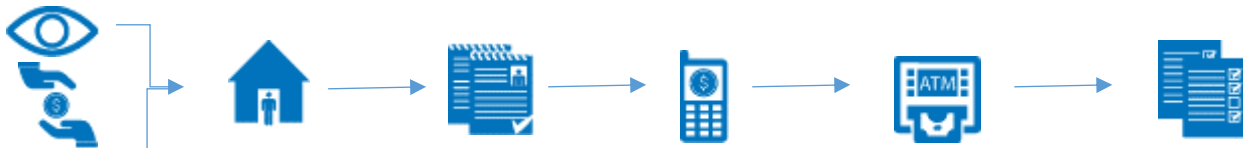


3rd Quarter - Cash Assistance for Syrian Refugees

30,000 Syrian refugee families supported per month	16 million USD distributed	35% UNHCR is sole source of income
---	--------------------------------------	---

HOW CASH ASSISTANCE WORKS

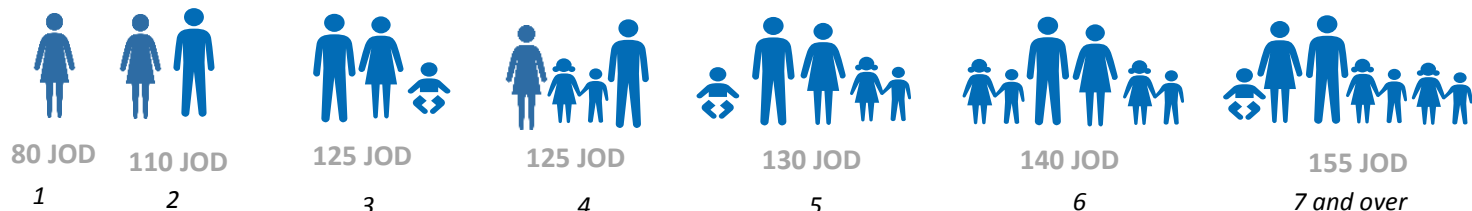


1. Refugees are registered and irises captured.
2. Donors provide funding.
3. Home visits are conducted to assess vulnerability.
4. Families are selected for cash assistance.
5. Text messages inform beneficiaries when the cash is available for withdrawal.
6. No card. No pin. Beneficiaries are identified 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 272 families receiving cash assistance, with an average family size of 4.8 people, were interviewed for the report. Surveys were conducted through home visits (84) and phone calls (188). The interviews were conducted by Mindset, a national Jordanian research company.

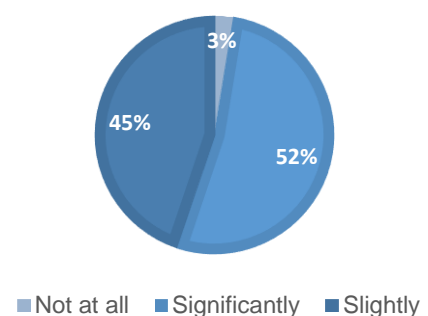
Monthly cash assistance levels by Family Size:



Impact of Cash Assistance

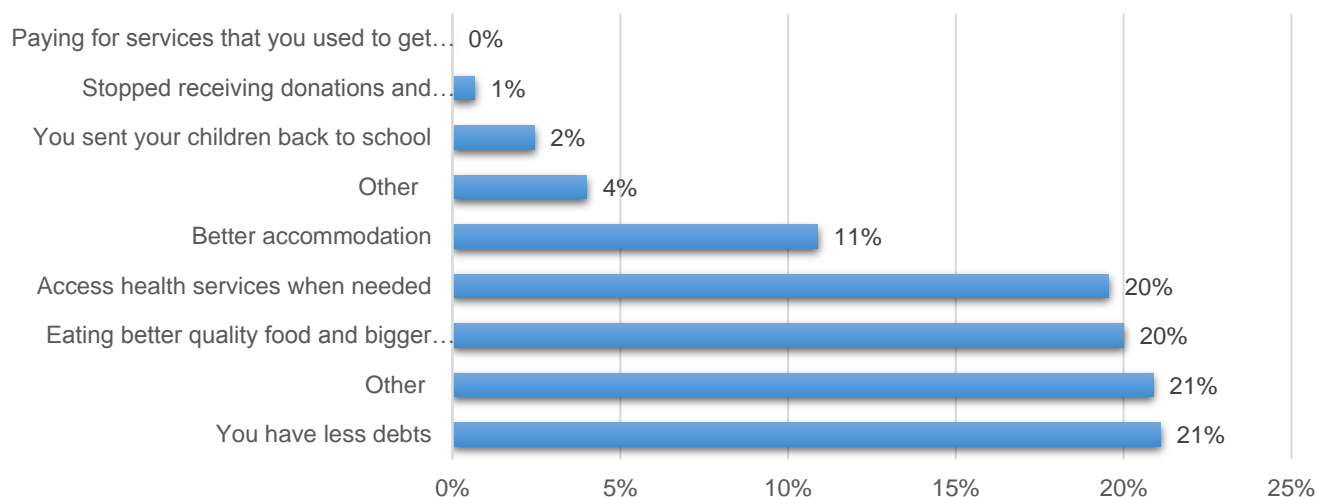
Cash assistance is meeting the majority of beneficiaries' basic needs by helping them afford rent and pay monthly bills. It is also improving their lives by having a positive impact on beneficiaries' financial stability, housing, health access, and food security. Almost all beneficiaries felt that cash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

Figure 1: Extent cash assistance improved living conditions



Beneficiaries report that the biggest impact of cash assistance is financial security with twenty-one percent reporting taking on less debt. Twenty percent of beneficiaries report eating better quality and bigger portions of food, twenty percent report being able to access health services when needed, and eleven percent reported living in better accommodation due to cash assistance.

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.



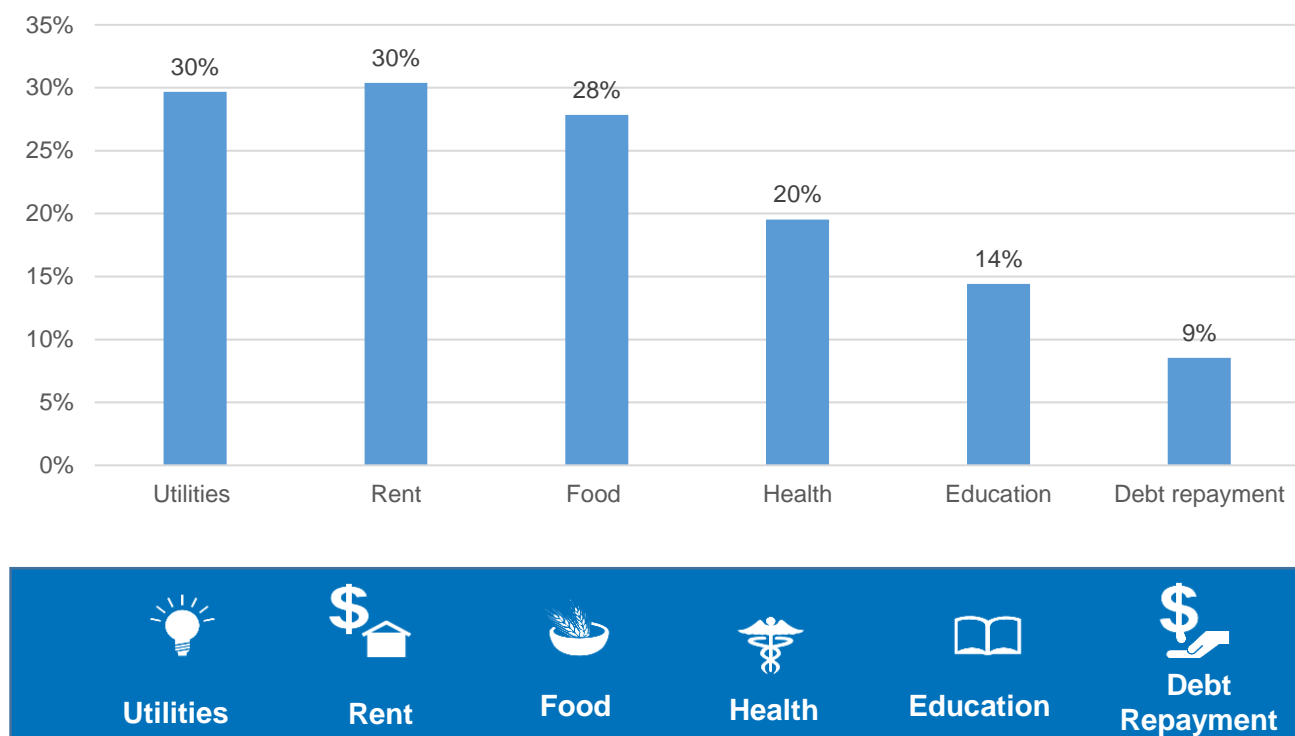
©UNHCR/David Azia

Stories behind the numbers

Syrian refugee family receiving cash assistance (female-headed household)

Syrian refugees Leen, 4, right, Diyala, 7, centre, and Alaa, 12, stand in the family's rented apartment in Madaba, Madaba Governorate, Jordan. The family receives cash assistance from UNHCR of 155 Jordanian Dinar per month.

Figure 3: Use of Cash Assistance



Use of Cash Assistance

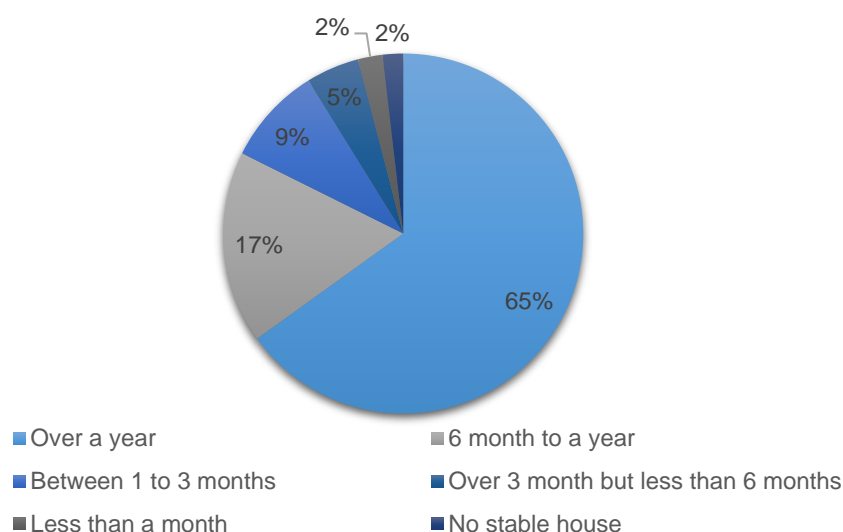
Rent and utilities continues to be the most common and costly monthly expense for beneficiaries. Families spend an average of 122 JOD per month on rent, which accounts for almost 82% of their monthly cash assistance. After rent, beneficiaries report spending on food (63 JOD per month¹); debt repayment (38 JOD per month); health expenses (38 JOD per month); utilities (30 JOD); and educational expenses (22 JOD).

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. Eleven percent of families indicated that their rent was raised after receiving cash assistance, however only 6 families believe it was due to the landlord thinking that UNHCR paid the rent.

¹ Excluding World Food Programme vouchers

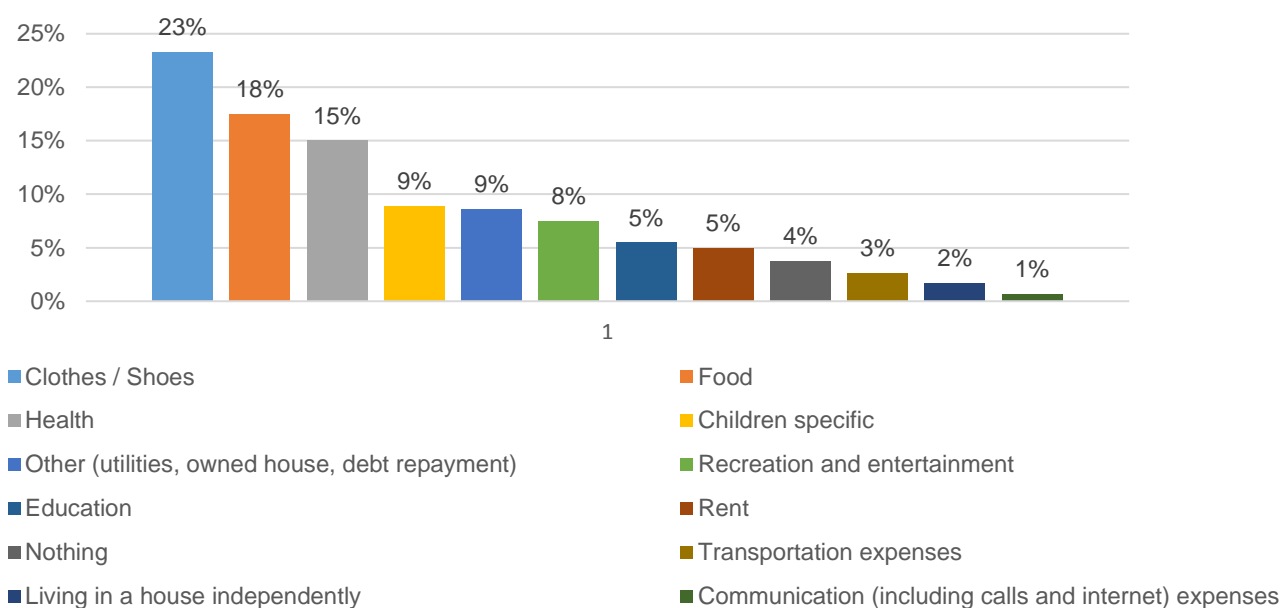
Figure 4: Duration of stay in residence place



Unmet Needs

Twenty three of beneficiaries identified clothes/shoes as an unmet need, followed by eighteen percent reporting food, and fifteen percent reporting health. This is the first quarter in which Clothes/Shoes surpassed food as an unmet need, and may reflect the need in the third quarter for warmer clothes to prepare for Winter. Only five 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-five percent of beneficiaries report UNHCR as their sole source of income. Twenty-three percent report wages. Other significant sources of income include receiving cash or vouchers from other NGOs, borrowing money, child labor, selling home products, support from relatives in Jordan, and support from host community.

Among the wage earners, twenty-one percent of men report having work permits, while eleven percent of women report having work permit. The difference in monthly wages is stark, with men earning an average of 156 JOD a month and women earning an average 72 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.

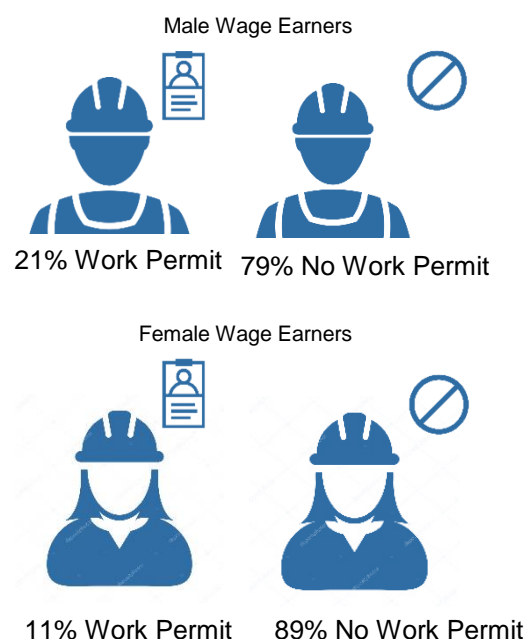
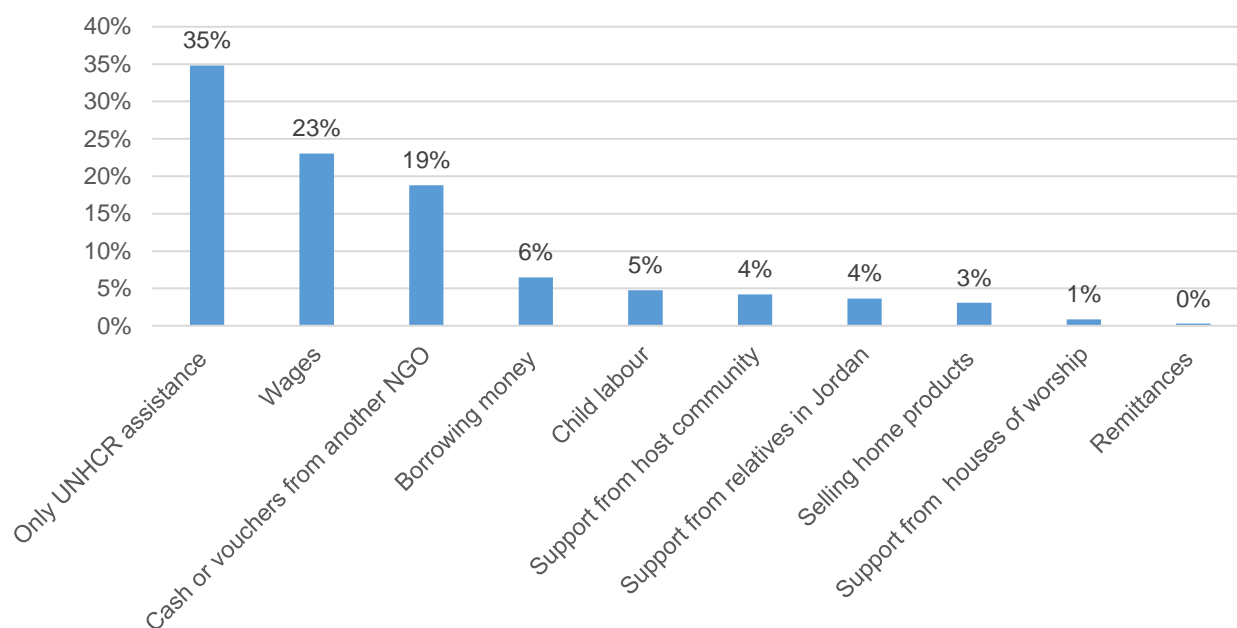


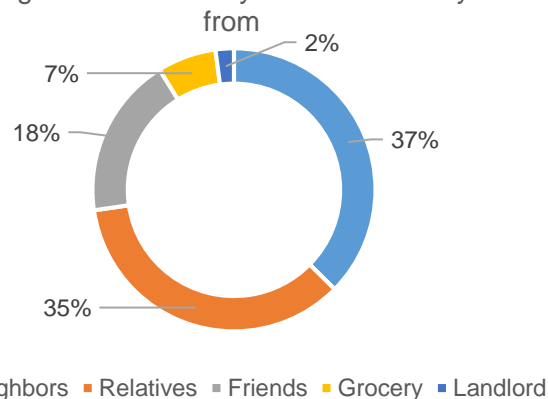
Figure 6: Sources of monthly income*



* Wages refers to both formal and informal work

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 76 JOD a month.

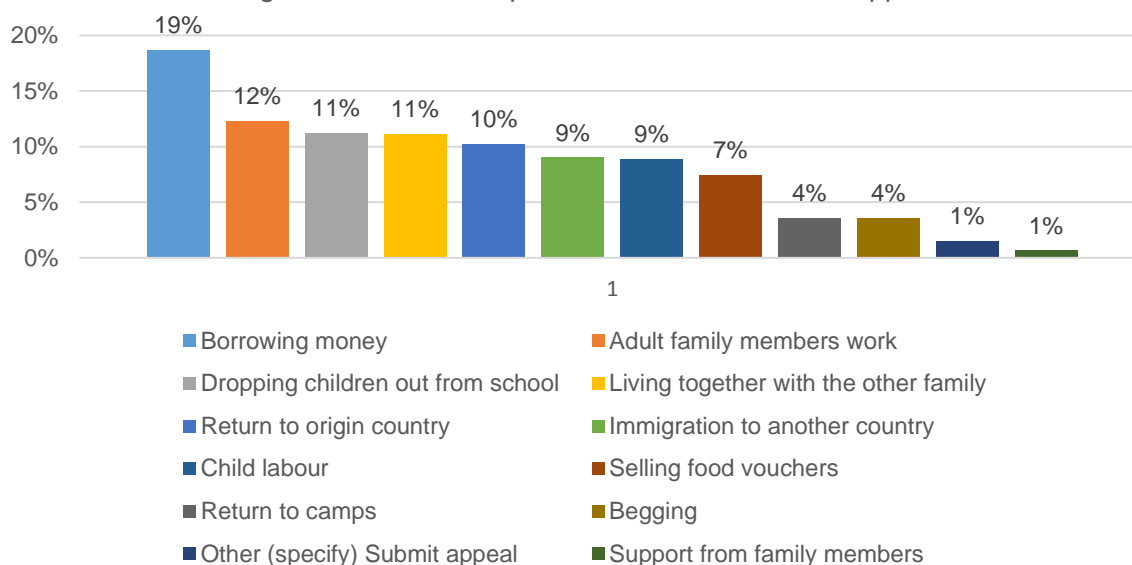
Figure 7: Whom do you borrow money from



Potential Response if Cash Assistance Stopped

In the third quarter of 2017, nine percent of beneficiaries stated they would immigrate to another country if cash assistance stops, an increase from 2016 (9% versus just 3% in the 2016 Annual PDM report). The percentage of respondents stating they would return to Syria remained at 10% (the same as in the second quarter). Nineteen percent of beneficiaries reported that they would borrow money if cash assistance stopped, eleven percent would have adult family members work, eleven percent would live with another family, and eleven percent would drop their children out of school.

Figure 8: Potential response if Cash Assistance stopped



Quality of Service

The vast majority of beneficiaries (88%) receive their assistance through iris scans. 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. Sixty-two percent of respondents stated that they are aware of the UNHCR HelpLine or HelpDesk, but only twenty-two percent had ever used. Of those who used the HelpLine or HelpDesk, over fifty-two percent 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