



Photo credit: [UNHCR Jordan](#)

Multi-purpose cash assistance 2021 Post-Distribution Monitoring Report

Acknowledgements

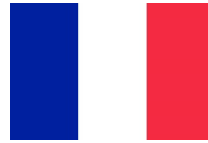
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Executive summary

This report presents the results of the 2021 annual Post-Distribution Monitoring (PDM) exercise of UNHCR's urban basic needs cash assistance programme in Jordan. Through an automated teller machine (ATM) banking network equipped with iris scan technology, as well as, increasingly, mobile wallet technology, the agency disburses approximately 5.5 million USD per month to over 33,000 vulnerable refugee families across the country. UNHCR Jordan's population of concern consists mainly (90+%) of Syrian refugees, but the organization also assists approximately 3,000 refugee families from other countries such as Iraq, Sudan, Somalia and Yemen.¹ Assistance is designed to allow refugees who reside outside the camps in urban environments throughout Jordan to meet their basic needs and reduce their susceptibility to protection risks.

The results of this monitoring exercise suggest that, as intended and has been the case continuously over the past years, a majority of respondents **use the cash to meet their running essential household needs**. This spending is primarily put toward rent and food, and to a lesser extent, utilities, health, debt repayment and transport costs. The percentage of respondents spending their cash on food has steadily increased since 2018. Different governorates exhibit distinct cash expenditure patterns; with Amman and Zarqa appearing to be considerably more expensive environments. 14% of non-Syrian and 7% of Syrian respondents interviewed for this exercise reported **using cash to reduce debt**. Across all respondents, national origin notwithstanding, this figure amounted to 10%. This change represents a 6% increase from 4% across all respondents in 2020. This uptick year-over-year is perhaps a testament to the increased challenges brought by 2020 and 2021.

Through regular post-distribution monitoring, UNHCR aims to monitor the degree to which basic needs cash recipients rely on negative coping strategies. We find that **negative coping mechanisms remain ever-present though many are at their lowest level since 2018**. Non-Syrian refugees scoring more poorly than their Syrian counterparts on the weighted reduced Livelihoods Coping Strategy Index (rCSI) has been consistent throughout the past four years. However, an encouraging takeaway from the 2021 data is the first instance of a substantial dip in rCSI scores to 15.5 for non-Syrian refugees and 13.4 for Syrian refugees interviewed for this study. **This is a promising development as it reverses the upward trend that began in late-2019 by a significant margin**. But **vigilance must be maintained** as the proportion of respondents who reported having engaged in

¹ UNHCR Jordan Fact Sheet, September 2021

exploitative labour rose exponentially from below 2% in 2020 to 15% (for Syrian respondents) and 11% (for non-Syrian respondents).

Another coping mechanism for many refugee households in Jordan is debt. The proportion of cash recipients interviewed for this study who hold debt remains constant at around 89%, which may point to **continued difficulties in meeting household needs with the available sources of revenue**. While Syrian refugee households were more likely to have resorted to borrowing in the 30-days prior to the survey, their overall level of debt and associated worry were lower. Given the importance of debt as a coping mechanism for UNHCR's population of concern, it is recommended that UNHCR continue to work towards the **financial inclusion** of, and access to credit for, its population of concern.

The contributions of UNHCR's basic needs cash assistance to the living conditions of urban refugees are clear. Although the cash does not appear to be a solution to all problems, reportedly failing to have a meaningful impact on access to livelihoods opportunities and health, it is identified by almost all respondents as improving their quality of life and **reducing feelings of stress**. Nonetheless, nine respondents out of ten continued to be concerned about the future of their household.

The feedback on **service delivery** is generally positive. 72% of Syrian respondents and 65% of non-Syrian respondents interviewed received the assistance on the day they were expecting it, with those that did not citing a lack of information on scheduling, or delays in cash provision. 12% of Syrians and 18% of non-Syrians, respectively, noted facing poor service at banks. This is a marked improvement from mid-2020, when only 45% of respondents felt that CAB staff treated them with respect.

As was the case in prior years, beneficiaries cited the many iris scan attempts and out-of-service ATMs as the most common difficulty faced when withdrawing assistance. While biometric identification remains the safest mechanism against fraud, this is not necessarily appreciated by a beneficiary population eager to have the flexibility of appointing an alternative cash collector as needed. **Further communication on the benefits of iris authentication** and on the options available for those who are not able to withdraw the cash in a given month would fill an awareness gap among the iris-scanning cash recipients.

Travel time to the location where cash assistance was spent seems to have recovered from high levels last year, with the majority of respondents able to reach the spending location in under 15 minutes. Awareness of UNHCR's helpline and the services it provides remains universally well-known, with 70% of Syrian and 78% of non-Syrian respondents having availed of the UNHCR helpline or office helpdesk. This is coupled with a commensurately high level of satisfaction with the Organization's response to their inquiry.

UNHCR Jordan remains at the forefront of innovation in cash delivery, and its **learning agenda** is extensive. In 2022, it is recommended that the operation **add a panel study component to the PDM** exercise. This might take the shape of household diaries collected for selected beneficiaries in person, and / or via mobile apps presenting a gamut of detailed questions (for instance on spending) at regular intervals. In a context where durable solutions and local integration are of relevance for a significant share of those displaced in Jordan, the cash programme would benefit from **data-driven insights** pertaining to the pathways via which cash recipients' lives evolve in exile over time and may eventually allow them to thrive without the cash assistance.

Figure 1 | UNHCR Jordan Cash Assistance Dashboard, November 2021



Cash Assistance Dashboard UNHCR Jordan November 2021



CASH
ASSISTANCE
BENEFICIARIES
FOR NOVEMBER 2021

| | | | |
|-------------------|----------------|----------------|------------------------------|
| 114,876 SYRIAN | 4,578 IRAQI | 4,960 OTHER | 124,414 TOTAL INDIVIDUALS |
| 29,542 SYRIAN | 1,316 IRAQI | 1,610 OTHER | 32,468 TOTAL FAMILIES |



1. Refugees registered, irises captured.
2. Donors provide funding.
3. Home visits conducted to assess vulnerability.
4. Families selected for cash assistance.
5. Text messages when the cash available.
6. No card. No pin. Iris identification cash withdrawal.
7. UNHCR post-distribution surveys measure impact.



**AMOUNTS
DISBURSED
BY UNHCR**
FOR NOVEMBER 2021

5,468,778
TOTAL NOVEMBER

4,972,147
SYRIAN
222,881
IRAQI
273,750
OTHER

59,759,174
CUMULATIVE 2021

54,415,315
SYRIAN
2,556,837
IRAQI
2,787,022
OTHER



**BREAKDOWN OF
BENEFICIARIES**
FOR NOVEMBER 2021

| | | | |
|--------|--------|--------|--------|
| SYRIAN | 16,280 | SYRIAN | 33,664 |
| IRAQI | 1,085 | IRAQI | 1,284 |
| OTHER | 1,321 | OTHER | 1,173 |
| SYRIAN | 32,305 | SYRIAN | 32,627 |
| IRAQI | 1,173 | IRAQI | 1,036 |
| OTHER | 1,253 | OTHER | 1,213 |



Source: UNHCR | For more information, please contact JORAMDAT@unhcr.org | www.unhcr.org/jo | <http://data.unhcr.org/syrianrefugees>

Figure 2 | PDM key monitoring indicators

| Key Area 1: Accountability | | | | | | | | | | | | | |
|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|-------------|---------------|---------------|-----------------|-----------------|----------------|----------------|----------------|----------------|--------------|--------------|
| Received their assistance on time | Syrian: 72%; non-Syrian: 65% (vs. 83% overall in 2020) | | | | | | | | | | | | |
| Experienced difficulties withdrawing assistance in the past month | Syrian: 19%; non-Syrian: 33% (vs 20% overall in 2020) | | | | | | | | | | | | |
| Average time needed to reach the location where assistance was spent | <table> <tr> <th>Syrian:</th><th>non-Syrian:</th></tr> <tr> <td><15 mins: 45%</td><td><15 mins: 56%</td></tr> <tr> <td>15-30 mins: 36%</td><td>15-30 mins: 28%</td></tr> <tr> <td>30-45 mins: 8%</td><td>30-45 mins: 7%</td></tr> <tr> <td>45-60 mins: 5%</td><td>45-60 mins: 3%</td></tr> <tr> <td>>60 mins: 5%</td><td>>60 mins: 6%</td></tr> </table> | Syrian: | non-Syrian: | <15 mins: 45% | <15 mins: 56% | 15-30 mins: 36% | 15-30 mins: 28% | 30-45 mins: 8% | 30-45 mins: 7% | 45-60 mins: 5% | 45-60 mins: 3% | >60 mins: 5% | >60 mins: 6% |
| Syrian: | non-Syrian: | | | | | | | | | | | | |
| <15 mins: 45% | <15 mins: 56% | | | | | | | | | | | | |
| 15-30 mins: 36% | 15-30 mins: 28% | | | | | | | | | | | | |
| 30-45 mins: 8% | 30-45 mins: 7% | | | | | | | | | | | | |
| 45-60 mins: 5% | 45-60 mins: 3% | | | | | | | | | | | | |
| >60 mins: 5% | >60 mins: 6% | | | | | | | | | | | | |
| Know how to report complaints and give feedback on cash assistance | Syrian: 76%; non-Syrian: 78% (relatively unchanged since 2020) | | | | | | | | | | | | |
| Feel UNHCR and CAB staff treat them respectfully | <p>Overall 96% feel that UNHCR staff treat them respectfully (unchanged since 2020) 75% feel that CAB staff treat them respectfully (46% in 2020)</p> <p>Syrian 99% feel that UNHCR staff treat them respectfully 80% feel that CAB staff treat them respectfully</p> <p>non-Syrian 94% feel that UNHCR staff treat them respectfully 71% feel that CAB staff treat them respectfully</p> | | | | | | | | | | | | |
| Key Area 2: Protection risks | | | | | | | | | | | | | |
| Respondents who need help withdrawing the assistance | Overall: 28% (37% in 2020) Syrian: 32%; non-Syrian: 24% | | | | | | | | | | | | |
| Families facing [some or a lot of] disagreement on the use of the cash assistance | 4% (6% in 2020) | | | | | | | | | | | | |
| Feel at risk receiving, keeping, spending assistance | 6% felt at risk going to withdraw the money (11% in 2020) 4% felt at risk keeping the money at home (unchanged since 2020) 6% felt at risk going to spend the money (10% in 2020) | | | | | | | | | | | | |

Key Area 3: Impact

Spend on items in line with intended CBI objective

| | 2020 | 2021 |
|---------------------|------|------|
| Rent | 76% | 83% |
| Food | 51% | 87% |
| Utilities and bills | 37% | 66% |
| Health costs | 36% | 64% |
| Transport costs | 12% | NA |
| Debt repayment | 10% | 4% |
| Hygiene items | 9% | 42% |
| Clothing/shoes | 7% | 24% |
| Other | ~5% | NA |

Report being able to meet their essential needs

4% are able to meet all basic needs (5% in 2020)
 12% are able to meet more than half (but not all) basic needs
 34% are able to meet half of all basic needs
 47% are able to meet less than half of all basic needs (52% in 2020)
 3% are able to meet no basic needs

Respondents who have moved to a poorer quality shelter in the 30-days preceding survey

Overall: 3%
 Syrian: 4%; non-Syrian: 2%

Respondents using negative coping strategies in the past 7-days

51% have reduced the number of meals eaten in a day
 40% have restricted consumption by adults in order for small children to be able to eat
 50% have limited portion size at mealtimes
 34% have borrowed food, or relied on help from a friend or relative
 92% have relied on less preferred or expensive foods

Average score for reduced CSI (lower scores indicate higher levels of food security)

14.4 for Syrians, 15.5 for non-Syrians (14.8 & 19.5 in 2020, respectively)

IPC Phases:
 Stressed: 51%
 Emergency or Crisis: 29%

Current average total household debt (JED)

Overall: 635
 Syrian: 571; non-Syrian: 700

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Abbreviations

| | |
|-------|-------------------------------------------------------|
| ATM | Automated Teller Machine |
| CAB | Cairo Amman Bank |
| CBI | Cash-Based Intervention |
| CCF | Common Cash Facility |
| CSFME | Comprehensive Food Security Monitoring Exercise |
| GoJ | Government of Jordan |
| JOD | Jordanian Dinar |
| LCSI | Livelihoods Coping Strategy Index |
| MEB | Minimum Expenditure Basket |
| PA | Principal Applicant |
| PDM | Post-Distribution Monitoring |
| rCSI | Reduced Coping Strategies Index |
| 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 |

1. Introduction

Jordan is one of the countries most affected by the crisis in Syria. The Middle Eastern kingdom hosts the second-highest per capita share of refugees in the world with 760,889 registered with the UNHCR as of the end of 2021². 83% of that staggeringly high number reside in urban areas, with the remainder living in the Zaatari, Azraq and Emirati Jordanian refugee camps³.

The 2021-2022 Vulnerability Assessment Framework (VAF) Population Survey of Refugees in Jordan finds that the number of Syrian households holding debt increased by 39% between 2018 and 2021, while non-Syrian households tend to have larger levels of debt. The VAF similarly finds that 24% of Syrian and 20% of non-Syrian refugee families are resorting to emergency-level livelihoods coping strategies (LCS); the majority of which take the form of high-risk employment. This critical lack of access to income-generating activities does not carry over to the same extent for food security, measured using the Reduced Coping Strategies Index (rCSI): the VAF measures 3% and 4% of families at emergency-level rCSI scores for Syrians and non-Syrians, respectively. This is undoubtedly in great part due to UNHCR's basic needs cash programme and other assistance provided by actors such as WFP.

The United Nations High Commissioner for Refugees (UNHCR) delivers cash assistance across the globe, with Jordan representing the third largest in the world after Lebanon and Greece (as of 2020).⁴

The amount of assistance provided is standardized with humanitarian partners through an annual costing survey (Minimum Expenditure Basket) – and the transfer values are in the range of JOD 80 – 155 for Syrians (USD 113 – 219) and JOD 125 – 300 for non-Syrians (USD 176- 424). These amounts were determined using an estimate of the monthly cost per capita that is the minimum needed for physical survival, known as the SMEB. UNHCR's contribution is specifically designed to cover vulnerable urban refugees' spending on rent, utilities and water, but recipients are able to allocate the cash as they see fit.

Through the programme, UNHCR disbursed USD 65,289,810 in 2021, or some 5.44 million per month on average. This benefited over 33,000 households, of which close to three thousand were non-Syrians.⁵ This post-distribution monitoring exercise surveyed a representative sample of those recipients who withdrew their assistance.

Of the population surveyed, 83% of beneficiaries withdrew their cash assistance using either iris-scan biometric technology directly at ATMs or with an ATM card, while 17% (all of whom were Syrians) used a mobile wallet. The mobile wallet pilot programme seems to have succeeded as evidenced by high rates of uptake compared to 2020.

² UNHCR Jordan Fact Sheet, December 2021

³ Ibid.

⁴ UNHCR and Cash Assistance 2020 Annual Report. <https://www.unhcr.org/602286f84>

⁵ Ibid.

OBJECTIVES AND QUESTIONS

Post-distribution monitoring (PDM) conducted at regular intervals allows UNHCR to better understand how beneficiaries use the monthly basic cash assistance they receive and its impact on well-being. Conducted three times a year in winter, mid-year and annual iterations, PDM feedback is designed to inform the following research questions:

1. Is the cash assistance being used to fulfil basic needs of the recipients? How do expenditure patterns vary between demographics, locations and over time?
2. Does the cash assistance offer adequate protection? What is the UNHCR cash recipients' degree of well-being, measured in terms of food security and the presence or absence of negative coping strategies?
3. Does the cash assistance contribute to the psycho-social well-being of its recipients? How so?
4. Are there negative externalities to receiving the cash?
5. Are distribution modalities of the cash assistance appropriate (access, cost of travel, withdrawal)? Is the communication with UNHCR fluid and conducted respectfully?

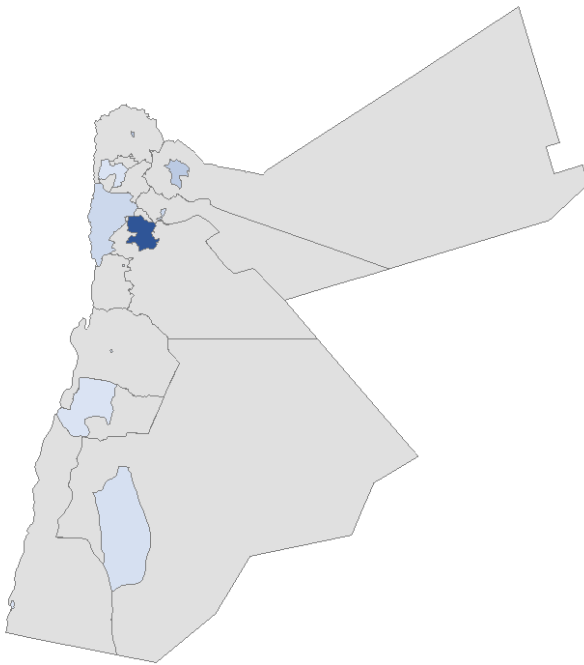
STRUCTURE OF THE REPORT

This report presents the results of the 2021 annual PDM exercise. The first section presents a profile of the interviewed beneficiaries. The second describes the outcomes of the cash assistance, where we discuss the impact of the monthly basic needs cash assistance on factors such as negative coping mechanisms, food security, debt, and psychosocial benefits. In the final section, we discuss the cash recipients' perceptions of cash transfer mechanisms, risks and problems when withdrawing the money, the quality of the service delivery, and the UNHCR complaints mechanism. We conclude with final remarks and recommendations.

2. Profile of the sample

The survey was administered in October 2021 via telephone or in-person visits to 624 respondents by an external data collection service provider. Sampling was designed to ensure results that are representative of the Syrian and non-Syrian UNHCR cash-based intervention (CBI) beneficiary populations in Jordan at a 95% confidence level and 6% margin of error.

Figure 3 | Geographic distribution of the 2021 annual PDM respondents

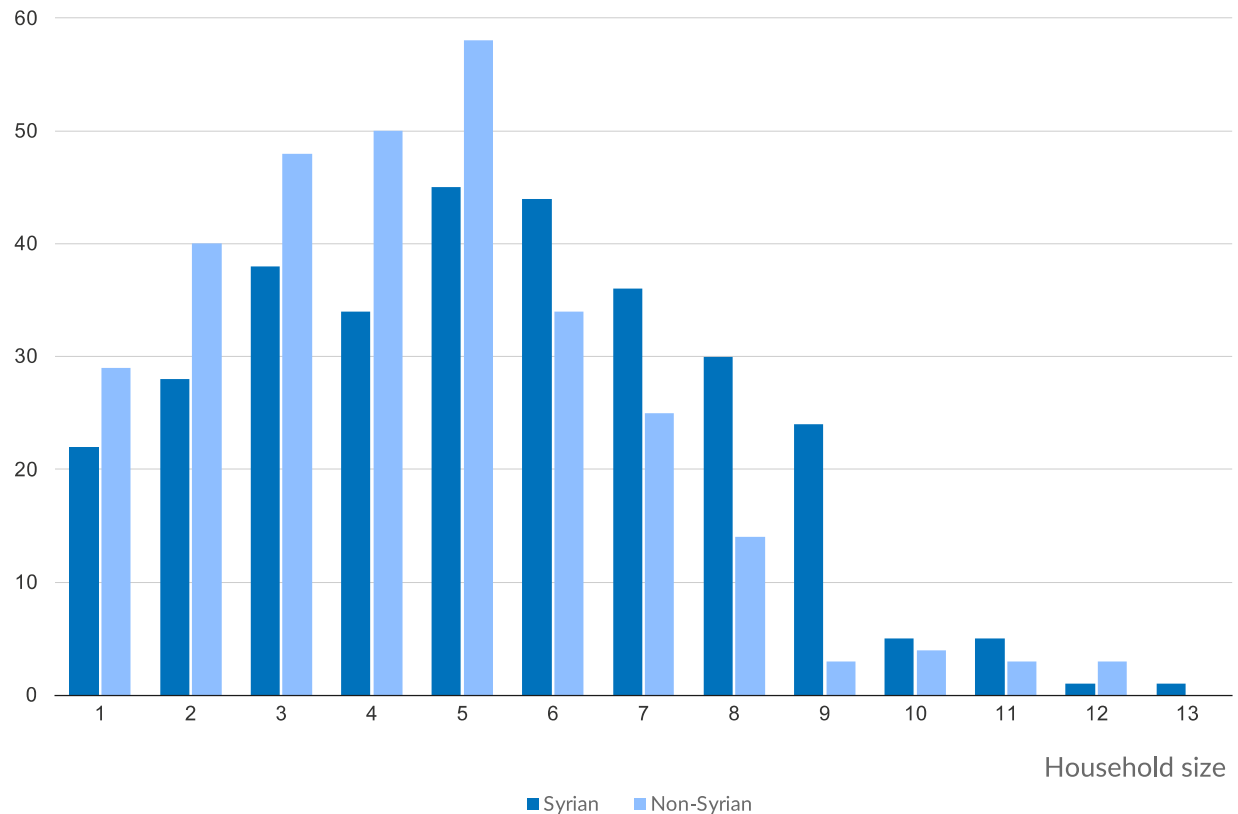


RESPONDENT PROFILE

Reflecting the geographic distribution of monthly cash recipients, 60% of the interviewees were located in the governorate of Amman, an additional 13% in Irbid, 11% in Mafrq, and 5% in Zarqa. Other locations represented by a smaller share of respondents included Ajloun, Aqaba, Balqa, Jerash, Karak, Ma'an, Madaba and Tafileh (Figure 3).

Slightly over half of the respondents (313) were refugees from Syria. The 311 non-Syrian refugees sampled for this study were significantly more likely to live in the capital governorate of Amman: 86% had the capital as their place of residence. Among the Syrian respondents, the main places of residence are Amman (34%), Irbid (25%) and Mafrq (19%).

The average reported household size of respondents was 4.8 for the whole sample, corresponding to 4.4 for non-Syrians and 5.3 for Syrians (Figure 4).

Figure 4 | Household size and country of origin

GENDER AND AGE COMPOSITION

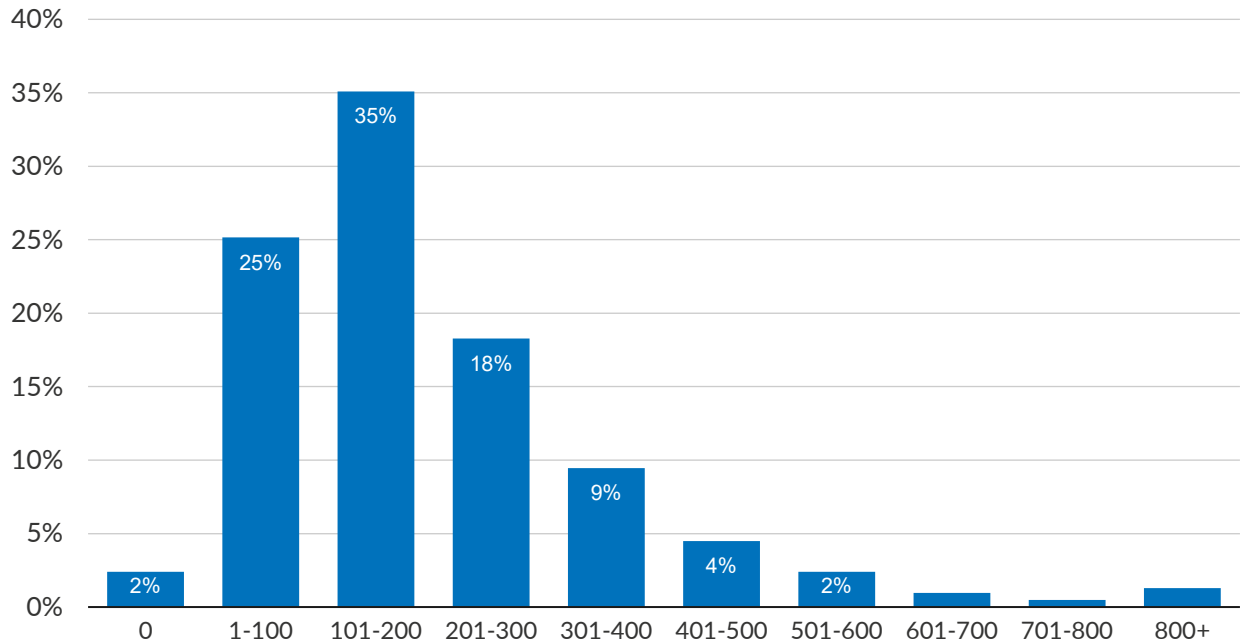
The sample included a wide range of ages. More than half of survey respondents (56%) were between the ages of 36 and 59, while 27% were between 18 and 35. Finally, the smallest age cohort was 60 years or older at 17%. Across the entire sample, 55% of recipients were male, with the remaining 45% being female.

When disaggregated by national origin, women were more likely to be the recipient of the assistance in Syrian refugee households (54%). This was not the case for non-Syrian households where only 36% of designated main recipients were female.

EMPLOYMENT AND OTHER ASSISTANCE RECEIVED

The mean reported monthly income for the population surveyed was JOD 215 (Figure 5). When broken down by national origin, Syrian refugees interviewed for this report had an average income of JOD 231, while for non-Syrians this figure was JOD 198⁶.

Figure 5 | Total reported monthly income distribution (JOD)

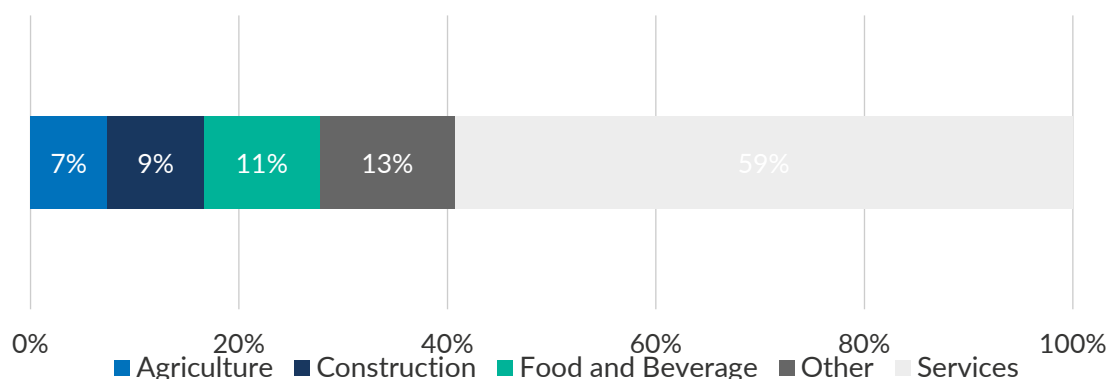


Of those respondents who participated in formal or informal income-generating activity, most were active in the services sector (47%), with agriculture, food and beverage, and construction following at 15%, 14% and 13%, respectively (Figure 6). Of the 173 respondents who engaged in some form of income-generating activity, 69% were Syrian – speaking to their ability to work more easily.

We cannot survive without cash assistance. It is our only income. If we try to work, we will be deported. We cannot get work permits or residency. We do not get the same services as Syrians. UNHCR has to continue assisting us, or resettle us. We do not have any other options here in Jordan.

Non-Syrian male focus group participant, Amman

⁶ Given that Syrian refugees are allowed engage in certain types of formal work, while most non-Syrians are not, one might expect this figure to diverge more significantly. However, some the lack of variation may be explained by the fact that barely two percent of respondents answered affirmatively when asked if they were engaged in formal income-generating activities, suggesting that both cohorts are engaging in similar types of formal work and therefore receiving similar remuneration. Mean income derived from informal activity is JOD 38 for Syrian refugees interviewed, compared to JOD 10 for non-Syrian refugees interviewed. This is commensurate with the JOD 33 difference in total income between the two groups.

Figure 6 | Informal and formal employment breakdown by sector

Additionally, 68% of respondents cite **loans (debt or credit) as a source of income**. Among Syrian refugees interviewed for this study, average income from loans amounts to JOD 91, while for non-Syrian refugees interviewed that figure is slightly lower at JOD 84.

Of the 624 respondents surveyed, 91% also received some form of **assistance from sources other than UNHCR**. The majority of this supplementary assistance (96%) was provided by the World Food Programme (WFP) directly, with the remaining 4% coming from WFP affiliates, INGOs or local organizations.

3. Spending of Cash Assistance

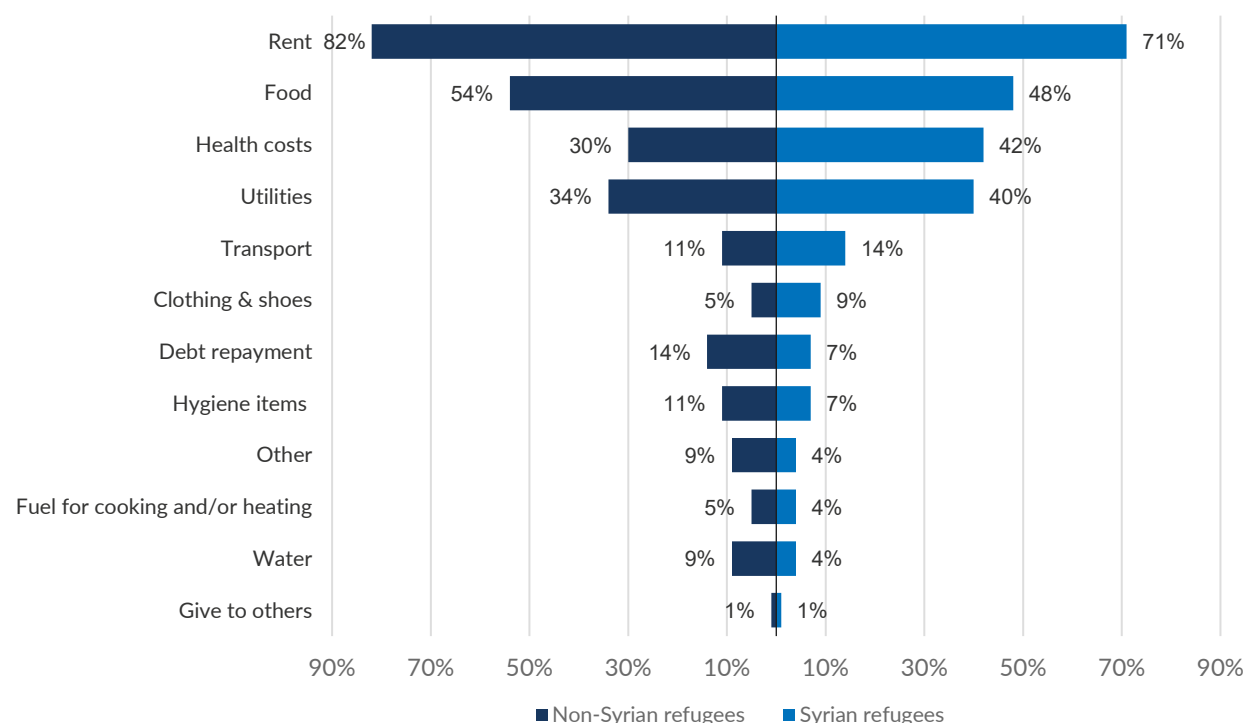
All respondents used cash expenditures to meet ongoing family needs, while one in five households reported (additionally) spending the cash assistance to meet new immediate needs as they arise. Slightly more than 10% of respondents used cash assistance to reduce debt, a significant increase from the 4% reported in 2020 - this figure is higher for non-Syrian refugees, for whom debt repayment was 14%, as opposed to 7% for Syrians. Compared to Syrian refugees, non-Syrians refugees interviewed were on average most likely to be spending their cash assistance on debt repayment, education, rent, food, hygiene items, water, and fuel for cooking and heating (Figure 7). This may reflect the higher cost of living in Amman, where most of the interviewed non-Syrians beneficiaries reside. **Average expenditure of food varies little between those respondents who receive WFP support in addition to UNHCR support and those who do not:** WFP recipients spend JOD 38 on food on average, while non-WFP recipients spend JOD 39.

While consumption patterns were similar, a higher proportion of Syrian refugees reported spending in four categories: transportation, utilities, clothing/shoes and health costs. This selection of goods and services could be due to several factors. For example, a higher proportion of Syrian respondents live outside of Amman (66%), which may necessitate spending more on transport to and from the city. Health costs are generally elevated, likely in part due to the ongoing and protracted effects of the COVID-19 pandemic. 86% of Syrians outside the camps live below the

poverty line and may thus be more susceptible to communicable diseases and ingestion of contaminated water, among other factors⁷.

When looking at spending costs per person, a similar picture arises: mean expenditure on food is JOD 10, on rent JOD 28, utilities JOD 6 and health at an relatively high JOD 44. The pandemic's impact on the general availability and cost of basic healthcare and health-related services may explain this difference.

Figure 7 | Categories of spending of cash assistance, Syrian vs non-Syrian refugees



Expenditure patterns differed between governorates (Table 1). For example, 87% of respondents living in Amman and Zarqa reported spending on rent, the highest percentages among all governorates. The highest proportion of households using cash assistance to pay for food was seen in Amman, while expenditure on hygiene items appeared low in Zarqa compared to other locations, perhaps pointing to a shortage of available product.

A similar discrepancy was found for education. This might imply that vulnerable cash beneficiaries in Zarqa are particularly likely to focus their spending on food and shelter, with little disposable income left to allocate to other purposes.

⁷ Ten facts about the Syrian Refugee crisis in Jordan. World Food Programme, December 2021. <https://www.wfpusa.org/articles/10-facts-about-the-syrian-refugee-crisis-in-jordan/>

Table 1 | What did you spend the UNHCR cash on?

| | Amman | Irbid | Mafrq | Zarqa |
|--------------------------------|-------|-------|-------|-------|
| Food | 51% | 53% | 57% | 42% |
| Rent | 78% | 65% | 76% | 84% |
| Utilities and bills | 33% | 36% | 69% | 29% |
| Health costs | 33% | 49% | 47% | 23% |
| Water | 7% | 5% | 12% | 3% |
| Hygiene items | 11% | 6% | 10% | 3% |
| Transport | 11% | 8% | 18% | 10% |
| Fuel for cooking or heating | 5% | 0% | 9% | 7% |
| Clothes | 5% | 13% | 12% | 6% |
| Education (e.g. fees, uniform) | 4% | 5% | 0% | 6% |
| Debt repayment | 13% | 8% | 10% | 6% |

Food and rent have consistently been cited as the most important area of spending for beneficiaries of the UNHCR cash assistance programme. This consumption profile is in line with the basic needs remit of the intervention (Table 1). This year, 67% of respondents noted price increases for goods in the month prior to enumeration. Importantly, 79% of those that experienced price hikes were most affected by increases in the cost of food.

Over the past four weeks, the price of oil has doubled. Rice costs JOD 2 more. Vegetables have doubled in price... We do not know the reason for this increase.

—Male focus group participants, Zarqa

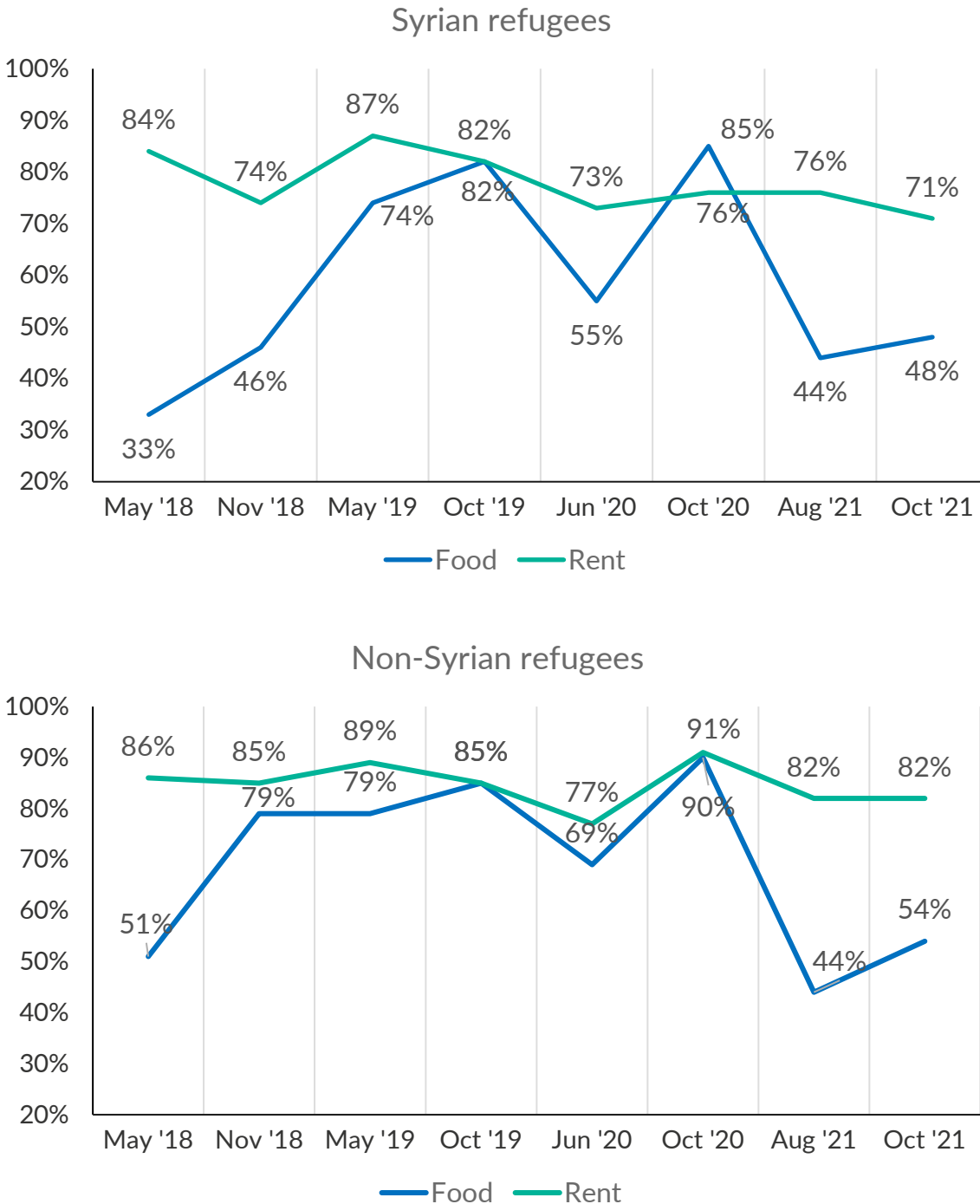
The combined effect of heightened prices and food being an area of high spending has likely negatively affected the pocketbooks of refugees in Jordan.

When it comes to the rent, we're in debt three months of payments.

—Syrian family of seven, Mafrq

Spending of the cash assistance on food has steadily increased since 2018. The proportion of households spending at least part of their cash on rent has remained high between 71% (Syrian) and 82% (non-Syrian) (Figure 8).

Figure 8 | Spending of cash assistance on food and rent over time



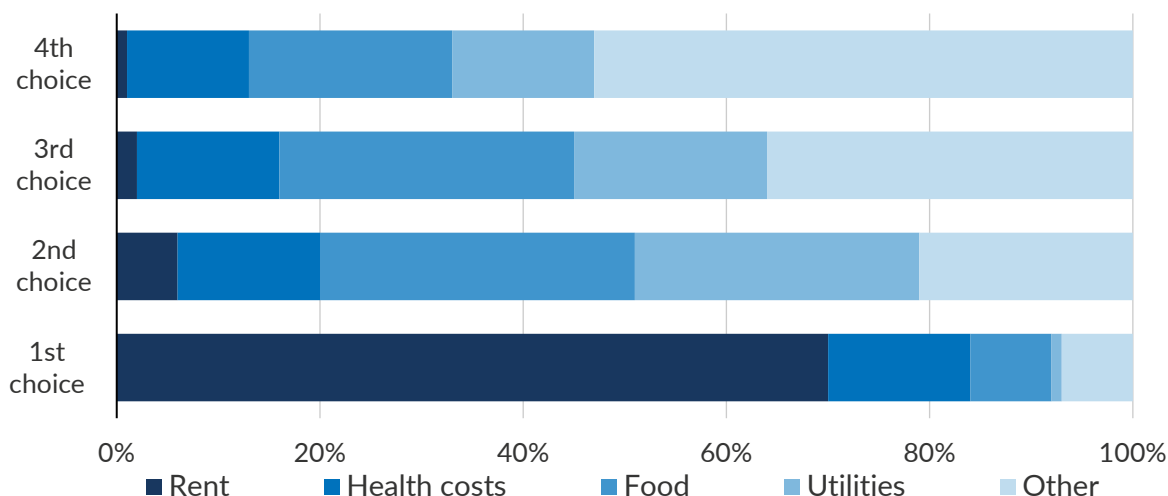
Zahra*



Abdulkarim, Zahra and their five children, are Syrian refugees living in Mafraq, Jordan. Their family has received monthly cash assistance for the last year and a half. The family receives monthly cash assistance from UNHCR which helps them pay their rent and ensure that their children go to school. Abdulkarim stated: *"When it comes to the rent, we're in debt three months of payments. And for the bills, we can't afford to pay even one penny. We receive JOD 155 a month. We use it to buy things that we need such as a fridge. We bought a fridge this month. The rest that was left over, this month it was JOD 35, went towards the bills."*

When ranking spending choices, 70% of respondents ranked rent as their first choice. Consistently the most-cited spending area for refugees' second choice was food – alluding the increase in price mentioned above. Utility costs followed as the second-most-cited as a second, third and fourth choice (Figure 9).

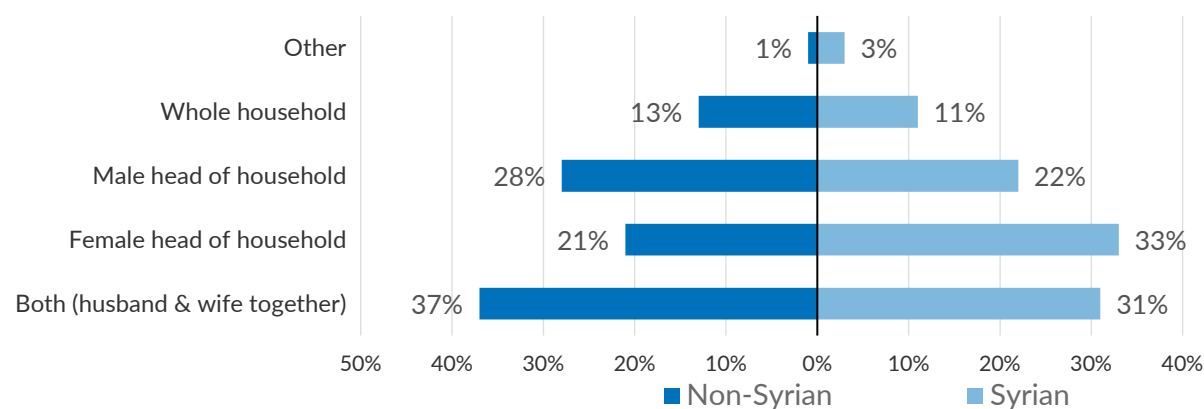
Figure 9 | Spending choice categories



As in prior years, respondents identified the individual(s) designated as the head of household as the decision maker regarding how the assistance was spent. Across both Syrian and non-Syrian refugee households, the most common answer to the question of who decided on spending was the husband and wife together. This was the case in 34% of cases (identical to 2020). By comparison, female and male heads of households were decisionmakers in 27% and 25% of families, respectively. In 12% of households, the entire household made spending decisions as a collective (Figure 10).

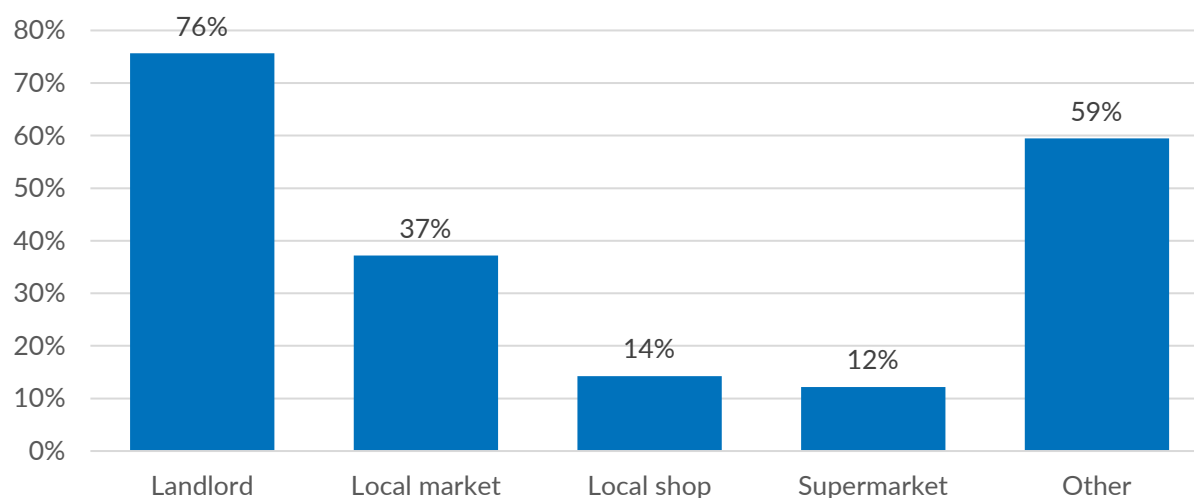
Perhaps due to undisputed spending priorities for vulnerable populations in need, disagreements about spending the cash assistance were rare with only 4% of respondents indicating at least some degree of disagreement across both Syrian and non-Syrian populations.

Figure 10 | Who in your household decided how the cash assistance should be spent?



Across both Syrian and non-Syrian refugees interviewed, payments to landlords – presumably rent, and to a lesser extent, utilities – constituted the lion's share of financial outflows among families. This is in keeping with findings above on spending choices. Regardless of nationality, when asked where they went to spend their cash, 76% of respondents said they used their cash assistance to pay a landlord (Figure 11). This figure is slightly lower for Syrian refugees (70%) and marginally higher for non-Syrian refugees interviewed (81%). Spending on “other” and at local market were the second and third most-frequently mentioned, at 59% and 37%, respectively.

Figure 11 | Spending location



4. Outcomes of Cash Assistance

FOOD SECURITY

The PDM surveys since 2018 include questions related to households' ability to meet basic needs as defined by the **reduced Coping Strategies Index (rCSI)** developed by the World Food Programme (WFP). The index measures five coping behaviours (Table 2). 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.

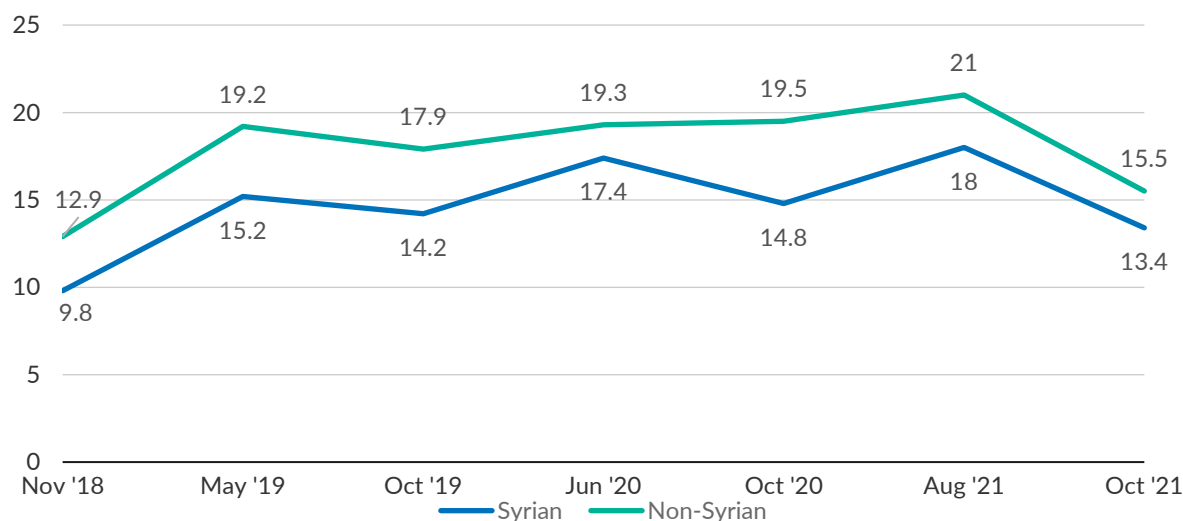
Table 2 | Reduced Coping Strategy Index (rCSI) weightings by behaviour

| Weight | Behaviour |
|--------|--------------------------------|
| 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 |

The mean rCSI score across all beneficiaries was 14.5, with higher averages among non-Syrian refugees (15.5) than Syrian refugees (13.4) interviewed for this monitoring exercise (Figure 12). Since late 2018, when averages were 12.9 (for non-Syrian refugees) and 9.8 (for Syrian refugees), the data collected has been trending toward increasing overall levels of food insecurity. However, for the October 2021 round of data collection, rCSI scores for both refugee groups have declined somewhat from highs of 21.0 (non-Syrian) and 18.0 (Syrian) in mid-2021. **Across both refugee sub-groups, end-of-year 2021 results show a lower level of food insecurity (14.4) than in June 2021 (19.5).** However, this result still represents less food security than the initial survey results taken late-2018, during which the average rCSI score was 11.4. The refugees surveyed who receive assistance from both WFP and UNHCR appear to be more food insecure than their counterparts without WFP support, with an average rCSI score of 14.6 and 12.7 respectively.

Figure 12 | rCSI scores of PDM respondents, 2018-2020

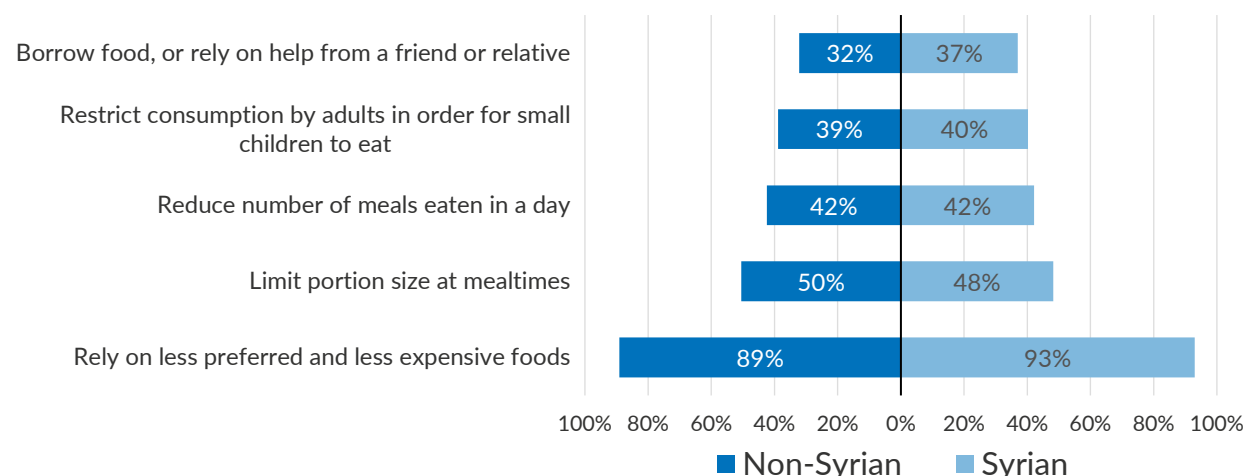


In the week prior to enumeration, food-related negative coping mechanisms were highly prevalent. Specifically, relying on less expensive and less-preferred foods, which 91% of respondents reported having utilized 4.2 days per week on average. Reducing the number of meals eaten in a day and limiting portion size at mealtimes were the second- and third-most cited coping mechanisms, employed by 51% and 49% of respondents on at least one occasion in the preceding week. 40% of the interviewed households reported restricting adult consumption to ensure that children could eat and did so at an average of 3.9 days per week. This is concerning, as it is the coping strategy with the highest severity rating. Borrowing food or money from friends or relatives

was the least-frequently used coping mechanism with 34% of households reporting doing so for 2.5 days on average.

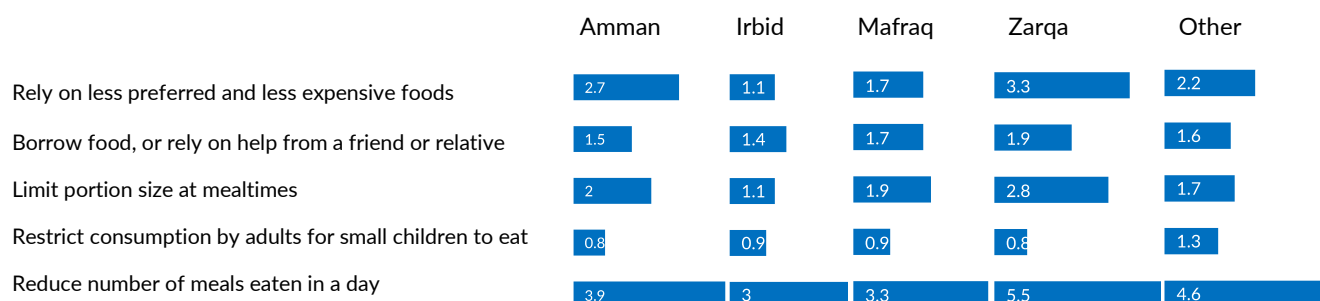
Discrepancy between Syrian and non-Syrian refugee households in food-related coping mechanisms was most pronounced for reducing the number of meals per day at least once in the past week, where the incidence was 16 percentage points higher in non-Syrian refugee households (Figure 13).

Figure 13 | Prevalence of food-related negative coping mechanisms in the past seven days, Syrian and non-Syrian



Coping mechanisms differ by governorate (Figure 14). On average, all five coping mechanisms other than borrowing food had been used on more than one day over the past seven across all households regardless of governorate. Zarqa-based households surveyed reduced the number of meals eaten in a day 5.5 times a week on average, which is nearly one day more than the for the second-highest average of 4.6 days per week in “other” governorates. Households in Zarqa have a higher incidence of using all five coping mechanisms, other than restricting consumption in favour of feeding small children, than the other governorates.

Figure 14 | Prevalence of negative coping mechanisms in the past 7 days by governorate



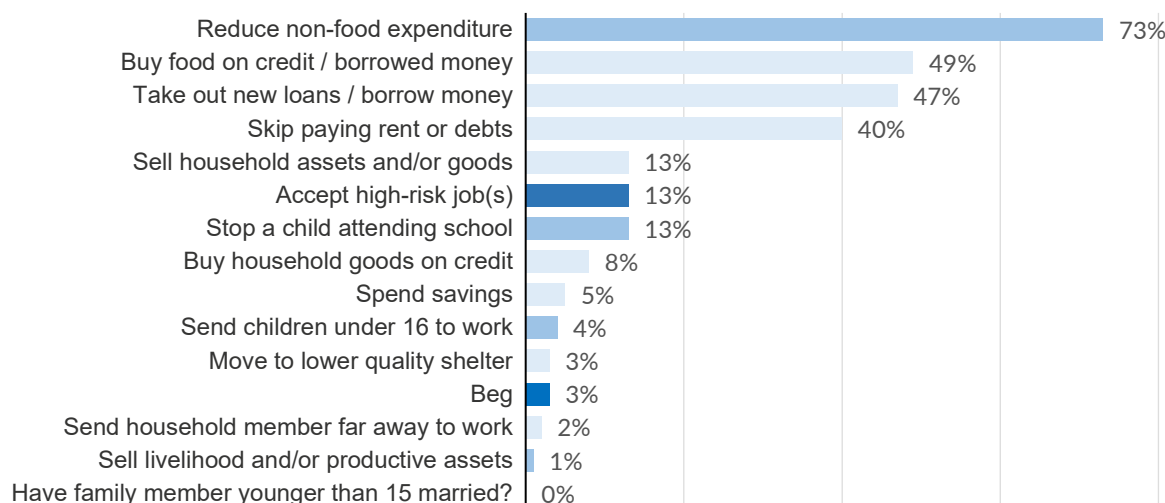
Slightly lower levels of food insecurity were present in households where women were the registered recipient, rather than men. This coincided with lower frequencies of all mechanisms except limiting portion size at mealtimes and reducing the number of meals eaten in a day. Overall, female-registered refugee households had an average rCSI score of 14.1, compared to male-registered households' average score of 15.1 – a difference within the margin of error, however, which will be monitored to ascertain whether it holds true over time.

NEGATIVE COPING STRATEGIES

The Livelihoods Coping Strategy Index (LCSI) is used to measure reliance on negative coping strategies employed in order to meet needs. The 2016 WFP Comprehensive Food Security Monitoring Exercise (CFSME) definition of the LCSI was used: coping strategies are split into different levels of severity, each within a 30-day recall period. The output of the rating for each case is equal to the highest level of severity of the strategies used.

Respondents were asked to report whether they had relied on a specified range of coping strategies at any point during the previous 30-days (Figure 15). The most-used coping mechanisms across nationalities and governorates were as follows: (1) Reducing expenditure on hygiene items, water, baby items, health, or education to prioritize food and (2) buying food on credit or borrowing money for food from relatives. Both are stress-level coping strategies. Begging was reported by 4% of non-Syrians and 2% of Syrians, while engaging in activities for money or items that respondents felt **put them or their family members at risk [of harm] was reported by 11% of non-Syrians and 15% of Syrians**. These two strategies are both emergency-level forms of coping.

Figure 15 | In the past 4 weeks has your household needed to...



NB: The dark blue indicators are emergency -level coping strategies, while the medium blue indicators are crisis-level coping strategies. The light blue bars correspond to stress-level coping strategies.

Coping mechanisms between Syrian and non-Syrian refugees interviewed for this study are not perfectly uniform but diverge by no more than five percentage points. Non-Syrian respondents were slightly more likely to mention borrowing money and taking out new loans. Spending of savings differed by roughly one percentage point between nationalities, while Syrian refugees were six times as likely to send children under the age of 16 to work. Syrians and non-Syrians had the same likelihood of having skipped paying debts or having reduced expenditure on non-food items.

Table 3 | Prevalence of select negative coping mechanisms in the past 4 weeks

| | Syrian refugees | Non-Syrian refugees |
|-----------------------------------------|-----------------|---------------------|
| Bought food on credit or borrowed money | 47% | 50% |
| Took out new loans or borrowed money | 49% | 45% |
| Skipped rent or debt payment | 40% | 40% |
| Sold household goods | 12% | 14% |
| Spent savings | 6% | 5% |
| Moved to a poorer quality shelter | 4% | 2% |
| Sent children (under 18) to work | 6% | 1% |
| Sold livelihood/productive assets | 0% | 1% |

Coping strategy frequency also varied across governorates. **Emergency-level mechanisms, such as sending adult family members to beg, were more frequent in Amman than other areas.** Strategies such as withdrawing children from school, selling productive assets – both crisis-level mechanisms – were more frequently practiced in Mafraq, Irbid and Amman. More than one instance of moving to a poorer quality shelter was reported only in Irbid and Amman.

We are widows with young children. (...) We cannot work. We have young children who need support for education and transportation. We do not want to have to send them to work, or leave them unattended to go find work ourselves.

Women's focus group, Amman

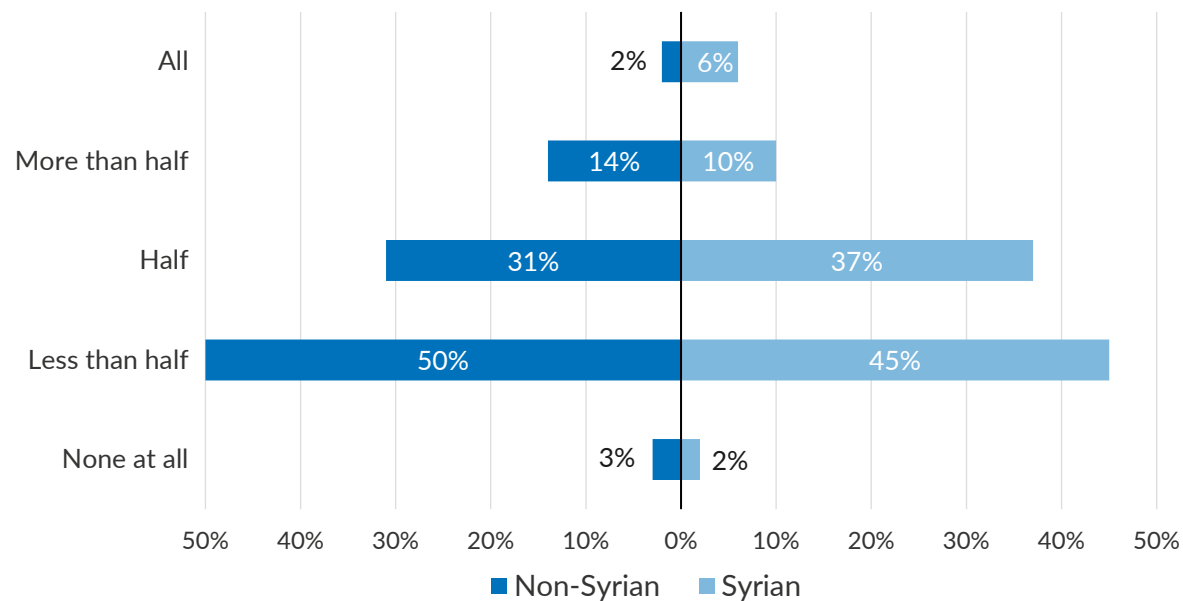
Having increased by four percentage points in 2020, the percentage of households taking out new loans decreased minimally from 49% to 47% in 2021. Selling of productive assets declined significantly to less than one percent this year from higher rates in all prior years. This could be an indication of the near total absence of productive assets (left) to sell and/or a decreased demand for productive assets in a context where ongoing COVID-related restrictions have gravely depressed the labour market.

Accepting high-risk, illegal, socially degrading or exploitative temporary jobs was likely to occur at much higher rates in households where the registered beneficiary was male, though this might be under-reported considering the substantial stigma attached to these types of work.

MEETING BASIC NEEDS

Overall, half of all respondents can meet less than half (47%) or none (3%) of their household's most pressing needs. This figure may go a long way in explaining the use of certain coping strategies and mentioned above. To put these figures in context, only 4% of households are able to meet their most pressing needs; dropping to 2% for non-Syrian refugees interviewed and climbing to 6% among Syrians interviewed (Figure 16).

Figure 16 | Ability to meet basic needs

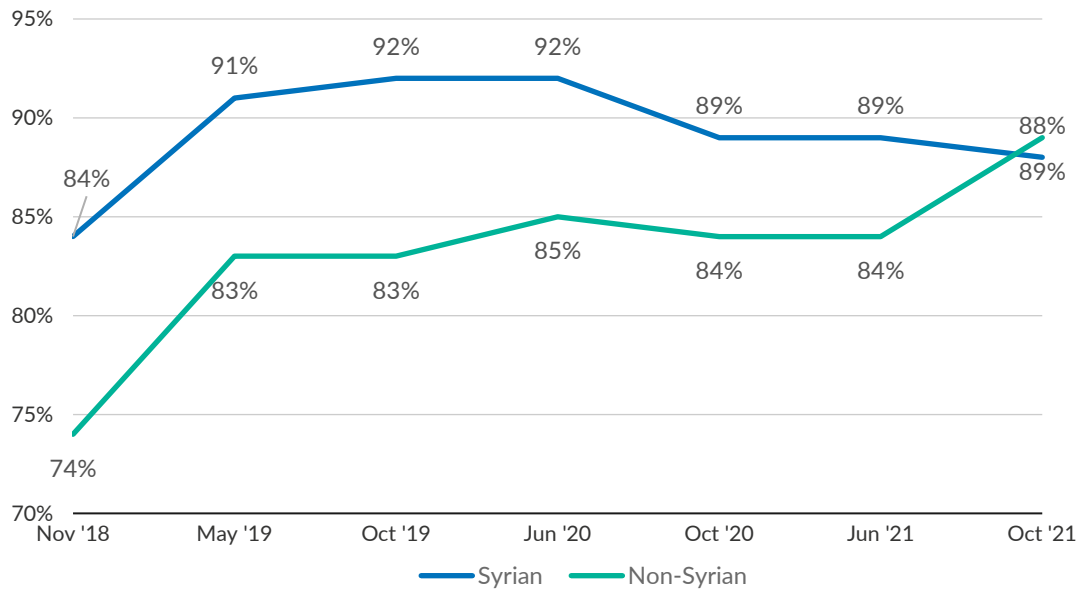


Among the pressing needs beneficiaries remain unable to afford, (sufficient) food is mentioned by 55% of respondents. 53% feel obligated to not spend as much as they should on health costs in the midst of a global pandemic. **Less than a third of respondents notes that rent remains uncovered, likely because there is no margin for reduction in this regard without risking homelessness.**

BORROWING AND DEBT

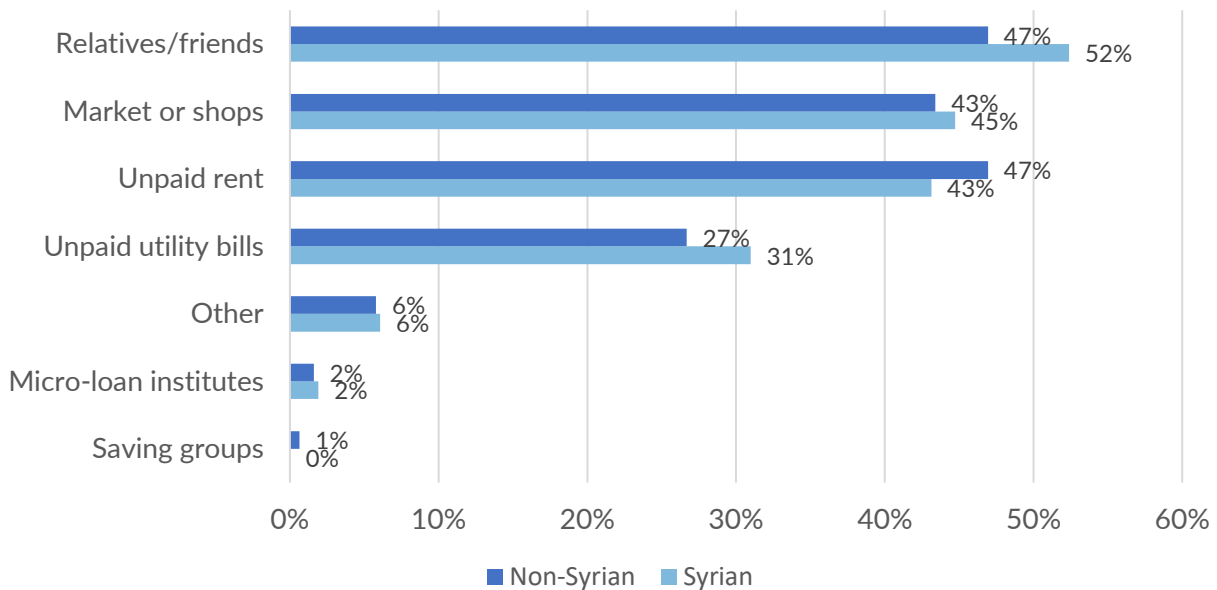
The majority (89%) of respondents to the PDM reported holding debt. The share of Syrian refugee households with debt is 88%, compared to 89% for non-Syrian refugee households. Debt levels have remained relatively stable – at between 74% and 92% – over the past three years (Figure 17). For the first time since conducting PDM comparisons over time, we find that the share of non-Syrians holding debt slightly exceeds that of their Syrian counterparts.

Figure 17 | Evolution of share of households with debt



The primary reasons for debt were unpaid rent; borrowing from relatives, friends and neighbours; debt accrued through spending at markets and shops; and unpaid utility bills. Non-Syrian beneficiaries were found more likely than Syrian beneficiaries to borrow to buy food, while Syrians were more likely to use their loans to pay for health-related costs (Figure 18).

Figure 18 | What were the sources of this debt?

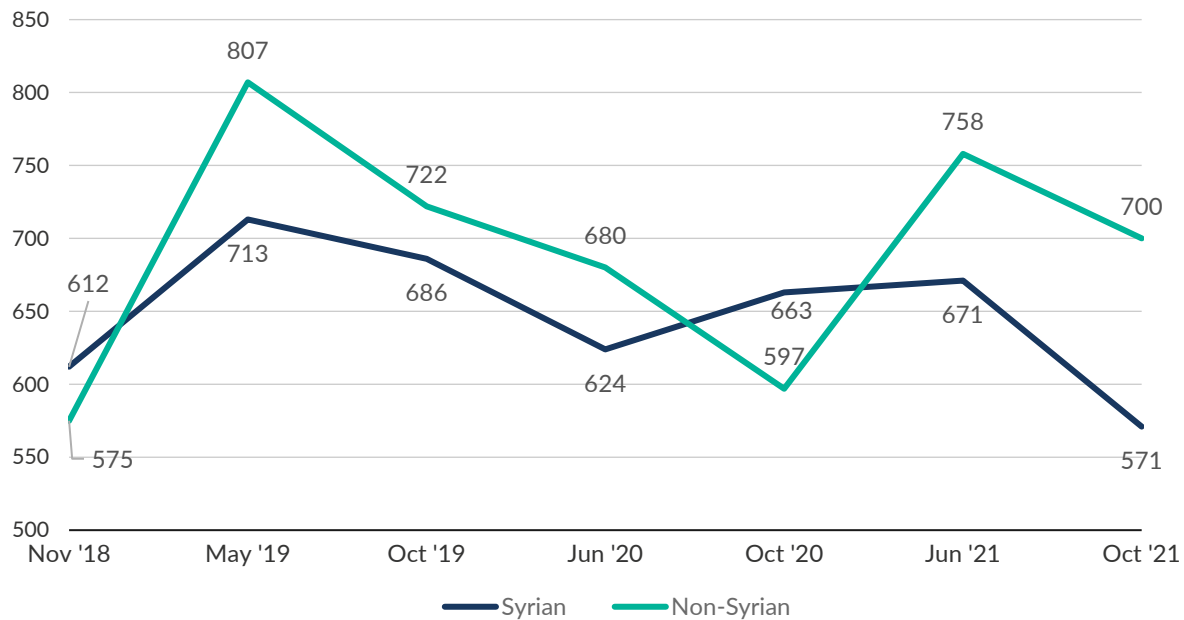


We cannot ask the landlord for loans. We have to pay our rent every month. If we skip just one month, the landlord will be knocking on our door every day to ask for the rent.

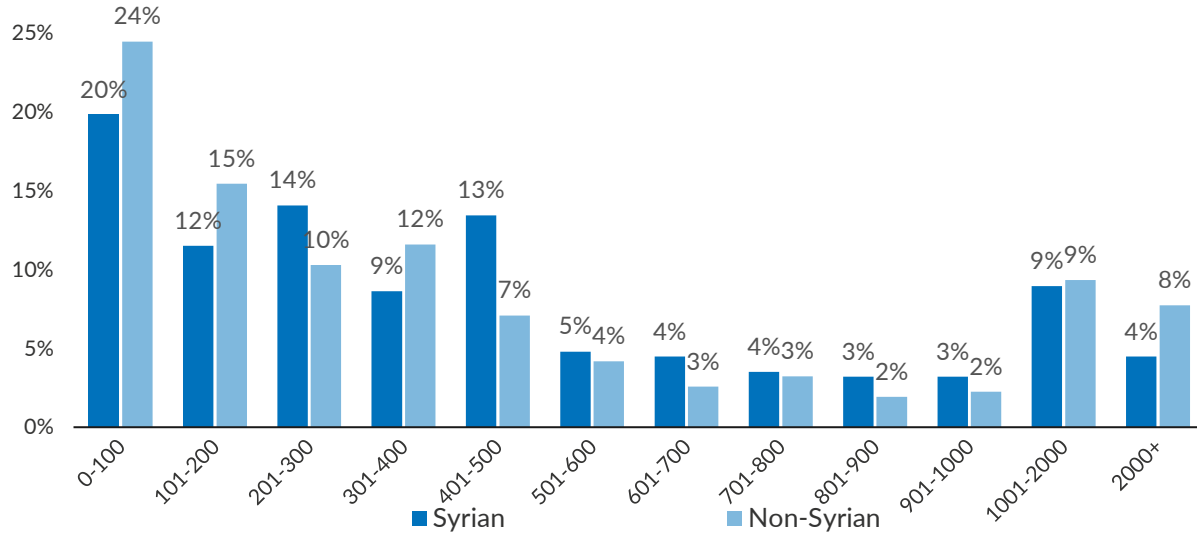
—Male focus group participants, Zarqa

The mean household debt amount across the sample was JOD 635, with non-Syrian refugee households experiencing higher average levels of debt than (JOD 700) Syrian households (JOD 571). These figures (Figure 19) show a decline since the summer of 2021 and the lowest rates recorded among Syrian refugees. However, non-Syrian households are still experiencing much higher levels of debt than they did in November 2018.

Figure 19 | Evolution of average debt amount (JOD)



When looking more closely at different levels of debt (Figure 20), a concerning picture arises: **13% of interviewed Syrian and 17% of non-Syrian refugee households hold over JOD 1000 in total debt.**

Figure 20 | Distribution of debt amount (JOD)


The mean household debt for male-headed households (JOD 550) was JOD 73 higher than that of female-headed households (JOD 477). This could point to higher debt loads but may also indicate better access to credit among men to begin with. When broken down by governorate, Karak and Ma'an had the highest average levels of debt among households (JOD 765 and JOD 739 for Syrian and non-Syrian refugee households, respectively).

Table 4 | Borrowing frequency, share of respondents holding debt and average debt amount

| Survey Question | Answered "Yes" | |
|------------------------------------------------------------------------------------------------------|----------------|------------|
| | Syrian | Non-Syrian |
| During the last 1 month (30 days), did any member of the HH borrow money? | 49% | 45% |
| Households with debt | 88% | 89% |
| What is the current total debt of the HH from borrowing money that has not yet been paid back? (JOD) | 571 | 700 |
| Does this level of debt make you worried for you or your family's safety? | 59% | 69% |

Luai and Rana



Luai and Rana are pictured with their three children (Hana, 12, Sandra, 11, Ilias, 9). An Iraqi Christian family, they fled their home in Mosul, Iraq in 2015, when militias overtook their city. At that time Luai was working as a nurse in one of the main hospitals and recalls how militias came and told all the Christian minorities that they had two weeks to leave otherwise they would be killed. Scared for their lives, they fled to Jordan.

Since then, they have lived in Hashmi, Amman. They say they have got used to life in Jordan, feel safe and their children attend their local church's school. Since February 2020, they have received monthly cash assistance from UNHCR which they use to buy food and meet their children's needs. "We are tired psychologically," says Hana.

Due to the fact that non-Syrian refugees are not allowed to work in Jordan they are completely dependent on humanitarian assistance. Luai says if it was possible, he would love to continue working as a nurse.

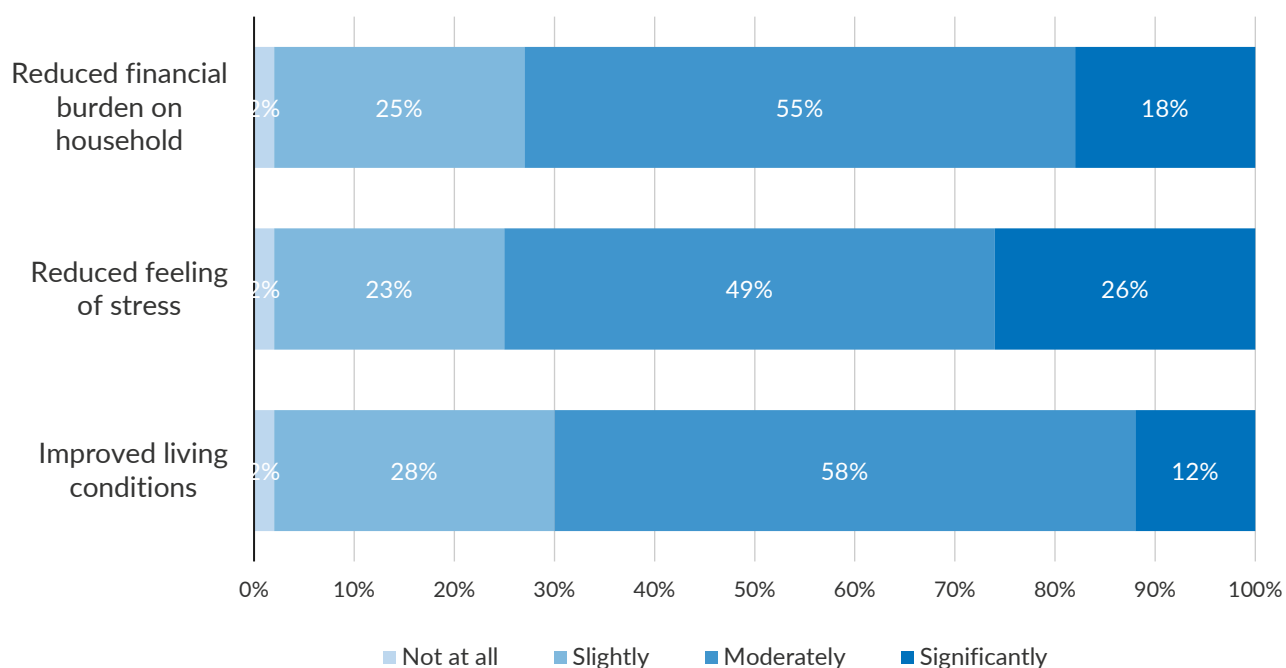
HOUSING, LIVING CONDITIONS AND INCOME

3% of respondents indicated that they had moved to a poorer quality shelter in the last month. The majority of refugee households interviewed (98%) reported improvements in living conditions as a result of the assistance.

Unsurprisingly given the context of the ongoing pandemic and employment rates in Jordan, access to formal work remains low with few respondents answering that they receive a salary. 98% of all survey respondents do not engage in any formal income-generating activity, with those engaging in informal work receiving their salaries in cash.

Most survey respondents felt that cash assistance had at least slightly improved their living conditions, lowered feelings of stress and reduced the household's financial burden (Figure 21). For all three questions, only 2% of respondents reported no positive impact.

Figure 21 | Effect of cash assistance on household wellbeing, overall



"We are tired psychologically"

- Hanan, Syrian refugee from Dara'a

Cash recipients tend to acknowledge the assistance's contribution to education more than that to health, implying that other factors might be limiting said access beyond simple affordability. It is possible that the advent of COVID-19 reduced availability of medical treatment for the majority of people – hosts and refugees alike.

Nidal and Hanan



Nidal and Hanan fled their home in Daraa, Syria in 2013 alongside their three children (Mohammad, 14, Majd, 13, and Yaman, 10). The main reason that they fled was seeking safety after Nidal had previously been arrested and sustained an injury to his right arm. The family initially stayed one month in Za'atari Camp before moving to Amman as Majd had a health issue and they wanted to be closer to the hospitals.

Eight years later, all three children are happily enrolled within the Jordanian public schools. Majd is the only Syrian in his class but says this has forced him to make lots of Jordanian friends.

Every month the family receives JOD 130 from UNHCR in monthly cash assistance which they put towards their rent which is JOD 150, the remainder they pay from the food coupons they receive from WFP. Nidal used to work with the local authority back in Syria, but due to his injury he hasn't been able to work in Jordan. Although Hanan would like to return to Syrian one day, Nidal still has reservations due to everything he went through during his imprisonment.

5. Distribution Modalities and Service Delivery

COLLECTION, TIME AND COST

UNHCR reaches out to eligible refugees enrolled in the cash assistance programme via SMS when cash is ready to be collected. Beneficiaries can then visit the nearest ATM or mobile wallet branch. Beneficiaries who have yet to withdraw their cash assistance by the end of the month are contacted by UNHCR. If the beneficiary in question is unreachable for two consecutive cycles, the undisbursed funds are recovered and allocated to another vulnerable family on the assistance waiting list.

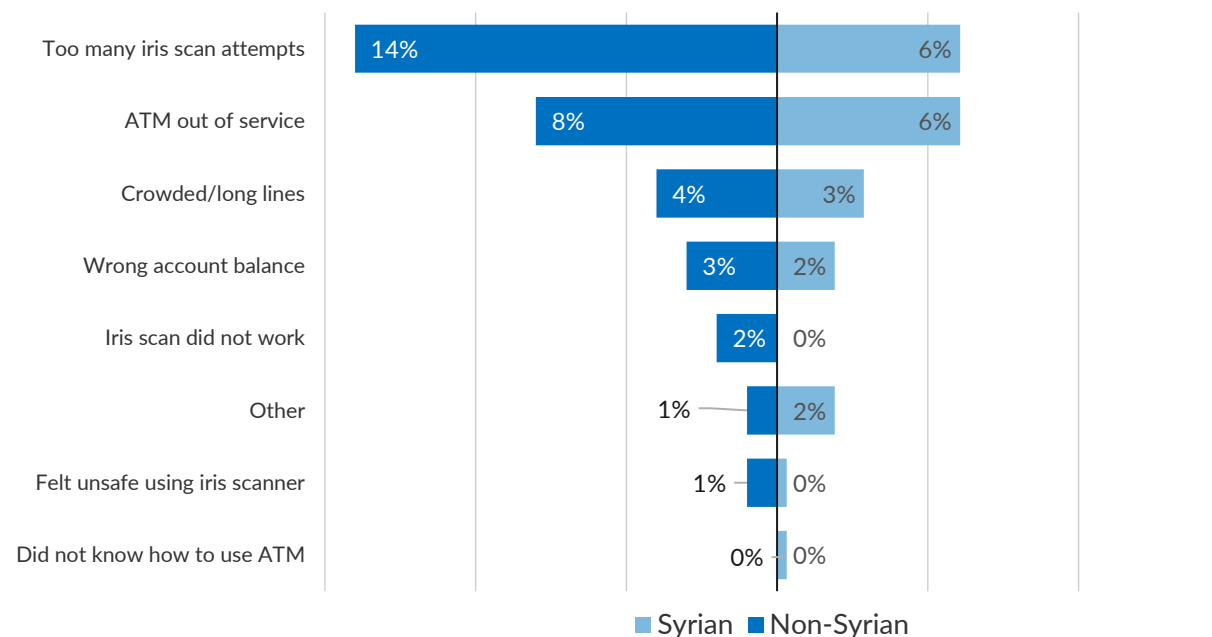
Modes of distribution for UNHCR's cash assistance are designed to reduce fraud and ensure ease-of-access for recipients. Iris-enabled ATMs are thus the most widespread method of withdrawal. 56% of Syrian and 86% of non-Syrian refugee interviewees for this PDM stated that they or the registered family member access their cash via iris-enabled ATMs.

Following the implementation of online mobile wallet registrations by the Central Bank of Jordan in April 2020, use of mobile wallets steadily increased among Syrian basic needs cash recipients. **At time of data collection, 33% of Syrians specified using a mobile wallet to withdraw their cash assistance.** UNHCR has encouraged the use of this transfer mechanism, for financial inclusion reasons but also, during the ongoing COVID-19 pandemic, in order to reduce crowding and long wait times at ATMs. Among non-Syrian refugees interviewed for this analysis, there were no instances of mobile wallet use - non-Syrian refugees do not have access to the documents required to establish one's identity necessary to open mobile wallet accounts in Jordan.

When asked an open-ended question about what worked particularly well about their current withdrawal method, 36% of respondents noted that their withdrawal method was "easy to use, fast and safe" – the most common of any available answer. Among other common answers were that their method was "easier to use [than others] and there are no issues"; and that it was "safe" or "safe and secure".

Cash distribution continues to be relatively smooth. Most respondents (72% of Syrian and 65% of non-Syrian refugees interviewed for this study) received the assistance on the day they were expecting it. More than two-thirds of Syrian respondents and more than three-quarters of non-Syrian respondents did not require assistance in order to withdraw the cash. The most frequent reasons for needing help were issues with the iris scanner, crowds and ATMs being out of service. For ATM withdrawal, the most common difficulty experienced is multiple attempts to scan the eye on the iris scanner (38% of all respondents), the ATM being out of service (27%) and crowds or long lines (13%). 36% of respondents noted that more than one trip was required to withdraw the assistance (Figure 22).

Figure 22 | Main Difficulties Faced When Withdrawing Assistance of those who had difficulties (ATM with pin and iris scan)



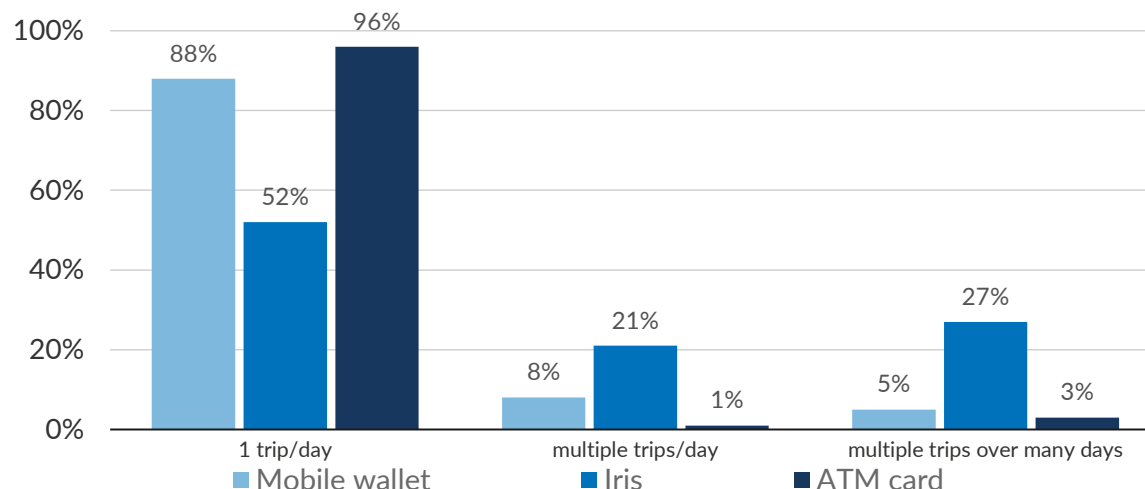
88% of respondents collected the assistance from their nearest CAB ATM or mobile wallet agent, a similar proportion to 2020. The most frequent reasons to not go to the nearest CAB ATM was ATM technical errors, and long lines/crowding. This tends to be an issue primarily outside of Amman. In Aqaba for instance, focus group respondents note that only one ATM in the area allows for iris scanning. If it breaks down, withdrawing the assistance becomes impossible. Furthermore, for those living outside of cities, reaching the withdrawal point can be difficult and require a number of documents, including a vaccination certificate which many respondents do not have.

In contrast, difficulty using mobile wallets was almost non-existent. Only four out of 104 interviewed mobile money users mentioned facing any difficulty. These anecdotal examples include challenges with the application, insufficient cash at the mobile wallet agent, and a problem with the SIM card.

Although not yet common, there are starting to be instances of mobile money not being withdrawn but rather used to pay for certain expenses online or leveraging the wallet to help others do so.

I do not withdraw the assistance. Rather, I use the money in the wallet to pay utilities online for other people. They pay me in cash. This way, I save a trip to the agent to withdraw the assistance, and they save a trip to the utility company.

Male focus group respondent, Mafraq

Figure 23 | Number of Trips to Withdraw Cash Assistance

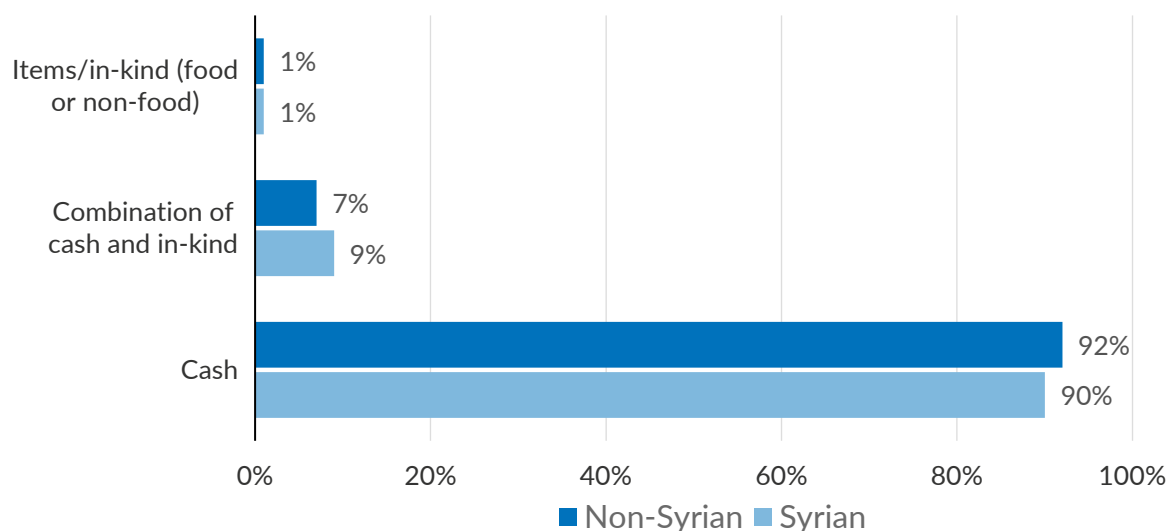
Overall, the majority of cash assistance recipients were able to withdraw their funds by making one trip on a given day (though success rates are lower among non-Syrian refugees interviewed for this study). More than one trip on a given day was observed most frequently in Amman, Balqa and Madaba. However, only in Madaba did more than half of respondents (56%) have to make more than one trip in a day. These results may be linked to the travel and transport constraints arising from persistent COVID-19 measures (Figure 23).

Few respondents felt unsafe going to withdraw the cash assistance. For those who did, fear of contracting COVID-19 was the most-frequently mentioned reason (Table 5).

Table 5 | Did the CBI put POC at additional risk when...

| | Syrian | Non-Syrian | Female | Male |
|-------------------------------------------------------------------------------------------|--------|------------|--------|------|
| Going to withdraw or get the money? | 3% | 10% | 6% | 7% |
| If yes, because of COVID | 33% | 16% | 24% | 17% |
| Keeping the money/ ATM card /mobile phone which has the mobile money application at home? | 3% | 6% | 5% | 4% |
| Going to spend the money? | 4% | 8% | 6% | 7% |
| If yes, because of COVID | 50% | 15% | 24% | 29% |

When asked their preferred transfer mechanism if the cash assistance could be restarted, respondents overwhelmingly chose cash as their most-favoured option (90% for Syrians and 92% for non-Syrians). Fewer than one in ten would trade their cash assistance for a different modality of aid distribution (Figure 24).

Figure 24 | Preferred transfer mechanism if assistance could be restarted

General appreciation of mobile wallets but not a wide range of use cases (yet)

Mobile wallet appears to be appreciated by those who use it. 99% of respondents felt that mobile wallet staff treated them respectfully. This contrasts with 75% of respondents when asked the same question about CAB staff. One mobile wallet service provider – Uwallet – is used by 96% of mobile wallet users. This ubiquity may confer benefits of scale and interoperability when most people use the same platform. 62% of mobile wallet users opened their account during training session. Respondents overwhelmingly reported they only opened their mobile wallets in order to receive cash assistance from NGOs (99%). 93% of mobile wallet users found the experience of opening an account easy.

Nearly all (98%) use them to receive their UNHCR cash assistance. However, none use it to receive assistance from other non-UNHCR sources. An important insight found when querying participants about mobile wallets was that half were interested in using a mobile wallet and half were not. Relatedly, participants' reasons for not thinking they needed a mobile wallet revolved around remittances: either not receiving any and therefore not seeing any need for a mobile wallet or receiving remittances in cash, precluding the need for a mobile wallet to assist with international transfers.

QUALITY OF SERVICE DELIVERY

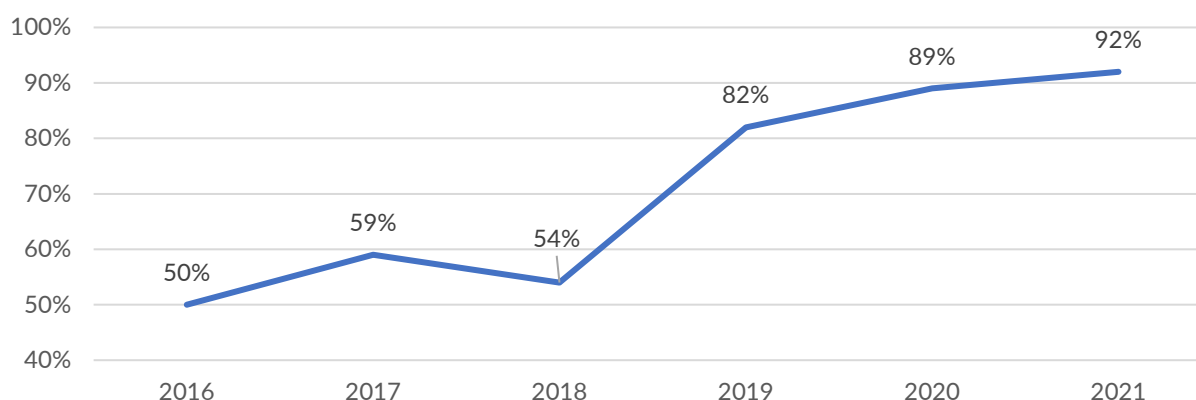
The majority of the surveyed population were reached by UNHCR's phone-based communications. 96% of respondents reported receiving an SMS message from UNHCR on a monthly basis informing them that their assistance was ready for collection. Some issues remain with regard to the updating of contact lists: only 58% knew how to update their contact information. Of the fraction that did update their contacts, 73% of Syrian and 86% of non-Syrians refugees interviewed for this study received follow-up calls from UNHCR on their new phone number.

Beneficiaries' knowledge of where and how to lodge complaints has increased steadily over the past five years (Figure 25). In 2016, only half of beneficiaries were aware of the UNHCR hotline. In late 2021, this figure is 92% for Syrian refugee and 93% for non-Syrian refugee respondents.

I was really surprised to find I was not deemed eligible after a home visit. I could not work and had not paid the rent for three months. I was desperate. So I decided to appeal. I took all of my documents and medical records and went to the UNHCR office in Mafraq. I appealed and updated my information in the system. And two months later, I started to receive my assistance.

Male focus group participant, Mafraq

Figure 25 | Percentage of beneficiaries who are aware of UNHCR helpline



Awareness of the helpline is extensive and has been growing steadily. 70% of Syrian and 78% non-Syrian refugees interviewed for this monitoring exercise had made use of the helpline. Across both populations, 74% had used the helpline or approached UNHCR offices for assistance – roughly similar to 2020. This may be a result of the COVID-19 pandemic's effect on movement and dissemination of information.

Table 6 | Helpline, messages and phone contact

| | Syrian | Non-Syrian |
|--------------------------------------------------------------------------------------------------------------------|--------|------------|
| Do you know the helpline phone number? | 92% | 93% |
| Do you know how you can report complaints and feedback on the cash assistance from UNHCR? | 76% | 78% |
| Have you ever contacted the UNHCR helpline/approached UNHCR offices or helpdesks in the past year for any reasons? | 70% | 78% |
| Where you satisfied with the response? [prev. Did you get any feedback on your inquiry?] | 86% | 74% |

Some of the refugees consulted noted that reaching the helpline was harder than usual during the height of the COVID-19 crisis, likely due to increased demand related to the COVID-19 emergency assistance. 86% of Syrian and 74% of non-Syrian refugees interviewed who approached the helpline reported that they received feedback on their inquiry (Table 7). 96% of respondents feel that UNHCR staff treat them with respect.

6. Conclusions

The 2021 PDM exercise profiles a unique year: economic, social and health risks due to the continuing COVID-19 pandemic have compounded the already difficult circumstances faced by refugee populations.

In line with the aim of supporting vulnerable populations to meet their basic needs, **most refugees put their assistance toward paying rent, buying food, health costs and utilities**. Despite this, assistance is playing a less significant role in servicing debt than in prior years. Furthermore, the **concerted drop in the Reduced Coping Strategy Index (rCSI)** between Syrian and non-Syrian refugees polled are a testament to the positive impact of the assistance. However, **rates of engagement in illicit or high-risk behaviour – an emergency-level coping mechanism – remain concerning**.

The noticeable rates of high-risk behaviour within the population speaks to the fact that while **cash-based assistance is effective in staving off the worst outcomes within populations of concern, it does not replace the need for meaningful livelihood opportunities and their subsequent contribution to financial stability and independence**. As such, positive effects are short-term and highly dependent on sustained access to assistance. This is further evidenced by **continuously high levels of debt**, albeit with a drop in debt levels since 2020. The need for financial inclusion mechanisms is visible in the results.

Despite the restrictions and bottlenecks associated with the ongoing pandemic, **delivery of assistance remains efficient for the most part**. In terms of withdrawal difficulties, iris scanner technical issues, out-of-service ATMs and crowding remain issues refugees must contend with. While biometric identification remains the safest withdrawal mechanism to prevent fraud, the beneficiary population have expressed their wish for more flexibility by having the option to appoint an alternative cash collector as needed. Further communication on the benefits of iris authentication and on the options available for those who are not able to withdraw the cash in a given month would fill an awareness gap among the iris-scanning cash recipients.

At the outset of the COVID-19 pandemic, UNHCR encouraged the use of mobile wallets as a means of reducing crowding, travel time to and from ATMs, ATM card delivery acquisition delays and general health protocol restrictions. **Uptake of mobile wallets in the Syrian cash recipient community in Jordan has increased precipitously**. Past studies have shown that most refugees owning mobile wallets **do not use the mechanism to its fullest potential, mostly cashing out the money**, and not saving (likely as a result of a lack of disposable income) or using the digital payments possibilities. This points to the need of raising awareness on the benefits of the use of digital cash, as well as continuing efforts to promote digital cash among Financial Service Providers and supporting the government in strengthening the digital finance ecosystem.

UNHCR Jordan is a key provider of cash assistance and must therefore continue to innovate around methods of cash delivery and accountability. The PDM represents an opportunity allowing UNHCR to take stock thrice a year and adapt policies to align with the situation on the ground on

an ongoing basis. **While indicators collected present a snapshot of service delivery, cash allocation and levels of vulnerability, the absence of a control group, larger sample population and a targeted panel study, makes the impact of the cash assistance on protection difficult to ascertain.**

It is recommended that in 2022 a control group and a panel study component be added to the PDM toolkit. Following the same cases over an extended period of time, UNHCR Jordan would gain valuable insights into the extent to which its cash operation remains a care-and-maintenance situation and whether it might contribute to **durable solutions over time**. Indeed, as cash recipients foster social connections with the host community, local integration might become more prevalent. At this point, considerations regarding graduation criteria from the basic needs cash programme would benefit from **data-driven insights** pertaining to the pathways via which cash recipients' lives evolve in exile over time.



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