



UNHCR
The UN Refugee Agency

2024

**ANNUAL ASSESSMENT REPORT
JORDAN BASIC NEEDS CASH ASSISTANCE PROGRAMME**



© UNHCR/Shawkat Alharfoush

UNHCR JORDAN

Acknowledgements

This annual assessment report of the Basic Needs cash assistance programme in Jordan was commissioned by UNHCR, the UN Refugee Agency. UNHCR is grateful for the support of donors who contributed to its cash assistance programme in Jordan in 2024: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Ireland, Italy, Japan, Luxembourg, Netherlands, Norway, Republic of Korea, Qatar, Sweden, Switzerland, UK, USA, private donors, Qatar Charity Society, Sheikh Abdullah Al Nouri Charitable Society, Rahima International Foundation.

The data collection, cleaning and data analysis were conducted by Mindset in November – December 2024.



CONTACT US

Mette Karlsen

Senior Programme Cash Based Interventions (CBI) Officer
 Head of Cash Unit
 UNHCR Jordan
 Email: karlsenm@unhcr.org

Table of Contents

<i>Acknowledgements</i>	
<i>Table of Contents</i>	
EXECUTIVE SUMMARY	I
<i>List of Acronyms</i>	<i>ii</i>
<i>List of Figures</i>	<i>iii</i>
<i>List of Tables</i>	<i>iv</i>
1. INTRODUCTION	1
1.1. UNHCR JORDAN BASIC NEEDS CASH ASSISTANCE PROGRAMME	1
1.2 ASSESSMENT OBJECTIVES AND SCOPE	2
2. METHODOLOGY	2
2.1 SAMPLING	2
2.2 DATA COLLECTION AND QUALITY ASSURANCE.....	3
2.3 DATA ANALYSIS.....	4
2.4 LIMITATIONS.....	4
3. FINDINGS	7
3.1 OUTCOME OF BASIC NEEDS CASH ASSISTANCE.....	7
<i>3.1.1 Meeting Basic Needs</i>	7
<i>3.1.2 Engagement in Negative Coping Strategies</i>	8
<i>3.1.2.1 Livelihood Coping Strategies</i>	8
<i>3.1.2.2 Food-Based Coping Strategies</i>	10
<i>3.1.3 Increased Well-being</i>	11
3.2 USE OF BASIC NEEDS CASH ASSISTANCE.....	13
<i>3.2.1 Sources of Household Income</i>	13
<i>3.2.2 Household Expenditures</i>	13
<i>3.2.3 Decision on Use of Cash Assistance</i>	15
<i>3.2.4 Spending of Cash assistance</i>	15
3.3 QUALITY OF SERVICE DELIVERY	17
<i>3.3.1 Delivery of Basic Needs Cash Assistance</i>	17
<i>3.3.2 Risks and Problems</i>	18
4. CONCLUSIONS	19
ANNEX 1: KEY ANNUAL ASSESSMENT FINDINGS	
ANNEX 2: 2024 ANNUAL ASSESSMENT TOOL.....	

Executive Summary

This Annual Programme Assessment report provides a comprehensive assessment of UNHCR Jordan’s Basic Needs cash assistance programme against its objectives for 2024. The annual assessment was conducted by Mindset on behalf of UNHCR, with data collected from 2,383 refugee Basic Needs cash assistance recipients via in-person interviews, and utilizing tablets equipped with a Kobo data collection platform. Data collection took place from October 2024 to December 2024 and the sample group included refugee cash assistance recipients living in host communities—across all governorates in Jordan—as well as Syrians living in Azraq and Za’atari refugee camps. The assessment questionnaire was developed based on UNHCR’s standardized cash-based interventions post distribution monitoring tool. The questionnaire was pilot tested and refined based on respondent and enumerator feedback, and the enumerators were trained on the finalized tool prior to broader assessment administration.

1. Outcomes of the Basic Needs Cash Assistance Programme

The Basic Needs cash assistance programme had positive impacts on the lives of recipient refugees by improving their living conditions, as reported by 97 per cent respondents in host communities and 76 per cent in camps. It was also considered essential to reducing household financial stress and overall stress levels in the recipient families (98 per cent in host communities and 80 per cent in camps). Cash assistance represented a significant portion of the recipient households’ monthly incomes, particularly in host communities as it accounts for 67 per cent of their total monthly income.

2. Use of the Basic Needs Cash Assistance

Most recipient refugees spent all their cash assistance by the end of the month (94 per cent). Spending priorities included rent, food, and health costs, though spending patterns varied between camps and communities. In camps, the cash assistance was used mostly to purchase food, while recipient refugees living in communities allocated a higher share of their assistance to cover housing-related costs. The decision-making process regarding cash use was largely consensual within the household, with minimal reported disagreements among members on spending priorities. While the UNHCR cash assistance was considered a lifeline for recipient households, only 40 per cent of those who receive the cash assistance were able to meet at least half of their most basic needs.

3. Coping Strategies to Meet Basic Needs

Even with UNHCR cash assistance, many recipient refugee households can hardly afford enough food to meet their nutritional needs, with 91 per cent of Syrian refugees in camps, and 85 per cent of non-Syrian refugees and 66 per cent of Syrian refugees living in communities, reported reducing the quantity and quality of food their families consumed. In fact, most recipient refugees reported resorting to negative coping strategies primarily to secure food. Buying clothes, seeking timely medical care, and paying rent posed the most unaffordable expenses for recipient households, especially for those living in host communities. Nearly all cash assistance recipients (93 per cent) used negative coping strategies to meet their survival needs, such as taking on debt, withdrawing children from school for economic reasons, borrowing food, reducing or eliminating non-essential expenses, and skipping debt payments. In host communities, 70 per cent of non-Syrian refugees and 53 per cent of Syrian refugees resorted to negative coping strategies to meet rent payments.

4. Quality of Cash Assistance Delivery Services

Respondents demonstrated high awareness of UNHCR communication channels for providing feedback or to raise complaints regarding its cash assistance provision (83 per cent). However, only 51 per cent of non-Syrian recipients reported feeling comfortable using these channels, compared to higher levels among Syrians. In terms of cash assistance delivery to recipients, 98 per cent of mobile wallet users and 93 per cent of Automated Teller Machine (ATM) card users were satisfied with their cash delivery mechanism/s. In contrast, 68 per cent of iris-enabled ATM users were satisfied with the functionality of this assistance delivery mechanism. Also, older beneficiaries (60+) were more likely to need assistance to withdraw their cash assistance (46 per cent) than younger groups (16 per cent).

List of Acronyms

ASC	Asylum-Seeker Certificate
ATM	Automated Teller Machine
CBI	Cash-Based Intervention
CFM	Complaints and Feedback Mechanism
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

List of Figures

Figure 1. Sample size, by governorate and nationality	3
Figure 2. Household ability to meet needs with Basic Needs cash assistance, by nationality and location (n = 2,383)	7
Figure 3. If your family is not able to meet at least half of your most basic needs, what is it that you usually cannot afford? (n=1,479)	8
Figure 4. Proportion of refugees spending on different items, by nationality and location (n = 2,383)	14
Figure 5. Amount of Basic Need cash assistance received by refugees in host communities in October 2024 (JOD), by nationality (n=1,140)	17
Figure 6. Average amount of Basic Needs cash assistance received by refugees in camps in October 2024 (JOD)	17
Figure 7. Basic Needs cash assistance delivery mechanisms, by nationality and location (n=2,383)	18
Figure 8. Perceptions of Delivery Mechanisms used to deliver Basic Needs cash assistance.	18

List of Tables

Table 1. Monthly Basic Needs cash assistance transfer values for recipients living in host communities	2
Table 2. Quarterly Basic Needs cash assistance transfer values for recipients living in camps	2
Table 3. Sample size, by gender and age of cash collectors, nationality and location.....	4
Table 4. Number of members of respondent households by age group and location.	4
Table 5. Share of respondents engaging in stress, crisis and emergency coping strategies (at least once in last 30 days)	9
Table 6. Livelihood coping strategies adopted by refugees, by nationality and location (n = 2,383).....	9
Table 7. Food-based coping strategies by refugees, by nationality and location (n=2,383).....	10
Table 8. rCSI scores and categorical distribution, by nationality and location (n=2,383)	11
Table 9. Perceptions of impact of Basic Needs cash assistance (n = 2,383)	12
Table 10. Primary decision-maker on the use of the Basic Needs cash assistance, by nationality and location (n = 2,383)	15
Table 11. Travel time required to reach markets from residence, by location (n = 2,383)	15
Table 12. Expenditure to reach markets, by location of residence (n = 2,383).....	16
Table 13. Proportion of respondents able to find the right products/right quality (n = 2,383)	16

1. Introduction

1.1. UNHCR Jordan Basic Needs Cash Assistance Programme

At the end of 2024, more than **675,000 refugees were registered with UNHCR in Jordan**, out of which 90 per cent were Syrians, while the remaining refugees were from Iraq, Yemen, Sudan, Somalia, and other countries. Approximately 82 per cent of all refugees live in host communities, while around 18 per cent of Syrian refugees reside in refugee camps. Two out of three refugee families – both in host communities¹ and camps² – are categorized as poor³ and rely on humanitarian assistance to meet their **most basic survival needs**⁴.

UNHCR has provided cash assistance to registered refugees in Jordan for more than 17 years. The Basic Needs cash assistance programme is UNHCR Jordan's largest programme, which provided **USD 61 million in direct cash transfers to 301,000 refugees in 2024**, including 125,000 Syrian refugees living in camps, and 162,000 Syrian and 14,000 non-Syrian refugees living in host communities.⁵

For Syrian refugees registered as residing in camps, UNHCR Basic Needs cash assistance is geographically targeted and provided to all camp residents on a quarterly basis.⁶ Camp residents receive some limited in-kind services, such as shelter, electricity, water, health, education, etc. but have very limited employment opportunities; therefore, UNHCR provides cash assistance to help households meet their additional basic needs. The value of the cash assistance provided by UNHCR depends on family composition, with each household receiving a minimum of JOD 30/quarter, plus additional 'top-ups' for each child under two years of age (JOD 25/quarter), each woman of reproductive age (JOD 5 JOD/quarter), and each person with special needs (JOD 25/quarter).⁷ In 2024, the average transfer provided to households residing in camps was JOD 45/quarter.

For registered refugees living in host communities, UNHCR prioritizes the poorest and most vulnerable for monthly cash assistance,⁸ based on funding availability.⁹ ¹⁰ The amount a prioritized refugee household receives depends on the number of members in the household – with a single person-headed household receiving JOD 80/month, and households with seven or more members receiving JOD 155/month. In 2024, the average transfer provided to prioritized refugee households residing in host communities was JOD 116/month, which is roughly 25 per cent of the estimated Minimum Expenditure Basket (MEB) for Jordan for a family of four.

UNHCR transfers its Basic Needs cash assistance to refugees via three delivery modalities: refugee-owned mobile wallets, iris-enabled ATMs, and ATM cards. In camps, 93 per cent of refugee households received their assistance in 2024 via mobile wallets, 6 per cent via iris-enabled ATMs, and 1 per cent via ATM cards. In host communities, 59 per cent of households received their assistance via mobile wallets, 28 per cent via iris-enabled ATMs, and 13 per cent via ATM cards.

¹ UNHCR (2024). *Vulnerability Assessment Framework: Socio-Economic Survey on Refugees in Host Communities*.

<https://data.unhcr.org/en/documents/details/109075>

² UNHCR (2024). *Vulnerability Assessment Framework: Socio-Economic Survey of Refugees in Camps*.

<https://data.unhcr.org/en/documents/details/109074>

³ Defined as living on less than USD 5.5/person/day.

⁴ While Syrian refugees have access to Ministry of Interior (MoI) ID cards and can legally work in several economic sectors with a work permit. However, the opportunity costs associated with maintaining work permits are financially prohibitive for most Syrian refugees. Non-Syrian refugees registered with UNHCR are prohibited from obtaining work permits, and do not have rights to MoI IDs. UNHCR registered refugees, regardless of their country of origin, are not entitled to government social safety net services and assistance. Given this context, most refugees have limited income generation capacity.

⁵ These numbers represent unique individuals.

⁶ Only those refugees registered as residing in the refugee camps are entitled to receive the cash assistance. Please note that only Syrian refugees reside in camps in Jordan.

⁷ All USD-to-JOD conversions are based on an average exchange rate of JOD 1 = USD 1.4104 as of December 2024 (Source: www.xe.com/currencyconverter/).

⁸ Refugees receiving UNHCR cash assistance must have a valid Asylum-Seeker Certificate (ASC), and thus active protection status with UNHCR.

⁹ The Basic Needs 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. Then, compliance checks ensure that only households with a valid ASC are considered. Finally, depending on the budget available, the program includes the poorest and most vulnerable refugee households on the quarterly Basic Needs cash assistance list.

¹⁰ As part of UNHCR cash assistance selection process, UNHCR coordinates with other basic needs cash assistance actors in Jordan to mitigate the duplication of households receiving such assistance. Please note, there is intentional overlap of target populations between UNHCR and WFP (between 70-90% in 2024). This is because WFP's cash assistance is intended for the purchase of food, whereas UNHCR cash assistance is intended for the purchase of other household basic needs. For households that receive both UNHCR and WFP cash assistance, the total cash assistance amount provided by both agencies is still less than the estimated Minimum Expenditure Basket (MEB) for Jordan; therefore the overlap helps the jointly targeted households to meet as much of their MEB as possible. In terms of the deduplication of basic needs cash assistance among all other cash assistance actors in Jordan, the Refugee Assistance Information System (RAIS) is used by UNHCR and others to reach as many refugee households in need of financial assistance as possible, without duplication.

Table 1. Monthly Basic Needs cash assistance transfer values for recipients living in host communities

Host Communities--UNHCR Basic Needs Cash Assistance (Monthly)							
Family size	1 member	2 members	3 members	4 members	5 members	6 members	7+ members
Transfer value (JOD)	JOD 80	JOD 110	JOD 125	JOD 125	JOD 130	JOD 140	JOD 155+
Transfer value (USD)	USD 113	USD 155	USD 176	USD 176	USD 183	USD 197	USD 219

Table 2. Quarterly Basic Needs cash assistance transfer values for recipients living in camps

Refugee Camps – UNHCR Quarterly Basic Needs Cash Assistance (Quarterly)		
Items MEB	Quarter transfer amount (JOD)	Quarter transfer amount (USD)
Cooking fuel (all households)	30	42
Sanitary pads (for each woman of reproductive age)	5	7
Baby diapers (for each child under two)	25	35
Minimum payment	30	42

1.2 Assessment Objectives and Scope

As part of its Annual Programme Assessment, UNHCR aims to understand how recipients of UNHCR’s cash assistance – whether living in camps or in host communities – access and use it, how it helps them to meet basic needs, and its effects on their protection and well-being. Therefore, the assessment explored these areas, and the report focuses on answering the following questions:

1. To what extent does cash assistance help refugee recipients meet their basic needs? How effective is cash assistance in supporting refugee well-being?
2. To what extent are recipient refugees satisfied with UNHCR’s Basic Needs cash assistance programme (e.g. delivery mechanism, travel costs associated with assistance withdrawal, grievance redress system, etc.)?
3. To what negative coping strategies are recipient refugee households resorting to meet their basic needs, despite the cash assistance provided? Are there any unintended negative consequences associated with receiving UNHCR cash assistance?

2. Methodology

2.1 Sampling

A representative sample of the Basic Needs beneficiary population was selected at a 95 per cent confidence level with a margin of error for a proportion of 6 percentage points. The sampling frame was a multi-stage stratified sample with nationality (Syrian and non-Syrian), governorate, family size as layers to ensure a balanced representation of the general population. In addition, other factors such as delivery mechanism and gender of the cash collector were considered to ensure a sufficiently large representation within each individual domain. The sample size was then selected to achieve 95 per cent confidence level with a 6-percentage point margin of error within the above-mentioned domains (but not for subgroups formed by two or more domains), resulting in a sample of 2,283 refugee recipients of Basic Needs cash assistance, represented by 1,243 Syrian individuals from camps and 1,140 Syrian and non-Syrian individuals from the host communities.

Respondents in the host communities’ sample were composed of 66 per cent Syrian refugees and 33 per cent of refugees from other countries, predominantly Iraq, Yemen, and Sudan. All camp respondents were Syrian, as only Syrian refugees reside in the two camps. This distinction highlights three main population groups that serve as the primary focus of this report: Syrian and non-Syrian refugees living in host communities, and Syrian refugees living in camps.

2.2 Data Collection and Quality Assurance

Mindset collaborated with UNHCR to conduct the Annual Programme Assessment, gathering data between October and December 2024. The questionnaire used for the assessment was provided by UNHCR and was consistent with the tool used in previous years.

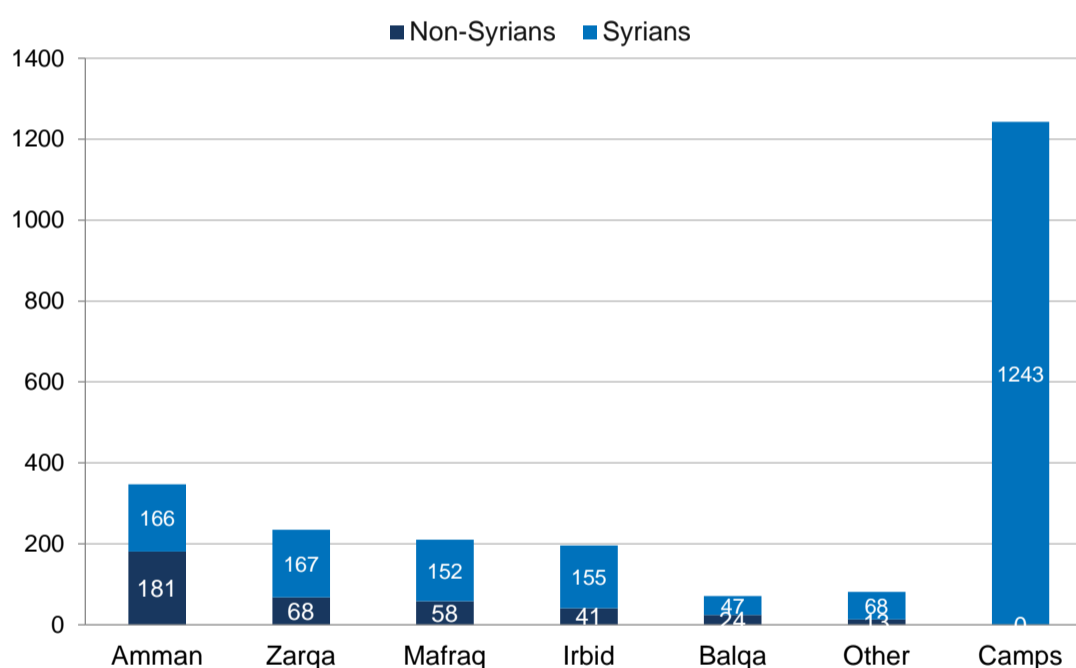
The survey was administered through in-person visits by Mindset enumerators. Assessment participants' contact information was drawn from the 2024 Basic Needs cash assistance lists. The sample included only refugee cash assistance recipients in the prior twelve months from all governorates as well as Syrian refugees in Azraq and Za'atari refugee camps.

To minimize non-responses, selected participants were contacted beforehand to schedule interviews, provided they agreed to participate. The enumerators participated in a two-day training session to familiarize themselves with the tool and ensure that interviews respected the established ethical standards. Additionally, a day was dedicated to conduct a pilot test of the tool, with 45 interviews conducted to identify any survey administration issues. Final revisions were made to the tool based on the findings from the pilot testing before full data collection began.

Regular data reviews were conducted throughout the data collection phase. These checks aimed to detect sample imbalances, maintain tool administration consistency, and flag any outliers or contradictory responses. Call-backs were made as needed to clarify flagged issues and to maintain data integrity throughout the data collection process. Mindset also undertook the data cleaning, data analysis, and reporting.

Figure 1 illustrates the distribution of Syrian and non-Syrian respondents across various geographic locations, including Amman, Zarqa, Mafraq, Irbid, Balqa, and the two refugee camps. Syrians make up the entire camp population (1,243 individuals), whereas in the host communities' sample, both groups are evenly distributed, with non-Syrians slightly predominating in Amman compared to governorates outside the capital.

Figure 1. Sample size, by governorate and nationality



Note: Respondents from smaller governorates (e.g., Madaba, Ajloun, and Tafilah) have been grouped under the category "Other".

Table 3 presents the demographic breakdown of survey respondents by gender and age group across three categories: non-Syrians, Syrians in host communities, and Syrians in camps.¹¹ It highlights variations in gender distribution (e.g., higher representation of women among Syrian refugees in host communities) and age group proportions (e.g., the prevalence of 40-59 years across all groups). Families living in camps tend to be larger, with an average of nearly five members per household. This typically includes two members aged 5-17 and about 0.8 members between 18 and 29 years old. Aggregate totals for each demographic are included at the bottom.

In host communities, the average household size for respondents is 3.84 members for non-Syrian families and 3.34 members for Syrian families. Households commonly include young members aged 5-17, averaging 1.41 per household.

¹¹ Please note: The age and gender breakdown of the sampled population may differ somewhat from the age and gender of the total refugee population.

Table 3. Sample by gender and age of cash collectors, nationality and location

Population	Women	Men	18-29 years	30-39 years	40-59 years	60 years +
Non-Syrians (Host Communities)	35%	65%	7%	28%	45%	20%
Syrians (Host Communities)	63%	37%	4%	10%	47%	39%
Syrians (Camps)	37%	63%	17%	27%	45%	11%
Total	47%	53%	11%	20%	45%	23%

Notably, Syrian families in host communities are more likely to have members aged 40 and older compared to non-Syrian families. Conversely, households with young children under four are much rarer in Syrian families – only about three in every 20 households include a child in this age group. In contrast, approximately six out of 10 non-Syrian families have at least one member under four years old.

Table 4. Number of members of respondent households by age group and location.

Population	0-4	5-17	18-29	30-39	40-59	60+	Average
Non-Syrians (Host Communities)	0.60	1.41	0.53	0.50	0.58	0.23	3.84
Syrians (Host Communities)	0.15	1.41	0.38	0.18	0.69	0.52	3.34
Syrians (Camps)	0.75	2.06	0.82	0.47	0.68	0.18	4.95

2.3 Data Analysis

The data was disaggregated by camp vs. host communities, nationality, governorate, gender, age category, family size, dependency ratio, and delivery mechanism. Only statistically relevant levels of disaggregation are presented in the following sections of this report.

Basic Needs cash recipient households from Amman, Balqa, Irbid, Madaba, Mafraq, Zarqa were sampled individually, while governorates with smaller refugee populations (Ajloun, Al Karak, Al Tafilah, Jerash, Ma'an) were aggregated into the "other" category.

Given that camps exclusively host Syrian refugees, this report presents the analysis based on three primary demographic groups that account for both nationality and geographic location: non-Syrians, Syrians living in host communities, and Syrians residing in camps.

The distribution between Syrian and non-Syrian recipients in host communities was adjusted and reweighted during the analysis stage to align with their representation within the total refugee population. Specifically, the aggregate findings for host communities were reweighted to reflect a composition of 95 per cent Syrian and 5 per cent non-Syrians. Additional weighting was applied based on family size and governorate, with respondents from Amman – particularly Syrians – receiving increased weight to account for the larger beneficiary population in this governorate. This reweighting also enhanced the relative representation of smaller households (one to three members).

For respondents in camps, the weighting criteria were based on the delivery mechanisms used to receive cash assistance (i.e., mobile wallet, iris-enabled ATMs, or ATM cards). The reweighting ensured that the relative distribution of delivery mechanisms in the sample mirrored that of the overall camp populations.

2.4 Limitations

The following limitations should be considered when interpreting the results presented herein:

- Families residing in camps tend to be larger and the transfer amounts provided by UNHCR in camp and host communities varies significantly. This factor complicates the task of understanding the true relationship between family size and socioeconomic outcomes.¹²

¹² Multivariate regression analysis could have been helpful in understanding whether, after controlling for place of residence and assistance amount, programme outcomes varied depending on family size; however, this step was not undertaken as part of this exercise.

- The survey did not collect data on monthly expenditures in JOD, an important metric for evaluating the reliability of reported income and its consistency with observed levels of economic stress.¹³
- Variations in living areas and costs within host communities and the relative proportions of urban vs. rural respondents across different governorates affect the reliability of the analysis. While the sample includes cases in each governorate level, the margins of error in the smaller refugee hosting governorates limits the scope of analysis within the governorates across urban and rural areas.
- Some livelihood coping strategies, such as selling livelihood assets, may no longer be viable for recipients that have already exhausted their assets and resources. However, in this assessment, the possible answers to this question were limited to a simple “yes” or “no”.¹⁴ As a result, the analysis was unable to capture household resource depletion over time due to engagement in negative coping strategies. This led to incomplete conclusions about household well-being, as the available data only reflected families’ use of negative coping strategies at a single point in time rather than dynamically.

¹³ Combined with indicators such as the Reduced Coping Strategies Index (rCSI)¹³ and the Livelihood Coping Strategies Index (LCSI)¹³, information on expenditure could shed light on the trends we observe in the data, particularly for individuals living under conditions of extreme stress and poverty.

¹⁴ To account for this, respondents can be given three possible choices when asked if they have engaged in a particular strategy: (1) “yes”, (2) “no”, or (3) “yes, but cannot continue because it was already done in the past 12 months”.



© UNHCR/Batool Ghaith

Intisar Ismaeel is a 61-year-old Syrian refugee living in Amman, Jubeiha, who came to Jordan in 2012, from Dara'a. Intisar receives monthly cash assistance of JOD 110 from UNHCR to support herself and her 21-year-old daughter. "I use the cash assistance to pay first for rent and food, sometimes for medications. It is not enough to cover everything, and I cannot buy anything new for myself or my daughter. We can only afford less than half of what we actually need."

She explains how she copes with the limited finances available to her: "Sometimes I buy simple medications, for bills, I pay some months and some others I do not. I cannot get most things my daughter asks for, sometimes she asks for new clothes, and we cannot afford it."

She adds: "I get the medications from the pharmacy through debt, I have a big amount of debt for the pharmacy. The cash assistance has only slightly improved the living conditions, due to the high prices of everything, the assistance is not enough but we thank God every day for what we have." She continues: "I really wish for more cash assistance, especially for winter as we have more needs and necessities to buy."

3. Findings

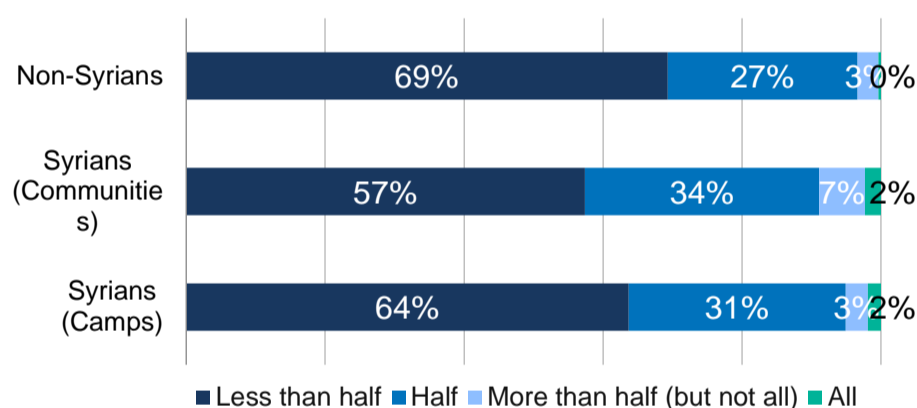
3.1 Outcome of Basic Needs Cash Assistance

The findings presented below focus on cash assistance beneficiaries’ abilities to meet their essential needs, the coping strategies they used to do so, and the overall impact of the cash assistance on their well-being. The findings are disaggregated based on nationality and geographic location of their residence (i.e., non-Syrians in host communities, Syrians in host communities, and Syrians in camps). Other disaggregating variables (e.g., governorate, household head’s gender, family size) are discussed when relevant.

3.1.1 Meeting Basic Needs

About **40 per cent** of the Basic Needs cash assistance recipients can **meet at least half of their basic needs**. Only 5 per cent meet *more than half* of their basic needs with the assistance provided while even fewer (2 per cent) can meet *all* their needs. Non-Syrian refugees appear as the most vulnerable, with only 31 per cent meeting *at least half* of their needs compared to 36 per cent of Syrians in camps and 43 per cent of Syrians in host communities. Conditions in Amman appear particularly dire, with 70 per cent meeting less than half and 26 per cent meeting only half of their basic needs. In Zarqa, the conditions are slightly better with 56 per cent meeting at least half – including 15 per cent who can meet more than half or all – of their basic needs with UNHCR assistance. In all other governorates, the share of respondents meeting more than half of their needs ranges from 43 per cent to 50 per cent, implying that, excluding Amman, respondents in host communities generally show a greater ability to meet their basic needs. Other factors, such as family size and the gender of the household head, do not show significant trends related to households’ abilities to meet basic needs.

Figure 2. Household ability to meet needs with Basic Needs cash assistance, by nationality and location (n = 2,383)

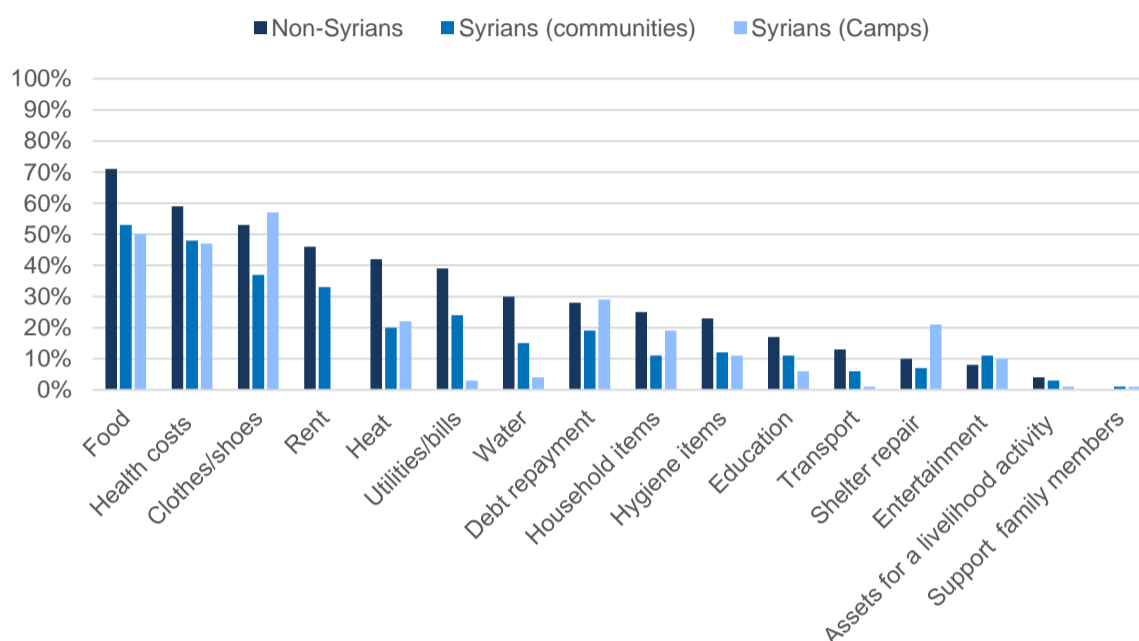


Those refugee families who are unable to meet at least half of their most basic needs often struggle with expenses for food (56 per cent), clothing and shoes (56 per cent), and health care (49 per cent). Among respondents living in host communities, a significant share also report being **unable to afford rent** (34 per cent), **utility bills** (26 per cent), and **education** (12 per cent), particularly among **non-Syrians**.

In **Amman** and **Balqa**, among those who cannot meet at least half of their basic needs, the percentage of respondents unable to afford food rises sharply to nearly 70 per cent, while around 60 per cent are unable to cover health costs. In Amman, housing-related expenses are a major concern, with 47 per cent unable to afford rent, 40 per cent struggling with utility bills, and 31 per cent mentioning heating costs, suggesting a more precarious housing situation compared to other governorates.

In contrast, the needs of camp refugees tend to be more concentrated. In fact, among those who are unable to afford at least half of their basic needs, about 58 per cent are unable to afford clothing and shoes, 50 per cent cannot afford food and 47 per cent cannot afford health-related items. More than 30 per cent of the respondents stated that they are unable to afford anything. A detailed breakdown of goods and services families cannot afford is provided in Figure 3.

Figure 3. If your family is not able to meet at least half of your most basic needs, what is it that you usually cannot afford? (n=1479)



3.1.2 Engagement in Negative Coping Strategies

The Livelihood Coping Strategy Index (LCSI)

The Livelihood Coping Strategy Index (LCSI) is a global indicator that assesses the extent to which households use negative coping strategies to deal with economic stress.¹⁵ 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:** spent savings, took loans for non-food essentials, bought food on credit, sold household goods/assets, skipped rent payments.
2. **Crisis coping:** sold productive assets, reduced non-food expenses, withdrew children from school, migration, move to a poorer quality shelter.
3. **Emergency coping:** accepted high-risk job, adult begging, child begging, child working, child marriage.

3.1.2.1 Livelihood Coping Strategies

About **93 per cent of respondents reported resorting to at least one coping strategy**, with consistent patterns observed across Syrians, non-Syrians, and camp residents. However, the severity of these actions varies significantly. **Nearly 15 per cent of Syrian refugees in host communities reported adopting emergency-level coping strategies in the past 30 days**, compared to 7 per cent of non-Syrians and only 3 per cent of camp residents. On the other hand, **non-Syrians are most likely to employ crisis level coping strategies (90 per cent)**, compared to 78 per cent of Syrians in host communities and 74 per cent of camp respondents. On average, respondents from host communities used 3.7 LCSI strategies in the past 30 days, while camp respondents used an average of 2.8 LCSI strategies to make ends meet.

¹⁵ WFP. (2021, November 1). *Livelihood Coping Strategies – Essential Needs*. <https://resources.vam.wfp.org/data-analysis/quantitative/essential-needs/livelihood-coping-strategies-essential-needs>

Table 5. Share of respondents engaging in stress, crisis and emergency coping strategies (at least once in last 30 days),

Coping Strategy type	Non-Syrians	Syrians (Communities)	Syrians (Camps)
Stress	95%	87%	91%
Crisis	90%	78%	74%
Emergency	7%	15%	3%

Whilst 90 per cent of families use stress coping strategies, only 17 per cent of respondents do so without resorting to more severe actions. In fact, **80 per cent of respondents indicated a crisis strategy** as the most severe action taken, implying that about **8 per cent of the respondents adopt crisis-level strategies in combination with emergency ones**.

Consistently across groups, the most frequently mentioned coping strategies involved **borrowing food/purchasing food on credit, reducing expenditures on non-essential items, and skipping rent or debt payments**. The most common emergency coping strategies used by Syrians in host communities are **begging and sending under-16-year-olds to work**, with 9 per cent and 4 per cent of respondents respectively engaging in such activities in the past 30 days. The use of essential savings is also a prevalent strategy, particularly among non-Syrians, raising concerns about long-term financial sustainability in light of increasing debt levels.

Table 6. Livelihood coping strategies adopted by refugees, by nationality and location (n = 2,383)

Livelihood coping strategy	Non-Syrians	Syrians (Communities)	Syrians (Camps)
Stopped a child from attending school (for economical reason)?	22%	17%	9%
Sold livelihood/productive assets to buy food or basic goods?	14%	14%	14%
Asked for money from strangers (begging)?	5%	9%	1%
Moved to a poorer quality shelter?	17%	14%	0%
Sent/continue to send household members under the age of 16 to work?	1%	4%	2%
Sent a member of the household to work far away?	1%	1%	7%
Engaged in risky activities?	2%	3%	1%
Skipped paying rent/debt repayments to meet other needs?	74%	59%	38%
Take out new loans or borrowed money?	31%	25%	21%
Reduced expenditure on essential non-food items?	85%	73%	67%
Spent essential savings?	57%	42%	21%
Bought food on credit or borrowed money to buy food from non-relatives/friends?	77%	69%	85%
Sold family assets or goods?	12%	14%	14%
Sent children under the age of 16 to beg?	1%	0%	0%
Sent children under the age of 16 to marry?	0%	0%	0%
Migration of one family member to contribute to the family income?	1%	2%	2%
Other	1%	0%	0%

Most refugees report using **food-based coping strategies**, with 91 per cent of camp refugees, 85 per cent of non-Syrians and 66 per cent of Syrians living in host communities mentioning reducing the quality, quantity, and frequency of food consumed.

Conversely, in host communities, 70 per cent of non-Syrian and 53 per cent of Syrian respondents' state that they adopt these strategies to cover **rent payments**, while 51 per cent of non-Syrians and 29 per cent of Syrians do so for **utility bills**. This difference, however, can partly be attributed to the higher presence of non-Syrians in Amman, where the housing costs are highest.

For camp refugees, the most common coping strategy was to reduce the quality, quantity, and frequency of food consumption. The second most cited reason for employing a coping strategy is to cover health costs (24 per cent).

Health expenses are a key priority for refugees in host communities, both Syrian and non-Syrian, with approximately 42 per cent of respondents mentioning health costs as a reason for resorting to negative coping strategies, particularly in Balqa (70 per cent).

Camp refugees also appear to have a greater need for clothing compared to refugees in host communities (14 per cent vs. 5 per cent). Education-related expenses, on the other hand, are mentioned more frequently by refugees in host communities, including 22 per cent of non-Syrians and 11 per cent of Syrians.

Overall, reasons for adopting negative coping strategies align with findings on the items that refugees are not able to afford (see Section 3.3.1). The lack of resources to cover those basic needs (such as food, rent and healthcare) appear as the factor driving refugees to adopt negative coping strategies.

3.1.2.2 Food-Based Coping Strategies

The Reduced Coping Strategy Index (rCSI)

The 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 week.

Non-Syrian refugees are the most likely to use food coping strategies, followed by Syrian refugees in host communities and, to a significantly smaller extent, Syrian refugees in camps. Nearly 87 per cent of respondents in host communities rely on less expensive or less preferred food, about 70 per cent limit portion sizes and 62 per cent reduce the number of meals per day. While about four-tenths of respondents in host communities also resort to buying food on credit or relying on help from close relatives, this is true only for less than one out of four camp refugees. This contrasts with prior year BN programme assessments where a comparable share of respondents reported purchasing food on credit from non-relatives as a coping strategy.

It is worth noting that although one in two Syrians in camps live with small children (up to four years old), 32 per cent report reducing their own consumption to allow small children to eat. Conversely, about 60 per cent of non-Syrians do so, even though only about 40 per cent live with at least one small child. This suggests that austerity measures may also be implemented to benefit children outside the household.

Non-Syrians rely on such strategies more persistently compared to the other groups, relying on less expensive foods more than four times a week, limiting portions and reducing the number of meals more than three times in the past week. On the other hand, Syrians in host communities and camps rely on these strategies to a lesser extent, using each strategy one day less on average as compared to non-Syrians.

Table 7. Food-based coping strategies by refugees, by nationality and location (n=2,383)

Population	Rely on less preferred and less expensive goods		Borrow food or rely on help from a friend or relative		Limit portion size at mealtimes		Restrict consumption by adults for small children to eat		Reduce the number of meals eaten in a day	
	% at least once	Avg. # of days x week	% at least once	Avg. # of days x week	% at least once	Avg. # of days x week	% At least once	Avg. # of days x week	% at least once	Avg. # of days x week
Non-Syrians	91%	4.29	41%	1.26	80%	3.55	59%	2.55	69%	3.15
Syrians (Communities)	85%	3.42	40%	0.98	66%	2.49	38%	1.40	59%	2.30
Syrians (Camps)	81%	3.31	23%	0.70	53%	2.00	32%	1.25	42%	1.68

For each coping strategy, the reported frequency was multiplied by the assigned severity weight¹⁶ to calculate a weighted score for the strategy. The weighted scores of all assessed strategies were then summed up to derive the household's **rCSI score**. A higher rCSI score indicates greater reliance on food-based coping strategies and, consequently, higher levels of food insecurity.

Households can also be categorized into categories 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**

The table below shows both the mean and the median rCSI score for non-Syrians, Syrians and Syrians in camps, as well as the distribution of the subgroups across the different categories of food insecurity. **Non-Syrians show the highest levels of food insecurity**, with a median rCSI score of 21, **and about 57 per cent of respondents reporting a crisis level or above**. Similar levels of food insecurity are reached by about 32 per cent of Syrians in the host communities, and 24 per cent of camp respondents. It is worth noting is that **the share of non-Syrians experiencing food insecurity at emergency level is around twice as high** (8 per cent) as the other two groups (both 4 per cent).

To illustrate the coping strategies of those facing the most severe food insecurity, respondents at the emergency level reported the following behaviours over the past week on average: borrowing food from friends or relatives for more than 3.5 days, reducing adult consumption to prioritize children for 6.5 days, and cutting portion sizes or the number of meals for about 6.5 days.

Table 8. rCSI scores and categorical distribution, by nationality and location (n=2,383)

Population	rCSI score		rCSI categories			
	Mean	Median	None	Stress	Crisis	Emergency
Non-Syrians	21.16	18	8%	35%	49%	8%
Syrians (Communities)	14.36	14	18%	50%	28%	4%
Syrians (Camp)	12.13	10	24%	52%	20%	4%

Across governorates, the main findings are the following:

- The average rCSI score ranges from 13.70 in Irbid to 19.62 in Balqa.
- 25 per cent of respondents in Zarqa and Mafraq have an rCSI score below 4.
- **In Balqa, 45 per cent of respondents are experiencing crisis level food insecurity**, over 10 percentage points higher than Amman, which is the second-highest food insecurity rate at 33 per cent.
- No governorate has more than 5 per cent of the population at emergency level of insecurity, except for "Other", where the share grows to 10 per cent.

3.1.3 Increased Well-being

UNHCR's cash assistance programme improved the well-being of refugee families: **86 per cent of respondents indicated so, and 21 per cent reported that the programme improved their condition "significantly"**. The extent of this improvement, as measured by the share of those who responded "significantly", is more pronounced for Syrians in host communities (37 per cent), and non-Syrians (31 per cent), compared to Syrians in camps (7 per cent). In fact, **about 97 per cent of respondents in host communities report some degree of impact from the cash assistance, compared to 76 per cent of camp refugees**.

Similarly, **88 per cent of respondents reported that the cash assistance reduced their feelings of stress**. However, the degree of improvement also varies between refugees living in host communities vs. camps. While the cash assistance significantly reduced the feelings of stress for 46 per cent of Syrians in the host communities and 32 per cent

¹⁶ The option 'Restricting adults' consumption so children can eat' was assigned a weight of 3, while 'Borrowing food or relying on a friend/relative' was assigned a weight of 2. All other options were assigned a weight of 1, as outlined in Maxwell, D., & Caldwell, R. (2008). *The Coping Strategies Index: Field Methods Manual, Second Edition*.

of non-Syrians, this is true only for 11 per cent of camp refugees, with 42 per cent of them only reporting slight improvements.

In line with these findings, **49 per cent of Syrians in the host communities and 37 per cent of non-Syrians reported the cash assistance significantly reduced their financial burdens**, and an additional 38 per cent reported a moderate reduction. On the other hand, while 80 per cent of camp refugees reported some degree of financial relief, 44 per cent reported only a slight improvement.

The analysis does not indicate an association between increased perceptions of well-being and the current state of living conditions (as measured by the rCSI score). However, those at an emergency rCSI level show the highest degree of variation, with 20 per cent reporting that cash assistance led to no improvement at all, whilst another 24 per cent reported a significant improvement. In Amman and Balqa, where conditions appear to be the most severe, the analysis indicates a lower share of respondents reporting significant improvement. In these governorates, respondents are more likely to report a slight-to-moderate improvement in well-being and financial stability, compared to other governorates.

Table 9. Perceptions of impact of Basic Needs cash assistance (n = 2,383)

To what extent did the cash assistance...	Not at all	Slightly	Moderately	Significantly
Improve your living conditions?	14%	33%	32%	21%
Reduce feelings of stress?	12%	29%	33%	26%
Reduce the financial burden of your family?	12%	31%	32%	25%

3.2 Use of Basic Needs Cash Assistance

3.2.1 Sources of household income

In November 2024, **94 per cent of the refugees spent the full amount of cash assistance received** in the month prior to data collection. This is true for 97 per cent of camp refugees and 91 per cent in host communities.

Nevertheless, 95 per cent of cash assistance beneficiaries have an additional income source, including 99 per cent of camp refugees. In fact, **almost 90 per cent received food assistance from the World Food Programme (WFP) in combination with UNHCR cash assistance** in the same month; given that WFP also provides blanket food assistance in camps. Another 15 per cent obtains income through at least one family member working in a temporary daily wage agreement.

Other types of work arrangements are less common, with **only 3 per cent working with short-term employment** and less than **1 per cent having a long-term employment** arrangement. It is worth noting that while more than one fifth of respondents reported taking new loans or borrowing as a livelihood coping strategy in the past 30 days, only 5 per cent mentioned debt as a source of income. In addition, 15 per cent of the refugees in host communities also received in-kind support (i.e., not in the form of cash or income) compared to 1 per cent in camps.

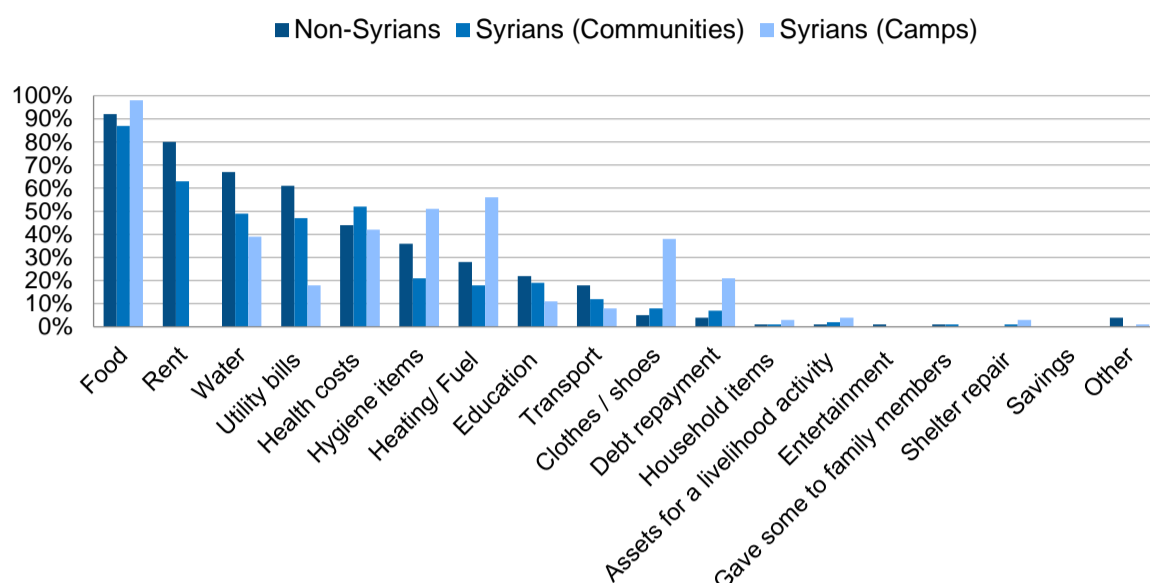
The highest average monthly income was recorded in Balqa (JOD 218) followed by Amman (JOD 199) with Mafraq (JOD 162) being the only listed governorate with an average income below JOD 180. The more impressive finding, however, is that average income per capita in Balqa is above JOD 100: 40 per cent more than the second highest (JOD 73) recorded in Zarqa and Amman. Recorded income for households in camps is significantly lower, with an average of JOD 155 and an income per capita of JOD 35.

Even though households in camps live with lower incomes on average, their dependency ratio (calculated as the amount of cash assistance received as a share of total household income) is lower compared to host communities. In fact, UNHCR cash assistance represents about 67 per cent of total income between Syrians and non-Syrians in host communities and across governorates, while only making up 35 per cent of camp respondents' earnings. In turn, this may partly explain the more important role of the cash assistance for refugees' well-being in host communities, as the weight carried by the allocated amount is higher.

3.2.2 Household Expenditures

- More than 90 per cent of beneficiaries allocate some income to purchasing food (99 per cent in camps and 91 per cent in host communities). About 55 per cent of refugees living in host communities and 35 per cent of those living in camps also spend money to purchase water.
- About three out of four respondents in host communities pay rent, and over half also pay utility bills. On the other hand, a higher share of camp respondents purchases gas and heating (55 per cent vs. 20 per cent in host communities).
- About 47 per cent of Syrian, 44 per cent of non-Syrian and 40 per cent of camp refugees declare some expenditure on health services, with 48 per cent of camp respondents, 31 per cent of non-Syrian and 24 per cent of Syrians in host communities also purchasing hygiene items.
- Education and transport expenditures are less common; however, the share of respondents spending on such items is two times larger in communities compared to households living in camps (18 per cent vs. 8 per cent for education; 18 per cent vs. 10 per cent for transport).
- 31 per cent non-Syrians and 25 per cent of Syrians in host communities declared resorting to debt or taking out new loans as a coping strategy to meet their basic needs. Conversely only 5 per cent of non-Syrians and 7 per cent of Syrians include debt as a monthly expenditure. The disparity between the percentages of people taking on new debt and those repaying existing debt indicates an increasing rate of refugee debt exposure in host communities.
- There is little evidence of beneficiaries using income for investments, with only 1 per cent of refugees declaring some level of expenditure on assets for livelihood activity.

Figure 4. Proportion of refugees spending in different items, by nationality and location (n = 2,383)



Refugees spend cash assistance slightly differently than other income sources:

- Only about 45 per cent of respondents spend the cash assistance to purchase food, while only 20 per cent of refugees in communities and 10 per cent of those in camps use some part of the assistance to purchase water.
- Most of the refugees in host communities use the assistance to pay rent (81 per cent of non-Syrians and 67 per cent of Syrians) with about 30 per cent also using it for bills. Conversely, almost three-quarters of camp residents purchase gas for heating and cooking purposes.
- About 18 per cent of camp refugees use the cash assistance to repay accumulated debts and about 10 per cent report buying clothes with it.
- While about 14 per cent of refugees in host communities declare spending income on education and about 20 per cent on transport, the share of refugees who uses the cash assistance to purchase these services is lower (5 per cent and 3 per cent respectively), implying that refugees rely mostly on their personal income to afford these services, if at all.

3.2.3 Decision on Use of Cash Assistance

In 97 per cent of the respondent households, decisions on how to use cash assistance are mainly taken by either the household head or both spouses together. As more than half of cash collectors in Syrian families residing in host communities are women, the share of female household heads making the decisions is higher compared to non-Syrians in host communities and Syrians in camps, for whom decisions are more commonly taken by spouses jointly. It is worth noting is that in 96 per cent of the instances, no disagreement was reported, with only 1 per cent reporting severe disagreements on spending decisions.

Jamila Turad Al-Hanafi is a 62-year-old Syrian refugee who came to Za'atari camp in 2013. She is married to Farhan Hamid and together they have four children; the oldest is 40, and the youngest is 25. She currently works in agriculture to provide income for her family. Jamila's family is one of the Syrian families who receives the UNHCR quarterly cash assistance in Za'atari camp.

"The situation in the camp is very difficult; we suffer to provide income for my family. Luckily, the UNHCR quarterly cash assistance programme provided me with money for the cooking gas. In addition, I used the extra cash to secure my household's essential needs. I am thankful for including refugees in the quarterly cash assistance", Jamila said.



© UNHCR/Shawkat Alharfoush

Table 10. Primary decision-maker on the use of the Basic Needs cash assistance, by nationality and location (n = 2,383)

Population	Both spouses	Female head of family	Male head of family	Whole family	Father or father-in-law	Mother or mother-in-law	Other
Non-Syrians	37%	27%	32%	3%	0%	1%	1%
Syrians (Communities)	20%	56%	19%	4%	0%	1%	0%
Syrians (Camps)	44%	31%	21%	3%	0%	0%	0%

3.2.4 Spending of Cash assistance

The time required to reach markets is relatively short for most respondents, with **93 per cent of those in camps and 81 per cent in host communities reporting a travel time of less than 30 minutes**. This pattern is generally consistent across governorates, though some variations are observed. For instance, 16 per cent of respondents in Irbid require from 30 to 45 minutes, while 12 per cent in Mafraq require more than 45 minutes. In terms of cost, three quarters of respondents in camps spend less than JOD 1 to reach the market, compared to 59 per cent of families in host communities. Additionally, 17 per cent of families in host communities report spending more than JOD 2, with notable figures from Madaba, where approximately 18 per cent of households spend more than JOD 5.

Table 11. Travel time required to reach markets from residence, by location (n = 2,383)

Place of residence	Less than 15 minutes	15-30 minutes	30-45 minutes	45-60 minutes	More than one hour	Does not know
Camp	61%	32%	3%	3%	1%	0%
Community	44%	37%	9%	6%	3%	1%

As expected, travel time and cost are closely linked. The share of respondents spending more than JOD 5 to reach the markets is ten times higher among those traveling for more than 45 minutes compared to those requiring 30 minutes or less (10 per cent vs. 1 per cent). This highlights that accessing markets poses a greater challenge for certain groups, particularly those who face longer travel times and higher costs.

Table 12. Expenditure to reach the markets, by location of residence (n = 2,383)

Place of residence	0–0.99 JOD	1–1.99 JOD	2–4.99 JOD	5+ JOD	Other	Does not now
Camp	78%	19%	2%	0%	0%	1%
Community	59%	23%	14%	3%	0%	1%

Even though a large share of respondents indicates relying on less preferred and less expensive food products as part of their coping strategies, satisfaction with the quality of the products available at the markets remains relatively high. There is no evidence that product availability varies across governorates, with the ranges being within five percentage points.

Table 13. Proportion of respondents able to find the right products/right quality (n = 2,383)

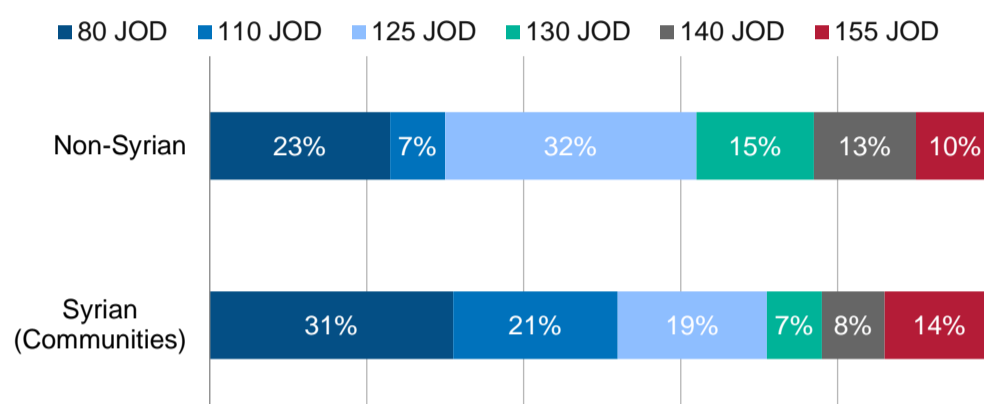
Place of residence	Able to find the right quality	Able to find the right products
Camp	93%	97%
Community	84%	88%

3.3 Quality of Service Delivery

3.3.1 Delivery of Basic Needs Cash Assistance

For **97 per cent of households in host communities, cash assistance received aligns with the amount expected based on family size**, ranging from JOD 80 for single-member households to JOD 155 for households with seven or more members.

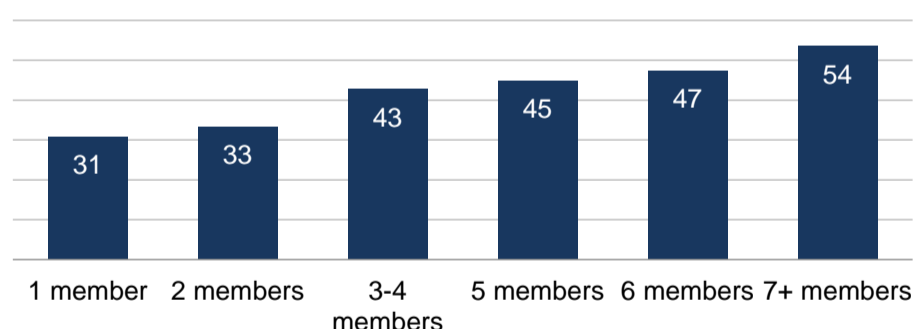
Figure 5. Amount of Basic Need cash assistance received by refugees in host communities in October 2024 (JOD) by nationality (n=1,140)



Cash assistance in camps tends to be lower. Here, amounts reported by refugees in camps range from JOD 15 to JOD 150, with the vast majority (90 per cent) receiving between JOD 30 and JOD 60, and only 5 per cent receiving more than JOD 80.

Despite these differences in cash amount, the relationship between family size and cash assistance remains consistent in camps. On average, single-member households receive JOD 30, while families with seven or more members receive around JOD 53 as monthly assistance.

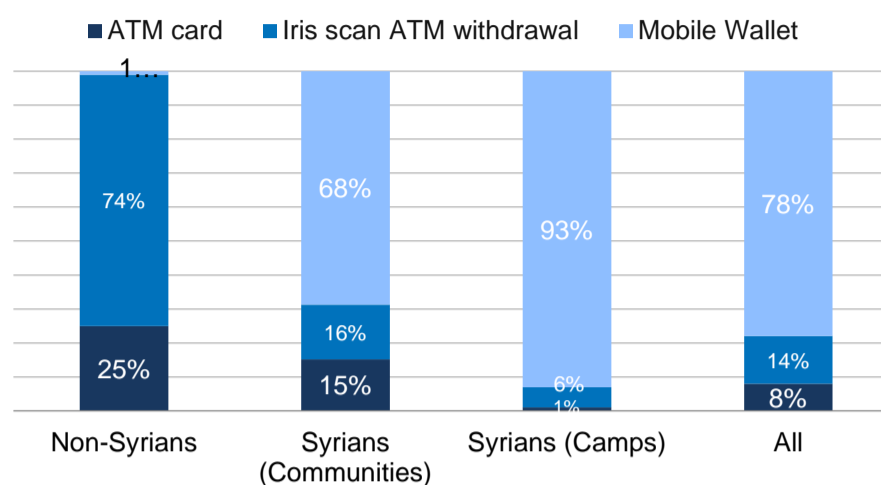
Figure 6. Average amount of Basic Needs cash assistance received by refugees in camps in October 2024 (JOD) by family size (n=1,243).



Overall, **85 per cent of respondents report receiving the assistance of the right amount and at the expected date**. An additional 9 per cent received it on the correct date but reported an amount different than expected while 4 per cent received the right amount but not at the expected date, with 2 per cent reporting both mismatches.

The most common delivery mechanism through which refugees receive the cash assistance is mobile wallet (78 per cent), followed by the iris-enabled ATM withdrawals (14 per cent) and ATM card (8 per cent). However, the delivery mechanisms for cash assistance vary significantly across nationalities and areas. Syrian beneficiaries predominantly receive the assistance through mobile wallets, with 93 per cent of Syrians in camps and 68 per cent of Syrians in host communities using this channel. In contrast, 75 per cent of non-Syrians rely on iris-enabled ATM withdrawals, given their lack of access to mobile wallets due to government documentation requirements.

Figure 7. Basic Needs cash assistance delivery mechanisms, by nationality and location (n=2,383)



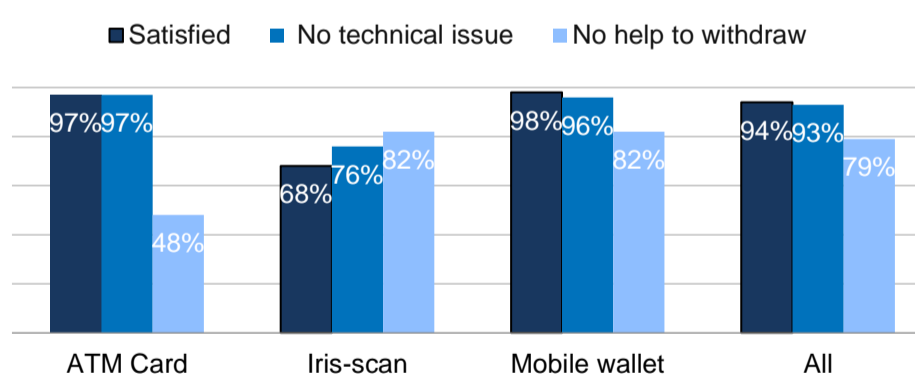
97 per cent of users for ATM cards and just 98 per cent for mobile wallet users expressed satisfaction with these cash assistance delivery mechanisms. The more problematic seems to be the iris-enabled ATM withdrawal mechanism, with 25 per cent of its users reporting technical difficulties (i.e., the need to scan their iris more than one time) and 32 per cent expressing dissatisfaction with the delivery mechanism. This is likely because of the locations of the iris-cameras – in outside locations with ambient light which may interfere with the machine's ability to capture of the user's iris.

Across age groups, the most notable findings are that the use of ATM card is more common among those in the oldest age group (60+) representing 23 per cent compared to an average of 4 per cent across other age groups. Only 65 per cent of them receive the cash assistance through the iris-scan method, compared to 82 per cent of the younger beneficiaries.

About 21 per cent of beneficiaries required assistance to withdraw the cash assistance. Older respondents (60+ years) are the most likely to ask for help (46 per cent), compared to 16 per cent of those aged 40 – 59 years old and 8 per cent of those aged below 40. In turn, 52 per cent of ATM card users required help to withdraw the assistance, compared to 18 per cent of mobile wallet and IRIS scan users. Among those who reported problems, the most mentioned issues relate to lack of knowledge on how to use the mobile wallet (40%), limited mobility (24%) and inability to read instructions (18%)

Despite facing issues related to the delivery of cash assistance, **93 per cent of respondents prefer cash assistance as the modality for receiving UNHCR assistance**, while 6 per cent prefer cash in combination with in-kind goods, and 1 per cent expressed preference for in-kind assistance.

Figure 8. Perceptions of Delivery Mechanisms used to deliver Basic Needs cash assistance.



3.3.2 Risks and Problems

Safety issues are seldom reported by beneficiaries of cash assistance, with **only 1 per cent reporting feeling unsafe or at risk when withdrawing, keeping or receiving the money**. The non-Syrian population, however, appears to be the most at risk: 5 per cent report feeling unsafe compared to 3 per cent of Syrians in host communities and 1 per cent of Syrians in camps. No differences are recorded based on gender and age of the cash collector.

Furthermore, knowledge on the complaint reporting modalities is widespread: **83 per cent of beneficiaries are aware of complaints and feedback mechanism (CFM) to UNHCR about the cash assistance**, and, of those, almost all know about the UNHCR hotline. Despite this, about 6 per cent of respondents do not feel comfortable in reporting complaints, particularly in Amman (9 per cent) and among male cash collectors (8 per cent). Overall, 57 per cent of beneficiaries' report feeling 'very comfortable' and 15 per cent 'moderately comfortable' in reporting complaints.

4. Conclusions

UNHCR's Basic Needs cash assistance programme in Jordan plays a pivotal role in addressing the immediate needs of refugees while enhancing their overall well-being and spending capacity. As evidenced in this report, the programme has yielded tangible benefits, including improved refugee living conditions, reduced stress, and greater financial stability for beneficiaries across camps and host communities.

Nevertheless, using negative coping strategies to meet food or other basic needs remains a common practice for most beneficiaries. Potential threats to long-term poverty mitigation are apparent, as about one quarter of the refugee population in host communities cannot afford to send children to school and about 8 per cent of Syrian refugee households send children under the age of 16 to work. Practices such as selling assets while skipping debt repayments or purchasing goods on credit also indicate risks to refugee households' capacities to improve their situations.

Food, water, health and hygiene items represent the main cash assistance spending priorities among the respondents, with refugees in host communities spending most of their assistance on rent and utility bills.

The delivery of the cash assistance appears to work efficiently, particularly the mobile wallets and ATM cards, with most beneficiaries receiving cash when and as expected. However, non-Syrians are more likely to report issues, partly because their withdrawal method – via iris-enabled ATMs – is more prone to technical difficulties and potential delays.

The assessment findings indicate that while cash assistance has a clear positive impact on refugees' well-being overall, it helps only partially to address socio-economic challenges that refugees face, with provided amounts being insufficient to cover their most basic needs.

By continuing to refine its approach and incorporating these recommendations, UNHCR can ensure that its cash assistance programme remains an effective tool for improving the lives of refugees in Jordan. Moreover, it is essential to maintain and strengthen international support for providing refugees with adequate resources they need to live in safety and dignity.

Annex 1: Key Annual Assessment Findings

Key Area 1: Receiving cash assistance	Non-Syrians	Syrians (Camps)	Syrians (Communities)	Overall
% who received their cash assistance on time	91%	95%	96%	95%
% who received the amount they were expecting to receive	72%	96%	88%	92%
% who needed help to withdraw cash assistance money	19%	14%	30%	21%
% who experienced technical problems in receiving, withdrawing, keeping, spending the cash assistance	19%	5%	7%	7%
% of respondents feeling physically unsafe or at risk of harm when receiving cash assistance from UNHCR	4%	1%	1%	1%
% of respondents feeling physically unsafe keeping the money at home	1%	0%	0%	0%
% of respondents feeling physically unsafe going to spend the money	4%	1%	1%	1%
Key Area 2: Spending the cash assistance	Non-Syrians	Syrians (Camps)	Syrians (Communities)	Overall
% of the assistance received last month spent to date	7% less than half 1% half 0% more than half 92% whole amount	1% less than half 1% half 1% more than half 97% whole amount	6% less than half 0% half 5% more than half 89% whole amount	3% less than half 1% half 2% more than half 94% whole amount
% of disagreement (at some level) within the family on the use of the cash assistance	7%	2%	3%	3%
Average family income last month (JOD)	206	159	182	170
% of family received in-kind support the last month	17%	1%	15%	7%
% of respondents using their income on the top 5 expenditures	92% food 79% rent 59% water 57% bills 44% health costs	99% food 54% heating/fuel 48% hygiene items 40% health costs	91% food 71% rent 52% water 54% bills 47% health costs	93% food 46% health costs 44% water 39% heating/fuel 38% hygiene items

		38% clothes/shoes		
% of respondents using the cash assistance on the top 5 expenditures	81% rent 43% food 31% bills 23% water 15% health costs	74% heating/fuel 46% food 31% hygiene items 15% debt repayment 11% water	67% rent 49% food 35% health costs 28% bills 21% water	47% food 42% rent 31% health costs 20% health costs 20% hygiene items
% of time needed to reach the place to spend the cash	58% less than 15 minutes 30% 15-30 minutes 8% 30-45 minutes 2% 45-60 minutes 1% more than 1 hour 1% I don't know	61% less than 15 minutes 32% 15-30 minutes 3% 30-45 minutes 3% 45-60 minutes 1% more than 1 hour 0% I don't know	42% less than 15 minutes 38% 15-30 minutes 10% 30-45 minutes 6% 45-60 minutes 3% more than 1 hour 1% I don't know	56% less than 15 minutes 32% 15-30 minutes 5% 30-45 minutes 4% 45-60 minutes 2% more than 1 hour 1% I don't know
Cost to reach the market (JOD)	72% 0–0.99 14% 1–1.99 11% 2–4.99 1% +5 1% I don't know 1% Other	78% 0–0.99 19% 1–1.99 2% 2–4.99 0% +5 1% I don't know 0% Other	57% 0–0.99 24% 1–1.99 15% 2–4.99 3% +5 2% I don't know 0% Other	69% 0–0.99 22% 1–1.99 7% 2–4.99 1% +5 1% I don't know 0% Other

Key Area 3: Outcomes	Non-Syrians	Syrians (Camps)	Syrian (Communities)	Overall
% of respondents reporting a slight, moderate or significant improvement in the living conditions of their family thanks to the cash assistance	97%	76%	97%	85%
% of respondents reporting a slight, moderate or significant improvement in the feeling of stress of their family thanks to the cash assistance	96%	79%	98%	87%
% of respondents reporting a slight, moderate or significant improvement in the financial burden of their family thanks to the cash assistance	98%	80%	98%	89%
% of respondents meeting about half, most or all of their basic needs	31%	36%	43%	39%
% of respondents resorting to at least one emergency, crisis or stress strategy	7% at least one emergency strategy 90% at least one crisis strategy 95% at least one stress strategy	3% at least one emergency strategy 74% at least one crisis strategy 91% at least one stress strategy	15% at least one emergency strategy 76% at least one crisis strategy 87% at least one stress strategy	8% at least one emergency strategy 76% at least one crisis strategy 89% at least one stress strategy
% of respondents in stress, crisis and emergency level of food security	8% emergency 35% crisis 49% stress	4% emergency 20% crisis 52% stress	4% emergency 28% crisis 50% stress	4% emergency 24% crisis 51% stress
Key Area 4: Accountability to affected persons	Non-Syrians	Syrians (Camps)	Syrian (Communities)	Overall
% of respondents who know how to report complaints and feedback on the cash assistance from UNHCR	94%	83%	81%	83%
% of respondents who are comfortable (moderately and very comfortable) using these channels	70%	72%	74%	73%
% of respondents who preferred cash as a modality	96%	89%	97%	93%

Annex 2: 2024 Annual Assessment Tool

Basic Needs Programme – 2024 Yearly assessment tool UNHCR Cash-Based Interventions							
<p><u>Mandatory core indicators:</u></p> <ul style="list-style-type: none"> • Questions marked in red relate to a mandatory UNHCR CBI core indicator. Collected information is included in the UNHCR global PDM dashboard. <u>It must be included in all PDMs.</u> • <u>The sense of question must not be modified</u>, 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. • <u>The coding of the question names, groups and choices must remain the same</u> – 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. 							
<p>ENUMERATOR GUIDANCE</p> <p><i>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.</i></p> <p><i>Do not proceed with the survey if the PAYMENT COLLECTOR is <u>not</u> available</i></p> <p><i>In the following questionnaire, text that is...</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;"><i>in italics are</i></td> <td><i>the ENUMERATOR instructions. They should <u>not</u> be read out loud to the interviewee.</i></td> </tr> <tr> <td><i>in bold are</i></td> <td><i>QUESTIONS/ PROMPTS that the enumerator <u>can</u> read aloud/say to the PAYMENT COLLECTOR.</i></td> </tr> <tr> <td>Normal text (No bold or italics)</td> <td><i>are the POSSIBLE RESPONSES given by the interviewee. They should <u>not</u> be read out loud to the interviewee (unless otherwise noted).</i> <i>Based on the interviewee response/s, please choose the options that most closely match the PAYMENT COLLECTOR’s responses.</i> <i>You may confirm your selection with the interviewee, if necessary.</i></td> </tr> </table> <p>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.</p>		<i>in italics are</i>	<i>the ENUMERATOR instructions. They should <u>not</u> be read out loud to the interviewee.</i>	<i>in bold are</i>	<i>QUESTIONS/ PROMPTS that the enumerator <u>can</u> read aloud/say to the PAYMENT COLLECTOR.</i>	Normal text (No bold or italics)	<i>are the POSSIBLE RESPONSES given by the interviewee. They should <u>not</u> be read out loud to the interviewee (unless otherwise noted).</i> <i>Based on the interviewee response/s, please choose the options that most closely match the PAYMENT COLLECTOR’s responses.</i> <i>You may confirm your selection with the interviewee, if necessary.</i>
<i>in italics are</i>	<i>the ENUMERATOR instructions. They should <u>not</u> be read out loud to the interviewee.</i>						
<i>in bold are</i>	<i>QUESTIONS/ PROMPTS that the enumerator <u>can</u> read aloud/say to the PAYMENT COLLECTOR.</i>						
Normal text (No bold or italics)	<i>are the POSSIBLE RESPONSES given by the interviewee. They should <u>not</u> be read out loud to the interviewee (unless otherwise noted).</i> <i>Based on the interviewee response/s, please choose the options that most closely match the PAYMENT COLLECTOR’s responses.</i> <i>You may confirm your selection with the interviewee, if necessary.</i>						
SECTION 1: To be completed by enumerator							
(to be completed before starting the interview)							
1.1. (1) Date:							
1.2. (2) Enumerator’s name:	<input type="checkbox"/> Enumerator 1 <input type="checkbox"/> Enumerator 4 <input type="checkbox"/> Enumerator 2 <input type="checkbox"/> Enumerator 5 <input type="checkbox"/> Enumerator 3						
1.3. (3) Population (prepopulated)	<input type="checkbox"/> Camps <input type="checkbox"/> Host						
1.4. (4) Location if 1.3 = camps (prepopulated)	<input type="checkbox"/> Zaatari <input type="checkbox"/> Azraq						
1.5. (5) Governorate if 1.3 = Host (prepopulated)	<input type="checkbox"/> Amman <input type="checkbox"/> Madaba <input type="checkbox"/> Irbid <input type="checkbox"/> Balqa <input type="checkbox"/> Zarqa <input type="checkbox"/> Karak <input type="checkbox"/> Mafraq <input type="checkbox"/> Tafilah <input type="checkbox"/> Ajloun <input type="checkbox"/> Ma’an <input type="checkbox"/> Jerash <input type="checkbox"/> Aqaba						
<i>Instructions for enumerators: Observation. No need to ask the questions</i>							
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. 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? <i>(Select one)</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No																									
2.1.a. IF No: I do not wish to participate in the survey. <i>If NO, say the following, and conclude the interview:</i> 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: <i>If YES, say the following, and continue the interview:</i> 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.	<input type="checkbox"/> Yes <input type="checkbox"/> 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.	<input type="checkbox"/> Yes <input type="checkbox"/> No																									
2.2. (5) What is your UNHCR case file number? (pre-populated)																										
2.3. (6) What is your nationality (pre-populated) <i>Instructions for enumerators: Ask the question, and confirm the answer with the respondent</i>	<input type="checkbox"/> Syrian <input type="checkbox"/> Iraqi <input type="checkbox"/> Yemani <input type="checkbox"/> Sudanese <input type="checkbox"/> Somali <input type="checkbox"/> Other																									
2.4. (7) What is your gender? (pre-populated) <i>Instructions for enumerators: Observation. No need to ask the questions</i>	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Other																								
2.5. (8) What is your age? (pre-populated) <i>Instructions for enumerators: Ask the question, and confirm the answer with the respondent</i> <i>(Example:</i>	<input type="checkbox"/> 18-29 years <input type="checkbox"/> 30-39 years	<input type="checkbox"/> 40-59 years <input type="checkbox"/> 60 years +																								
2.6. (9) How many people are part of your family at present? (pre-populated) <i>Confirm the family composition that is pre-populated with the respondent.</i> <i>Instructions for enumerators: By "family" we mean people who are recorded UNHCR case number and not the household.</i>	<table border="1"> <thead> <tr> <th></th> <th># of Male</th> <th># of Female</th> </tr> </thead> <tbody> <tr> <td>0-4 years</td> <td></td> <td></td> </tr> <tr> <td>5-17 years</td> <td></td> <td></td> </tr> <tr> <td>18-29 years</td> <td></td> <td></td> </tr> <tr> <td>30-39 years</td> <td></td> <td></td> </tr> <tr> <td>40-59 years</td> <td></td> <td></td> </tr> <tr> <td>60 years +</td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td></td> <td></td> </tr> </tbody> </table>		# of Male	# of Female	0-4 years			5-17 years			18-29 years			30-39 years			40-59 years			60 years +			Total			
	# 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		
<p>3.1. (10) If Host communities: How much cash did your family receive from UNHCR last month? <i>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.</i></p>	<input type="checkbox"/> 80 <input type="checkbox"/> 110 <input type="checkbox"/> 125 <input type="checkbox"/> 130 <input type="checkbox"/> 140 <input type="checkbox"/> 155 <input type="checkbox"/> Other please specify.	
<p>3.1.2 (10) If Camps: How much cash did your family receive from UNHCR last time? <i>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.</i></p>	<p><i>Integer: _____</i></p>	
<p>3.2 (11) How did you receive the cash assistance provided by UNHCR?</p>	<input type="checkbox"/> Iris scan ATM withdrawal <input type="checkbox"/> ATM card <input type="checkbox"/> Mobile Wallet <input type="checkbox"/> Other (specify)	<input type="checkbox"/> Don't know
<p>3.2.a Were you satisfied with this delivery mechanism? (Asp 1.7)</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>3.2.b Please explain your answer to the previous question</p>		
<p>3.3 (12) Was this the amount you were expecting to receive?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
<p>3.3.a. IF no: Why? (Multiple Choices) <i>Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options</i></p>	<input type="checkbox"/> I was expecting a higher amount of money <input type="checkbox"/> I was expecting a lower amount of money <input type="checkbox"/> The agent didn't have enough money to cash me out <input type="checkbox"/> The ATM did not have enough money in it <input type="checkbox"/> Other (specify)	<input type="checkbox"/> Don't know
<p>3.4 (13) Did you receive the cash assistance from UNHCR when you were expecting it?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
<p>3.4.a. IF no: Why? (Multiple Choices) <i>Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options.</i></p>	<input type="checkbox"/> The payment is not happening the same week of the month <input type="checkbox"/> The payment arrived at a time that was different from what was communicated to me by UNHCR <input type="checkbox"/> Overcrowding at the bank/ATM/agent <input type="checkbox"/> Withdrawal time is too short <input type="checkbox"/> Other (specify)	<input type="checkbox"/> Don't know
<p>3.5 (14) Did you experience any technical (or other) problems receiving, withdrawing, keeping, or spending the cash from UNHCR? <i>Instructions: Problems do not include feelings of unsafety covered in the above question.</i></p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>If yes, what type of problems did you face?</p>		

3.5.1 The registered person was not available to withdraw or access the money?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
3.5.2 Problems with access code (PIN code, password, biometrics etc.) ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
3.5.3 Poor service when getting or withdrawing the money? <i>Instructions: This includes discrimination and harassment</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
3.5.4 Poor service when spending the money? <i>Instructions: This includes discrimination and harassment</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
3.5.5 Needed to pay additional money in order to get or withdraw the cash? <i>Instructions: This question does not include standard withdrawal or service fees that beneficiaries pay to FSP</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
3.5.5.a If yes, who did you need to give money to?	<input type="checkbox"/> Another household member <input type="checkbox"/> Another family member (outside the household) <input type="checkbox"/> Friend <input type="checkbox"/> Community leader <input type="checkbox"/> Unknown individual <input type="checkbox"/> Bank/mobile money/FSP agent <input type="checkbox"/> Shopkeeper <input type="checkbox"/> Government official <input type="checkbox"/> Other	
3.5.6 Needed to pay additional money in order to spend cash? <i>Instructions: This question does not include standard withdrawal or service fees that beneficiaries pay to FSP or trader/shop.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
3.5.6.a If yes, who did you need to give money to?	<input type="checkbox"/> Another household member <input type="checkbox"/> Another family member (outside the household) <input type="checkbox"/> Friend <input type="checkbox"/> Community leader <input type="checkbox"/> Unknown individual <input type="checkbox"/> Bank/mobile money/FSP agent <input type="checkbox"/> Shopkeeper <input type="checkbox"/> Government official <input type="checkbox"/> Other	
3.6. (15) Did you need help to withdraw the cash assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3.6.a. If Yes: Why did you need help? (Multiple Choices) <i>Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options</i>	<input type="checkbox"/> Limited mobility (Physical disability, criminal record that prohibits you from going to withdraw the assistance) <input type="checkbox"/> No time to go the ATM, so someone went for me <input type="checkbox"/> Did not know how to use the card <input type="checkbox"/> Did not know how to use the mobile wallet <input type="checkbox"/> Place of withdrawal of cash not accessible <input type="checkbox"/> No money to pay transport to withdraw/spend the cash <input type="checkbox"/> Can't read instructions to withdraw money <input type="checkbox"/> Instructions to withdraw are in a language I don't understand <input type="checkbox"/> Other (specify)_____	
3.6.b. If Yes: Who gave you help? (Multiple Choices)	<input type="checkbox"/> Family Member <input type="checkbox"/> Acquaintance (friend, neighbour etc.) <input type="checkbox"/> Distant relative <input type="checkbox"/> Stranger (e.g. person passing by on the street)	

<p><i>Instructions for enumerators: Do not read possible answers. Let respondents reply and tick the appropriate options</i></p>	<input type="checkbox"/> Member of UNHCR staff <input type="checkbox"/> Member of another organization staff <input type="checkbox"/> Bank agent/trader <input type="checkbox"/> Other (specify) _____
<p>3.6.c. If Yes: Did you need to pay any money for this help? <i>Instructions: This question does not include standard withdrawal or service fees that beneficiaries pay to FSP.</i></p>	<input type="checkbox"/> I paid no fees--Nothing <input type="checkbox"/> 0 - 0.99 JOD <input type="checkbox"/> 1 - 1.99 JOD <input type="checkbox"/> 2 - 4.99 JOD <input type="checkbox"/> > 5 JOD <input type="checkbox"/> Other (specify) _____ <div style="float: right; text-align: right;"> <input type="checkbox"/> Don't know <input type="checkbox"/> Don't remember </div>
<p>Did you have to or were you asked to do or give anything you did not want to (other than money), in order to receive, withdraw or spend your cash?</p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <div style="float: right; text-align: right;"> <input type="checkbox"/> Not applicable </div>
<p>3.7. (16) Did you feel unsafe or at risk of harm receiving, keeping or spending the cash assistance? (Asp 1.1) <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>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.</i></p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p> <p>If yes, did you feel unsafe or at risk of harm when ...?</p>	
<p>3.7.a If 3.7. = yes, did you feel unsafe or at risk of harm going to receive/withdraw the money?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <div style="float: right; text-align: right;"> <input type="checkbox"/> Not applicable </div>
<p>3.7.a.1 If 3.7.a = yes, when? <i>(Multiple choice)</i></p>	<input type="checkbox"/> Going to the ATM /FSP/agent <input type="checkbox"/> At the ATM /FSP/agent <input type="checkbox"/> Returning from the ATM /FSP/agent <input type="checkbox"/> Elsewhere, specify _____
<p>3.7.a.2 If 3.7.a.1 = yes, to any of the above, why did you not feel safe? (Multiple choice) <i>Instructions: If needed, the question may be repeated for any "yes" answer to the question above.</i></p>	<input type="checkbox"/> Physical violence, harassment, or threats <input type="checkbox"/> Sexual violence <input type="checkbox"/> Assault or robbery <input type="checkbox"/> Riots/ clashes among recipients at the encashment/distribution site/FSP <input type="checkbox"/> Abductions <input type="checkbox"/> Obstruction or restriction of access to assistance <input type="checkbox"/> Attack by conflicting parties <input type="checkbox"/> Unorganised/ confusing set up of encashment/ distribution site/ FSP <input type="checkbox"/> Attempts/ acts of sexual abuse and exploitation including sale of sex <input type="checkbox"/> Verbal harassment/ inappropriate treatment <input type="checkbox"/> Other, specify _____
<p>3.7.b. If 3.7 = yes, did you feel unsafe or at risk of harm keeping the money at home?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <div style="float: right; text-align: right;"> <input type="checkbox"/> Not applicable </div>
<p>3.7.b. 1 If 3.7.b. = yes, why did you not feel safe? <i>(Multiple choice)</i></p>	<input type="checkbox"/> Violence, harassment, or threats <input type="checkbox"/> Assault or robbery <input type="checkbox"/> Abductions

	<input type="checkbox"/> Obstruction or restriction of access to assistance <input type="checkbox"/> Attack by conflicting parties <input type="checkbox"/> Other, specify	
3.7.c. If 3.7 = yes, did you feel unsafe or at risk of harm going to spend the money?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Not applicable
3.7.c.1 If 3.7.c = yes, why did you not feel safe? <i>(Multiple choice)</i>	<input type="checkbox"/> Violence, harassment, or threats <input type="checkbox"/> Assault or robbery. <input type="checkbox"/> Abductions <input type="checkbox"/> Obstruction or restriction of access to assistance <input type="checkbox"/> Attack by conflicting parties <input type="checkbox"/> 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??	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> 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.	<input type="checkbox"/> Very satisfied <input type="checkbox"/> Satisfied <input type="checkbox"/> Somewhat satisfied <input type="checkbox"/> Unsatisfied	<input type="checkbox"/> 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? <i>Instructions for enumerators: This question is asking about the last distribution of cash from UNHCR, not all cash received from UNHCR.</i>	<input type="checkbox"/> All <input type="checkbox"/> More than half <input type="checkbox"/> Half <input type="checkbox"/> Less than half <input type="checkbox"/> Don't know	
4.2. (19) Who in your family decided how the cash assistance should be spent?	<input type="checkbox"/> The male head of family <input type="checkbox"/> The female head of family <input type="checkbox"/> Both (husband and wife together) <input type="checkbox"/> Your Father or Father-in-law <input type="checkbox"/> Your Mother or Mother-in-law <input type="checkbox"/> The whole family together <input type="checkbox"/> Other (specify)	
4.3. (20) Was there any disagreement on use of the cash assistance? (O.3.4)	<input type="checkbox"/> Yes - we disagreed a lot <input type="checkbox"/> Some - we discussed but came to an agreement <input type="checkbox"/> 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) <i>(Tick all the apply)</i> <i>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.</i>	<input type="checkbox"/> WFP cash assistance <input type="checkbox"/> Other UNHCR cash assistance (urgent cash assistance, cash for health, cash for education, etc.) <input type="checkbox"/> Other organisations giving cash for basic assistance (includes international, local organizations and registered charities.) <input type="checkbox"/> Cash Assistance received by the Government of Jordan <input type="checkbox"/> Remittances received <input type="checkbox"/> Income from small business <input type="checkbox"/> Temporary daily wage <input type="checkbox"/> Regular daily wage <input type="checkbox"/> Short-term employment <input type="checkbox"/> Long-term employment <input type="checkbox"/> Loans or borrowing money <input type="checkbox"/> Financial support from the community (includes local volunteer and goodwill groups, individuals/groups from the community, mosques, and churches, unregistered.)	

	<input type="checkbox"/> No additional income <input type="checkbox"/> Other																																																																												
<p>4.5. (22) What was your total family income last month for all sources?</p> <p><i>Instructions for enumerators: By income here, we need all sources of money for the family their expenses. This includes UNHCR assistance, the assistance from other humanitarian organisations and the Jordanian Government, Salaries from any member of the family, loans, remittances received, etc. This is excluding in-kind assistance (goods and services distributed). Note that this should match the options selected by the respondent in question 4.4.</i></p>	JOD																																																																												
<p>4.6. (23) Did you receive any in kind support (not cash/income) from anyone else or any organisations during the last month?</p> <p><i>Instructions for enumerators: Remind to respondents that this not about cash and income support. It focuses on in-kind support</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No																																																																												
<p>4.7 (24) What did your family spend monthly income on?</p> <p>Instructions for enumerators: Let respondents reply spontaneously and then if needed read out each option and Tick all that apply.</p>	<p>HOUSEHOLD NEEDS - ITEMS /Expense SERVICES</p> <table border="0"> <tr> <td><input type="checkbox"/> Food</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Water</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Hygiene items</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Health costs (including medicines)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Rent</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Shelter repair (e.g. rehabilitation, extension, materials)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Household items (e.g. mattress, blankets, jerry can)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Heating (Gas cylinders)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td><input type="checkbox"/> Firewood / Fuel for cooking or heating</td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Clothes / shoes</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Utilities and bills (e.g. electricity, water bills, phone calling credit)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Assets for a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade etc.)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Education (e.g. school fees, uniform, books).</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Entertainment (including sweets, toys)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Transport</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Debt repayment (including loans)</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Savings</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Gave some to other family members / relatives / friends</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Legal assistance / documents</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td></td> <td><input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Other</td> <td><input type="checkbox"/> Yes</td> </tr> <tr> <td>(Specify) _____</td> <td><input type="checkbox"/> No</td> </tr> </table>	<input type="checkbox"/> Food	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Water	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Hygiene items	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Health costs (including medicines)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Rent	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Shelter repair (e.g. rehabilitation, extension, materials)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Household items (e.g. mattress, blankets, jerry can)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Heating (Gas cylinders)	<input type="checkbox"/> Yes	<input type="checkbox"/> Firewood / Fuel for cooking or heating	<input type="checkbox"/> No	<input type="checkbox"/> Clothes / shoes	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Utilities and bills (e.g. electricity, water bills, phone calling credit)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Assets for a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade etc.)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Education (e.g. school fees, uniform, books).	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Entertainment (including sweets, toys)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Transport	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Debt repayment (including loans)	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Savings	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Gave some to other family members / relatives / friends	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Legal assistance / documents	<input type="checkbox"/> Yes		<input type="checkbox"/> No	<input type="checkbox"/> Other	<input type="checkbox"/> Yes	(Specify) _____	<input type="checkbox"/> No
<input type="checkbox"/> Food	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Water	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Hygiene items	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Health costs (including medicines)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Rent	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Shelter repair (e.g. rehabilitation, extension, materials)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Household items (e.g. mattress, blankets, jerry can)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Heating (Gas cylinders)	<input type="checkbox"/> Yes																																																																												
<input type="checkbox"/> Firewood / Fuel for cooking or heating	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Clothes / shoes	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Utilities and bills (e.g. electricity, water bills, phone calling credit)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Assets for a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade etc.)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Education (e.g. school fees, uniform, books).	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Entertainment (including sweets, toys)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Transport	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Debt repayment (including loans)	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Savings	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Gave some to other family members / relatives / friends	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Legal assistance / documents	<input type="checkbox"/> Yes																																																																												
	<input type="checkbox"/> No																																																																												
<input type="checkbox"/> Other	<input type="checkbox"/> Yes																																																																												
(Specify) _____	<input type="checkbox"/> No																																																																												
<p>4.8 (25) How did your family spend the cash assistance for basic needs provided by the UNHCR?</p> <p><i>Instructions: Tick up to top 5 that apply. Ask Only about cash assistance from UNHCR.</i></p>	<p>HOUSEHOLD NEEDS - ITEMS / SERVICES</p> <table border="0"> <tr> <td><input type="checkbox"/> Food</td> </tr> <tr> <td><input type="checkbox"/> Water</td> </tr> <tr> <td><input type="checkbox"/> Hygiene items</td> </tr> </table>	<input type="checkbox"/> Food	<input type="checkbox"/> Water	<input type="checkbox"/> Hygiene items																																																																									
<input type="checkbox"/> Food																																																																													
<input type="checkbox"/> Water																																																																													
<input type="checkbox"/> Hygiene items																																																																													

<p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<input type="checkbox"/> Health costs (including medicines) <input type="checkbox"/> Rent <input type="checkbox"/> Shelter repair (e.g. rehabilitation, extension, materials) <input type="checkbox"/> Household items (e.g. mattress, blankets, jerry can) <input type="checkbox"/> Heating (Gas cylinders) Firewood / Fuel for cooking or heating <input type="checkbox"/> Clothes / shoes <input type="checkbox"/> Utilities and bills (e.g. electricity, water bills, phone calling credit) <input type="checkbox"/> Assets for a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade etc.) <input type="checkbox"/> Education (e.g. school fees, uniform, books). <input type="checkbox"/> Entertainment (including sweets, toys) <input type="checkbox"/> Transport <input type="checkbox"/> Debt repayment (including loans) <input type="checkbox"/> Savings <input type="checkbox"/> Gave some to other family members / relatives / friends <input type="checkbox"/> Legal assistance / documents <input type="checkbox"/> Other (Specify)_____	
<p>4.9 (26) In general, did you have to give or share the amount received with any other person? (OP.1.4)</p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>4.9.1 If yes, to whom did you give part of the amount received?</p>	<input type="checkbox"/> Relatives <input type="checkbox"/> Community/camp leader <input type="checkbox"/> Local authority/ government officials <input type="checkbox"/> Security officers or similar <input type="checkbox"/> Humanitarian workers <input type="checkbox"/> FSP agents <input type="checkbox"/> Other, specify	
<p>4.9.2 If yes, did you give part of the amount you received willingly, out of mutual agreement or out of intimidation or force?</p>	<input type="checkbox"/> Willingly <input type="checkbox"/> Out of mutual agreement <input type="checkbox"/> Forced/coerced/intimidated <input type="checkbox"/> Other, specify	
<p>4.10 What is the current debt level of your household?</p> <p><i>Instructions for enumerators: By debt here, we need all sources of debt of the family. Notably, this includes debt with shop owners for food and other expenses</i></p>	<p>JOD</p>	

SECTION 5. Markets and prices:		
<i>If 4.7 includes any of the following: Food, hygiene items, household items, heating, clothes / shoes, household items, education.</i>		
5.1. (27) How long did it take you to reach the place you spent your cash? (Asp 1.3) <i>Instructions for enumerator: Mention to respondent that this is the duration for the market where recipient shop the most.</i>	<input type="checkbox"/> Less than 15 minutes <input type="checkbox"/> 15-30 minutes <input type="checkbox"/> 30-45 minutes	<input type="checkbox"/> 45-60 minutes <input type="checkbox"/> More than one hour <input type="checkbox"/> Don't know
5.2. (28) How much did the transportation cost you to go and come back to the place you spent the cash? (Asp 1.4)	<input type="checkbox"/> 0 - 0.99 JOD <input type="checkbox"/> 1 - 1.99 JOD <input type="checkbox"/> 2 - 4.99 JOD <input type="checkbox"/> > 5 JOD	
5.3 (29) Were you able to find the right quality of items/services in the marketplace? (Asp 1.2) <i>Instructions: Quality also includes if preferred brands were available.</i> Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	<input type="checkbox"/> Yes <input type="checkbox"/> Mostly <input type="checkbox"/> No	<input type="checkbox"/> Don't know
5.3.a If 5.3 = Mostly or No: What items/services were not available in sufficient quality?		
5.4 (30) Were you able to find the right quantity of items/services in the marketplace? (Asp 1.4) <i>Instructions: This is asking if items and services were available to buy, not if they were affordable</i> Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.	<input type="checkbox"/> Yes <input type="checkbox"/> Mostly <input type="checkbox"/> No	<input type="checkbox"/> 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. (31) To what extent has the cash assistance from UNHCR: <i>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.</i> Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs. <i>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.</i>	
6.1.a. Improved the living conditions of your family? (O.3.2) <i>Instructions for enumerator: The living conditions refers to the living environment where the family is living, e.g. the home</i>	<input type="checkbox"/> Significantly <input type="checkbox"/> Moderately <input type="checkbox"/> Slightly <input type="checkbox"/> Not at all
6.1.b. Reduced your feelings of stress of your family? (O.3.1)	<input type="checkbox"/> Significantly <input type="checkbox"/> Moderately <input type="checkbox"/> Slightly <input type="checkbox"/> Not at all
6.1.c. Reduced the financial burden of your family? (O.3.3)	<input type="checkbox"/> Significantly <input type="checkbox"/> Moderately <input type="checkbox"/> Slightly <input type="checkbox"/> Not at all

<p>6.1.d. Reduced the need to resort to risky or harmful activities that you may normally engage in or consider engaging in, such as child labour, engagement in hazardous labour, begging, sale and exchange of sex, child marriage, and exposure to risky movements?</p>	<p><input type="checkbox"/> I do not normally engage or consider engaging in such activities. <input type="checkbox"/> Significantly <input type="checkbox"/> Moderately <input type="checkbox"/> Slightly <input type="checkbox"/> Not at all</p>
<p>6.2. (32) Overall, to what extent is your family able to meet its basic needs as you define and prioritise them? (O.1.1)</p> <p><i>Instructions for enumerators: Read possible answers</i> <i>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.</i></p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<p><input type="checkbox"/> All <input type="checkbox"/> Most <input type="checkbox"/> About Half <input type="checkbox"/> Less than half <input type="checkbox"/> Not at all</p> <p><input type="checkbox"/> Don't know</p>
<p>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?</p> <p><i>Let respondents reply spontaneously and then if needed read out each option and Tick all that apply.</i></p>	<p><input type="checkbox"/> Food <input type="checkbox"/> Water <input type="checkbox"/> Hygiene items <input type="checkbox"/> Health costs (including medicines) <input type="checkbox"/> Rent <input type="checkbox"/> Shelter repair (e.g. rehabilitation, extension, materials) <input type="checkbox"/> Household items (e.g. mattress, blankets, jerry can) <input type="checkbox"/> Heat (Gas cylinders) <input type="checkbox"/> Clothes / shoes <input type="checkbox"/> Utilities and bills (e.g. electricity, water bills, phone calling credit) <input type="checkbox"/> Towards a livelihood activity (e.g. seeds, tools, farming, fishing, petty trade, etc.) <input type="checkbox"/> Education (e.g. school fees, uniform, books). <input type="checkbox"/> Entertainment (including sweets, toys) <input type="checkbox"/> Transport <input type="checkbox"/> Debt repayment <input type="checkbox"/> Support other family members / relatives / friends <input type="checkbox"/> Legal assistance / documents <input type="checkbox"/> Other (Specify) _____</p>
<p>6.3 (33) 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)</p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<p><input type="checkbox"/> Managed to acquire more food <input type="checkbox"/> Managed to eat more varied and more nutritious food <input type="checkbox"/> Managed to provide children with more food than before <input type="checkbox"/> Managed to meet healthcare needs / access better medical care <input type="checkbox"/> Managed to address unforeseen health expenses <input type="checkbox"/> Managed to pay rent <input type="checkbox"/> Managed to repay debts <input type="checkbox"/> Managed to send children to school and/or pay expenses related to primary education <input type="checkbox"/> Managed to help a household member access secondary / tertiary education / vocational training <input type="checkbox"/> Managed to improve school / training attendance <input type="checkbox"/> Managed to invest in productive assets for income generation / livelihoods <input type="checkbox"/> Managed to help relatives / family <input type="checkbox"/> Managed to buy menstrual hygiene management items <input type="checkbox"/> Managed to pay fees for documentation / legal assistance</p>

	<input type="checkbox"/> Nothing, the assistance had no significant impact on the household <input type="checkbox"/> Other (Specify) _____
--	---

6.3. (34) 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 (35) 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)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Sell livelihood/productive assets in order to buy food or basic goods? <i>Instructions: These include items such as e.g. sold items such as a car, motorbike, plough, sewing machine, tools, seed stock, livestock, productive land.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Ask for money from strangers (begging)? <i>Instructions: This means "begging", but the word begging does not need to be mentioned to the respondent.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Move to a poorer quality shelter?	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Send / continue to send household members under the age of 16 to work?	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Send a member of the household to work far away?	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Engage in activities for money or items that you feel puts you or other members of your household at risk of harm? <i>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</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

<p><i>children in the household to early and child marriage, joining armed groups, engaging children in the worst form of child labour etc.</i></p>	
H. Skip paying rent / debt repayments to meet other needs?	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Take out a debt to buy necessities except for food	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Reduce expenditure on hygiene items, water, baby items, health, or education in order to meet household food needs?	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Spent savings allocated for essential activities to meet food and other immediate basic needs such as housing, heating etc. <i>Instructions: essential activities include, e.g., school registration, documentation, medical treatment, etc.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Buying food on credit or borrowing money to buy food from non-relatives/friends?	<input type="checkbox"/> Yes <input type="checkbox"/> No
M. Sold family assets or goods	<input type="checkbox"/> Yes <input type="checkbox"/> No
N. Sent children under 16 family members to beg	<input type="checkbox"/> Yes <input type="checkbox"/> No
O. Sent children under the age of 16 to marry	<input type="checkbox"/> Yes <input type="checkbox"/> No
P. Migration of one family member to contribute to the family income	<input type="checkbox"/> Yes <input type="checkbox"/> No
Q. Other (specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>6.5 (36) What are the main reasons why you or other members in your family adopted these coping strategies?</p> <p><i>Instructions for enumerators: do not read the options to the respondent. Instead, mark all those that apply based on the answer provided. Remind the respondent, by coping strategies we are referring to the activities the respondent engaged in when there was not enough money to meet the family's most basic needs.</i></p>	
<input type="checkbox"/> To buy food <input type="checkbox"/> To pay for rent <input type="checkbox"/> To pay utility bills <input type="checkbox"/> To pay school fees, school supplies <input type="checkbox"/> To cover health expenses <input type="checkbox"/> To buy non-food items (clothes, small furniture...) <input type="checkbox"/> To access essential commodity (water, heating, etc.) <input type="checkbox"/> To pay back loans/debts <input type="checkbox"/> Other (specify) <input type="checkbox"/> Don't know	
SECTION 7. Longer-Term Outcomes	
<p>7.1. (37) To what extent would you say your current home has adequate space, feels safe and private, and protected from the weather. (O.1.3)</p>	<input type="checkbox"/> Strongly agree <input type="checkbox"/> Agree <input type="checkbox"/> Disagree <input type="checkbox"/> Strongly disagree <input type="checkbox"/> Don't know
<p>7.1.a. If 7.1. = "Agree", "Disagree", "Strongly disagree" what is missing from your home (Multiple Choices)</p>	<input type="checkbox"/> Home space <input type="checkbox"/> Protection from weather <input type="checkbox"/> Privacy <input type="checkbox"/> Safety <input type="checkbox"/> Other (specify) <input type="checkbox"/> Don't know
SECTION 8. Accountability to Affected Persons	
<p>8.1. (38). Did you receive information about how to report complaints and feedback on cash assistance you received from UNHCR?</p> <p><i>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</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No

<p><i>faced a problem at the post office during withdrawing the cash, who would you contact?</i></p> <p><i>If no, provide information to respondents on how they can report complaints and feedback related to UNHCR's cash assistance.</i></p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>		
<p>8.2. (39). Do you know how you can report complaints and feedback on the cash assistance from UNHCR? (A.5.1)</p> <p><i>If no, provide information to respondents on how they can report complaints and feedback related to UNHCR's cash assistance.</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
<p>8.2.a. If yes, how could you report complaints and receive feedback? <i>(Tick all that apply).</i> <i>Instructions for enumerators: Let respondent mention spontaneously which mechanisms they know. Do not give them the answer</i></p>	<input type="checkbox"/> Community Support Committees <input type="checkbox"/> Via community volunteers <input type="checkbox"/> UNHCR Hotline <input type="checkbox"/> UNHCR staff <input type="checkbox"/> UNHCR WhatsApp chatbot <input type="checkbox"/> UNHCR counselling appointment <input type="checkbox"/> Complaints and suggestion box <input type="checkbox"/> Other (specify) _____ <input type="checkbox"/> Don't know	<input type="checkbox"/> Don't know
<p>8.3. (40) For the complaint and feedback channel that you are aware, how comfortable are you using these channels? (Asp 8.1)</p>	<input type="checkbox"/> Very comfortable <input type="checkbox"/> Moderately comfortable <input type="checkbox"/> Slightly comfortable <input type="checkbox"/> Not at all comfortable	<input type="checkbox"/> Don't know
<p>8.3. a. If 8.3=" moderately comfortable", "slightly comfortable", "not at all comfortable" why are you not comfortable using these channels? (Multiple Choices) <i>(Multiple Choices)</i> <i>Enumerators: not to probe</i></p>	<input type="checkbox"/> Lack of familiarity with the channel(s) <input type="checkbox"/> The channel(s) is not sufficiently confidential <input type="checkbox"/> The attitude of the staff <input type="checkbox"/> I don't think I will get feedback <input type="checkbox"/> I can't access it (physical or technological) <input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Don't know
<p>8.4 (41). In the last three months, have you contacted UNHCR with any feedback or complaint?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Don't know
<p>8.4.a. Which one?</p>	<input type="checkbox"/> Community Support Committees <input type="checkbox"/> Via community volunteers <input type="checkbox"/> UNHCR Hotline <input type="checkbox"/> UNHCR staff <input type="checkbox"/> UNHCR WhatsApp chatbot <input type="checkbox"/> UNHCR counselling appointment <input type="checkbox"/> Complaints and suggestion box <input type="checkbox"/> Other (specify) _____ <input type="checkbox"/> Don't know	<input type="checkbox"/> Don't know

<p>8.5 (42) Did you have any complaints or feedback to give regarding the cash assistance you received from UNHCR? (Asp 8.2)</p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>8.4.a If yes, did you report the complaints or feedback?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<p>8.4 (38) Are you satisfied with the UNHCR communication regarding the cash assistance? (Asp 8.2)</p>	<input type="checkbox"/> Very comfortable <input type="checkbox"/> Moderately comfortable <input type="checkbox"/> Slightly comfortable <input type="checkbox"/> Not at all comfortable	
<p>8.4.a If 8.4: neither satisfied nor dissatisfied, dissatisfied, most dissatisfied for the question 8.4: Explain why</p>		
<p>8.6. (43) If you choose how to get your cash assistance from UNHCR, what would you choose? (Asp 1.6)</p> <p><i>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.</i></p> <p>Measures a mandatory core indicator, included in the global CBI PDM dashboard. Must be included in all PDMs.</p>	<input type="checkbox"/> Cash <input type="checkbox"/> Items/ in-kind (food or non-food items) <input type="checkbox"/> Combination of cash and in-kind <input type="checkbox"/> Other (please specify)	
<p>8.6.a. If 8.6. = in-kind or combination, why would you prefer in-kind or combination? (Multiple choice)</p> <p><i>Instructions: Adjust options to the local context.</i></p>	<input type="checkbox"/> Accessing the cash is difficult (due to mobility, network coverage, liquidity etc.) <input type="checkbox"/> Cash feels as a risk for safety (e.g., fear of robbery, crime etc.) <input type="checkbox"/> Cash increases tension in the family <input type="checkbox"/> Cash increases tension in the communities <input type="checkbox"/> Required items are not easily available in the market <input type="checkbox"/> Shopkeepers will increase the price of items if cash is provided <input type="checkbox"/> 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) <input type="checkbox"/> Other, please specify	
<p>8.6.b. If 8.6. = Cash, how would you prefer to receive the money?</p>	<input type="checkbox"/> Mobile money <input type="checkbox"/> Iris <input type="checkbox"/> ATM card	
<p><i>Thank you for your time in answering these questions.</i></p>		

ANNUAL PROGRAMME ASSESSMENT REPORT

JORDAN BASIC NEEDS CASH ASSISTANCE PROGRAMME

2024



UNHCR Jordan
www.unhcr.org