



UNHCR
The UN Refugee Agency

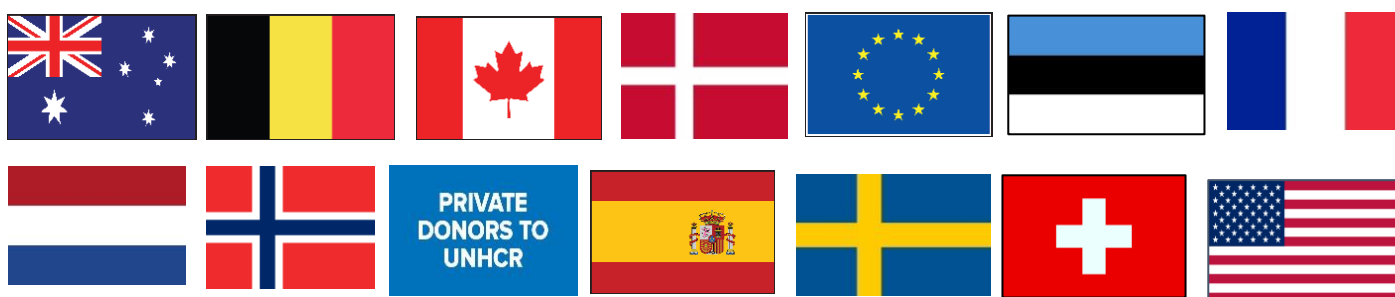
JORDAN
MULTI-PURPOSE CASH
ASSISTANCE 2018

MID-YEAR POST DISTRIBUTION
MONITORING REPORT FOR REFUGEES
AND ASYLUM SEEKERS

Acknowledgements

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Abbreviations

CAB	Cairo Amman Bank
CBI	Cash-Based Intervention
CCF	Common Cash Facility
GoJ	Government of Jordan
JOD	Jordanian Dinar
MEB	Minimum Expenditure Basket
MFA	Monthly Financial Assistance
PA	Principal Applicant
PDM	Post-Distribution Monitoring
PMT	Proxy Means Testing
SMEB	Survival Minimum Expenditure Basket
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollars
VAF	Vulnerability Assessment Framework
WASH	Water supply, sanitation and hygiene promotion (WASH)
WFP	World Food Programme

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CHAPTER 1

Overview of Cash Assistance for Persons of Concern (Refugees and Asylum Seekers)

Introduction

Jordan is home to over 667,000 Syrian refugees¹, and more than 85,000 refugees of other nationalities. While 18.8% of Syrians live in the three refugee camps of Zaatari, Azraq and the Emirati Jordanian Camp, the remainder (more than 80%) of Syrians live in cities, towns and rural areas across the Kingdom.

Despite Jordan's generosity, the situation of refugees residing outside of camps has become more difficult over time. Providing food, housing, and healthcare for their families remains a daily struggle. The majority of Syrian refugees live below the Jordanian poverty line. Syrian refugee families have become increasingly poor, as savings become depleted and other means to survive become unfeasible. Poverty is one of many origins of vulnerability. Often families turn to harmful behaviours and debt accumulation to maintain basic needs. For many the hardships do not stop there, as refugees are also suffering from war-related trauma and physical disabilities. Equally at risk are unaccompanied minors, the elderly, and single parents trying to care for their children.

All non-Syrian refugees live in cities, towns and rural areas in Jordan. Their smaller communities can lead to increased isolation, as the Syrian refugee population vastly outnumbers those of other nationalities. Non Syrians also face more barriers to access services, including access to formal work, as well as education and healthcare due to different costing regimes in comparison to Syrian refugees. In addition, there is a more limited range of donor actors providing funds for assistance in comparison to the Syrian refugee population. UNHCR continues to advocate for a "one refugee" approach in Jordan and globally, where assistance is based on need rather than nationality.

UNHCR cash assistance offers a lifeline to the most vulnerable among the refugee communities. UNHCR's role in protecting the rights of asylum seekers is well served by providing a safety net, designed to protect its beneficiaries, who require the support of a social assistance program. UNHCR provides cash assistance in an effort to maintain the basic needs of refugees living in abject poverty but does not act as a method for poverty alleviation. For beneficiaries, cash assistance helps to sustain a dignified and safe lifestyle.

Through membership with the Common Cash Facility, refugees are able to directly receive cash through ATMs at Cairo Amman Banks (CAB) using iris-scan technology or an ATM card. Cash withdrawal offers a predictable and effective form of assistance while also allowing refugee families the freedom to maximize their money to meet specific needs. The spending of cash assistance in local markets also supports the local economy, increasing the social cohesion between refugees and their host community.

Thanks to the generosity of our donors around the world, UNHCR has distributed close to \$32 million dollars in cash assistance in the first half of 2018 to 30,000 families.

¹ Registered with UNHCR Jordan as of 15 July – statistics for different refugee populations can be found at www.data.unhcr.org/syrianrefugees

SYRIAN POPULATION**27,000**

Syrian refugee families supported per month

28 million USD

distributed Jan-Jun 2018

23%

UNHCR is sole source of income

NON-SYRIAN POPULATION**2,600**

Non-Syrian refugee families supported per month

3.5 million USD

distributed Jan – June 2018

41%

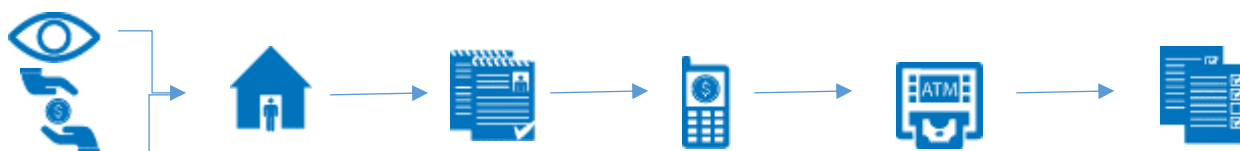
UNHCR is sole source of income

Source data: UNHCR CBI assistance, July 2018

The Basics of Cash Assistance**HOW CASH ASSISTANCE WORKS**

Recipients of cash assistance are determined through the Vulnerability Assessment Framework (VAF), which identifies the poorest and most vulnerable families within the refugee communities. In 2014, the Vulnerability Assessment Framework sought to bring harmonized definitions of the term vulnerable that could be shared by the humanitarian community. Since mid-2014 data has been collected during VAF home visits to create sectoral vulnerability indicators that gives each refugee family an overall sector vulnerability rating. Based on the vulnerability rating of families and availability of resources, they are then prioritized to receive cash assistance. Non-Syrian recipients of cash assistance are first assessed using the Vulnerability Home Visit Assessment, however scoring is determined through the Cash Assistance Eligibility Score Card, which identifies the most vulnerable families within the non-Syrian refugee community. The score card measures vulnerability in a variety of areas such as specific needs, education, and use of livelihood coping strategies. Due to the smaller size of the non-Syrian populations (Iraqi, Yemeni, Somali, Sudanese, etc.) the score card was determined to be a better methodology for ranking vulnerability.

Once families have been selected to receive cash assistance, they will receive the assistance every month through ATM withdrawals. They are notified through text messages when the cash becomes available, and withdraw their assistance using iris scan enabled ATM machines.



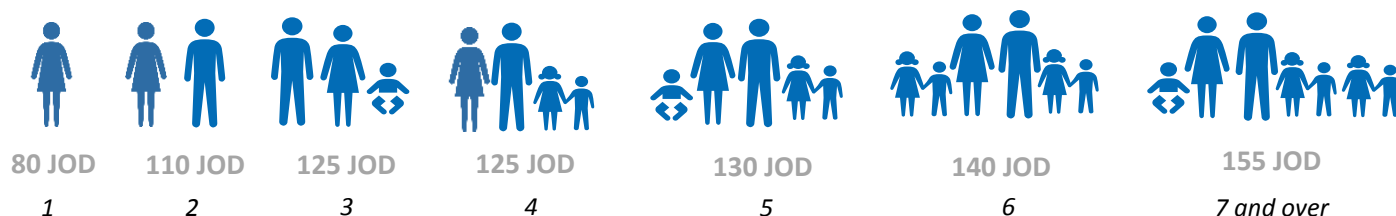
1. Refugees are registered and iris scans captured.
2. Donors provide funding.
3. Home visits are conducted to assess vulnerability.
4. Families are selected for cash assistance.
5. Text messages inform beneficiaries when the cash is available for withdrawal.
6. No card. No pin. Beneficiaries are identified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

MONTHLY CASH ASSISTANCE for SYRIANS

The level of cash assistance provided is based on the Survival Minimum Expenditure Basket (SMEB). The SMEB is recalculated each year to reflect changes in the economy. It is an estimate of the monthly expenditure per capita necessary for physical survival, but implies deprivation of a series of basic rights such as education and health costs. It acts as a measure for the amount needed to fulfil basic survival needs (shelter, food, and water/sanitation).

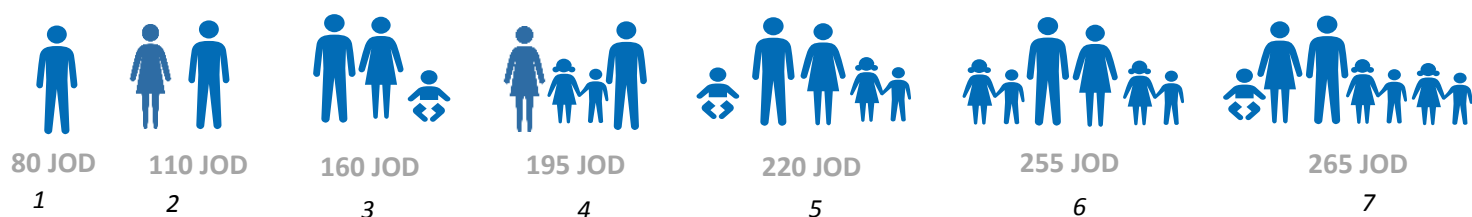
Complimentary programming practices were created between the UN Agencies, Funds and Programmes to provide coverage of the SMEB for beneficiaries. UNHCR specifically provides 60-65% of the SMEB, with the intention of covering rent, water, and sanitation costs.

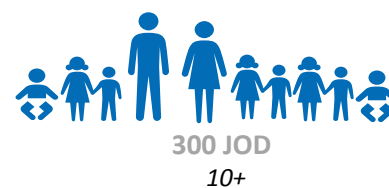
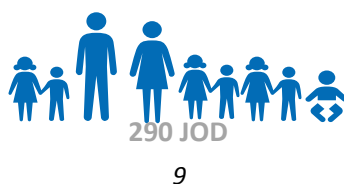
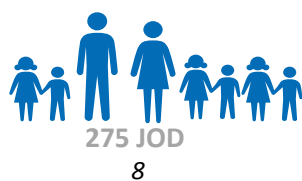
Since the SMEB is a per capita measure, the actual amount of cash assistance is then determined by the size of a refugee family. The amount of monthly cash assistance levels for Syrians by family size is as follows:



MONTHLY CASH ASSISTANCE for NON SYRIANS

The level of cash assistance is also based on the SMEB. Not all assistance programs in Jordan apply to non-Syrians. As a result, UNHCR provides the full SMEB amount for its non-Syrian beneficiaries. Since the SMEB is a per capita measure, the actual amount of cash assistance is then determined by the size of a refugee family. The amount of monthly cash assistance levels by family size is as follows:





Post-Distribution Monitoring

Post-distribution monitoring (PDM) is an on-going process that monitors and assesses the effectiveness of the cash assistance program and the impact of cash assistance on recipient well-being. It provides quantitative and qualitative insights into trends among beneficiaries related to their experiences with cash assistance.

PDMs also act as a vital tool for improving the cash assistance program. For example, they help identify and prevent protection risks before, during, and after the delivery of cash assistance. They also serve to assess the success of UNHCR's cash distribution and delivery methods as well as the channels available to refugees to launch complaints or provide feedback.

However, PDMs do not attempt to formally evaluate the impact of cash assistance or assess long-term impacts of cash assistance on refugee welfare. As a result, PDMs cannot differentiate between the impact of cash assistance and the impact of external factors that may affect the living situations of beneficiaries (such as changes to the labour market or legal status in the host country).

This PDM represents the status of cash assistance beneficiaries for the first half of 2018. It is organized around providing information related to three areas of cash assistance: the impact of cash assistance on beneficiaries, the protection issues related to cash assistance, and the accountability of cash assistance as a program.



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Stories behind the numbers

Saif joined his elderly mother Mona in Jordan in mid-2014, crossing the border on a stretcher due to injuries sustained during his two years of imprisonment in Syria. Cash assistance enabled Saif to afford physical therapy that has helped him regain mobility with the aid of a walking frame. It also covered medication needed for his mother's battle with cancer.

Sampling

SYRIAN SAMPLE: A random sample of 526 Syrian families receiving cash assistance, with an average family size of 6.6 people (corresponding to 3,448 individuals) and 243 non-Syrian families receiving cash assistance, with an average

family size of 5 people (corresponding to 1,148 individuals) were interviewed for the report. Forty-seven percent of families surveyed were headed by a female and 53% were headed by a male. Surveys were conducted through phone calls. Interviews were conducted through phone calls conducted by International Relief and Development (IRD), UNHCR's implementing partner, using the Helpline facilities.

Refugee families were surveyed from all 12 governorates in Jordan, with the majority concentrated in Amman, Irbid, Mafraq, and Zarqa. The survey distribution is generally reflective of the distribution of those Syrian refugees receiving cash assistance across Jordan (See Table 1).

Table 1: Sampling for Syrian respondents

Governorate	Percentage of Sample	Percentage of Cash Assistance Beneficiaries
Ajloun	1%	1%
Amman	25%	30%
Aqaba	1%	1%
Balqa	3%	4%
Irbid	33%	27%
Jerash	2%	2%
Karak	1%	2%
Ma'an	1%	1%
Madaba	1%	2%
Mafraq	19%	19%
Tafileh	1%	0%
Zarqa	12%	11%
Total	100% (526 families)	100%

The duration a family has been receiving cash assistance provides a mechanism to assess the effects of cash assistance. All families on cash assistance are among the most vulnerable of the Syrian refugee community, thus they share common socio-economic characteristics. In the aggregate, the key differentiating factor between these families is how long they have been receiving cash assistance. To isolate the impact of cash assistance, UNHCR uses different durations on cash assistance to compare families with respect to various indicators of well-being. The primary comparison is between families that have been on cash less than a year (27% of families) and those that have been on cash for longer than a year (73%). The complete breakdown is reported in Table 2.

Table 2: Duration that Syrian respondents have been receiving cash assistance

Duration on Cash Assistance	Percentage
Less than a year	27%
One to two years	15%
Two to three years	18%
Three to four years	30%
Four to five years	10%

In addition to survey data, this PDM relies on qualitative data collected during focus group discussions with beneficiaries. Focus group discussions with beneficiaries receiving cash assistance were held in five governorates (see Table 3) at UNHCR Community Support Committee (CSC) centres. Each group met from 90-120 minutes. To ensure that participants were fully engaged, the moderators gave space for discussion by asking open questions. This provided participants opportunities to explain their perspectives in more depth.

A random selection of beneficiaries were invited over the phone to participate in the focus groups. In total, sixty-eight beneficiaries participated in the discussions. Forty-two (62%) were men and twenty-six (38%) were women. Discussions were mixed with both men and women participating together to allow for a family discussion on the impact of cash assistance. The focus groups strived to be heterogeneous, including refugees with different income levels and family compositions.

Table 3: Focus group discussion groups

Governorate	Date	Cash Assistance Status	Number of Participants
Amman/Sahab	29 May	Receiving Cash	15
Balqa/Salt	9 July	Receiving Cash	17
Mafraq	8 July	Receiving Cash	12
Karak	11 July	Receiving Cash	14
Tafileh	11 July	Receiving Cash	10

NON-SYRIAN SAMPLE: A random sample of 243 non-Syrian families receiving cash assistance, with an average family size of 5 people (corresponding to 1,148 individuals) were interviewed for the report. In terms of gender, 43% of families surveyed were headed by a female and 57% were headed by a male. Surveys were conducted through phone calls conducted by International Relief and Development (IRD), UNHCR’s implementing partner, using the Helpline facilities.

Refugee families were surveyed from all 12 governorates in Jordan, although the majority were concentrated in Amman (87% of families). The survey distribution is generally reflective of the distribution of the non-Syrian refugee population receiving cash assistance across Jordan.

A random sample of 243 non-Syrian families receiving cash assistance, with an average family size of 5 people (corresponding to 1,148 individuals) were interviewed for the report. In terms of gender, 43% of families surveyed were headed by a female and 57% were headed by a male. Surveys were conducted through phone calls. The interviews were administered by Mindset, a Jordanian research organization and partner of UNHCR.

Refugee families were surveyed from all 12 governorates in Jordan, although the majority were concentrated in Amman (87% of families) (see Table 4). The survey distribution is generally reflective of the distribution of the non-Syrian refugee population receiving cash assistance across Jordan.

Table 4: Sampling for non-Syrian respondents

Governorate	Percentage of Sample	Number of Families
Ajloun	0%	0%
Amman	87%	82%
Aqaba	0%	0%
Balqa	1%	3%
Irbid	3%	2%
Jerash	0%	0%
Karak	0%	0%
Ma'an	0%	0%
Madaba	2%	2%
Mafrq	0%	2%
Tafileh	0%	0%
Zarqa	6%	8%

The majority of non-Syrian beneficiaries receiving cash assistance are Iraqi (77%) (see

Table 5).

Table 5: Country of origin for non-Syrian beneficiaries

Nationality	Percentage of Sample
Iraqi	79%
Somali	6%
Sudanese	14%
Yemeni	1%

Families are fairly evenly distributed in terms of years on cash assistance. The average duration on cash assistance for Non-Syrian beneficiaries is 3.5 years, although a sizable proportion (28%) have been receiving cash assistance for over 5 years (See Table 6).

Table 6: Duration that non-Syrian respondents have been receiving cash assistance

Duration on Cash Assistance	Percentage of Sample
Less than a year	7%
One to two years	25%
Two to three years	17%
Three to four years	18%
Four to five years	6%
Five or more years	28%

CHAPTER 2: SYRIAN FINDINGS

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' psychological well-being, food security, health and educational access, and financial stability.

In reviewing how families spend cash assistance, positive results can be observed. Cash assistance improves refugee families' housing situations, and is shown to reduced beneficiaries' reliance on negative coping strategies and debt accumulation to finance their basic needs. These effects can be concluded through basic comparative analysis between recipients that have been on cash assistance for less than one year and those that have been on cash assistance for more than one year.

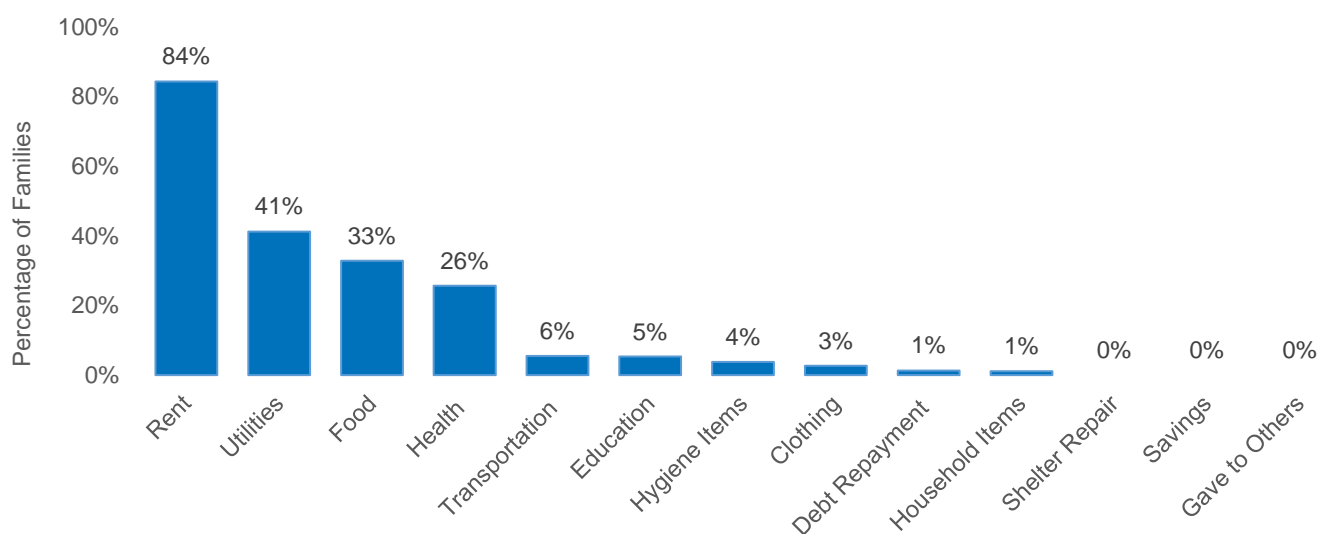
Finally, this PDM explores the effects of cash assistance through counterfactuals about the future of cash assistance. In focus group discussions, participants were asked what they would do if they were cut from cash assistance or their amount was reduced. Responses confirmed that cash assistance protects beneficiaries from engaging in high-risk behavior.

A more in-depth analysis of the impacts of cash assistance will be conducted for the end of year PDM. The midterm PDM aims to provide initial insights into the role of cash assistance in beneficiaries' financial situations, which can be subsequently expanded upon.

USES OF CASH ASSISTANCE

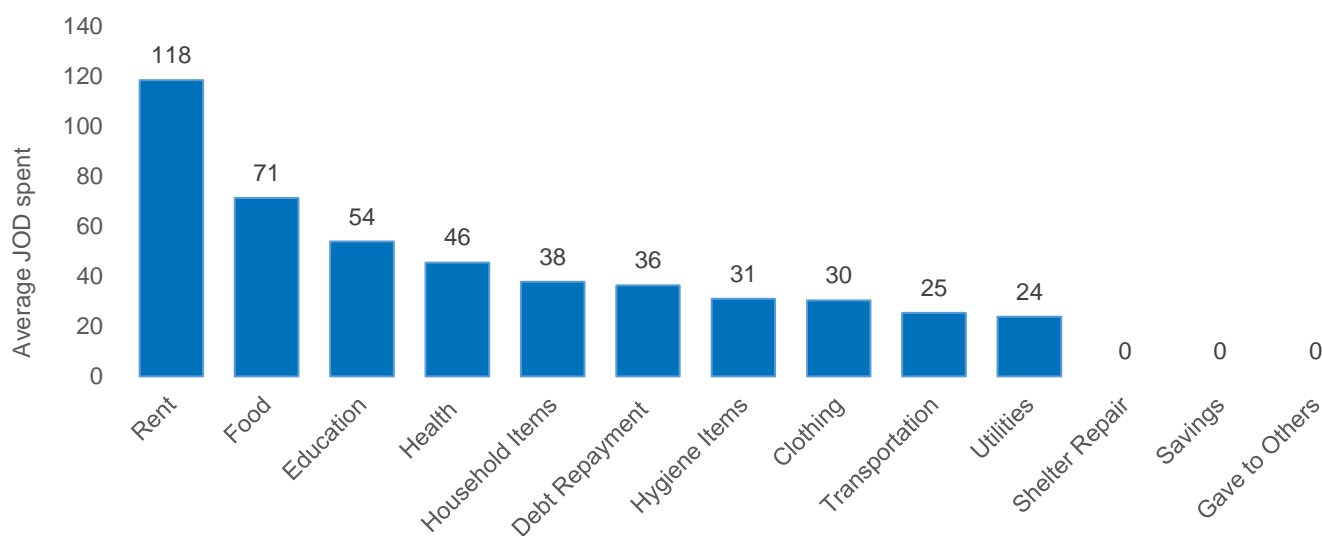
Cash assistance is most commonly spent on shelter, with 84% of families using cash assistance to pay rent (see Figure 1). The second most common expenditure item is utilities (43% of families), followed by food (33% of families) then health (26% of families). The remaining categories were cited by less than 6% of families. It is important to note that none of the beneficiaries sampled used cash assistance to accumulate savings or assist others. This finding emphasizes the role of cash assistance in helping meet basic needs of refugee families but not improving their financial situations.

Figure 1: Syrian beneficiaries - Percentage of families that spend cash assistance on specific expenditure items



Rent continues to be the most costly monthly expense for beneficiaries, with beneficiaries spending an average of 118 JOD per month on rent (see Figure 2). After rent, beneficiaries reported spending the most on food (71 JOD per month²), education (54 JOD per month), and health expenses (46 JOD per month) and utilities. A small percentage of families (5%) spend money on education, however this 5% spends an average of 54 JOD per month.

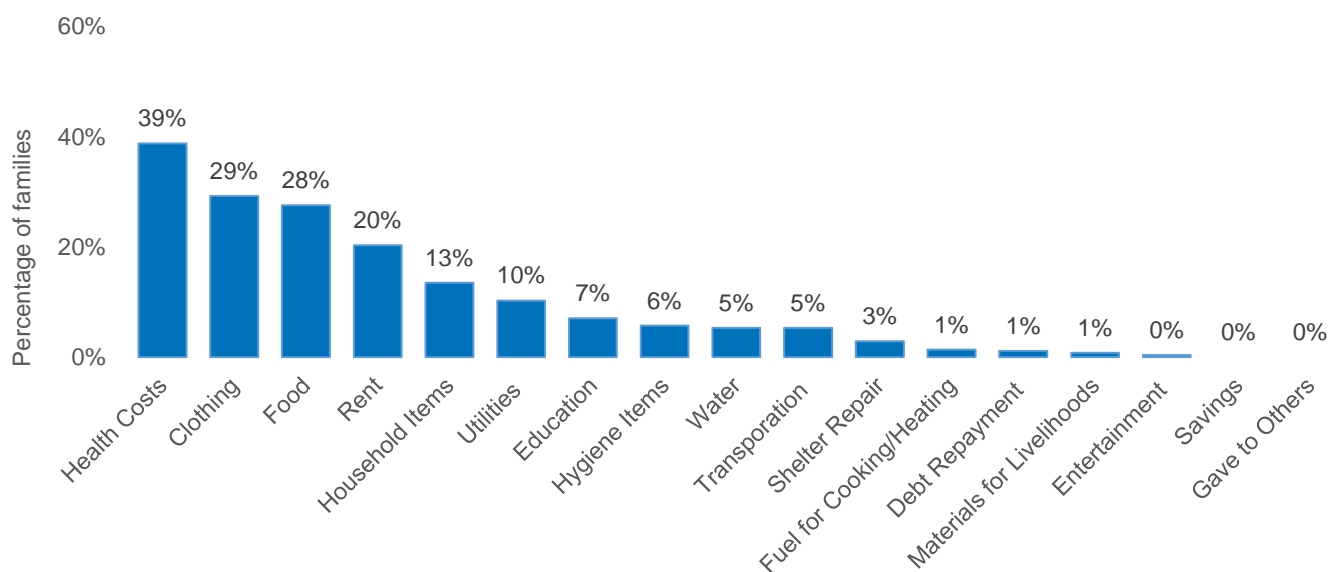
Figure 2: Syrian beneficiaries - Average amount spent on specific expenditure items



Despite the positive effects of cash assistance in enabling families to meet their basic needs, many beneficiaries reported having pressing needs that still cannot be afforded. The most common need among families is health costs, which 39% of families surveyed cited as a pressing need they could not afford (see Figure 3). Many beneficiaries also listed clothing (29%), food (28%), and rent (20%) as unmet needs.

² Including World Food Programme vouchers

Figure 3: Syrian beneficiaries - Unmet needs



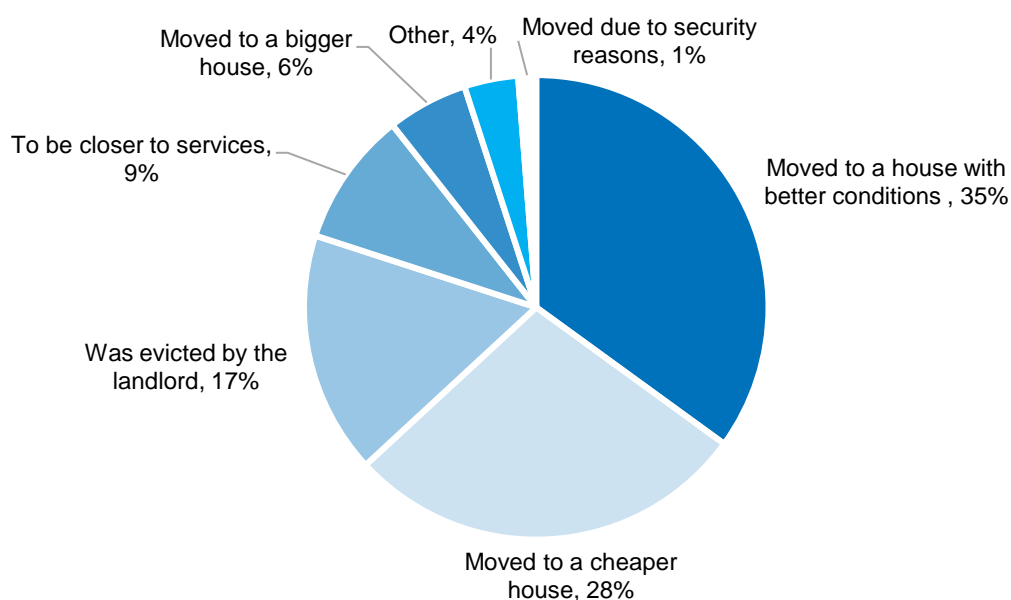
The existence of unmet needs speaks to the limitations in the scope of cash assistance. While cash assistance protects its recipients from worsening financial situations and engaging in high risk behavior, it does not aim to lift its beneficiaries out of poverty. In assessing the uses of cash assistance and the remaining presence of unaffordable needs, it is apparent that cash assistance operates as a safety net rather than a mechanism for poverty alleviation.

HOUSING

Cash assistance provides beneficiaries greater stability in meeting their shelter needs. 70% of beneficiaries reported that they had not moved since receiving cash assistance. Of those families that moved, 35% said they moved to a home with better conditions (see

Figure 4). However, 28% of families that had moved had done so to a cheaper house, presumably to reduce monthly costs. Finally, of those that moved, 17% of families moved as a result of verbal threat of eviction by the landlord, as opposed to only eight percent of the overall refugee population (VAF 2017 population survey).

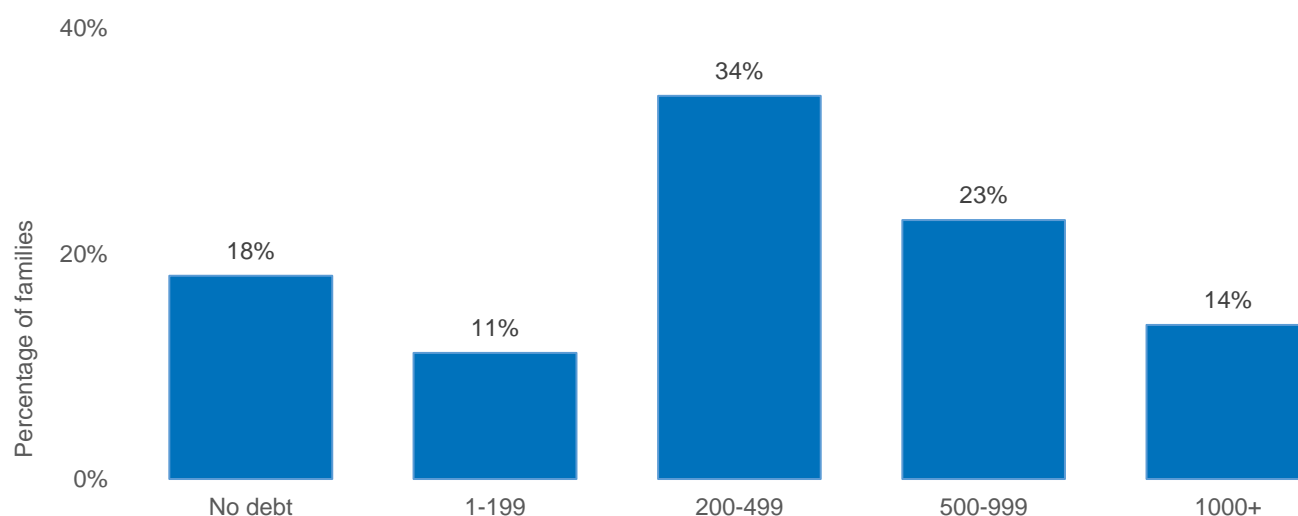
Figure 4: Syrian beneficiaries - Reasons for changing house



DEBT

The accumulation of debt serves as a negative coping strategy employed by families to meet their basic needs. Debt is prevalent among beneficiaries, with 82% of families holding some amount of debt (See Figure 5). Debt accumulation creates security risks to families when it reaches a critical level. 37% of families hold a critical amount of debt of at least 500 JOD. Additionally, 14% of families maintain debt over 1,000 JOD. Additional analysis of debt is required to fully understand the protection risks.

Figure 5: Syrian beneficiaries - Percentage of families with different levels of debt

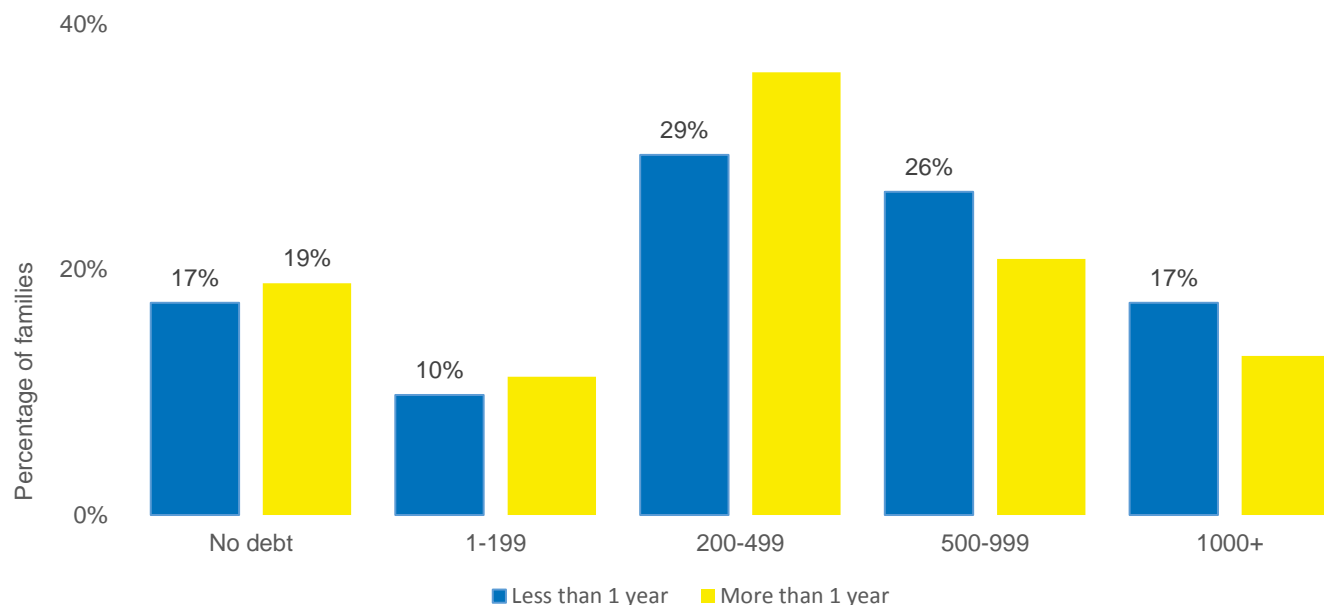


High amounts of debt translate into protection risks for Syrian refugees. For 58% of families, their debt levels contribute to their concerns for their safety. These safety concerns were discussed in greater detail through focus group discussions conducted during the post distribution monitoring period. Twenty percent of participants have faced consequences of not repaying their debt. Some participants were required to sign a promissory note, which stated that if they do not repay the amount within a specific timeframe, a complaint will be filed against them at the police station which could result in detention. Others cited eviction or threat of eviction by the landlord if they did not pay back debt related to unpaid rent.

The majority of focus group participants said that they try to repay their debts as soon as possible through a variety of mechanisms. Methods included irregular work, humanitarian assistance, and borrowing from others to repay an earlier debt. In repaying their debt, 100% of participants confirmed that they did not pay additional fees or interest.

Since debt accumulation represents a high risk behavior that could lead to further protection risks, it is important to assess the effect of cash assistance on debt levels among beneficiaries. By comparing families that have been on cash assistance for less than a year to those that have been on cash assistance for more than a year, we can determine if there is a difference in debt levels as a result of cash assistance (See Figure 5).

Figure 6: Syrian beneficiaries - Percentage of families with different levels of debt split by length of time receiving cash assistance



In terms of no debt, or low levels of debt (<200 JOD) families who have been on cash assistance less than a year are comparable to those who have been on cash for more than a year. These results are as expected since cash assistance does not aim to alleviate poverty, and maintaining low levels of revolving debt can be a positive coping strategy to manage monthly costs.

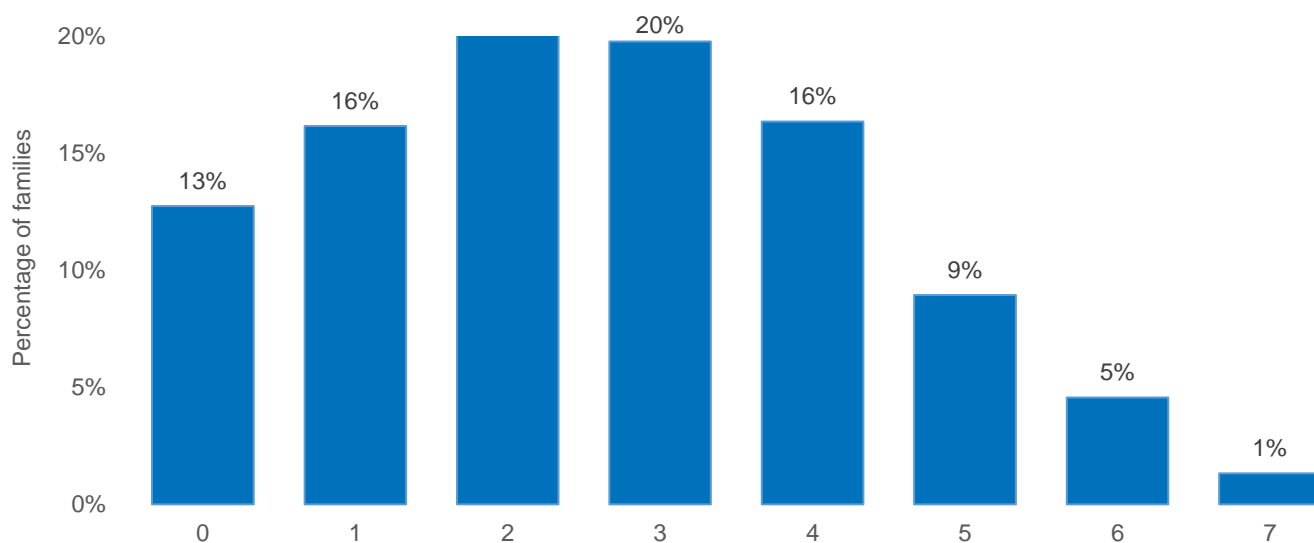
The PDM data, however, suggest that cash assistance reduces the likelihood of maintaining critical levels of debt. For example, 17% of beneficiaries who have been on cash assistance for less than a year reported owing more than 1,000 JOD in debt, compared to only 12% of beneficiaries who have been on cash more than a year. A similar difference exists between recent recipients and long-term recipients for debt levels between 200-499 JOD and 500-999 JOD.

CSI: COPING STRATEGIES INDEX

As a protection tool, cash assistance aims to keep beneficiaries from engaging in high risk or demeaning behaviours in order to finance their basic needs. These detrimental practices utilized by families are known as livelihood coping strategies. Coping strategies vary in their degree of severity, with the most severe reducing future productivity in a permanent manner or resulting in the loss of human dignity.

One index used by UNHCR is the Coping Strategies Index, developed by World Food Program to assess food security at the household level. UNHCR studies both the number of coping strategies employed by Syrian refugee families as well as which specific coping strategies are most commonly utilized. Among beneficiaries, the average family uses 2.6 coping strategies (See Figure 7). Only 13% of families receiving cash assistance refrain from engaging in a coping strategy.

Figure 7: Syrian beneficiaries - Percentage of families using coping strategies

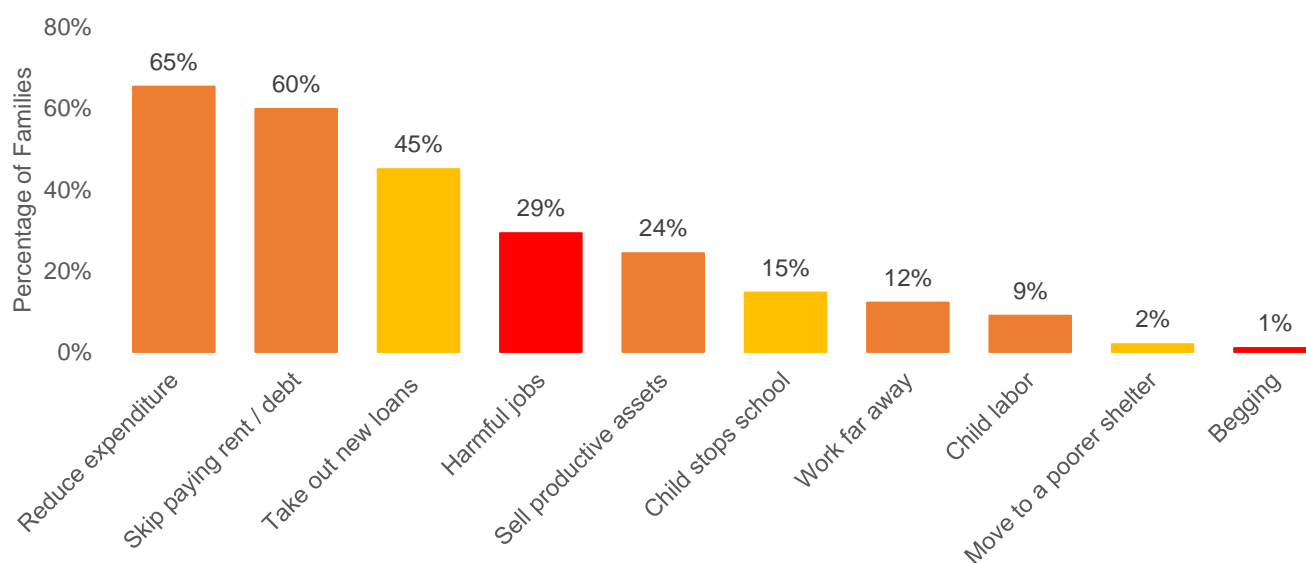


In addition to how many coping strategies are used by beneficiaries, UNHCR also reviewed which coping strategies are most commonly employed by beneficiaries. Reducing expenditure to meet household food needs was the most common coping strategy, cited by 65% of beneficiaries. The other most common coping strategies were skipping rent payments or debt repayments (60% of recipient families) and taking out new loans (45% of families). Very few beneficiaries reported begging as a coping strategy being used by their family.

Figure 8 shows the use of coping strategies by beneficiaries. The colours correspond to the severity of the coping strategy. Yellow represents a stress coping strategy, the least severe. Orange corresponds to crisis coping strategies. Red represents an emergency coping strategy, the most severe.

Figure 8: Syrian beneficiaries - Percentage of families using specific coping strategies

Use of specific coping strategies



The reality of relying on coping strategies became apparent during focus group discussions. A 14 year old boy accompanied by his mother said “when I started school two years ago we were around 50 students in the classroom, now we are almost 20 students the rest have dropped from school to work or because their parents couldn’t afford to continue sending them to school.”

Given the intended role of cash assistance as a protection tool for vulnerable families, cash assistance aims to reduce the use of negative coping strategies. By comparing new beneficiaries (those who have been receiving cash assistance for less than a year) and long-term beneficiaries (those who have been receiving cash assistance for more than a year), we can assess the effect of cash assistance on reducing reliance on coping strategies (See Table 7).

There are small reductions in the number of coping strategies used between those who have been on cash assistance for less than a year and those who have been on cash assistance for more than a year. However, the more meaningful difference between recent and long-term beneficiaries can be observed in terms of which coping strategies are being used the most. For example, 74% of beneficiaries who have been receiving cash assistance for less than a year reported reducing expenditure items in order to meet household food needs compared to only 62% of beneficiaries who have been receiving cash assistance for more than a year. This represents a 12% reduction.

Table 7: Comparison of coping strategies used by Syrian beneficiaries, by duration on cash assistance

	Negative Coping Strategy	Percentage of Recent Beneficiaries (<1 year)	Percentage of Long-Term Beneficiaries (>1 year)
Emergency	Engage in activities for money or items that you feel puts you or other members of your household at risk of harm	32%	28%
	Ask for money from strangers (begging)	1%	1%
Crisis	Reduce expenditure hygiene items, water, baby items, health, or education in order to meet household food needs	74%	62%
	Sell livelihood/productive assets in order to buy food or basic goods	23%	24%
	Send household members under the age of 16 to work	8%	9%
	Skip paying rent / debt repayments to meet other needs	62%	60%
	Send a member of the household to work far away	15%	11%
Stress	Stop a child from attending school	8%	9%
	Move to a poorer quality shelter	1%	2%
	Take out new loans or borrowed money	50%	45%

In addition to negative coping strategies such as those highlighted in the CSI, beneficiaries have also engaged in positive coping strategies to supplement their cash assistance. During focus group discussion, participants described the challenges of using positive coping strategies, (legal work, sharing of resources, sale of non-essential assets) and mainly focused on legal work. A common problem cited was not enough job opportunities. Since work permits are only issued in a limited number of fields (agriculture, manufacturing, construction and some services) jobs are limited. Additionally, not all refugees have experience related to these industries.

REDUCING CASH ASSISTANCE

In assessing the impact of cash assistance, UNHCR asked beneficiaries during focus group discussions how they will meet their needs if funding is reduced or cut. The majority of beneficiaries said they would resort to negative coping strategies. Common strategies cited included taking out more loans, pulling children out of school, child labour, and selling food purchased with WFP food vouchers. During the focus group discussions, 6 cases out of the 68 participants reported they would go back to Syria or move to one of the refugee camps in Jordan.

During focus group discussions, participants were also asked to consider a hypothetical situation in which UNHCR faces funding shortages. They were asked whether UNHCR should deal with the cuts by reducing the number of beneficiaries on cash assistance or reducing the amount of cash beneficiaries receive. The response to this question varied by governorate.

Beneficiaries from Mafraq and Tafileh agreed that it would be better to reduce the amounts of assistance, instead of removing families from cash assistance, as beneficiaries are similarly poor and vulnerable. Participants agreed that while cash assistance does not cover all their needs, it helps. One man explained, saying “a little goes a long way.”

However, beneficiaries living in Salt said that the amount barely covers their most basic needs so, if it were reduced, it would be as if they were removed from cash assistance altogether. Participants argued it would be better to remove some of the less vulnerable cases who can find other ways to cover their financial needs.

The focus group participants in Amman/Sahab and Karak were evenly split between the two alternatives. Overall, a majority of the beneficiaries would prefer reducing the amounts of cash assistance instead of cutting the number of families on cash assistance.



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The stories behind the numbers

Arna, 70, lives with her brother-in-law in Jordan, unable to live alone because of her medical conditions. She has kidney stones and severe arthritis. She says if she ever stopped receiving cash assistance, she would have nothing to support herself with. She uses cash assistance to afford medical care and medicine.

Quality of Services

The second goal of post-distribution monitoring is to assess the quality of services both in terms of the actual delivery and distribution of cash assistance as well as the accountability of UNHCR to its cash assistance beneficiaries. To ensure the effectiveness of the cash assistance program, it is important to determine how beneficiaries perceive the delivery of cash assistance and level of accountability of UNHCR staff in its distribution.

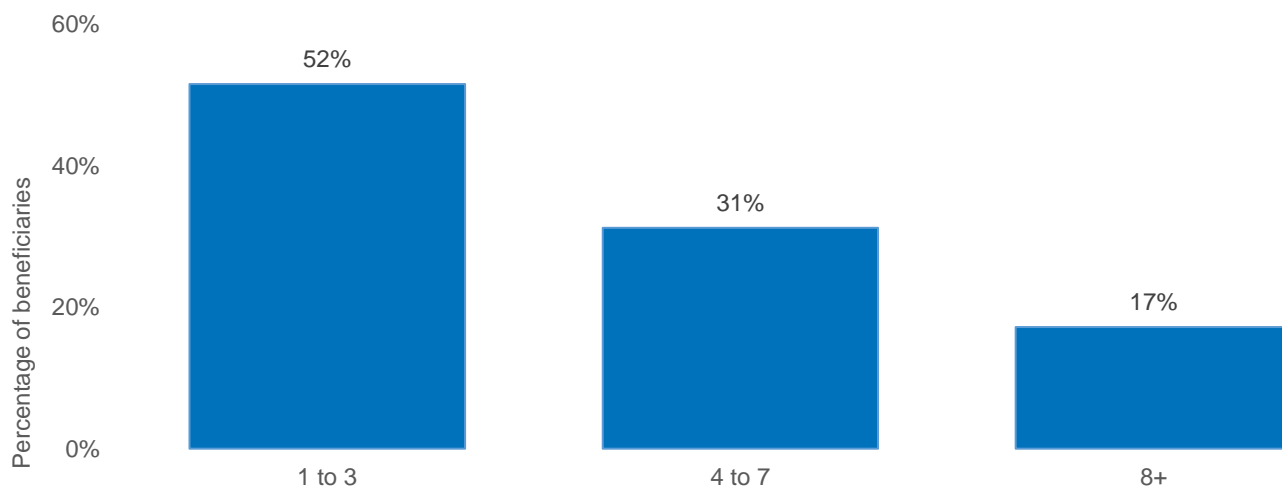
CASH DELIVERY

UNHCR's cash assistance is distributed through biometric recognition (iris scanning) at 96 iris-enabled ATMs across the country, or through traditional ATM cards at the network of more than 230 ATMs. The majority (85% of families) access their cash assistance through iris scanning, linking the ATM network with UNHCR's iris database, through the EyeCloud platform. Only those that are unable to travel or use an iris-enabled ATM machine receive ATM cards, which allows family or neighbors to retrieve their cash assistance and purchase items on their behalf.

Of the 445 families using iris-enabled ATMs to access cash assistance, 162 reported facing difficulties in using the iris scanning machines. Comparatively, only 4 of the 81 families that access their assistance through ATM cards reported facing difficulties in using the ATM machines.

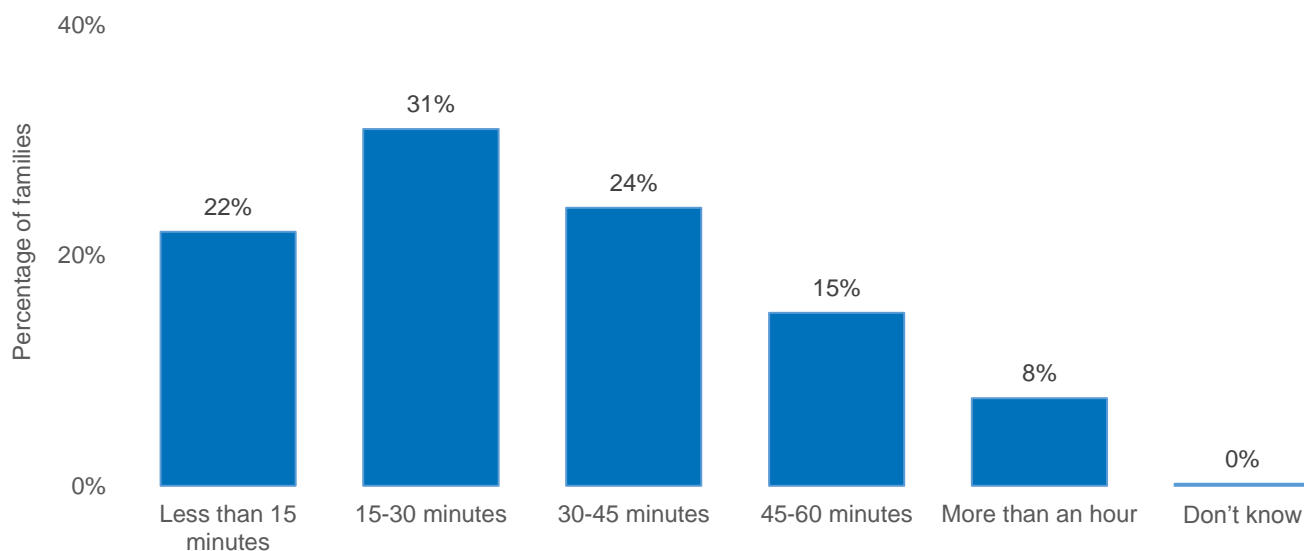
The primary difficulty faced by beneficiaries that use iris scanning is that it takes many attempts to correctly scan their eye. 128 beneficiaries out of the 162, that reported an issue with the iris scanning machines, cite repeated attempts to scan the eye as their difficulty. For those that had to scan their eye multiple times, the majority reported between one and three attempts to access their cash assistance (See Figure 9). However, a sizable portion cited needing more than eight attempts. Other somewhat common issues include long lines and crowds at the ATM machine (16% of beneficiaries) and ATM technical error (12%) which could include temporary lack of internet connection, lack of funds in the machine, or malfunctioning ATMs. A web-based portal system, developed on behalf of the financial service provider, will allow UNHCR and other Common Cash Facility partners to stagger payments in the near future, thereby reducing wait times at the ATMs.

Figure 9: Syrian beneficiaries - Percentage of families requiring multiple iris scans to access cash assistance



A central aim of the cash assistance program is that accessing cash assistance is an easy and cost-effective for its beneficiaries. One way to measure the accessibility of cash assistance is through the time spent by beneficiaries in order to reach the ATM machine at CAB. The average beneficiary spends 15 to 30 minutes in order to reach a bank branch (see Figure 10). However, a sizable proportion (39% of families) spends between 30 and 60 minutes traveling to a bank location. Accessibility to banks in terms of time spent is an area for future improvement of the cash assistance program. The inclusion of mobile wallet accounts into the Common Cash Facility options for disbursement will reduce travel and wait times for families receiving cash assistance.

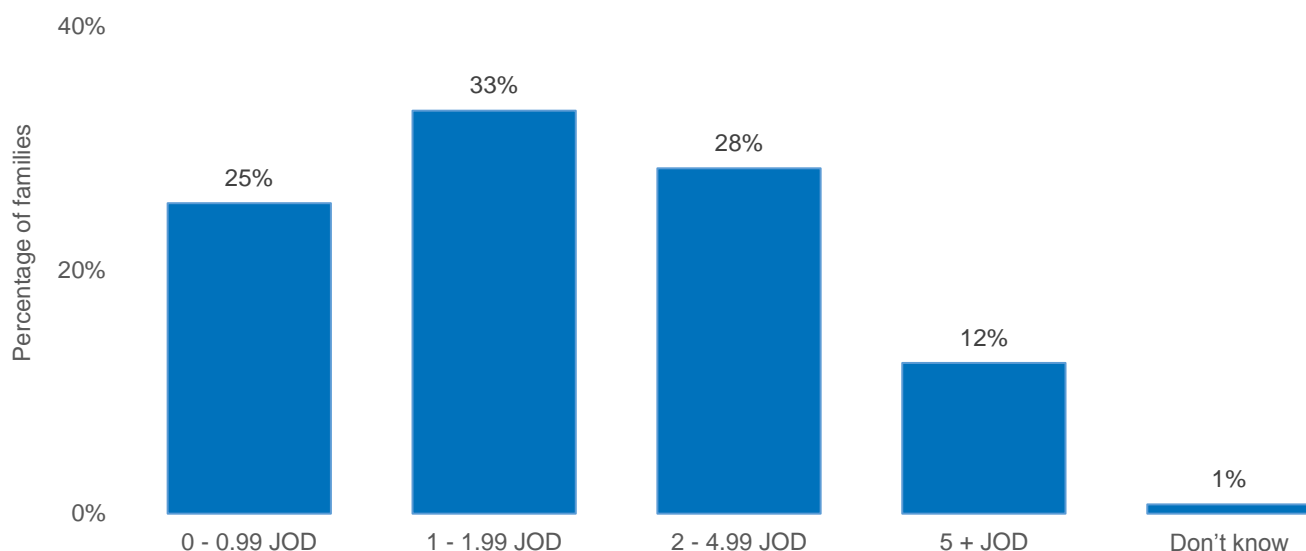
Figure 10: Syrian beneficiaries - Percentage of families spending time to reach the ATM



The delivery of cash assistance must also be cost-effective for its beneficiaries due to their limited financial means. The average beneficiary spends between 1 and 1.99 JOD to visit a bank branch to retrieve their cash assistance (see Figure 11). However, 28% of beneficiaries spend 2 to 4.99 JOD traveling to and from a bank. This may also be the effect of

traveling to more than one ATM due to overcrowding or temporary malfunction of ATMs. The cost of accessing cash assistance should be a consideration in determining the best distribution mechanisms. UNHCR, along with the Common Cash Facility partnership, is preparing to offer mobile wallet options in the near future, to reduce cost and time for cash withdrawals, and to allow for financial inclusion potential that includes automatic payments, budgeting, and savings capacity.

Figure 11: Syrian beneficiaries - Percentage of families spending money to reach the ATM



Finally, cash delivery is also assessed in terms of meeting the expectations of beneficiaries. In terms of receiving cash assistance in a timely manner, 94% of beneficiaries reported that they received cash assistance on the day they were expecting it.

ACCOUNTABILITY

Accountability can be measured both in terms of the quality of interactions with UNHCR staff regarding cash assistance as well as the channels for communication with UNHCR. Beneficiaries were very satisfied in terms of their interactions with UNHCR staff and affiliated organizations. 99% of recipients reported that UNHCR staff treats them respectfully.

In terms of communication with UNHCR, beneficiaries are given a number of mechanisms they can use to report complaints or to provide feedback on the cash assistance program. These communication channels are also well-known among beneficiaries with 71% of recipients responding that they know how to report complaints and feedback. This represents a significant improvement in awareness from 2016, when only 41% reported knowing how to report complaints.

The most common method for contacting UNHCR is through the Helpline, a qualified call-centre staffed by UNHCR that provides information and feedback to refugees in Jordan. The system underwent additional upgrades in late 2017, with enhanced automated response features. As of 2018, UNHCR now answers nearly 130,000 calls a month, an increase of 245%. Seventy-five percent of beneficiaries reported using the Helpline as their way for contacting UNHCR regarding assistance. Of the overall population who contact the Helpline; 62% of the calls are regarding assistance. Based on a

satisfaction survey conducted in the first quarter of 2018, 84% reported that agents are courteous and polite, 93% of the callers are satisfied with the Helpline service and 79% of the callers are able to find the information that they need.

Nine percent of the sample reported using the complaint desk or help desk and six percent reported using the complaints and suggestions box.



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Stories behind the numbers

Sitting in the cold, windowless basement of an apartment building, Abu Ahmad describes himself as “one of the lucky ones.”

The first week of every month, Abu Ahmad receives a text message telling him that the money has been deposited in his bank account. Then he makes the two-kilometre trip to the bank to withdraw his cash.

Protection: Accessing Cash Assistance and Family Spending Dynamics

Post-distribution monitoring focuses on the implications for cash assistance on refugee families' safety. As cash assistance aims to protect vulnerable refugees, it is crucial that beneficiaries do not face increased protection risks as a result of receiving cash assistance.

In terms of generalized risk as a result of cash assistance, beneficiaries overwhelmingly felt safe accessing and using cash assistance. Ninety-nine percent stated that they felt no risk going to withdraw money. One hundred percent of beneficiaries reported feeling safe keeping money at home and going to spend money in the marketplace.

According to focus group discussions, recipients do not face threats of theft or abuse as a result of receiving cash assistance. They receive regular prices in the marketplace despite the host community perception that UNHCR covers most of beneficiaries' needs.

UNHCR focuses on assessing protection concerns related to accessing cash assistance and subsequently the effect on family dynamics as a result of spending cash assistance.

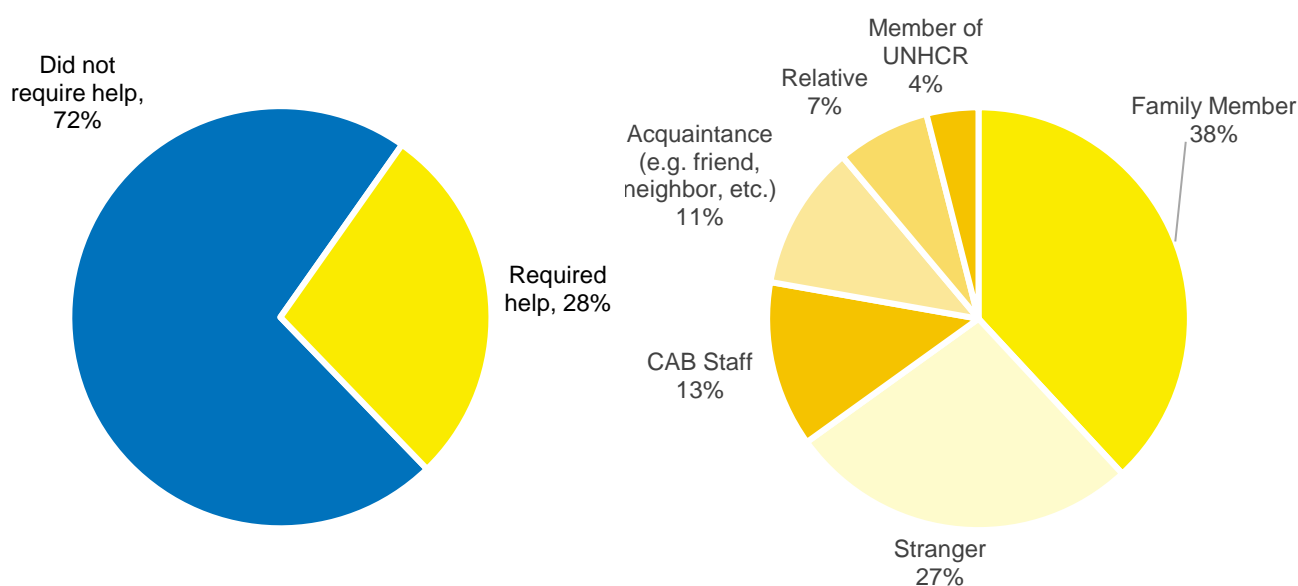
ACCESSING CASH ASSISTANCE

UNHCR tracks beneficiaries who require help to make the withdrawal using iris-enabled ATMs. 28% of designated beneficiaries (registered to access the cash assistance for their family) responded that they required help to withdraw their cash assistance.

The primary reason for needing assistance is that they do not know how to use the iris scanning machines. Of the 445 beneficiaries using iris-enabled ATMs, 111 did not know how to use the iris scanning machines. Ten percent of those that required help did so as a result of disability.

For the 28% who reported that they need support in withdrawing their assistance, the most common person to assist a beneficiary is a family member (38%) followed by the help of a stranger (27%), (usually other refugee beneficiaries in line to collect assistance) (See Figure 12). Despite the large proportion of beneficiaries being assisted by strangers, 99% of beneficiaries said they feel safe withdrawing money and no one reported being required to pay anyone for their help.

Figure 12: Syrian beneficiaries - Persons providing help to withdraw cash assistance



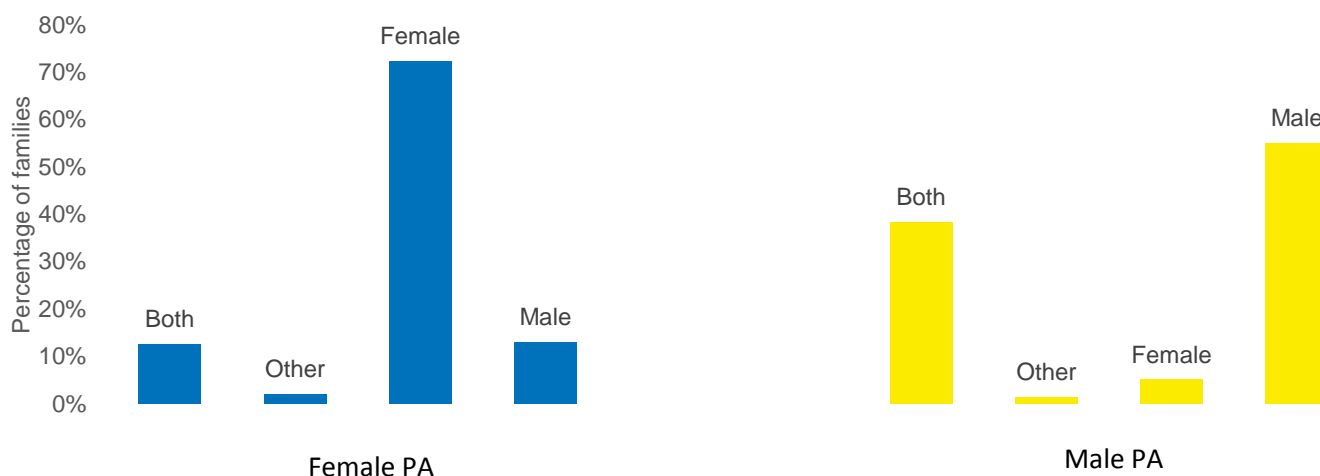
Beneficiaries holding ATM cards require assistance in withdrawing cash, because they are elderly, disabled, or an unaccompanied minor. As a result, they are provided ATM cards so that a guardian, family member or individual outside the household can withdraw their cash assistance on their behalf. Beneficiaries are asked who is in possession of the ATM card, and the UNHCR SIM card, which is used for communicating assistance information. Eighty-nine percent of beneficiaries in possession of an ATM card report that the person designated as the cash collector for the family is in possession of the ATM and SIM card. Six percent of recipient families reported another household member holds the card. Only 1% of recipient families reported that a friend or family member outside the household was in possession of

the card. The UNHCR SIM card program allows refugees to call the HelpLine service free of charge, and does not expire regardless of whether the card is topped up.

FAMILY SPENDING DYNAMICS

UNHCR surveys continue to support the use of cash assistance and monitors who is involved in the decision making process. 46% of the selected sample have female principal applicants (PA). When looking at who makes the decisions on spending; 72% of the decision is made by the PA, 13% is made by an adult male in the family, 13% is made by both husband and wife or the whole family and 2% the decision is made by others. The 56% are male principal applicants; 55% of the decisions are made by the male principal applicant, 5% of the decisions are made by an adult female in the family, 38% of the decisions are made by both the husband and the wife or the whole family, and 1% the decision is made by others.

Figure 13: Syrian beneficiaries - Percentage of families with who determines how cash assistance is spent



UNHCR aims to ensure that the introduction of cash assistance into the family does not increase family strife and thus produce greater protection risks for vulnerable members of the family. To assess the effect of cash assistance on family cohesion, UNHCR looks at the presence of disagreement related to the use of cash assistance. The majority of beneficiaries (99%) reported no disagreements on how to spend their cash assistance, and 1% reported disagreements.



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The stories behind the numbers

In his sewing workshop annexed to his apartment, Ahmad stand with his four children. After injuries sustained in Syria, Ahmad has limited mobility in half his body. He uses his cash assistance to cover rent, bills, and medication for his disability. He hopes to one day take his children to the park and let them play like any other children would.

CHAPTER 3 – NON-SYRIAN FINDINGS

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' psychological well-being, food security, health, educational access, and financial stability.

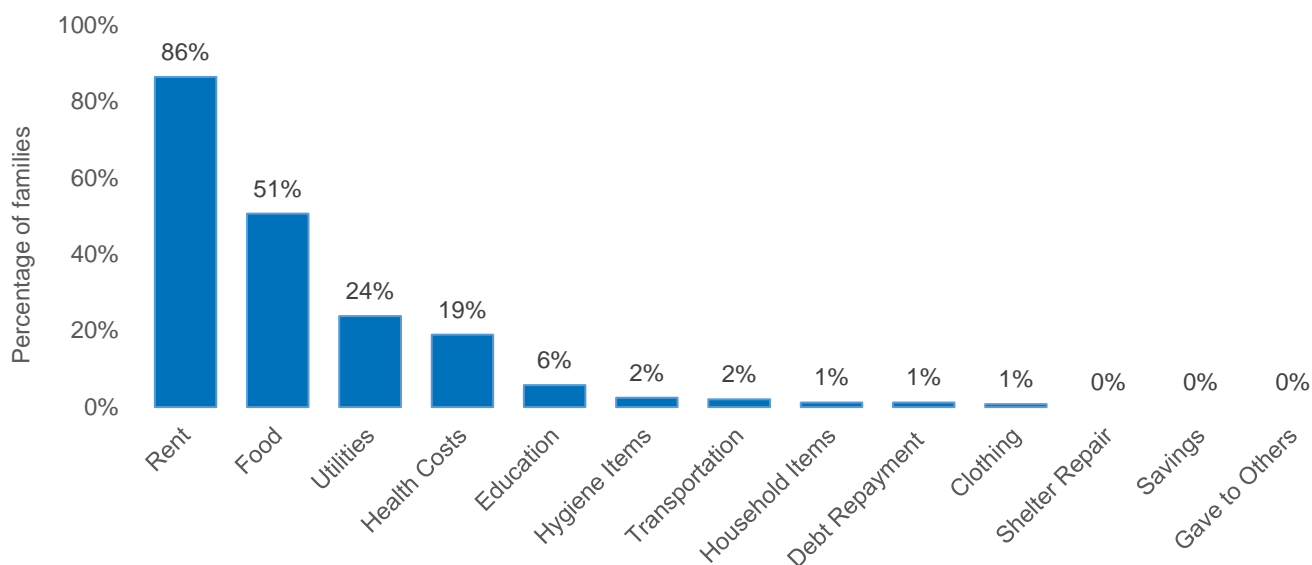
In reviewing the uses of cash assistance by beneficiaries, these positive results can be observed. Cash assistance also helps improve refugee families' housing situations. It also reduced beneficiaries' reliance on negative coping strategies and debt accumulation to finance their basic needs.

A more in-depth analysis of the impacts of cash assistance will be conducted for the end of year PDM. The midterm PDM aims to provide initial insights into the role of cash assistance in beneficiaries' financial situations, which can be subsequently fleshed out.

USES OF CASH ASSISTANCE

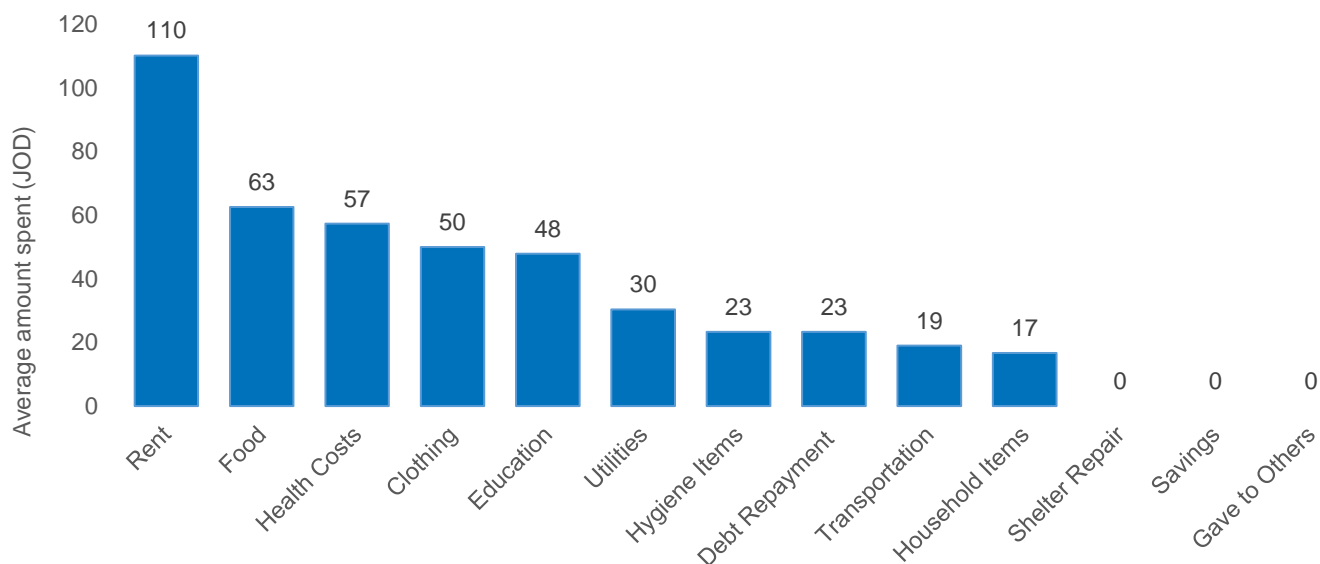
Cash assistance is most commonly spent on shelter, with 86% of families using cash assistance to pay rent (see Figure 14). Beneficiaries spent cash assistance on food as the second most common expenditure item (51% of families), followed by utilities (24% of families), then health (19% of families). The remaining categories were cited by less than 6% of families as an item they had spent cash assistance on. It is important to note that none of the beneficiaries sampled used cash assistance to accumulate savings or assist others. This finding highlights the role of cash assistance in helping meet basic needs of refugee families but not improving their financial situations.

Figure 14: Non-Syrian beneficiaries - Percentage of families that spend cash assistance on specific expenditure items



Rent continues to be the most costly monthly expense for beneficiaries, with beneficiaries spending an average of 110 JOD per month on rent (see Figure 15). After rent, beneficiaries reported spending the most on food (63 JOD per month), health costs (57 JOD per month), clothing (50 JOD per month), and education (48 JOD per month). A small percentage of families (5%) spend cash assistance on clothing and education. Beneficiaries reported spending 30 JOD per month on utilities.

Figure 15: Non-Syrian beneficiaries - Average amount spent on specific expenditure items

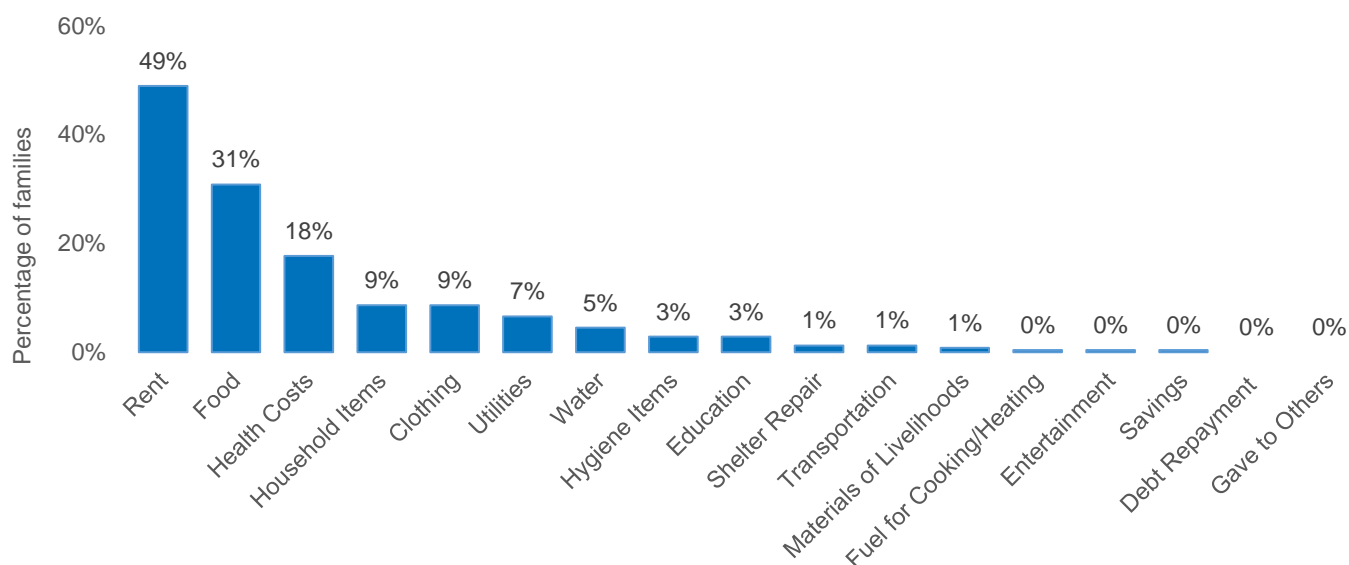


Despite the positive effects of cash assistance in enabling families to meet their basic needs, many beneficiaries reported having pressing needs that still cannot be afforded. The most common need among families is rent, which 49%

of families surveyed cited as a pressing need they could not afford (see Figure 16). Many beneficiaries also listed food (31% of families) and health costs (18%) as unmet needs.

The existence of unmet needs speaks to the limitations in the scope of cash assistance. While cash assistance protects its recipients from worsening financial situations and engaging in high risk behavior, it does not aim to lift its beneficiaries out of poverty. In assessing the uses of cash assistance and the remaining presence of unaffordable needs, it is apparent that cash assistance operates as a safety net rather than a mechanism for poverty alleviation.

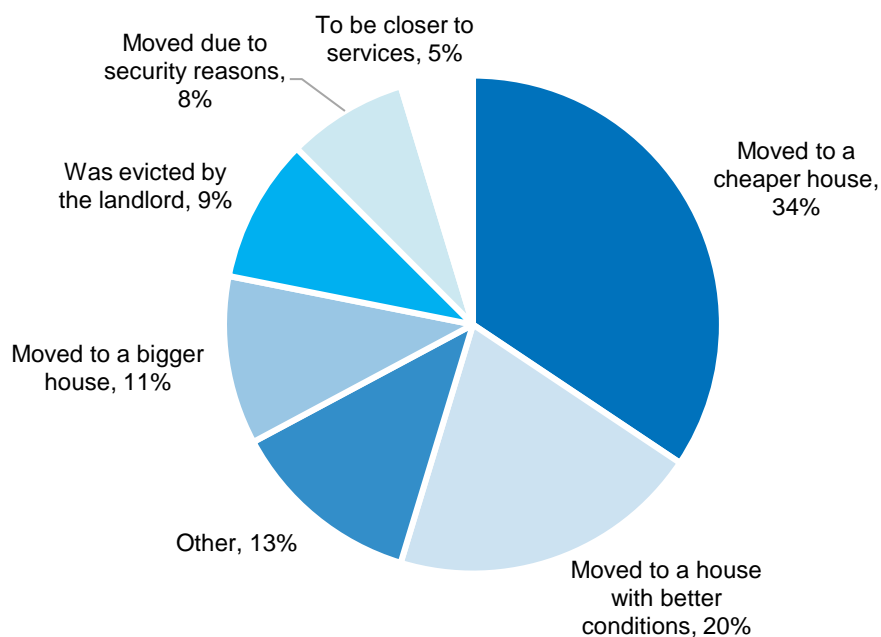
Figure 16: Non-Syrian beneficiaries - Unmet needs



HOUSING

Cash assistance provides beneficiaries greater stability in meeting their shelter needs. 74% of beneficiaries reported that they had not moved since receiving cash assistance. Of those families that moved, 20% said they moved to a home with better conditions (See Figure 17). However, 34% of families that had moved had done so to a cheaper house presumably to reduce monthly costs.

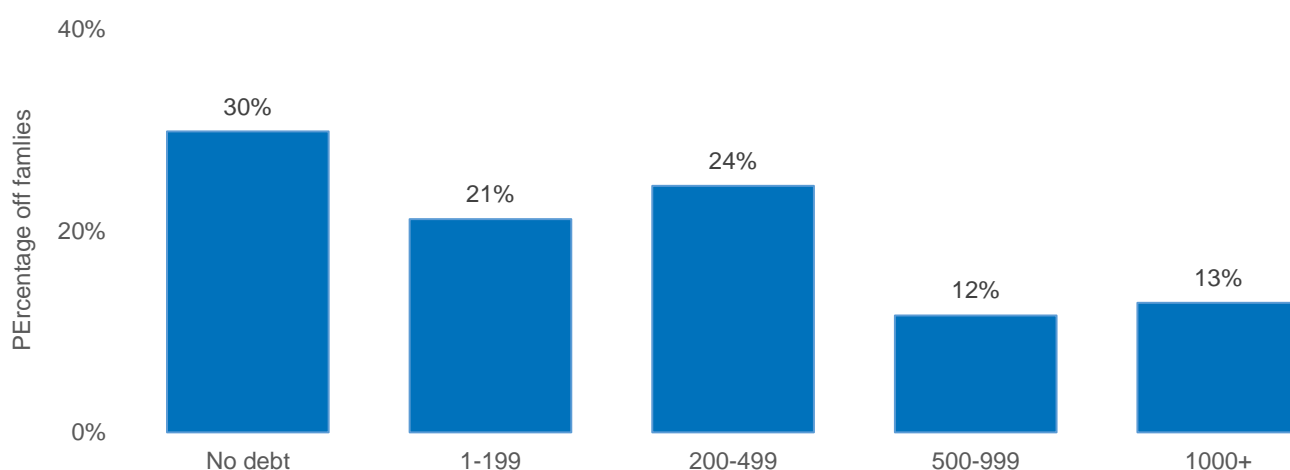
Figure 17: Non-Syrian beneficiaries - Reasons for changing house



DEBT

The accumulation of debt serves as a negative coping strategy employed by families to meet their basic needs. Debt is prevalent among beneficiaries, with 70% of families holding some amount of debt (see Figure 18). While low levels of debt accumulation can be a useful money management strategy, debt levels beyond 200 JOD can be a protection risk for families. 49% of beneficiaries reported having over 200 JOD in debt. Additionally, 13% of families maintain over 1,000 JOD in debt. For 40% of families, their debt levels contribute to their concerns for their safety.

Figure 18: Non-Syrian beneficiaries - Percentage of families with different levels of debt

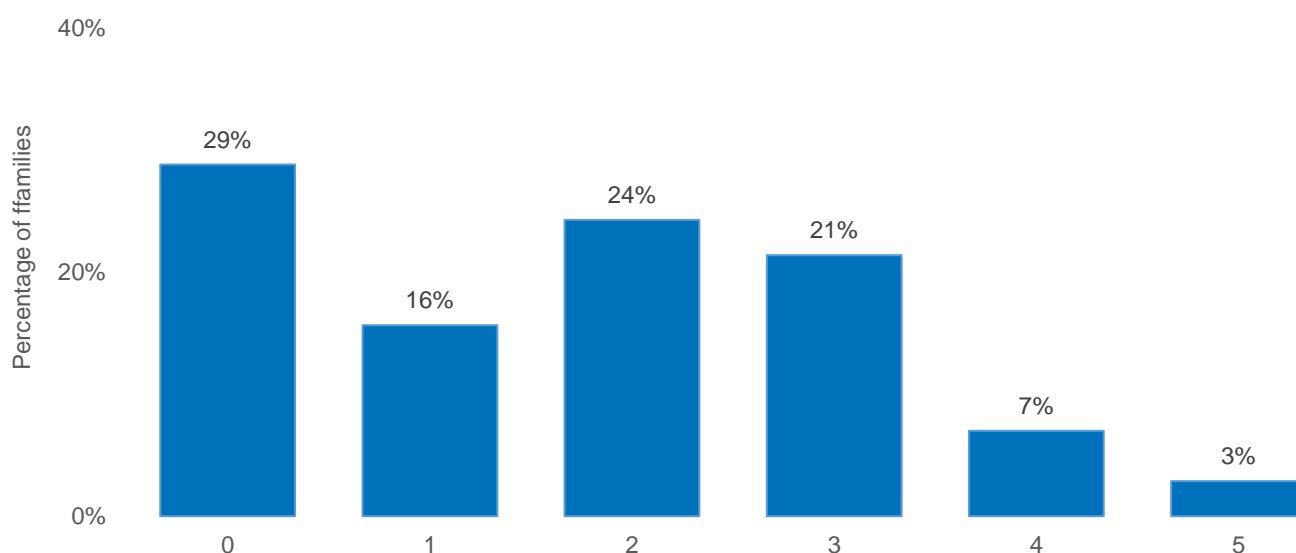


CSI: COPING STRATEGIES INDEX

As a protection tool, cash assistance aims to keep beneficiaries from engaging in high risk or demeaning behaviour in order to finance their basic needs. These detrimental practices utilized by families are known as coping strategies. Coping strategies vary in their degree of severity, with the most severe reducing future productivity in a permanent manner or result in the loss of human dignity.

One index used by UNHCR is the Coping Strategies Index, developed by World Food Program to assess food security at the household level. UNHCR studies both the number of coping strategies employed by non- Syrian refugee families as well as which specific coping strategies are most commonly utilized. Among beneficiaries, the average family uses 1.7 coping strategies (see Figure 19). Twenty-nine percent of families receiving cash assistance refrain from engaging in a coping strategy.

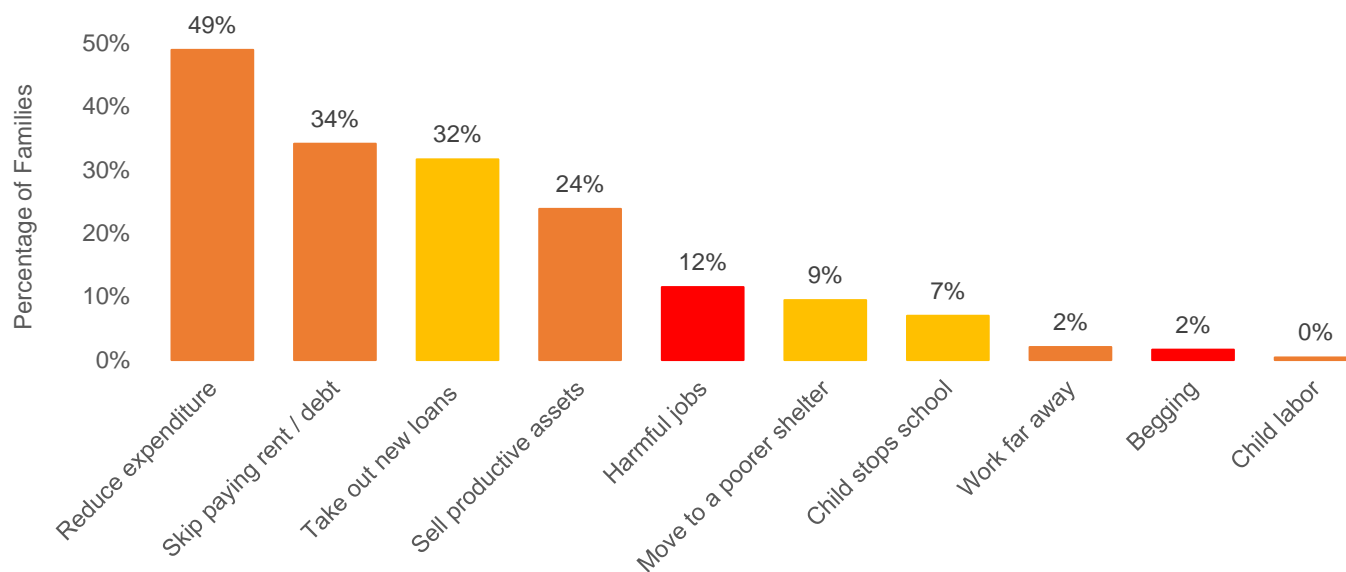
Figure 19: Non-Syrian beneficiaries - Percentage of families using coping strategies



In addition to how many coping strategies are used by beneficiaries, UNHCR also reviewed which coping strategies are most commonly employed by beneficiaries. Reducing expenditure to meet household food needs was the most common coping strategies, cited by 49% of beneficiaries. The other most common coping strategies were skipping paying rent or debt repayments (34% of recipient families) and taking out new loans (32% of families). Very few beneficiaries reported sending a member to work far away, child labour, or begging as coping strategies being used by their family.

Figure 20 shows the use of coping strategies by beneficiaries. The colours correspond to the severity of the coping strategy. Yellow represents a stress coping strategy, the least severe. Orange corresponds to crisis coping strategies. Red represents an emergency coping strategy, the most severe.

Figure 20: Non-Syrian beneficiaries - Percentage of families using specific coping strategies



Quality of Services

The second goal of post-distribution monitoring is to assess the quality of services both in terms of the actual delivery and distribution of cash assistance as well as the accountability of UNHCR to its cash assistance beneficiaries. To ensure the effectiveness of the cash assistance program, it is important to determine how beneficiaries perceive the delivery of cash assistance and level of accountability of UNHCR staff in its distribution.

CASH DELIVERY

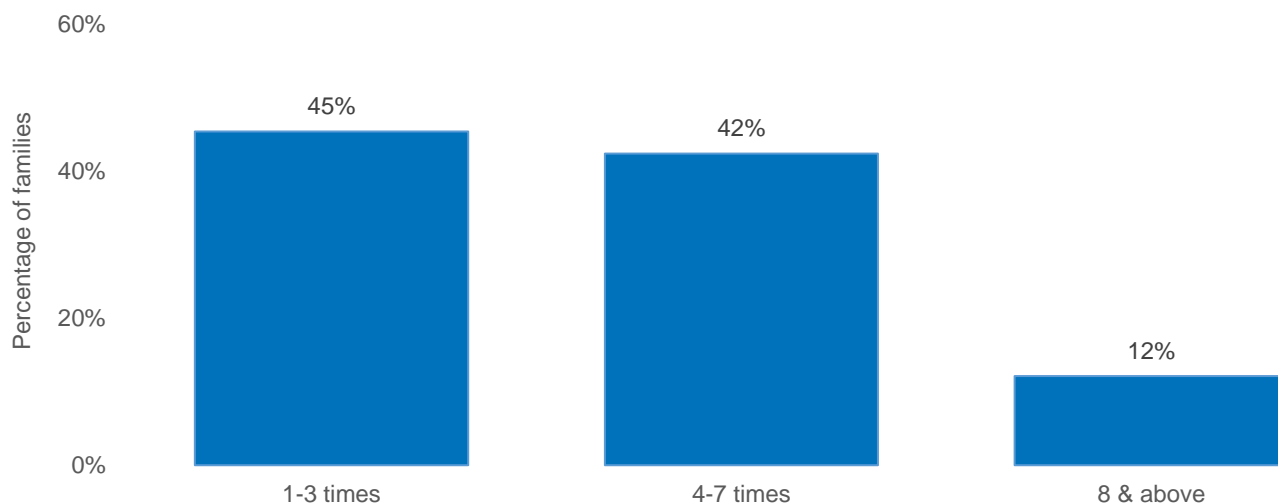
UNHCR's cash assistance is distributed through biometric recognition (iris scanning) at ATMs, or through traditional ATM cards. The majority (83% of families) access their cash assistance through iris scanning at iris-enabled ATMs, linking the ATM network with UNHCR's iris database, through the EyeCloud platform. Only those that are unable to travel or use an iris-enabled ATM machine receive ATM cards, which allows family or neighbors to retrieve their cash assistance and purchase items on their behalf.

Of the 201 families using iris-enabled ATMs to access cash assistance, 45 reported facing difficulties in using the iris scanning machines. Comparatively, 5 of the 42 families that access their assistance through ATM cards reported facing difficulties in using the ATM machines.

The primary difficulty faced by beneficiaries that use iris scanning is that it takes many attempts to correctly scan their eye. 33 beneficiaries out of the 45, that reported an issue with the iris scanning machines, cite repeated attempts to scan the eye as their difficulty. For those that had to scan their eye multiple times, 45% reported between 1 and 3 attempts to access their cash assistance (see Figure 21). However, a sizable portion cited needing more than 8

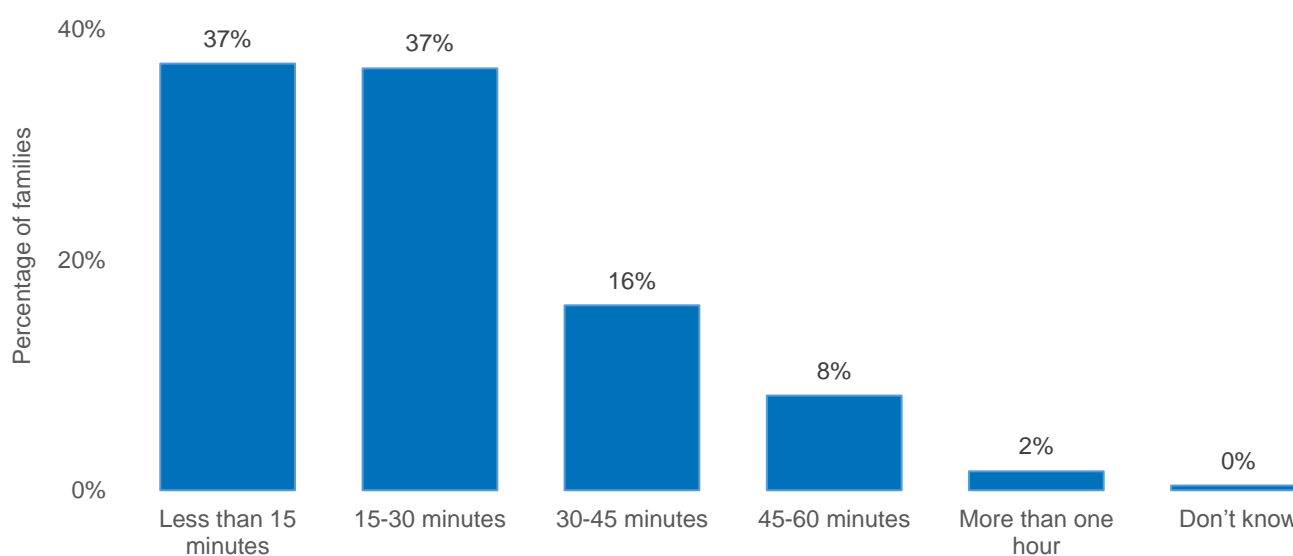
attempts. The other common issue was ATM technical error (24%), which could include temporary lack of internet connection, lack of funds in the machine, or malfunctioning ATMs.

Figure 21: Non-Syrian beneficiaries - Percentage of families requiring multiple iris scans to access cash assistance



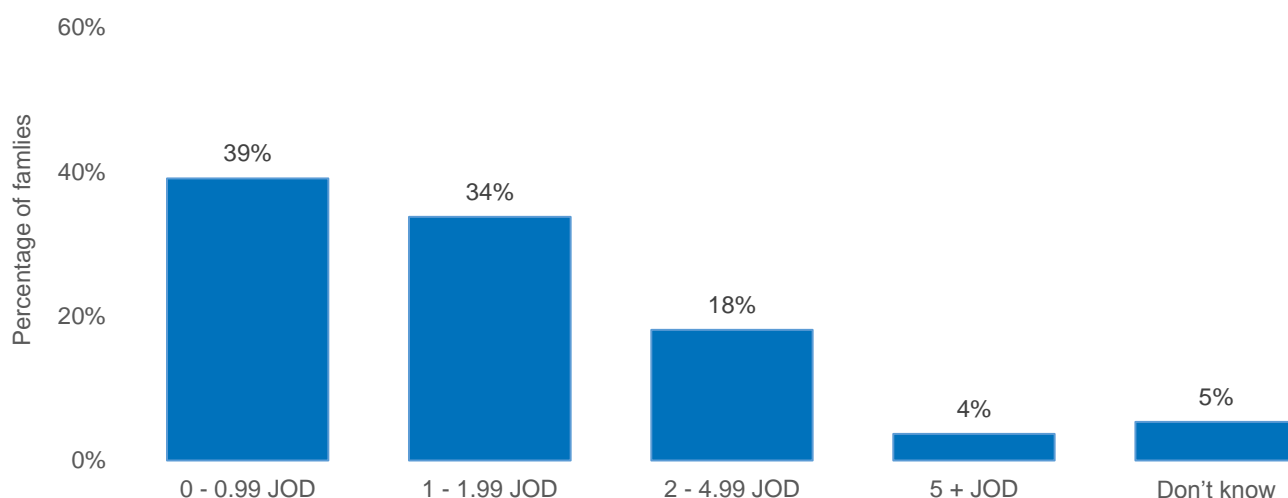
A central aim of the cash assistance program is that accessing cash assistance is an easy and cost-effective for its beneficiaries. One way to measure the accessibility of cash assistance is through the time spent by beneficiaries in order to reach the ATM machine at CAB. The average beneficiary spends 15 to 30 minutes in order to reach a bank branch (see Figure 22). A sizable proportion (24% of families) spends between 30 and 60 minutes traveling to a bank location. Accessibility to banks in terms of time spent is an area for future improvement of the cash assistance program. Only two percent reported spending more than an hour traveling to withdraw cash as compared to eight percent of Syrians. This may be due to the concentration of non-Syrian beneficiaries living in Amman (82%).

Figure 22: Non-Syrian beneficiaries - Percentage of families spending time to reach the ATM



The delivery of cash assistance must also be cost-effective for its beneficiaries due to their limited financial means. The average beneficiary spends between 1 and 1.99 JOD (see Figure 23) to visit a bank branch to retrieve their cash assistance. However, 18% of beneficiaries spend 2 to 4.99 JOD traveling to and from a bank. This may also be the effect of traveling to more than one ATM due to crowding or temporary malfunction of ATMs. The cost of accessing cash assistance should be a consideration in determining the best distribution mechanisms. UNHCR, along with the Common Cash Facility partnership, is preparing to offer mobile wallet options in the near future, to reduce cost and time for cash withdrawals, and to allow for financial inclusion potential that includes automatic payments, budgeting, and savings capacity.

Figure 23: Non-Syrian beneficiaries - Percentage of families spending money to reach the ATM



Finally, cash delivery is also assessed in terms of meeting the expectations of beneficiaries. In terms of receiving cash assistance in a timely manner, 95% of beneficiaries reported that they received cash assistance on the day they were expecting it.

ACCOUNTABILITY

Accountability can be measured both in terms of the quality of interactions with UNHCR staff regarding cash assistance as well as the channels for communication with UNHCR. Beneficiaries were very satisfied in terms of their interactions with UNHCR staff and affiliated organizations. 96% of recipients reported that UNHCR staff treats them respectfully.

In terms of communication with UNHCR, beneficiaries are given a number of mechanisms of which they can use to report complaints or to provide feedback on the cash assistance program. These communication channels are also well-known among beneficiaries, with 59% of recipients responding that they know how to report complaints and feedback.

The most common method for contacting UNHCR is through the Helpline, a qualified call-centre staffed by UNHCR that provides information and feedback to refugees in Jordan. The system underwent additional upgrades in late 2017, with enhanced automated response features. As of 2018, UNHCR now answers nearly 130,000 calls a month, an increase of 245%. Seventy-five percent of beneficiaries reported using the Helpline as their way for contacting UNHCR regarding assistance. Of the overall population who contact the Helpline; 62% of the calls are regarding assistance. Based on a

satisfaction survey conducted in the first quarter of 2018, 84% reported that agents are courteous and polite, 93% of the callers are satisfied with the Helpline service and 79% of the callers are able to find the information that they need.

Sixteen percent of the sample reported using the complaint desk or help desk and eleven percent reported using reception at the registration center.

Protection: Accessing Cash Assistance and Family Spending Dynamics

Post-distribution monitoring focuses on the implications for cash assistance on refugee families' safety. As cash assistance aims to protect vulnerable refugees, it is crucial that beneficiaries do not face increased protection risks as a result of receiving cash assistance.

In terms of generalized risk as a result of cash assistance, beneficiaries overwhelmingly felt safe accessing and using cash assistance. Ninety-seven percent stated that they felt no risk going to withdraw money. Ninety-eight percent of beneficiaries reported feeling safe keeping money at home and going to spend money in the marketplace.

UNHCR focuses on assessing protection concerns related to accessing cash assistance and subsequently the effect on family dynamics as a result of spending cash assistance.

ACCESSING CASH ASSISTANCE

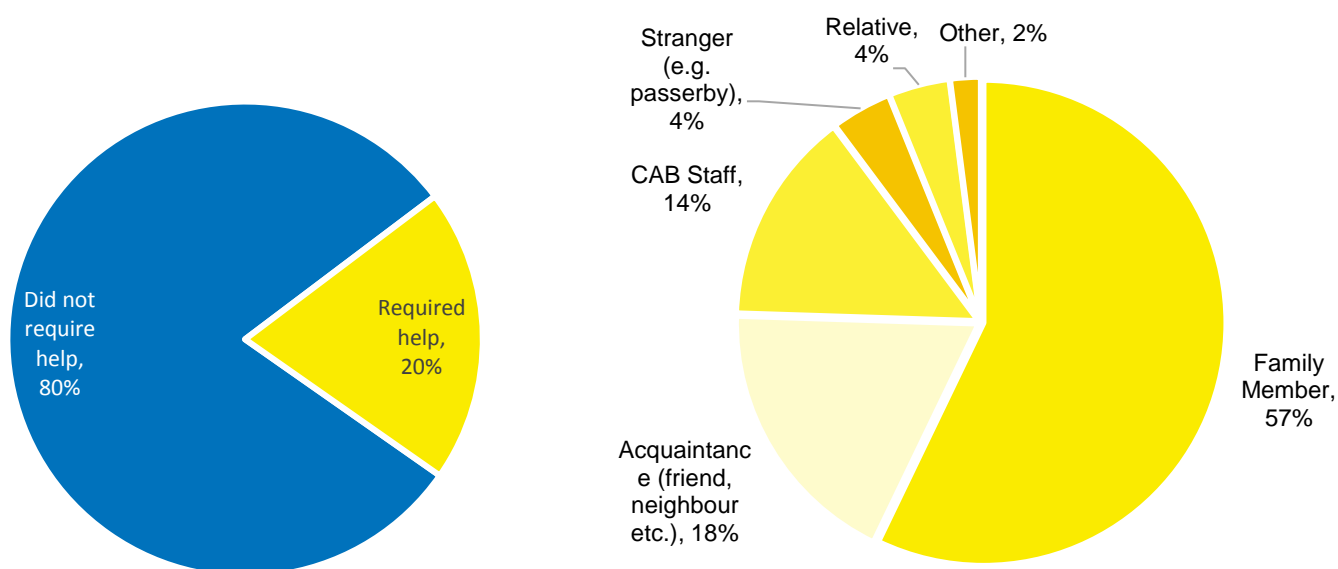
UNHCR tracks beneficiaries who require help to make the withdrawal using iris-enabled ATMs. 20% of designated beneficiaries (registered to access the cash assistance for their family) responded that they required help to withdraw their cash assistance.

The primary reason for needing assistance is that they do not know how to use the iris scanning machines. Of the 243 beneficiaries surveyed for this PDM, 30 did not know how to use the iris scanning machines. Twenty percent of those that required help did so as a result of limited disability.

The most common person to assist a beneficiary is a family member (57%) (see

Figure 24), followed by the help of an acquaintance such as a friend or neighbour (18%), and then a CAB staff member (14%). Despite the large proportion of beneficiaries being assisted by people outside their own families, 97% of beneficiaries said they feel safe withdrawing money and no one reported being required to pay anyone for their help.

Figure 24: Non-Syrian beneficiaries - Persons providing help to withdraw cash assistance

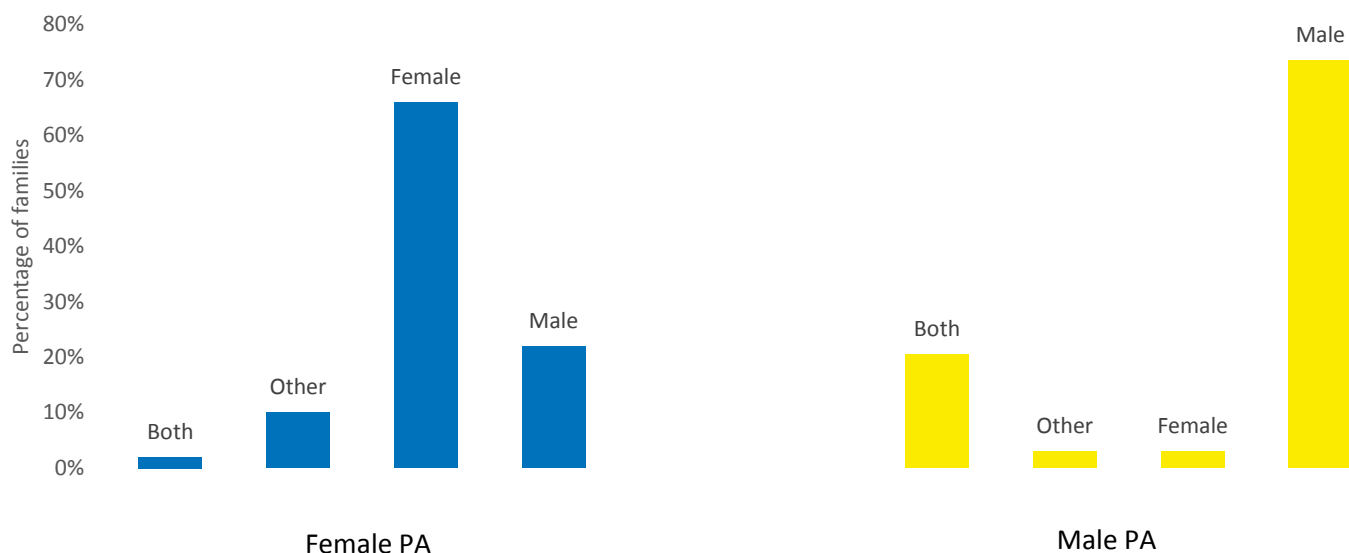


Beneficiaries holding ATM cards require assistance in withdrawing cash, because they are elderly, disabled, or an unaccompanied minor. As a result, they are provided ATM cards so that a guardian, family member or individual outside the household can withdraw their cash assistance on their behalf. Beneficiaries are asked who is who is in possession of the ATM card, and the UNHCR SIM card used for communicating assistance information. Eighty-five percent of beneficiaries in possession of an ATM card report that the person designated as the cash collector for the family is in possession of the ATM and SIM card. Four percent of recipient families reported another household member holds the card.

FAMILY SPENDING DYNAMICS

UNHCR surveys continue to support the use of cash assistance and monitors who is involved in the decision making process. Forty-three percent of the selected sample have female principal applicants. When looking at who makes the decisions on spending; 66% of the decision is made by the PA, 22% is made by an adult male in the family, 2% is made by both husband and wife or the whole family and 10% the decision is made by others. The 57% are male principal applicants; 73% of the decisions are made by the male principal applicant, 3% of the decisions are made by an adult female in the family, 20% of the decisions are made by both the husband and the wife or the whole family, and 3% the decision is made by others.

Figure 25: Non-Syrian beneficiaries - Percentage of families with who determines how cash assistance is spent



UNHCR aims to ensure that the introduction of cash assistance into the family does not increase family strife and thus produce greater protection risks for vulnerable members of the family. To assess the effect of cash assistance on family cohesion, UNHCR looks at the presence of disagreement related to the use of cash assistance. 100% of beneficiaries reported no disagreements on how to spend their cash assistance, none reported significant disagreement or if they have experienced some disagreement.

CHAPTER 4: Key Findings

Debt

Debt is viewed as a protection risk and is one in a series of negative coping strategies that once exhausted, lead families to resort to increasingly exploitative and hazardous activities. Despite providing cash assistance, UNHCR beneficiaries continue to hold high levels of debt. Syrian refugees are more likely to have a high level of debt than non-Syrians, with 37% of Syrian families holding debt above 500JD, versus 25% for non-Syrians.

The findings suggest that length of time on cash assistance does not impact low levels of debt. This is likely the result of borrowing money to manage monthly expenses. However, the data suggest that cash assistance may have an impact on the reduction of higher levels of debt. This difference is noted when families have been on cash assistance for more than one year.

Family spending dynamics

The UNHCR PDM data suggests that gender dynamics within the family are not negatively affected by cash assistance. Although research studies in Africa cite general concerns arising from the spending of cash assistance: women generally have less control in the use of cash assistance within the household than men, and cash assistance may be prone to misuse by male heads of household for personal benefit,³ this has not been reflected in Jordan. The recent Overseas Development Institute (ODI), Jordan 2017 report noted: The majority of female respondents reported that they control spending (ranging from 67% on food and toiletries to 85% on water, sanitation and hygiene (WASH)). Just over two-thirds reported that cash has helped give women a greater say in household expenditure.⁴

UNHCR's Multipurpose Cash Program

UNHCR's cash assistance continues to be used for its intended purpose – meeting basic needs (shelter, food, water, sanitation) for families living in host communities (non-camp settings). However, for non-Syrians, cash assistance is also used to cover health expenditure. For the majority of beneficiaries, the delivery of cash assistance falls within reasonable norms of access and travel times. However, there is a small margin of families who report more difficulty in accessing their monthly assistance. Twelve percent of Syrian beneficiaries reported spending more than five Jordanian dinar for transportation to the nearest ATM, and seventeen percent stated they needed to scan their eyes at least 8 times in order to withdraw. UNHCR, in partnership with the Common Cash Facility is preparing to offer mobile wallet options in the near future, to reduce cost and time for cash withdrawals. Mobile wallets will, in addition, offer levels of financial services formerly not offered to refugees, such as budgeting and savings opportunities, automatic payments, and electronic transferring of funds.

For more details please contact: JORAMDAT@unhcr.org

³ Slater, Rachel and Matseliso Mphale, "Cash Transfers, gender, and generational relations: evidence from a pilot project in Lesotho," Overseas Development Institute, May 2008.

⁴ <https://data2.unhcr.org/en/documents/download/60768>