

COVID-19 Emergency Assistance in Jordan



Source: [UNHCR Jordan](#)

2021 Post-Distribution Monitoring Report

Acknowledgements

Samuel Hall would like to thank the UN Refugee Agency (UNHCR) Jordan's Cash-Based Intervention (CBI) and Basic Needs team for their professional support and facilitation of the Post Distribution Monitoring reporting exercise. The team would also like to thank Mindset, the Jordanian research firm who managed the quantitative data collection. Our sincere appreciation goes to the cash assistance beneficiaries themselves who volunteered their valuable time to participate in the data collection process. UNHCR would like to thank the following donors who made our cash assistance programme possible:



Samuel Hall is a social enterprise that conducts research in countries affected by issues of migration and displacement. Our mandate is to produce research that delivers a contribution to knowledge with an impact on policies, programmes, and people. With a rigorous approach and the inclusion of academic experts, field practitioners, and a vast network of national researchers, we access complex settings and gather accurate data. *Our research connects the voices of communities to change-makers for more inclusive societies.*

This publication was commissioned by UNHCR. It was prepared and conducted by Samuel Hall. The views and analysis contained in the publication therefore do not necessarily represent the views of UNHCR. Any errors are our own and should not tarnish the reputation of others.

This report should be cited using the following referencing style: Samuel Hall (2022) *UNHCR Jordan COVID-19 Emergency Cash Assistance 2021 Post-Distribution Monitoring Report*, commissioned by UNHCR Jordan.

Executive summary

This report presents the findings of the Post-Distribution Monitoring exercise conducted to assess the 2021 COVID-19 Emergency Cash assistance operation by UNHCR Jordan. Jordan hosts some 760,000 refugees, most of whom (83% as of April 2022) live outside of camps. Many of them suffered gravely as a consequence of the COVID-19 pandemic. With the support of flexible funding from a number of UNHCR donors, as well as earmarked funding from Austria, the European Union, and the United States, UNHCR distributed cash assistance to over 70,000 households to help cover fixed expenses, like rent, as a safety net during times of income loss. This assistance was specifically targeted towards those refugees and their families who were severely affected by the impact of the pandemic and had not been receiving regular cash assistance. The assistance was thus a preventative measure to ensure such families did not slip into poverty due to economic sector closures and the general economic slowdown.

Close to all (96%) of the respondents interviewed for this monitoring exercise received their COVID-19 assistance through iris biometric withdrawal. The results of this emergency assistance monitoring survey show that **most respondents spent their COVID-19 emergency cash assistance on basic household necessities**. This is in line with the intended outcomes of the cash assistance programme, with food (70%) and rent (69%) being the most-frequently cited spending posts among respondents. The assistance certainly served as a respite from ever-rising debt: mean debt levels for Syrian and non-Syrian refugees interviewed for this study are high, at JOD 847 and JOD 1,418, respectively.

The Reduced Coping Strategies Index (rCSI) is a proxy indicator of household food insecurity. It considers both the frequency and severity of five pre-selected coping strategies that the household used in the seven days prior to the survey. The prevalence of **coping strategies adopted by interviewees to be able to feed themselves and their families remains high**, with 94% of respondents having relied on less preferred or less expensive foods at least once in the seven days prior to being surveyed. More severe coping strategies such as borrowing food (41%) and limiting adult food intake in order for children to eat (39%) were less pronounced – though still at concerning levels.

The Livelihoods Coping Strategy Index (LCSI) is used to better understand longer-term coping capacity of families by measuring the adoption of livelihoods-based coping strategies frequently employed by families to meet their basic needs, using a 30-day recall period. A high incidence of four such strategies in the 30-days prior to data collection was visible: **reducing household item, health or education expenditure to prioritize food (83%); skipping rent and/or debt payments to meet other needs (67%); taking out new loans or other methods of borrowing money (67%); and buying food on credit or borrow money to purchase food from non-relatives (59%)**.

Most of the more severe kinds of non-food coping strategies were rare, with the exception of activities that respondents felt put them or other members of their household at risk of harm¹, which was reported by 34% of respondents.

The COVID-19 emergency cash assistance was a lifeline for many refugee families in 2021. This is evidenced by more than 93% of respondents reporting that the assistance resulted in important reductions in (1) feelings of stress and (2) household financial burden, as well as (3) improved living conditions for their household.

Due to challenges created by COVID-19 regulations and movement restrictions, or miscommunication regarding when, where and how to withdraw assistance, 61% of respondents did not receive their assistance from UNHCR on the day they were expecting it. This suggests that there may be some degree of confusion, among recipients, between the basic needs cash assistance and the COVID-19-related cash operation. If confirmed, such a misunderstanding would call for improved communication regarding the scope and scale of the emergency cash disbursement mechanism.

But progress has been made: the delay in receiving COVID-19 cash assistance in 2021 was noticeably lower compared to the 2020 post-distribution monitoring of UNHCR's COVID-19 Emergency Cash Assistance, when 87% of respondents received their cash later than expected. The most common difficulty faced when withdrawing assistance was multiple attempts to scan the eye using the iris scanner. As a main reason for this, respondents reported that first-time cash recipients did not have much experience with the set-up. Machines being out of order and respondents needing to return to the bank at a different time due to overcrowding were other reported reasons.

15% of respondents stated that they would prefer to receive their assistance in a different way if the support was to be restarted. Of this portion, almost all selected a combination of cash and in-kind assistance as their most preferred option. The level of awareness among respondents regarding how to report complaints and feedback on their UNHCR assistance via the UNHCR complaints and redress system stands at 62%. When respondents were asked how they had been treated by UNHCR, Mindset and CAB staff, almost all felt their interactions had been respectful.

The 2021 COVID-19 emergency cash assistance Post-Distribution Monitoring (PDM) exercise took place nearly two-years into the COVID-19 pandemic and offers a detailed look at the medium-term effects of the ongoing health crisis and challenges facing refugee communities in Jordan. Although negative coping strategies remain common, the assistance served as a lifeline, helping many Syrian and non-Syrian refugees avoid the worst of the consequences of the pandemic.

¹ This may involve illegal activities, survival sex, drug dealing, early marriage, joining armed groups, etc.

Contents

Acknowledgements	2
Executive summary	3
List of tables and figures	6
List of Figures	6
Abbreviations	7
1. Introduction	8
2. Profile of the sample	9
3. Withdrawal and Spending of COVID-19 Cash Assistance	12
Withdrawing the cash assistance	12
Spending the COVID-19 emergency cash assistance	13
4. Impact of COVID-19 emergency cash assistance	17
Outcomes	17
Coping strategies	18
Borrowing and debt	21
Income	24
5. Distribution Modalities and Service Delivery	25
Collection, time and cost	25
6. Conclusions	29

List of tables and figures

List of Figures

Figure 1 Location distribution of PDM survey respondents.....	9
Figure 2 Household size and country of origin.....	10
Figure 3 Household age distribution (adults and children).....	10
Figure 4 Reason for not withdrawing assistance from nearest ATM by national origin	13
Figure 5 Number of trips to withdraw assistance by national origin	13
Figure 6 Spending location by national origin.....	14
Figure 7 First spending choice by national origin.....	14
Figure 8 Household spending decisionmaker by national origin.....	15
Figure 9 Outcomes on financial burden, stress and living conditions.....	17
Figure 10 Ability to meet basic household needs	18
Figure 11 Remaining needs considered unaffordable by origin country.....	18
Figure 12 Non-food coping strategies in preceding 4-weeks by origin country	20
Figure 13 Household debt burden by national origin	21
Figure 14 Debt source by origin country	22
Figure 15 Source of income (mean) over preceding 4-weeks by origin country (JOD).....	24
Figure 16 Total income range by origin country	24
Figure 17 Proportion of formal and informal income generated by sector before Covid-19	25
Figure 18 Information sought by refugees by origin country.....	26
Figure 19 Satisfaction with helpline response by origin country	27

Abbreviations

ATM	Automated Teller Machine
BNWG	Basic Needs Working Group
CAB	Cairo Amman Bank
CBI	Cash-Based Intervention
COVID-19	Coronavirus Disease 2019
CFSME	Comprehensive Food Security Monitoring Exercise
FGD	Focus Group Discussion
GoJ	Government of Jordan
JOD	Jordanian Dinar
LCSI	Livelihoods Coping Strategy Index
MEB	Minimum Expenditure Basket
PA	Principal Applicant
PDM	Post-Distribution Monitoring
RAIS	Refugee Assistance Information System
rCSI	reduced Coping Strategy Index
SMEB	Survival Minimum Expenditure Basket
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollars
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme

1. Introduction

Offering sanctuary to refugees since the onset of the Syria crisis in 2011, Jordan is host to the second-highest per capita share of refugees in the world. While the majority of the over 750,000 refugees in Jordan registered with UNHCR reside outside of refugee camps, their survival is nonetheless tenuous, with difficult conditions being the norm rather than the exception for most. This state of affairs is demonstrated by the preliminary results of the 2021 Vulnerability Assessment Framework (VAF) Population Survey of Syrian Refugees, whose findings are concerning in key indicator areas such as shelter, debt, food security and health – to name just a few. Since 2018, 27% fewer families are living in acceptable shelters, debt levels have skyrocketed across the board, there has been a 38% drop in the number of Syrian families with an acceptable food consumption (FC) score, and nearly half of all Syrian households report at least one family member with a chronic illness (up from just 18% in 2018)².

The myriad difficulties associated with the COVID-19 pandemic have undoubtedly exacerbated the already dire conditions faced by refugee and displaced communities. As such, UNHCR's COVID-19 emergency cash assistance – while not a cure-all – can provide relief where possible for those suffering most acutely. Designed to confer agency to refugees to make their own spending decisions, the cash-based assistance is most-often directed toward the critical needs of rent, utilities, education, health and food.

Set up across other UNHCR operations as well, the COVID-19 emergency cash assistance programme represents an easily deployable and effective way of rapidly providing short-term assistance to families and individuals as a means of mitigating the negative socioeconomic impacts of the pandemic. In Jordan, the Basic Needs Working Group (BNWG), comprised of approximately 40 organizations, has triggered a coordinated response to the pandemic by managing funds transparently for their deployment to vulnerable families most affected by the COVID-19 pandemic economic slowdown in Jordan. As a result of the pandemic, funds were raised to target families who were autonomous but vulnerable to help absorb the impact of the shock of the COVID-19 pandemic. As is the remit of the established basic needs cash-based assistance programme, the COVID-19 support package is designed to provide basic needs assistance to those not already receiving aid. The model employed includes a Refugee Assistance Information System (RAIS) Coordination Module to prevent duplication of benefits and streamline cross-organizational coordination.³

² Vulnerability Assessment Framework (VAF) – Population Study of Syrian Refugees in Jordan [preliminary results] (2021). UNHCR, Action Against Hunger, ILO.

³ UNHCR Jordan : Supporting refugees in Jordan: what we achieved in 2020. Accessed under <https://reporting.unhcr.org/sites/default/files/UNHCR%20Jordan%20-%202020%20Year%20in%20Review.pdf>

Accountability is a priority for UNHCR. People of concern (POC) have the right to petition for cash assistance, appeal the eligibility decision, and receive a timely response. Communication and feedback channels include direct phone SMS and audio messaging, as well as a call centre (Helpline), information centres (Helpdesks and Community Service Centres), and at UNHCR registration sites.

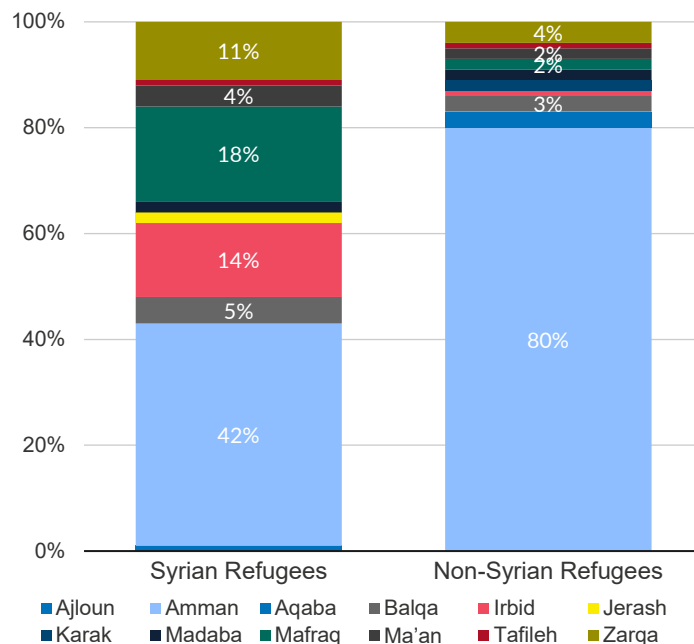
Through regular post-distribution monitoring (PDM), UNHCR monitors how beneficiaries use the cash assistance, the impact of the cash on recipient well-being, and compiles key beneficiary feedback on the appropriateness of the cash distribution mechanisms.

2. Profile of the sample

The survey instrument was administered to 600 respondents via telephone in December 2021. 301 respondents were from Syria, 124 from Yemen, 111 from Iraq, 55 from Sudan, 7 from Somalia and 2 of other nationalities. Closely mirroring the geographic distribution of refugees in Jordan living outside refugee camps, 61% of respondents were located in the Amman governorate, 10% in Mafrq, 8% in Zarqa and 7% in Irbid. The remainder were spread throughout different locations such as Madaba, Karak, Jerash, Tafileh, Ajiloun, Ma'an and Aqaba (Figure 2).

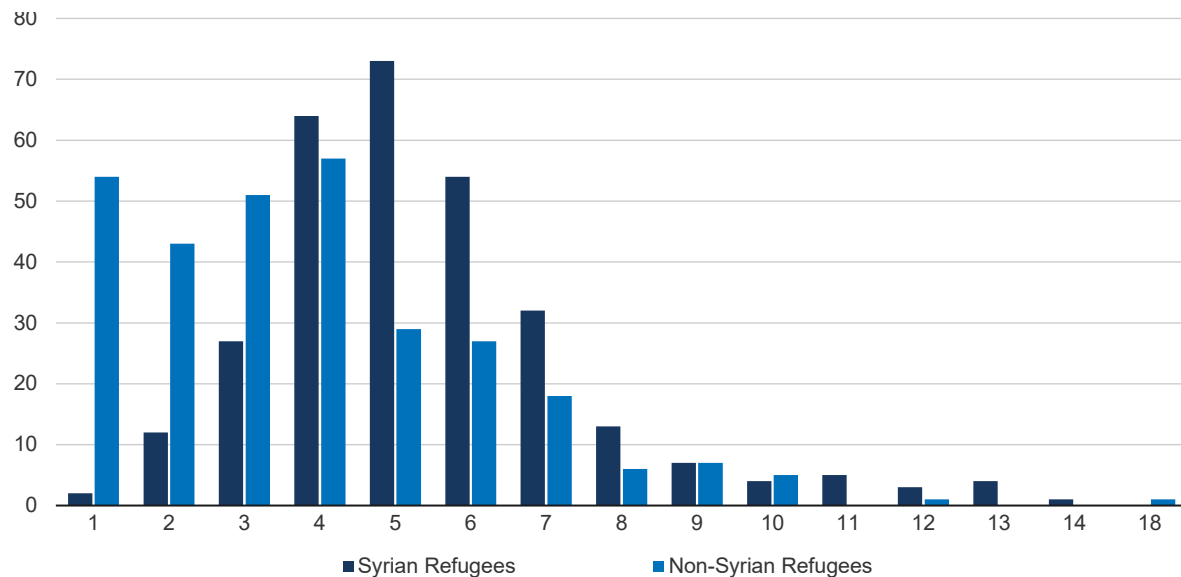
In addition to UNHCR COVID-19 emergency assistance, 35% of respondents received supplementary food assistance from other sources, 94% of which was provided by WFP or WFP-affiliated/partnered providers. Syrian respondents are more evenly spread across governorates, with 42% residing in the Amman governorate, 18% in Mafrq, 14% in Irbid and 11% in Zarqa. By contrast, non-Syrians are heavily clustered in the Amman governorate (80%).

Figure 1 | Location distribution of PDM survey respondents, Syrian refugees vs. non-Syrian refugees



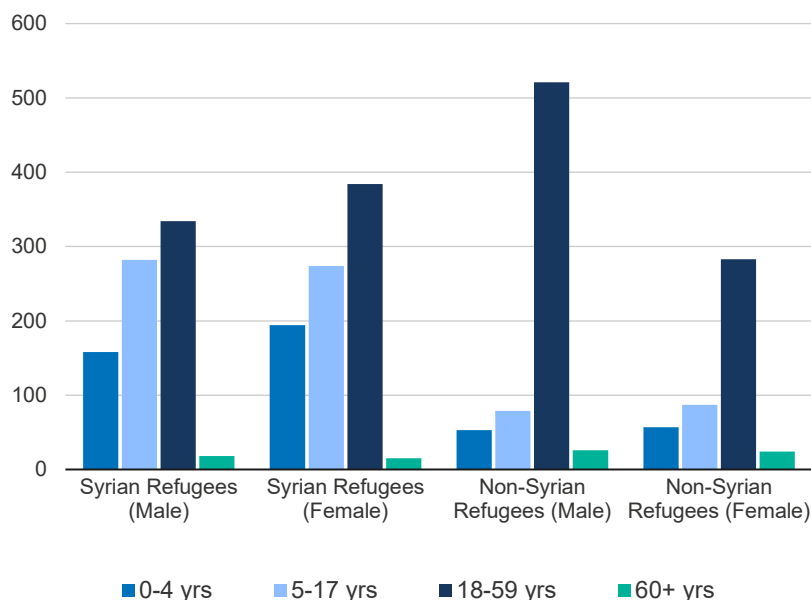
Across the population surveyed, the mean household size was 4.6 members. Broken down by national origin, this amounts to 5.4 members for Syrian refugee families and 3.8 for non-Syrian refugee families. Non-Syrian households are more likely to have fewer than five members (Figure 2).

Figure 2 | Household size and country of origin



The sample is less diverse when broken down by age group: for adults, 59% of respondents are between the ages of 18 and 35 (the largest cohort), 39% are between the ages of 36 and 59, and less than 2% are over 60 years of age. This reflects the targeting mechanism, which focused on households that had been vulnerable but autonomous prior to the start of the pandemic. This distribution holds true across national origin as well. However, the gender of the registered person receiving the COVID-19 emergency cash assistance was overwhelmingly female, at 85% among non-Syrian refugee households and 73% among Syrian refugee households.

Figure 3 | Household age distribution (adults and children)



When looking at total household population by age group, it is clear that Syrian refugee households tend to skew younger and more female (Figure 3). This is evidenced by the presence of 908 Syrian individuals below the age of 18 across the sample, as compared to just 276 non-Syrians.

Abdelazeez

A university professor for many years, Abdelazeez spent his life teaching international law in universities throughout the Middle East. Originally from Dara'a, he has been a refugee in Jordan since the start of the Syrian conflict. Abdelazeez struggles on a daily basis to support his family.



After marrying a Jordanian, Abdelazeez has since had three children (Omar, Amer and Adala) whom he explains he feels pressure to support alongside his mother and brother's family who also live in Jordan. As his mother gets older, this pressure is only increasing.

With academia being a closed sector for refugees, Abdelazeez has not been able to continue his work, and has been facing challenges in meeting not only the basic needs of the family, but also the medical expenses for his elderly mother and the additional educational support that his son Omar requires due to his special needs.

In August 2021, he received COVID-19 emergency cash assistance amounting to JOD 145. As a result, he was finally able to pay the transportation to take his son to a community centre which is too far for them to walk too.

"I have accepted the reality of life here in Jordan, it's difficult. I feel that I have lost 27 years of learning and professional experience. But my belief in God that there will be better times still remains. The cash assistance helped a lot."

3. Withdrawal and Spending of COVID-19 Cash Assistance

Withdrawing the cash assistance

All Syrian refugees withdrew their UNHCR COVID-19 assistance using CAB iris technology, while for non-Syrian refugees, 92% used the iris technology and 8% used ATM cards.

Refugees across all nationalities were often unsure of the time of arrival of their assistance and felt that they received it too late. Nearly one in four Syrians required assistance to withdraw or spend the cash they received (Table 1). Assistance needs revolved around the registered recipient of the assistance not knowing how to use their ATM card or the iris scanner (96% for Syrian and 86% for non-Syrian refugees of those who required help to withdraw) as well as, in the case of non-Syrians, difficulties arising from limited mobility (14% of those requiring help).

Table 1 | Withdrawal process by national origin

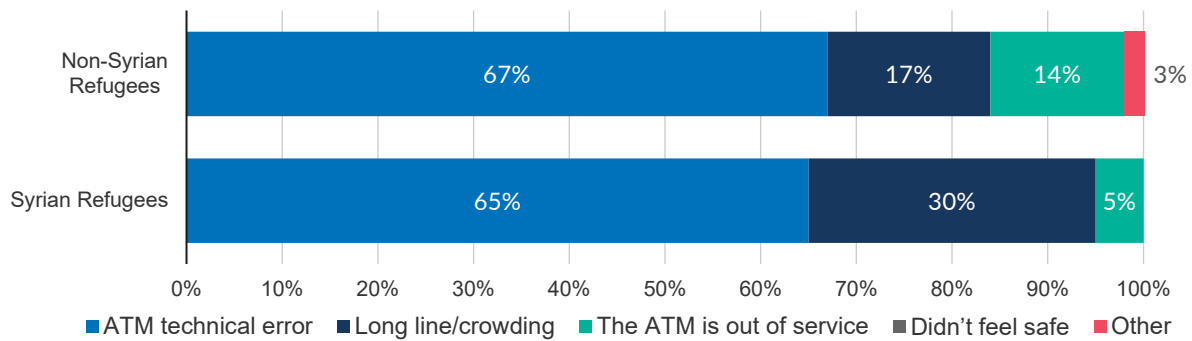
Question	Syrian Refugees	Non-Syrian Refugees
Mean amount received (JOD)	337	292
Was this the amount you expected to receive? (% Yes)	16%	12%
Did you receive your assistance on the day you expected it? (% Yes)	25%	24%
Did the registered person require assistance to withdraw or spend the cash? (% Yes)	23%	12%

A majority of respondents withdrew their assistance from the nearest ATM (91%). The primary reasons for refugees needing to seek ATMs further afield were ATM technical errors and long lines (Figure 5).

I went to the ATM after midnight to withdraw. That way, I do not have to wait in line. People get angry when you try to scan your eyes more than once.

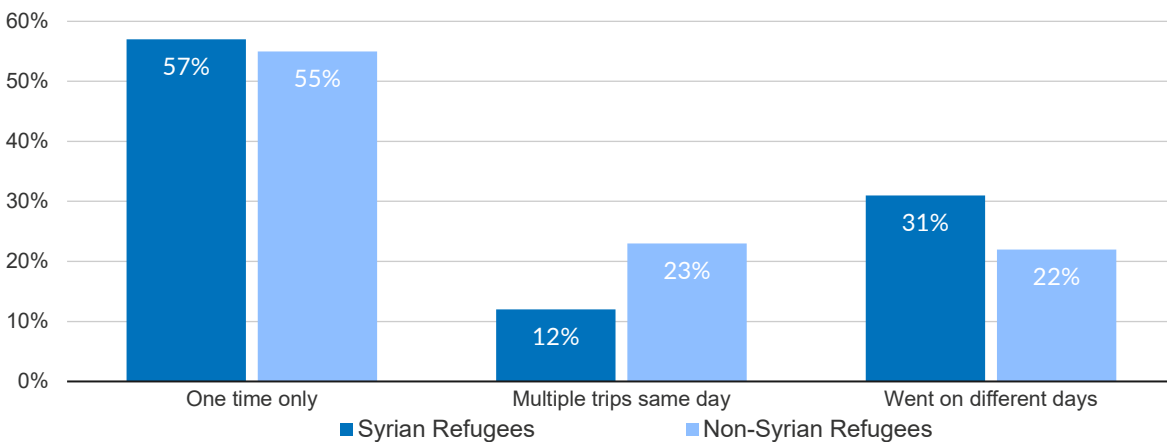
Focus group discussion, Zarqa

Figure 4 | Reason for not withdrawing assistance from nearest ATM by national origin



The relatively low number of respondents who were unable to withdraw from an ATM closest to them may partly explain why more than half of respondents needed to make only one trip to withdraw their COVID-19 emergency cash assistance (Figure 5).

Figure 5 | Number of trips to withdraw assistance by national origin



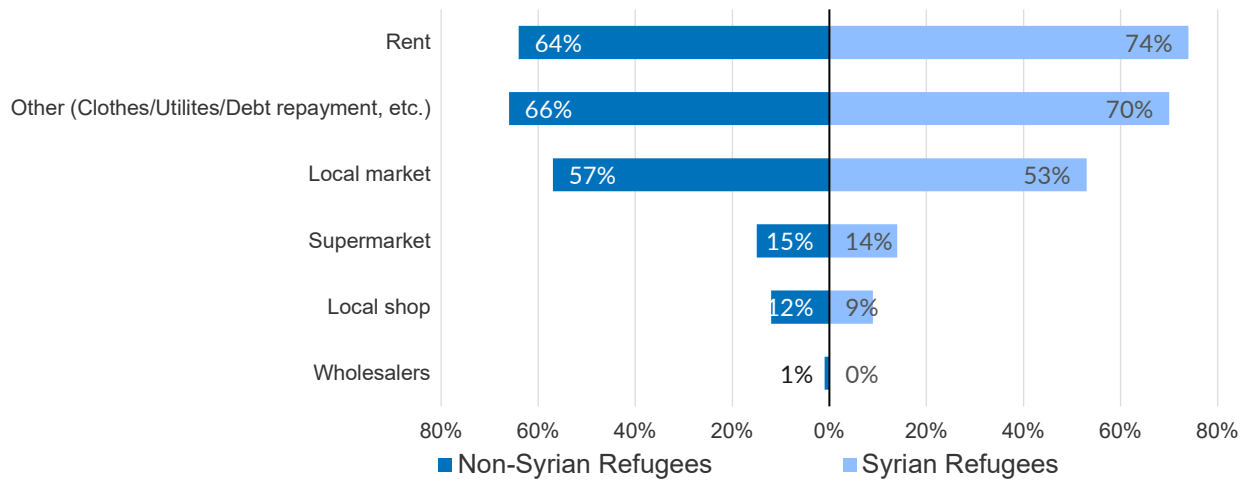
Few respondents cited feeling unsafe when making their withdrawals at less than 5% of the sample, however 38% of Syrians who *did* feel unsafe felt so because of concerns over COVID-19. Only 2% of the sample felt physically unsafe keeping the money at home or when going to spend the money.

When parsing refugees experiencing poor service at banks, out of service machines and multiple iris scan attempts are the most common culprits, with Syrian refugees experiencing these issues at a slightly higher frequency than non-Syrians.

Spending the COVID-19 emergency cash assistance

Respondents' spending location of the assistance was alike across national origin (Figure 6). Reflecting general trends among UNHCR's wider population of basic needs cash recipients, spending was directed primarily toward rent, clothes/utilities/debt repayment, and the local market.

Figure 6 | Spending location by national origin

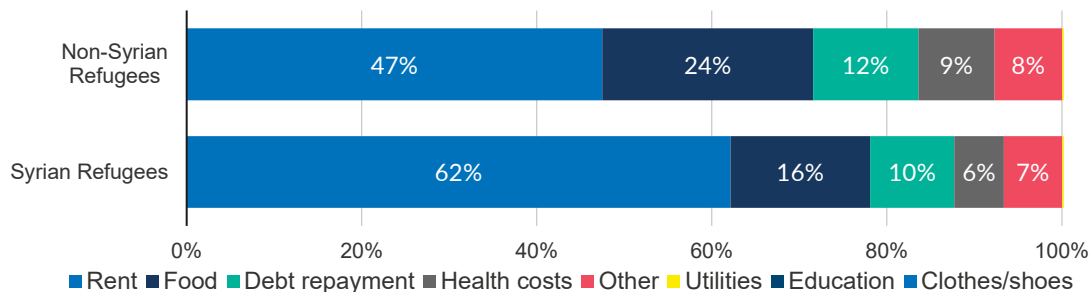


Between Syrian and non-Syrian refugees, **respondents cited either food or rent as their most significant spending category**. Possibly due to the impact of food assistance provided by WFP, non-Syrians spent COVID-19 cash assistance on food (73%) compared to their Syrian counterparts (67%), whose highest outflow went to rent (74%). These spending patterns adhere to the intended goal of the COVID-19 emergency cash assistance to support refugee households' ability to meet their basic needs during a time of limited economic opportunity.

When asked about spending priorities, these trends are maintained, with **rent being the most-frequently mentioned category by a large margin when respondents were asked about their first priority when spending** (Figure 7). Secondary spending priorities continue to be in line the CBI's remit as respondents are spread across food (most significant), rent, utilities and other necessities. It is only at the third priority level that more variances arise. Food is still significant but there is more spread across other spending categories such as utilities (21% for non-Syrians, 28% for Syrians), health costs (12% for non-Syrians, 15% for Syrians) and other spending (20% for non-Syrians, 17% for Syrians).

The 2020 PDM of UNHCR's COVID-19 emergency cash assistance painted a similar picture of spending by category, with rent and food occupying the top slots by a wide margin.

Figure 7 | First spending choice by national origin



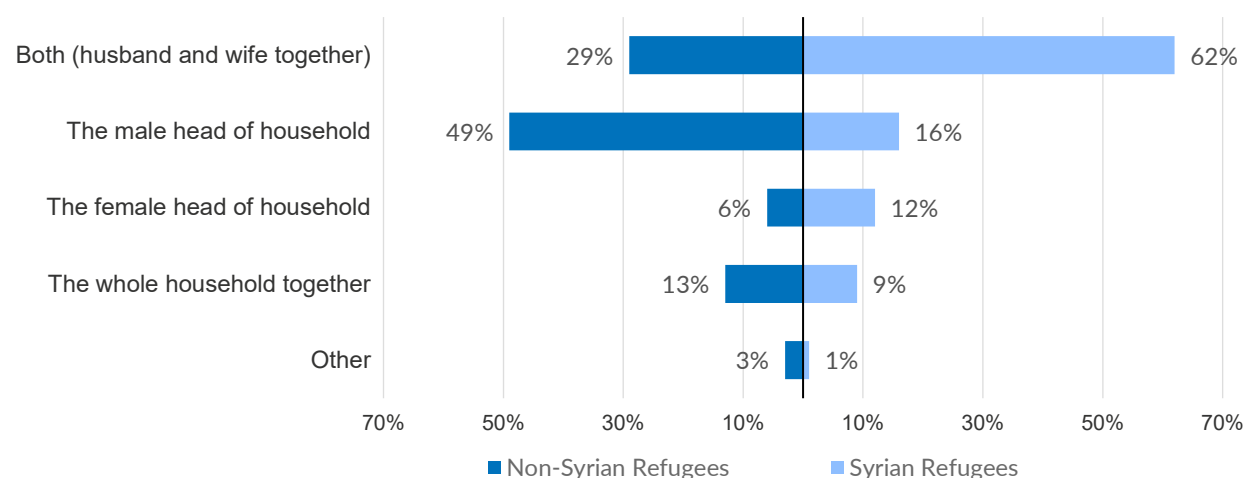
When asked if there had been price increases for any goods or services in the 4-weeks prior to enumeration, 73% of Syrian respondents and 58% of non-Syrian respondents answered affirmatively. According to the sample, the increase was felt almost entirely in the cost of food and offers an explanation as to the high levels of spending on food.

Food got more expensive. Oil doubled in price. Eggs were JOD 0.7 more expensive. Transportation, cleaning items. Milk and vegetables too. We do not know why the prices increased like this.

Focus group discussion, Irbid

Among Syrian refugee households, spending decisions were made most often (62%) by both the husband and wife as a head of household unit. For non-Syrian refugees, it was most often the male head of household who decided on spending (49%). Regardless of the decisionmaker on spending, disagreement was barely present (4%) and only 1% of disagreements were serious.

Figure 8 | Household spending decisionmaker by national origin



In terms of the availability and quality of goods and services, nearly all respondents were able to find what they needed. However, the issue of whether they were able to afford the item(s) will be addressed below when evaluating outcomes of the assistance.

Sultan

Sultan from Yemen finds himself in a similar situation to Abdelazeez. Before the outbreak of the conflict, he was a successful tradesman selling clothes to several large outlet malls. After his home in Taiz was destroyed by a rocket, he fled to Jordan via the sea through Djibouti in 2014, but has been unable to work due to the obstacles for non-Syrian refugees in accessing the Jordanian labour market. The savings he relied on for the first couple of years quickly disappeared.



In August 2021, he received JOD 405 in COVID-19 cash assistance to support his needs. Sultan explained he would use the money to pay off his debt, as well as outstanding electricity and water bills.

"I came here because I thought there would be a future, but it has been more difficult than I expected," Sultan says explaining how difficult it has been to provide for his family and depending on humanitarian assistance.

4. Impact of COVID-19 emergency cash assistance

Outcomes

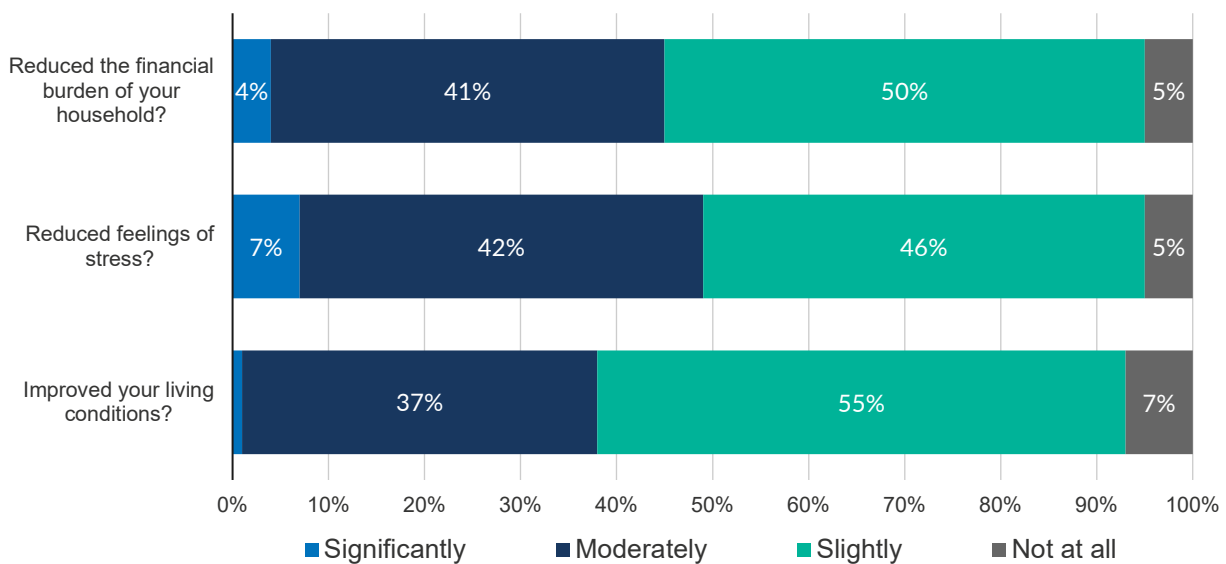
A testament to its effectiveness, a **majority of respondents find the assistance to have reduced feelings of stress or financial burden and improved their living conditions**, as was the case in the 2020 COVID-19 emergency assistance monitoring exercise.

The assistance came at a time of critical need. We would be out on the street without it.

Focus group discussion, Zarqa

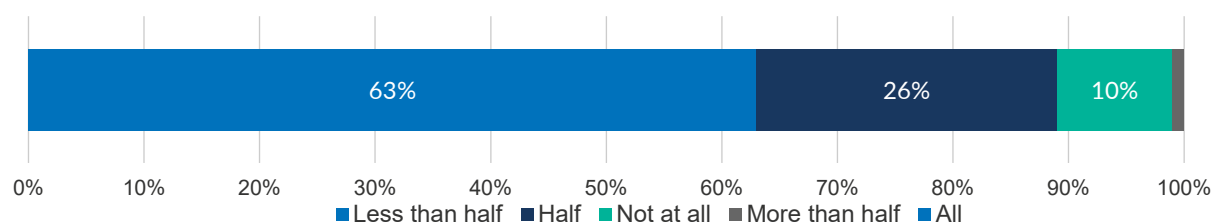
These figures show that while the COVID-19 emergency cash assistance programme is by no means a salve for all the ails present for refugees in Jordan, it is nonetheless very valuable. **The programme lowers the incidence of serious negative outcomes** by contributing to feelings of financial safety, reducing anxieties and ameliorating living conditions, in particular.

Figure 9 | Outcomes on financial burden, stress and living conditions

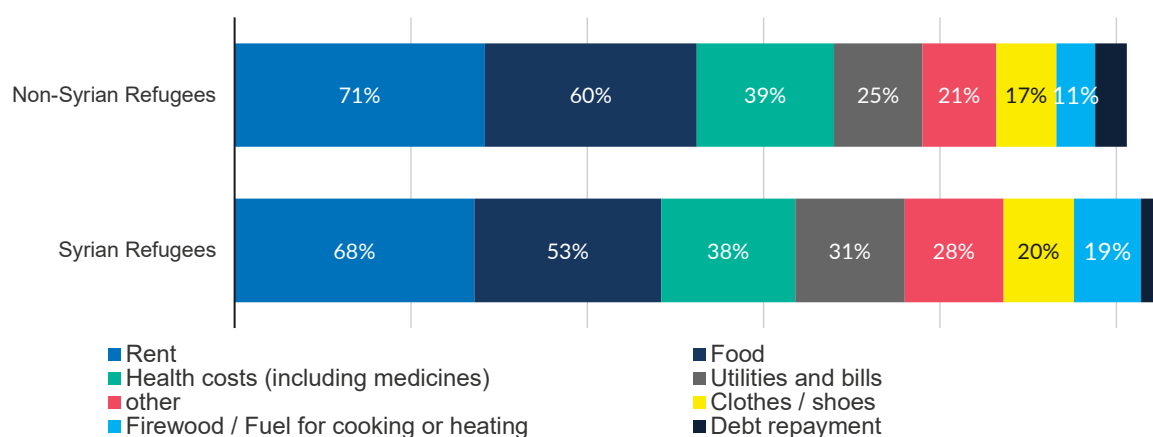


Along with psychosocial well-being, the COVID-19 emergency cash is, at its core a financial instrument designed to be spent on basic household needs. Therefore, assessing the overall ability of households to meet said needs in an integral part of monitoring. While the survey structure precludes correlating ability to meet needs to assistance-received, this metric does provide insight into the general financial health of refugees receiving UNHCR assistance.

Due, at least in part, to the COVID-19 pandemic and its downstream effects, the majority of households are able to meet less than half their needs (Figure 10). These circumstances are more pronounced among Syrian refugees, while non-Syrians are slightly more likely to be able to meet half or more than half of their needs.

Figure 10 | Ability to meet basic household needs

In line with the spending patterns, rent and food continue to be the most unaffordable categories for refugees receiving COVID-19 emergency cash assistance. However, health costs now take the third spot among the goods/services respondents have the most difficulty affording (Figure 11). This development is very likely a result of COVID-19; with testing costs, personal protective equipment and sanitation products possibly incurring high costs for already overextended households.

Figure 11 | Remaining needs considered unaffordable by origin country

Coping strategies

Levels of non-food and food coping mechanisms are a reliable indicator of a household's well-being and are metrics susceptible to diminution as a result of the pandemic. The (reduced) coping strategy index rCSI is a food security indicator employed to generate data on vulnerability.⁴ The explicit measure of coping strategies employed by a household, **over a recent recall period of seven days**, considers its ability to choose between available options when faced with food deficits. The index collects information on these choices and their severity, thereby providing and understanding of food insecurity.

⁴ This monitoring exercise therefore pays close attention the rate of 4-week non-food coping mechanisms and the reduced Coping Strategy Index (rCSI) developed by the World Food Programme (WFP). The rCSI calculates a household score based on the frequency of five severity-weighted coping behaviours (Table 2). Higher scores indicate higher levels of food insecurity and can subsequently be assigned an Integrated Food Security Phase Classification (IPC) of Minimal, Stressed, Crisis or Emergency. The cut-offs for which are cumulative rCSI values of 0-3, 4-18, 19-42 and 43+, respectively.

Table 2 | rCSI coping strategies employed in the past seven days to cope with food shortages, behaviour weightings

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

The Livelihoods Coping Strategy Index (LCSI) is used to better understand longer-term coping capacity of families by measuring the adoption of livelihoods-based coping strategies frequently employed by families to meet their basic needs, using a 30-day recall period. A family's livelihood and economic situation is driven by income, expenditure and assets. The LSCI provides insights on the behaviours which refugee families rely on when adapting to crises or shocks and seeks to assess their degree of resilience and ability to overcome potential future shocks.

LCSI composite indicators are split into three levels based on severity. These levels are specific to the Jordan context:

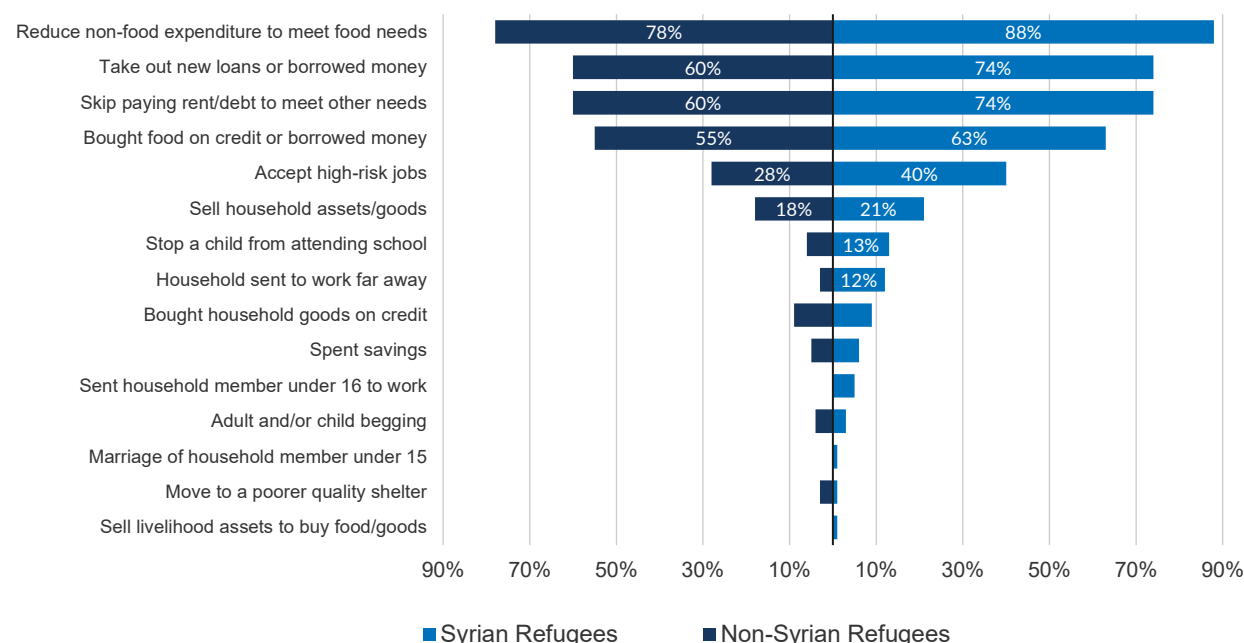
1. Stress: a reduced ability to deal with future shocks as the result of a current reduction in resources or increase in debts;
2. Crisis: a direct reduction of future productivity, including human capital formation;
3. Emergency: A reduction of future productivity, more difficult to reverse or more dramatic in nature than crisis strategies.

If an individual or household does not enact any livelihood coping strategies, they show a low level of vulnerability. If they enact any emergency livelihood coping strategies, they are classified as severely vulnerable.

As illustrated by Figure 12, **the most often-used LCSI-related coping mechanism is reducing expenditure on hygiene, health or education to meet food needs** at 78% and 88% for non-Syrian and Syrian refugees, respectively.

The next-most frequently employed are taking out new loans or borrowing money, skipping rent or debt payments to meet other needs and buying food on credit or borrowed money – all of which are stress-level mechanisms. **Most concerning is the level of respondent engagement in activities for money or goods that put the person or household at risk, which stands at 28% for non-Syrian and 40% for Syrian refugees.** This figure is considerably higher than among the basic needs cash recipients, for whom it stood at 13% overall at the occasion of the last post-distribution monitoring exercise.

Figure 12 | Non-food coping strategies in preceding 4-weeks by origin country



There has been a significant increase in coping mechanisms and their resultant LCSl scores, with mean scores rising to 17.6 for Syrian refugees and 16.8 for non-Syrian refugees. Moreover, the COVID-19 PDM collection period marks the first time Syrian households experienced higher LCSl scores than non-Syrian households. Finally, the COVID-19 PDM's weighted values put households firmly within the "Stressed" Integrated Phase Classification (IPC) phase.⁵ This may indicate that after a brief respite from pandemic highs, a sustained recovery is not guaranteed.

The difference between the magnitude of applying coping strategies varied greatly by governorate as well. Across both Syrian and non-Syrian refugee households, Tafileh had the highest LCSl score of any governorate at 24.6, followed by Jerash at 23.4 and Karak at 21.5 – all crisis-level scores. Such elevated scores may indicate the lack of availability or inflated price of food in those parts of Jordan. When broken down by head of household, female-headed households have the highest average LCSl score of 19.7.

⁵ For more information on the IPC classification system, please refer to <https://www.ipcinfo.org/ipcinfo-website/ipc-overview-and-classification-system/ipc-acute-food-insecurity-classification/en/>.

Borrowing and debt

I spent the cash the minute I withdrew it. I had to pay back some of the debt I owed people!

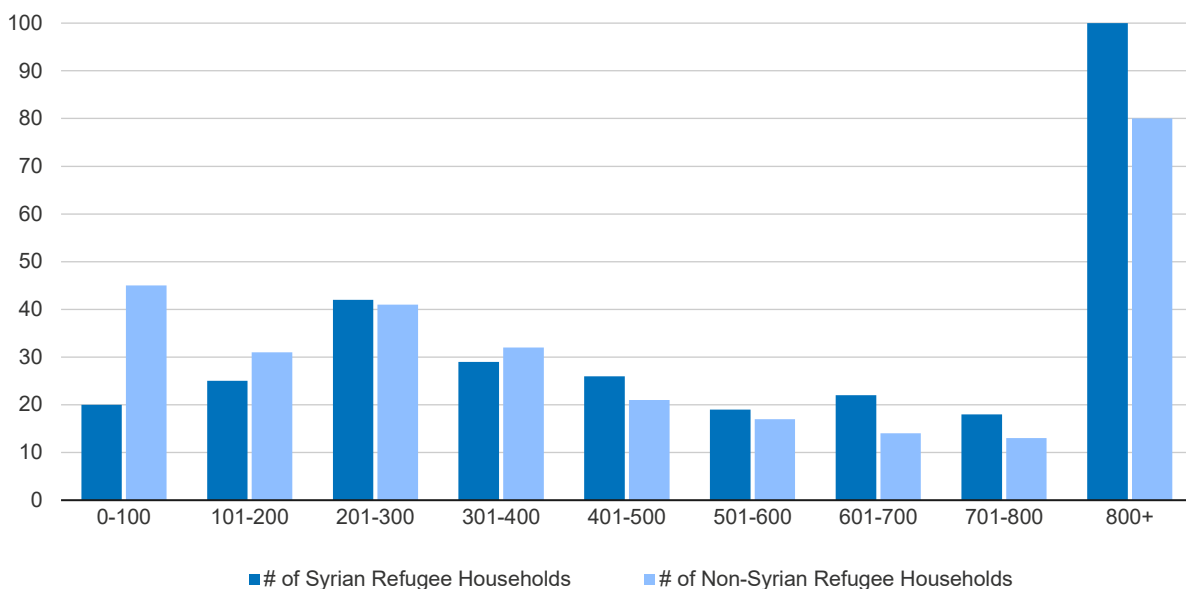
Focus group discussion, Zarqa

Only 19% of households surveyed do not hold any debt. As discussed above, Syrian respondents were more likely than their non-Syrian counterparts to have borrowed money in the four weeks prior to data collection. However, among those who do hold debt, the amounts owed tend to be higher for the non-Syrian cohort, with an average debt burden of JOD 847 and JOD 1,427 among Syrian refugee households and non-Syrian refugee households, respectively. The largest cohort by debt range is JOD 800 or more (Figure 13), with 100 Syrian households and 80 non-Syrian households surveyed.

Debt levels in Jerash are more than twice as high as most other governorates, with a mean debt burden of JOD 2,810. Residents of Amman have the second-highest mean debt burden at JOD 1,294. Perhaps evidence of a lack of livelihood opportunities through which to pay back money owed (compounded by COVID-19), 149 households report holding more than JOD 1,000 in debt. 28 of households surveyed have debt levels exceeding JOD 4,000 (USD 5,640 as of January 2022).

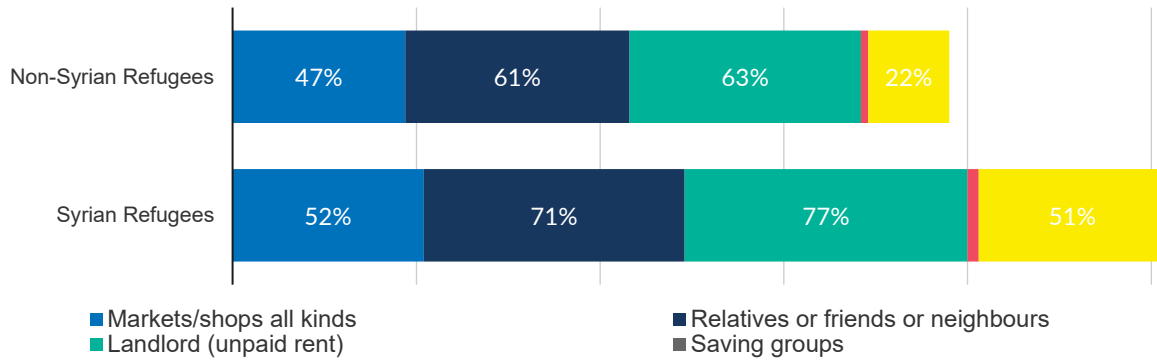
The ongoing trend of non-Syrian households holding more debt than their Syrian counterparts is continuing, with 20 of the 28 households with more than JOD 4,000 in debt being non-Syrian. Moreover, all eight households with a debt burden of JOD 10,000 or more are non-Syrian. Such figures may point to a cyclical scenario in which non-Syrians are gaining more access to credit but simultaneously finding it more difficult to find work due to labour market restrictions.

Figure 13 | Household debt burden by national origin



Predictably, based on the abovementioned spending priorities, rent (as debt owed to landlords) composes the bulk of respondents' source of debt. This is followed by outstanding payments or money borrowed from friends, relatives and/or neighbours; debt or credit taken out at shops and/or markets; and unpaid utility bills (a portion of which is likely also paid to the landlord). It is therefore clear, as indicated previously, that rent and food are the most important area of spending, thereby incurring the most debt (Figure 14).

Figure 14 | Debt source by origin country



Survey respondents are worried about the safety of them and their family as a result of their debt levels, at 73% of Syrian refugees and 71% of non-Syrian refugees.

Muthab

Muthab, 36, who has lived in Jordan for 16 years after fleeing his home in Baghdad, Iraq, was also a recipient of COVID-19 cash assistance. A divorced father of two, Muthab saves every penny he earns to provide for his children. But over the past year he has struggled a lot. As a windscreen repair specialist, Muthab didn't receive any calls for work during the lockdowns.

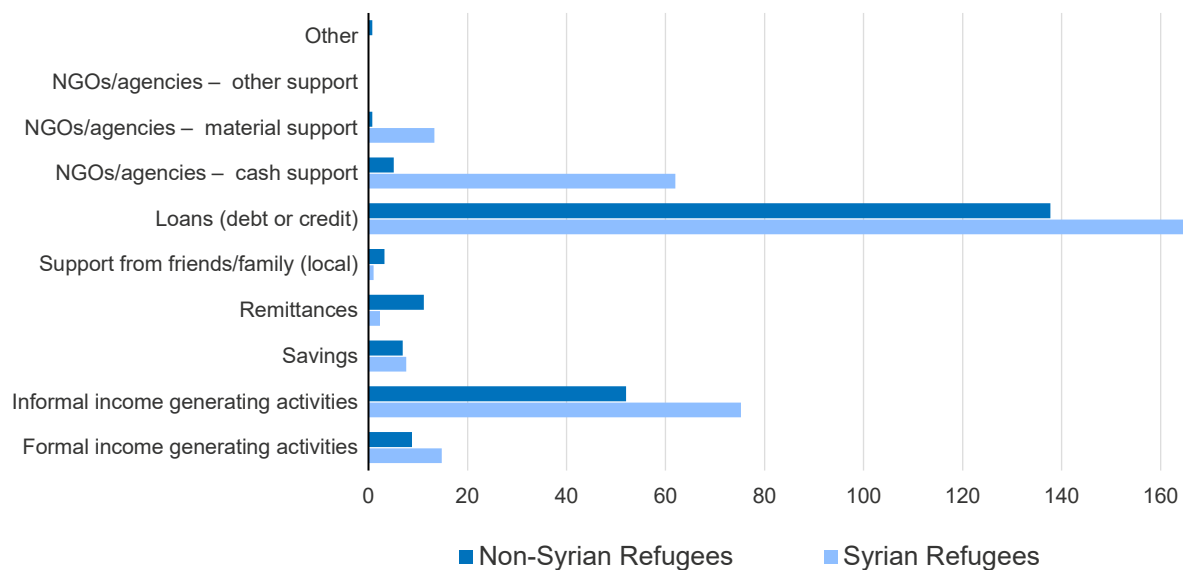


In August 2021, he received JOD 405 in COVID-19 emergency cash assistance from UNHCR Jordan. Designed to support his basic needs for the next three months, after picking up his money, Muthab said it would go straight towards paying off debts that he has accumulated throughout the last year.

Income

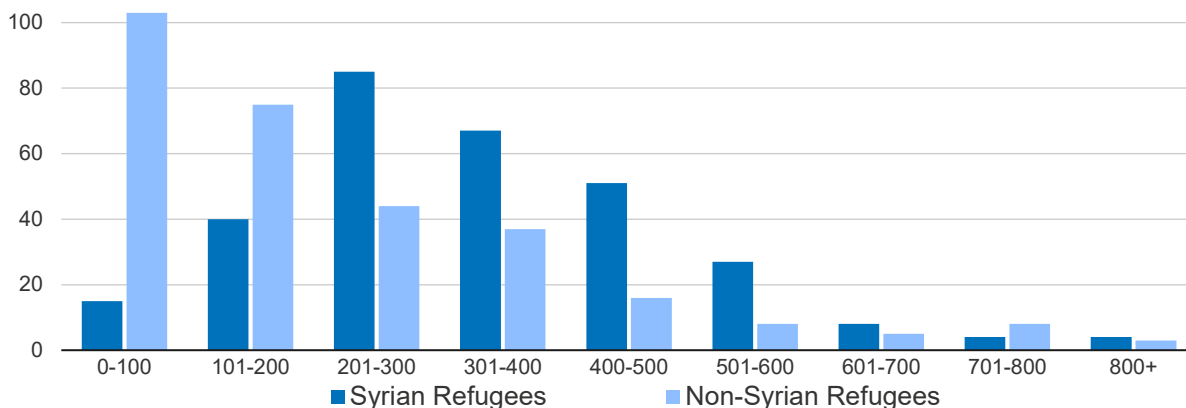
Across Syrian and non-Syrian refugees, income is generated primarily through loans (either debt or credit) or informal activity such as seasonal or casual labour. In the case of Syrian refugees interviewed for this monitoring period, cash support from NGO or international agencies also constituted a significant portion of income generated (Figure 15).

Figure 15 | Source of income (mean) over preceding 4-weeks by origin country (JOD)



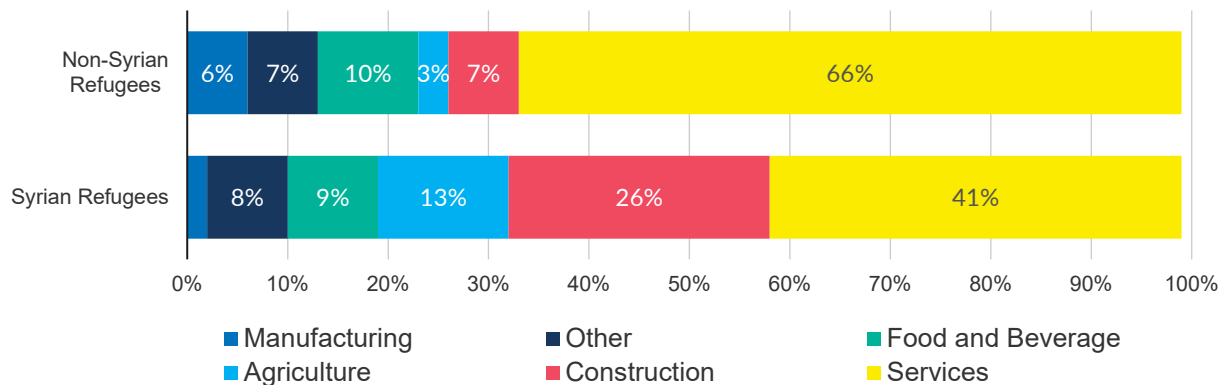
When deconstructing total income by range, earnings are clustered below JOD 500, with non-Syrians making less on average than their Syrian counterparts. The largest single cohort of non-Syrians earns between JOD 0 and 100, while the largest cohort of Syrians earns JOD 201-300. However, a similar number of Syrian and non-Syrian refugee families are represented at the upper ranges (JOD 601 and above) (Figure 16).

Figure 16 | Total income range by origin country



Crucial to understanding the effect of the pandemic is income source by sector. Across both groups, services and, to a lesser extent, construction are the sectors that generate the most income. These two sectors are highly dependent on overall economic activity and growth rates – particularly construction. In an apparent shift from the 2020 collection of COVID-19 emergency cash assistance monitoring data, far fewer respondents worked in agriculture. However, this could be due to collection taking place at a different time of year in 2021.

Figure 17 | Proportion of formal and informal income generated by sector before COVID-19 pandemic, by origin country



When the pandemic hit, everything changed. No one was hiring us, businesses were running out of money. My son used to work in a café, but it closed and the owner let all the employees go. Because we did not have a work permit, we could not say anything.

Focus group discussion, Irbid

Coupling the above graphs with the knowledge that the majority of Syrian refugee (80%) and more than two thirds of non-Syrian refugee (37%) respondents worked prior to the onset of the pandemic, **a picture of deteriorating livelihoods takes shape. This further explains elevated debt levels, safety concerns resulting from debt and greater portions of assistance being spent on rent and food costs.**

5. Distribution Modalities and Service Delivery

Collection, time and cost

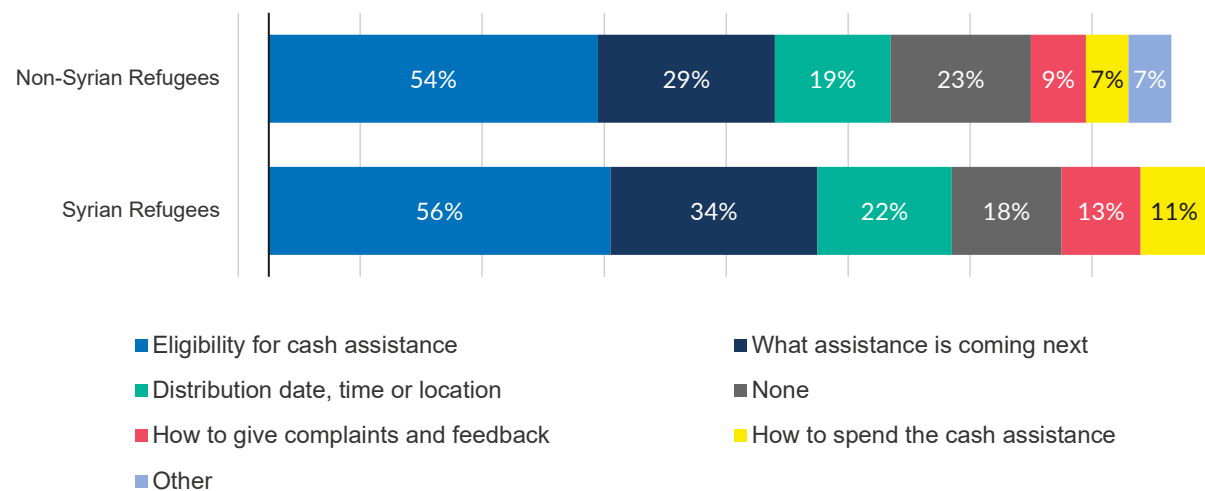
Enumerators queried respondents about the medium through which they learned about UNHCR cash assistance. This information will allow more effective information dissemination going forward and give distributors and UNHCR an understanding of community communication dynamics. These insights can then influence where resources are allocated. **The main modes through which the surveyed refugees in Jordan found out about UNHCR assistance was via SMS text messages (41% for Syrians and 59% for non-Syrians) or from relatives, friends or neighbours (42% for Syrians and 30% for non-Syrians).**

I cried when I received the SMS. Just seconds before, the landlord had been threatening to evict us. My son had not been able to work in three months – we were barely surviving.

Focus group discussion, Irbid

Helpfully, the information sought about the cash assistance by respondents can also be provided through text messages. Questions respondents had when seeking information revolved mainly around eligibility, the next disbursement cycle and date and/or location of disbursements (Figure 18).

Figure 18 | Information sought by refugees by origin country



Compared to the recipients of basic needs cash assistance, a lower percentage of respondents were aware of the complaints and feedback mechanisms available, at only 63% of the sample (54% for Syrian and 71% for non-Syrian refugees). However, those that were aware of their ability to offer complaints and feedback exclusively cited the Helpline as the method they knew of (53% and 70% for Syrian and non-Syrian refugees, respectively). Of these, the vast majority knew the Helpline phone number (95% and 98%, respectively) and had used it (89% and 88%, respectively).

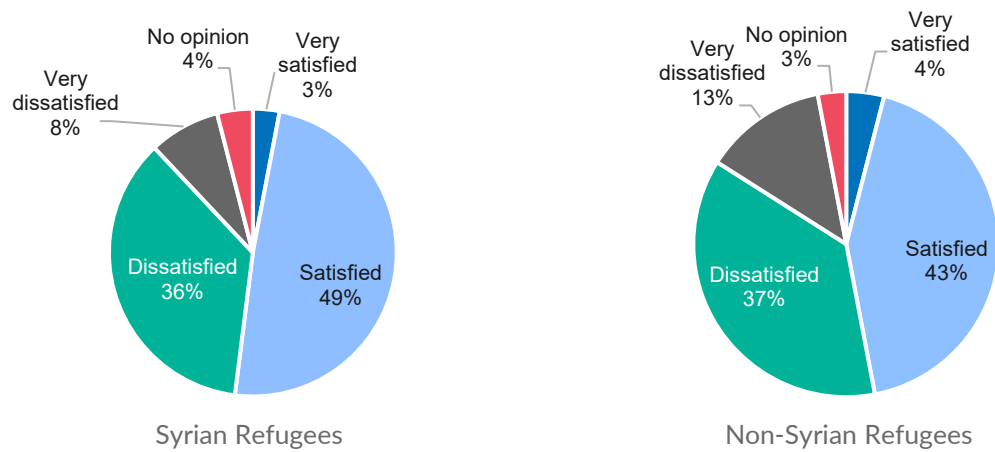
I would only provide feedback to UNHCR through the helpline. The trip to the office is expensive!

Focus group discussion, Amman

When evaluating refugee satisfaction with the advice or service they received through the Helpline, fewer than half of respondents were satisfied in both cohorts and more than two-thirds were dissatisfied (Figure 19). This might point at a misunderstanding of the scope and duration of the COVID-19 emergency cash assistance, and perhaps some confusion as to the difference between it and the basic needs cash assistance operation.

The assistance we received was for three months. I felt safe at the time. But then it stopped and we are back to living a stressful life thinking about how to pay rent, where to find any kind of work, people to borrow money from...

Focus group discussion, Amman

Figure 19 | Satisfaction with helpline response by origin country

Looking downstream at service delivery point interactions with staff from UNHCR, Mindset and CAB, satisfaction is high.

When it comes to means of service delivery, a significant portion of respondents cited iris-enabled withdrawal or an ATM card as their preferred method should assistance be restarted. Syrian refugees seemed to marginally prefer iris technology, while non-Syrians leaned slightly more toward ATM cards.

Hanan

COVID-19 made life very difficult for Hanan's family. As a construction worker in Aleppo, Syria, Hanan was able to support his family for years, but a number of health issues have prevented him from working since fleeing to Jordan five years ago. Initially, the family lived in Azraq Camp before relocating to Amman. Due to Hanan's health-induced inability to work, the family now depends on the two eldest sons, Ahmad, 18, and Mohammad, 16, to provide an income. But the informal work opportunities that Ahmad and Mohammad relied on prior to the pandemic dried up and the family has struggled even more. In April 2021, they were evicted from their previous house as they couldn't afford the rent and two months later, they still owed two months of rent to their current landlord.



The family's rent costs JOD 120 per month without bills. Often, they have to ask their other Syrian refugee friends for money to cover their expenses, but this doesn't always work out.

"I bought chicken and fruit so the family could have a nice meal. Normally we only have one meal a day. We barely eat, sometimes we have to prioritize feeding the young children over ourselves. Sometimes we don't even have JOD 2 for bread and water."

The thought of providing a wholesome meal for his family brings a smile to Hanan's face.

6. Conclusions

The 2021 COVID-19 emergency cash assistance Post-Distribution Monitoring (PDM) exercise took place nearly two-years into the COVID-19 pandemic and offers a detailed look at the medium-term effects of the ongoing health crisis and challenges facing refugee communities in Jordan. Although negative coping strategies remain common, the assistance helped many Syrian and non-Syrian refugees avoid the worst of the consequences of the pandemic.

The data show that Syrian and non-Syrian refugees in Jordan continue to spend the COVID-19 emergency cash assistance they receive on rent and food at high levels. The former is the most significant outflow for Syrians and the latter for non-Syrians. Moreover, rent continues to be the highest spending priority among refugees by a large margin. This is in line with previous trends that began in 2020 of refugees shifting spending toward rent and – though more data-gathering is required to know definitely – may have to do with beneficiaries in Jordan receiving more food assistance from non-UNHCR entities such as the World Food Programme. However, there is still an overall sense of food insecurity as evidenced by a **significant increase in the prevalence of negative coping mechanisms** – both food and non-food based. This manifested in heightened rCSI index values, which were in part caused by a jump in the number of respondents or their family members engaging in illicit and/or dangerous employment outlets.

Feedback on service delivery is somewhat less positive from COVID-19 emergency cash recipients compared to the basic needs cash recipient cohort, both in terms of knowledge of feedback mechanisms (UNHCR Helpline) and perceived quality of response received (satisfaction). However, those that do know about the Helpline were highly likely to have made use of it. Difficulties in withdrawal derive from technical issues with ATM machines and iris scanners, resulting in slightly higher rates of recipients making more than one trip to withdraw.

COVID-19's effect on livelihoods is clear when looking at income and debt. Respondents have a high propensity to have been working before COVID-19 in the services sector or construction. The economic slowdown carries over to debt which is at new highs both in terms of total debt burden among households and the resultant worry about safety felt by households. These outcomes, coupled with a spike in food prices experienced by most refugees surveyed, makes for increased levels of insecurity in many critical indicators.



Address:
UNHCR Jordan
P.O.Box 17101
Amman 11195
Jordan

Tel: +962 6 530 2000

www.unhcr.org/jo | Facebook: @UNHCRJordan | Twitter: @UNHCRJordan | Instagram: @UNHCRJordan

For more information and enquiries, please contact Cash-Based Interventions
© UNHCR Jordan

