



Multi-purpose cash assistance

Mid-Year Post Distribution Monitoring Report

Jordan

JUNE 2022



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Executive summary

This report presents the results from the 2022 mid-year Post-Distribution Monitoring (PDM) exercise carried out in June 2022, of the United Nations High Commissioner for Refugees' (UNHCR) multi-purpose cash assistance in Jordan. Jordan hosts 761,580 refugees, making it the fourth host country of refugees per capita in the world.¹ To ensure that the basic needs of the most vulnerable are met, UNHCR provides cash assistance to recipients selected based on vulnerability criteria.

As of June 2022, cash assistance continues to have a positive effect on respondents' psychological and financial wellbeing. In comparison to August 2021,² **more respondents reported that their wellbeing was improved significantly because of the programme.** Just as in previous years, **most respondents spent the cash assistance on basic needs**, mainly rent (80%) and food (45%). While expenditure on rent has slightly increased since October 2021,³ fewer respondents spent the cash assistance on food, continuing a tendency of the past few years.

The percentage of respondents' households holding debt reached 91%, the highest figure since late 2018. Meanwhile, **food insecurity increased** for non-Syrian and, even more substantially, for Syrian refugees, nearly closing the gap between the two groups. As most respondents could meet only half or less than half of their basic needs, many adopted coping strategies such as reducing expenditure for basic needs, buying food on credit or taking out loans. This year, **1 in 5 respondents also reported engaging in activities for money that may put their household at risk of harm**, marking a 19-percentage point increase from the summer of 2021.

Feedback on UNHCR communications and treatment remains largely positive. Most recipients surveyed received the cash assistance on time and in the expected amount, and most felt that they were treated with respect. Furthermore, there was an increase by 26 percentage points from August 2021 in the share of recipients who are aware of how they can report complaints and feedback to UNHCR. However, there were **substantial variations in satisfaction levels** among those who contacted UNHCR in the past year, with Syrians being the most likely and Yemeni the least likely to be satisfied with the support provided.

1. Introduction

Jordan has long been one of the main host countries for refugees in the Middle East and is renowned for its hospitality towards people seeking refuge. More than a decade after the start of the Syria crisis, Jordan continues to be the second host country of refugees per capita in the world: the country hosts 761,580 refugees, 89% of whom are Syrians.⁴ Most of the displaced population live in host communities rather than camps and try to create livelihoods for themselves and their households, a task that was made more difficult as a result of COVID-19, long-term economic downturn, high unemployment levels and rising global commodity prices. The 2022 Vulnerability Assessment Framework (VAF) Population Survey of Syrian Refugees in host communities found that between 2018 and 2021, economic conditions have worsened for the Syrian population, refugee debts have increased and most of both Syrian and non-Syrian refugees face either high or severe levels of food security vulnerability.⁵

In a context of increasing economic pressures, cash assistance provides a social protection mechanism to refugees that are in the most vulnerable situations, allowing them to pay rent, afford food, pay utilities, cover healthcare and education costs.

In the first half of 2022 alone, the United Nations High Commissioner for Refugees (UNHCR) provided more than USD 33 million for monthly multipurpose cash assistance in Jordan, making it one of the largest

¹ UNHCR, *Global Trends Report 2021, June 2022*

² When data for the 2021 mid-year Post-Distribution Monitoring (PDM) exercise was collected.

³ When data for the 2021 annual Post-Distribution Monitoring (PDM) exercise was collected.

⁴ UNHCR, *Jordan: Statistical report for registered PoC, June 2022.*

⁵ Samuel Hall, UNHCR Jordan (2022), *Vulnerability Assessment Framework: Population Survey for Refugees in Host Communities.*

programmes delivered by UNHCR worldwide.⁶ The amount received by recipients is based on Minimum Expenditure Basket (MEB) estimates for 2021 for shelter, utilities as well as Water, Sanitation, and Hygiene (WASH) and the amount a household receives is calculated based on household size (Table 1).

Table 1 | UNHCR basic needs cash assistance transfer value in USD

Active Household Size	Monthly Rate (USD)
1	113
2	155
3	176
4	176
5	183
6	197
7+	218

UNHCR basic needs cash assistance recipients typically withdraw their assistance using biometric technology (iris scan), followed by those who use debit cards or mobile wallets. Recently, a share of mobile wallet users increased as a result of efforts of UNHCR, international organisations and local actors such as the Central Bank of Jordan (CBJ) to promote mobile wallets as a means to increasing refugee access to financial services.⁷

UNHCR's cash assistance programme was introduced in 2008 to assist Iraqi refugees residing in host communities in Jordan. In 2012, it was expanded to

include Syrian refugees fleeing civil war. The goal of UNHCR's monthly cash assistance programme is to assist refugee households to meet their most basic needs, while mitigating the use of negative coping strategies - such as school dropout, child marriage, begging, survival sex - that increase their protection risks, including vulnerability to abuse, exploitation, homelessness, etc.

The post-distribution monitoring (PDM) exercises track the use of the monthly basic needs cash assistance, gather refugee recipient feedback on cash distribution mechanisms as well as information about the impact of cash assistance on recipient households. The PDM is conducted three times per year (after the distribution of winterization cash assistance, mid-year, and annually) and aims to answer the following research questions:

2. Profile of the sample

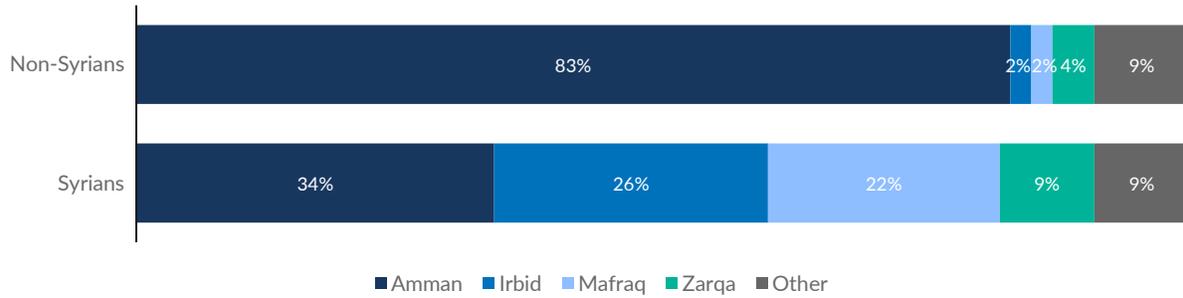
In June 2022, Mindset, a research firm based in Jordan, conducted 600 phone interviews with refugees whose households are receiving UNHCR basic needs cash assistance. The sample was randomly drawn from the UNHCR basic needs cash assistance recipients' list. The respondents interviewed were briefed on the purpose of the survey before agreeing to participate and asked questions related to receiving and spending the cash assistance, associated risks and issues, prices and markets as well as outcomes of the programme using an updated version of the PDM household survey tool. The data collected is not representative of the general refugee population in Jordan as it represents only recipients participating in the cash assistance programme.

Of the 600 households surveyed, 300 respondents were refugees from Syria and 300 were refugees from other countries, mainly Iraq (130), Sudan (84), Yemen (64) and Somalia (12). At the time of data collection, more than half (59%) of recipients surveyed lived in the Amman governorate, further 14% lived in Irbid, 12% in Mafrqa and 7% in Zarqa. Respondents residing in other governorates, namely Ajloun, Aqaba, Balqa, Jerash, Karak, Ma'an, Madaba and Tafilah, represented 8% of the sample.

⁶ UNHCR, *Jordan Basic Needs Cash Assistance Dashboard on refugees and asylum seekers living outside of camp settings*.

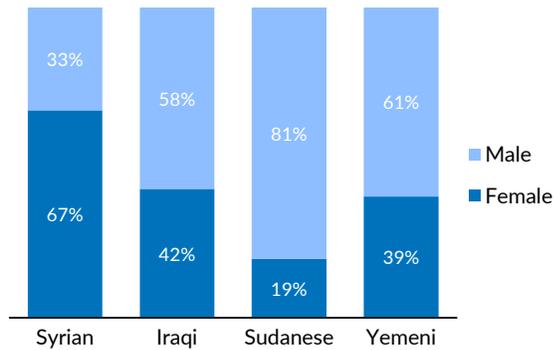
⁷ *Ibid.*

Figure 1 | Survey sample by governorate



While non-Syrian refugees were more likely to reside in Amman, Syrians were more evenly distributed across the Jordanian governorates; 84% of Iraqis, 85% of Somalis and 89% of Sudanese respondents were based in Amman, in comparison to only 34% of Syrians.

Figure 2 | Gender breakdown of survey respondents



302 respondents were female and 298 were male, yet gender representation varied across nationalities. Most Syrian respondents were women, while most respondents of other nationalities were men, a tendency that is particularly noticeable among Sudanese refugees surveyed.

Syrian respondents reported living in larger households. The mean household size for all respondents was 4.8 members, corresponding to 5.1 members for Syrian households, 4.9 for Iraqis and 4.2 for other nationality households.

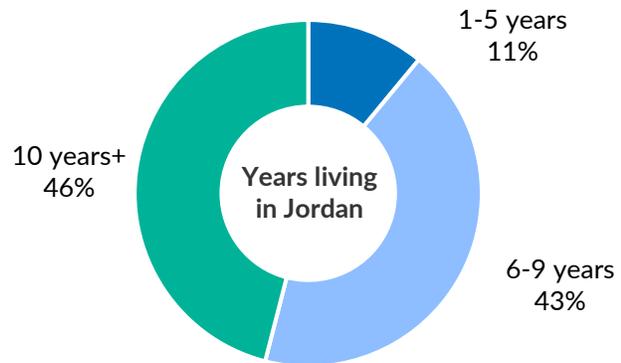
As for age, most respondents (57%) were adults between 36 and 59 years old, followed by 25% who were between 18 and 35 years old. Respondents who were older than 60 years of age comprised the remaining 18% of the sample. On average, Iraqi refugees were older than refugees of other nationalities and Yemeni respondents were more likely to be under 35 years old than other refugee groups.

Most respondents are in protracted displacement: 89% of the refugees interviewed have lived in Jordan for more than 6 years.

Syrian refugees were more likely to report residing in the country for 10+ years than other nationalities, whereas more Sudanese and Yemeni respondents lived in Jordan for less than 5 years in comparison to other groups.

When asked about other types of assistance (both cash or in-kind), most of the interviewees (87%) said that they received

Figure 3 | Number of years in Jordan as reported by survey respondents



assistance from the World Food Programme (WFP), 2% reported other sources, and 11% said that they did not receive any other assistance apart from UNHCR.



Mohammad

Mohammad, 58, fled his home in Damascus in late 2010. At the time his wife was suffering from cancer and urgently needed medical treatment. In 2020, after ten years of living in Jordan, she sadly passed away, leaving Mohammad as the sole guardian for his three daughters.

"There were times when we didn't have any food in the fridge, and my daughters went without many necessities."

For the last two years, however, his family has been receiving UNHCH monthly cash assistance which they use to pay their rent. Pictured with his youngest daughter Jana (13) in front of their home in Amman, Jordan.

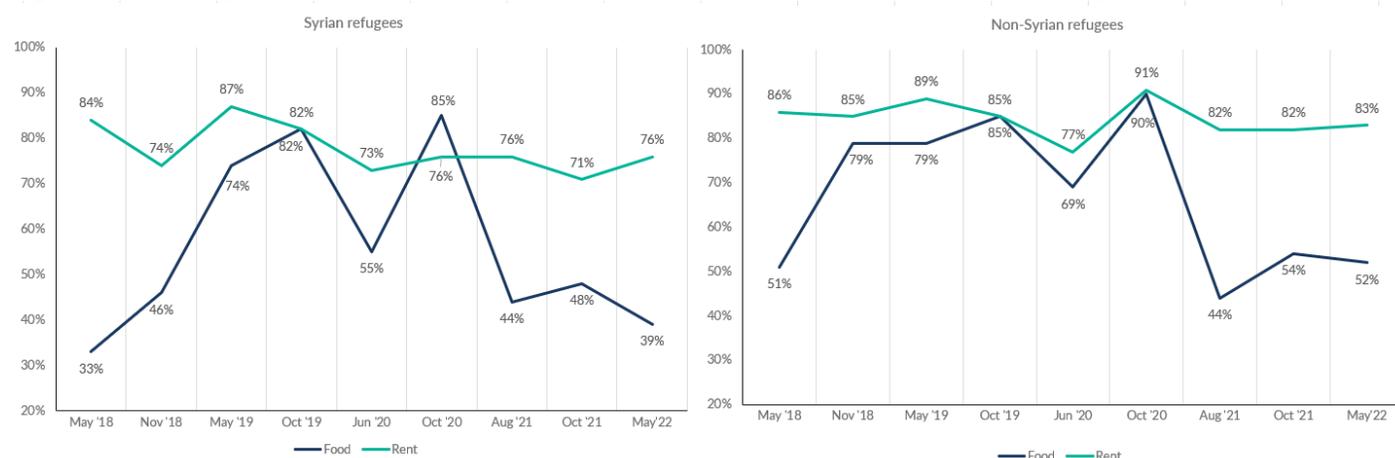
3. Use of UNHCR cash assistance

As in previous years, respondents mainly used the cash assistance for rent (80%), food (45%), utilities and bills (29%) as well as health costs (22%). Rent was the first priority for 66% of respondents; 16% and 14% respectively prioritised food and health costs above other expenditures.

Table 2 | Top three spending priorities by UNHCR cash assistance

First Priority	Second Priority	Third Priority
Rent (66%)	Food (21%)	Food (8%)
Food (16%)	Utilities (17%)	Utilities (7%)
Health (14%)	Rent (11%)	Transport (2%)

Both Syrian and non-Syrian refugee respondents spent more on rent than in August 2021. Yet, both groups have spent less of the cash assistance on food than in the previous year, a tendency particularly noticeable among the Syrians surveyed. While the latter results are somewhat unexpected considering rising food prices, this is most likely related to increased rent and utilities, as of May 2022 Syrians are no longer subsidised for electricity. As a result, respondents may have deprioritized food expenditure.

Figure 4 | Spending of cash assistance on food and rent over time, Syrian vs. Non-Syrian refugees


While spending patterns in Amman remained relatively constant, increases in spending on rent and utilities were most noticeable in Mafraq. Meanwhile, respondents in Zarqa reported spending substantially less on rent as well as utilities than in August 2021, while reporting increased expenditure on food (Table 3).

Table 3 | What did you spend UNHCR's cash on? By governorate

	Amman		Irbid		Mafraq		Zarqa	
	2022	2021	2022	2021	2022	2021	2022	2021
Rent	81%	81%	75%	76%	83%	79%	70%	82%
Food	44%	43%	39%	45%	44%	56%	45%	34%
Utilities and bills	25%	24%	33%	30%	40%	33%	30%	44%
Health	20%	22%	27%	35%	25%	42%	20%	34%
Transport	4%	2%	4%	5%	7%	5%	10%	8%
Hygiene items	4%	5%	2%	6%	4%	33%	3%	2%
Debt repayments	3%	3%	1%	4%	6%	1%	15%	4%
Education	2%	0%	1%	4%	1%	4%	3%	0%
Fuel for cooking	1%	1%	0%	4%	3%	2%	0%	0%
Clothes	1%	1%	4%	5%	1%	4%	8%	2%
Water	1%	3%	2%	1%	1%	4%	3%	4%
Entertainment	0%	0%	0%	0%	1%	1%	0%	2%
Family & friends	0%	1%	0%	0%	0%	0%	0%	0%

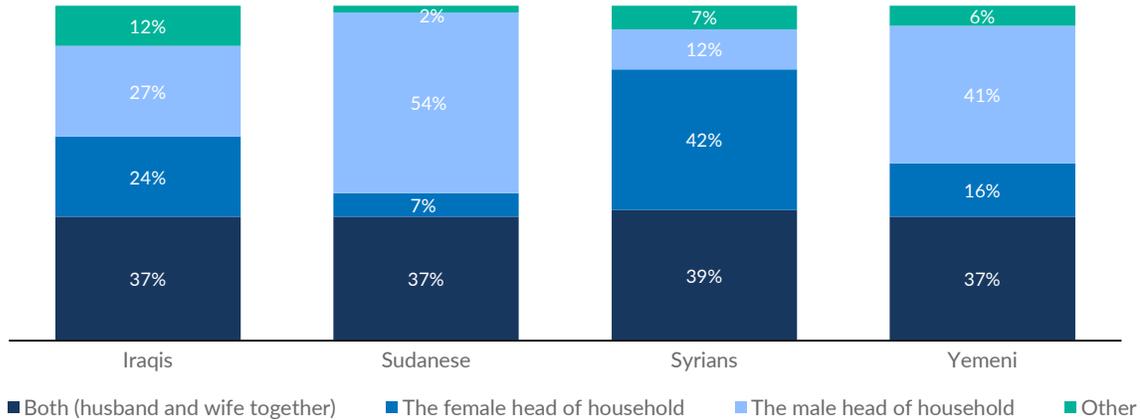
*Note: Respondents could select several options, chart does thus not add up to 100%. Darker cells reflect higher frequency, as reported by respondents.

Fewer Syrians reported spending on rent (76%) in comparison to non-Syrians surveyed (83%), with levels reported by Iraqi, Sudanese and Yemeni being relatively similar. This could be explained by a more even Syrian distribution across the governorates, whereas other refugees tend to reside in Amman where rent prices are higher. Yet, Syrian interviewees were more likely to use the cash assistance to cover health-related costs (29%) than Iraqis (16%) and other refugees surveyed (15%).

Most respondents reported joint financial decision-making by both spouses (37%).⁸ Women were most likely to be decision-makers among Syrian refugees sampled, whereas there is a clear tendency towards male decision-making within surveyed Sudanese households. Even though to a lesser extent, decisions were also more often made by a male household member among Iraqi and Yemeni households. In line with the findings of previous PDM monitoring exercises, most respondents (97%) reported no incidents of disagreement on cash assistance spending within the household, with no significant variations across nationalities.

⁸ 30% reported that decisions were made by the female head of the household, 25% indicated male head of the household, 8% reported other decision makers.

Figure 5 | Who in your household decided how the cash assistance should be spent? By nationality



Male-headed households surveyed were more likely to spend the cash assistance on food (55%) in comparison to households in which decisions were made by women or both husband and wife (40% and 41% respectively). Similarly, male (83%) and mutually led households (84%) were more likely to spend the cash assistance on rent in comparison to sampled women-led households (73%). Meanwhile, female-led households reported higher expenditure on health costs (34%) in comparison to households where only men or both the men and women made decisions (19% and 14% respectively).

When asked about finding items and services, nearly all respondents (98%) reported being able to find what they needed in the shops and markets in the area of their residence. The percentage was largely consistent across different governorates, with slightly smaller proportion of refugees finding items and / or services in Zarqa (95%). Furthermore, satisfaction with the quality of goods and services available for purchase was high: nearly all recipients surveyed (99%) indicated that they were able to find the right quality items and services, with no significant differences between governorates.

While access to goods was less of an issue, **most respondents (94%) reported increases in prices** in the period of 4 weeks prior to data collection. This is a substantial increase from August 2021, when 66% of surveyed refugees reported increased prices. Irbid and Amman residents were most likely to report increased prices (98% and 95% respectively), corresponding to 88% of sampled refugees in Mafraq and 93% in Zarqa.



Hamdan

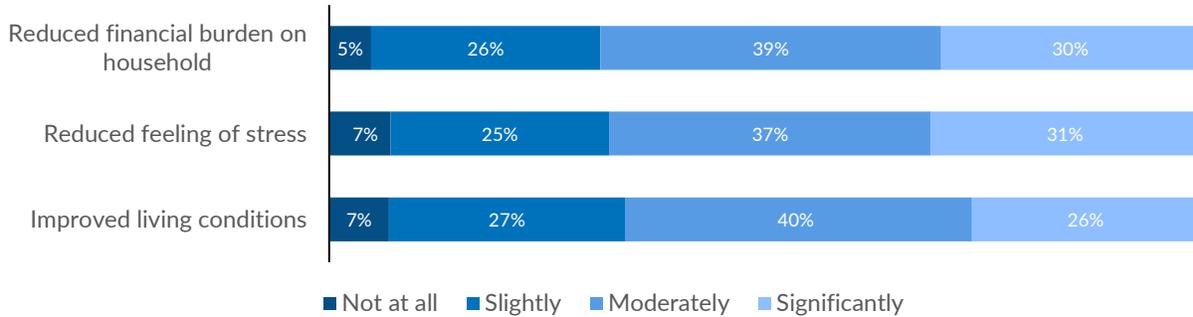
Hamdan, his wife Najmeh and children Iqbal (2) and Zahra (1) live in southern Amman after fleeing their home in 2018. Due to the fact that non-Syrian refugees are not allowed to work formally unless they renounce their international protection status, Hamdan and his family rely on UNHCR monthly cash assistance. They receive JOD 110 per month which they use to pay their rent.

4. Impact on perceptions of wellbeing

LIVING CONDITIONS

Cash assistance continued to have an overwhelmingly positive effect on respondents' perceived psychological and financial wellbeing. 93% of the respondents reported that the cash assistance improved their living conditions at least slightly. Similarly, most refugees reported that cash assistance relieved their household's financial burdens as well as their feelings of stress.

Figure 6 | To what extent has cash assistance from UNHCR...



In comparison to August 2021, noticeably more respondents reported that the cash assistance improved their wellbeing significantly, and fewer reported that it had no impact. This arguably reflects the importance of cash assistance in managing increasing economic pressures, such as increasing commodity⁹ and food¹⁰ prices.

Table 4 | Impact of cash assistance, August 2021 and July 2022

	Significantly		Moderately	
	2022	2021	2022	2021
Improved living conditions	26%	13%	40%	42%
Reduced feelings of stress	31%	20%	37%	39%
Reduced financial burden of your household	30%	17%	39%	43%

Eman

"I feel joy when I hold this book. It reminds me of so much. I still hear the voices of my students call me 'miss' and asking questions. [...] It was one of the saddest days when I heard the school had been destroyed. I don't think anything will beat the memories we created there."



⁹ World Bank (2022), *Jordan: Economic Monitor*, Spring 2022.

¹⁰ Samuel Hall (2021), *UNHCR Jordan Multi-purpose cash assistance 2021 Mid-Year Post-Distribution Monitoring Report*, commissioned by UNHCR Jordan.

Eman still vividly remembers the journey she, her children and her elderly parents undertook to Jordan. Her husband had passed away from natural causes prior to the conflict and Eman had subsequently assumed responsibility for her whole family. *“I felt like a mother hen, my children under one wing and my parents under the other. My father at the time was very sick, he was on crutches, so it was difficult for him to walk to the border. But when we left home, we had to walk far until we found a car which could take us to the border.”*

Eman credits the fact that Syrian refugees have been included within Jordanian society as one of the main reasons behind where she is today. The psychological trauma her family faced while fleeing lingered for a long time after their arrival, but the fact that her children could enrol in the local school helped a lot. *“The only thing I wish was different is that I would have the possibility to work as a teacher. I feel that something is missing in my life since I stopped working.”* Despite this, Eman has been busy taking care of her family. Her father sadly passed away from a stroke three years after they arrived in Jordan and her mother’s health has recently deteriorated significantly. As a single parent, Eman says there is always one challenge to overcome every day.

For the time being, monthly cash assistance from UNHCR helps Eman and her family pay their rent and bills. Every month they receive a total of JOD 165 to support their living expenses. Eman says this has been essential in keeping her children in school. *“After their father died, so many things were taken away. Their home, their country. I can’t face taking education away from them as well.”*

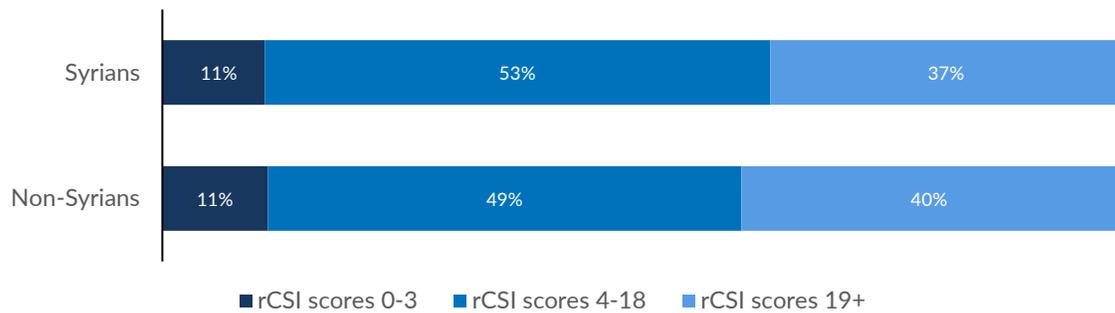
FOOD SECURITY

The PDM survey contains questions on the household’s ability to meet basic needs, corresponding to the reduced Coping Strategy Index (rCSI) developed by the World Food Programme (WFP). The rCSI measures how frequently each household adopts coping strategies that are often employed by people exposed to food shortages. The index considers five coping strategies, each of which has an assigned severity weighting.¹¹ It is then multiplied by the number of days a household had to rely on a particular strategy in the past seven days to gain a household’s total rCSI score. **The higher the score, the more food insecure the household.**

The average rCSI score for households of all respondents was 16.9 in 2022. Between October 2021 and May 2022, average respondent rCSI scores have **increased** by 2.5 points, potentially indicating **a decline in food security among recipient household in Jordan**. In line with findings of previous PDMs, non-Syrians had a slightly higher average rCSI score of 17.3 than Syrians (16.6). **The vast majority of respondent households reported an rCSI of 4 or above**, with non-Syrians slightly more likely than Syrians to score an rCSI of nineteen or above (Figure 7).

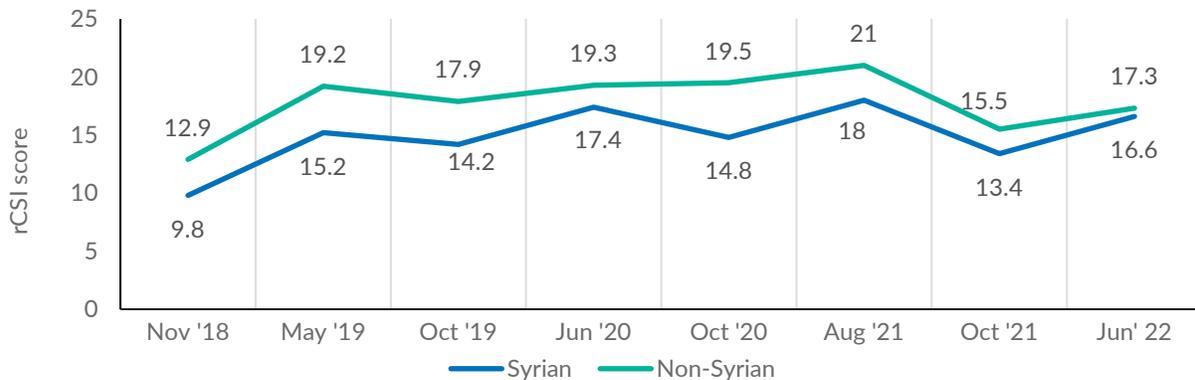
¹¹ The five coping strategies and assigned severity weights are: eating less-preferred foods (1), limiting portions at mealtimes (2), reducing number of meals per day (1), borrowing food/money from friends and relatives (3), limiting adult intake for children to eat (1).

Figure 7 | rCSI scores, Syrian vs. non-Syrian refugees



As captured in VAF report,¹² around 4 in 10 UNHCR-registered refugee households in Jordan have either a borderline or poor food consumption score (FCS), a situation that has arguably worsened as a result of price increases and the country’s reliance on imported food. Figure 8 reflects changes in average rCSI scores of surveyed recipients over time, indicating a decline likely caused by COVID-19 shocks, a short-term recovery to these shocks, and rising costs of living. While food security has worsened for both Syrian and non-Syrian respondents, the average rCSI score for Syrians has increased by 3.2 points, compared to 1.8 for non-Syrians, hence leading to narrowing of the gap between the two groups.

Figure 8 | rCSI scores of PDM respondents, 2018-2021, Syrian vs. non-Syrian refugees



NEGATIVE COPING STRATEGIES

88% of respondents reported that they can meet only half or less than half of their basic needs. Few respondents said they can meet all (4%) or more than half (4%) of their needs, and 4% reported not being able to cope at all. Among those who did not meet at least some of their needs, 69% reported struggling to afford food, followed by 34% who had issues buying clothes or shoes, cover health costs (32%) and/or rent (17%).

To be able to afford their basic items and services, respondents reported resorting to a variety of coping strategies. Reducing overall expenditures remains the most widely utilised coping mechanism used by 85% participants, a **5-percentage point increase from last year**. Meanwhile, **borrowing money or taking out loans for food or other basic needs was adopted by 6 in 10 of the recipients surveyed**, and 4 in 10 stopped

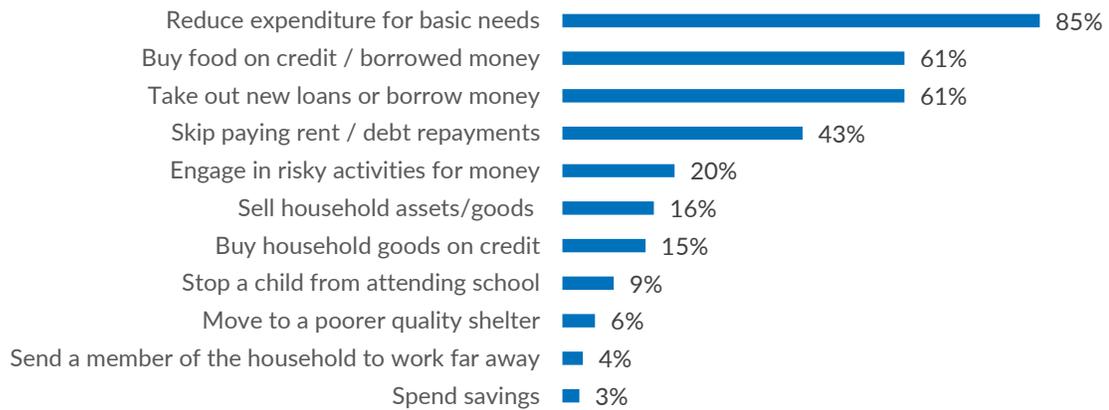
¹² Samuel Hall, UNHCR Jordan (2022), *Vulnerability Assessment Framework: Population Survey for Refugees in Host Communities* (p. 117).

repaying debt or making rent payments. Despite the proportion of respondents who relied on debt-related and payment-skipping strategies remaining high, it **has decreased** by 9% and 13% respectively since August 2021.¹³

On average, more Syrians (64%) took out new loans or borrowed money than Iraqi respondents (54%) or recipients of other nationalities (61%). Similarly, Syrians were more likely to skip debt repayments or paying rent (46%) compared to Iraqi recipients (36%) or refugees of other nationalities (42%).

One of the most worrying changes this year is that **1 in 5 respondents reported engaging in activities for money that may put their household at risk of harm** such as illegal activities, survival sex, drug dealing, early marriage or joining armed groups. **This marks a 19-percentage point increase since last year.**

Figure 9 | In the past 4 weeks has your household needed to...



BORROWING AND DEBT

After a slight decline in the percentage of respondents' households holding debt in previous years, **91% of respondents reported being in debt**, the highest figure recorded since November 2018. More Syrians had household debt in comparison to their non-Syrian counterparts, once again opening the gap between the two refugee groups.

These findings are in line with VAF report findings that suggest a 25% increase in the share of Syrian households reporting that they have at least some amounts of debt.¹⁴

¹³ In August 2021, 70% respondents reported taking out new loans, 56% skipped rent or debt payments.

¹⁴ Samuel Hall, UNHCR Jordan (2022), *Vulnerability Assessment Framework: Population Survey for Refugees in Host Communities* (p. 145).

Figure 10 | Share of households with debt over time

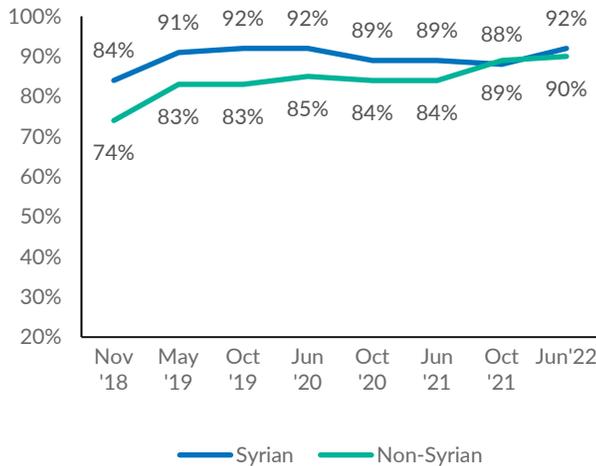
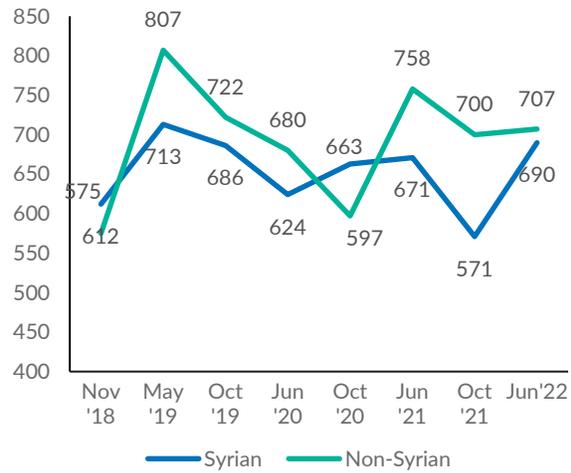


Figure 11 | Amount of household debt over time



The tendency to increasingly rely on borrowed money is reflected in the amount of household debt reported by respondents, corresponding to JOD 690 for Syrians and JOD 709 for refugees of other nationalities. While the amounts borrowed increased for both groups, **Syrians' average household debt increased more substantially** (21% increase) compared to only a 1% increase for non-Syrians. The debt levels among Syrians are the highest since 2019. Furthermore, the **proportion of respondent households who had debts exceeding JOD 400 increased by 4%** since last year and now represents 45%. The proportion was higher among Yemeni and Syrian refugees, corresponding to 55% and 51% respectively. 71% of all respondents reported worrying about personal or household safety due to the debt amount, with Sudanese (81%), and Yemeni (80%) refugees being the most concerned.

For individual governorates, the average debt was highest in Zarqa (JOD 725), followed by Amman (JOD 683) and Irbid (JOD 682). In comparison, the average debt in Mafraq was the lowest, amounting to JOD 603.

FINANCIAL INCLUSION

As access to financial services is limited for refugees in Jordan,¹⁵ UNHCR and other actors are promoting refugee-ownership of mobile wallets to increase access to a safe and secure place to store and save money, make and receive payments, and to build a transaction history. Currently, only Syrian refugees have a right to open mobile wallets in Jordan; non-Syrians do not.¹⁶ The efforts to improve the financial inclusion of refugees via mobile wallets have yielded positive results, as **there was a notable increase in respondents with access to either a bank account or mobile wallet** from previous year. 16% reported having a bank or mobile money account, a 10% rise from August 2021. This is in line with overall increases in usage of mobile wallets among UNHCR basic needs cash recipients, as of July 2022 more than 6,800 urban households in Jordan received their multipurpose cash assistance through refugee-owned mobile wallets, while around 90% of households in Azraq and Zaatari Camps have mobile wallets.¹⁷ The proportion of respondents who said they have access to loans and micro-credit also increased, albeit to a lesser extent (by 2% points) and remains relatively small (4%).

¹⁵ As indicated in the *VAF report*, most refugees in Jordan do not have access to Know Your Customer (KYC), a compulsory process of verifying the client's identity, or the financial means to afford a bank account (see p. 147).

¹⁶ Samuel Hall, UNHCR Jordan (2022), *Vulnerability Assessment Framework: Population Survey for Refugees in Host Communities* (p. 148).

¹⁷ UNHCR, *Jordan: ISWG Refugee Response Coordination Update*, July 2022.

Yet, the improvement in financial inclusion was not consistent across nationalities: Syrians are largely accountable for reported increases in access to finance. In May 2022, **28% of interviewed Syrians had either a bank account or a mobile wallet, compared to only 5% of Iraqi, 2% of Sudanese and 2% of Yemeni respondents** (Figure 12). While this marks a substantial increase by 20 percentage points for Syrian respondents, access to a mobile wallet decreased for Yemeni, 8% of whom reported access in 2021. Furthermore, this year all respondents who reported having access to a mobile wallet (11.2% in total) were Syrian nationals. Such nationality-based gaps can be explained by differences in access to documentation needed to open a mobile wallet, as Syrians tend to have the required documents as opposed to non-Syrians.¹⁸

Meanwhile, improvement in access to loans and micro-credit was more consistent across nationalities. While proportionally more Syrians reported access to micro-credit than other groups, there was a 2-percentage-point increase among both Sudanese and Iraqi respondents.

More than half (58%) of the mobile wallet users sampled said they opened the mobile wallet account during training, while the remaining did so at the agent (39%) or online (3%). 96% of those with mobile wallet accounts used Uwallet services, followed by the 3% who used Dinarak and 1% who chose Zain cash. 81% of mobile wallet users surveyed learnt about mobile wallets from UNHCR messages.¹⁹

Figure 12 | Share of respondents who reported access to financial services, 2022-2021

	2022	2021
<p>Bank account or mobile wallet</p>  <p>Increase by 10%</p>	<p>16% (total)</p> <p>Syrians: 28% Iraqis: 5% Sudanese: 2% Yemeni: 2%</p>	<p>6% (total)</p> <p>Syrians: 8% Iraqis: 2% Sudanese: 2% Yemeni: 8%</p>
<p>Loans and micro-credit</p>  <p>Increase by 2%</p>	<p>4% (total)</p> <p>Syrians: 6% Iraqis: 2% Sudanese: 2% Yemeni: 0%</p>	<p>2% (total)</p> <p>Syrians: 5% Iraqis: 0% Sudanese: 0% Yemeni: 0%</p>

¹⁸ Due to regulations set by the Central Bank of Jordan and as per the National Financial Inclusion Strategy, refugees in Jordan can open refugee-owned mobile wallet accounts using documents such as their UNHCR Asylum Seeker Certificate and a Ministry of Interior Card, which is only issued to Syrian refugees.

¹⁹ The remaining mobile wallet users learnt about it from GIZ training (9%), Family or friends (5%), Others (3%) and social media (2%).



Mahmoud

Mahmoud, 53, fled his home in Homs, Syria to Jordan in 2013. Back in Syria he recalls a happy life full of love and laughter. He worked as a taxi driver and alongside his wife was raising seven healthy children. But it was because of their children they decided to flee to Jordan, to find safety after the conflict started circling the area where they lived.

Mahmoud describes the first two years living in Jordan as challenging, settling into a new country and enrolling their children in the local schools but since then life has become even more difficult. He lost his wife to cancer in 2020 and has felt more pressure to provide for his family since. Although four of his eldest children had got married and moved out of the family apartment, he was

conscious of the need to keep his two youngest in school.

UNHCR's monthly cash assistance has been vital in this regard. Since 2016, Mahmoud has received JOD 125 every month to support their living expenses. Mahmoud says that this money goes directly to his rent which costs JOD 150 a month. Despite this, with the cost of living increasing in Jordan, Mahmoud is still indebted to his landlord. *"The cash assistance covers most of the rent but not all. Every month I have 25 dinar which I have to find from somewhere and if I don't, this money adds up. I currently owe my landlord 425 dinar."* It is not just his landlord who Mahmoud owes money to. Mahmoud has Crohn's disease and has to pay JOD 50 per month for medication. He explains how sometimes his kind neighbours and friends support him in loaning him the money, but otherwise he has to ask the local pharmacy to give him the medicine on credit. *"Everyday I have to make choices. What to prioritize. Whether we have enough money to buy meat that week. This month we haven't eaten chicken."*

Mahmoud worries about what the future holds but remains hopeful. He feels privileged to be one of the families who receives cash assistance from UNHCR as he knows so many Syrian refugee families who don't get it and struggle daily to put a roof over their heads. *"Cash has provided us with stability. It means my children are still in school and they can have a relatively normal childhood."*

5. Distribution modalities and accountability

COLLECTION, TIME AND COST

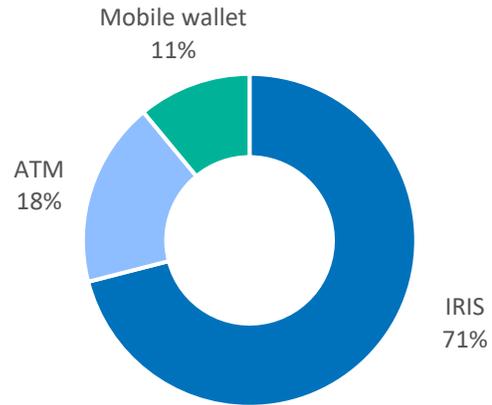
Just as in previous years, respondents reported mainly receiving their assistance via iris-enabled biometric technology (71%) followed by the ATM card (18%) and mobile wallet (11%). Yet, in comparison to August 2021, there was a 10-percentage point decrease in receiving cash assistance via iris, and 9% more respondents used mobile wallet for the purpose.

Figure 13 | Distribution by delivery method

This reflects an improvement in access to mobile wallets among the displaced Syrian population, as all of respondents who used the latter method were Syrians. Meanwhile, refugees of other nationalities had relied solely on iris (80%) and ATMs (20%).

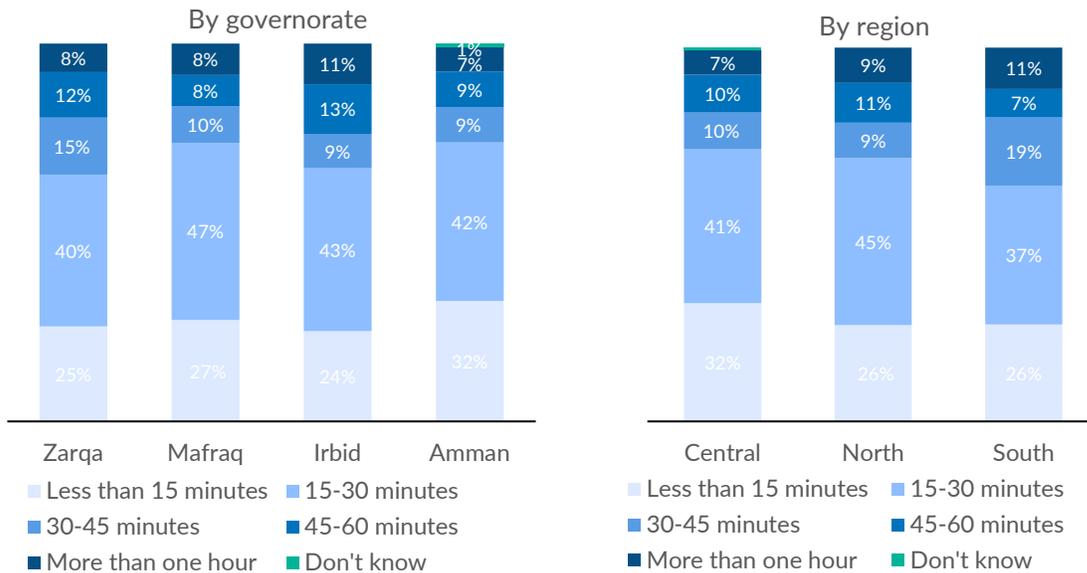
83% of respondents received their cash assistance at the time they expected it²⁰ and 75% received the amount they expected to receive.²¹

The share of respondents whose expectations were met increased since August 2021, indicating an improvement in delivery experience. 93% collected cash assistance from the nearest ATM or mobile agent, while the remaining 7% were not able to do so mainly due to issues with the nearest ATM, such as technical errors or the ATM being out of service.



Most respondents (42%) spent between 15 and 30 minutes to reach the place of cash withdrawal, followed by 30% of surveyed recipients who reported spending less than 15 minutes. Relatively few (8%) spent more than an hour travelling.²² The figures are relatively consistent across main governorates, with shortest trip durations most frequently reported in Amman and Mafraq, whereas respondents in Irbid and Zarqa were more likely to travel for 30+ minutes. While these numbers indicate that locations to withdraw the cash are relatively accessible, **traveling times have recently increased**. In October 2021, 6% took more than one hour and back in August 2021 the figure was even lower (4%).

Figure 14 | Traveling times by governorate and region²³



²⁰ Further 16% did not receive it on the day expected, and 1% did not know.

²¹ Further 24% said that the amount differed from the expected one, and 1% did not know. Among respondents whose expectations differed, 83% reported receiving less than that they thought they would, and 17% reported having received more money than they were expecting.

²² Other respondents spent 30-45 minutes and 45-60 minutes, 10% each.

²³ Governorates are grouped into regions as follows: Ajloun, Irbid, Mafraq and Jerash stand for North; Amman, Zarqa, Balqa and Madaba stand for Central; Karak, Aqaba, Ma'an and Tafilah stand for South.

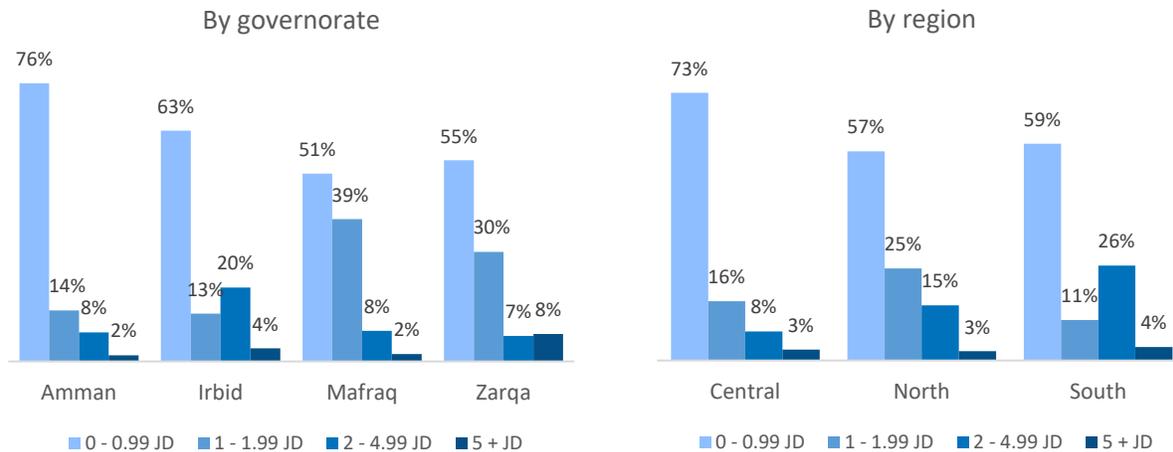
In terms of traveling modalities, most surveyed recipients reached the ATM or a mobile wallet agent by foot (39%), bus (35%), a taxi (25%) or a private car (1%). There **were however significant variations in the means of transport used across the main governorates**: in Amman, almost half (49%) of respondents reached the destination by foot, whereas in Irbid and Zarqa the majority relied on buses (56% and 62% respectively).

Table 5 | Means of transport by governorate and region

	By governorate				By region ²⁴		
	Amman	Irbid	Mafraq	Zarqa	Central	North	South
By foot	49%	19%	31%	25%	45%	25%	22%
Bus	27%	56%	44%	62%	30%	50%	33%
Taxi	23%	24%	25%	13%	24%	24%	44%
Private car	1%	1%	0%	0%	1%	0%	0%

While most respondents reportedly spent less than JOD 1 for their trip to withdraw the cash in all main governorates, costs varied across regions. The trips for recipients based in Amman were, on average, the cheapest, whereas for Mafraq and Zarqa residents travelling to the withdrawal points was more expensive: respectively 49% and 45% spent more than JOD 1. This reflects the most popular means of transportation in each governorate, as those taking a bus or a taxi are likely to spend more.

Figure 15 | Cost to reach ATM for withdrawal of cash by governorate and region



72% of respondents withdrew the cash after making only one trip to the ATM or a mobile wallet agent, yet around 1 in 5 (19%) made multiple trips on the same day, and 9% reported attempts on multiple days. When governorates are compared, the share of successful one-time trips was highest in Zarqa (90%) and Irbid (89%), with **respondents in Amman (69%) and Mafraq (76%) being the least likely to make one trip only**. Those who had to make multiple trips most commonly reported having issues with iris: it either did not match, or there was a scanner malfunction.

Around 1 in 4 (24%) recipients needed help to withdraw or spend the cash assistance. The most common reason for needing help was the lack of knowledge on how to use the card reported by 14% of all respondents, followed by issues related to limited mobility of recipients (8%). 1% also listed reasons related to iris scan not working properly or not being able to read the eyes of recipients due to health-related reasons.

²⁴ Ibid.

In total, 33% of all respondents faced one or more problems receiving, keeping and spending the cash assistance, marking a 1 percentage point increase from August 2021. When asked about specific difficulties, most respondents (29%) reported poor service at the bank, post-office or another cash withdrawal location.²⁵ Meanwhile, 4% of the recipients surveyed told that they were refused to be served by the trader, wholesalers, market or shop staff altogether, 2% reported that the registered person was not available to withdraw or access money, and another 2% had issues with PIN code.²⁶

Table 6 | Problems in receiving, withdrawing or spending the cash assistance

Poor service when withdrawing the money	29% ²⁷
Issues with PIN code	2%
The registered person was not available to withdraw or access the money	2%
Market/shop/trader/ Wholesalers refused to serve	4%

Table 7 | Did you feel at risk of harm during the last distribution when...

	Syrians	Iraqi	Sudanese	Yemeni	
Going to withdraw or get the money?	3%	5%	11%	13%	The majority of respondents (91%) felt safe during the last distribution, while the remaining 9% reported feeling unsafe or at risk of harm when going to withdraw the money, going to spend the money, or keeping the money at home (3% of all respondents).
Keeping the money at home?	2%	2%	4%	6%	
Going to spend the money?	2%	6%	11%	8%	

When asked about the reasons for feeling unsafe, 22 respondents (4%) told that they are concerned about being robbed, attacked or harassed, most of whom recalled of such experiences in the past. 4 (less than 1%) recipients also told that they were worried about collecting the cash due to fears of deportation or other issues related to their legal status. None of the recipients surveyed reported that feelings of unsafety were related to Covid-19, indicating a decline in concerns related to the pandemic from August 2021.

QUALITY OF SERVICE DELIVERY

Recipients have the right to complain, to petition for cash assistance, appeal the eligibility decision, and receive a timely response. Communication and feedback channels at UNHCR and its implementing partners include direct phone SMS and audio messaging, as well as a call centre (Helpline), information centres (Helpdesks and Community Service Centres), and UNHCR registration sites.

Feedback on UNHCR communications and treatment remains largely positive. Just as in the previous mid-year PDM monitoring exercise, nearly all (98%) recipients surveyed felt that the UNHCR staff treat them with respect, yet fewer (88%) felt the same way about CAB staff. While there was a 2% decline since August 2021 in the percentage of respondents who indicated that they receive an SMS on cash assistance from UNHCR monthly, most (94%) received the text message.

23% of the surveyed recipients in the past year called UNHCR to address cash assistance issues. Among them, most inquired about the cash assistance timeline (39%), followed by 10% who needed support on iris technical issues.²⁸ Those who contacted UNHCR in the past year were mostly satisfied or very satisfied (66%), although a substantial number (32%) of recipients who called were dissatisfied or very dissatisfied.²⁹

²⁵ This was mainly caused by issues related to eye scanning, as 81% of all iris users had to scan their eyes multiple times.

²⁶ Some respondents reported more than one problem receiving, keeping or spending the cash assistance.

²⁷ 81% of iris users had to scan their eyes multiple times.

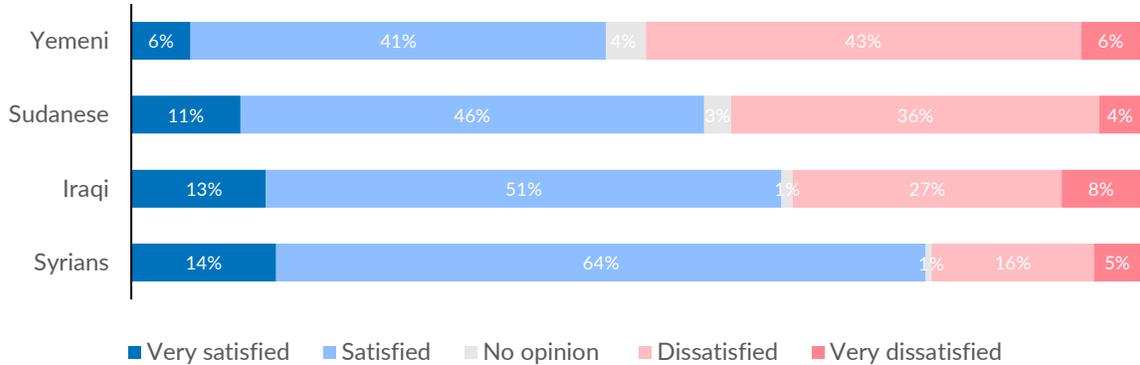
²⁸ Further 5% needed help with their account being blocked, 5% wanted to convert to an ATM card account, 2% had CAB ATM/branch problems, 1% requested to change their cash collector. 39% had other issues, mainly related to the assistance being stopped or delayed, renewing UNHCR file or a change in the amount of money received.

²⁹ The remaining 1% had no opinion.

There were **significant variations in satisfaction levels across nationalities, with Syrians being the most likely and Yemeni the least likely to be satisfied with the support provided.**

More than 4 in 5 (81%) of the recipients surveyed were aware of how they can report complaints and feedback about the cash assistance, marking a 26-percentage-point increase from August 2021. When asked about additional information from UNHCR, 22% of respondents reported wanting to know what assistance is coming next, 14% said they would like to know more about the eligibility criteria, and 10% expressed interest in more information on distribution timeline and modalities.

Figure 16 | Satisfaction with UNHCR response by nationality



Conclusions

Findings of the 2022 mid-year PDM monitoring exercise demonstrate that while cash assistance continues to have an important positive effect on respondents’ psychological and financial wellbeing, recipients reported **higher rCSI scores and increased debt**. Nearly all respondents noted rising prices of items or services they needed, reflecting a difficult economic period.

While the cash assistance spending patterns are largely comparable to previous years, the proportion of respondents spending the cash assistance on food continues to decline, arguably reflecting increasing reliance on credit to buy food.

Findings suggest that respondents have started to engage in more extreme coping mechanisms. While there was a decrease in the share of respondents who reportedly adopted borrowing or payment-skipping strategies to overcome difficulties in meeting basic needs, **1 in 5 respondents reported engaging in activities for money that may put their household at risk of harm**, once again reflecting the precarity of the situation many recipients are in.

Finally, **there was an increase in recipients with access to mobile wallet**, largely due to an improvement of access to the service among Syrian refugees. Given complaints about iris technology that were raised in previous years, a shift towards mobile phones as a distribution mechanism might have the positive externality of overcoming issues associated with biometric scanning.

Annex 1: Key PDM monitoring indicators

	2022	2021
Key Area 1: Accountability		
% who received their cash assistance on time	83%	76%
% who received the amount they were expecting to receive	75%	69%
% of respondents faced one or more problems receiving, keeping and spending the cash assistance	33%	32%
Average time and cost needed to reach the bank	30% in less than 15 minutes 42% in 15-30 minutes 10% in 30-45 minutes 10% in 45-60 minutes 8% more than an hour	58% in less than 15 minutes 26% in 15-30 minutes 7% in 30-45 minutes 4% in 45-60 minutes 4% more than an hour
% who know how to report complaints and feedback on cash assistance	81%	55%
% who feel UNHCR and affiliated staff treat them respectfully	UNHCR staff: 98% CAB staff: 88%	UNHCR staff: 99% CAB staff: 98%
% who would prefer cash if the assistance could be started again	83%	86%
Key Area 2: Protection Risks		
% of respondents who need help withdrawing the assistance	24%	25%
% who feel at risk receiving, keeping, spending assistance	going to withdraw the money: 6% spending the money: 5% keeping the money at home: 3%	going to withdraw the money: 6% spending the money: 3% keeping the money at home: 2%
Key Area 3: Impact		
% who were able to find key items/services when needed in the shops	98%	99%
% who were able to find key items / services of the right quality in shops/markets	99%	98%
% who report no increases in prices of key items/services over the last 4 weeks	3%	29%
% who spend on items in line with intended CBI objective	80% spent the cash on rent 45% spent the cash on food 29% spent the cash on utilities and bills 22% spent the cash on health costs 5% spent the cash on transport 4% spent the cash on hygiene items 2% spent the cash on clothing or shoes 2% spent the cash on education 1% spent the cash on fuel for cooking / heating 0% spend the cash on shelter repair	80% spent the cash on rent 44% spent the cash on food 29% spent the cash on health costs 27% spent the cash on utilities and bills 5% spent the cash on hygiene items 4% spent the cash on transport 2% spent the cash on clothing or shoes 2% spent the cash on fuel for cooking / heating 1% spent the cash on education 0% spend the cash on household items

	0% spend the cash on household items 0% spend the cash on livelihood assets	0% spend the cash on shelter repair
% who report improved living conditions as a result of cash assistance	26% reported that their living conditions improved significantly 40% reported that their living conditions improved moderately 27% reported that their living conditions improved slightly	13% reported that their living conditions improved significantly 42% reported that their living conditions improved moderately 35% reported that their living conditions improved slightly
% who report reduced feelings of stress as a result of cash assistance	31% reported that feelings of stress were reduced significantly 37% reported that feelings of stress were reduced moderately 25% reported that feelings of stress were reduced slightly	20% reported that feelings of stress were reduced significantly 39% reported that feelings of stress were reduced moderately 33% reported that feelings of stress were reduced slightly
% who report being able to meet their household needs	all of their basic needs: 4% more than half of their basic needs: 4% half of their basic needs: 41% less than half of their basic needs: 47% not at all: 4%	all of their basic needs: 2% more than half of their basic needs: 4% half of their basic needs: 29% less than half of their basic needs: 51% not at all: 13%
% using one or more negative strategies in the past month	95% adopted at least one coping strategy in the previous month	93% adopted at least one coping strategy in the previous month
Coping strategies used ranked per % of household using them (TOP 5)	85% reduced expenditure for basic needs 61% bought food on credit / borrowed money 61% took out new loans or borrowed money 43% skipped paying rent / debt repayments 20% engaged in risky activities for money	80% reduced expenditure for basic needs 70% took out new loans or borrowed money 56% skipped paying rent / debt repayments 9% stopped a child from attending school 7% Sold livelihood / productive assets
Average score for reduced CSI	16.6 for Syrians 17.3 for non-Syrians	18.3 for Syrians 21 for non-Syrians
% with high levels of debt	45% with debt exceeding JOD 400	41% with debt exceeding JOD 400
% who have a bank account or mobile money account or other official account	16%	6%



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