

MULTI-PURPOSE CASH ASSISTANCE

2018 POST DISTRIBUTION MONITORING REPORT

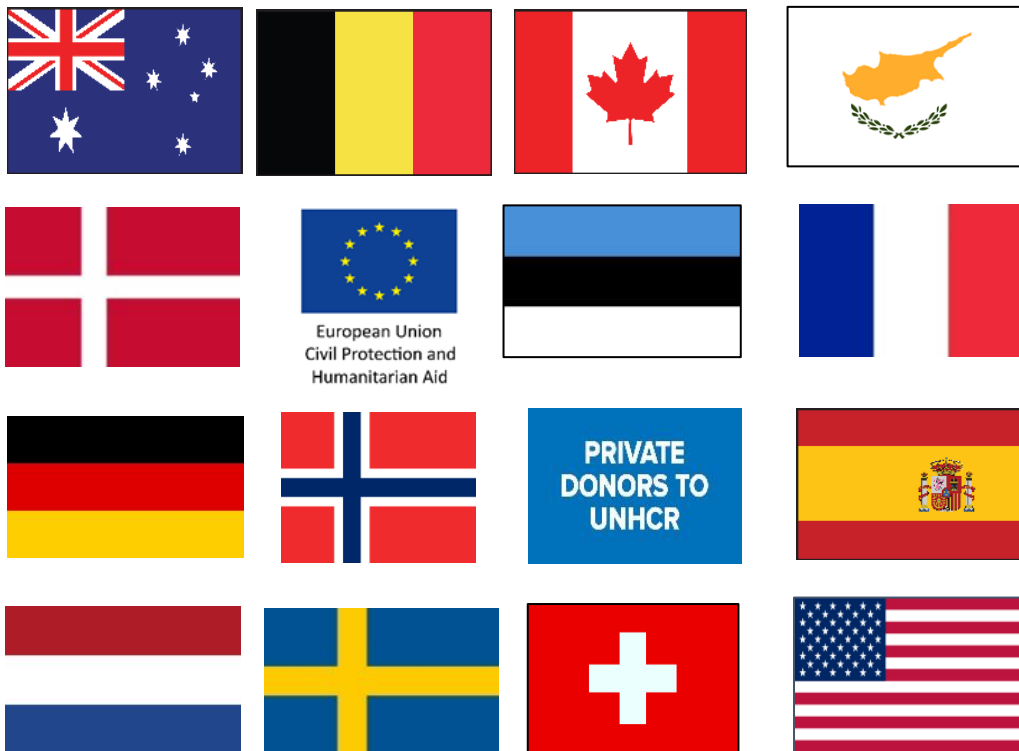


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Abbreviations

ATM	Automatic Teller Machine
CBI	Cash-Based Intervention
FHH	Female Head(s) of Household
JOD	Jordanian Dinar
LCSI	Livelihood Coping Strategies Index
MHH	Male Head(s) of Household
PDM	Post Distribution Monitoring
rCSI	Reduced Coping Strategies Index
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollars
WFP	World Food Programme

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Executive Summary

Introduction

Background

Cash-Based Interventions (CBI) are one of UNHCR's most important protection tools as part of its humanitarian response programming in Jordan. Cash assistance provides the flexibility that refugees, require to meet their livelihood and basic needs. In 2018, UNHCR's cash assistance program in Jordan was the second-largest in the world.¹As of December 31, 2018, UNHCR had registered 671,650 Syrian refugees in Jordan, of which 81% live outside the three official refugee camps.²

UNHCR Jordan's cash program meets the needs refugees living in communities (non-camp settings) throughout Jordan. CBI programs currently benefit 140,000 individuals (32,500 families) in Jordan; the majority of beneficiaries are Syrian refugees (92%), in addition to Iraqis (6%) and others (2%). Average cash assistance values are \$175 per month to help families pay for rent, food and water.

Key Findings and Comparative Analysis

Impact of Cash Assistance

Both Syrian and non-Syrian refugees reported primarily spending their cash assistance on rent, food, and utilities. 83% of total respondents reported using the cash assistance to meet an ongoing monthly need for their family rather than to meet a new need, indicating a high level of reliance on cash assistance for monthly expenditure.

Both Syrian and non-Syrian beneficiaries report a relatively low level of food insecurity, as measured by the reduced Coping Strategy Indicator (rCSI) developed by the World Food Programme (WFP).³

The cash assistance was reported to "significantly" impact beneficiaries' psychosocial wellbeing, primarily because it reduced feelings of stress (61% of beneficiaries), improved living conditions (51%), and reduced the financial burden of the household (47%). Eight in ten respondents reported that their relationships with the local community were either "good" or "very good".

¹ UNHCR (2019) *UNHCR Cash Assistance Global Factsheet 2018*, UNHCR.

² UNHCR Jordan (2018a) Registered Syrians in Jordan, 15 December 2018, available at <https://data2.unhcr.org/en/documents/download/67333> (accessed 31 January 2019).

³ Maxwell, D. and Caldwell, R. (2008) *The Coping Strategies Index: Field Methods Manual*, 2nd ed., January 2008, available at https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf (accessed 13 January 2019), 17.

74% of Syrian and non-Syrian cash assistance beneficiaries report that a member of their household borrows money for household needs. Primarily, recipients report borrowing money to buy food, pay for healthcare, and to pay rent.

87% of beneficiaries receive cash assistance through Iris Scan-enabled ATM machines, while 13% receive cash assistance through an ATM Prepaid Card, which are given to beneficiaries that cannot use the Iris Scan due to disabilities, medical conditions, or age (primarily unaccompanied minors). Female heads of households were more likely than male headed households to report that they had to scan their irises multiple times or they did not know how to use the scanner, indicating a potential training opportunity for female headed households in the future.

Over half of cash assistance beneficiaries reported that they knew how to submit complaints and feedback to UNHCR, primarily identifying the UNHCR helpline. A fourth of beneficiaries reported they submitted an appeal about their existing cash assistance to UNHCR, with 80% of those reporting that UNHCR responded to their issue.



A Mindset worker goes to visit a family to conduct a post distribution monitoring assessment on what the impact of cash assistance has been in Jebal Hussein, Amman. ©UNHCR/M.Hawari

Introduction

Background

UNHCR has a responsibility to ensure the protection, welfare and dignity of refugees.

Cash-Based Interventions (CBI) is one of UNHCR's most important protection tools in the humanitarian response. Cash Assistance allows refugees and other people of concern to live with greater dignity by preserving their ability to make decisions and spend money based on their priority needs through existing markets. This helps them to live with more stability during displacement.⁴ Today, UNHCR is implementing both large-scale multipurpose grants as well as programmes that are still limited in scope or scale, such as Cash for Education, Cash for Health and Urgent Cash programs. Between 2016 and 2018, UNHCR delivered USD 1.8 billion in cash to 16 million people in over 100 countries. UNHCR's cash assistance program in Jordan is the second-largest in the world.⁵

As the Syrian refugee crisis enters its ninth year, UNHCR has 671,074 Syrian refugees in Jordan registered in Jordan.⁶ Of these, 544,971, or 81% of all Syrian refugees are living in cities, towns and communities outside of one of the three official camps in Jordan. Many assessments have documented the ongoing needs of Jordan's refugee populations, who face daily problems closing the income-expenditure gap, as well as protection vulnerabilities relating to displaced populations.

Cash-Based Interventions in 2018

UNHCR Jordan's cash program was introduced in 2008 in response to the immediate needs of the Iraqi urban refugees, and later in 2012 included Syrian refugees. The principle behind UNHCR's cash assistance programme, beyond meeting basic needs such as shelter, food and water/sanitation, is to reduce the susceptibility of the most vulnerable refugee families to exploitation and other protection risks such as child labour, begging, home-evictions, early marriage and premature returns. In the new environment of legal work permits for refugees, UNHCR's cash programs will continue to focus on those who are most fragile and at risk, while promoting bridges to self-reliance for vulnerable families. The cash assistance program is closely linked with UNHCR's strategic protection response including child protection monitoring, case-management and individual counselling, advocacy and referrals.

⁴ UNHCR (2016) *Strategy for the Institutionalisation of Cash-Based Interventions 2016-2020*, UNHCR, available at <https://www.unhcr.org/584131cd7> (accessed 7 February 2019).

⁵ UNHCR (2019) *UNHCR Cash Assistance Global Factsheet 2018*, UNHCR.

⁶ UNHCR Jordan (2018a) *Registered Syrians in Jordan*, 15 December 2018, available at <https://data2.unhcr.org/en/documents/download/67333> (accessed 31 January 2019).

UNHCR Jordan’s Cash-Based Interventions (CBI) currently benefit 139,112 individuals (32,500 families).⁷ Syrians make up the largest portion of the beneficiary population (92%), in addition to Iraqis (6%) and other beneficiaries (2%).⁸

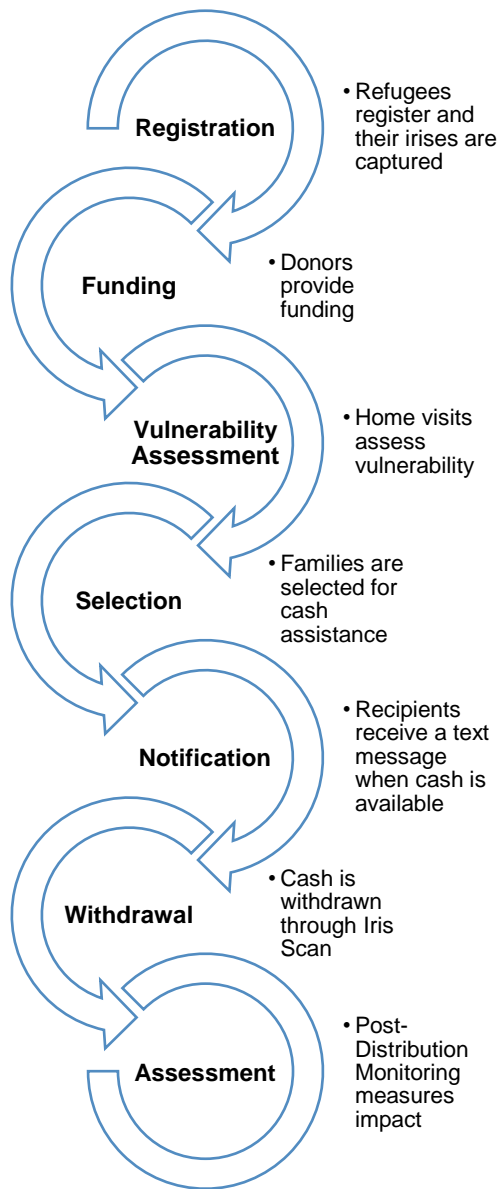


Figure 1: Cash assistance step-by-step

UNHCR disbursed USD 67.9 million in cash assistance in 2018. Cash assistance follows a simple process (shown in Figure 1). Following a family’s registration with UNHCR as a “person of concern”, UNHCR schedules a home visit with each family to assess and determine their vulnerability. An average of 4,000 families are being referred each month for an assessment. Vulnerability is defined by the Vulnerability Assessment Framework (VAF) that provides a set of indicators and formulas to score vulnerability risks in a number of sectors including Shelter, Health, Education, WASH, and Coping Strategies among others. These indicators and scores provide a basis for UNHCR and partner organisations to target the most vulnerable Syrian refugees using similar criteria.

UNHCR transitioned to a social assistance targeting formula in 2018 that supports only the most at risk and fragile families (approximately 23% of the urban population) in alignment with national Jordanian social welfare programs. Persons of concern have the right to petition for cash assistance, appeal the decision if they disagree with results, and receive a timely response. Communication and feedback channels include direct phone SMS and audio messaging, as well as a call centre (Helpline), information centres (Helpdesks and Community Service Centres), and at UNHCR registration sites.

UNHCR uses an ATM banking network, and digital mobile wallet modalities for cash transfers. Unique to Jordan, UNHCR and the Common Cash Facility members use iris-enabled ATMs for cash withdrawals. A simple iris scan, using a special iris camera attached to the ATM triggers the cash withdrawal, without the use of an ATM card or a pin

⁷ The exact number of cash assistance beneficiaries changes from month to month, due to inter alia, births, and deaths, as well as new additions when previous beneficiaries leave, for example because they have resettled in third countries.

⁸ UNHCR Jordan (2018b) Cash Assistance Dashboard UNHCR Jordan, November 2018, available at <https://reliefweb.int/sites/reliefweb.int/files/resources/67219.pdf> (accessed 18 December 2018).

number. This ensures that the person targeted for assistance is the one receiving the assistance, and has been instrumental in reducing fraud. ATM prepaid cards may also be used for specific needs. In 2018 UNHCR assisted 32,500 families per month for cash assistance. The amount of assistance provided is standardized with humanitarian partners through an annual Minimum Expenditure Basket Survey⁹ – and the transfer values are in the range of and JOD 80 – 155 for Syrians (\$113 – 219) and JOD 80 – 300 for non-Syrians (\$113- 424).

In 2016, UNHCR and other humanitarian partners launched the Common Cash Facility (CCF). The CCF provides a platform for cash partners to work together to negotiate better fees and services from financial service partners. By December 2018, the CCF was providing cash assistance to refugees and Jordanian nationals from 25 cash partners that included UN agencies, international organizations and Government of Jordan institutions (municipalities).

Post Distribution Monitoring

UNHCR Jordan ensures that cash beneficiaries are well-informed at every stage of the assistance process and ensures strong accountability and grievance mechanisms are in place through multiple channels. Feedback is routinely collected and reviewed from Helpline and Helpdesks through the appeals processes, and more structured data are collected through the use of focus groups, surveys and regular monthly monitoring and evaluation. One form of monitoring and evaluation is the use of post-distribution monitoring (PDM), an on-going process that assesses the effectiveness of the cash assistance program and the impact on recipient well-being. Through regular PDM surveys, UNHCR is able to track data on how cash assistance is used, while also providing key feedback from beneficiaries about the accessibility of the cash assistance distribution mechanisms. UNHCR carries out annual and mid-year PDM research to continuously inform and update the CBI programme. This report reflects feedback on UNHCR's monthly multi-purpose cash programme. Separate assessments are conducted to reflect UNHCR's winterization assistance, cash for health, emergency cash and cash for education programmes.

Quantitative data collection for the Post Distribution 2018 Annual Report was carried out by Mindset; UNHCR's data collection contractor. Data were collected using KoBo Toolbox software. For the 2018 Post Distribution Monitoring Report, a total of 782 UNHCR Cash Based Intervention beneficiaries were interviewed for the quantitative survey. Of these total respondents, 501 are Syrian refugees receiving cash assistance, and 281 are refugees and asylum seekers from other countries, commonly referred to as the Non-Syrian population. Half of all respondents are living in the largest governorate in Jordan, Amman, as shown in Figure 2 below:

⁹ *The Minimum Expenditure Basket Survey is a tool to establish poverty lines for refugee populations. More information can be found in: United Nations High Commissioner for Refugees (UNHCR) (2017) Minimum Expenditure Basket for Syrian Refugees: 2017 Guidance Note, UNHCR, available at <https://reliefweb.int/sites/reliefweb.int/files/resources/MEB2017.pdf> (accessed 3 February 2019).*

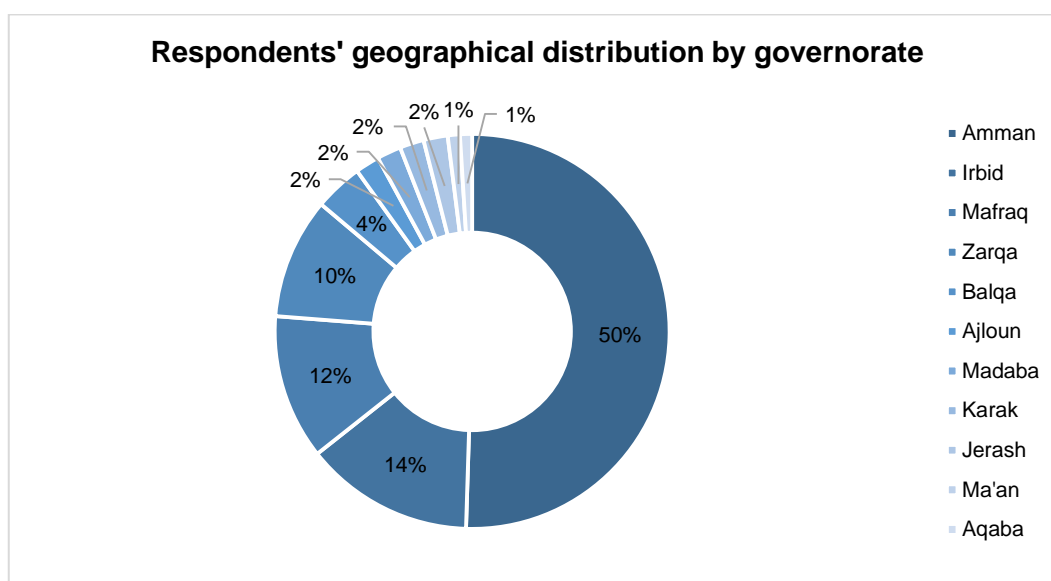


Figure 2: Respondents' geographical distribution by governorate

Syrian beneficiaries reported an average of 5.40 household members while Non-Syrian beneficiaries reported an average household size of 4.45 members. The majority of respondents have been receiving cash assistance for more than six months, as shown in Table 1 below:

Table 1: Time on cash assistance, by nationality

Nationality	Six months or less	More than six months
Syrian	13%	87%
Non-Syrian	9%	91%

In addition to quantitative data, nine focus group discussions were carried out:

Table 2: Summary of focus group participants

No.	Nationality	Location	Gender	Category	Beneficiary Type
1	Syrian	Aqaba	Male	Male heads of households	Two years or more
2	Syrian	Balqa	Female	Single women	Two years or more
3	Syrian	Irbid	Male	Medical issue/ disability	New in 2018
4	Syrian	Madaba	Female	Female heads of household	New in 2018
5	Syrian	Mafraq	Male	Elderly	New in 2018
6	Syrian	Ma'an	Male	Medical issue/ disability	Two years or more
7	Syrian	Zarqa	Female	Single women	Two years or more
8	Non-Syrian	Sahab (Amman)	Male	Male heads of households	Two years or more
9	Non-Syrian	Nuzha (Amman)	Female	Female heads of households	New in 2018

Key Findings and Comparative Analysis

Impact of Cash Assistance

Impact of Cash Assistance: Household Expenditure

Cash assistance is used to meet families' basic monthly needs. Though both Syrian and non-Syrian beneficiaries reported that they primarily spent their cash assistance on rent, non-Syrian beneficiaries were almost twice as likely to report using cash assistance to buy food and buy hygiene products, as shown in Figure 3 below:

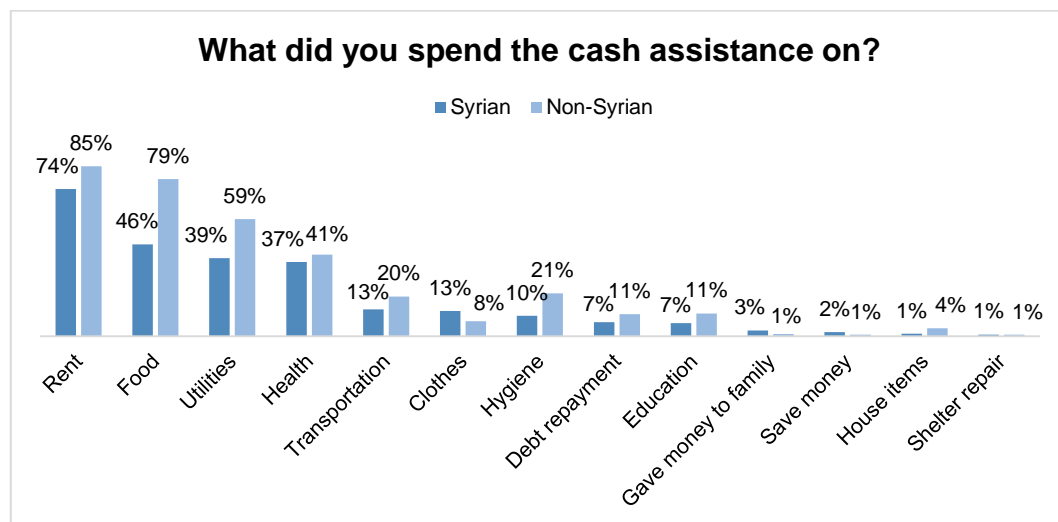


Figure 3: Comparison between Syrian and non-Syrian beneficiaries' responses reporting how cash assistance was spent

There was some variation by governorate for both Syrian and non-Syrian respondents on how families spent cash assistance. 78% of respondents state they spend some of their assistance on rent.

Table 3: Percentage of Syrian and non-Syrian respondents reporting spending assistance funds on core items, by governorate

Governorate	Syrian (%)	Non-Syrian (%)
Irbid		
Balqa		
Zarqa		
Tafila		
Aqaba		
Karak		
Ma'raq		
Jerash		
Ajloun		
Amman		
Madaba		
Ma'an		
Average		

Rent	76%	73%	84%	100%	75%	92%	73%	92%	78%	78%	76%	78%	78%
Food	42%	77%	58%	100%	63%	42%	67%	33%	44%	61%	53%	22%	58%
Utilities	31%	57%	53%	100%	38%	67%	55%	83%	67%	44%	29%	44%	46%
Health	40%	33%	34%	50%	50%	25%	34%	58%	50%	40%	41%	33%	38%
Transportation	20%	13%	9%	50%	13%	17%	15%	17%	22%	16%	29%	-	16%
Hygiene	8%	13%	8%	-	-	8%	17%	25%	11%	16%	35%	11%	14%
Clothes	11%	27%	10%	50%	-	8%	23%	33%	6%	7%	6%	-	11%
Debt repayment	7%	10%	10%	-	-	17%	11%	25%	17%	7%	18%	11%	8%
Educational items	5%	23%	5%	50%	25%	8%	15%	17%	17%	6%	6%	22%	8%
Other	8%	7%	6%	-	13%	17%	16%	-	-	6%	-	-	7%
House items	-	3%	3%	-	-	-	2%	-	-	3%	-	-	2%
Give money to family outside case	8%	-	-	-	-	-	3%	-	6%	1%	-	-	2%
Save money	-	-	4%	-	-	-	3%	-	-	1%	6%	-	2%
Shelter repair	1%	-	1%	-	-	-	1%	-	-	1%	-	11%	1%

Amman, Irbid, and Mafraq are the three Jordanian governorates with the highest number of Syrian and non-Syrian respondents. Respondents from these governorates report similar rates of spending on core items, indicating that these items are similarly necessary regardless of location. However, beneficiaries living in Irbid report spending less on food and utilities than respondents in Amman or Mafraq, indicating that prices might be lower for these core items in Irbid.

“Other” items included cooking gas and fuel for heating, SIM cards and telephone costs, diapers and infant needs, internet costs, and cigarettes.

Beneficiaries receiving cash assistance for less than six months were more likely to spend their cash assistance on food and clothes and shoes, while beneficiaries receiving cash assistance for over six months were more likely to spend it on rent. Male headed households reported they were more likely to prioritize rent (84.1% compared with 70.1% of FHH) and utilities (51.2% compared with 40.1% of FHH), while female headed households spent more on health expenses with their cash assistance than male headed ones (46.3% compared with 32.0% of MHH).

When asked how much they spent on each item monthly, results were almost similar between Syrian and non-Syrian beneficiaries except for food expenditure where non-Syrians reported spending twice the amount as Syrians, as shown in Figure 4 below.

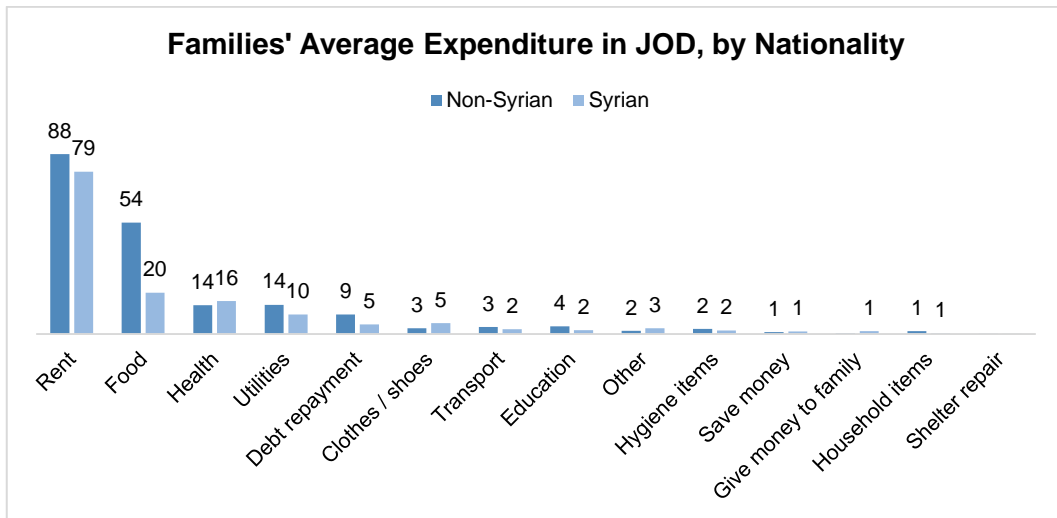


Figure 4: Comparison between Syrian and non-Syrian beneficiary families' average monthly expenditures in JOD

More than 80% of cash assistance beneficiaries reported that they chose to spend the cash assistance on these items to meet an ongoing family need, while only 15% reported that they spent their cash assistance on a new immediate need, as shown in Figure 5 below:

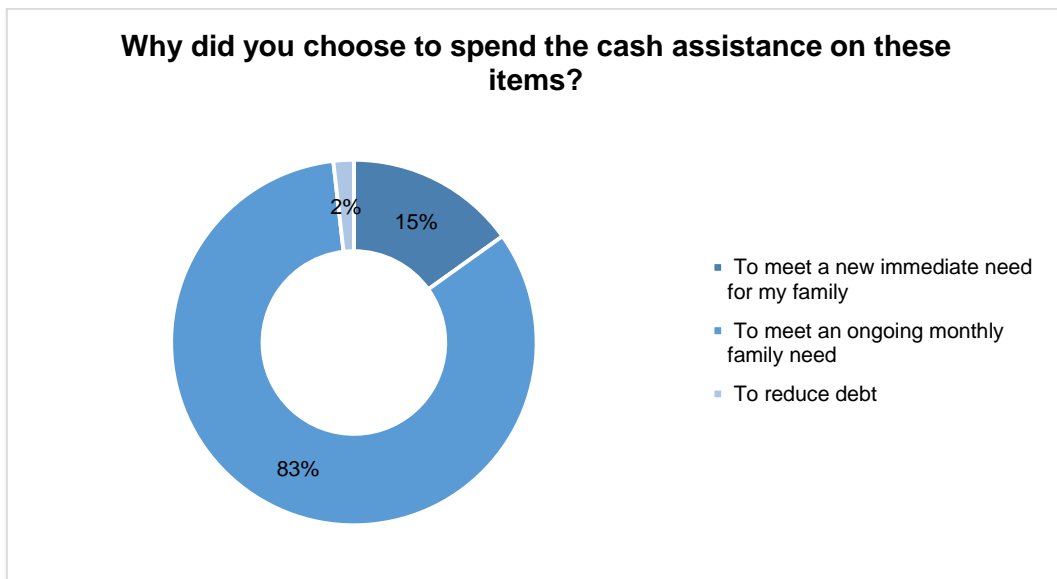


Figure 5: Average percentages of both Syrian and non-Syrian beneficiary respondents reporting why they chose to spend the cash assistance on specific item(s)

These findings indicate that both Syrian and non-Syrian beneficiaries have more reliance on cash assistance to meet ongoing expenditure needs. Respondents living in Karak and Jerash were the most likely to report that they chose to spend the cash assistance on the above items to reduce debt, while respondents living in Aqaba were the most likely to spend the cash assistance on a new, immediate need for their families. Further, 94% of respondents reported that these are the items they normally spend the cash assistance on, suggesting that families' expenditure needs are consistently larger than their income.

Impact of Cash Assistance: Gender Dimensions

When asked whom in their family made the decision about how to spend the cash assistance, Syrian beneficiaries were more likely to say female heads of household, while non-Syrian beneficiaries were more likely to report male heads of household made the decision, as shown in Figure 6 below:

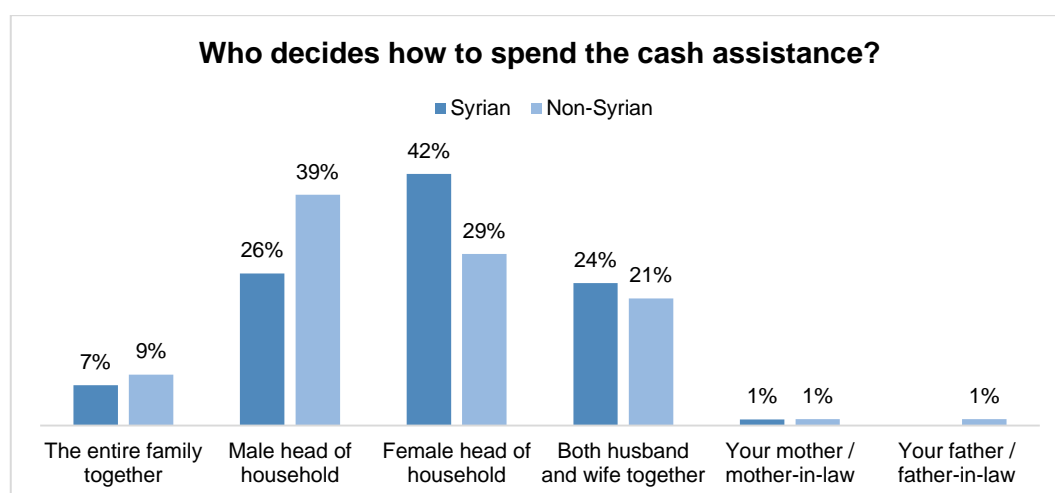


Figure 6: Comparison between Syrian and non-Syrian beneficiaries' responses on whom in their household controls cash assistance resources

This finding can be partially explained by the fact that Syrian beneficiaries of cash assistance are more likely to live in female-headed households (53%), while non-Syrian beneficiaries are more likely to live in male-headed households (59%).¹⁰

Data were disaggregated by gender of the head of household and gender of the principal applicant, which showed very similar rates of response. Male respondents were more likely to report that the MHH or husband and wife together made the decision, while female respondents were more likely to report that the female head of household made the decision about how to spend the cash assistance.

Table 4: Syrian and non-Syrian respondents reporting whom in their family decides how to spend the cash assistance, by gender of the principal applicant

	Male	Female
The entire family together	7%	8%
Male head of household	50%	7%

¹⁰ UNHCR December 2018 Cash Assistance Beneficiary List.

Female head of household	4%	76%
Both husband and wife together	37%	7%
Your mother / mother-in-law	1%	1%
Your father / father-in-law	1%	-

The majority of respondents (96%) reported no disagreement about how to use the cash assistance as shown in Figure 7 below:

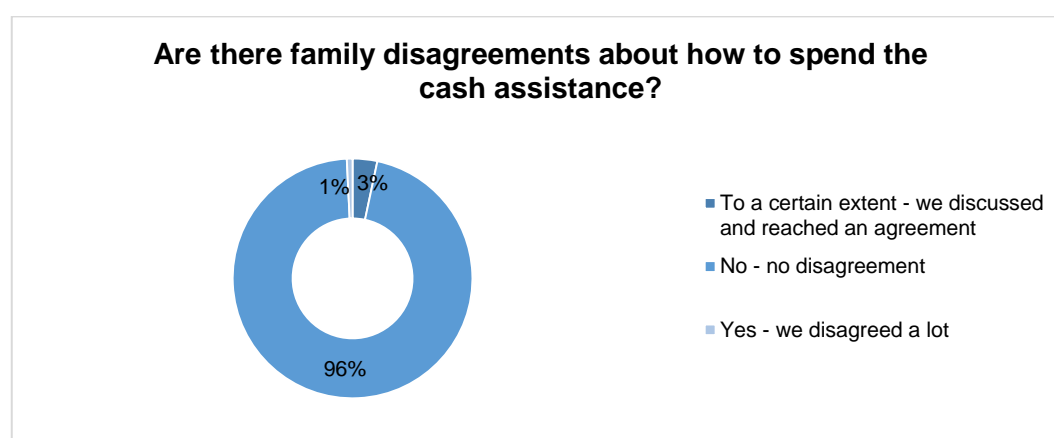


Figure 7: Average percentages of Syrian and non-Syrian beneficiary respondents reporting whether they had a disagreement about how to spend the cash assistance

Beneficiaries in Irbid and Karak were the most likely to state they had family disagreements about the cash assistance. When asked what the disagreement was about, beneficiaries reported they argued about how to spend the cash assistance, and who should be the family cash collector.

Impact of Cash Assistance: Food Security

In terms of meeting family food requirements, 63% Syrian and 56% of non-Syrian beneficiaries reported relying on at least one coping mechanism in the last week. UNHCR has adopted the reduced Coping Strategies Index (rCSI), developed by the World Food Programme to measure food security globally.¹¹ The Index measures five coping behaviors and assigns each a severity weighting, which is multiplied by the number of days a family relied on that behavior, to calculate a household's total score. The higher the score, the more food insecure a household is.

Table 5: Reduced Coping Strategy Index Weightings

Weight	Behavior
1	Eating less-preferred foods
1	Limiting portions at mealtimes

¹¹ Maxwell, D. and Caldwell, R. (2008) The Coping Strategies Index: Field Methods Manual, 2nd ed., January 2008, available at https://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp211058.pdf (accessed 13 January 2019), 17.

1	Reducing the number of meals per day
2	Borrowing food/money from friends and relatives
3	Limiting adult intake

The average rCSI score across all beneficiary cases is 11, a relatively low figure and in line with findings from WFP's 2017 CFSME¹² relating to refugees in the host community. This figure indicates that beneficiary families rely on individual coping strategies once or twice a week, primarily relying on less expensive or less preferred foods.

The finding was supported by focus group responses, where many participants noted that they rely on less expensive food or borrow money to pay for food, particularly meats and fruits. As one participant noted:

"In Aqaba, fruit and vegetable prices are high compared to Amman, which is why I borrow money." – Syrian male head of household, Aqaba

There is no significant difference between those receiving cash assistance for less than and more than six months, nor for cases headed by a male or female principle applicant.

The stories behind the numbers: "I don't want to be forced to eat from the trash again."

Osman and his wife Mariam originally from Sudan have been refugees in Jordan for 5 and a half years after fleeing Darfur. Speaking perfect English and always with a smile, Osman is one of over 30,000 refugee families who receive monthly cash assistance from UNHCR in Jordan but the last few years haven't been without challenges.

¹² World Food Programme (WFP) and REACH (2016) *Comprehensive Food Security Monitoring Exercise: Registered Syrian Refugees in Jordan*, WFP, available at https://documents.wfp.org/stellent/groups/public/documents/ena/wfp291175.pdf?_ga=2.154080120.1570978747.1535440412-1254502804.1525358290 (accessed 7 February 2019).



Darfuris Osman and Mariam receive a home visit from UNHCR partner Mindset to assess their living conditions. ©UNHCR/M.Hawari

"I can't work here, so I rely on this money to support my family. With my wife, we share our three-room apartment with my two brothers, their families and my mother. It is difficult for her here, she is sick, but it is a struggle for us to get her the help she needs. The apartment is also at the bottom of a steep flight of steps, so it is difficult for her to leave. Between all of us we only have one heater, but my brother has that in their room at the moment as they have just had a new baby. We have a safe life, but I constantly worry about money. I don't want to be forced to eat from the trash again. When we first arrived in Jordan this is what I had to do in order to find food for my family. It is expensive here and most the cash assistance goes towards our rent. We do not always have enough money to buy food, we have to make do."

Impact of Cash Assistance: Psychosocial Wellbeing

Respondents were asked to what extent the cash assistance has improved their family's well-being, which they could rate as "significant," "moderate," "little," or "no impact." Syrian and non-Syrian respondents similarly responded that their lives have improved "significantly" as a result of the cash assistance (Figure 8):

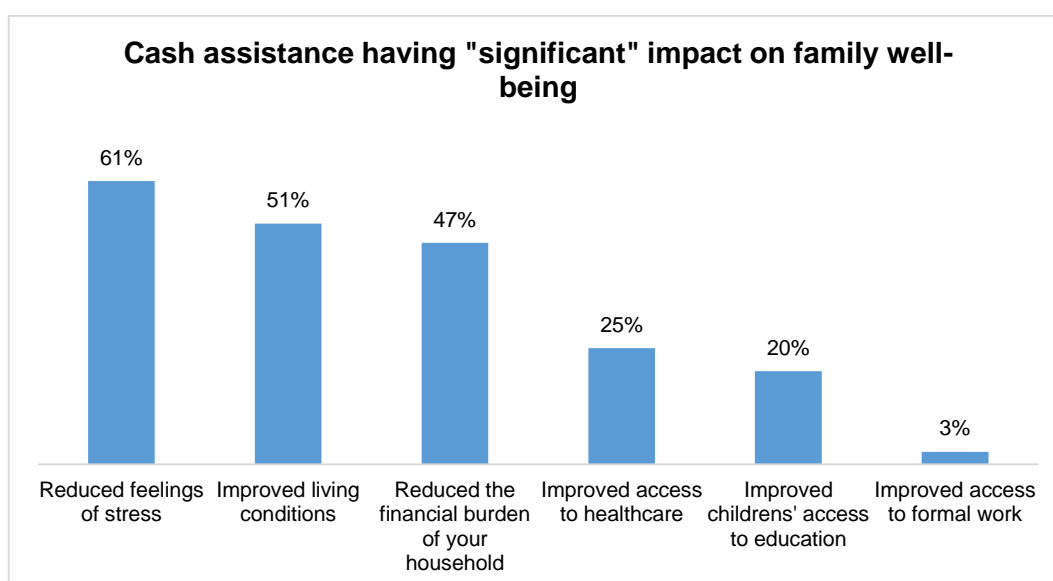


Figure 8: Average percentages of Syrian and non-Syrian beneficiaries reporting that the cash assistance has "significantly" impacted their family's well-being

Non-Syrian beneficiaries were more likely to report that the cash assistance has "significantly" improved their living conditions (58% compared with 48% of Syrian beneficiaries). Further, respondents living in Madaba and Ma'an were the most likely to report that the cash assistance has "significantly" helped them, as shown in Table 6 below:

Table 6: Impact of cash assistance on Syrian and non-Syrian beneficiaries' families' wellbeing, by governorate

	Irbid	Balqa	Zarqa	Tafila	Aqaba	Karak	Ma'fraq	Jerash	Ajloun	Amman	Madaba	Ma'an	Average
Reduced feelings of stress	68%	50%	68%	-	50%	58%	53%	67%	61%	59%	82%	56%	60%
Improved living conditions	52%	43%	57%	-	38%	75%	31%	75%	50%	54%	76%	67%	51%
Reduce household financial burden	50%	40%	43%	-	25%	50%	32%	67%	33%	51%	71%	56%	47%
Improved access to healthcare	28%	13%	23%	-	38%	33%	23%	25%	28%	23%	47%	56%	25%
Improved access to education	16%	17%	10%	-	25%	17%	22%	33%	33%	20%	35%	44%	20%
Improved access to formal work	2%	3%	1%	-	-	-	4%	-	6%	3%	6%	-	3%

When asked if they had enough money to cover their monthly expenditures, only 43% of Syrian refugee respondents stated they had enough assistance to cover the full cost of rent, and only 19% of Syrian respondents reported that they had enough to pay for necessary health care.

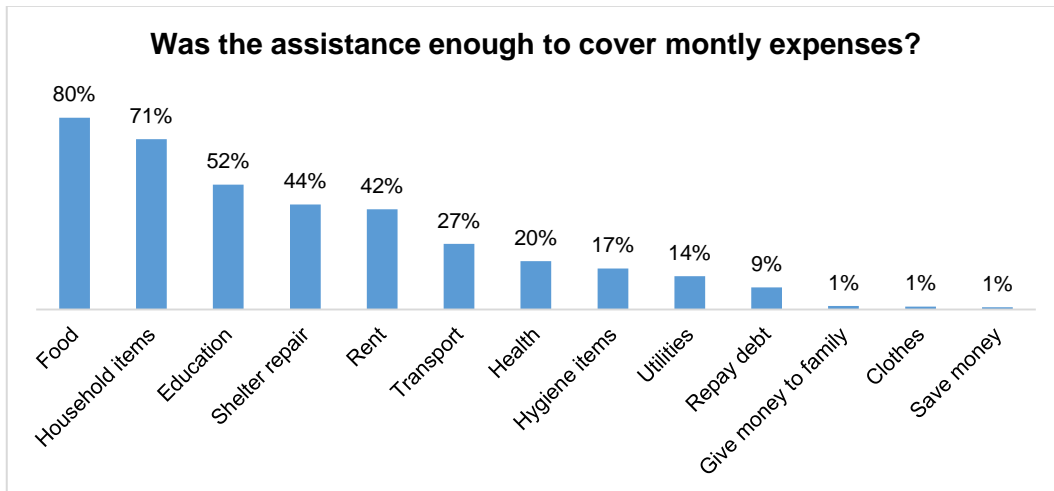


Figure 9: Average percentages of Syrian and non-Syrian beneficiaries reporting that they have enough to cover costs for monthly expenditures

Syrian beneficiaries were more likely to report having enough to cover their household items (33% of Syrian beneficiaries compared to 22% of non-Syrian beneficiaries) and to access education (52% of Syrian beneficiaries compared to 41% of non-Syrian beneficiaries), while non-Syrian beneficiaries were more likely to have enough to purchase hygiene items (89% of non-Syrian beneficiaries compared to 80% of Syrian beneficiaries). Male headed households were more likely to report being able to afford household items and access education.

The stories behind the numbers: “There is nothing left for me back home.”

Samira is a single mother of three boys living in Amman Jordan. As part of UNHCR’s cash assistance program every month, Samira and her family receive money to help them cover their everyday living costs. We went to follow up on how this money is helping Samira and the importance that it holds for her family.



Iraqi refugee Samira sits with one of her three sons in her house in Amman. She receives the equivalent of USD \$336 per month for her family of four. ©UNHCR/M.Hawari

“We left Iraq in 2015. For my sons it was hard at first, but now their life is here. They go to school, they have friends. All the rest of my family are dead. There is nothing left for me back home. The Jordanians have been generous to us, but the word refugee is still sometimes used as an insult. We rely on the cash support from UNHCR. It’s what we use to buy our food and pay our rent, but it only covers the basics. Even with the cash, when my children ask me for something, or need new clothes or something for school, I face problems helping them. All I want is to provide a future for my kids.”

Although 93% of cash assistance beneficiaries reported that over the last 30 days, they felt more secure, most refugees continue to feel stress about their finances and their futures:

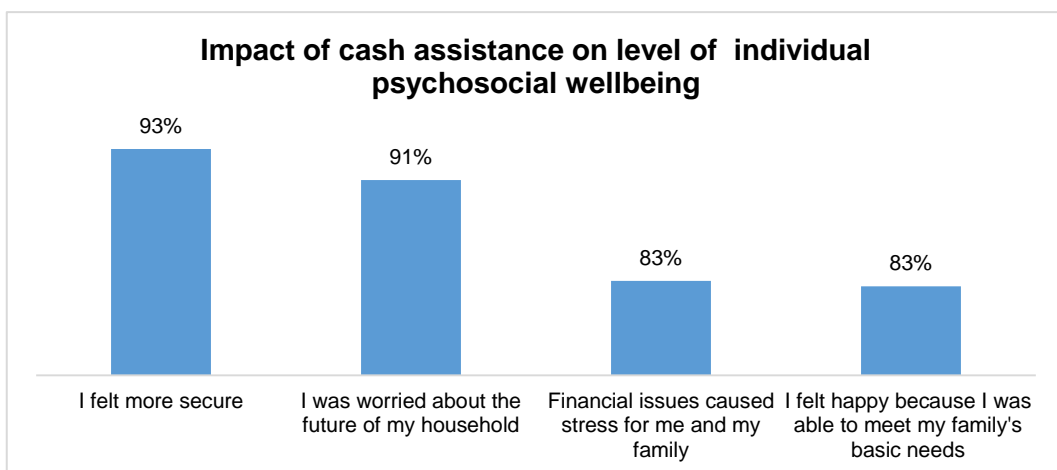


Figure 10: Average percentages of Syrian and non-Syrian beneficiaries reporting their level of agreement with statements measuring their psychosocial wellbeing

Syrian and non-Syrian respondents reported similarly high rates of feeling less psychosocial stress due to cash assistance. Eight out of ten respondents reported

spending cash assistance to meet an ongoing family need, which may explain why beneficiaries feel immediate relief, but continue to feel stress relating to their future financial situation. However, new cash assistance beneficiaries (receiving for less than 6 months) were more likely to report being happy, as compared to those on cash for longer periods (90% compared to 82%). This is likely due to the immediate relief that cash assistance provides. Male headed households reported feeling more stress relating to their family's financial situation (Figure 11):

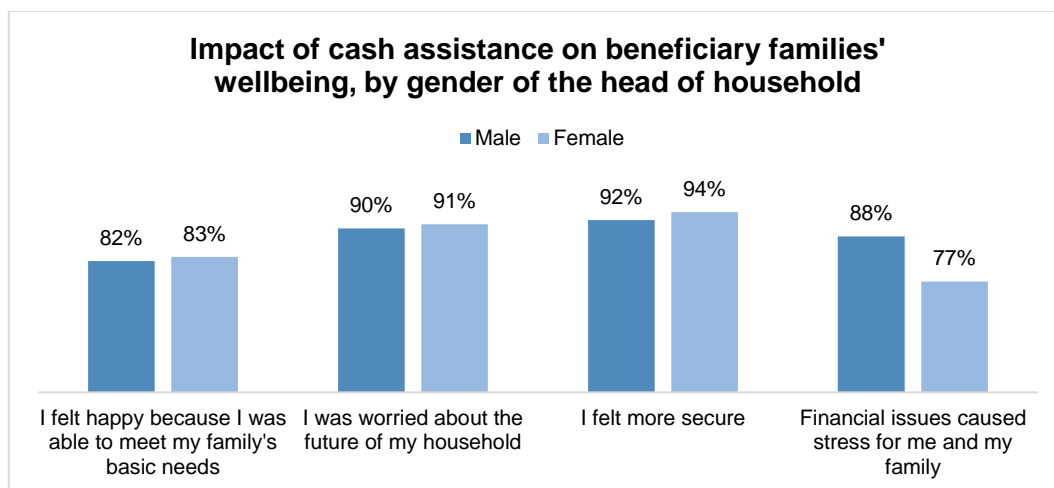


Figure 11: Average percentages of Syrian and non-Syrian beneficiaries reporting their level of agreement with statements measuring their psychosocial wellbeing, disaggregated by the gender of the head of household

Impact of Cash Assistance: Community Relations

83% of respondents reported that their relationship with the local community was “good” or “very good,” Syrian beneficiaries were more likely to report positive relations in general with the local community, as shown in Figure 12 below:

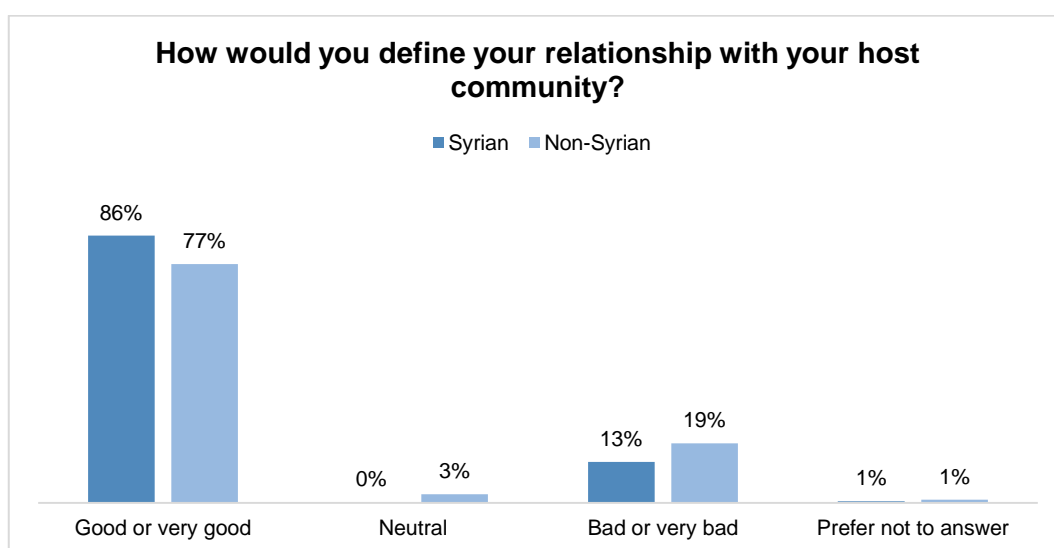


Figure 12: Comparison between percentages of Syrian and non-Syrian beneficiaries reporting how they define their relationship with the local community

Table 7: Syrian and non-Syrian beneficiaries' characterizations of their relationship with the local community, by governorate

	Very good	Good	Neutral	Bad	Very bad	Prefer not to answer
Irbid	53	33	18	-	-	2
Balqa	14	12	4	-	-	-
Zarqa	33	34	8	1	-	1
Tafila	1	1	-	-	-	-
Aqaba	7	1	-	-	-	-
Karak	6	6	-	-	-	-
Ma'raq	48	33	13	-	1	-
Jerash	4	7	1	-	-	-
Ajloun	13	2	2	-	-	1
Amman	183	136	65	7	3	2
Madaba	10	3	3	1	-	-
Ma'an	6	1	2	-	-	-
Total	378	269	116	9	4	6
Percentage	48%	34%	15%	1%	1%	1%

Only 4% of total respondents reported that their relationship with the local community has changed since receiving the cash assistance. When asked how, the majority of respondents reported that it has made relationships better, as beneficiaries are now able to repay debts, their financial burden has eased, and they can now integrate better within the local community. Other beneficiaries reported it has worsened their relations - Jordanians have evicted them for lack of rent payment, they feel more pressured to pay rent, and they fear theft.

Qualitative data findings contradict this finding, as participants in eight out of nine focus groups reported that they have been treated negatively because they receive cash assistance. As one focus group participant said:

"Jordanians tell me that I am receiving 1500 USD on monthly basis while am only receiving 200 USD!" – Syrian male head of household beneficiary, Aqaba

According to a small number of focus group participants, cash beneficiaries sometimes face difficulties from both from host community members—particularly landlords, who expect beneficiaries to be able to pay high rents—and other refugee community members, who are envious of those who receive cash assistance.

Only 20 respondents, or 3% of the total PDM sample size, reported that the cash assistance has negatively impacted relations with other refugees, primarily citing that relationships have become negative due to jealousy and their perceived lack of need from other refugee

populations. Respondents living in Ma'an (11%) and Karak (8%) were more likely to report a negative effect on relations with other refugees.

When asked about cash assistance's impact on the community as a whole, 82% of respondents reported that cash assistance has a "good" or "very good" impact on the community, with less than one percent reporting it had a negative communal impact. Respondents living in Irbid and Ma'an were more likely to report that the cash assistance has negative communal effects, while respondents living in Aqaba only reported positive effects. Further exploration of community impact may be gained through future focus group discussions.

Coping Strategies and Unmet Needs

Nearly one third of both Syrian and non-Syrian beneficiaries reported that they moved to another house after receiving cash assistance. Most (84%) moved to improve their situation, as shown in Figure 13 below:

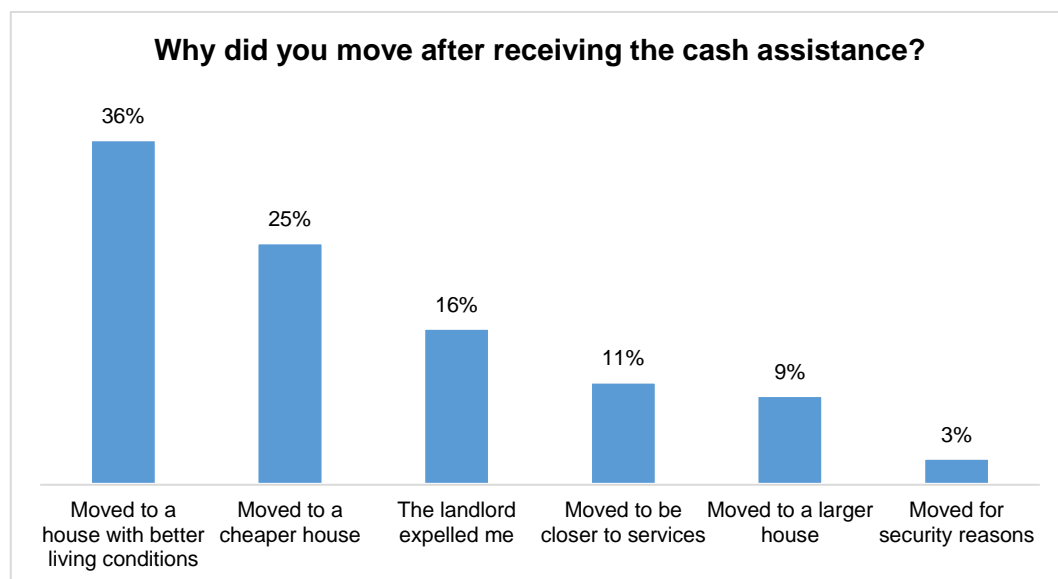


Figure 13: Average percentages of Syrian and non-Syrian beneficiaries reporting why they chose to move after receiving cash assistance

Four in 10 respondents living in Irbid and Ajloun reported moving after receiving cash assistance, compared to only 1 in 10 in Ma'an and Aqaba. Beneficiaries on cash assistance for more than six months were twice as likely to report moving (with similar rates of response reported between FHH and MHH).

Livelihood Coping Strategies Index (LCSI)

The Livelihoods Coping Strategies Index (LCSI) is used to measure beneficiaries' reliance on different coping strategies. The LCSI is calculated by assigning a value to each of four categories of different coping strategies, as shown in Table 8 below:

Table 8: Livelihoods Coping Strategy Index Weightings

Weight	Level	Behaviour
1	No coping strategies	-
2	Stress	Spend savings
2	Stress	Buy food on credit
2	Stress	Sell household goods
2	Stress	Change accommodation
3	Crisis	Reduce essential non-food items
3	Crisis	Sell productive assets
3	Crisis	Send child to work
3	Crisis	Remove child from school
4	Emergency	Accept high-risk or degrading work
4	Emergency	Send adult family member to beg
4	Emergency	Send child family member to beg

Additionally, three coping strategies are included in this year's PDM that are not a part of the LCSi rating analysis as they are not yet aligned with the WFP Index for Jordan. These are early marriage, returning to the camp, and returning to Syria. These indicators provide additional information crucial to understanding beneficiaries' strategies to meet their livelihood needs and are reported upon below, however are not included in the overall LCSi rating analysis.

Respondents were asked to report whether they relied on any of the above-mentioned coping strategies at any point during the last 30 days. Their responses were analyzed to create a total score for each case, calculated on the most severe strategy each case reported relying upon in the last 30 days. Almost a fourth of both Syrian and non-Syrian cases do not rely on coping strategies, while almost half rely on moderate (stress) strategies, as shown in Figure 14 below:

(For the following graphs: yellow denotes stress-level coping strategies, orange indicates crisis-level coping strategies, red denotes emergency-level coping strategies, and grey indicates UNHCR coping strategies that are not included in the global rating analysis)

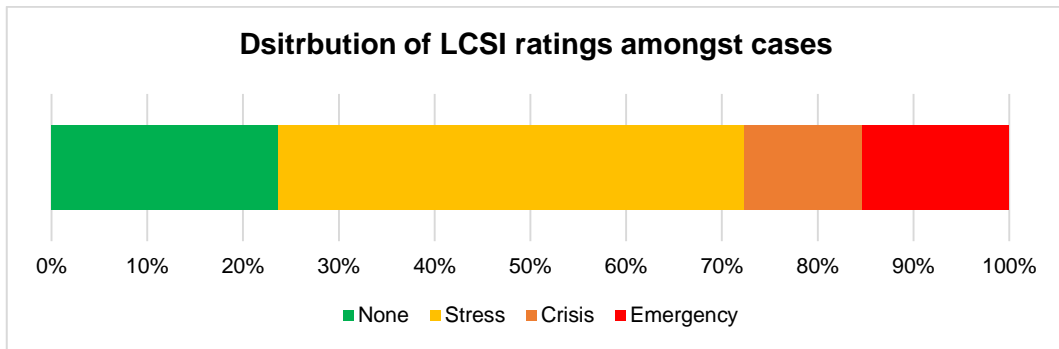


Figure 14: Distribution of both Syrian and non-Syrian beneficiaries' LCSl rating

Non-Syrian beneficiaries were more likely to have low vulnerability (no use of coping strategies) over the last 30 days. Syrian beneficiaries were almost twice as likely to report severe vulnerability, indicated by use of emergency coping strategies over the last month.

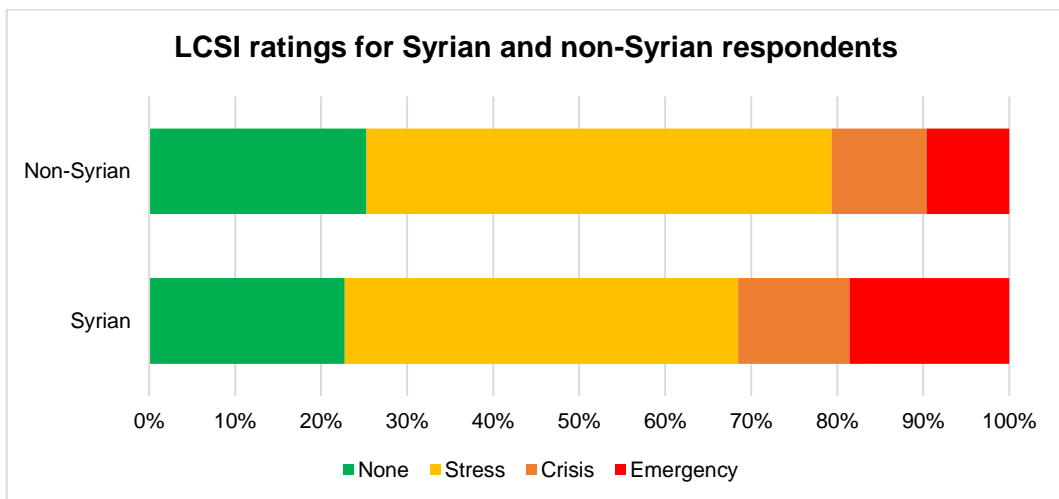


Figure 15: Distribution of Syrian and non-Syrian beneficiaries' LCSl rating

Respondents who have been receiving cash assistance for six months or less, had similar rates of response to those receiving cash assistance for more than six months. There were no significant differences in rates between female primary applicant cases and male primary applicant cases.

However, beneficiaries' LCSl ratings were highly variant by governorate. Irbid, and Mafrqa, saw higher reliance on emergency coping mechanisms in as shown in Figure 16 below:

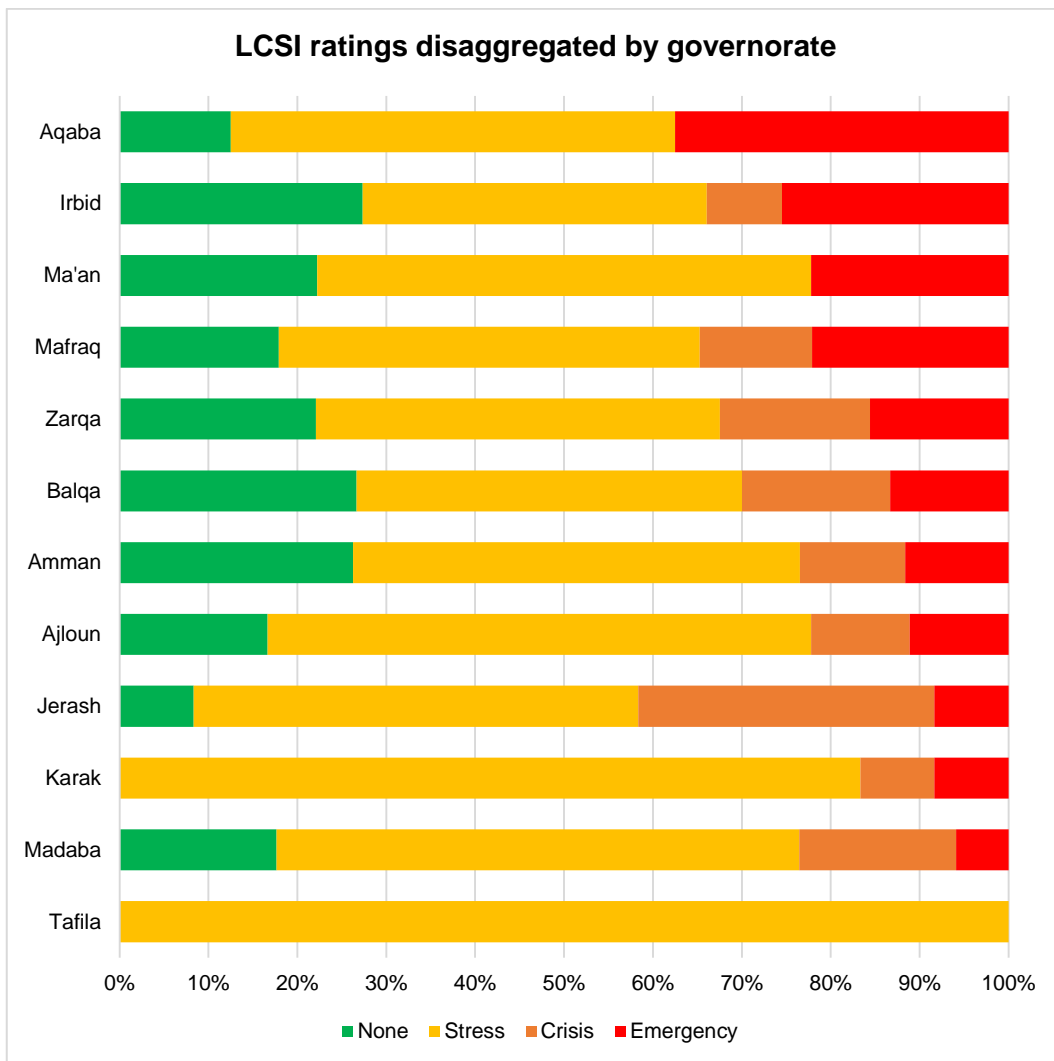


Figure 16: Distribution of Syrian and non-Syrian beneficiaries' LCSI rating by governorate

Respondents reported that they were most likely to buy food on credit (a moderate/stress-level indicator) over the last four weeks to meet their families' needs, as shown in Figure 17 below:

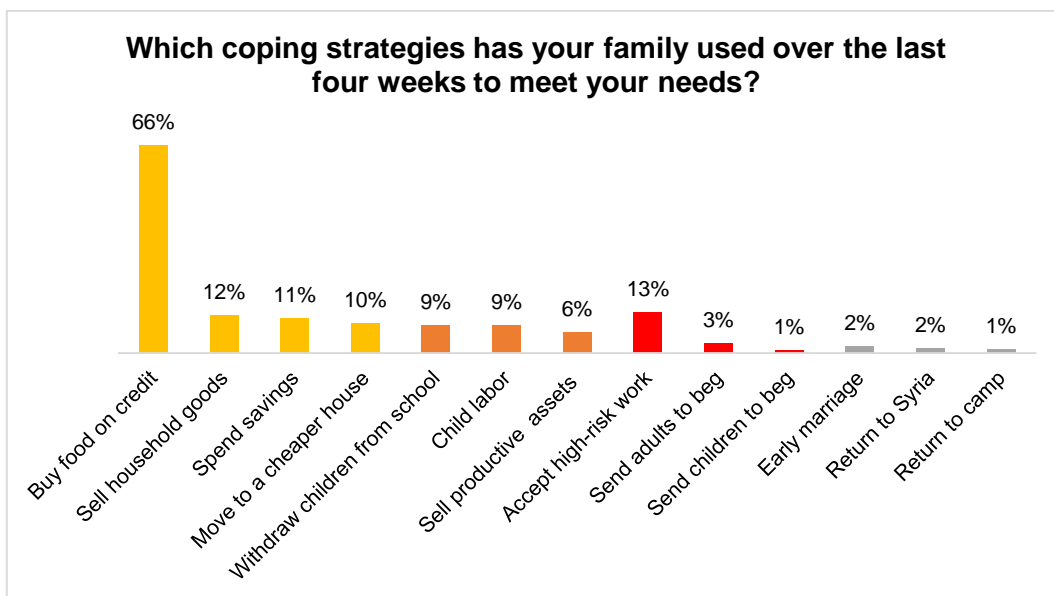


Figure 17: Average percentages of both Syrian and non-Syrian respondents reporting the coping strategies they have used over the last four weeks to meet their livelihood needs

In comparing these results to Jordan’s 2018 Syrian Refugee Population Report on Vulnerability¹³, which analyzed a representative sample of Syrians in urban areas, we can see differences between cash beneficiaries’ responses and that of the overall Syrian refugee population:

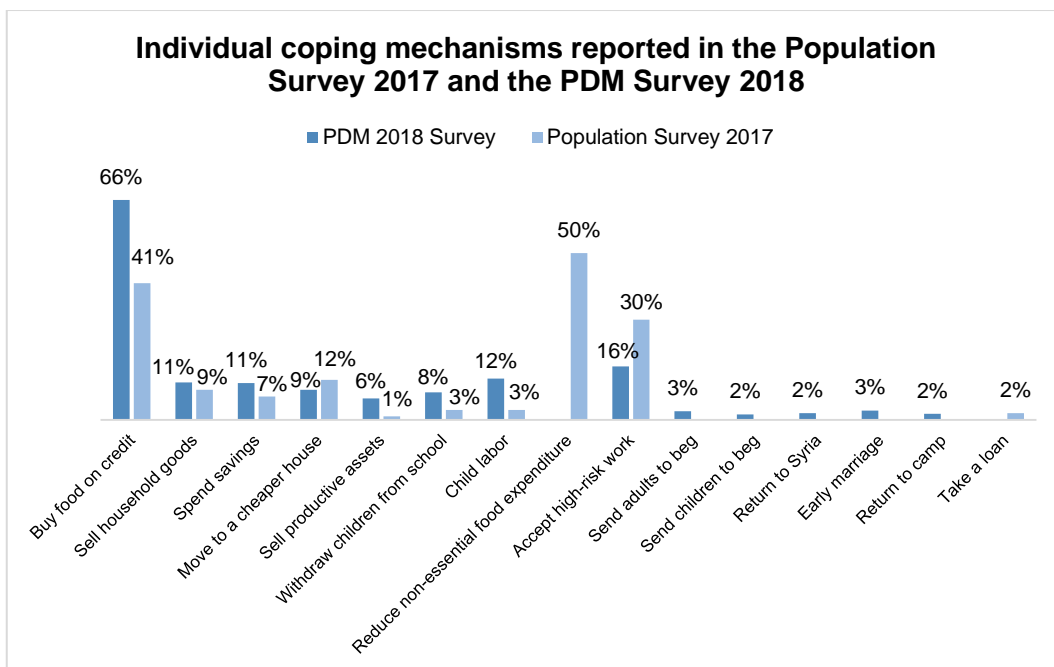


Figure 18: Comparison between Syrian beneficiaries of UNHCR cash assistance (PDM Survey 2018) and the general Syrian population’s (Population Survey 2018) usage of individual coping strategies to meet their families’ needs

¹³ Data on the overall Syrian population cited in this report has been collected from a representative sample of Syrian non-camp refugees as part of the 2018 Population Survey Report (to be published in February 2019).

Both Syrian and non-Syrian beneficiaries reported similar rates of response, with the exception of relying on child labor (which 12% of Syrian beneficiaries relied upon, in comparison to only 2% of non-Syrian beneficiaries) and accepting high-risk, illegal, socially degrading, or exploitative temporary jobs (which 16% of Syrian beneficiaries reported relying upon, in comparison to 7% of non-Syrian beneficiaries). The percentages of Syrian refugees who cited relying on child labor in the PDM Survey is noticeably higher than in surveys of the overall Syrian refugee population, in which the child labor rate was reported closer to 3% in both home visit data and the VAF Population Survey 2018 report.

Overall, four in 10 respondents reported that they increase precautions to stay safe, primarily by hiding money, spending it all at once, or not telling anyone they are a beneficiary of the program.

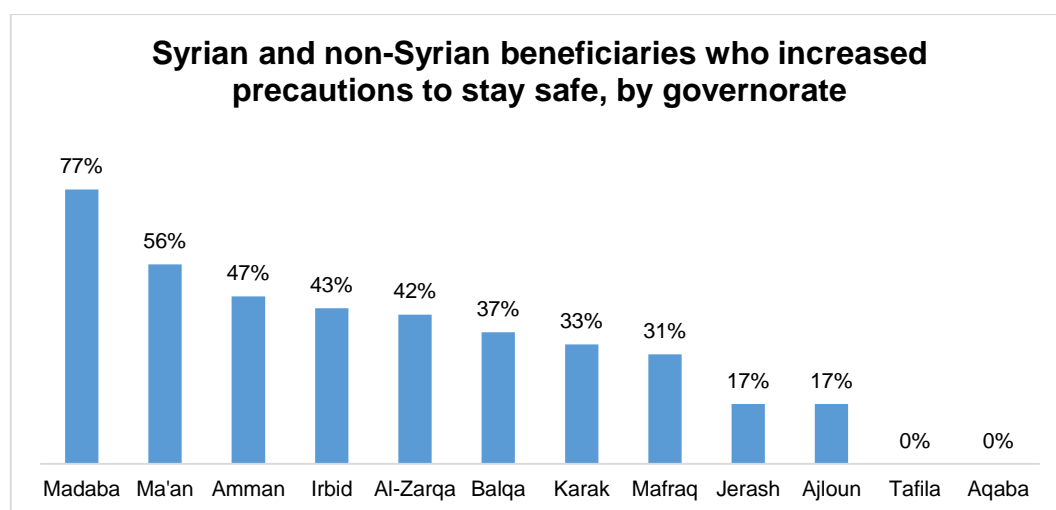


Figure 19: Percentages of Syrian and non-Syrian respondents reporting that they increased their precautions to stay safe as a beneficiary, by governorate

Beneficiaries of more than six months were more likely to report taking precautions to stay safe (44% compared to 33% of new beneficiaries), while male and female headed households reported taking precautions at an equal rate. Syrian beneficiaries were more likely than non-Syrians to spend all the cash assistance at once and only tell trusted people about it, as shown in Figure 20 below:

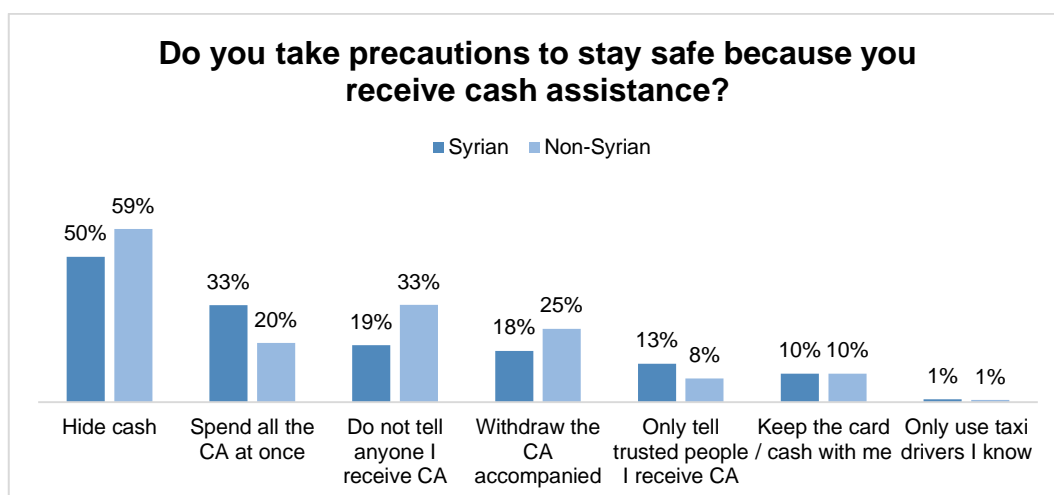


Figure 20: Comparison between Syrian and non-Syrian beneficiaries who reported taking precautions to stay safe as a beneficiary, by nationality

New beneficiaries were more likely to have someone accompany them to withdraw their cash assistance (30% compared to 19% of beneficiaries of longer than six months). Female headed households were more likely to withdraw the cash accompanied by someone, while male heads of households were more likely to spend all the cash at once.

Impact of Cash Assistance on Debt

Three-fourths (74%) of both Syrian and non-Syrian beneficiary respondents reported that a member of the household borrowed money for household needs.

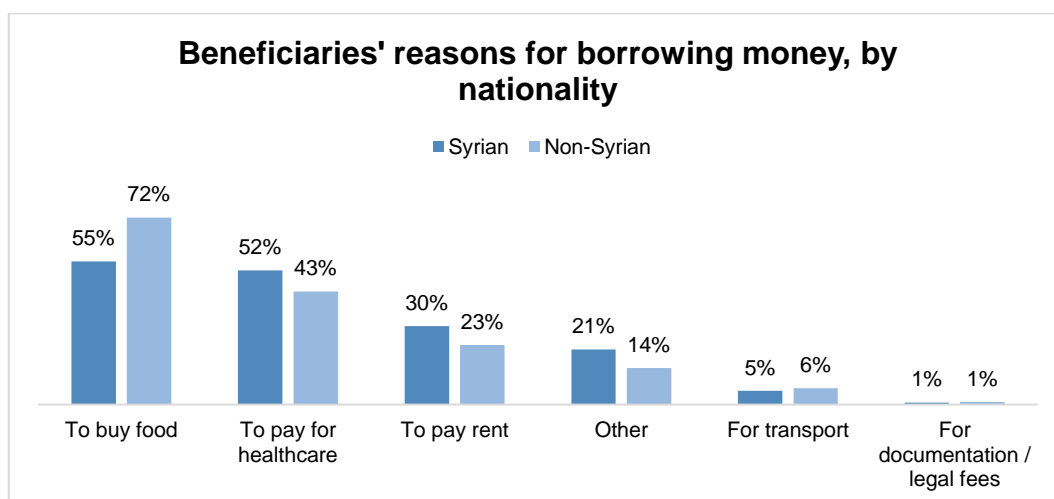


Figure 21: Comparison between Syrian and non-Syrian beneficiaries reporting reasons for loan

Other reasons for borrowing money in the last three months include: health expenses including cancer treatment, school/education fees, repayment of debt, support to family in Syria, and to cover other basic needs such as utilities.

Focus group feedback confirmed this finding, as both Syrian and non-Syrian beneficiaries in every focus group reported that they, or people they knew, had to borrow money to pay

for food and rent. Most worryingly, many focus group participants noted being caught in a cycle of debt, as they have to borrow money to repay debts. As one participant said:

"We have to manage our debts and to try to repay the creditors as soon as we can to avoid accumulating high amounts which we can't repay, even if we had to borrow from one person to repay another." – Syrian single female, Zarqa

Male headed households were more likely to report borrowing money (78% compared to 70% of female headed households). The majority reported borrowing from friends inside of Jordan, as shown in Figure 22 below:

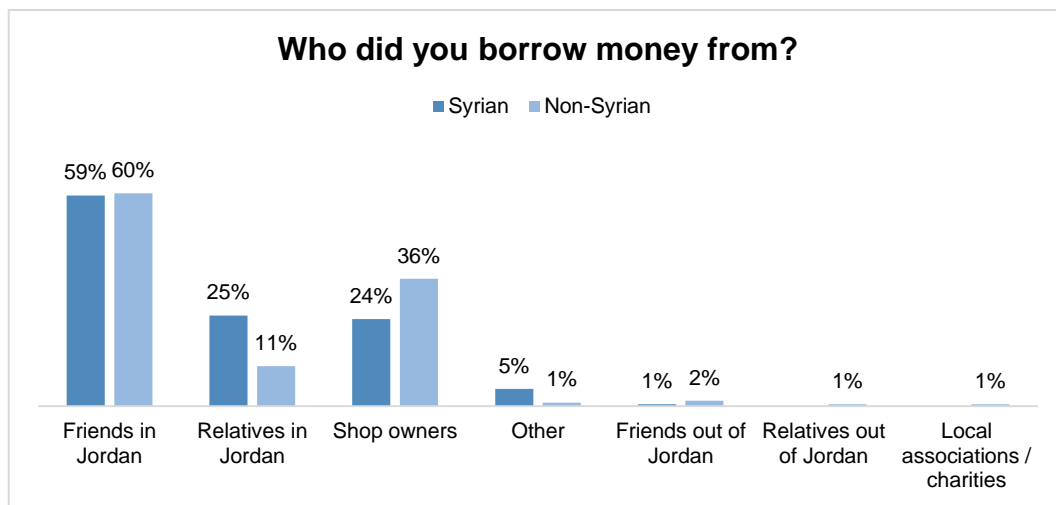


Figure 22: Comparison between Syrian and non-Syrian beneficiaries reported source of loans

Other creditors included neighbors, employers, and service providers. Only respondents in Amman reported borrowing money from local charities or associations, likely due to the concentration of aid-providing organizations targeting refugees in the nation’s capital. It was not clarified if these were loans, or charitable one-time giving. New beneficiaries were more likely to report borrowing money from friends in Jordan, while beneficiaries longer on cash assistance were more likely to borrow from shopkeepers.

On average, respondents reported 552 JOD of debt, with Syrian refugees reporting higher overall debt (599 JOD) in comparison to non-Syrian beneficiaries (467 JOD). When asked if this level of debt made them worried for their family’s safety, 65% of respondents said it did. Male-headed household and respondents living in Tafila were most like to report that they feared for their family’s safety due to their debt. One in ten respondents reported a debt over 1,000 JOD, as shown in the figure below:

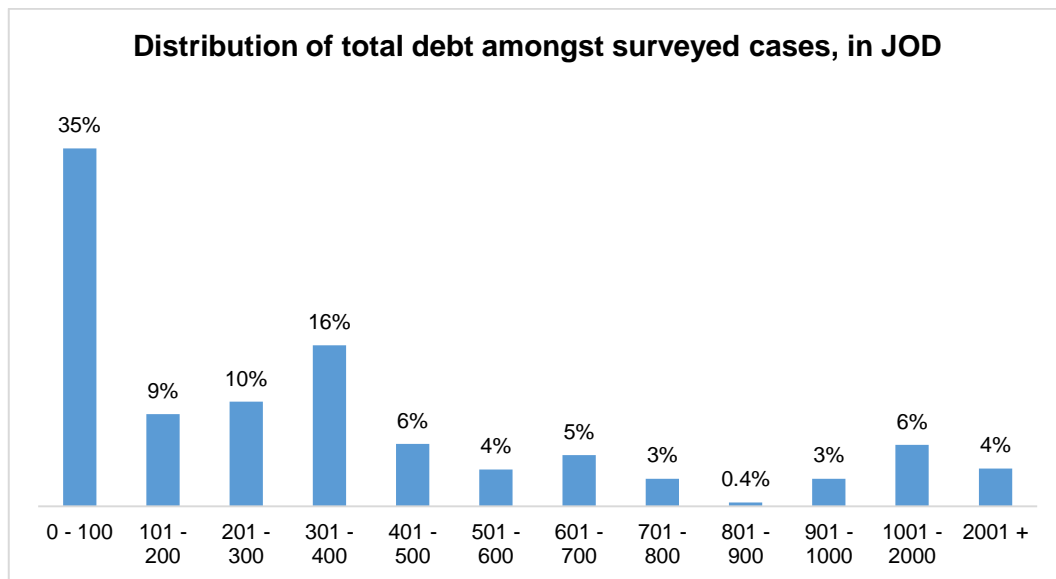


Figure 23: Average percentages of both Syrian and non-Syrian cases reported total debt that has not yet been paid back in JOD

In focus groups, beneficiaries expanded on the kinds of protection risks they face due to their reliance on cash assistance. Female single Syrian women in Zarqa noted that some landlords follow UNHCR on Facebook to track when cash assistance is released, so they can collect money from beneficiaries immediately. One participant noted that a creditor had filed complaints against her family with the local police in order to collect on unpaid debts. An elderly Syrian male added that his landlord had confiscated his television because he was unable to repay his debts to the landlord. As one Sudanese man reported:

"I was threatened to be deported to Sudan if I didn't pay the money back." – Elderly Sudanese male head of household, Sahab (Amman)

Quality of Service Delivery

When asked if they received their cash assistance on time, most Syrian and non-Syrian refugee beneficiaries reported they received their cash assistance on the day they expected it. However, as shown in the graph below only 59% in Mafraq reported that they received the assistance on the day they expected it. This is due to the fact that there were only three old ATMs in Mafraq that were not properly functioning, which leads to crowding at the machines since beneficiaries living in suburbs and remote areas around Mafraq also use these machines.

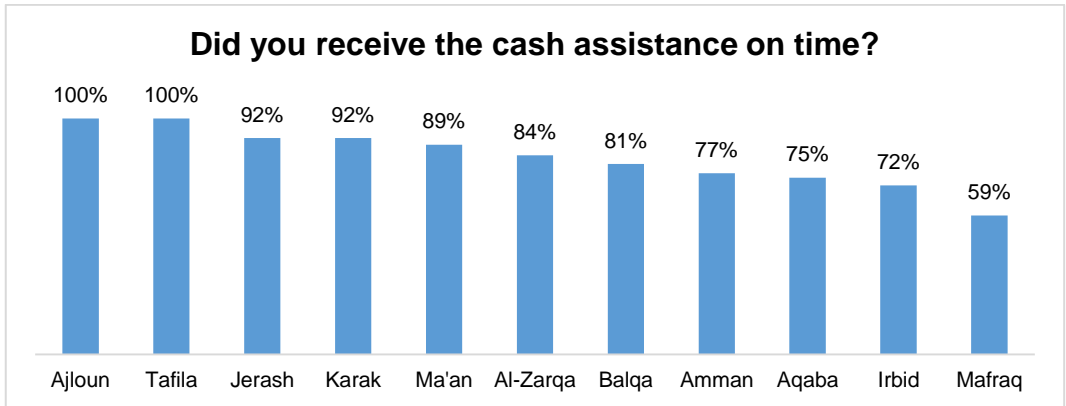


Figure 24: Average percentages of both Syrian and non-Syrian beneficiaries who received cash assistance on time, by governorate

Irbid, and Mafrq host among the highest percentages of beneficiaries, and between 28% and 41% of beneficiaries report they do not receive the cash assistance on time. This may indicate that there are not enough machines available from which to withdraw cash assistance in these governorates. Iris-enabled ATM machines is the primary method for cash withdrawal, with 87% of Syrian and non-Syrian beneficiary respondents receiving their cash assistance by scanning their irises at the ATM. Only 13% received cash assistance using an ATM Prepaid Card. Prepaid cards are distributed to families unable to use iris-enabled ATMs due to disabilities, medical conditions or age (unaccompanied minors).

Feedback on Iris Scan Mechanism

Six in 10 beneficiaries using the iris-enabled ATMs did not face any problems in the last month. This is an improvement from 2017, when 41% of beneficiaries reported no problems with iris scanning. Respondents from Aqaba were the most likely to face issues using the Iris Scan. The most common problem encountered was beneficiaries reporting that they needed to scan their eyes a number of times in order to get a “good scan.”

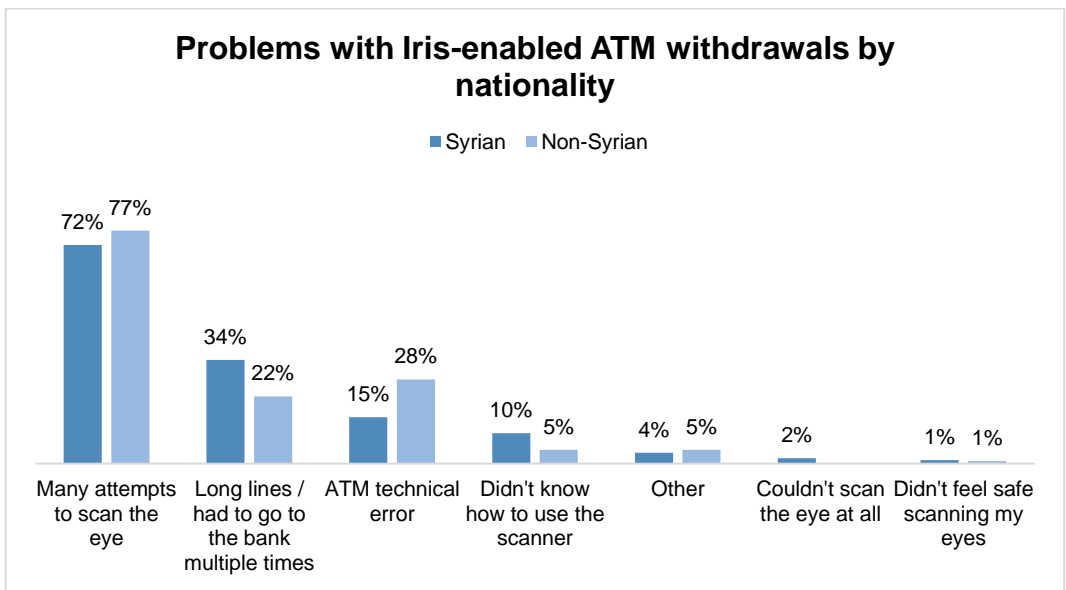


Figure 25: Comparison between percentages of Syrian and non-Syrian beneficiaries reporting problems with the iris-enabled ATM withdrawal

The majority of respondents who needed to scan their eyes multiple times reported doing so 2 – 3 times before they were able to withdraw the cash assistance.

Other reasons for problems with the Iris Scan include multiple health issues affecting recipient's abilities to complete the eye scan, including poor vision, issues with the cornea, and allergic sensitivity to sun and dust. Respondents living in Jerash and Madaba were three times as likely to report needing to scan their eye many times than respondents living in Mafraq or Amman.

Of those reporting problems, female heads of household were more likely to report multiple iris scanning (81%) and that they did not know how to use the scanner (13%) in comparison to male heads of household (67% and 4%, respectively). Conversely, male heads of households were more likely to report that there was an ATM technical error preventing them from accessing cash assistance (25% compared to 15% of female heads of households).

Feedback on ATM Prepaid Card Transfer Mechanism

In comparison, only 15 beneficiaries (2% of total respondents) using ATM Prepaid Cards reported having issues with the ATM machine. When asked what these difficulties were, both Syrian and non-Syrian beneficiaries reported their primary problem was that they didn't know how to use the ATM, as shown in Figure 26 below:

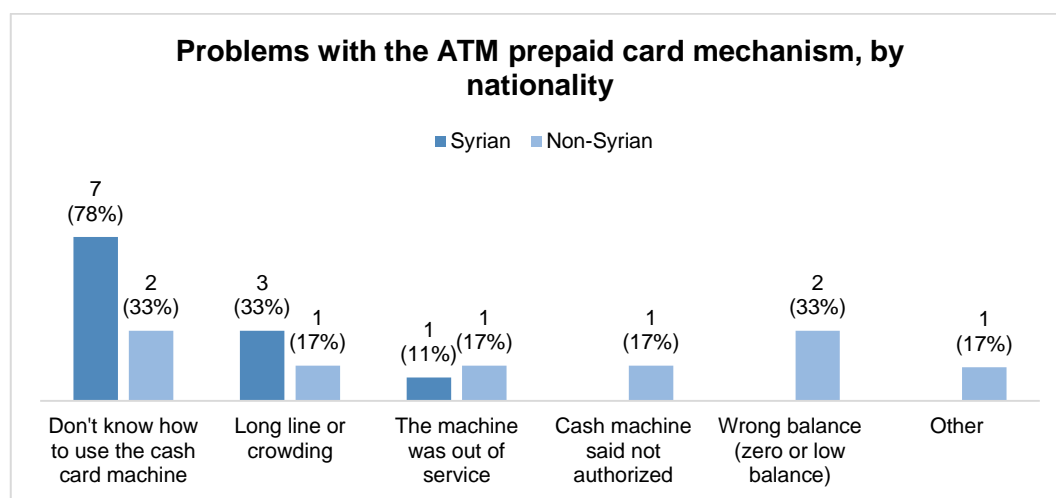


Figure 26: Comparison between Syrian and non-Syrian beneficiaries reporting problems with the ATM Prepaid Cards

The one respondent who reported “other” reasons specified that that the cash collector is blind, and requires assistance from others.

Beneficiaries receiving cash assistance for less than six months were more likely to report that their ATM Prepaid Card balance was incorrect, while beneficiaries receiving the cash assistance for more than six months were more likely to report that they didn't know how to use the cash machine.

The majority of those using ATM Prepaid Cards reported needing only one trip to withdraw the cash assistance

Overall, female heads of households were more likely to report problems accessing cash assistance, both from cards and from iris-enabled withdrawals, reportedly because they did not know how to use the ATM machine. This highlights a need for focused education and awareness for female heads of household who may require additional training on how to use ATM machines to access cash assistance.

Accessibility of Cash Assistance Mechanism

38% of Syrian beneficiaries and 30% of non-Syrian beneficiaries reported that the family’s cash-collector needed assistance to withdraw cash. Nearly half of new beneficiaries reported that the cash collector needed help withdrawing cash, compared to only a third of beneficiaries receiving for more than six months. Cash collectors primarily required assistance because they did not know how to use the prepaid card or the iris scanning equipment, as shown in Figure 27 below:

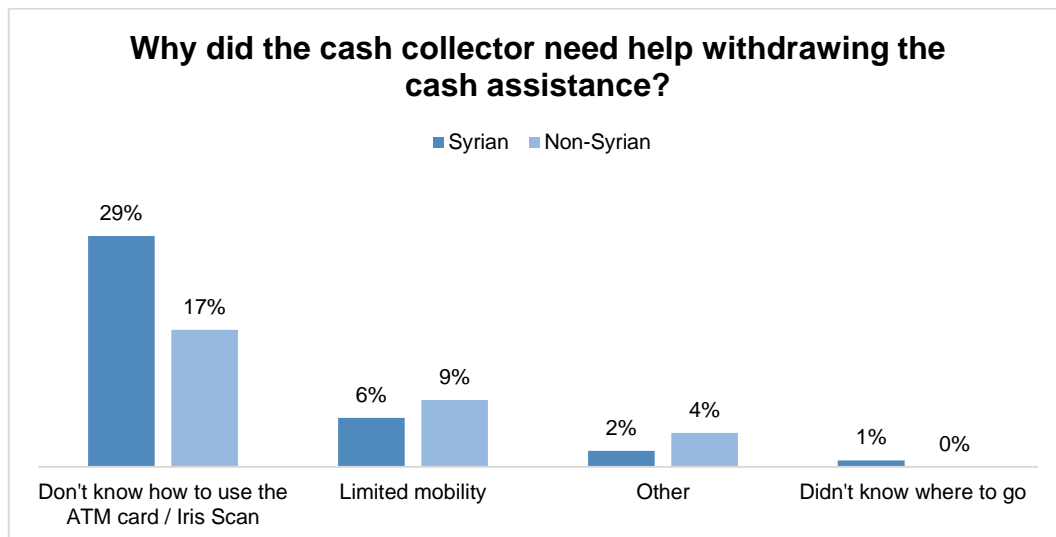


Figure 27: Comparison between percentages of Syrian and non-Syrian beneficiaries reporting why the Cash collector needed help withdrawing the cash assistance

Other reasons for needing help included that cash collector didn't feel safe, or disabilities that affect the ability to scan the eye.

Female heads of household were twice as likely to report needing assistance than male heads of households (48% of FHH compared to 25% of MHH), primarily because they did not know how to use the prepaid cards or Iris Scan and have limited mobility due to medical conditions or disability.

Primarily, a family member provided this assistance; however female heads of households were three times as likely to receive this help from a stranger (9% of FHH compared to 3% of MHH). Five respondents (Irbid and Amman) reported that they needed to pay for assistance, with an average cost of 8.00 JOD.

Nine in 10 Syrian beneficiaries and 8 in 10 non-Syrian beneficiaries reported that they collected their cash assistance from the ATM closest to them, with respondents living in Mafraq the least likely to collect their assistance from the ATM closest to them. When asked why they didn't collect from the ATM closest to them, respondents in Zarqa and Ajloun were the most likely to report that there was a technical error with the ATM machine, as shown in Table 6 below:

Table 9: Percentages of respondents who reported why they didn't collect their cash assistance from the ATM closest to them, by governorate

	Irbid	Balqa	Zarqa	Mafraq	Ajloun	Amman
ATM technical error	4 (50%)	1 (50%)	6 (100%)	7 (35%)	3 (100%)	53 (72%)
Long line / crowding	4 (50%)	1 (50%)	1 (17%)	16 (80%)	-	23 (31%)
Machine was out of service	2 (25%)	-	-	-	-	11 (15%)
Didn't feel safe	-	-	-	-	-	2 (3%)

The majority of respondents (70%) reported that it took them less than 30 minutes to reach the ATM to withdraw their cash assistance, as shown in Figure 28 below:

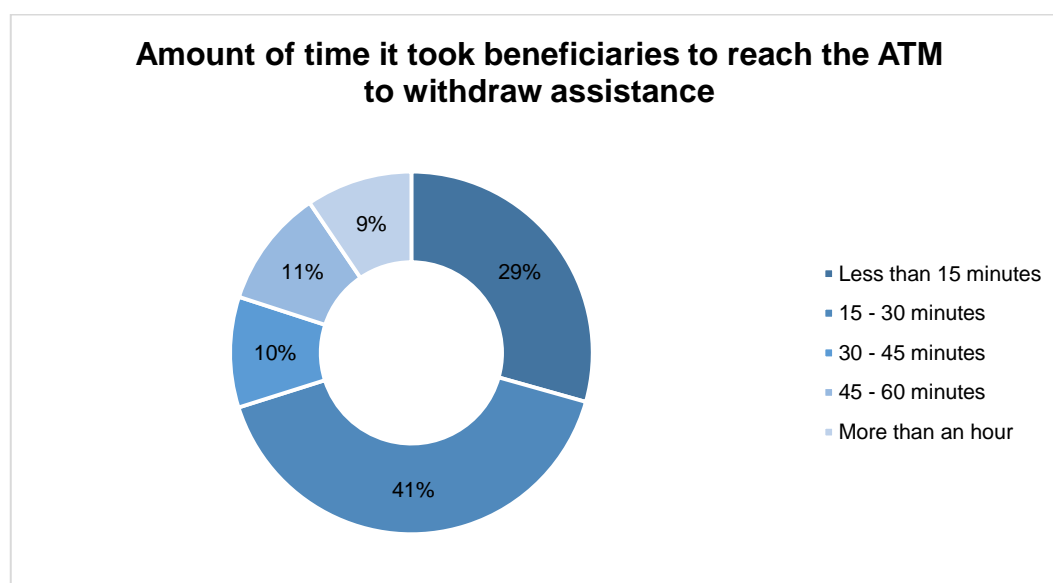


Figure 28: Average percentages of both Syrian and non-Syrian beneficiaries reporting how long it took them to reach the ATM for cash assistance

Beneficiaries living in Mafraq were the most likely to report that it took them over an hour to reach the ATM, while beneficiaries living in Amman were most likely to reach the ATM where they withdraw their cash assistance in less than 15 minutes. UNHCR's experience is that beneficiaries in Mafraq often travel to Zarqa and Mafraq to withdraw their assistance, and this is due to the reasons mentioned in the "Quality of Service Delivery" section on Page 36.

Slightly more than a third (38%) of beneficiaries reported that in the future, they would prefer a different transfer mechanism (primarily prepaid cards) to receive their cash

assistance. Respondents receiving cash assistance for more than six months were more likely to report wanting a different transfer mechanism in the future, as shown in Figure 25 below:

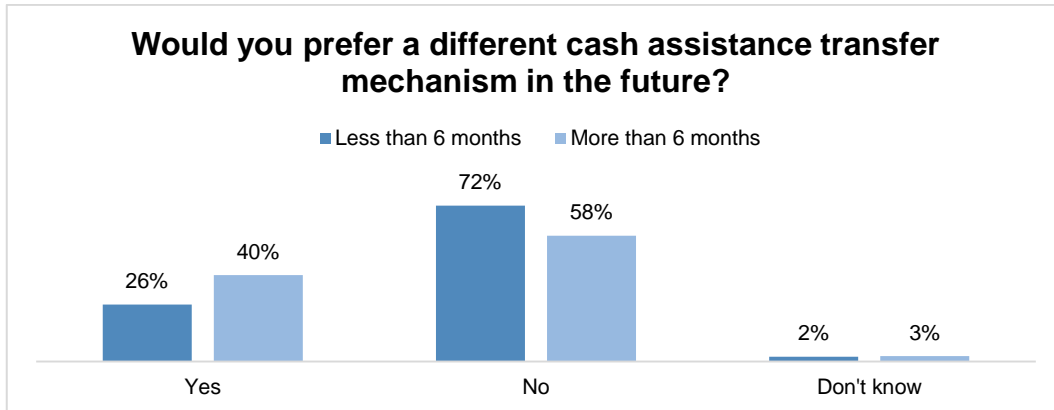


Figure 29: Percentages of both Syrian and non-Syrian beneficiaries reporting preference for a different cash transfer mechanism disaggregated by length of receiving cash assistance

Risks and Problems Accessing Cash Assistance

When asked if any part of the cash transfer process made them feel at risk, less than 10% of all respondents stated that they felt unsafe going to withdraw the money, keeping the money at home, or spending the money. Overall, non-Syrian refugees reported slightly higher rates of feeling unsafe than Syrian refugees did.

UNHCR Complaints Mechanism Feedback

Over half of cash assistance beneficiaries (54%) reported that they knew how to submit complaints and feedback to UNHCR, with non-Syrian refugees reporting much higher knowledge than Syrian refugees (66% compared with 47%). When asked how they can submit complaints or feedback, beneficiaries primarily identified the UNHCR Helpline, as shown in Figure 30 below:

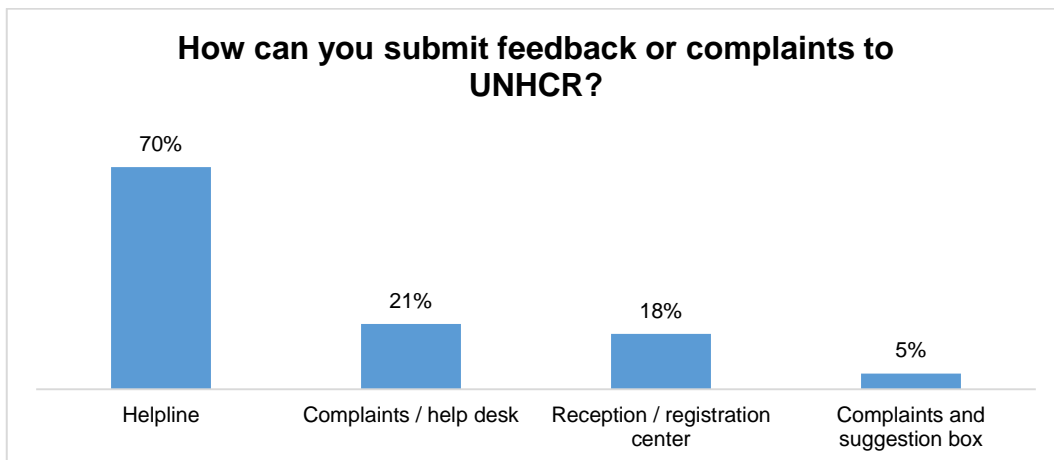


Figure 30: Average percentages of both Syrian and non-Syrian respondents reporting how they can submit feedback to UNHCR

Respondents living in Amman were the most likely to know how to submit complaints and feedback, while those living in Mafraq were the least likely to report knowing how. Lastly, male headed households reported higher levels of knowledge than female headed ones.

24% of beneficiaries reported they had submitted an appeal about their existing cash assistance from UNHCR.

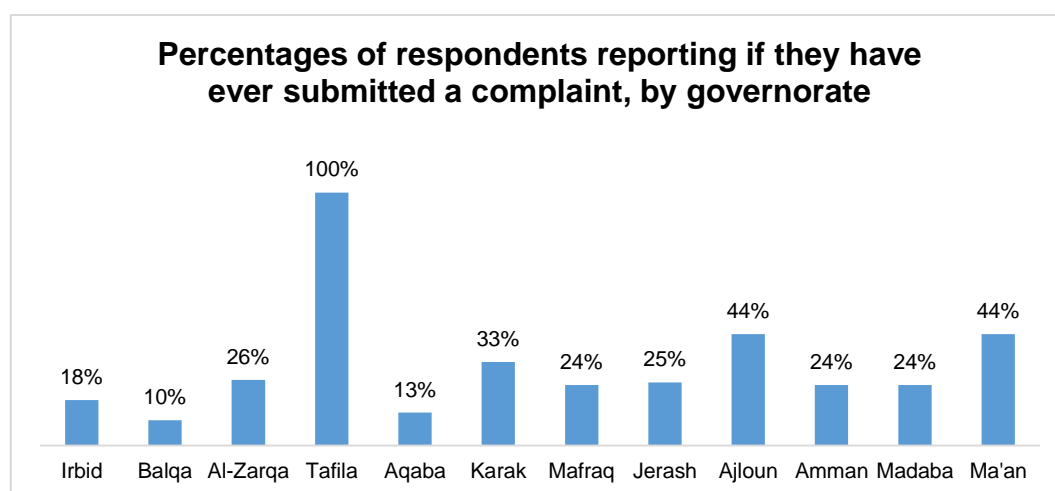


Figure 31: Average percentages of both Syrian and non-Syrian respondents reporting if they have ever submitted a complaint, by governorate

80% of those submitting a complaint reported that UNHCR responded to their issue, while 17% reported they did not receive a response. The primary reasons for submitting a complaint or appeal include: the cash amount is not enough to meet their needs, the aid was disrupted, they need more aid for emergency healthcare or to pay for a Caesarean section, or to respond to notification from UNHCR that their cash assistance would be cut.

Only 40% of respondents reported that they knew how to update their contact information with UNHCR. Of those, 42% said that UNHCR contacted them on the new UNHCR SIM number, while 48% said UNHCR contacted them on another SIM number. Finally, 97% of both Syrian and non-Syrian beneficiaries reported that UNHCR staff treats them respectfully.

PDM Trends 2016 – 2018

Overall, the findings from 2018's Post Distribution Monitoring show similar results across the main indicators to the two previous year's Post Distribution Monitoring results. However, some interesting deviations emerge when conducting longitudinal analysis across each year's data sets.

For example, Syrian refugee beneficiaries show an overall trend towards reporting that their living conditions have "significantly" improved over the last three years: in 2016, 39% of Syrian beneficiaries reported improvement, increasing to 48% in 2017, and 51% in 2018.

Further, analysis over the last three years shows that both Syrian and non-Syrian beneficiaries' reliance on stress coping mechanisms has almost quadrupled:

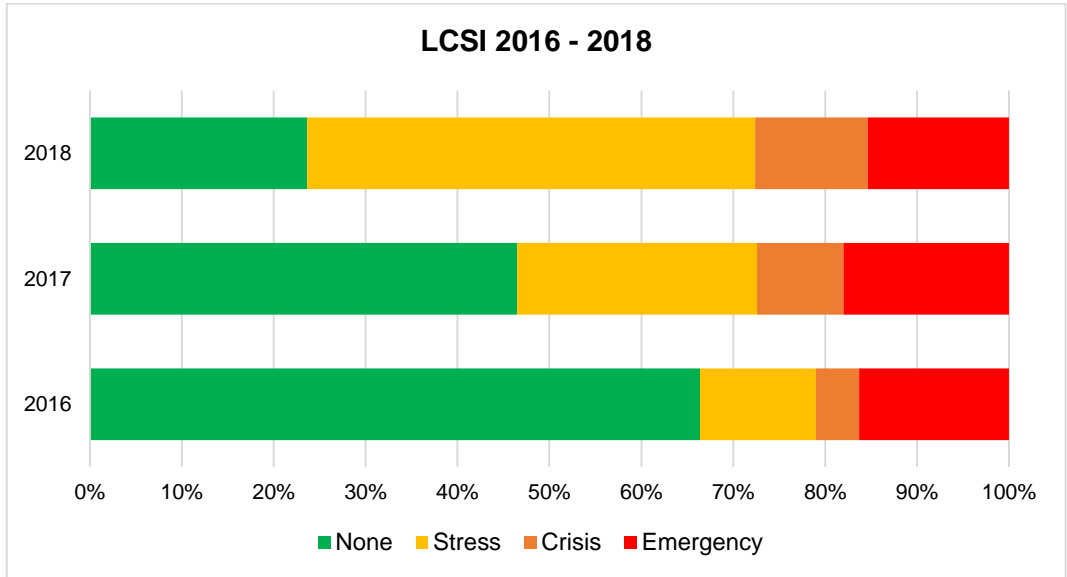


Figure 32: Comparison between Syrian and non-Syrian respondents' LCSI score 2016 - 2018

Additionally, while both Syrian and non-Syrian refugee respondents report similar levels of experiencing problems with the ATM card over the last three years (13% in 2016, 14% in 2017, and 15% in 2018), longitudinal analysis shows that beneficiaries are experiencing less issues with the Iris Scan mechanism, as shown in the figure below:

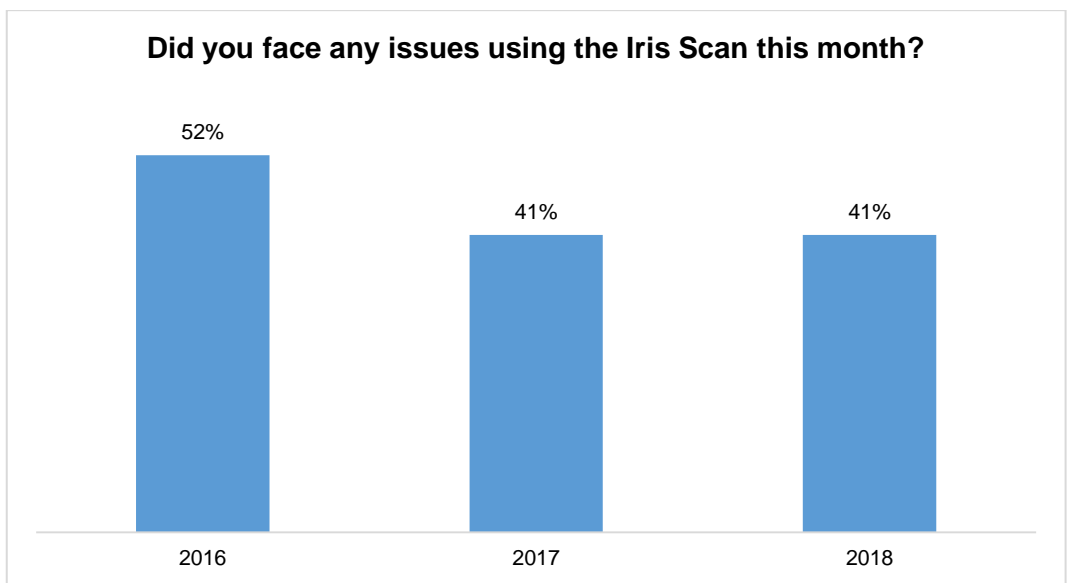


Figure 33: Comparison between both Syrian and non-Syrian respondents reporting issues using the Iris Scan machine in the last month, 2016 – 2018

Similarly, trend analysis shows that beneficiaries' knowledge of how to report complaints and feedback has increased over the last three years, from 50% in 2016 to 54% in 2018.

Conclusions

1. Both Syrian and non-Syrian beneficiaries reported that they used their cash assistance primarily to meet their shelter needs. Refugees report that the ability to meet their shelter needs has reduced their feelings of stress and improved their living conditions.
2. Though both Syrian and non-Syrian beneficiaries score low for food insecurity as measured through the rCSI, both populations report relying upon buying less expensive or less preferred food (an average of 2 days each week) to meet their food needs.
3. Syrian beneficiaries reported higher rates of relying on emergency-level coping mechanisms over Non-Syrian beneficiaries, as measured by the LCSi. Syrian cash beneficiaries were also more likely to rely on buying food on credit, withdrawing children from school, and on child labor than the overall population of Syrian refugees living outside of camps in Jordan.
4. Beneficiaries accessing cash assistance through an ATM prepaid card reported fewer issues than those who access their cash assistance through an Iris Scan, and beneficiaries who preferred a different mechanism overwhelmingly reported wanting an ATM prepaid card.
5. Female heads of households accessing their cash assistance both through an ATM prepaid card and an Iris Scan were the most likely to report that they had problems accessing their cash assistance because they do not know how to use the ATM machine, indicating a potential need for training for this population.
6. Beneficiaries report both high levels of knowledge about how to submit feedback and complaints, and a high rate of response from UNHCR when they did so.

Recommendations

Protection Concerns

1. Both Syrian and non-Syrian beneficiaries primarily reported using their cash assistance to meet their ongoing shelter needs, while reporting borrowing money to meet other long-term needs, including food, education, and health needs. Cash assistance could be increased to help reduce the cycle of debt, but this is acknowledged to be related to available funds for cash programming.

Access to Cash

2. Female heads of households were more likely to report problems accessing cash assistance, both from cards and from iris-enabled withdrawals because they did not know how to use the ATM machine or because they had to do multiple attempts. This highlights a need for focused education and awareness for female heads of household who may require additional training on how to use ATM machines to access cash assistance. Multiple beneficiaries reported preferring the ATM Prepaid Cards over the Iris Scan technology. However, for humanitarian partners distributing cash assistance, iris scanning for authentication has proven to be a safer mechanism, decreasing fraud by up to 30%. As such, all beneficiaries could further benefit from additional training on iris scan technology to increase their comfort and trust in the mechanism,
3. Respondents from Aqaba were the most likely to face issues using the Iris Scan; the most common problem encountered was beneficiaries reporting that they needed to scan their eyes a number of times in order to get a 'good scan'. This requires further follow up from UNHCR with beneficiaries and with the bank to improve the service as needed.
4. Improve the quality of service and long duration to reach the ATMs reported in Mafraq through coordination with the bank.

Communication

5. Over half of cash assistance beneficiaries (54%) reported that they knew how to submit complaints and feedback to UNHCR, with non-Syrian refugees reporting much higher knowledge than Syrian refugees (66% compared with 47%). Trend analysis shows that beneficiaries' knowledge of how to report complaints and feedback has increased from 35% in 2017¹⁴ to an average of 57% in 2018¹⁵. However, in 2017 only 50% out of the refugees who submitted a complaint reported

¹⁴ ODI, UNICEF, and UNHCR (2017) *A Promise of Tomorrow: The Effects of UNHCR and UNICEF Cash Assistance on Syrian Refugees in Jordan*, London: ODI, available at <https://www.unhcr.org/protection/operations/5a1d1b7b4/promise-tomorrow-effects-unhcr-unicef-cash-assistance-syrian-refugees-jordan.html> (accessed 7 February 2019).

¹⁵ UNHCR Jordan (2018c) *Jordan Multipurpose Cash Assistance 2018: Mid-Year Post Distribution Monitoring Report for Refugees and Asylum Seekers*, UNHCR Jordan, available at <https://data2.unhcr.org/en/documents/download/65143> (accessed 7 February 2019).

that they got a response¹⁶ while in 2018, 80% of those submitting a complaint reported that UNHCR responded to their issue. There is a need for UNHCR to continue ensuring beneficiaries have clear and accessible information—including complaint mechanism while investing and strengthening two-way communication between UNHCR and refugees.

¹⁶ ODI, UNICEF, and UNHCR (2017) *A Promise of Tomorrow: The Effects of UNHCR and UNICEF Cash Assistance on Syrian Refugees in Jordan*, London: ODI, available at <https://www.unhcr.org/protection/operations/5a1d1b7b4/promise-tomorrow-effects-unhcr-unicef-cash-assistance-syrian-refugees-jordan.html> (accessed 7 February 2019).