



MULTI-PURPOSE CASH ASSISTANCE

2019 Mid-Year Post
Distribution Monitoring

Acknowledgements

iMMAP would like to thank UNHCR Jordan's Cash Based Interventions (CBI) team for their support and facilitation in creating the Post Distribution Monitoring report. The team would also like to thank Mindset, the Jordanian research firm, for managing the quantitative data collection for the PDM. The iMMAP research team would also like to thank the cash assistance beneficiaries who participated in focus groups and survey collection, providing the honest feedback that produced this report. The preparation of the 2019 Post Distribution Monitoring (PDM) Mid-Year Report would not have been possible without them.

UNHCR would like to thank the following donors who made our cash assistance programme possible:



With thanks to the donors who provided unrestricted funds to support UNHCR Operation in Jordan.

List of Figures and Tables

Figure 1: Cash Assistance Step-by Step	7
Figure 2: Current location of survey respondents by governorate.....	10
Figure 3: Current location of survey respondents by nationality.....	11
Figure 4: Length of time survey respondents have been receiving aid by nationality.....	11
Table 1: Summary of Focus Group Discussion participants.....	12
Figure 5: Expenditure of cash assistance reported by beneficiaries.....	12
Table 2: Percentage of beneficiaries spending cash assistance on common items, in the four major host governorates.....	13
Figure 6: Families' average monthly expenditure on common items in JOD by nationality.....	13
Table 3: Monthly expenditure (JOD) on common items in the four major host governorates.....	14
Figure 7: Main decision-maker on how to spend cash assistance, by nationality.....	16
Figure 8: Level of consensus among family members about how to spend cash assistance.....	17
Table 4: Reduced Coping Strategy Index (rCSI) weightings by behavior.....	17
Figure 9: Percentage of households engaging in the coping strategy at least once a week by nationality.....	18
Table 5: Average number of days per week each coping strategy is employed.....	18
Figure 10: Average rCSI score by time receiving cash.....	18
Figure 11: Percentage of households who indicated a reason for moving after receiving cash assistance.....	19
Table 6: Reasons for moving after receiving cash assistance in the four major host governorates.....	19
Figure 12: Percent of households who reported engaging in the coping strategy in the previous four weeks.....	20
Figure 13: Distribution of total debt amongst surveyed cases, in JOD 2018 to 2019.....	22
Figure 14: Average household debt (JOD) by Nationality 2018 to 2019.....	22
Figure 15: Average household debt (JOD) by gender.....	23
Table 7: Debt levels in households in the four major host governorates.....	23
Figure 16: Most cited problems with iris-enabled ATM withdrawals in the last month by nationality.....	24
Figure 17: Number of iris scans needed to access cash	24
Figure 18: Reasons for needing assistance when collecting cash.....	25
Figure 19: Amount of time it took beneficiaries to reach the ATM to withdraw assistance	25
Figure 20: Amount paid by beneficiaries to access their cash assistance.....	26
Figure 21: Grievance form for feedback and complaints.....	27
Figure 22: Percentage of beneficiaries who are aware of UNHCR helpline.....	28

Abbreviations

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

Table of Contents

Acknowledgements	2
Abbreviations	4
Executive Summary	6
Introduction.....	6
Key Findings.....	6
Introduction	7
Background.....	7
Cash-Based Interventions in 2019.....	7
Post-Distribution Monitoring.....	10
Impact of Cash Assistance: Gender Dimensions.....	16
Impact of Cash Assistance: Food Security.....	17
Impact of Cash Assistance: Housing.....	19
Coping Strategies and Unmet Need.....	20
Household Debt.....	22
Quality of Service Delivery	24
Feedback on Iris-Scan Mechanism.....	24
Accessibility of Cash Assistance.....	25
Risks and Problems Accessing Cash Assistance.....	27
UNHCR Complaint Mechanisms Feedback.....	27
PDM Trends 2016 – 2019.....	28
Recommendations.....	30

Executive Summary

Introduction



Cash-Based Interventions (CBI) are one of the most impactful and innovative humanitarian tools utilized by UNHCR in the refugee response in Jordan. Multi-purpose cash assistance empowers refugees to choose how they use their aid, providing dignity and choice in the humanitarian response, as well as supporting host communities' economies. As of May 2019, over 130,000 of the most vulnerable refugees in Jordan were receiving cash assistance from UNHCR to meet their basic needs, making it one of the largest UNHCR cash programs in the world, covering 17% of registered refugees in Jordan.¹ 94% of beneficiaries are Syrian, 4% Iraqi, and 2% are of other nationalities (mainly Sudanese, Somali, and Yemini). UNHCR's CBI program seeks to meet the needs of refugees living in host communities across Jordan.

Farouk, 71, receives his cash assistance in Amman, Jordan, after fleeing the conflict in Syria, he has been receiving monthly cash assistance for the last four years. After having heart surgery in early 2019, he spends the majority of his cash assistance on medication, the rest on water and electricity bills.

Key Findings

Impact of Cash Assistance

A vast majority of the cash received by refugee beneficiaries is spent meeting survival needs of rent, utilities, food, and health care costs. Many of these costs, notably rent, were reported as higher in 2019 than 2018². For example, monthly reported expenditure on rent increased from 35 to 40 Jordanian Dinar (JOD)³ per household on average in 2019, a significant increase given the limited funds available to these refugees.

Use of food-related coping strategies was high among participants with the majority (77%) engaging in at least one food related coping strategy in the previous week. The rCSI score, a metric used for measuring the use of food related coping strategies, increased from 11 in the 2018 PDM to 17 in this survey, indicating a decline in food security among the beneficiary population. However, data collection was conducted during the month of Ramadan which could have impacted results as some questions rely on participants recalling non-fast time food consumption patterns.

Both Syrian and non-Syrian beneficiaries report high rates of household debt. Overall, 87% of households reported currently holding debt; with half of all households holding debt over 400 JOD. Male Heads of Household (MHH) tended to be in more debt, by about 250 JOD, than Female Heads of Household (FHH); a finding that was also seen in the 2019 Population Survey⁴ and requires further exploration.

¹ Cash Assistance Dashboard, UNHCR Jordan, May 2019

² UNHCR Post Distribution Monitoring 2018

³ One Jordanian dinar is equal to 1,405 USD

⁴ Vulnerability Assessment Framework, Population Study 2019

A majority of beneficiaries clearly expressed that they have no major issues accessing their cash assistance: 77% reported needing less than a half an hour to withdraw assistance and 62% of beneficiaries reported required 2 JOD or less in transportation money to travel to an ATM. A few access barriers remain for a minority of beneficiaries, primarily due to travel times, issues with the iris-scanner, or technological literacy.

In terms of accessing UNHCR help to understand the cash system, 85% of beneficiaries reported using the Helpline before and of those who accessed the Helpline Services, 82% were satisfied with their experience.

Introduction

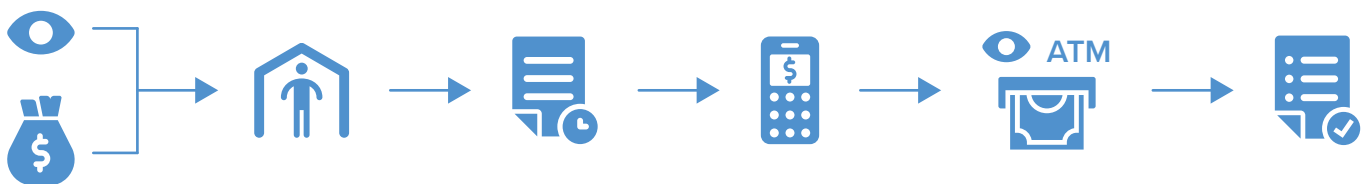
Background

UNHCR has a responsibility to safeguard the rights and well-being of refugees.⁵ In a situation of protracted displacement like Jordan, where a majority of refugees have been displaced for over 7 years, Cash-Based Interventions are one of UNHCR’s most important protection tools in the humanitarian response. Cash Assistance allows refugees to live with greater dignity by preserving their ability to make decisions and spend money based on their self-assessed priority needs through existing markets. This helps them live with more stability and choice during displacement. UNHCR implements both large-scale multipurpose cash programs for the most financially vulnerable refugees, as well as targeted cash programs such as Cash for Education, Cash for Health, and Urgent Cash Assistance programs for specific protection concerns. This report covers post distribution monitoring for multi-purpose cash assistance only.

Cash-Based Interventions in 2019

UNHCR Jordan’s cash program was introduced in 2008 in response to the immediate needs of Iraqi urban refugees, and later in 2012 to include 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, and early marriage. Jordan began widening the availability of work permits for Syrian refugees in 2017; UNHCR’s cash programs will continue to focus on those who are most fragile and at risk, while working with partners identify avenues towards self-reliance for potentially autonomous families living below the poverty line. 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. UNHCR Jordan’s Cash-Based Interventions (CBI) currently benefit 131,033 individuals (30,136 families).⁶

Figure 1: Cash Assistance Step-by Step



1. Refugees are registered and irises captured.
2. Donors provide funding.
3. Home visits are conducted to assess vulnerability.
4. Families on the UNHCR cash waiting list are selected for winterization 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 the winterization programme.

⁵ UNHCR Convention on Refugee Status
⁶ Cash Assistance Dashboard, UNHCR Jordan, May 2019

As of June 2019, UNHCR has distributed 34,597,836 USD in cash assistance to refugees in Jordan. Cash assistance is allocated and delivered following a straight-forward process (shown in Figure 1). Following a family's registration with UNHCR as a Person of Concern (PoC), UNHCR schedules a home visit with each family to assess and determine their vulnerability. An average of 3,000 families are being referred each month for an assessment. Vulnerability is defined by the Vulnerability Assessment Framework (VAF), a population study conducted every few years, most recently in April 2019.⁷ The VAF provides a set of indicators and formulas to score vulnerability risks across 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. Non-Syrians are assessed using the same tools, but a different set of scoring criteria.

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

In 2016, UNHCR and other humanitarian partners launched the Common Cash Facility (CCF) to coordinate and leverage volume for a value for money approach to the distribution of cash assistance. The CCF provides a platform for cash partners to work together to negotiate better fees and services from financial service partners. By June 2019, the CCF was providing cash assistance to refugees and Jordanian nationals from 26 cash partners that included UN agencies, international organizations and Government of Jordan institutions (municipalities).

UNHCR uses an ATM banking network, and digital mobile wallet modalities for cash transfers. Unique to Jordan, UNHCR and other members of Common Cash Facility members (NGOs and other UN bodies) 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 pin number. Biometric identification ensures that only the person targeted for assistance is able to receive the assistance and has been instrumental in reducing fraud. For those with special needs, such as medical eye conditions that disallow iris-scanning or make personally travelling to an ATM difficult, ATM prepaid cards may also be used. The amount of assistance provided is standardized with humanitarian partners through an annual Minimum Expenditure Basket Survey⁸ and the transfer values are in the range of JOD 80 – 155 for Syrians and JOD 125-310 for non-Syrians who do not receive WFP food voucher assistance.

⁷ [Vulnerability Assessment Framework Population Study, April 2019](#)

⁸ [Minimum Expenditure Basket for Syrian Refugees Preliminary tables 2018](#)
[Minimum Expenditure Basket for Syrian Refugees Full report 2017](#)



With five children aged between 12 and 4 years old, Firas, 46, explains the role of cash assistance when life in Jordan is expensive

“We’ve been fortunate to make good friends here in Jordan, from all nationalities, Iraqis, Syrians, Palestinians, Egyptians. There is always someone around to support but that doesn’t mean life is easy.

“In Syria I worked as a car mechanic, for the first six months when we arrived in Jordan, I tried to continue this work but then I got injured. I have a neck injury which means that I can’t do that anymore. My wife also has a degree in psychology from university in Syria, but so many professions are closed to Syrians in Jordan that it has also been difficult for her to find a job which suits her skills.

“Thankfully for the last five years we have been receiving the monthly cash assistance. We get 155 dinar every month which we use for our rent and bills. If we didn’t have this money, I wouldn’t know what to do. We would be forced to sleep on the streets.

“I just want to be able to provide for my children. Growing up as a refugee is difficult. I want them to get a good education, to have a future. Some of our friends have been resettled to the US and Canada so we live in hope that this might also happen for us.”

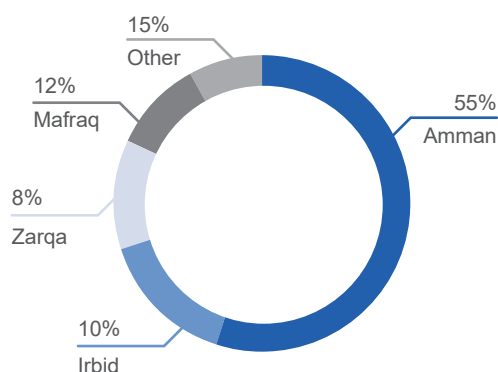
Post-Distribution Monitoring

The purpose of this midyear Post-Distribution Monitoring (PDM) report is to add one layer to UNHCR's continuous efforts to ensure that cash beneficiaries are well-informed at every stage of the process, and to ensure that strong accountability and grievance mechanisms are in place through multiple channels. Other components of UNHCR's cash accountability efforts include refugee feedback being routinely collected and reviewed from the Helpline and Helpdesk, and more structured data collection using surveys, focus groups, and monthly monitoring and evaluation processes. The PDM report is one such form of monitoring and evaluation that assesses the effectiveness of the cash assistance program and its impact on recipient well-being. Through regular PDM surveys, UNHCR is able to track how cash assistance is used, while also soliciting key feedback from beneficiaries about the accessibility of the cash assistance distribution mechanisms. UNHCR carries out annual and mid-year PDM to continuously inform and update CBI programming. This report reflects feedback from refugees on UNHCR's monthly multi-purpose cash programme. Separate assessments are conducted to reflect UNHCR's winterization assistance and targeted cash programs.

Quantitative data collection for the Post Distribution 2018 Annual Report was carried out by Mindset, UNHCR's data collection contractor. Data was collected using KoBo Toolbox software via phone surveys. For the 2019 MidYear Post Distribution Monitoring Report, a total of 543 UNHCR Cash Based Intervention (CBI) beneficiaries were interviewed by the same contractor for the quantitative survey. Of these respondents, 271 are Syrian refugees receiving cash assistance, and 272 are Non-Syrian refugees and asylum seekers from other countries, referred to in this report as the non-Syrian population. Sampling was designed to ensure results that are representative of the Syrian and non-Syrian CBI beneficiary populations in Jordan at a 95% confidence level and 6% margin of error.

Figure 2: Current location of survey respondents by governorate

Respondents' geographical distribution by governorate



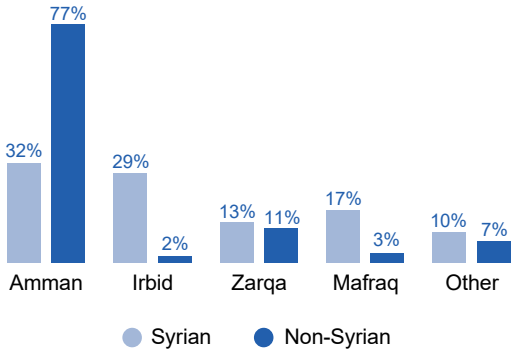
Overall, 43% of respondents were female and 57% were male. Forty-eight per cent of Syrian respondents were female while 37% of Non-Syrian respondents were female. Syrian beneficiaries reported an average household size of 6.01 while Non-Syrian respondents reported an average household size of 4.83.

The survey reached respondents in 12 governorates across Jordan. More than half of all respondents are living in Amman governorate, Jordan's largest which includes the capital. Amman, Irbid, Zarqa, and Mafrāq governorates host the most cash recipients overall, and the majority (92%) of beneficiaries surveyed resided in these locations. This distribution mirrors the overall distribution of the refugee population in Jordan.

In total, eight per cent of respondents were located outside these four governorates. The other governorates in which beneficiaries were surveyed include Balqa (3%), Madaba (2%), Jerash (1%), Karak (1%), Ma'an (1%), Ajloun (1%), and one respondent reached in each Aqaba and Tafileh. Because of the small number of respondents from these 'other' governorates, geographic analysis presented in charts and graphs focuses on the major four host locations, and interesting findings in the 'other' locations are referenced in the text.

Figure 3: Current location of survey respondents by nationality

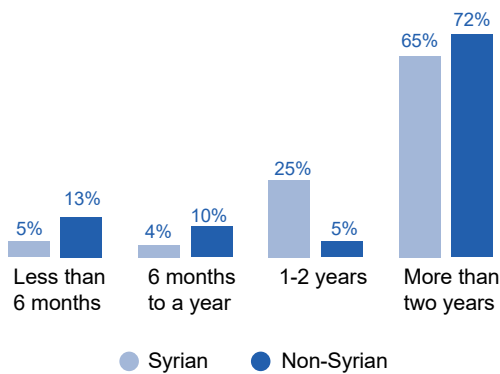
Respondents' geographical distribution by nationality



Notably, non-Syrian respondents were much more likely than Syrian respondents to be living in the capital governorate of Amman. Conversely, Syrian households were more evenly spread between the four largest host governorates: Amman, Irbid, Zarqa and Mafraq.

Figure 4: Length of time survey respondents have been receiving aid by nationality

Time on cash assistance by nationality



The majority of respondents (68%) have been receiving cash assistance for more than two years. Non-Syrian participants were more likely to be new to cash assistance with 23% receiving cash for a year or less compared to only 9% of Syrian households. While the sample was not designed specifically to be representative of the time receiving aid, such analysis is included when it provided interesting divergences between the groups.

In addition to the quantitative survey, eight focus group discussions were carried out to solicit qualitative feedback from beneficiaries. The selection of the locations was based on the presence of Syrian and non-Syrian families in each governorate and taking into consideration the group profile for each session. The breakdown of participants is in the table below:

Table 1: Summary of Focus Group Discussion participants

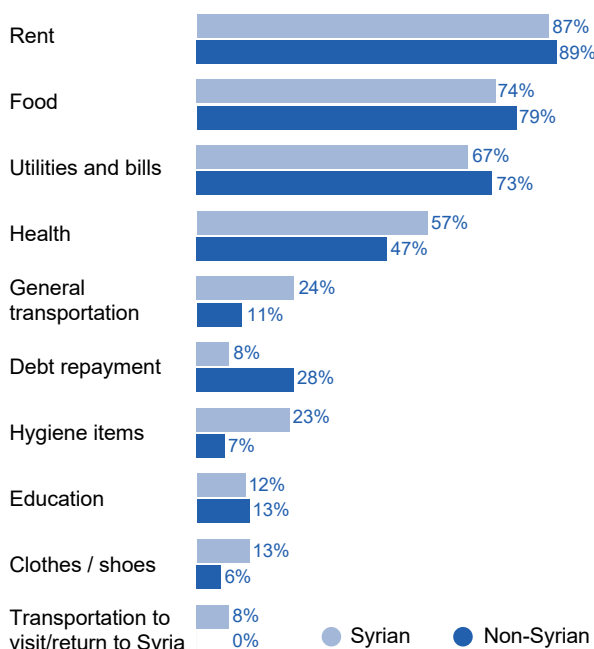
No.	Nationality	Governorate	Time receiving cash assistance	Number of Participants	Group profile
1	Non-Syrian	Sahab (Amman)	More than 2 years	8	Persons with medical condition or disabilities
2	Non-Syrian	Nuzha (Amman)	More than 2 years	8	MHH
3	Syrian	Mafraq	More than 2 years	7	Single women
4	Syrian	Ma'an	New beneficiaries in 2018 who were on the waiting list in 2017	8	Elderly
5	Syrian	Aqaba	New beneficiaries in 2018 who were on the waiting list in 2017	3	MHH
6	Syrian	Zarqa	New beneficiaries in 2018 who were on the waiting list in 2017	6	Persons with medical condition or disabilities
7	Syrian	Balqa/Salt	More than 2 years	7	Elderly
8	Syrian	Irbid	New beneficiaries in 2018 who were on the waiting list in 2017	3	FHH

Key Findings and Comparative Analysis

Impact of Cash Assistance: Household Expenditure

Figure 5: Expenditure of cash assistance reported by beneficiaries

What do you spend the assistance on?



Both Syrian and non-Syrian respondents reported primarily spending their cash assistance on rent, food, utilities, and health. These four categories have consistently appeared as cash assistance expenditures and were named as the top expenditures in the 2018 PDM in the same order.

Syrian refugees were twice as likely as non-Syrians to spend the assistance on clothes/shoes and general transportation; three times more likely to spend on hygiene items; and ten per cent more likely to spend on health costs. Conversely, almost a quarter of non-Syrians used the cash assistance repay debts compared to eight per cent of Syrian households. Little difference was observed in expenditure based on how long the household had been receiving cash.

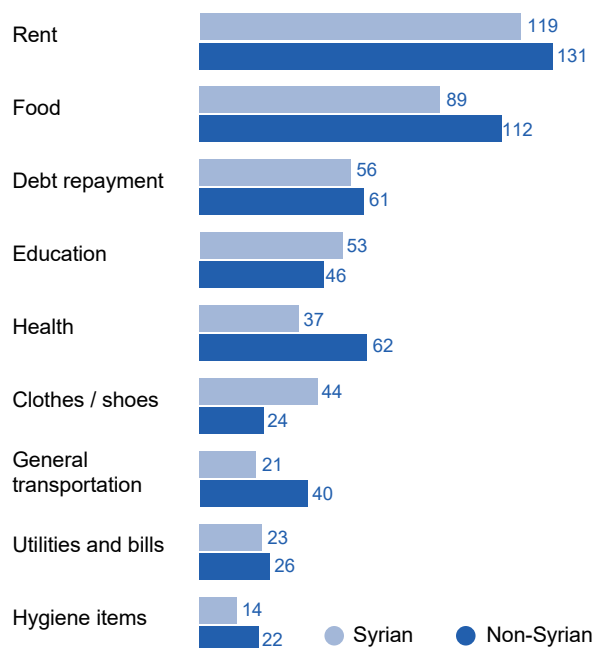
Among the four largest host governorates, Zarqa had the smallest percentage of respondents spending money on food, but the highest percentage spending the cash assistance on rent. Irbid had lower percentages of spending on food and rent but saw the most respondents spending on health compared to the other governorates. Transportation costs were a common expenditure in Mafraq with a quarter spending on transport, compared to 19% in both Irbid and Zarqa and 16% in Amman.

Table 2: Percentage of beneficiaries spending cash assistance on common items, in the four major host governorates

Item	Amman	Irbid	Mafrq	Zarqa
Food	80%	64%	72%	80%
Rent	87%	94%	84%	91%
Shelter repair	2%	3%	4%	2%
Household items	1%	5%	2%	2%
Clothes / shoes	7%	8%	11%	15%
Utilities and bills	69%	73%	69%	69%
Hygiene items	14%	13%	20%	18%
Education	14%	5%	11%	13%
Health costs	53%	45%	59%	47%
Documentation to visit/return to Syria	0%	0%	0%	0%
Transportation to visit/return to Syria	2%	2%	10%	5%
General transportation	16%	19%	19%	25%
Debt repayment	17%	22%	8%	18%
Saved money to return to Syria	0%	2%	0%	0%
Saved money in general	0%	0%	0%	0%
Gave some to people Syria	0%	0%	0%	2%
Gave some to people in Jordan	1%	0%	2%	0%
Other	2%	2%	0%	0%

Figure 6: Families' average monthly expenditure on common items in JOD by nationality

Families' average monthly expenditure in JOD, by nationality



The 2019 PDM data showed higher monthly spending across almost all expenditure categories than the 2018 PDM. Notably, average monthly expenditure on debt repayment increased from 6 JOD to 59 JOD; food increased from 32 JOD to 101 JOD; and clothes/shoes increased from 4 JOD to 34 JOD. However, the price estimates could be affected by patterns of atypical spending during the month of Ramadan, particularly on food and clothes.

Non-Syrian families reported spending more in most categories, particularly health costs, general transportation, and food. This may be correlated with the higher percentage of non-Syrian refugees living in the capital Amman, where prices for basic items are higher than in other areas in Jordan. Syrian households, on the other hand, spent more than non-Syrian households on education costs and clothes/shoes. This finding may need further exploration as Syrians have access to free public education, whereas other nationalities do not.

The graph on the left only includes average costs for spending categories that at least 10% of households indicated as a monthly cash expenditure. While only 8% of respondents reported spending on clothes/shoes, the category is included here to demonstrate the difference between Syrian and non-Syrian households. As noted above, spending on clothing and food is often increased during the month of Ramadan.

Table 3: Monthly expenditure (JOD) on common items in the four major host governorates

Item	Amman	Irbid	Mafraq	Zarqa
Food	108	75	89	90
Rent	139	108	103	111
Utilities and bills	26	21	29	24
Hygiene items	17	13	15	13
Education	59	37	22	27
Health	60	30	40	34
General Transportation	34	21	16	18
Debt repayment	56	41	104	44
Clothes/shoes	33	27	40	60

Monthly expenditure on food, rent, education, health, and general transportation is notably higher in Amman than in the other three major host governorates. Expenditure on utilities and hygiene items was relatively even across Amman, Irbid, Mafraq, and Zarqa. Debt repayment expenditure was highest in Mafraq, where 18% of households indicated spending cash assistance on debt payments with a median payment of 50 JOD and 40% paying 100 JOD or more. The average debt repayment in Mafraq of 104 JOD per month is almost double the average of 56 JOD per month in Amman.



Farouk, 71, lives with his wife in Wadi Seer, Amman. After fleeing the conflict in Syria, he has been receiving UNHCR monthly cash assistance for the last 4 years.

“Although I am originally Syrian, I had lived in Jordan for over 45 years working in construction. In 2008 though I took early retirement because I got a back injury. I returned to Syria to be with my family and do the surgery I needed. I used all my savings to buy three apartments in Homs, they were my retirement investment, we were renting them out and using the money to live off. But then the conflict came. My wife and I were forced to return to Jordan in 2012, not out of choice but because it became too dangerous.

“Now those three apartments are no more. Destroyed, alongside all the furniture that was in them. That was actually what I was the saddest about.

“Although we have friends here in Jordan who we knew from before and who have gone out of their way to help us, the change has been hard to deal with. Now after 8 years since we returned all our money has run out. I can’t work and had heart surgery earlier in the year. My medication costs 72 dinar a month. We get monthly cash assistance of 120 dinar. So, the remaining 50 dinars is all my wife and I have to live off. No one can live with just 50 dinars. It’s not enough.

“We’re lucky because one of our relatives pays the rent but still just trying to cover the water and electricity bills can be expensive. But what can we do? This is the situation we are in.”

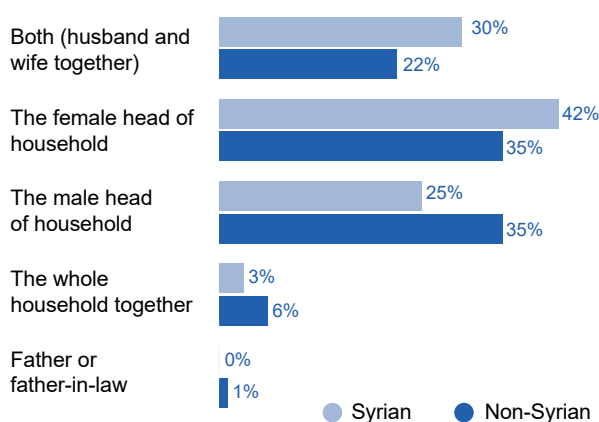
Impact of Cash Assistance: Gender Dimensions

When asked who decides how to spend the assistance, it was most common for the individual designated as head of household to make the decisions among both Syrian and Non-Syrian beneficiaries (67% and 70%, respectively).

The majority of Syrian beneficiaries (72%) indicated that either the female head of household or the husband and wife together decided how money would be spent. This finding can be partially explained by the high rate of female-headed households among the Syrian beneficiary population (47% of Syrian households are female-headed, compared to only 36% in the non-Syrian population).

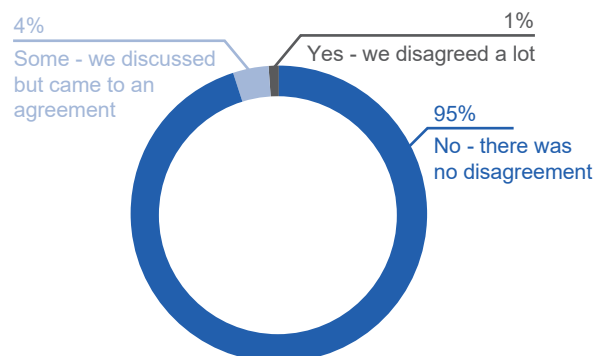
Figure 7: Main decision-maker on how to spend cash assistance, by nationality

Who decides how to spend the cash assistance?



Among non-Syrian beneficiaries, decision making was evenly split between male (35%) and female (35%) heads of households as the primary decider of how cash assistance is spent. Amongst beneficiaries where the household head was not the main decider of how to spend the assistance, non-Syrian households were less likely than Syrian households to make decisions as a husband and wife together (22% compared to 30%), but more likely than Syrian households to decide together as a whole family (6% compared to 3%).

Notably, 80% of female headed households reported that the female head of households made the decision, compared to only 9% of male-headed households (MHHs) that said the same. Instead, in MHHs, it was most common for the male head of household to make the decision (47%) followed by the husband and wife making the decision together (39%).

Figure 8: Level of consensus among family members about how to spend cash assistance**Are there family disagreements about how to spend the cash assistance?**

Disagreements about spending the cash assistance were rare with 4% of respondents indicating at least some degree of disagreement. Households in which the female head of household made the decisions about spending the cash were most likely to experience disagreement (5%) compared to those in which the decider was the male head of household (4%); husband and wife together (3%); or the whole household together (1%).

Impact of Cash Assistance: Food Security

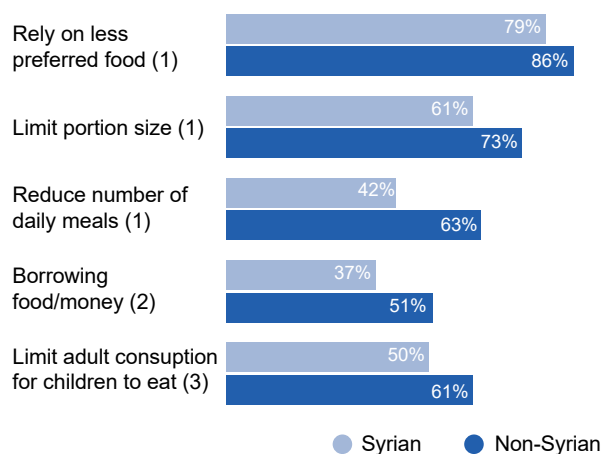
The PDM survey includes questions related to the household's ability to meet family food requirements as per the reduced Coping Strategies Index (rCSI) developed by the World Food Programme. The index measures five coping behaviours. Each behaviour is assigned a severity weighting, which is multiplied by the number of days a family relied on that behaviour in the previous week to calculate a household's total score. The higher the score, the more food insecure the household is. Of note, the 2019 survey was conducted during the fasting month of Ramadan unlike in previous years. In this survey, respondents were asked to recall a week prior to the beginning of the fast.

Table 4: Reduced Coping Strategy Index (rCSI) weightings by behavior

Weight	Behavior
1	Eating less-preferred foods
1	Limiting portions at mealtimes
1	Reducing the number of meals per day
2	Borrowing food/money from friends and relatives
3	Limiting adult intake for children to eat

Figure 9: Percentage of households engaging in the coping strategy at least once a week by nationality

Households engaging in the coping strategy at least once a week by nationality



Ninety per cent of Syrians and 96% of non-Syrians reported relying on at least one coping mechanism in the last week. The average rCSI score across all beneficiary cases was 17.1; the score was slightly higher for non-Syrians (19.2) than for Syrians (15.2).

These results show a higher prevalence of coping strategies among a larger number of households than in 2018. Last year 63% of Syrian households and 56% of non-Syrian households reported using at least one coping mechanism and the average rCSI score was 11 overall. However, the Ramadan fast may have had an impact on this year's results.

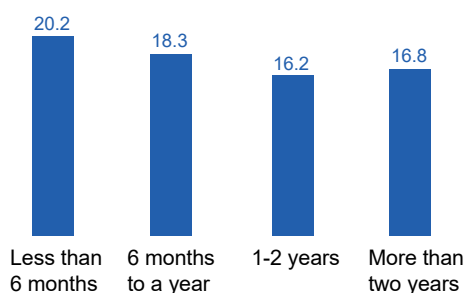
Relying on less expensive and less preferred foods was the most commonly utilized coping mechanism employed by 83% of all respondents for an average of 3.3 days per week. More than half of households (56%) reported limiting adult consumption to ensure that children could eat.

Table 5: Average number of days per week each coping strategy is employed

Coping mechanism (weight)	Rely on less preferred food (1)	Borrowing food/ money (2)	Limit portion size (1)	Limit adults for children to eat (3)	Reduce number of daily meals (1)
Overall average days per week	3.36	1.31	2.60	2.26	1.74

Figure 10: Average rCSI score by time receiving cash

Average rCSI score by time receiving cash assistance



There was no significant difference in rCSI score between female and male-headed households. When considering the amount of time each household has been receiving cash assistance, households who had been on assistance for 6 months or less had the highest average rCSI scores of 20.2. The data shows gradual improvement over time (as lower score indicates more food security) to 18.3 for those receiving between 6 months to one year and again improving to a score of 16.2 for those benefitting for 1-2 years. For those receiving cash for 2+ years, the rCSI raises slightly to 16.8.

Impact of Cash Assistance: Housing

One third of beneficiaries indicated that they have changed houses since receiving cash assistance. Syrian households were more likely to have moved (37%) than non-Syrians households (29%). Most households (68%) moved to improve their housing condition, location, or find less expensive rent, while a quarter moved because of issues with their landlord. Syrian households were almost twice as likely to move to cheaper housing than non-Syrians (31% compared to 16%), while non-Syrians were more likely to have moved to a house with better conditions than Syrians (32% compared to 23%). Other reasons for moving included conflicts with neighbours or roommates, the apartments being sold, or reasons related to marriage.

Figure 11: Percentage of households who indicated a reason for moving after receiving cash assistance

Why did you move after receiving the cash assistance?

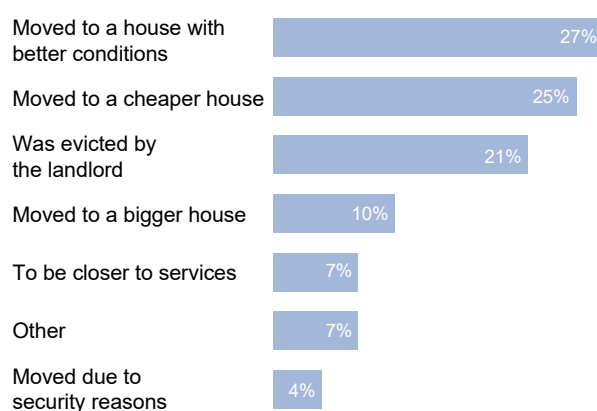


Table 6: Reasons for moving after receiving cash assistance in the four major host governorates

Why did you move after receiving the cash assistance?	Amman	Irbid	Mafraq	Zarqa
Moved to a house with better conditions	32%	4%	22%	37%
Moved to a cheaper house	23%	23%	33%	26%
Was evicted by the landlord	16%	35%	33%	15%
Moved to a bigger house	11%	4%	6%	15%
To be closer to services	6%	19%	0%	4%
Other	9%	8%	0%	4%

Impact of Cash Assistance: Return

Syrian families were also asked if any family members have visited or returned to Syria, and if this had any impact on their cash assistance. Only 1% of sample's respondents said that a member of their case has visited or returned to Syria. Only one household reported that the main cash collector had travelled to Syria in the past month. The respondent indicated that since the cash collector travelled, their cash assistance was impacted. A further seven respondents indicated that someone on their case other than the cash collector had gone to Syria in the past six months. Three of these cases reported that the travel to Syria affected the amount of cash assistance the family receives since the amount of cash assistance is linked to the family size.

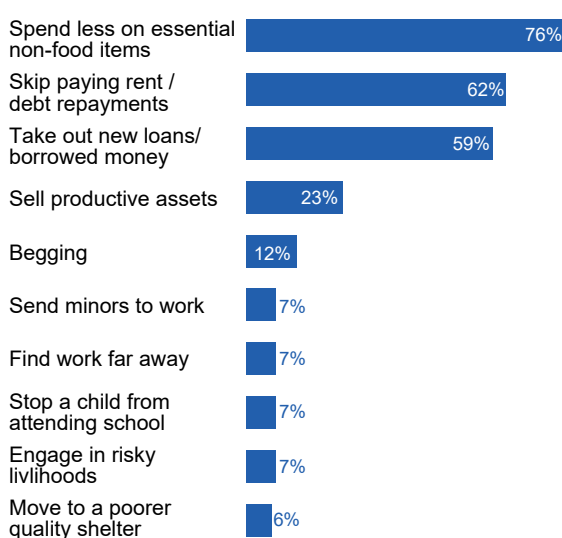
Coping Strategies and Unmet Need

Coping Strategies

Respondents were asked to report whether or not they had relied on various coping strategies at any point during the previous four weeks. The percentage of respondents who reported having engaged in each coping strategy is illustrated in the graph below.

Figure 12: Percent of households who reported engaging in the coping strategy in the previous four weeks

Which coping strategies has your family used over the last four weeks to meet your needs?



The results showed that 92% of Syrian and 93% of non-Syrian households reported engaging in at least one of the coping strategies about which the survey inquired. More than three-quarters of households reported relying on the strategy of spending less on essential non-food items such as hygiene items, water, baby items, health, or education in order to meet household food needs.

More than half of all beneficiaries reported both taking out new loans/borrowing money in the past month as well as skipping payments on rent and/or debts. If repeated consistently, this finding suggests that overall debt may grow for a significant number of families. Other coping strategies were notably less common, with the next most prevalent strategy, selling productive assets (e.g. sold items such as a car, motorbike, plough, sewing machine, tools, seed stock, livestock, productive land), reported by less than a quarter of households. Enumerators noted that for many respondents, this strategy had already been exhausted more than a month previous. However, selling of productive assets increased noticeably from the 2018 PDM in which 6% of households reported using the coping strategy.

While both Syrian and non-Syrian households employed the more common coping strategies at similar rates, the use of less common behaviours notably diverged between Syrian and non-Syrian households. Syrian households were twice as likely as non-Syrian households to send a member of the household to work far away (10% compared to 5%), move to a poorer quality shelter (8% compared to 4%), send a minor to work (10% compared to 5%), and engage in risky livelihoods activities (10% compared to 4%). Conversely, non-Syrian households were slightly more likely to report relying on begging than Syrian households (13% compared to 10%). The percentage of households engaging in begging increased from 4% in the 2018 PDM to 12% this year. However, the percentages of child labour, withdrawing children from school, accepting high-risk work, and moving to a poorer quality house all decreased slightly.

Households receiving aid for less than six months were more likely to engage in begging (18%), stopping a child from attending school (14%), sending minors to work (12%), and sending members of the household to work far away (12%) than households who have been receiving cash for six months or longer.



Hind, 49, arrived in Jordan 6 years ago after fleeing persecution in Iraq. A single mother of one, for the last four years she has been reliant on UNHCR's monthly cash assistance for survival.

"I was working with the police in Baghdad but one day when I came home, I found a paper with a message on it threatening to kill me. Some people may have thought nothing of it, but for me it was serious. I had friends who had received similar notes and then had suddenly vanished. Especially because my son Abbas was still so young, I had to take it seriously."

"I decided to come to Jordan because it was one of the closest, safest countries, but also because I wanted Abbas to have the chance to get an education in Arabic. I have some relatives in Turkey and others who have gone to Europe but for me Jordan felt like a country where we could make a home."

"In Jordan, I didn't register with UNHCR for the first year and half. I had my savings from working in Iraq, so we just lived off them. I shared an apartment with a Kuwaiti lady in northern Amman. She was really kind and helped us settle into life in Jordan."

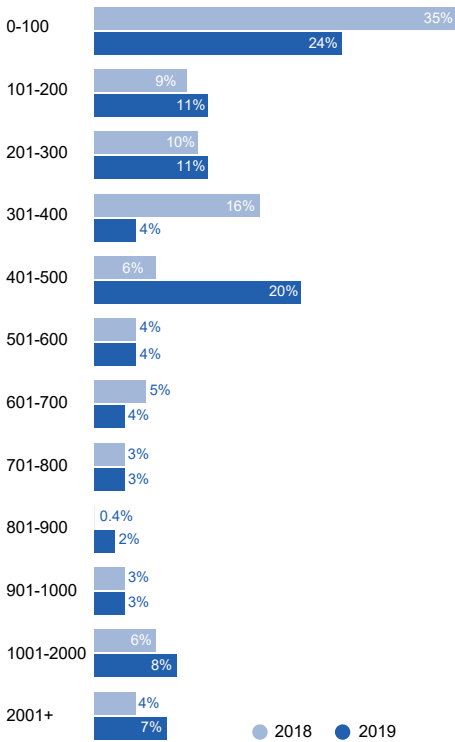
"One of the most difficult things was getting Abbas registered in the school. As Iraqi refugees in Jordan we don't have MOI cards and so schools only agree to enroll your children if all the other Jordanian children on the waiting list have been included. Luckily though we managed to persuade them to let Abbas in. After the summer holidays he will start 5th Grade. I am so proud of him."

"Our rent in our current apartment is 160 dinar a month including all the bills. We receive 150 in cash assistance. Although this is a huge help, it's not enough. I can't work here. I rely on the generosity of other Iraqis who donate to charities here in Jordan to help people like me. Sometimes this gets me down, why can't I provide for myself and my son. Since graduating university, I have worked all my life. In admin jobs at different government departments before I joined the police. But here there are no opportunities."

Household Debt

Figure 13: Distribution of total debt amongst surveyed cases, in JOD 2018 to 2019

Distribution of total debt amongst surveyed cases, in JOD 2018 to 2019

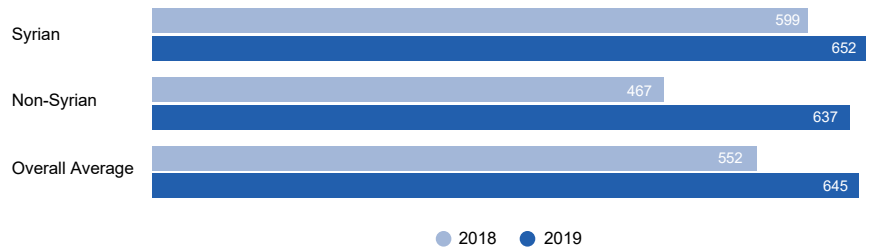


The majority (87%) of respondents indicated currently holding debt. Syrian households were more likely to hold debt than non-Syrians (92% compared to 83%). The most common amount of debt mentioned (cited by 20% of respondents holding debt) ranged from 401 to 500 JOD. Thirty per cent of respondents hold more than 500 JOD in debt; 37% of respondents hold 400 JOD or less; and 13% have no debt at all.

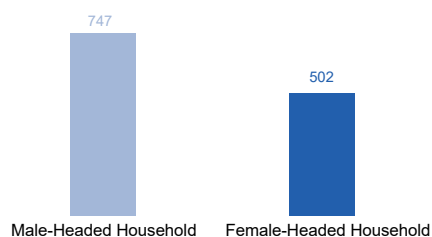
Comparing this year’s results to last year’s suggests that the level of debt is on the rise. The percentage of families owing less than 100 JOD decreased from 35% in 2018 to 24% in 2019. In 2018, 31% of beneficiaries had more than 400 JOD of debt. In 2019, this has risen to more than half (51%). This year also saw an increase in the number of families with debt over 1,000 JOD from 10% in 2018 to 15% in 2019.

Figure 14: Average household debt (JOD) by Nationality 2018 to 2019

Average Household Debt (JOD) by Nationality 2018 to 2019



The graphs and figures regarding “average” debt exclude four outlier cases of debt reported to exceed 10,000JOD

Figure 15: Average household debt (JOD) by gender**Average Household debt (JOD) by gender**

These shifts are also impacting the figures for overall average debt which has increased by 93 JOD since 2018; rising by 170 JOD for Non-Syrian households and by 53 JOD for Syrian households. Syrian households have a slightly higher average debt (652 JOD) than Non-Syrian households (637 JOD) though the gap has decreased since last year.

Male-headed households held 747 JOD of debt on average, noticeably higher than female-headed households which reported an average of 502 JOD. Eighty eight per cent of male-headed households reported holding debt compared to 85% of female-headed households.

Among the four major host governorates, Amman had the lowest rate of households holding debt (84%) but the highest average level of debt at 684 JOD per household. Conversely, while Mafraq had the lowest average debt (498 JOD per household), it had the highest percentage (95%) of households reporting having debt.

Table 7: Debt levels in households in the four major host governorates

Governorate	Amman	Irbid	Mafraq	Zarqa
% of households holding debt	84%	92%	95%	92%
Average debt (JOD)	684	576	498	604

When asked if the household's level of debt made them worry about their family's safety, 69% of respondents said it did. There was little difference in rate of concern between male-and female-headed households or between male and female survey respondents. However, Syrian households (73%) were more likely to have concerns than non-Syrian households (63%). Respondents in Zarqa (73%) and Mafraq (71%) were more likely to be concerned about debt than those in Irbid and Amman (both 66%).

Further, 8% of Syrian households indicated that their level of debt made them consider returning to Syria. However, FGD participants noted that, for the majority, cash assistance doesn't play into their thinking about return as their main concern regarding returns is the lack of safety and security.

“Even if we are not receiving cash assistance going back to Syria is not an option.”

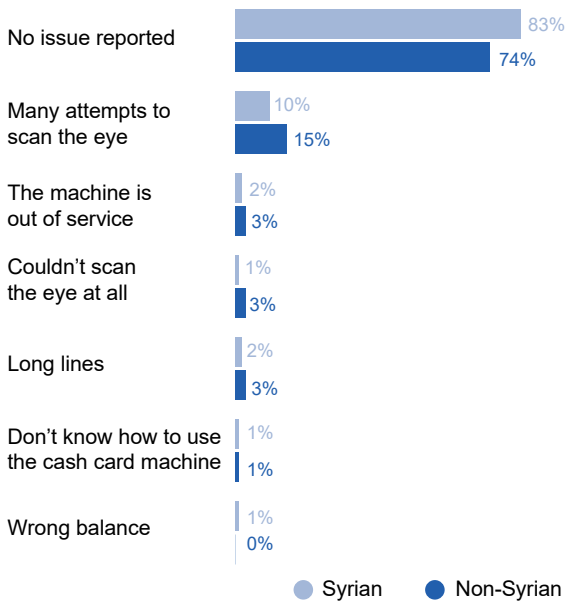
– Focus group participant, Aqaba

Quality of Service Delivery

Feedback on Iris-Scan Mechanism

Figure 16: Most cited problems with iris-enabled ATM withdrawals in the last month by nationality

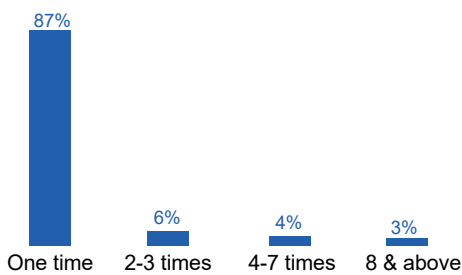
Most cited problems with iris-enabled ATM withdrawals in the last month by nationality



When asked if they received their cash assistance on time, most beneficiaries (92%) reported that they received it as expected and 94% reported receiving a text from UNHCR each month when their cash is ready to withdraw. In Mafraq, 95% reported receiving the assistance on the expected day, up from 59% in 2018. This improvement is likely to be from the negotiations held between the Common Cash Facility and the Cairo-Amman Bank, to improve the ATMs and cameras at the Mafraq branch. In Mafraq, the ATM machines and the Iris cameras have been replaced with updated ones in response to beneficiary requests. There are now three fully functional ATM machines all in the same location in Mafraq for cash assistance. Furthermore, cash beneficiaries in Mafraq have been divided into two separate groups scheduled to collect at different times to decrease crowding; additional security has been provided; and males and females have been separated. All of these changes have enhanced the cash withdrawal process for Mafraq. FGD participants reported they are happy with the staggering of cash distribution, as this has reduced the crowding around the ATM machines. This makes for improved withdrawal processes in 2019 compared with 2018.

Figure 17: Number of iris scans needed to access cash

Number of iris scans needed to access cash



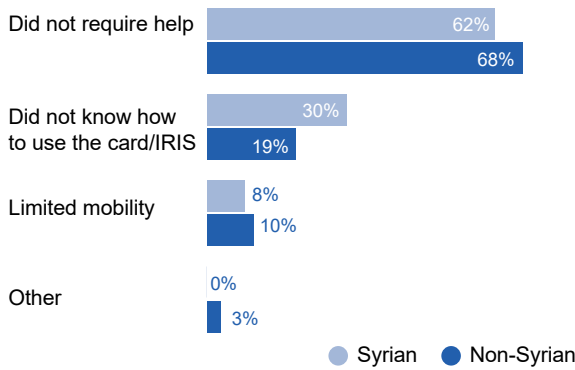
Nineteen per cent of beneficiaries indicated that they had at least one issue accessing their cash this month. Non-Syrians were more likely to face issues with 23% reporting problems compared to 15% for Syrians. Syrians were more likely to have issues because they didn't know how to use the ATM card/machine. This is possibly related to the higher percentage of female-headed Syrian households, as female-headed households were more likely to report this as an issue than male-headed households. This finding is similar to findings in 2018, that highlighted a lack of ATM literacy in females. In response, UNHCR has begun an information/awareness campaign that includes a short awareness-raising video to demonstrate the cash withdrawal process using both Iris scan and ATM cards, along with pamphlets, and increased staffing at targeted ATMs during withdrawal periods.

Needing to scan the eye multiple times was reported as the most common problem for all beneficiaries. Eighty-seven per cent were able to withdraw with one scan, however 3% required more than eight attempts. Beneficiaries requiring more than 4 scans were more likely to live in Amman (63%).

Accessibility of Cash Assistance

Figure 18: Reasons for needing assistance when collecting cash

Why did the cash collector need help withdrawing the cash assistance?



Thirty-five per cent of respondents overall reported that the family’s cash collector needed assistance to withdraw cash. While there was only a slight difference between Syrian households (38%) and non-Syrians (32%) who needed assistance, female-headed households reported notably higher rates of needing assistance, with 44% reporting needing assistance compared to 28% of male-headed households. Those receiving assistance for less than 6 months were also more likely to require assistance (48%) compared to less than a third (31%) who had been receiving assistance for more than six months.

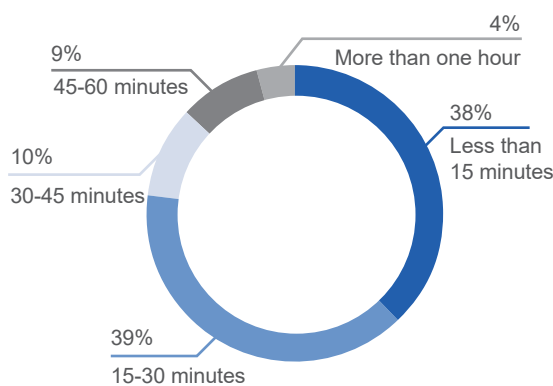
Not knowing how to use the ATM card or iris scanner was the most common reason for requiring assistance cited by 70% of those who needed help to withdraw their cash, followed by limited mobility which was cited by a quarter of those requiring assistance. Other issues included medical conditions particularly those related to the

eye. Female-headed households were more likely than male-headed households to not know how to use the ATM card or iris scanner (35% compared to 17%).

Two FGD participants noted that they need help withdrawing the assistance regularly, because they are illiterate. One mentions that she takes her daughter with her, while the other reported asking a stranger to help her, because she has no family member available to help. She is afraid to try to withdraw the assistance by herself out of fear that she would push the wrong buttons on the ATM, causing it to malfunction, and that everyone behind her in line would blame her for breaking the machine.

Figure 19: Amount of time it took beneficiaries to reach the ATM to withdraw assistance

Amount of time it took beneficiaries to reach the ATM to withdraw assistance



Almost half of people received help from a family member in collecting cash while approximately one in five sought help from a stranger or from a representative of the bank. While overall most people received help from family members, females were slightly more likely to seek help from relatives while males were more likely to get assistance from bank representatives. Four cases reported paying to get this assistance. Three of these four cases reported paying 10-15 JOD to a family member, while one case indicated they had paid 1 JOD for assistance from a bank representative in Amman.

Ninety-three per cent of beneficiaries reported collecting the cash at the ATM nearest to them. For the 7% who did not, almost all responded that they did not use the closest ATM because the nearest machine had a technical error, such as not being able to scan the iris. Beneficiaries from Madaba and Amman were more likely to use an ATM further away.

Ninety-nine per cent of respondents indicated that their ATM or sim card was in the possession of either the cash collector (86%) or another family member (13%).

Seventy-seven per cent of beneficiaries needed less than half an hour to withdraw their cash assistance and 72% reported taking only one trip to the ATM to withdraw their cash. For those who visit more than one ATM, crowding or issues with the ATM itself can lead to multiple trips and longer times to collect the assistance.

Among the four major host governorates, beneficiaries in Amman reported accessing their cash fastest while Mafraq, followed by Zarqa, had a higher percentage of beneficiaries requiring an hour or more at 7% and 5% respectively. Among the smaller host governorates, respondents in Balqa and Ma'an also reported higher than average wait times.

FGD participants indicated that high wait times could add particular strain for the elderly and those with medical conditions or disabilities who struggle to wait in line for long periods. Beneficiaries reported that they will bring younger family members with them to wait in line for them, so they can sit until their turn comes to withdraw. If the iris-scan does not work the first time they return to the end of the line and have to wait again. Beneficiaries in FGDs in Sahab noted that the lack of seating or waiting area near the ATM machines and suggested the installation of a seating area for elderly people and beneficiaries who suffer from disabilities.

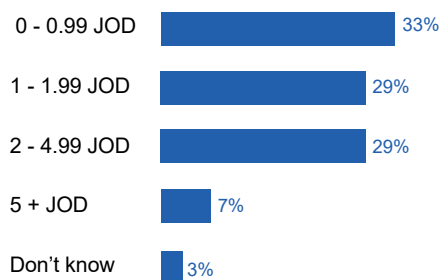
In Aqaba FGD participants reported that they have been facing significant new problems since the relocation of the ATM to a sidewalk location. Beneficiaries reported that the ATMs connection to the eye-bank is weak and the lack of shade impairs the ability of the iris-scanner to get a proper read quickly. Long lines due to poor functioning is particularly an issue when beneficiaries travelling from desert villages 50-70 kilometres away have to wait and miss the bus back to their homes.

“When the ATM is not working properly, it creates a long queue, especially when coming from Al-Quwayrah (50 kilometres away from Aqaba) or Disah (70 kilometres away from Aqaba). This is a problem because there is only one bus to these areas at a specific time, and if we miss it, they have to take a taxi or a car which costs more than 10 JOD.”

– Focus group participant, Aqaba

Figure 20: Amount paid by beneficiaries to access their cash assistance

Cost to withdraw cash



One third of beneficiaries reported spending less than 1 JOD to access their cash while 90% spent less than 5 JOD. Among the four biggest host governorates, Mafraq had the highest rate (16%) of beneficiaries spending 5 JOD or more to receive cash, compared to just 6% of beneficiaries in Amman.

Notably, however, 40% of beneficiaries in one FGD in Sahab, Amman stated that they are forced to go to a different ATM machine which is around 12 kilometres away, due to technical difficulties. The second ATM also has technical issues but works most of the time.

Malfunctioning ATMs can cause beneficiaries to have to take multiple trips or visit a bank further away to access their cash which can be a burden for refugees.

“One time all I had was 35 piasters, which I spent to travel to the ATM machine to withdraw the assistance. Unfortunately, the machine was not working, and I didn't know what to do. I didn't have money to go to another ATM machine or even to go home.”

- Focus group participant, Sahab

Risks and Problems Accessing Cash Assistance

The majority (88%) reported that nothing related to the cash assistance made them feel unsafe or at risk of harm. Of those who felt at risk, going to withdraw the money was cited most often (6%), followed by going to spend the money (5%) and keeping the money at home (4%). Respondents noted that the sense of risk can be exacerbated by a lack of trust of the others living in the home, poor housing conditions (living in a tent, inability to properly lock the door/windows...), concerns about exploitation of the elderly, and a sense of dependence on the aid to access basic necessities.

UNHCR Complaint Mechanisms Feedback

Eighty-two per cent of beneficiaries reported knowing the UNHCR helpline number and 85% reported that they have called the number before. While knowledge of the number was high across both communities, more non-Syrian households knew the number than Syrian households (88% compared to 76%). However, Syrian households were slightly more likely to have called the number before (86% compared to 85%). Male-headed households were more likely to know the helpline number than female-headed households (87% compared to 74%) though they were only slightly more likely to have called previously. The majority of people who have never called the helpline reported not having called because they have not needed to, while 13% indicated they haven't called because they didn't know the number. This is a significant improvement from past surveys. Additionally, when asked if they knew how to update their contact information, half of respondents indicated that they are not sure how to do so.

Eighty-two per cent of those who have called the UNHCR helpline indicated that they were satisfied with their experience. The 18% who were not satisfied cited being unable to get adequate answers to questions about their cases regarding special conditions (health issues, documentation), feeling that the assistance is not enough to cover their household's needs, poor experiences seeking resettlement, and the helpline not answering.

Ninety-five per cent of respondents felt that UNHCR staff treats them respectfully. Ninety-seven per cent of primary cash-withdrawers feel that the Cairo Amman Bank representatives treat them respectfully. Ninety-nine per cent felt that Mindset enumerators treated them respectfully.

Mindset enumerators are required to leave a form for grievances with each family to allow for feedback and complaints.

Figure 21: Grievance form for feedback and complaints



Date of visit:

Enumerator name:

To make a note or inquiry about the visit you received, please contact below number:

- UNHCR's Helpline: 06 400 8000

To file a complaint about the visit you received, whether fraud or related any other reason please contact any of the listed below:

Please note that complaints and comments are treated with utmost confidentiality.

- UNHCR's Helpline: 06 400 8000
- Or by e-mail: (joramafp@unhcr.org)

Please note that questions and comments will be treated with utmost confidentiality.

V2. 18/08/2019

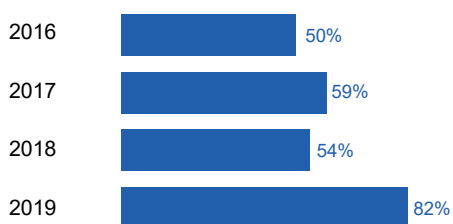
PDM Trends 2016 – 2019

Overall, the 2019 PDM results were similar to the 2018 findings across many indicators. However, longitudinal analysis from 2016 to 2019 illuminates some interesting trends and deviations.

Knowledge of the UNHCR Helpline

Figure 22: Percentage of beneficiaries who are aware of UNHCR helpline

Knowledge of UNHCR Helpline from 2016 to 2019



Beneficiaries' knowledge of where to lodge complaints has increased significantly since 2016. A change in the questionnaire helped to clarify the question and improve the response.

However, in 2017 only 29% of PDM respondents indicated ever having called the UNHCR helpline compared to 85% this year. Satisfaction with the helpline has also increased. In the 2017 PDM, 64% of those who called the helpline felt that their question had been answered while in 2019 82% were satisfied with the service on the call. This change can be partially attributed to the improvements made to the Helpline in December 2017 which increased its capacity from answering 1,300 calls per day (with an unanswered call rate of 40%) to now answering 16,000 calls per day.

Withdrawing cash assistance

Issues withdrawing the cash from the iris-enabled ATM has decreased from 53% in late 2016; 41% in 2017 and 2018; to 19% in 2019. This correlates with fewer respondents reporting having to scan their eye multiple times; which is continuously the most common issue reported with ATM withdrawals. Additionally, issues in specific governorates also appear to be improving. While in 2018, 59% of beneficiaries in Mafraq reported receiving their assistance on time, this number increased to 95% in 2019. FGDs in Mafraq also confirmed that the situation has improved as there are now three ATMs compared to one last year. Participants noted that the iris-scanners have become more accurate and the lines at the bank shorter and more orderly. Wait times in Mafraq have also improved and are not significantly slower than the other three major host governorates. In Ma'an, Irbid and Balqa, FGD participants reported that wait times have also improved due to staggering of cash collection days across beneficiaries.

Conversely however, FGD participants in Aqaba reported that the new location of the Aqaba ATM is creating issues for cash withdrawal (detailed in the Accessibility of Cash Assistance Mechanism section).

Debt increasing

While for some households, cash assistance may be providing financial space to repay debt and decrease their overall household debt burden, the 2019 PDM data suggests that the average level of household debt appears to be on the rise. In the 2016 PDM, the highest level of average debt reported over the year was 203 JOD per household. In the 2018 survey, reported average debt increased to 552 JOD and has risen this year to 645 JOD.

The number of people spending cash assistance to repay debt has increased since 2016 as has the average size of monthly debt repayments. The 2016 PDM found that 10% of respondents were spending on debt with a monthly expenditure 39 JOD on average. In 2017, the percentage of respondents spending some of their cash assistance on debt repayment doubled to 21% who reported an increased average monthly expenditure of 54 JOD.

The 2018 PDM shows only 8% of respondents reported spending cash assistance on debt with an average expenditure of 6 JOD per month. In 2019, however, again a higher percentage (16%) of respondents were spending cash assistance on debt repayment with an average of 59 JOD per household each month - the highest across all previous Cash PDM surveys.

Also, of note, more than half of this year's respondents also reported both taking on new debt in the past month as well as skipping rent/debt payments.

Conclusions

- Beneficiaries continue to use cash assistance primarily to meet shelter and food needs. Disagreements within the family about how to spend the cash assistance are rare for the most part. When disagreements do occur, they are usually resolved through some discussion. Deciding how to spend cash assistance was not reported as a significant stressor in families.
- Beneficiaries report low levels of risk/insecurity related to cash assistance and high levels of communication, satisfaction, and professionalism with UNHCR and bank staff. Issues accessing cash are decreasing compared to previous years however, beneficiaries continue to report technical problems with ATMs; particularly issues with efficient iris-scanning and long wait times. These issues can particularly impact beneficiaries with medical conditions/disabilities who struggle with long waits in line or those who live far from urban areas and cannot afford to travel multiple times to different ATMs in the case of malfunction.
- Beneficiaries reported higher levels of household debt this year averaging 645 JOD per household per month. Additionally, reliance on potentially debt-increasing coping strategies was high. More than half (59%) of households reported that they had taken on new loans in the past month and 62% indicated that they had skipped debt and/or rent payments. For the 16% who indicated that they use their cash assistance for debt repayment, their monthly allocation of cash assistance toward debt repayment was the highest reported in the past four years of PDM surveys (59 JOD per month).
- The percentage of respondents engaging in food-related coping strategies relating was higher than the 2018 PDM with the average rCSI rising from 11 to 17 indicating higher food insecurity. While these results must keep in mind the potential impact of a Ramadan data collection, it is notable that 83% of households reporting using at least one negative coping mechanism to meet the household's food needs. Households who have been receiving cash assistance for longer rely less on negative coping strategies.
- Non-Syrian households reported higher levels of debt and more widespread use of food related negative coping strategies than Syrian households. Non-Syrian households also reported higher expenditures on in key areas such as spending on food, rent, and health while Syrians spent more than non-Syrians on clothes/shoes and education.
- For the most part, refugee beneficiaries report that cash assistance does not impact their decision making about returns to Syria. Several cases that traveled back to Syria and then returned to Jordan noticed that this impacted the amount of cash assistance they received. But most reported that receiving cash assistance does not directly influence return decision-making.

Recommendations

- More information needs to be gathered about the levels and impacts of household debt. Understanding the current trends around debt acquisition and aggregate debt levels as well as identifying associated impacts for protection risks and financial stability will help UNHCR and its partners to tailor future CBI interventions to meet beneficiaries' changing needs.
- Further exploration is needed into the findings regarding decreased levels of food security to understand the impact of Ramadan data collection and determine if food security is decreasing among beneficiaries.
- Reducing crowding at ATMs could reduce the time it takes to collect cash as well as the number of trips required to collect the cash. Because the most commonly reported issue in collecting cash identified in the survey and FGDs was having to scan the iris multiple times, improving connectivity of the ATMs to the eye-bank could help resolve issues. In Aqaba, a relocation of the ATM to a shaded area with places for people to queue could improve service. Respondents in Zarqa, where there are two ATMs from which recipients can withdraw cash, suggested increasing this number by making more existing ATMs iris-compatible.
- Refugees receiving cash assistance in Aqaba reporting having to travel long distances to reach the ATM machine, and in some cases, could not afford to make the trip more than once. Given the longer distances refugees living in the south of Jordan travel, and their relatively small numbers compared to those in the north, it is recommended to provide an additional feedback channel for refugees receiving assistance in Aqaba so they can receive timely support on technical issues and avoid paying high fees for private transportation.