected Persons	**Overall**	**Syrians**	**Non-Syrians**
% of respondents who know how to report complaints and feedback on the cash assistance from UNHCR	80%	78%	88%
% of respondents who are comfortable (moderately and very comfortable) using these channels	75%	79%	64%
% of respondents who preferred cash as a modality	82%	82%	82%

2023
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UNHCR The UN Refugee Agency

UNHCR Jordan
karlsenm@unhcr.org

www.unhcr.org