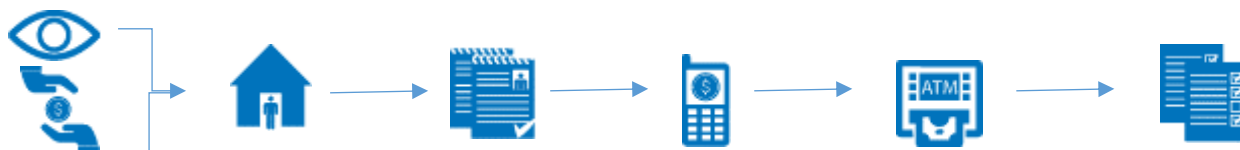


2nd Quarter - Cash Assistance for Syrian Refugees

30,000	16 million USD	31%
Syrian refugee families supported per month	distributed	UNHCR is sole source of income

HOW CASH ASSISTANCE WORKS

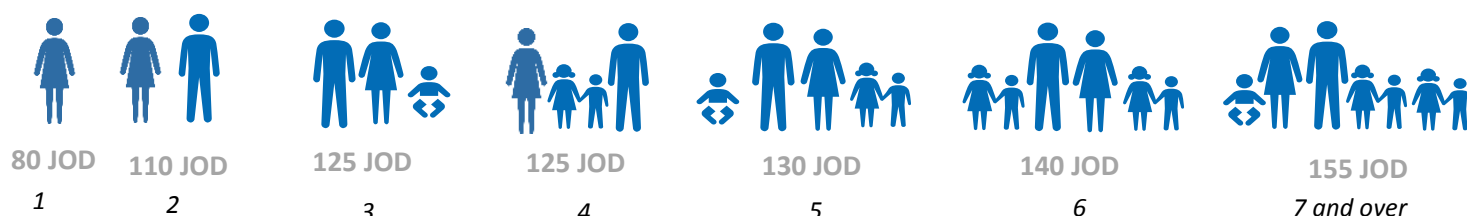


1. Refugees are registered and irises captured.
2. Donors provide funding.
3. Home visits are conducted to assess vulnerability.
4. Families are selected for cash assistance.
5. Text messages inform beneficiaries when the cash is available for withdrawal.
6. No card. No pin. Beneficiaries are identified by their iris and withdraw money from an ATM.
7. UNHCR conducts post-distribution surveys to measure the impact of cash assistance.

PDM SAMPLE

A random sample of 291 families receiving cash assistance, with an average family size of 4.8 people were interviewed for the report. Surveys were conducted through home visits (87) and phone calls (204). The interviews were conducted by Mindset, a Jordanian research organization.

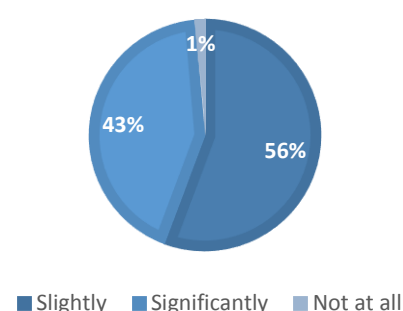
Monthly cash assistance levels by Family Size:



Impact of Cash Assistance

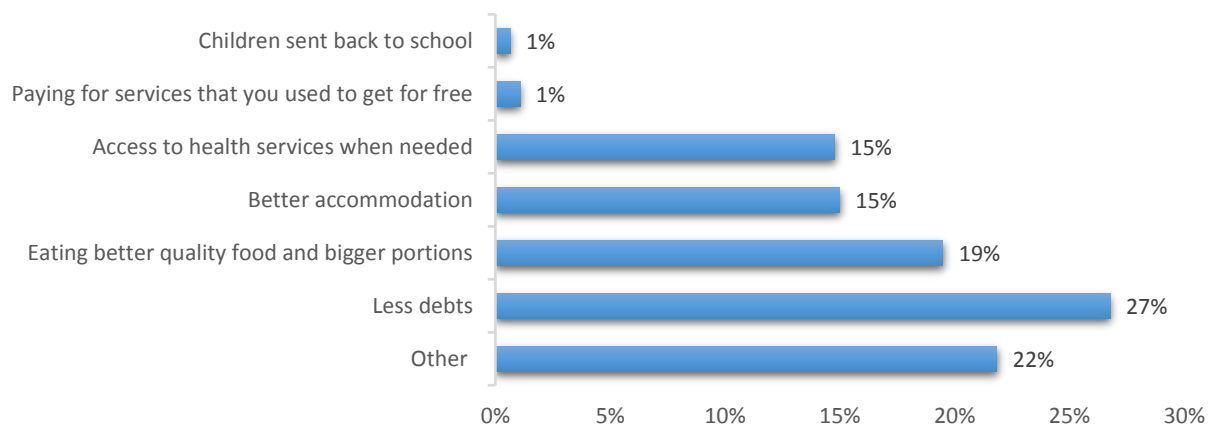
Cash assistance is meeting the majority of beneficiaries' basic needs by helping them afford rent and pay monthly bills. It is also improving their lives by having a positive impact on beneficiaries' financial stability, housing, health access, and food security. Almost all beneficiaries felt that cash assistance improved their living conditions, with just over half reporting a slight improvement and forty-three percent a significant improvement.

Figure 1: Extent cash assistance improved living conditions



Beneficiaries report that the biggest impact of cash assistance is financial security with twenty-seven percent reporting taking on less debt. Beneficiaries are eating better quality and bigger portions of food (19%), living in better accommodation (15%), and accessing health services when needed (15%).

Figure 2: Impact of Cash Assistance on Living Conditions

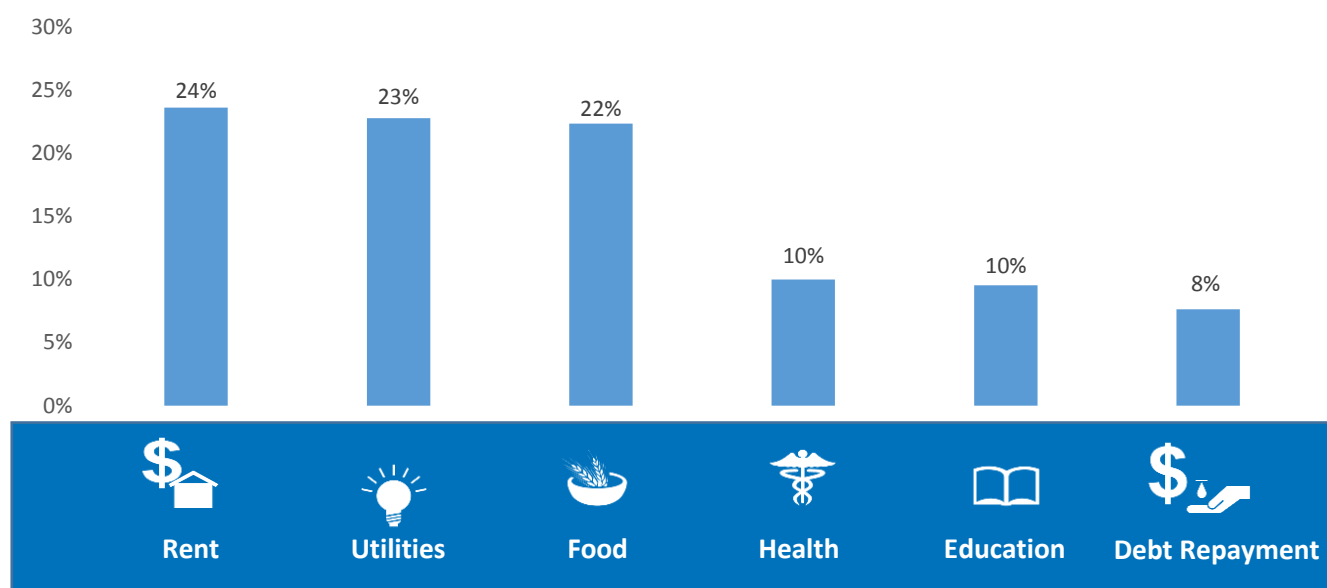


In addition, cash assistance had an impact on psychological well-being with almost all beneficiaries stating that it helped them feel less stressed.

Use of Cash Assistance

Rent continues to be the most common and costly monthly expense for beneficiaries. Families spend an average of 127 JOD per month on rent, which accounts for almost 82% of their monthly cash assistance. After rent, beneficiaries report spending on food (82 JOD per month¹); debt repayment (51 JOD per month); health expenses (31 JOD per month); utilities (30 JOD); and educational expenses (23 JOD).

Figure 3: Use of cash assistance

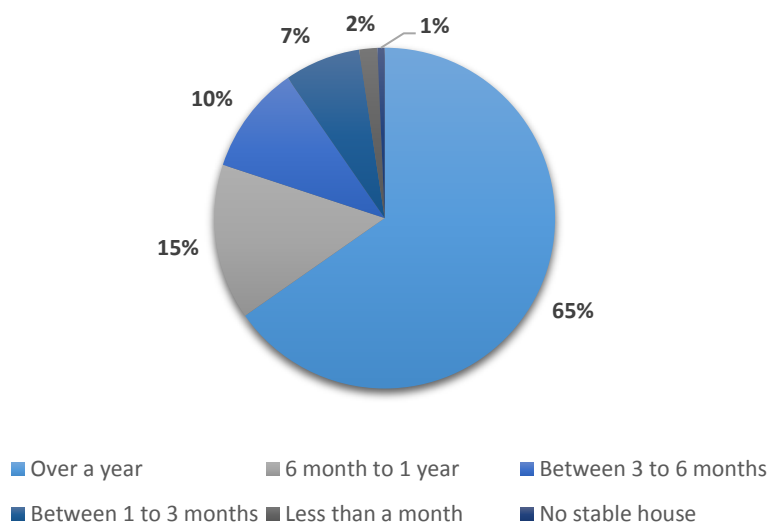


¹ Excluding World Food Programme vouchers

Housing

Cash assistance provides stability in meeting beneficiaries' shelter needs. Sixty-five percent of beneficiaries lived in the same house for over a year and only two percent report living in their house for less than a month. Thirteen percent of families indicated that their rent was raised after receiving cash assistance, however only 5 families believe it was due to the landlord thinking that UNHCR paid the rent.

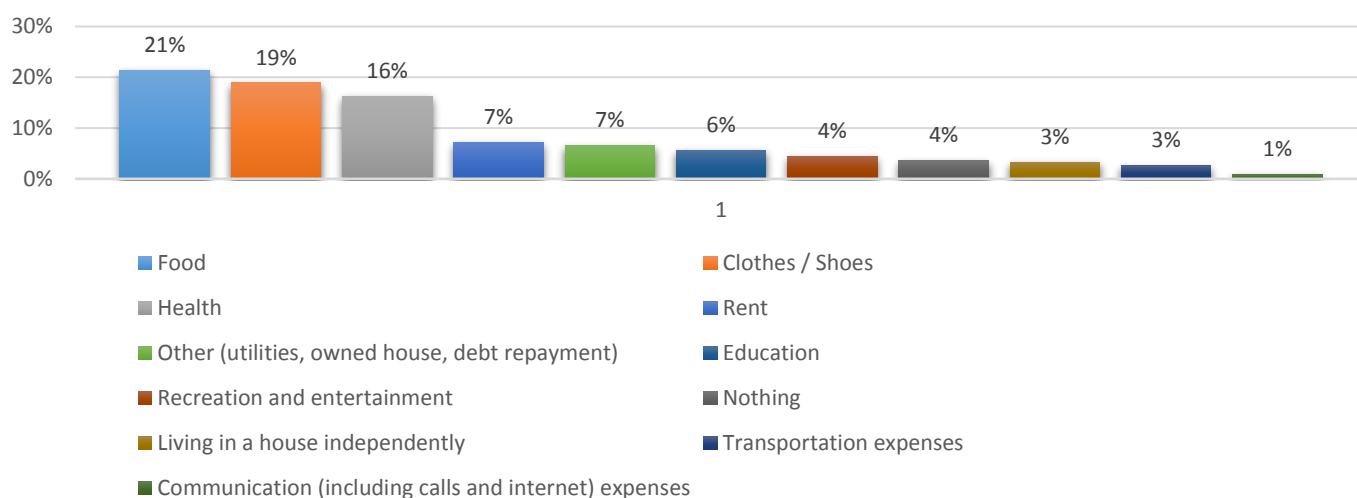
Figure 4: Duration of stay in place of residence



Unmet Needs

Food was identified by the most beneficiaries (21%) as an unmet need, followed by clothes/shoes (19%), and health (16%). Only seven percent of beneficiaries identify rent as an unmet need, this may be due to families using a bulk of their cash assistance on shelter. Families may find it more difficult to cut back on rent then on food, clothes, and health services.

Figure 5: Unmet Needs after cash assistance



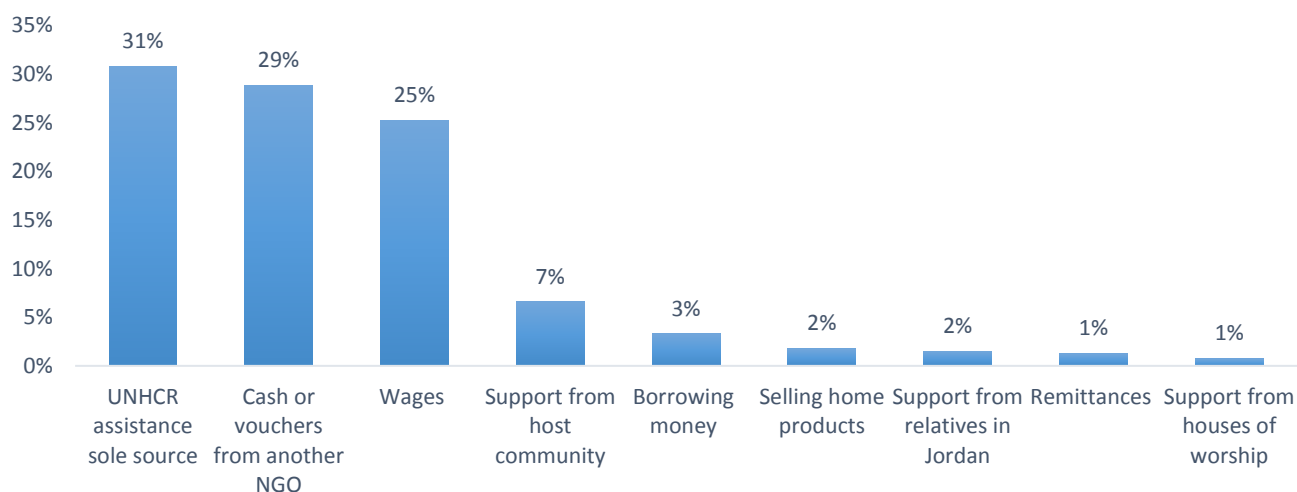
Income

Thirty-one percent of beneficiaries report UNHCR as their sole source of income. Twenty-nine percent report receiving cash and/or vouchers from non-governmental organizations. Other significant sources of income include support from the host community, borrowing money, selling home products, support from relatives in Jordan, and remittances.

Twenty-five percent of beneficiaries report income from wages. Among the wage earners, twenty-nine percent of men report having work permits, while no women report having work permits. The difference in monthly wages is stark, with men earning an average of 162 JOD a month and women earning an average 48 JOD a month. The differences in work permits and wages among men and women may stem from men being more likely to participate in the formal economy and women more likely to participate in the informal economy.



Figure 6: Sources of monthly income*

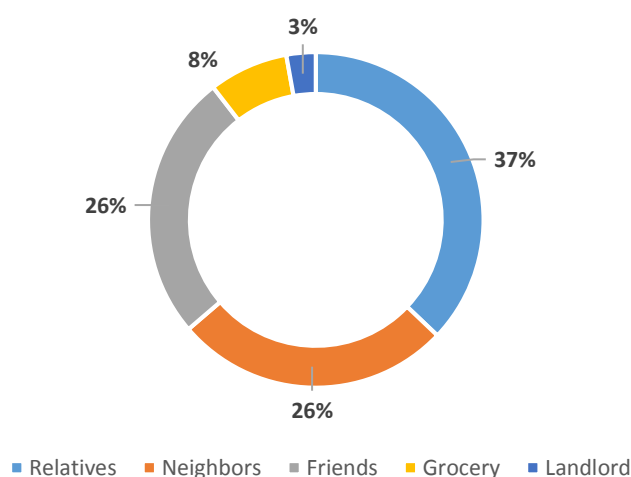


* Wages refers to both formal and informal work

Beneficiaries report that remittances account for a small percentage of income with only one percent of beneficiaries receiving remittances from a relative. Other sources of income include assistance from houses of worship.

Borrowing money continues to be a source of income for beneficiaries. Most borrow from within the Syrian refugee community including from neighbors, relatives, and friends. On average, beneficiaries borrowed 63 JOD a month.

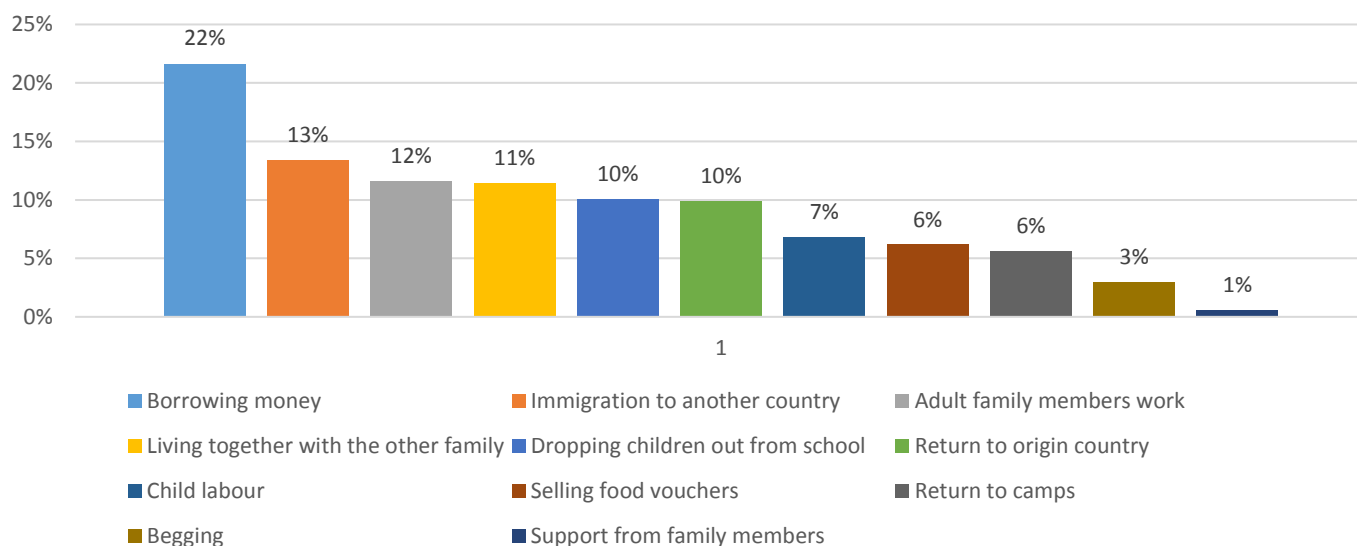
Figure 7: Whom do you borrow money from?



Potential Response if Cash Assistance Stopped

The second quarter of 2017 saw the highest number of beneficiaries stating they would immigrate to another country if cash assistance stops (13% versus just 3% in the 2016 Annual PDM report). The percentage of respondents stating they would return to Syria decreased from 16% in the first quarter to 10% in the second quarter. Twenty-two percent of beneficiaries reported that they would borrow money if cash assistance stopped, twelve percent would have adult family members work, eleven percent would live with another family, twelve percent would have adult family members work, eleven percent would live with another family, and seven percent would drop their children out of school.

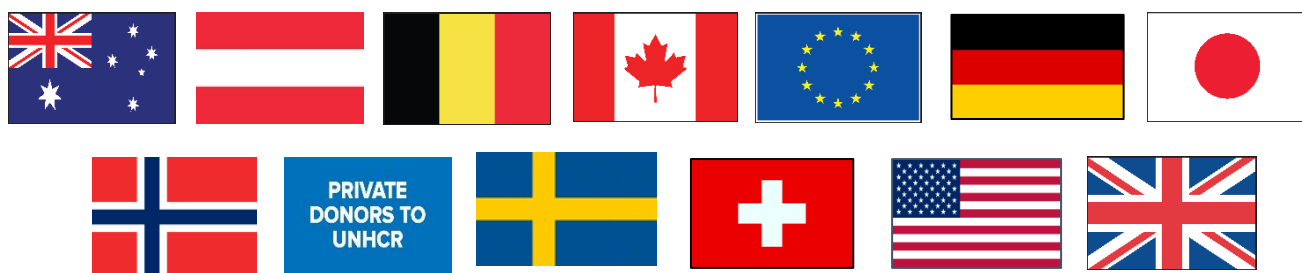
Figure 8: Potential Response if cash assistance stopped



Quality of Service

The vast majority of beneficiaries receive their assistance through iris scans (97%). Of the beneficiaries using iris scans, forty-one percent faced some technical difficulties, with the most common reason being repeated attempts to scan their irises. UNHCR staff and affiliated organizations were rated highly by beneficiaries in terms of treatment, with over ninety-nine percent stating that they were treated respectfully. Seventy-two percent of respondents stated that they are aware of the UNHCR Helpline or Helpdesk, but only twenty percent had ever used. Of those who used the Helpline or Helpdesk, just under half (42%) received an answer to their question.

UNHCR is grateful to the following donors for their critical financial support that has made this large scale monthly financial assistance possible:



For more details on UNHCR's Cash-Based Interventions in Jordan, please contact: JORAMDAT@unhcr.org