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BASIC NEEDS CASH ASSISTANCE

JORDAN PROGRAMME ASSESSMENT 2025

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Data collection, cleaning, and analysis were conducted by Mindset based on fieldwork conducted between September and October 2025.

Acronyms

ASC	Asylum-Seeker Certificate
ATM	Automated Teller Machine
CBI	Cash-Based Intervention
JOD	Jordanian Dinar
LCSI	Livelihood Coping Strategy Index
n	Sample Size
PMT	Proxy Means Test
POR	Proof of Registration
rCSI	Reduced Coping Strategy Index
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar
WFP	World Food Programme

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Executive Summary

This Annual Programme Assessment evaluates UNHCR Jordan's Basic Needs Cash Assistance programme for 2025. This programme, while reduced in size compared to earlier years due to funding reductions, remains a significant assistance programme to refugees in Jordan, providing USD 37.6 million in assistance to refugees via mobile wallets, iris-enabled automated teller machines (ATM), and ATM cards in 2025. In refugee camps, basic needs assistance is provided universally to all active camp residents, while in host communities, assistance coverage is limited and targeted to the poorest and most vulnerable refugee households based on poverty and protection vulnerability criteria.

The Assessment examines how refugees receiving UNHCR basic needs assistance access and use the cash support, its role in meeting their basic needs, and its contribution to their overall well-being. Findings are representative only of refugees who are beneficiaries of UNHCR assistance and should not be interpreted as representative of all refugees in Jordan.

The assessment was conducted nationwide and provides statistically representative findings for three groups of UNHCR-assisted refugees: (1) Syrian families living in communities (n=437), (2) other nationality families living in host communities (n=413), and (3) families living in camps (n=808).[1] Findings therefore reflect the experiences of refugees receiving UNHCR support in these settings.

Conducted by Mindset on behalf of UNHCR, the assessment draws on data collected through face-to-face interviews using Kobo Toolbox and the standard UNHCR Cash-Based Intervention (CBI) questionnaire. Data collection took place between September and October 2025, including a pilot phase to refine the survey instrument and incorporate field feedback. In total, 1,658 respondents were interviewed, representing refugee families across all governorates as well as families living in Azraq and Zaatari refugee camps.

This Annual Programme Assessment is the third in a series initiated in 2023. Accordingly, selected findings will be presented in comparison with outcomes from previous years to highlight trends and changes over time.

Outcomes of the Basic Needs Cash Assistance

Although cash assistance continues to play a vital role in sustaining refugees' financial well-being, as in previous years, most beneficiary families cannot meet all their basic needs. Nearly all respondents (98 per cent) reported that they cannot fully cover their most basic needs. Only six per cent indicated that they can meet more than half of their basic needs, while around one-third reported being able to meet about half. Food insecurity remains a major concern. In addition, 45 per cent mentioned challenges covering health-related costs and medicines, and 68 per cent of camp residents identified clothing and footwear as unmet needs (Section 3.1.1).

Compared to previous years, there are some changes in how much of the cash assistance is directed toward housing costs. Since 2023, the proportion of refugee families unable to pay rent and utility bills has steadily declined and now stands at 25 per cent among Syrians and 34 per cent among refugees from other nationalities living in host communities – down from over 50 per cent at the time of the first

1 "n" represents the number of families (or refugee respondents) interviewed for each group (one refugee respondent per family).

Annual Assessment in 2023. Overall, nine out of ten respondents acknowledged the positive impact of cash assistance on their well-being, especially in improving living standards and providing financial relief.

Coping Strategies

Despite receiving cash assistance, many households continue to rely on negative coping strategies due to ongoing resource constraints. Nearly 90 per cent of households of refugees from other nationalities reported reducing spending on non-food essential items, while over 70 per cent of Syrian recipients in host communities and 80 per cent of those living in camps reported purchasing food on credit (Section 3.1.2.1). The growing reliance on debt is also a concern. In the 30 days prior to the survey, almost half of households of refugees from other nationalities and approximately a third of Syrian households in host communities reported taking out new loans for non-food essentials. In total, 80 per cent of refugees report accumulating new debt in the last 30 days for either food or non-food reasons. Additionally, nearly two-thirds reported falling behind on debt repayments or rent.

Financial strain is also affecting refugee children's education. About one in four beneficiary households (increasing to 34 per cent among households of refugees from other nationalities) reported being unable to cover school fees or other education-related expenses. As a result, 29 per cent of those with children aged five to 17 reported withdrawing at least one child from school, rising to 40 per cent among Syrian households living in host communities.

Resorting to the most severe coping strategies has increased compared to previous assessments. The proportion of beneficiary households reporting child labour among children under 16 rose from four per cent to seven per cent, including 13 per cent among Syrian households in communities ($p < 0.01$). Furthermore, about nine per cent of households of Syrian households and 11 per cent of households of refugees from other nationalities reported accepting high-risk jobs.

Use of Cash Assistance

In host communities, beneficiary households primarily use cash assistance to pay rent and purchase food and essential health items, with spending patterns remaining consistent with the previous assessment round (2024). In camps, more than 60 per cent of households use assistance to purchase gas for heating and cooking – a decline from 75 per cent in the previous round, likely due to seasonal factors, as the previous survey was conducted in December (Section 3.2.2). By contrast, the share of camp households using assistance to purchase food increased by around 15 percentage points (from 48 to 62 per cent).

The significance of UNHCR cash assistance is evident: at the time of the interview, 96 per cent of households had spent the entire amount of assistance received in the previous month. At the same time, most households have additional sources of income (96 per cent). In particular, 43 per cent of families living in refugee camps reported earnings from daily or short-term jobs in the past 30 days, compared to 19 per cent of households of refugees from other nationalities and 13 per cent of Syrian households living in host communities. This pattern is expected, as eligibility for cash assistance in host communities is partly based on limited income-earning capacity, while assistance in camps is provided universally. All families in camps also received food assistance during the same period from the World Food Programme (WFP), compared to only about 80 per cent of households in host communities.

Despite these additional sources of support, debt remains a common coping mechanism. 83 per cent of camp households reported relying on debt for the past 30 days, compared to 79 per cent of households of refugees from other nationalities and 76 per cent of Syrian households in host communities.

Quality of Service

The process for delivering cash assistance operates effectively. Over 90 per cent of beneficiaries received the expected amount, while the remaining 10 per cent had technical issues with cash out, and more than 80 per cent received it on the expected date (Section 3.3.2).

Some operational challenges persist. Among beneficiaries using iris-scan technology, 25 per cent reported that the scan does not always function smoothly. Moreover, around half of ATM users required assistance to withdraw funds. This is likely linked to the profile of individuals collecting assistance using ATMs, who are generally older and may face barriers such as limited mobility or lower familiarity with technology.

Despite these challenges, overall satisfaction with the delivery process remains very high, with 97 per cent of respondents reporting that they are satisfied. Moreover, approximately three-quarters of respondents reported knowing how to access UNHCR's complaints and feedback mechanism, supporting accountability when delivery issues arise.

Amount of Cash Assistance

The assistance amounts for households in host communities remained unchanged in 2025, prorated based on family size, starting at JOD 80 for single-person households and increasing to a maximum of JOD 155 for households with seven or more members. In refugee camps, assistance amounts also vary by family size and composition, including the presence of women of reproductive age and children under two, with average assistance amount of JOD 46 per family.

1. Introduction

1.1 UNHCR Jordan Basic Needs Cash Assistance Programme

As of October 2025, more than 450,000 refugees were registered with UNHCR in Jordan, out of which 93 per cent were Syrians, while the remaining refugees are mainly from Iraq, Yemen, Sudan, and Somalia. Approximately 81 per cent of all registered refugees in Jordan live within the community, while around 19 per cent—all Syrian nationals—resided in refugee camps. As the UNHCR socio-economic survey 2024, also known as VAF (Vulnerability Assessment Framework), shows, two out of three refugee families, both in communities and camps are categorized as "poor"[2] and rely on humanitarian assistance to meet their basic needs.

UNHCR Cash-based Intervention for Basic Needs is a longstanding program which started almost two decades ago to accommodate the changing demands for refugees in urban settings in Jordan. It is UNHCR Jordan's largest cash assistance programme, delivering approximately USD 37.6 million in 2025. Throughout this year, a total of 214,503 individuals benefited from the programme, including 121,247 refugees in camps, 93,382 Syrian refugees, and 11,000 refugees from other countries in host communities. The assistance is delivered through diverse digital financial services including mobile wallets, virtual bank accounts accessed via iris-enabled authentication, or prepaid ATM cards.

Beneficiary households living in host communities receive between JOD 80 (for a single individual) and JOD 155 (for families of seven members or more), on a monthly basis. Targeting in host communities is updated quarterly and is based on poverty and protection vulnerability indicators, including household size and dependency ratio, work capacity, debt levels, and reliance on negative coping strategies. Eligibility is verified through home visit assessments, including confirmation that refugees hold a valid Asylum-Seeker Certificate (ASC), as this document is required for receiving cash assistance.[3]

All refugees residing in camps receive assistance on a quarterly basis, amounting to at least JOD 30 per quarter. The amount of assistance varies depending on family composition, with additional transfers provided for each infant and woman present in the family, resulting in an average transfer of JOD 44 per quarter. Eligibility for camp-based assistance requires proof of registration (POR) confirming residence in the camp.

2 Defined as living on less than JOD 81 per person/month (Temple Obi 2023).

3 The Basic Needs Cash Assistance Programme uses a multi-step process to determine eligibility and assistance prioritization. It starts with a World Bank Proxy Means Test (PMT) that ranks households by estimated poverty levels, based on their reported consumption of goods and services. Next, specific eligibility criteria are applied to prioritize the poorest and most vulnerable families. Compliance checks ensure that only households with a valid ASC are deemed eligible for assistance. Finally, depending on budget considerations, the programme includes the poorest and most vulnerable refugee households on the quarterly Basic Needs Cash Assistance list.

Table 1: Monthly transfer value in host communities, prorated by family size

Family size	Transfer value (in JOD)	Transfer value (in USD)[1]
1 member	80	113
2 members	110	155
3 members	125	176
4 members	125	176
5 members	130	183
6 members	140	197
7+ members	155+	219+

[1]Note: USD transfer value is calculated at the standard exchange rate of JOD 1 = USD 1.41.

Table 2: Monthly transfer value in camps

Items	Transfer value (in JOD)	Transfer value (in USD)[1]
Cooking fuel (all households)	30	42
Sanitary pads (WRA)	5	7
Baby diapers (children under 2)	25	35

[1]Note: USD transfer value is calculated at the standard exchange rate of JOD 1 = USD 1.41.

1.2 Objectives and Scope

As part of its Annual Programme Assessment, UNHCR aims to understand how recipients of the Basic Needs Cash Assistance Programme access and use the assistance, how it helps them meet their basic needs, and its effect on their overall well-being. Therefore, the report addressed the following questions:

1. To what extent does the cash assistance help recipients meet their basic needs? How effective is the cash assistance in supporting refugee well-being?
2. To what extent are refugees satisfied with UNHCR's Basic Needs Cash Assistance Programme (e.g., delivery modalities, access, travel costs, withdrawal, grievance redress system, etc.)?
3. What negative coping strategies are refugees resorting to in order to meet their basic needs, despite receiving cash assistance? Are there any unintended negative consequences associated with provision of cash assistance?

The assessment included recipients living in host communities (all nationalities) as well as Syrian refugees residing in the Azraq and Zaatari camps.

2. Methodology

2.1 Sampling

The target population for the 2025 Annual Programme Assessment consists of households benefiting from UNHCR's Basic Needs Cash Assistance Programme living in (1) host communities, (2) Azraq refugee camp, and (3) Zaatari refugee camp. The total population includes 27,559 recipient families.

The population was stratified by location and nationality group (Syrian and refugees from other countries). Table 3 shows the population size for each stratified group along with the corresponding sample size.

The sample size was determined to achieve a 95 per cent confidence level with a margin of error of ±6 percentage points across the defined domains. Following data collection, the final sample size consists of 1,658 households, comprising 808 households residing in camps and 850 households living in host communities. For each sampled household, one respondent – preferably the main contact person for UNHCR – was interviewed.

Table 3: Target population and sample reached by stratum

Stratum number	Stratum name	Units in sampling fame	Sample quota	Sample reached
1	Refugees among host communities (Syrian)	6,265	380	437
2	Refugees among host communities (Other nationalities)	1,242	400	413
3	Azraq camp (Syrian)	7,357	400	409
4	Zaatari camp (Syrian)	12,695	400	399
Total	**All settlements (all nationalities)**	**27,559**	**1,580**	**1,658**

Note: Whenever results are presented at the aggregate level (e.g., host communities or camps as a whole), weights are used to adjust for oversampling.

Table 4: Sampled units, by nationality and displays the sample distribution by nationality (Syrian and refugees from other countries) and settlement type. Although the report includes selected descriptive findings that highlight patterns across governorates, these results should be interpreted with caution and are not intended for inferential analysis, as the sample was not designed to be representative at the governorate level.

Among respondents living in host communities, 75 per cent are Syrian refugees and 25 per cent refugees from other countries, predominantly Iraq, Yemen, and Sudan. In contrast, all respondents residing in refugee camps are Syrian nationals. This composition defines the three main population groups that form the analytical focus of the report: (1) refugees from other nationalities in host communities, (2) Syrian refugees in host communities, and (3) Syrian refugees living in camps.

Table 4: Sampled units, by nationality and settlement type

	Syrians (n)	Other nationalities (n)	Other (%)
Camps			
Azraq	409	0	0%
Zaatari	399	0	0%
Host communities			
Amman	106	333	76%
Balqa	12	3	20%
Irbid	152	9	6%
Karak	1	1	50%
Ma'an	0	25	100%
Mafraq	112	14	11%
Tafilah	0	2	100%
Zarqa	54	26	32%
Total	**1,245**	**413**	**25%**

Table 5 shows the characteristics of designated cash collectors in both host communities and refugee camps. A cash collector is the household focal person responsible for receiving UNHCR cash assistance. Among Syrian households living in host communities, 66 per cent of the cash collectors are female, compared to 45 per cent in camps. Among households from other nationalities living in host communities, the share of female cash collectors is 49 per cent.

Overall, cash collectors are typically between 40 to 60 years old. Among Syrian families in host communities, more than 80 per cent are aged 40 or above. Conversely, cash collectors in refugee camps tend to be younger, with about half being under the age of 40.

Table 5: Gender and age distribution of cash collectors, by nationality and settlement type

	Male	Female	18-29 years	30-39 years	40-59 years	60+ years
Other nationalities (Host communities)	51%	49%	5%	34%	43%	17%
Syrian (Host communities)	34%	66%	6%	16%	31%	46%
Syrian (Camps)	55%	45%	21%	26%	46%	8%
Total	**48%**	**52%**	**13%**	**25%**	**41%**	**20%**

Table 6 displays the average household size across the various population groups. Families in host communities tend to be smaller than those in camps, by about one member on average. A similar trend is observed for households where the cash collector is female, which also tend to be smaller.

Table 6: Average refugee recipient's household size, by nationality and gender of designated cash collector

	Average number of household members
Nationality (Settlement type)	
Other nationalities (Host communities)	4.0
Syrian (Camps)	4.8
Syrian (Host communities)	3.4
Gender of the cash collector	
Female	3.8
Male	5.4

Table 7 presents the average refugee recipient's household composition across population groups. Among Syrian households in host communities, children under five are relatively uncommon, averaging about one child for every five households. In contrast, households from other nationalities in host communities and camp-based households each have roughly two children under five for every three households. Camp-based households skew younger overall, with an average of more than two members aged five to 17 years. Meanwhile, Syrian households in host communities are more likely to include elderly members aged 60 and above.

Table 7: Refugee recipients' household composition, by nationality and settlement type

	Average number of household members by age group					
Nationality (Settlement type)	Under-5	5-17	18-29	30-39	40-59	60+
Syrian (Camps)	0.77	2.18	0.87	0.44	0.68	0.10
Syrian (Host communities)	0.19	1.60	0.31	0.26	0.47	0.58
Other nationalities (Host communities)	0.70	1.72	0.29	0.57	0.55	0.20

2.2 Data Collection and Quality Assurance

Mindset collaborated with UNHCR to conduct the 2025 Annual Programme Assessment using UNHCR's standardized survey instrument, which remained consistent with previous assessment rounds. Data collection took place between September and October 2025 and was carried out through in-person visits by trained Mindset enumerators, using participant contact information sourced from UNHCR's cash assistance beneficiary list.

To minimize non-response rates, potential participants were contacted in advance to obtain consent and schedule interviews. Enumerators completed a two-day training covering the survey instrument and ethical standards, followed by a one-day field pilot in involving 45 interviews. The pilot phase helped identify and address any operational or technical issues prior to the full rollout of data collection.

Throughout the data collection phase, regular data quality checks were conducted to monitor sample balance and identify potential data quality issues, including outliers or contradictory responses. Follow-up call-backs were conducted where necessary to clarify flagged issues and maintain data integrity.

2.3 Data Analysis

Findings are disaggregated by nationality, governorate, settlement type (refugee camps versus host communities), gender and age of the cash collector, family size, and cash assistance delivery mechanism. Governorates with smaller refugee populations (Ajloun, Karak, Tafilah and Jerash) were aggregated into an “other” category.

As refugee camps in Jordan exclusively host Syrian refugees, the analysis is structured around three population groups: (1) refugees from other nationalities living in host communities, (2) Syrian refugees living in host communities, and (3) Syrians refugees living in camps. Reference to “host communities” and “camps” are used when findings are consistent across Syrian and other populations.

Where relevant, findings are compared with results from previous monitoring exercises conducted in 2023 and 2024, focusing primarily on year-on-year trends. It should be noted that the 2023 sample covered host community households only.

Data analysis was conducted using the Python and R programming languages.

2.4 Limitations

Caution is advised when comparing expenditure patterns across survey rounds, as data collection took place during different periods of the year. In 2024, data were collected between October and December, while in 2025 data collection occurred between September and October. Seasonal variation affects spending on certain goods and services; for instance, lower heating-related expenditures reported in 2025 are likely driven by seasonal variation rather than reflecting a substantive shift in spending behaviour. Nevertheless, meaningful comparisons can still be drawn for essential items—such as food, rent, and health-related products—for which demand tends to remain relatively stable year-round.

It should also be emphasized that expenditure indicators are binary, capturing only whether a household spent on a given item rather than the amount spent. As a result, the analysis captures expenditure allocation choices but does not capture the intensity or volume of spending, thereby limiting the interpretation of potential trends in actual spending levels over time.

The interpretation of negative coping strategies should also be approached with caution. Prolonged reliance on such strategies may have already depleted household resources, influencing current reporting patterns. Since coping strategies depend on resource availability, restricting the reference period to the past 30 days may understate longer-term vulnerability. Households reporting no use of a particular coping strategy may not necessarily be better off economically but may instead have exhausted the means to continue using it. For example, a household may no longer report selling assets as a coping strategy because no assets remain. To address this limitation, future survey instruments will include an additional response option to capture past but no longer viable coping strategies, thereby better capturing resource depletion and household vulnerability dynamics.

3. Findings from the Annual Programme Assessment

3.1 Outcome of Basic Needs Cash Assistance

This section presents findings on beneficiaries' ability to meet essential needs, the coping strategies they employ, and the overall impact of cash assistance on living standards. Findings are disaggregated by nationality and settlement type (camp versus in host communities). Additional variables such as governorate, the gender of the household head, and family size are discussed when relevant.

3.1.1 Meeting Basic Needs

Overall, about two-thirds of cash assistance recipients (63 per cent) reported being able to afford less than half of their basic needs, while only 6 per cent indicated that they were able to meet most or all of their basic needs. Families living in refugee camps are the most affected, with 67 per cent reporting that they meet less than half of their needs, compared to 60 per cent of households from other nationalities and 53 per cent of Syrian households in host communities.

Compared to the previous Annual Programme Assessment (2024), the proportion of recipient households able to meet at least half of their basic needs has increased in host communities—from 31 to 40 per cent among households from other nationalities and from 43 to 47 per cent among Syrian households—while declining in camps from 36 to 32 per cent.

Figure 1: Refugee recipients' ability to meet basic needs, by nationality and settlement type

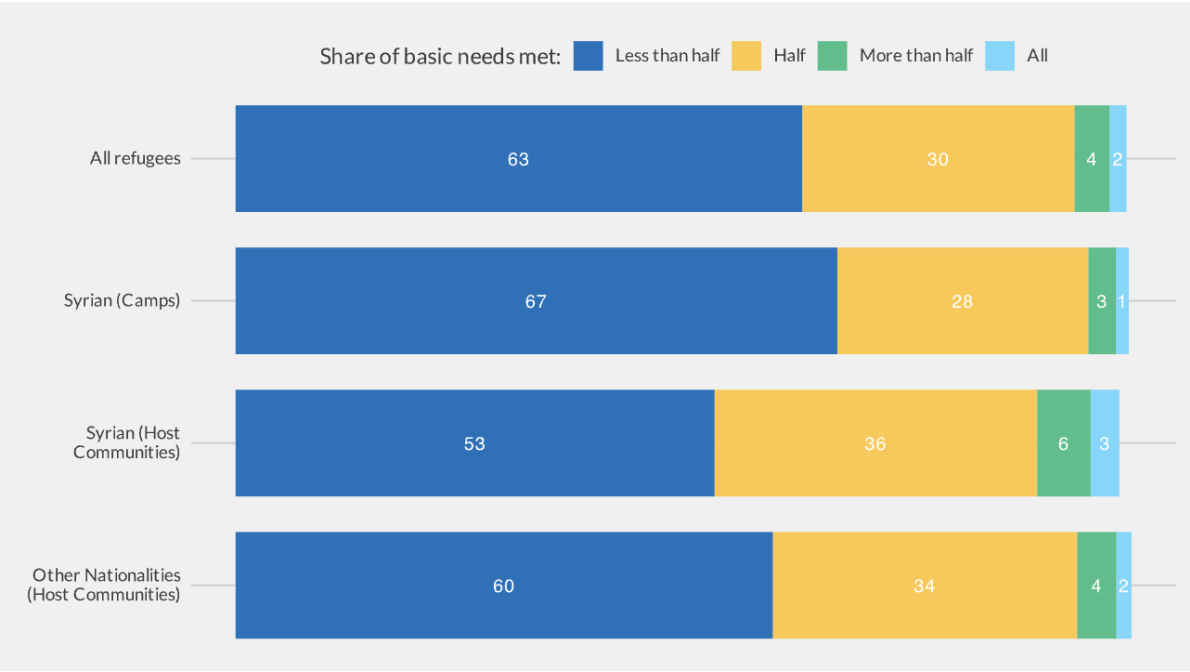


Table 8 summarizes the expenditure categories most commonly reported as unaffordable among households that report meeting half or less of their basic needs. Within this subgroup, the three most commonly cited unmet needs are food, health-related costs, and clothing/footwear. More than 60 per

cent of respondents consistently reported food as unaffordable. Health-related costs are mentioned by more than half of respondents residing in host communities and by about one-third of those living in camps. Conversely, clothing and footwear were reported as a greater concern in camps, where 69 per cent of households identified them as unaffordable, compared to about 40 per cent of households in host communities. Within host communities, households from other nationalities reported difficulty affording a broader range of essential items.

Across all three assessment rounds, beneficiary households residing in camps consistently reported greater difficulty repaying debt, with 32 per cent citing this issue compared to 20 per cent among households in host communities.

Housing costs remain a significant challenge, particularly for beneficiary households from other nationalities living in host communities.

Education expenses also continue to represent a significant burden, particularly among households from other nationalities. Among those refugee households with children aged 5–17, 35 per cent reported being unable to cover education-related costs.

Table 8: Items refugee recipient families are usually unable to afford, by nationality and settlement type

Spending category	Syrian (Camps)	Syrian (Host communities)	Other nationalities (Host communities)	All refugee recipient families
Food	61%	62%	65%	63%
Health costs (including medicines)	33%	53%	59%	48%
Clothes/shoes	69%	40%	39%	49%
Rent	0%	25%	34%	20%
Utilities and bills (e.g., electricity, water bills, phone credit top-up)	2%	19%	34%	19%
Education (e.g., school fees, uniform, books).	19%	24%	34%	26%
Heat (Gas cylinders)	7%	8%	22%	13%
Entertainment (including alcohol, cigarettes)	7%	14%	22%	15%
Debt repayment	32%	18%	22%	24%
Transport	2%	13%	21%	12%
Water	4%	11%	21%	12%
Hygiene items	15%	9%	20%	15%
Shelter repair (e.g., rehabilitation, extension, materials)	8%	4%	14%	9%
Household items (e.g., mattress, blankets, jerry can)	19%	7%	13%	13%
Legal assistance/documents	0%	1%	12%	4%
Support other family members/relatives/friends	0%	1%	2%	1%
Towards a livelihood activity (e.g., seeds, tools, farming, fishing, petty trade etc.)	1%	1%	1%	1%

Note: Sample restricted to only refugee recipient households reportedly meeting half or less than half of their basic needs. Percentages indicate the share of this subgroup citing each item as unaffordable.

3.1.2 Resorting to Negative Coping Strategies

In the context of insufficient resources and unmet basic needs, many beneficiary households report resorting to negative coping strategies to manage financial pressures. Such strategies typically represent distress-driven responses that may compromise household well-being and undermine long-term resilience.

This section explores the types of negative coping mechanisms adopted by refugee households and the extent to which they are relied upon to sustain livelihoods under ongoing financial pressure.

3.1.2.1 Livelihood Coping Strategies

> ⓘ The Livelihood Coping Strategies Index
>
> 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 (WFP 2025). To identify the most frequent coping strategies, households are asked whether they have used certain coping strategies within the past 30 days to meet their basic needs. Coping strategies can fall into three categories:
>
> 1. **Stress coping strategies**: spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets, skipped rent/debt payments;
> 2. **Crisis coping strategies**: sold productive assets, reduced non-food expenses, withdrew children from school, migration, move to a poorer quality shelter;
> 3. **Emergency coping strategies**: accepted high-risk job, adult begging, child begging, child working, child marriage.

Almost 80 per cent of refugee recipients in host communities and 83 per cent of those residing in camps reported taking out new monetary loans or buying food on credit in the last 30 days. In addition, 80 per cent of beneficiary households reported reducing spending on essential non-food items – a figure that rises to nearly 90 per cent among households from other nationalities in host communities.

Another common strategy is postponing debt repayments or rent payments. When combined with the increase in debt obligations, these strategies pose significant risks to households' medium- to long-term financial sustainability. Meanwhile, asset depletion continues: 25 per cent of households reported using essential savings and 22 per cent reported selling household assets to cope with financial strain.

Education-related coping strategies remain a critical concern. Consistently across assessment rounds, 40 per cent of beneficiary households with school-aged children (5–17 years) reported withdrawing at least one child from school, particularly among Syrian households living in host communities. Additionally, 13 per cent of Syrian households in host communities and six per cent of those living in camps reported sending children under the age of 16 to work, marking a significant increase from four per cent (2024) and two per cent (2023), respectively, in the previous assessments. While child labour remains relatively low among beneficiary households from other nationalities (two per cent), the high percentage reporting difficulties covering education-related expenses (34 per cent) suggests a heightened risk of adopting similar negative coping strategies should financial pressures persist.

Finally, a smaller but concerning share of beneficiary households reported resorting to emergency-level coping strategies. The most common is the acceptance of high-risk employment, reported by nine per cent of households residing in camps and 11 per cent of families from other nationalities living in host communities, while seven per cent of beneficiaries reported resorting to begging.

Table 9: Livelihood coping strategies adopted by refugee recipients in the last 30 days, by nationality and settlement type

Livelihood coping strategy	Syrian (Camps)	Syrian (Host Communities)	Other nationalities (Host Communities)	All refugees
Take new loans or Buy food on credit	83%	76%	79%	79%
Reduce expenses on non-food essential items	74%	78%	87%	80%
Skip rent/debt payments	70%	66%	71%	69%
Spend essential savings	35%	22%	17%	25%
Sell household assets	26%	20%	19%	22%
Stop child from attending school	16%	40%	29%	28%
Sell livelihood/productive assets	12%	5%	4%	7%
Send a household member to work far	9%	3%	1%	4%
Accept high risk jobs	8%	8%	11%	9%
Ask money from strangers (begging)	7%	6%	7%	7%
Send children under 16 to work	6%	13%	2%	7%
Move to a poorer quality shelter	1%	4%	6%	3%
Migration of a family member	1%	0%	0%	0%
Send a member under 16 to beg (child begging)	0%	3%	0%	1%
Send a member under 16 to marry (child marriage)	0%	1%	0%	0%
Other	0%	0%	0%	0%

Table 10 presents the proportion of cash assistance recipients engaging in at least one livelihood coping strategy, disaggregated by severity level, alongside a comparison with the previous Annual Programme Assessment (2024). Stress-level coping strategies remain almost universal, with nearly all respondents reporting reliance on at least one such measure in the 30 days prior to the survey. Beneficiary households able to meet all basic needs are significantly less likely to resort to coping strategies overall, and the gap between these households and those unable to meet their basic needs has widened further compared to the previous survey round.

While stress- and crisis-level strategies remain most common, reliance on emergency-level coping mechanisms has increased, particularly among households from other nationalities in host communities and among camp residents. In these population groups, engagement in at least one emergency strategy

rose by more than 10 percentage points compared to the previous assessment, approaching levels observed among Syrian households in host communities.

As expected, emergency-level practices—such as accepting high-risk jobs, sending children to work, and begging—are most prevalent among beneficiary households meeting less than half of their basic needs, with around 20 per cent reporting engagement in at least one such strategy. However, use of emergency coping mechanisms is also rising rapidly among households meeting more than half of their basic needs, with the share doubling from six to 13 per cent, indicating a widening vulnerability even among relatively better-off beneficiaries.

Table 10: Proportion of refugee recipients engaging in stress, crisis and emergency coping strategies in the last 30 days, by governorate, nationality, settlement type, and ability to meet basic needs

	Stress		Crisis		Emergency	
	2025	2024	2025	2024	2025	2024
Nationality (Settlement type)						
Other nationalities (Host communities)	90%	95%	88%	90%	16%	7%
Syrian (Camps)	93%	91%	79%	74%	17%	3%
Syrian (Host communities)	87%	87%	78%	78%	18%	15%
Share of basic needs met						
Half or more	87%	84%	68%	68%	13%	6%
Less than half	94%	93%	86%	82%	19%	10%

3.1.2.2 Food Coping Strategies

> ⓘ The Reduced Coping Strategy Index
>
> The Reduced Coping Strategy Index (rCSI) is an index that measures the adoption of consumption-based coping strategies frequently employed by households exposed to food shortages over a seven-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 seven days.

Table 11 summarizes the use of food-related coping strategies across population groups. The most commonly adopted strategies are reliance on less expensive or less preferred food items and reducing adult consumption so that children can eat. On average, beneficiary households reported reducing adult consumption for more than four days in the past seven days, while reliance on cheaper food alternatives was reported for approximately 3.5 days. Other food-related coping strategies, such as limiting portion sizes and reducing the number of meals eaten in a day, were also employed for more than two days on average. In addition, beneficiary households reported borrowing food or relying on support from friends or relatives about once in the preceding seven days. While the strategy of reducing adult consumption does not require the presence of children in the household, 59 per cent of households with at least one

child aged 0–17 reported adopting this practice for four or more days in the past week to ensure children could eat.

In refugee camps, reliance on food-related coping strategies has increased compared to 2024, both in terms of the share of households resorting to these strategies (extensive margin) and the frequency with which they are employed (intensive margin). Conversely, among households in host communities, reliance on borrowing food has continued to decline steadily over the three-year observation period, falling from 2.5 to 1.2 days among households from other nationalities and from 2.8 to 1.1 days among Syrian households.

A noteworthy finding is that reducing adult consumption so that children can eat is not strictly contingent on the presence of young children in the household. In host communities, 75 per cent of households with at least one child under five reported adopting this strategy, compared to 30 per cent of households without a child under five. In camps, the gap is even narrower—45 per cent among households with young children versus 35 per cent among those without. This pattern suggests that the strategy may reflect broader norms of intra-household or community-level food sharing rather than child-specific prioritization.

Table 11: Food coping strategies adopted by refugee recipients in the last 30 days, by nationality and settlement type

Nationality (Settlement type)	Average number of days per week each food-related coping strategy was adopted in the last 30 days				
	Rely on less preferred and less expensive foods	Borrow food, or rely on help from a friend or a relative	Limit portion size at mealtimes	Restrict the consumption by adults for small children to eat	Reduce the number of meals eaten in a day
Other nationalities (Host communities)	3.2	1.2	2.9	4.4	2.2
Syrian (Camps)	3.7	1.0	2.2	4.1	1.7
Syrian (Host communities)	3.5	1.1	2.7	4.3	2.2

Calculation of the rCSI

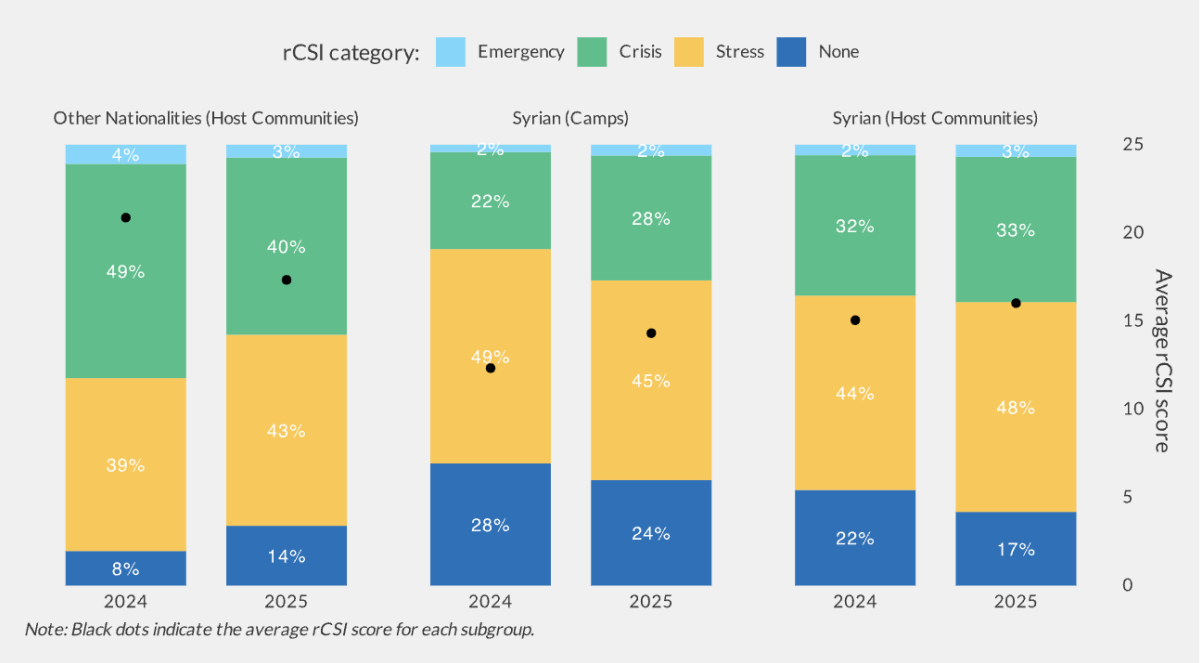
For each coping strategy, the reported frequency was multiplied by the assigned severity weight (Maxwell and Caldwell 2008) to calculate a weighted score for the strategy. The weighted scores of all assessed strategies were then summed to derive the household's rCSI score. A higher rCSI score indicates greater reliance on reduced food coping strategies and, consequently, higher levels of food insecurity.

Households can also be categorized into clusters of food insecurity based on their rCSI score, as follows:

- rCSI score <4: None
- rCSI score 4 to 18: Stress
- rCSI score 18 to 42: Crisis
- rCSI score >42: Emergency

Figure 2 presents the distribution of beneficiary households across the reduced rCSI, and the mean rCSI score over time, disaggregated by settlement type (host communities and camps). Consistent with the findings presented in the previous table, the greater reliance on coping strategies among households living in camps is reflected in a higher share of cash recipients falling within the crisis and emergency levels of food insecurity. Among beneficiary households in host communities, the data indicate a modest improvement in food security among Syrians, as the average rCSI score has declined from the crisis to the stress threshold. Conversely, households from other nationalities exhibit a slight increase in the share of households at the stress level, although the mean rCSI score has remained largely stable over time.

Figure 2: Average rCSI scores of refugee recipients and categorical distribution, by year, nationality and settlement type



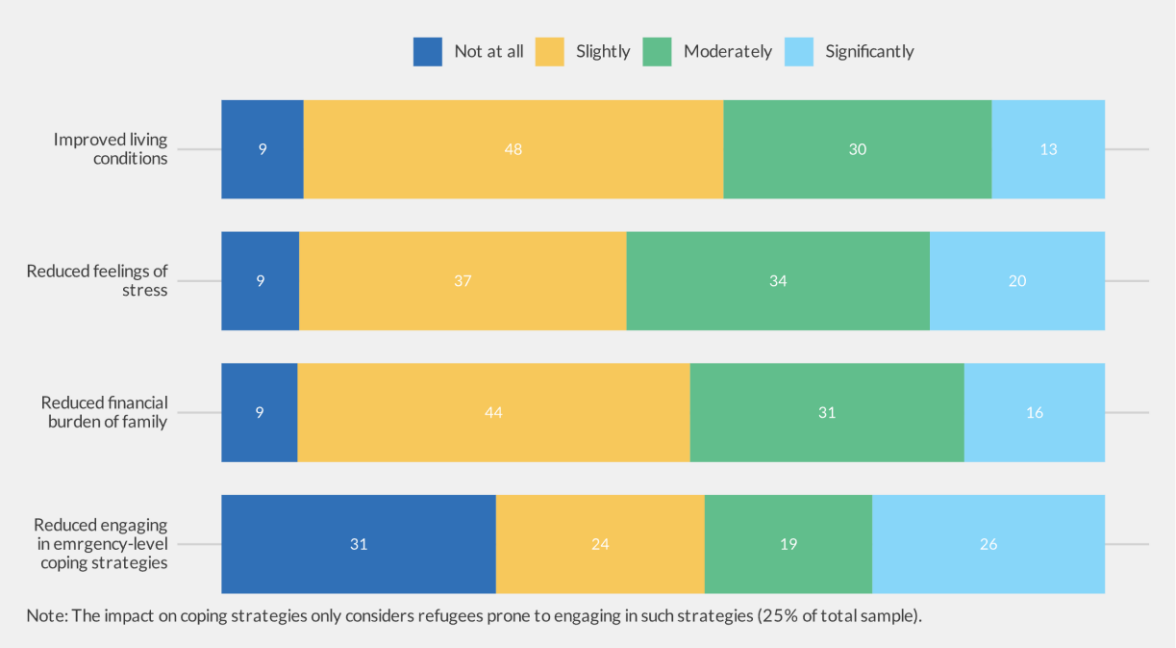
3.1.3 Increased Well-Being

Cash assistance recipients were asked to assess the perceived impact of the programme on their psychological and financial well-being. Overall, the findings indicate a broadly positive effect across all dimensions of well-being, with more than 90 per cent of recipients reporting at least some degree of improvement (Figure 3.3). The most pronounced perceived benefit was observed in reduced household stress levels, with approximately 60 per cent of refugee recipients reporting at least a moderate reduction in stress levels. It is also key that nearly 70 per cent of refugee recipients who would engage in emergency level coping strategies such as accepting high-risk jobs or sending under 16 to work are less likely to do so thanks to the cash assistance.

However, there are clear distinctions across population groups. For example, among camp residents, 12 per cent reported no improvement in living standards attributable to the cash assistance, compared to only two per cent among those refugee recipients living in host communities. Similarly, only six per cent of camp-based beneficiary households reported a significant reduction in their financial burden, compared to 35 per cent in host communities. These differences should be interpreted in light of variation in assistance levels: the median camp recipient receives JOD 50 to 100 less than the median recipient in host communities.

Additional variations emerge when perceived outcomes of the cash assistance are examined by baseline economic conditions. Among beneficiary households able to meet at least half of their basic needs, 65 per cent reported moderate or significant improvement in their financial situation due to the cash assistance. In contrast, only 36 per cent of those able to meet less than half of their basic needs reported a comparable level of improvement. This suggests that, while cash assistance provides meaningful relief overall, it remains insufficient to substantially improve the situation of households in the most vulnerable economic conditions.

Figure 3: Perceived impact of cash assistance



Another important consideration is the evolution of perceived well-being outcomes over time. Table 12 presents the percentage of refugee recipients reporting a moderate or significant improvement across three dimensions of well-being, disaggregated by family size, nationality and settlement type.

Before comparing results across years, it is important to note a clear association between family size and the perceived impact of cash assistance: smaller households tend to report greater benefits from the programme.

Compared with the previous assessment round, the findings present a mixed picture. Among households from other nationalities in host communities, the perceived impact of cash assistance has increased across all three dimensions of well-being. In contrast, among Syrian households—both those living in host communities and those living camps—the reported impact has declined consistently. As shown in the following section, the amount of cash assistance allocated to host communities has remained unchanged.

Table 12: Percentage of refugee recipients reporting moderate or significant well-being improvements across assessment rounds (2024–2025), by family size, nationality and settlement type

Family size	Improved living standards		Reduced feeling of stress		Reduced financial burden	
	2025	2024	2025	2024	2025	2024
1 member	58%	69%	68%	75%	62%	71%
2 members	41%	55%	48%	59%	42%	60%
3-4 members	43%	52%	54%	62%	47%	57%
5 members	45%	48%	55%	52%	47%	56%
6 members	36%	45%	51%	54%	42%	52%
7+ members	35%	45%	47%	50%	40%	49%
Nationality (Settlement type)						
Other nationalities (Host communities)	69%	64%	78%	69%	73%	69%
Syrian (Camps)	29%	30%	41%	38%	32%	36%
Syrian (Host communities)	76%	83%	84%	88%	81%	85%

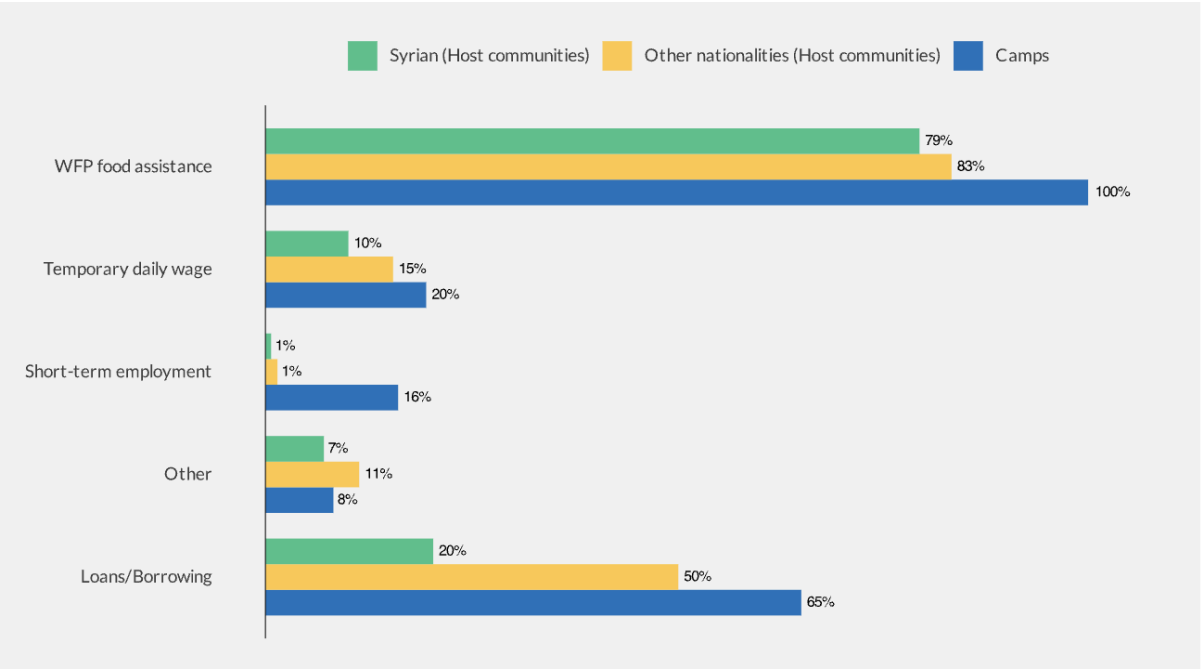
3.2 Use of Basic Needs Cash Assistance

3.2.1 Sources of Household Income

As of October 2025, nearly all beneficiaries (96 per cent) have fully spent the cash assistance received by UNHCR in September. In addition, the vast majority of households (96 per cent) have relied on at least one additional source of income beyond UNHCR assistance. As shown in Figure 4, all beneficiary households residing in camps and about 80 per cent of those living in host communities received food assistance from the WFP.

Reliance on debt or borrowing as a source of income remains widespread: about two-thirds of households in camps and about half of households from other nationalities living in host communities have also used debt as an income source in the 30 days preceding the survey. In refugee camps, income sources are relatively more diversified, with about 40 per cent of households reporting income from short-term or daily wage employment. In contrast, sources of income among Syrian households living in host communities are less varied, as only 12 per cent reported income from work, and only 20 per cent reported relying on debt or borrowing. This pattern is expected, as cash assistance in host communities is targeted toward households with limited work capacity, whereas such targeting criteria do not apply in camps.

Figure 4: Other income sources used by refugee recipients in the last 30 days



3.2.2 Household Expenditures

Error! Reference source not found. presents the proportion of cash assistance recipients who used a t least part of their most recent UNHCR cash transfer to purchase specific foods or services. The analysis refers exclusively to expenditures made using the most recent cash transfer.

Among households living in host communities, the majority use UNHCR cash assistance received to pay for rent, food, and health-related products. Overall, the spending patterns have remained similar compared to the last assessment round (2024). Notably, more than half of recipients did not report spending the UNHCR cash assistance to buy food. This finding is not unexpected: many households also received food-cash assistance from the WFP during the reporting period, which may have been used to meet food needs, allowing UNHCR assistance to be redirected toward other household priorities. Importantly, we do not observe statistically significant differences in food security outcomes or the use of food-related coping strategies between households that report spending UNHCR cash assistance on food and those that do not, suggesting that these allocation decisions are not driven by differences in underlying food insecurity.

Other important expenditure items for refugees living in host communities are utilities and bills (30 per cent) and water (14 per cent). By contrast, relatively few households reported using UNHCR cash assistance for education-related expenses or debt repayment – each reported by approximately ten per cent of recipients.

In refugee camps, cooking and heating gas remains the most frequently reported expenditure item. However, demand for gas has decreased compared to the previous year, likely reflecting seasonal variation, as the 2025 survey was conducted prior to the colder months. In comparison, the 2024 assessment, conducted in December, reported higher demand for gas fuel (75 per cent compared to

60 per cent in 2025). Conversely, the proportion of camp-based households that used cash assistance to purchase food has increased, rising from below than 50 per cent in 2024 to 59 per cent in 2025.

Other key expenditure items in camps include hygiene products and debt repayment, with about 20 per cent of camp beneficiaries reporting use of cash assistance to cover part of the accumulated debt. While clothing and footwear were identified as the most pressing unmet needs in earlier sections (Table 3.1), only 11 per cent of camp-based households have used the cash assistance for these items. Expenditure on items such as legal assistance, entertainment, livelihood assets, and household goods remains negligible, reported by fewer than 1 per cent of recipients. It is also worth mentioning that about four per cent of Syrian households in host communities have shared their assistance with other individuals, compared to less than one per cent of refugees from other nationalities and refugees in camps. Except for one case, all respondents shared their assistance voluntarily, almost always with relatives.

Figure 5: Spending categories for the cash assistance, by year and settlement type

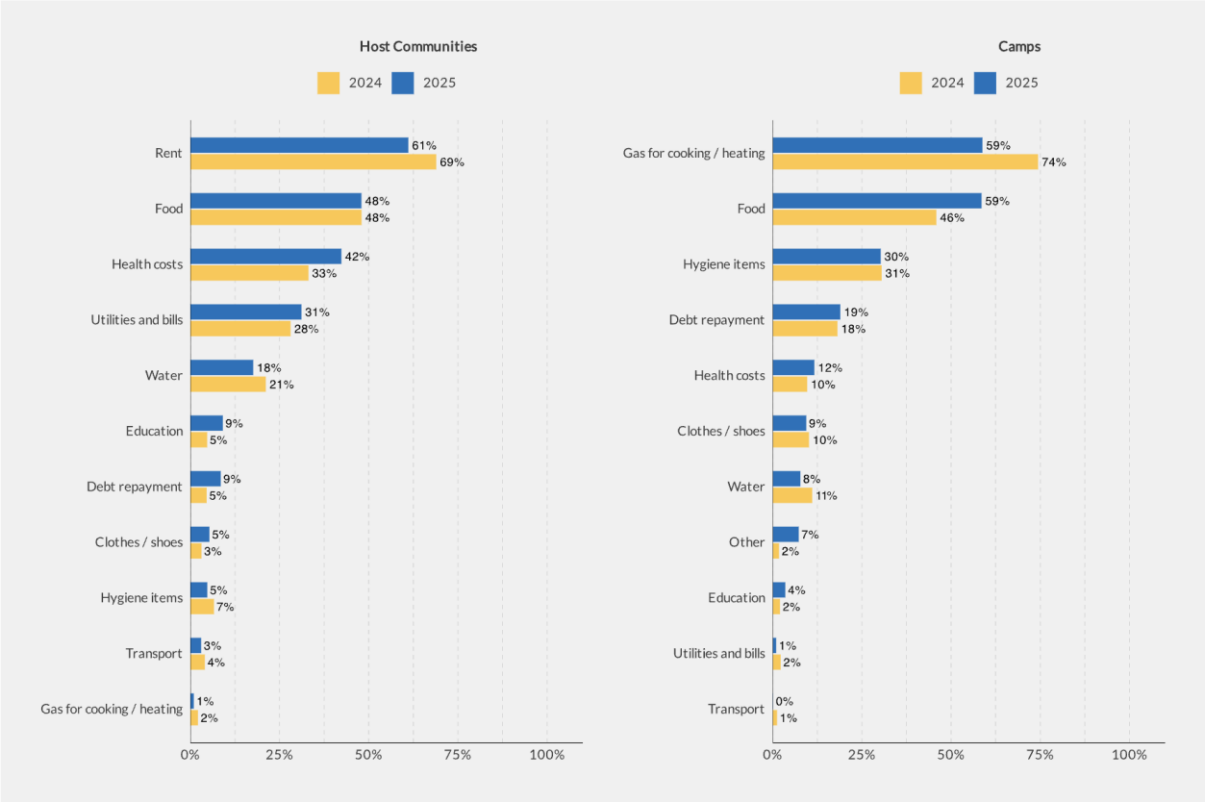


Table 13 shows that UNHCR assistance plays a fundamental role in helping recipients meet basic needs. In host communities, more than half of beneficiaries report that without assistance they would not have been able to cover rent expenses to the same extent. Moreover, about 34 per cent of Syrian and 20 per cent of refugees from other countries households in host communities also mentioned that the assistance was necessary to afford health expenses. In camps, the assistance helped to buy more food and repay debt, while also being used to afford personal hygiene items, including menstrual hygiene products. Still, about 12 per cent of camp refugees reports no impact of assistance

on well-being or financial burden, while in host communities this share stands at about 3 to 4 per cent.

Table 13: Items and services that would have remained unaffordable without cash assistance

Item or service	Syrian (Camps)	Syrian (Host Communities)	Other nationalities (Host Communities)	All refugees
More food	54%	39%	40%	44%
Repay debt	18%	10%	13%	14%
Menstrual hygiene	16%	3%	3%	7%
Rent	0%	58%	65%	41%
Better healthcare	7%	34%	20%	20%
Primary education	2%	6%	8%	5%
More food for children	2%	1%	5%	3%
Unforeseen health expenses	2%	11%	5%	6%
Varied food	1%	4%	7%	4%
Improve school attendance	1%	3%	3%	2%
Secondary/Tertiary/Vocational education	0%	0%	1%	0%
Fees for documentation	0%	0%	0%	0%
Help relatives	0%	1%	0%	1%
Productive assets	0%	0%	0%	0%
No impact	9%	1%	1%	4%

Voices from UNHCR beneficiaries

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"My name is Mahdi Muhammad Khamis. I'm from Hama, and I have been living in Jordan since 2011. Life has been hectic and exhausting with responsibilities and kids, and we have experienced many years of instability.

I can only say that God will take care of us. Thank God for health and well-being. I got married in Jordan in 2014. I have four children: Omar, Muhammad, Hamza, and the youngest, Noor. Omar and Muhammad attend school, while Noor and Hamza stay at home.

Life has its ups and downs, but thank God, we are managing. Jordan is a safe country, and its people are kind and respectful. We've only experienced good treatment.

I was injured while helping my neighbour repair his bathroom. I accidentally drilled into my leg, and since then it has been numb. I struggle to walk and work only when I can. Some days there is work; other days there is none.

I receive 140 dinars ($197) in cash assistance – I don't receive other aid. Of this amount, I pay 20 dinars ($28) for the school bus, and the rest is used for rent. Thank God. I get food from here and there. I work a little and rest a little. Life goes on.

I have accumulated debt that continue to grow, and I hope one day I could pay them off. Thank God for health."

3.2.3 Decision on the Use of Cash Assistance

Decision-making around the use of cash assistance is largely associated with the gender of the designated cash collector. In families where the cash collector is a woman, most spending decisions are made by the female head of the household, who in most cases is also the individual designated to

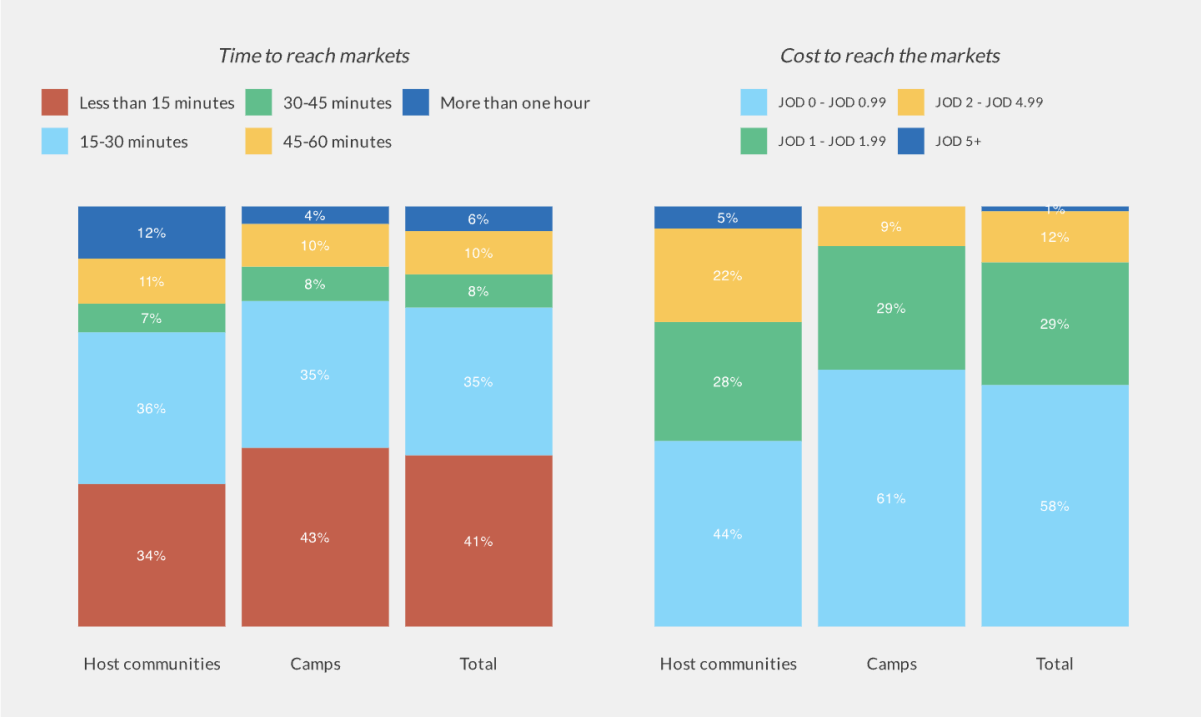
collect the assistance. In households where the designated cash collector is a man, decision-making patterns are more varied. About half of respondents reported that spending decisions are a joint effort between husband and wife, with an additional 40 per cent indicating that decisions are made exclusively by the male head of the household.

Table 14: Primary decision-maker on the use of the cash assistance, by gender of the cash collector

Gender of cash collector	Both (husband and wife together)	Other (specify)	The female head of the family	The male head of the family	The whole family together	Your father or father-in-law	Your mother or mother-in-law
Female	10%	0%	85%	2%	3%	0%	0%
Male	52%	0%	5%	40%	3%	0%	0%
All refugees	**26%**	**0%**	**53%**	**17%**	**3%**	**0%**	**0%**

Figure 6 shows that markets are generally highly accessible for cash assistance recipients. About 76 per cent of respondents reported being able to reach a market in less than 30 minutes, and over 60 per cent indicated that their transportation cost was below JOD 1. Notably, in Irbid, about half of respondents reported travel times exceeding 30 minutes to reach markets. Further qualitative research can be useful to understand whether these longer travel times stem from greater physical distance or by limitations in available and affordable transportation options.

Figure 6: Time and costs to reach the markets, by nationality and settlement type



Beneficiaries are also generally able to find the right items at the markets, although high-quality options are more available to those living in host communities.

Table 15: Refugee recipients' ability to find the right items and of the right quality in the markets, by settlement type

Settlement type	% of respondents able to find	
	Right items	Right quality
Camps	88%	75%
Host communities	97%	90%
Total	90%	78%

3.3 Quality of Service

3.3.1 Amount of Cash Assistance

Receiving UNHCR assistance in the form of cash transfers is overwhelmingly preferred by beneficiaries, with 96 per cent indicating a preference for cash over in-kind assistance or a combination of cash and in-kind support. The remaining 4 per cent who preferred in-kind assistance—either alone or combined with cash—primarily justified their preference by stating that the cash assistance amount is insufficient to fully cover household expenses.

Cash assistance amounts for households living in host communities remained unchanged compared to the last survey round (2024), with transfer values prorated by household size, as denoted in Table 1.

Table 16 confirms that these allocation criteria are reflected in practice, with almost every household receiving the expected transfer amount based on their reported family size. The "Total" column illustrates the distribution of transfers by value, which closely mirrors the distribution of household sizes among host community recipients.

Table 16: Cash assistance amount received last month by refugee households living in host communities, by family size

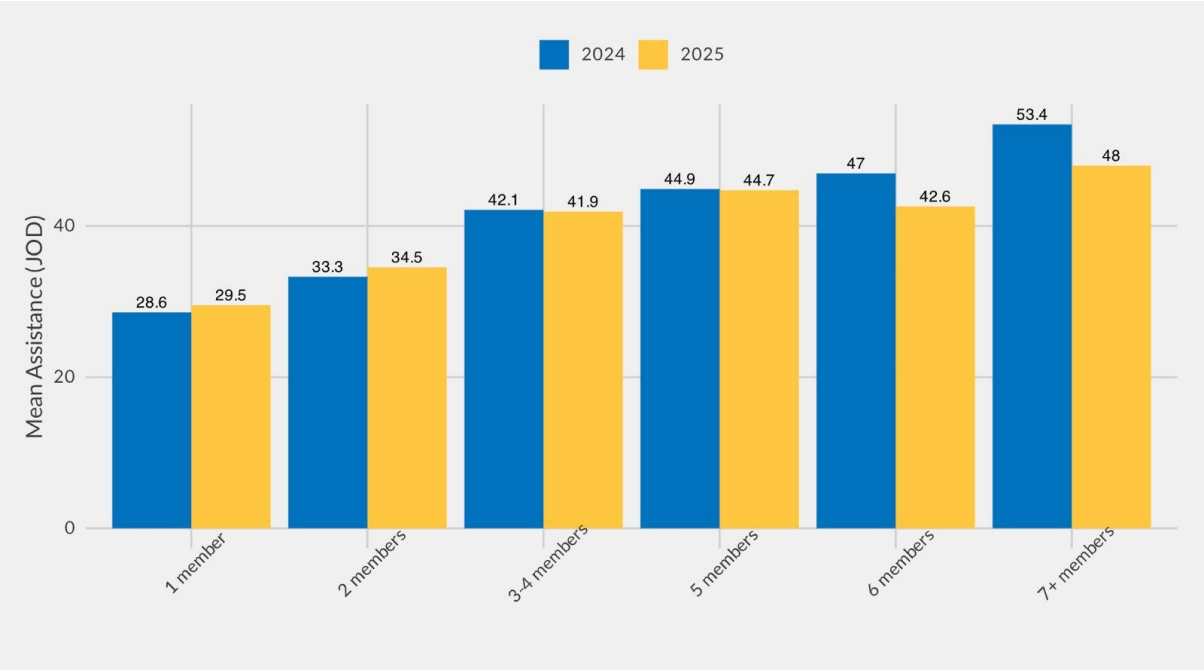
Family size	Amount of cash assistance received last month					
	JOD 80	JOD 110	JOD 125	JOD 130	JOD 140	JOD 155
1 member	97%	2%	0%	0%	0%	0%
2 members	2%	97%	0%	2%	0%	0%
3-4 members	0%	3%	95%	2%	0%	0%
5 members	0%	0%	4%	92%	2%	0%
6 members	0%	0%	4%	0%	89%	6%
7+ members	0%	0%	0%	0%	0%	100%
Total	**32%**	**13%**	**22%**	**10%**	**8%**	**15%**

Note: Sample restricted to refugee families living in host communities.

In refugee camps, cash assistance amounts vary not only by household size but also by household composition, including the presence of women of reproductive age and children under two years old.

Compared with refugees living in host communities, Figure 7 highlights a shift in average transfer outcomes among camp-based recipients by presenting the average amount received by household size. Notably, for households with six members, the average transfer amount in the most recent distribution declined by approximately JOD 4 compared to the 2024 assessment. For households with seven or more members, the average amount declined by about JOD 5 this is mainly attributed to the change in age and gender in the family composition which affects the total amount of the assistance package. By contrast, for smaller households, median transfer amounts have remained broadly consistent with the previous survey round.[4]

Figure 7: Average cash assistance amount received last month by refugee households living in camps, by family size and year



3.3.2 Delivery of Cash Assistance

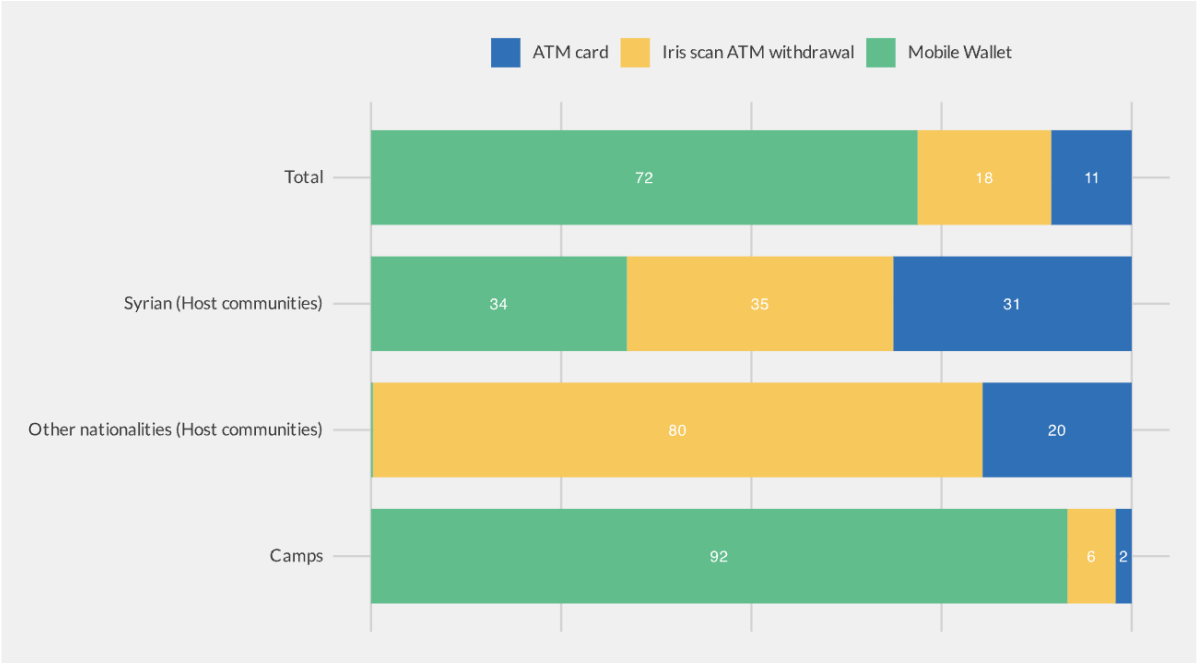
Overall, about 70 per cent of recipients received their most recent cash assistance via mobile wallets, 18 per cent through iris-enabled ATM withdrawals, and the remaining 11 per cent via ATM cards. However, delivery mechanisms vary considerably by context and population group. Based on the most recent transfer received at the time of the interview (October 2025), mobile wallets remain the dominant delivery modality in refugee camps, while iris-enabled ATM withdrawals are the primary mechanism among refugees from other countries households living in host communities, accounting for around 80 per cent of transfers in this group. This is consistent with findings from the previous assessment (2024), with one exception among Syrian households living in host communities. Within this group, the share

4 The observed decline in average amounts for larger households emerges only when examining simple per-household averages and does not indicate a reduction in the overall assistance envelope (which, in fact, increased between 2024 and 2025 at the aggregate level). The pattern observed is likely driven by changes in household composition among surveyed families (i.e., variations in the presence of children under two and women of reproductive age), which affect eligibility and top-ups within the existing assistance scale. The fact that median amounts remain largely unchanged across years and family sizes confirms this intuition.

of recipients utilizing mobile wallets fell from 68 per cent in 2024 to 34 per cent in 2025, while the share receiving assistance via ATM cards more than doubled, from 15 to 31 per cent.

Delivery mechanisms, particularly the use of ATM cards, are also linked to the age of recipients. ATM cards remain the primary mechanism among recipients aged 60 years and above, whereas their use among younger recipients remains low, at approximately five per cent. Moreover, there is no evidence of increased adoption of more digital delivery methods among older recipients. Instead, reliance on ATM cards within this group has increased markedly, with the share using ATM cards rising from 23 per cent in 2024 to 50 per cent in 2025.

Figure 8: Cash assistance delivery modalities (September 2025 transfer), by refugee recipients' nationality and settlement type



The different delivery mechanisms demonstrate comparable performance, as more than 90 per cent of refugee recipients report receiving the expected transfer amount and over 80 per cent reported receiving it on the scheduled date. The issue observed in the previous assessment round (2024), where 30 per cent of refugees from other countries beneficiaries reportedly did not receive the expected amount, has largely been resolved. In the current round, only eight per cent of refugees from other countries beneficiaries reported receiving an incorrect amount, a proportion that is not statistically different from that observed among camp-based households or Syrian households living in host communities. Among respondents who did not receive the correct amount, 85 per cent reported that they had expected a higher amount, while the remaining 15 per cent expected a lower amount. None of the respondents cited cash availability issues at the distribution machines as a reason for not receiving the full expected amount. By contrast, timeliness has declined. The proportion of recipients reporting receipt of the transfer on the expected date fell from 95 per cent in 2024 to 80 per cent in the current assessment.

Table 17: Percentage of beneficiary households receiving the expected assistance amount at the expected time, by delivery mechanism

Delivery mechanism	Correct amount	Correct time	Correct amount and time
ATM card	95%	84%	80%
Iris-scan ATM withdrawal	92%	83%	77%
Mobile wallet	91%	80%	73%
All methods	**92%**	**81%**	**75%**

Overall, the data indicate comparable performance of cash delivery mechanisms across 2024 and 2025, with at least 93 per cent of respondents being satisfied with the mechanism through which they receive the cash assistance. Despite this high level of satisfaction, however, around one quarter of refugee recipients using iris-enabled ATM withdrawals reported experiencing difficulties during the withdrawal process. Among those who encountered technical issues, almost all (96 per cent) cited problems related to iris capture.

In contrast, more than two thirds of ATM card users required assistance to withdraw funds, with age emerging as an important contributing factor. Among refugee recipients who needed support, the most commonly cited reasons were limited mobility (52 per cent) and difficulty using the card (48 per cent). This suggests that physical limitations as well as limited financial or digital literacy may hinder the effective use of ATM-based delivery mechanisms. At the same time, it is also important to note that some recipients have been issued ATM cards as an alternative to iris-scan verification. While this approach may reduce the incidence of technical issues associated with iris capture, newly issued cardholders may require targeted orientation or initial support to effectively use this delivery mechanism.

Table 18: General performance of delivery mechanisms, by year

	Experienced technical issues		Needed help withdraw		Was satisfied	
Delivery mechanism	2025	2024	2025	2024	2025	2024
ATM card	8%	3%	67%	52%	96%	99%
Iris-scan ATM withdrawal	24%	24%	25%	18%	96%	93%
Mobile wallet	2%	4%	17%	18%	93%	97%
All methods	**6%**	**7%**	**24%**	**21%**	**94%**	**96%**

Voices from UNHCR recipients

"My mother couldn't withdraw the UNHCR cash assistance due to issues in her iris scan. Therefore, UNHCR provided us with an ATM card to facilitate access to the assistance. This process made our lives easier because we could approach the ATMs installed in the camp to withdraw the cash assistance."

3.3.3 Risks Associated with Cash Assistance

Overall, risks associated with the cash assistance remain minimal, with only three per cent of respondents reporting the presence of any risks. Among those who did report concerns, these were primarily related to the process of spending the assistance associated with potential exposure to such risks as violence or robbery, rather than to storage or withdrawal.

Awareness of UNHCR's complaint and feedback mechanism stands at approximately 75 per cent, with roughly two thirds of the refugee population reporting being informed by UNHCR on how to raise complaints. However, notable differences persist by age and settlement type. Refugee recipients living in camps reported lower levels of comfort in submitting complaints, with 31 per cent indicating they would not feel "comfortable at all" reporting an issue, compared with 11 per cent of recipients in host communities. In fact, even though a similar share of respondents have complaints or feedback to give (27 per cent in camps; 22 per cent in host communities), only 17 per cent of those in camps submitted a complaint, compared to 44 per cent of recipients from other nationalities in communities.

Awareness of the complaint and feedback mechanism also varies by governorate. Consistent with findings from the first assessment round (2023), recipients in Amman reported the highest rate of awareness (87 per cent). In addition, awareness is lower among older recipients aged 60+, at around 60 per cent. This can partly explain why this age group reports more frequent issues during the cash withdrawal process.

4. Conclusion

The post-distribution monitoring assessment indicates that the cash-based intervention has a demonstrably positive effect on refugee recipients' perceived well-being and short-term spending capacity. Nevertheless, most beneficiary households continue to face acute financial strain and remain unable to meet essential needs without resorting to negative coping strategies.

Coping patterns point to heightened longer-term vulnerability. Stress- and crisis-level coping strategies remain widespread, and the increased use of emergency coping strategies—such as accepting high-risk jobs, sending children under 16 to work, or begging—is particularly concerning, with more than 15 per cent of beneficiary families reporting engagement in at least one such practice. In addition, debt-related behaviours remain pervasive: around 70 per cent of recipient households report missing rent payments or debt repayments, and one third report taking out new loans (rising to 45 per cent among households from other nationalities living in host communities). Together, these findings indicate that some households are managing short-term consumption by accumulating liabilities or adopting harmful livelihood strategies, raising concerns about longer-term financial sustainability.

Across all recipient groups, food, health-related expenses (including medicines), and clothing/footwear remain the most commonly unaffordable items. Education costs also emerge as a material pressure point: around 35 per cent of beneficiary households with school-aged members report difficulties covering education-related expenses, which may increase the risk of interrupted schooling and weaken future opportunities for social mobility. Conversely, following years of cash assistance interventions, the share of beneficiaries in host communities reporting difficulties with housing costs appears to have declined.

Operationally, delivery mechanisms and service quality are strong: over 90 per cent of beneficiaries report receiving the expected amount, and technical issues are limited among ATM and mobile-wallet users. While around one quarter of iris-scan users report technical issues, satisfaction with the delivery mechanisms remains very high overall (97 per cent). In addition, awareness of feedback and complaints mechanisms among cash recipients strengthens accountability and enables timely identification and resolution of delivery problems.

Overall, the findings reaffirm that while cash assistance remains central to sustaining refugees' wellbeing, it is insufficient on its own to address the deepening socio economic pressures facing refugee households in Jordan. There is a continued need for sustainable support across protection, health, education, and livelihoods to reduce reliance on harmful coping mechanisms and to strengthen refugees' resilience. Sustained donor engagement is also essential to safeguard the dignity, wellbeing, and longer-term prospects of refugee families.

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Appendix A – Key Annual Programme Assessment Indicators

		Syrian (Camps)	Other nationalities (Host communities)	Syrian (Host communities)	All refugees (2025)	All refugees (2024)
Key Area 1: Receiving the assistance						
% who received the amount they were expecting to receive		91%	93%	94%	92%	91%
% who received their cash assistance on time		80%	80%	85%	81%	96%
% who needed help to withdraw assistance money		18%	16%	39%	24%	21%
% who experienced technical problems		4%	21%	8%	6%	7%
% with focal person not available to withdraw the money		0%	1%	0%	0%	0%
% of respondents experiencing problems with access code		3%	21%	8%	5%	6%
% receiving poor service at withdrawal		2%	1%	1%	2%	1%
% receiving poor service spending the money		0%	1%	0%	0%	0%
% paying money in order to withdraw the assistance		0%	0%	0%	0%	
% of respondents feeling physically unsafe or at risk of harm when receiving the cash assistance from UNHCR		1%	7%	2%	1%	1%
% of respondents who are satisfied with cash assistance process		92%	98%	99%	94%	96%
Key Area 2: Spending the assistance						
% who spent the entire amount of assistance received last month		98%	95%	91%	96%	94%
% who prefer receiving UNHCR assistance fully in cash		95%	93%	97%	96%	

		Syrian (Camps)	Other nationalities (Host communities)	Syrian (Host communities)	All refugees (2025)	All refugees (2024)
% of disagreement (at some level) within the family on the use of the cash assistance		4%	4%	6%	5%	3%
% who had to share UNHCR assistance with someone else (not household member)		2%	1%	4%	2%	
% who received in-kind support last month		2%	15%	5%	3%	7%
% of time needed to reach the place you spent the cash	15-30 minutes	35%	31%	37%	35%	34%
	30-45 minutes	8%	8%	6%	8%	6%
	45-60 minutes	10%	7%	11%	10%	4%
	Less than 15 minutes	42%	51%	30%	41%	54%
	More than one hour	4%	3%	14%	6%	2%
Cost to reach the market (JOD)	JOD 0 - JOD 0.99	59%	62%	40%	56%	70%
	JOD 1 - JOD 1.99	28%	19%	30%	28%	21%
	JOD 2 - JOD 4.99	9%	15%	23%	12%	7%
	JOD 5+	0%	3%	6%	1%	1%
% finding needed items at market		88%	100%	97%	90%	
% finding right quality items at market		75%	94%	89%	78%	
Key Area 3: Outcomes						
% of respondents reporting an improvement in the living conditions of their family thanks to the cash assistance		88%	96%	98%	91%	86%
% of respondents reporting an improvement in the feeling of stress of their family thanks to the cash assistance		88%	96%	99%	91%	88%
% of respondents reporting an improvement in the		88%	97%	98%	91%	88%

		Syrian (Camps)	Other nationalities (Host communities)	Syrian (Host communities)	All refugees (2025)	All refugees (2024)
financial burden of their family thanks to the cash assistance						
% of respondents reducing engaging in risky activities / emergency coping strategies thanks to the cash assistance*		64%	91%	75%	69%	44%
% of respondents meeting about half, most or all of their basic needs		33%	40%	47%	37%	39%
% of beneficiaries spending cash assistance on	Food	59%	52%	47%	55%	47%
	Health Products	12%	27%	45%	21%	20%
	Rent	0%	67%	60%	19%	31%
	Clothes/Shoes	9%	3%	6%	8%	7%
	Gas for heating/cooking	59%	1%	1%	41%	42%
% of respondents resorting to at least one emergency, crisis or stress strategy	Stress	93%	90%	87%	92%	89%
	Crisis	79%	88%	78%	79%	76%
	Emergency	17%	16%	18%	17%	8%
% of respondents in stress, crisis and emergency level of food security	Stress	45%	43%	48%	46%	46%
	Crisis	28%	40%	33%	30%	27%
	Emergency	2%	3%	3%	3%	2%
% of respondents who purchased items/services thanks to the assistance	More food	54%	40%	39%	49%	
	Better healthcare	7%	20%	34%	15%	
	Rent	0%	65%	58%	18%	
	Repay debt	18%	13%	10%	16%	
	Menstrual hygiene	16%	3%	3%	12%	
Key Area 4: Accountability to affected persons						
% of respondents informed by UNHCR on how to report complaints		61%	81%	60%	62%	80%
% of respondents who know how to report complaints and feedback on the cash		69%	88%	72%	71%	83%

		Syrian (Camps)	Other nationalities (Host communities)	Syrian (Host communities)	All refugees (2025)	All refugees (2024)
assistance from UNHCR						
% of respondents who are comfortable using these channels		69%	85%	86%	74%	95%
% of respondents with complaints/feedback relative to the cash assistance		27%	26%	18%	25%	18%
% of respondents with complaints/feedback who actually submitted them		17%	44%	23%	19%	23%

Appendix B – Annual Assessment Data Collection Tool

BN Programme – 2025 Yearly assessment tool
UNHCR Cash Based Interventions

Mandatory core indicators:

- Questions marked in **red** **relate to a mandatory Global core indicator.** Collected information is included in the **global PDM dashboard**. It must be included in all PDMs.
- The sense of question must not be modified, but you may adjust the wording of the questions and response options slightly, as long as the meaning of the questions and the response options do not change. Further instructions are included under the questions.
- The coding of the question names, groups and choices must remain the same – see "coding".
- For mandatory questions related to risks and problems, expenditure and negative coping mechanisms, you may add additional response options, or remove existing response options or adjust the wording if it makes sense within the local context, but do not modify the meaning of the existing response options that you keep.
- For mandatory questions on top five expenditures, you may use top three or less, as long as the question remains in the form.

ENUMERATOR GUIDANCE

This survey is for the PAYMENT COLLECTOR of UNHCR ASSISTANCE only – i.e. the person who received the cash assistance for the family. No one else may participate in this survey.

Do not proceed with the survey if the PAYMENT COLLECTOR is not available

In the following questionnaire, text that is…

in italics are	*the ENUMERATOR instructions. They should not be read out loud to the interviewee.*
in **bold** *are*	*QUESTIONS/ PROMPTS that the enumerator can read aloud/say to the PAYMENT COLLECTOR.*
Normal text (No bold or italics)	*are the POSSIBLE RESPONSES given by the interviewee. They should not be read out loud to the interviewee (unless otherwise noted).* *Based on the interviewee response/s, please choose the options that most closely match the PAYMENT COLLECTOR's responses.* *You may confirm your selection with the interviewee, if necessary.*

Unless otherwise indicated that the question takes multiple answers, all questions are single choice (SELECT ONE).
Unless other indicated, enumerator can read out answer options for questions that need to be asked to respondents. When it is mandatory that enumerators should read out the answers, this is also indicated.

SECTION 1: To be completed by enumerator

(to be completed before starting the interview)

1.1. (1) Date:		
1.2. (2) Enumerator's name:	☐ Enumerator 1 ☐ Enumerator 2 ☐ Enumerator 3	☐ Enumerator 4 ☐ Enumerator 5
1.3. (3) Population (prepopulated)	☐ Camps ☐ Host	

1.4. (4)**Location if 1.3 = camps (prepopulated)**	☐ Zaatari ☐ Azraq	
1.5. (5) Governorate if 1.3 = Host (prepopulated) *Instructions for enumerators: Observation. No need to ask the questions*	☐ Amman ☐ Irbid ☐ Zarqa ☐ Mafraq ☐ Ajloun ☐ Jerash	☐ Madaba ☐ Balqa ☐ Karak ☐ Tafilah ☐ Ma'an ☐ Aqaba

SECTION 2. Interviewee Consent & Background information

Read the following to the PAYMENT COLLECTOR only. You must get the INTERVIEWEE's consent before beginning the interview.

Hello my name is _ (your name)_ and I work for Mindset on behalf of UNHCR. I would like to ask you some questions for approx. 30 minutes about your situation as refugees in Jordan and how was your experience as a cash assistance beneficiary. Your input will help us better understand your needs and the needs of the community.
Please note, your participation is entirely voluntary. Your decision whether to participate or not will have no impact on the assistance or services you may receive. Likewise, there is no direct benefit, money or compensation provided to you for participating in this assessment. You may refuse to answer any question or choose to stop the assessment at any time. You may ask questions at any time about this assessment.
Be assured that any information you will provide will be kept strictly confidential – information that is published and made accessible to researchers will be anonymized so that data of a particular household or individual cannot be identified. Information you give here is purely used for statistical purposes and to inform the way that UNHCR and partners will design their programmes in the refugee response.
We may need to contact you in the near future in order to verify the information that we will collect today.

Before we start, we will ask you to give us your verbal consent to participate. You can ask me any question that you have about this survey before you decide to participate or not. If, after the interview you have any questions and you would like to discuss your participation any further, please contact Mindset under [XYZ phone number].
We would be very grateful if you could respond to this survey.

2.1. (4) Do you agree to continue with this survey? *(Select one)*	☐ Yes ☐ No
2.1.a. IF No: I do not wish to participate in the survey. *If NO, say the following, and conclude the interview:* **This is not a problem. As I said at the beginning of the interview, this will have no influence on your eligibility for UNHCR services.** **Thank you for your time. I wish you a good day.**	**Thank you for your time.**
2.1.b. IF Yes: *If YES, say the following, and continue the interview:* **It has been explained to me that the collected information will be limited to what is necessary.** **It has also been explained to me that if I have concerns about the way my personal information is being used, I can contact UNHCR Helpline at 064008000 to register my concerns with the UNHCR Jordan Data Protection team.**	☐ Yes ☐ No

2.1.c. IF Yes: It has been explained to me that the collection information will be shared with third parties in an anonymized format.	☐ Yes ☐ No
2.2. (5) What is your UNHCR case file number? (pre-populated)	
2.3. (6) What is your nationality (pre-populated) *Instructions for enumerators: Ask the question, and confirm the answer with the respondent*	☐ Syrian ☐ Iraqi ☐ Yemani ☐ Sudanese ☐ Somali ☐ Other
2.4. (7) What is your gender? (pre-populated) *Instructions for enumerators: Observation. No need to ask the questions*	☐ Male ☐ Female ☐ Other
2.5. (8) What is your age? (pre-populated) *Instructions for enumerators: Ask the question, and confirm the answer with the respondent (Example:*	☐ 18-29 years ☐ 30-39 years ☐ 40-59 years ☐ 60 years +
2.6. (9) How many people are part of your family at present? (pre-populated) *Confirm the family composition that is pre-populated with the respondent.* *Instructions for enumerators: By "family" we mean people who are recorded UNHCR case number and not the household.*	

	# of Male	# of Female
0-4 years		
5-17 years		
18-29 years		
30-39 years		
40-59 years		
60 years +		
Total		

SECTION 3. Receiving the cash assistance

3.1. (10) If Host communities: How much cash did your family receive from UNHCR last month? *Instructions for enumerators. This is asking for the monetary value of cash assistance received the last month. Clarify with respondent that we are asking about the most recent cash received from UNHCR.*	☐ 80 ☐ 110 ☐ 125 ☐ 130 ☐ 140 ☐ 155 ☐ Other please specify.	
3.1.2 (10) If Camps: How much cash did your family receive from UNHCR last time? *This is asking for the monetary value of cash assistance received the last time. Clarify with respondent that we are asking about the most recent cash received from UNHCR.*	*Integer:*_____	
3.2 (11) How did you receive the cash assistance provided by UNHCR?	☐ Iris scan ATM withdrawal ☐ ATM card ☐ Mobile Wallet ☐ Other (specify)	☐ Don't know
3.3 (12) Was this the amount you were expecting to receive?	☐ Yes ☐ No	☐ Don't know
3.3.a. IF no: Why? (Multiple Choices) *Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options*	☐ I was expecting a higher amount of money ☐ I was expecting a lower amount of money ☐ The agent didn't have enough money to cash me out	☐ Don't know

	☐ The ATM did not have enough money in it ☐ Other (specify)	
3.4 (13) Did you receive the cash assistance from UNHCR when you were expecting it?	☐ Yes ☐ No	☐ Don't know
3.4.a. IF no: Why? (Multiple Choices) *Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options.*	☐ The payment is not happening the same week of the month ☐ The payment arrived at a time that was different from what was communicated to me by UNHCR ☐ Overcrowding at the bank/ATM/agent ☐ Withdrawal time is too short ☐ Other (specify)	☐ Don't know
3.5 (14) Did you experience any technical (or other) problems receiving, withdrawing, keeping, or spending the cash from UNHCR? *Instructions: Problems do not include feelings of unsafety covered in the above question.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Yes ☐ No	
If yes, what type of problems did you face?		
3.5.1 The registered person was not available to withdraw or access the money?	☐ Yes ☐ No	☐ Don't know
3.5.2 Problems with access code (PIN code, password, biometrics etc.) ?	☐ Yes ☐ No	☐ Don't know
3.5.3 Poor service when getting or withdrawing the money? *Instructions: This includes discrimination and harassment*	☐ Yes ☐ No	☐ Don't know
3.5.4 Poor service when spending the money? *Instructions: This includes discrimination and harassment*	☐ Yes ☐ No	☐ Don't know
3.5.5 Needed to pay additional money in order to get or withdraw the cash? *Instructions: This question does not include standard withdrawal or service fees that beneficiaries pay to FSP*	☐ Yes ☐ No	☐ Don't know
3.5.5.a If yes, who did you need to give money to?	☐ Another household member ☐ Another family member (outside the household) ☐ Friend ☐ Community leader ☐ Unknown individual ☐ Bank/mobile money/FSP agent ☐ Shopkeeper ☐ Government official ☐ Other	
3.5.6 Needed to pay additional money in order to spend cash?	☐ Yes ☐ No	☐ Don't know

Instructions: This question does not include standard withdrawal or service fees that beneficiaries pay to FSP or trader/shop.		
3.5.6.a If yes, who did you need to give money to?	☐ Another household member ☐ Another family member (outside the household) ☐ Friend ☐ Community leader ☐ Unknown individual ☐ Bank/mobile money/FSP agent ☐ Shopkeeper ☐ Government official ☐ Other	
3.6. (15) Did you need help to withdraw the cash assistance?	☐Yes ☐ No	
3.6.a. If Yes: Why did you need help? (Multiple Choices) *Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options*	☐ Limited mobility (Physical disability, criminal record that prohibits you from going to withdraw the assistance) ☐ No time to go the ATM, so someone went for me ☐ Did not know how to use the card ☐ Did not know how to use the mobile wallet ☐ Place of withdrawal of cash not accessible ☐ No money to pay transport to withdraw/spend the cash ☐ Can't read instructions to withdraw money ☐ Instructions to withdraw are in a language I don't understand ☐ Other (specify)_____	
3.6.b. If Yes: Who gave you help? (Multiple Choices) *Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options*	☐ Family Member ☐ Acquaintance (friend, neighbour etc.) ☐ Distant relative ☐ Stranger (e.g. person passing by on the street) ☐ Member of UNHCR staff ☐ Member of another organization staff ☐ Bank agent/trader ☐ Other (specify)_____	

3.7. (16) Did you feel unsafe or at risk of harm receiving, keeping or spending the cash assistance? (Asp 1.1)

☐ Yes

☐ No

*Instructions: This question is asking if people felt at risk of physical or emotional harm or threats at different points of the distribution. 'Yes' means they felt at risk of harm and did not feel safe. This question does **not** include feelings of uncertainty, e.g., about how to spend the money, or if the money would be enough, or if they would receive another grant. Do not elicit any disclosure of specific incidents but only perception of safety and risks.*
Offer to connect the person with any protection services in place safely and with consent, where needed.

*Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.

If yes, did you feel unsafe or at risk of harm when … ?

3.7.a If 3.7. = yes, did you feel unsafe or at risk of harm going to RECEIVE or Withdraw the money?	☐ Yes ☐ No	☐ Not applicable

3.7.a.1 If 3.7.a = yes, when? *(Multiple choice)*	☐ Going to the encashment/distribution site/FSP ☐ At the encashment/distribution site/FSP ☐ Returning from the encashment/distribution site/FSP ☐ Elsewhere, specify	
3.7.a.2 If 3.7.a.1 = yes, to any of the above, why did you not feel safe? *(Multiple choice)* *Instructions: If needed, the question may be repeated for any "yes" answer to the question above.*	☐ Violence, harassment, or threats ☐ Assault or robbery ☐ Riots/ clashes among recipients at the encashment/distribution site/FSP ☐ Abductions ☐ Obstruction or restriction of access to assistance ☐ Attack by conflicting parties ☐ Unorganised/ confusing set up of encashment/ distribution site/ FSP ☐ Verbal harassment/ inappropriate treatment ☐ Other, specify	
3.7.b. If 3.7 = yes, did you feel unsafe or at risk of harm KEEPING the money at home?	☐ Yes ☐ No	☐ Not applicable
3.7.b. 1 If 3.7.b. = yes, why did you not feel safe? *(Multiple choice)*	☐ Violence, harassment, or threats ☐ Assault or robbery ☐ Abductions ☐ Obstruction or restriction of access to assistance ☐ Attack by conflicting parties ☐ Other, specify	
3.7.c. If 3.7 = yes, did you feel unsafe or at risk of harm going to SPEND the money?	☐ Yes ☐ No	☐ Not applicable
3.7.c.1 If 3.7.c = yes, why did you not feel safe? *(Multiple choice)*	☐ Violence, harassment, or threats ☐ Assault or robbery ☐ Abductions ☐ Obstruction or restriction of access ☐ Attack by conflicting parties ☐ Verbal harassment/ inappropriate treatment ☐ Other, specify	
3.7.d. Did anything else make you, your family or other recipients feel unsafe or at risk of harm related to the cash assistance??	☐ Yes ☐ No	☐ Not applicable
3.7.e. if 3.7.d. = Yes, why was that?	Text	
3.8 (17) In general, to what extent were you satisfied with the process of receiving your cash assistance? (Asp 1.2) *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Very satisfied ☐ Satisfied ☐ Somewhat satisfied ☐ Unsatisfied	☐ Don't know

SECTION 4. Spending the cash assistance

4.1. (18) Of the cash you have received from UNHCR last month, how much have you spent already? *Instructions for enumerators: This question is asking about the last distribution of cash from UNHCR, not all cash received from UNHCR.*	☐ All ☐ More than half ☐ Half ☐ Less than half ☐ Don't know

4.2. (19) Who in your family decided how the cash assistance should be spent?	☐ The male head of family ☐ The female head of family ☐ Both (husband and wife together) ☐ Your Father or Father-in-law ☐ Your Mother or Mother-in-law ☐ The whole family together ☐ Other (specify)
4.3. (20) Was there any disagreement on use of the cash assistance? (O.3.4)	☐ Yes - we disagreed a lot ☐ Some - we discussed but came to an agreement ☐ No - there was no disagreement
4.4. (21) What other sources of <u>income/ basic needs cash assistance</u> have your family received or used in the last month? (Op.1.3) *(Tick all the apply)* *Instructions for enumerators: Do not read answer choices to respondents. Let them answer. If the respondent is struggling, provide answer choices. This is in addition to the support from UNHCR. Do not select 'Other organisations – giving cash assistance" if the respondent is only receiving support from UNHCR.*	☐ WFP cash assistance ☐ Other UNHCR cash assistance (urgent cash assistance, cash for health, cash for education, etc.) ☐ Other organisations giving cash for basic assistance (includes international, local organizations and registered charities.) ☐ Cash Assistance received by the Government of Jordan ☐ Remittances received ☐ Income from small business ☐ Temporary daily wage ☐ Regular daily wage ☐ Short-term employment ☐ Long-term employment ☐ Loans or borrowing money ☐ Financial support from the community (includes local volunteer and goodwill groups, individuals/groups from the community, mosques, and churches, unregistered.) ☐ No additional income ☐ Other
4.5. (22) Did you receive any in kind support (not cash/income) from anyone else or any organisations during the last month? *Instructions for enumerators: Remind to respondents that this not about cash and income support. It focuses on in-kind support*	☐ Yes ☐ No
4.6 (23) How did your family spend the cash assistance for basic needs provided by the UNHCR? *Instructions: Tick up to top 5 that apply. Ask Only about cash assistance from UNHCR.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	**HOUSEHOLD NEEDS - ITEMS / SERVICES** ☐ Food ☐ Water ☐ Hygiene items ☐ Health costs (including medicines and assistive devices such as crutches, wheelchairs) ☐ Rent ☐ Shelter repair (e.g. rehabilitation, extension, materials) ☐ Household items (e.g. mattress, blankets, jerry can) ☐ Heating (Gas cylinders) Firewood / Fuel for cooking or heating ☐ Clothes / shoes ☐ Utilities and bills (e.g. electricity, water bills, phone calling credit) ☐ Assets for a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade etc.) ☐ Education (e.g. school fees, uniform, books). ☐ Entertainment (including sweets, toys, cigarettes)

	☐ Transport ☐ Debt repayment (including loans) ☐ Gave some to other family members / relatives / friends ☐ Legal assistance / documents ☐ Other (Specify)_____	
4.7 (24) In general, did you have to give or share the amount received with any other person? (OP.1.4) *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Yes ☐ No	
4.7.1 If yes, to whom did you give part of the amount received?	☐ Relatives ☐ Community/camp leader ☐ Local authority/ government officials ☐ Security officers or similar ☐ Humanitarian workers ☐ FSP agents ☐ Other, specify	
4.7.2 If yes, did you give part of the amount you received willingly, out of mutual agreement or out of intimidation or force?	☐ Willingly ☐ Out of mutual agreement ☐ Forced/coerced/ intimidated ☐ Other, specify	

SECTION 5. Markets and prices:

If 4.7 includes any of the following: Food, hygiene items, household items, heating, clothes / shoes, household items, education.

5.1. (25) How long did it take you to reach the place you spent your cash? (Asp 1.3) *Instructions for enumerator: Mention to respondent that this is the duration for the market where recipient shop the most.*	☐ Less than 15 minutes ☐ 15-30 minutes ☐ 30-45 minutes	☐ 45-60 minutes ☐ More than one hour ☐ Don't know
5.2. (26) How much did the transportation cost you to go and come back to the place you spent the cash? (Asp 1.3)	☐ 0 - 0.99 JOD ☐ 1 - 1.99 JOD ☐ 2 - 4.99 JOD ☐ > 5 JOD	
5.3 (27) Were you able to find the items and services you needed in the markets and the shops? (Asp 1.4) *Instructions: This is asking if items and services were available to buy, not if they were affordable.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Yes ☐ Mostly ☐ No	☐ Don't know
5.3.a If 5.3 = Mostly or No: What items/services were not available in sufficient quality?		
5.4 (28) Were you able to find the right quality of items/services in the marketplace? (Asp 1.2) *Instructions: Instructions: Quality also includes if preferred brands were available.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Yes ☐ Mostly ☐ No	☐ Don't know

5.4.b If 5.3 = Mostly or No: What items/services were not available in sufficient quality?	

SECTION 6. Outcomes

6.1. (29) To what extent has the cash assistance from UNHCR:

To read out to respondents when asking the questions: Some of the following questions may be sensitive, but we need to read out all options to you for statistical reasons. Feel free not to answer or ignore, as some questions may be sensitive and not applicable to you.

Instructions: Read out loud the questions and all response options as they appear. In addition team may select two additional "aspects of life" for asking to what degree the cash assistance has supported changes. This should be linked to the intended objectives of the cash assistance.

*Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.

6.1.a. Improved the living conditions of your family? (O.3.2) *Instructions for enumerator: The living conditions refers to the living environment where the family is living, e.g. the home*	☐ Significantly ☐ Moderately ☐ Slightly ☐ Not at all
6.1.b. Reduced your feelings of stress of your family? (O.3.1)	☐ Significantly ☐ Moderately ☐ Slightly ☐ Not at all
6.1.c. Reduced the financial burden of your family? (O.3.3)	☐ Significantly ☐ Moderately ☐ Slightly ☐ Not at all
6.1.d. Reduced the need to resort to negative coping mechanisms that you may normally engage in or consider engaging in, such as child labour, engagement in hazardous labour, begging, child marriage, and exposure to risky movements?	☐ I do not normally engage or consider engaging in such activities. ☐ Significantly ☐ Moderately ☐ Slightly ☐ Not at all
6.2. (30) Overall, to what extent are you currently able to meet the basic needs of your household? (O.1.1) *Instructions for enumerators: Read possible answers* *Instructions: The term 'most pressing needs' could be used as an alternative for 'basic needs' if this is easier to understand in the context of work. The question does not refer only to the cash assistance but gives an overall indication of the socio-economic wellbeing of the household.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ All ☐ More half (but not all) ☐ Half ☐ Less than half ☐ Don't know
6.2.a. if your family is not able to meet at least half of your most basic needs, what are the needs that you usually cannot afford?	☐ Food ☐ Water ☐ Hygiene items ☐ Health costs (including medicines)

Let respondents reply spontaneously and then if needed read out each option and Tick all that apply.	☐ Rent ☐ Shelter repair (e.g. rehabilitation, extension, materials) ☐ Household items (e.g. mattress, blankets, jerry can) ☐ Heat (Gas cylinders) ☐ Clothes / shoes ☐ Utilities and bills (e.g. electricity, water bills, phone calling credit) ☐ Towards a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade, etc.) ☐ Education (e.g. school fees, uniform, books). ☐ Entertainment (including sweets, toys) ☐ Transport ☐ Debt repayment ☐ Support other family members / relatives / friends ☐ Legal assistance / documents ☐ Other (Specify)_____
6.3 (31) What could you do or acquire thanks to cash assistance, that you would not have been able to do without the assistance (i.e., expenditures that you would not have been able to make without the assistance)? (O.1.4) *(Multiple choice)* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Managed to acquire more food ☐ Managed to eat more varied and more nutritious food ☐ Managed to provide children with more food than before ☐ Managed to meet healthcare needs / access better medical care ☐ Managed to address unforeseen health expenses ☐ Managed to pay rent ☐ Managed to repay debts ☐ Managed to send children to school and/or pay expenses related to primary education ☐ Managed to help a household member access secondary / tertiary education / vocational training ☐ Managed to improve school / training attendance ☐ Managed to invest in productive assets for income generation / livelihoods ☐ Managed to help relatives / family ☐ Managed to buy menstrual hygiene management items ☐ Managed to pay fees for documentation / legal assistance ☐ Nothing, the assistance had no significant impact on the household ☐ Other, please specify

6.3. (32) In the past 7 days, if there have been times when you did not have enough food or did not have enough money to buy food, how often has your family had to: (O.2.2)

Instructions for enumerators: Read aloud each strategy, and record 'yes' if the family has needed to do this in the last 7 days. Mindset to add a constraint (max 7)

Coping strategy	Frequency
a. Rely on less quality and less expensive foods?	
b. Borrow food, or rely on help from a friend or relative?	
c. Reduce portion size at mealtimes?	
d. Restrict consumption by adults in order for small children to eat?	

e. Reduce number of meals eaten in a day?	

6.4 (33) In the past 4 weeks has your household needed to:

To read out to respondents when asking the questions: Some of the following questions may be sensitive, but we need to read out all options to you for statistical reasons. Feel free not to answer or ignore as some questions may be sensitive and not applicable to you. Do you agree that I continue? **(O.2.1)**

Instructions: Read out loud each strategy, and record 'yes' if the household has needed to do this in the last 4 weeks.

*Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.

A. Stop a child from attending school (for economical reason)?	☐ Yes ☐ No
B. Sell livelihood/productive assets in order to buy food or basic goods? *Instructions: These include items such as e.g. sold items such as a car, motorbike, plough, sewing machine, tools, seed stock, livestock, productive land.*	☐ Yes ☐ No
C. Ask for money from strangers (begging)? *Instructions: This means "begging", but the word begging does not need to be mentioned to the respondent.*	☐ Yes ☐ No
D. Move to a poorer quality shelter?	☐ Yes ☐ No
E. Send / continue to send household members under the age of 16 to work?	☐ Yes ☐ No
F. Send a member of the household to work far away?	☐ Yes ☐ No
G. Engage in activities for money or items that you feel puts you or other members of your household at risk of harm? *Instructions: Based on your context, you may provide following examples to the respondents. these activities include, e.g., illegal activities, exchange or sale of survival sex, drug dealing, early marriage- as well as engaging/committing children in the household to early and child marriage, joining armed groups, engaging children in the worst form of child labour etc.*	☐ Yes ☐ No
H. Skip paying rent / debt repayments to meet other needs?	☐ Yes ☐ No
I. Take out a debt to buy necessities except for food	☐ Yes ☐ No
J. Reduce expenditure on hygiene items, water, baby items, health, or education in order to meet household food needs?	☐ Yes ☐ No
K. Spent savings allocated for essential activities to meet food and other immediate basic needs such as housing, heating etc.	☐ Yes ☐ No

Instructions: essential activities include, e.g., school registration, documentation, medical treatment, etc.		
L. Buying food on credit or borrowing money to buy food from non-relatives/friends?	☐ Yes ☐ No	
M. Sold family assets or goods	☐ Yes ☐ No	
N. Sent children under 16 family members to beg	☐ Yes ☐ No	
O. Sent children under the age of 16 to marry	☐ Yes ☐ No	
P. Migration of one family member to contribute to the family income	☐ Yes ☐ No	
Q. Other (specify)	☐ Yes ☐ No	

SECTION 7. Longer-Term Outcomes

7.1. (34) To what extent would you say your current home has adequate space, feels safe and private, and protected from the weather. (O.1.3)	☐ Strongly agree ☐ Agree ☐ Disagree ☐ Strongly disagree	☐ Don't know
7.1.a. If 7.1. = "Agree", "Disagree", "Strongly disagree" what is missing from your home (Multiple Choices)	☐ Home space ☐ Protection from weather ☐ Privacy ☐ Safety ☐ Other (specify)	☐ Don't know

SECTION 8. Accountability to Affected Persons

8.1. (35). Did you receive information about how to report complaints and feedback on cash assistance you received from UNHCR? *Instructions: Ensure the question is understood. You may prompt: "Where would you go, or whom would you contact if you have a question, or a complaint or a suggestion related to UNHCR cash assistance? For example: If you faced a problem at the post office during withdrawing the cash, who would you contact?* *If no, provide information to respondents on how they can report complaints and feedback related to UNHCR's cash assistance.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Yes ☐ No	
8.2. (36). Do you know how you can report complaints and feedback on the cash assistance from UNHCR? (A.5.1) *If no, provide information to respondents on how they can report complaints and feedback related to UNHCR's cash assistance.*	☐ Yes ☐ No	☐ Don't know
8.2.a. If yes, how could you report complaints and receive feedback? *(Tick all that apply).* *Instructions for enumerators: Let respondent mention spontaneously which mechanisms they know. Do not give them the answer*	☐ Community Support Committees ☐ Via community volunteers ☐ UNHCR Hotline	☐ Don't know

	☐ UNHCR staff ☐ UNHCR WhatsApp chatbot ☐ UNHCR counselling appointment ☐ Complaints and suggestion box ☐ Other(specify)_____ ☐ Don't know	
8.3. (37) For the complaint and feedback channel that you are aware, how comfortable are you using these channels? (Asp 8.1)	☐ Very comfortable ☐ Moderately comfortable ☐ Slightly comfortable ☐ Not at all comfortable	☐ Don't know
8.3. a. If 8.3=" moderately comfortable", "slightly comfortable", "not at all comfortable" why are you not comfortable using these channels? (Multiple Choices) (Multiple Choices) *Enumerators: not to probe*	☐ Lack of familiarity with the channel(s) ☐ The channel(s) is not sufficiently confidential ☐ The attitude of the staff ☐ I don't think I will get feedback ☐ I can't access it (physical or technological) ☐ Other (specify) _____	☐ Don't know
8.4 (38) Did you have any complaints or feedback to give regarding the cash assistance you received from UNHCR? (Asp 8.2) *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Yes ☐ No	
8.4.a If yes, did you report the complaints or feedback?	☐ Yes ☐ No	
8.5 (39) Are you satisfied with the UNHCR communication regarding the cash assistance? (Asp 8.2)	☐ Very comfortable ☐ Moderately comfortable ☐ Slightly comfortable ☐ Not at all comfortable	
8.5.a If 8.5: Moderately comfortable, Slightly comfortable, Not at all comfortable **for the question 8.4: Explain why**		
8.6. (40) In future, if you would have to choose between receiving the assistance in the form of cash or in the form of in-kind (food or non-food items), what would you choose? (Asp 1.6) *Instructions: Clarify that the value will not change even if combination of cash and in-kind is chosen, i.e. one part would be in cash and one part in in-kind, but the recipient would not receive more assistance than now.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Cash ☐ Items/ in-kind (food or non-food items) ☐ Combination of cash and in-kind ☐ Other (please specify)	
8.6.a. If 8.6. = in-kind or combination, why would you prefer in-kind or combination? *(Multiple choice)* *Instructions: Adjust options to the local context.* *Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	☐ Accessing the cash is difficult (due to mobility, network coverage, liquidity etc.) ☐ Cash feels as a risk for safety (e.g., fear of robbery, crime etc.) ☐ Cash increases tension in the family ☐ Cash increases tension in the communities ☐ Required items are not easily available in the market	

	☐ Shopkeepers will increase the price of items if cash is provided ☐ The cash amount is not enough to buy the in-kind items (i.e., the value of in-kind has increased due to inflation or other, but the value of cash assistance has not) ☐ Other, please specify
8.6.b. If 8.6. = Cash**, how would you prefer to receive the money?**	☐ Mobile money ☐ Iris ☐ ATM card

Thank you for your time in answering these questions.