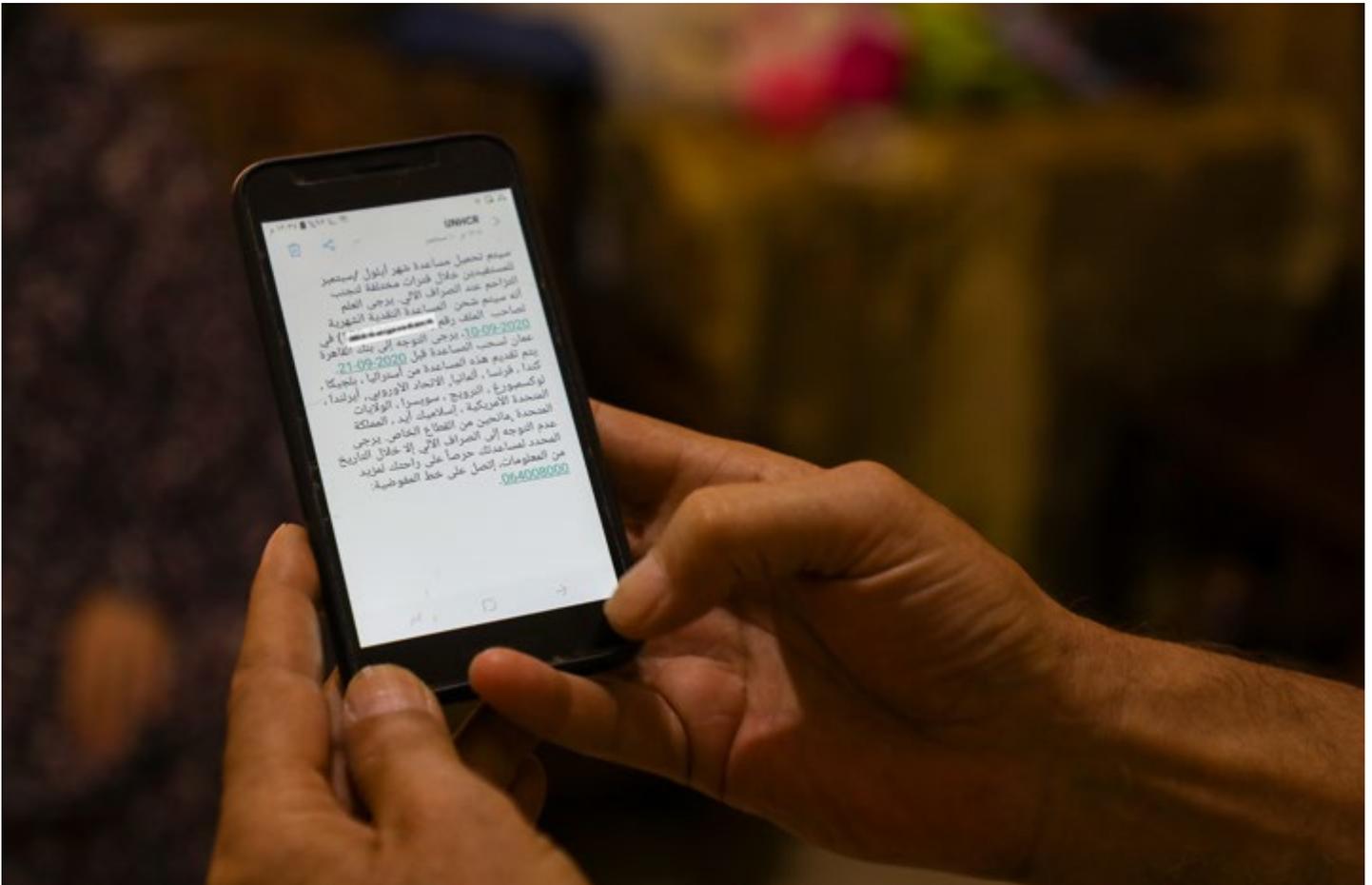


Multi-purpose cash assistance



2020

Post Distribution Monitoring Report

Acknowledgements

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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.

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Executive summary

STUDY OBJECTIVES & METHODOLOGY

This report presents the results of the 2020 annual Post-Distribution Monitoring (PDM) of UNHCR's urban basic needs cash assistance programme in Jordan. Through an Automated Teller Machine (ATM) banking network equipped with iris scan technology, the agency disburses over 5.5 million United States Dollars (USD) per month to about 33,000 vulnerable refugee families across the country. UNHCR Jordan's population of concern consists mainly (90%+) of Syrian refugees, but the organisation also assists refugees from other countries such as Iraq, Sudan, Somalia, and Yemen. Assistance is designed to allow refugees in urban environments in Jordan to meet their basic needs.

A survey was administered via phone to 600 respondents across the country, ensuring representativeness among both Syrian and non-Syrian refugee beneficiaries of UNHCR Jordan basic needs cash assistance. The survey covers the receiving and withdrawing journey from the beneficiary perspective. It also contains indicators relevant to satisfaction and potential problems encountered, spending patterns, and impact in different dimensions ranging from food security to coping mechanisms. The quantitative data was complemented by qualitative Focus Group Discussions (FGDs).

KEY FINDINGS: SEVEN MESSAGES

1. Use of cash to meet essential household needs

As intended, almost all respondents use the cash to meet their running essential household needs: rent and food. To a lesser extent, the cash is used to pay for utilities, health, and water. The percentage of respondents spending their cash assistance on food has steadily increased since 2018. Different governorates exhibit distinct cash expenditure patterns with Amman and Zarqa appearing to be considerably pricier environments. Only 4% of respondents use cash to reduce debt, a significant decrease from the 16% reported in 2019 and a testament to the increased challenges brought by 2020, and Coronavirus Disease 2019 (COVID-19)'s impacts¹. The proportion of refugee households holding debt has remained steady between 2019 and 2020 (88% and 87% respectively).

2. Negative coping mechanisms remain common

Through regular post-distribution monitoring, UNHCR aims to monitor the degree to which basic needs cash recipients rely on negative coping strategies. This study finds that these remain common, with non-Syrian refugees in particular scoring poorly on the weighted **reduced Coping Strategy Index (rCSI)**.² Data shows a trend of declining levels of food security for non-Syrian refugee PDM respondents since 2018, while for Syrian refugee respondents, levels of food security appear to have increased slightly since mid-2020. Emergency level coping strategies like begging and exploitative labour were reported by fewer than 2% of all respondents, but **coping is at crisis-level** (as shown by the need to reduce non-food expenditure) **for almost half of all respondents**. Coping mechanisms differ between Syrian and non-Syrian refugees. The former were found more likely to borrow money, while the latter appear more likely to be forced to move to lower-quality shelters. Syrian and non-Syrian cash recipients displaced similar frequencies for all emergency-level coping strategies.

3. Debt as a coping mechanism and opportunities for financial inclusion

Another coping mechanism for many refugee households in Jordan is debt. The proportion of cash recipients interviewed for this study who hold debt decreased slightly since mid-2020, which might point to difficulties in

¹ For more information on COVID-19 impact on Jordanian households, see: 'COVID-19 Impact on Households in Jordan, a Rapid Assessment' (UNDP, May 2020).

² The index measures five coping behaviours: Eating less preferred foods; limiting portions at mealtimes; reducing the number of meals per day; borrowing food / money for food; limiting adult intake for children to eat. Each behaviour is assigned a severity weighting, which is multiplied by the number of days a family relied on that behaviour in the previous week to calculate a household's total score. The higher the score, the more food insecure the household.

accessing credit. Syrian refugee households appeared more likely to resort to borrowing than their non-Syrian peers. Given the importance of debt as a coping mechanism for UNHCR's population of concern, it is recommended that UNHCR continue to work towards the **financial inclusion** of, and access to credit for, its population of concern. The rising use of mobile wallets for cash distribution is an important first step here, but there is a need to raise **awareness on the benefits of the use of digital cash** (rather than simply withdrawing), as well as continuing efforts to promote digital cash among FSPs and supporting the government in strengthening the digital finance ecosystem.

4. Cash assistance contributes to urban refugees' living conditions

The contributions of UNHCR's basic needs cash assistance to the living conditions of urban refugees are clear. Although the cash does not appear to be a solution to all problems, reportedly failing to have an impact on access to livelihoods opportunities and health in particular, it is found by almost all respondents to improve their quality of life and **reduce feelings of stress**. Nonetheless, nine respondents out of ten continued to be concerned about the future of their household. **Negative unintended consequences are not apparent** in the data: The overwhelming majority of respondents note that their relations with the host community was good, and indeed for some was better thanks to the assistance. Close to one in five of the interviewed refugees agreed that their relationship with the local population had changed since they started receiving cash assistance, but only 6% note that the impact had been negative. This suggests that there are indirect benefits of the cash assistance to the Jordanian host population.

5. Service delivery has remained efficient despite challenging circumstances

Service delivery remained efficient in 2020, although accessing the locations of withdrawal was sometimes difficult for the population of concern, especially outside of Amman. Most respondents received the assistance on the day they were expecting it, but exceptions were more common in 2020 than one year prior: 17% of interviewees did not receive the cash on the day they were expecting it, compared to 6% in 2019. Beneficiaries facing difficulties using the ATM decreased slightly from 2019. Like in past years, the most common difficulty remained multiple attempts to scan the eye on the iris scanner. Over half respondents reported that it took them from four to seven attempts for iris scanning authentication to withdraw assistance. Two-thirds of the respondents did not need help to withdraw the cash. Travel time to withdrawal points increased significantly since last year, likely a result of COVID-19 related movement restrictions. UNHCR's helpline remains universally well-known, albeit slightly harder to reach than in previous years (likely due to increased demand for COVID-19 emergency assistance).

6. Awareness raising is needed on the benefits of iris authentication

While biometric authentication remains the safest mechanism against fraud, this is not necessarily appreciated by a beneficiary population eager to have the flexibility of appointing an alternative cash collector as needed. **Further communication on the benefits of iris authentication** and on the options available for those who are not able to withdraw the cash in a given month would fill an awareness gap among the iris-scanning cash recipients. When asked concretely about safety aspects of a given withdrawal type, some 40% of respondents agreed that iris scans were the best options. Over half maintained that using an ATM card would be safer.

7. UNHCR remains at the forefront of innovation in cash delivery in Jordan, with an extensive learning agenda

In 2021, it is recommended that the operation proceed with a **review of the logframe and monitoring framework** of the urban basic needs cash operation. It is also recommended to **add a panel study component to the PDM** exercise (tracking the same cash recipients over time). In a context where self-reliance in exile and improved livelihoods prospects are of relevance for a significant share of those in seeking asylum in Jordan, the cash programme would benefit from **data-driven insights** pertaining to the pathways via which cash recipients' lives evolve in Jordan over time and may eventually allow them to thrive without the cash assistance.

PDM key monitoring indicators

Key Area 1: Accountability	2019	2020
% who received their assistance on time	94%	83%
% experiencing difficulties with the ATM in the past month	40%	20%
Average time needed to reach the bank	25% in less than 15 minutes 31% in 15-30 minutes 43% in over 30 minutes	28% in less than 15 minutes 36% in 15-30 minutes 36% in over 30 minutes
% who know how to report complaints and feedback on cash assistance	83% know the helpline phone number	78%
% who feel UNHCR and affiliated staff treat them respectfully	94% feel that UNHCR staff treats them respectfully 96% feel that bank staff treats them respectfully	96% feel that UNHCR staff treats them respectfully 96% feel that bank staff treats them respectfully
Key Area 2: Protection risks		
% of respondents who need help withdrawing the assistance	48% of bank card users 36% of bank iris users	64% of bank card users 32% of bank iris users 50% of Mobile wallet users
% of families facing disagreement on the use of the cash assistance	2%	6%
% who feel at risk receiving, keeping, spending assistance	12% felt at risk going to withdraw the money 4% felt at risk deciding on how to spend the money 5% felt at risk keeping the money at home 6% felt at risk going to spend the money	11% felt at risk going to withdraw the money 4% felt at risk deciding on how to spend the money 4% felt at risk keeping the money at home 10% felt at risk going to spend the money
Key Area 3: Impact		
% who were able to find key items / services when needed in the shops	79%	89%
% who spend on items in line with intended CBI objective (multiple answers possible)	84% spent the cash on food 84% spent the cash on rent 9% spent the cash on shelter repair 6% spent the cash on household items 16% spent the cash on clothing/shoes 65% spent the cash on utilities and bills 48% spent the cash on hygiene items 32% spent the cash on education 63% spent the cash on health costs	87% spent the cash on food 83% spent the cash on rent 6% spent the cash on shelter repair 6% spent the cash on household items 24% spent the cash on clothing/shoes 66% spent the cash on utilities and bills 42% spent the cash on hygiene items 16% spent the cash on education 64% spent the cash on health costs
% who report being able to meet their essential needs	9% are able to meet all basic needs 34% are able to meet less than half of all basic needs	3% are able to meet all basic needs 42% are able to meet less than half of all basic needs
% living in stable house	37% moved to a different house after receiving the cash assistance	33% moved to a different house after receiving the cash assistance
% using one or more negative coping strategies in the past month	66% have used at least one negative coping strategy	86% have used at least one negative coping strategy
Average score for reduced WFP Coping Strategy Index	14.2 for Syrians, 17.9 for non-Syrians	14.8 for Syrians, 19.5 for non-Syrians
% with high levels of debt	35% have levels of debt exceeding JOD 400	36% have levels of debt exceeding JOD 400
Key Area 4: Returns		
% of those with debt pondering return to Syria	7% of Syrians who hold debt consider it a factor in return decision-making	9% of Syrians who hold debt consider it a factor in return decision-making

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Abbreviations

ATM	Automated Teller Machine
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
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

Jordan is one of the countries most affected by the Syrian crisis, hosting the second-highest share of refugees per capita in the world³. As of December 2020, the country is hosting 752,193 refugees registered with UNHCR. The vast majority (approximately 83 per cent) are living in urban and rural areas outside of the refugee camps.⁴ The 2019 Vulnerability Assessment Framework (VAF) Population Survey of Syrian Refugees conducted outside of refugee camps found that approximately two out of three (64 per cent) respondents were indebted, 13 per cent of refugees were moderately food insecure and two thirds (67 per cent) were marginally food secure.⁵ The COVID-19 crisis and subsequent lockdown measures had an important impact on employment and consumption, particularly affecting youth, and workers in the informal economy. As of May 2020, more than half of the United Nations Development Programme (UNDP)'s COVID-19 Rapid Assessment in Jordan respondents who were employed before the crisis reported having lost their income entirely.⁶

Jordan's is the third-largest cash programme delivered by United Nations High Commissioner for Refugees (UNHCR) worldwide after Lebanon and Afghanistan. UNHCR provides humanitarian assistance in the form of a cash transfer to cover urban vulnerable refugees' most vital and essential needs. In 2020, UNHCR provided cash assistance to about 33,000 families monthly, including 3,000 non-Syrian families, targeting the most vulnerable refugees residing outside the camps.⁷

Most beneficiaries received assistance through virtual bank accounts that were accessed through a card-less and PIN-less biometric technology, while others withdrew their cash assistance using an ATM card or (for a small share as part of a pilot programme) beneficiary-owned mobile wallet. Through regular Post-Distribution Monitoring (PDM), UNHCR monitors how beneficiaries use the monthly basic needs cash assistance, its impact on recipient well-being, and gathers key feedback from beneficiaries on the appropriateness of cash distribution mechanisms.

OBJECTIVES AND QUESTIONS

Conducted three times per year in winter, mid-year and annual iterations, the post-distribution monitoring seeks to answer the following research questions:

- Is the cash assistance being used to fulfil basic needs of the recipients? How do expenditure patterns vary between demographics, locations and over time?
- Does the cash assistance offer adequate protection? What is UNHCR cash recipients' degree of well-being, measured in terms of food security and the presence or absence of negative coping strategies?
- Does the cash assistance contribute to the psycho-social well-being of its recipients? How so?
- Are there negative consequences of cash assistance on safety or community relations?

³ UNHCR Jordan Fact Sheet, September 2020

⁴ UNHCR, Jordan: Statistics for Registered Persons of Concern (as of 31 December 2020). January 2021.

⁵ Vulnerability Assessment Framework – Population Study 2019. UNHCR, Action Against Hunger, ILO.

⁶ 'COVID-19 Impact on Households in Jordan, a Rapid Assessment'.

⁷ In addition to the monthly cash assistance, UNHCR also identified and distributed emergency cash assistance to over 43,000 vulnerable refugee families who had been impacted by the COVID-19 crisis and found themselves in urgent need of assistance. See UNHCR Jordan COVID-19 response and preparedness, September 2020 for more detail.

- Are distribution modalities of the cash assistance appropriate (access, cost of travel, withdrawal)?
- Is the communication with UNHCR fluid and conducted respectfully?

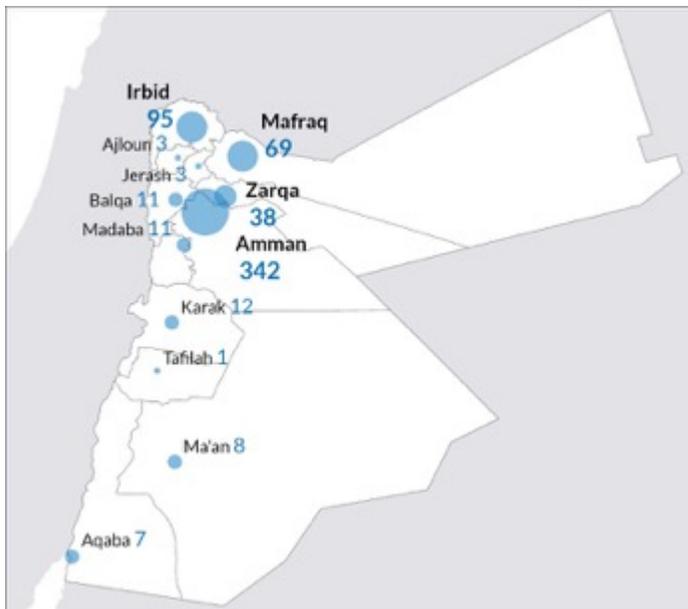
STRUCTURE OF THE REPORT

This report presents the results of the 2020 annual PDM exercise. The first section presents a profile of the interviewed beneficiaries. The second describes the outcomes of the cash assistance. We discuss the impact of the monthly basic needs cash assistance on factors such as negative coping mechanisms, food security, debt and psychosocial benefits. In the final section, we discuss the cash recipients' perceptions of cash transfer mechanisms, risks and problems when withdrawing the money, the quality of the service delivery, and UNHCR's complaints mechanism.

2. Profile of the sample

The survey was administered in October 2020 via telephone to 600 respondents by an external data collection service provider. Sampling was designed to ensure results that are representative of the Syrian and non-Syrian UNHCR CBI beneficiary populations in Jordan at a 95% confidence level and 6% margin of error.

Figure 1 | Geographic distribution of 2020 PDM survey respondents

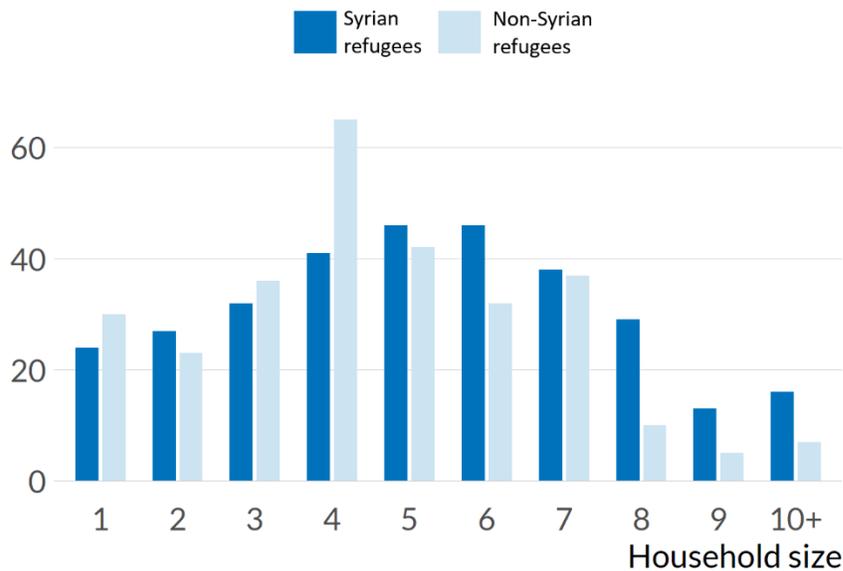


RESPONDENT PROFILE Reflecting the geographic distribution of monthly cash recipients, 57% of respondents were located in the governorate of Amman, an additional 16% in Irbid, 12% in Mafraq, and 6% in Zarqa. Other locations represented by a smaller share of respondents included Ajloun, Aqaba, Balqa, Jerash, Karak, Ma'an, Madaba, Tafileh.

Non-Syrian refugees sampled for this study were found to be significantly more likely to live in the governorate of Amman (80%). Among the Syrian respondents, the main places of residence are Amman (35%), Irbid (24%) and Mafraq (21%).

Slightly over half of the respondents (313) were refugees from Syria, mainly from Dara'a (34% of Syrian refugee respondents), Homs (27%) and Aleppo (12%).

The sample included a wide range of ages. Respondents between 18 and 35 years of age made up 30% of the sample, 48% were between the ages of 36 and 59, and 22% were over 60 years of age. 61% of Syrian households and 39% of non-Syrian households interviewed had a woman as the registered person to receive the cash assistance.

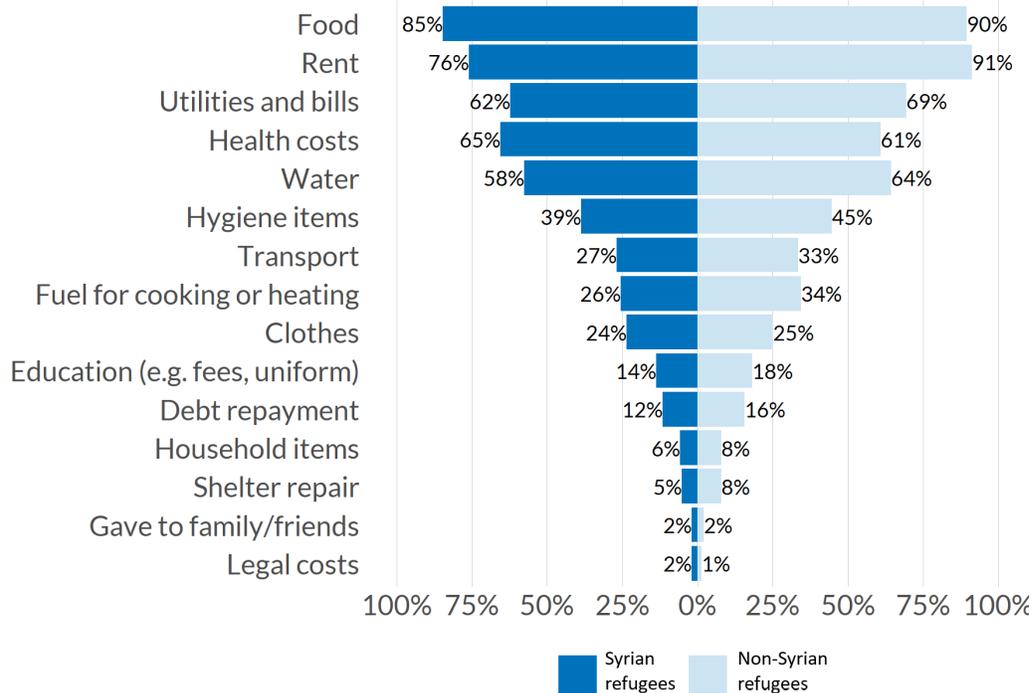
Figure 2 | Household size and country of origin

The average reported household size of respondents was 4.9 overall (4.6 for non-Syrians and 5.2 for Syrians).

3. Spending the cash assistance

Almost all respondents (98%) used cash to meet ongoing family needs. In addition, one in five households reported spending the cash assistance to meet immediate needs as they arise. 12% of Syrian and 16% of non-Syrian respondents used cash to reduce debt, remaining in the range (16%) reported in 2019.

While consumption patterns were similar between Syrian and non-Syrian refugees interviewed for this study, non-Syrian refugees reported spending on food and rent, the two most basic consumption needs, in higher proportions (Figure 3). This may reflect the higher cost of living in Amman, where most of the interviewed non-Syrians beneficiaries reside. It is also true, to a lesser extent, of almost all other spending categories, indicating a wider distribution of funds towards different purposes.

Figure 3 | Categories of spending of cash assistance, Syrian vs non-Syrian refugees


Spending patterns have remained fairly constant since 2019 as shown in Table 1, with most respondents still spending the bulk of their assistance in food and rent.

Table 1 | What did you spend UNHCR's cash on? A comparison of 2019-2020

	2019	2020
Food	84%	87%
Rent	84%	83%
Utilities and bills	65%	66%
Health costs	63%	63%
Water	NA	61%
Hygiene items	48%	42%
Transport	49%	30%
Fuel for cooking or heating	NA	30%
Clothes	16%	24%
Education (e.g. fees, uniform)	32%	16%
Debt repayment	16%	14%
Household items	6%	7%

The most significant decreases in spending between 2019 and 2020 were in transport and education, pointing to an increasing need to spend on more basic necessities as well as to a potential COVID-19 impact in reducing peoples' mobility.

Expenditure patterns differed between governorates (Table 2). 87% of respondents living in Amman and Zarqa reported spending on rent, the highest percentages among all governorates.

The highest proportion of households using cash assistance to pay for food was seen in Amman,

while expenditure on hygiene items appeared low in Zarqa compared to other locations, perhaps pointing to a shortage of available products. A similar discrepancy was found for education.

This might imply that vulnerable cash beneficiaries in Zarqa are particularly likely to focus their spending on food and shelter, with little disposable income left to allocated to other purposes.

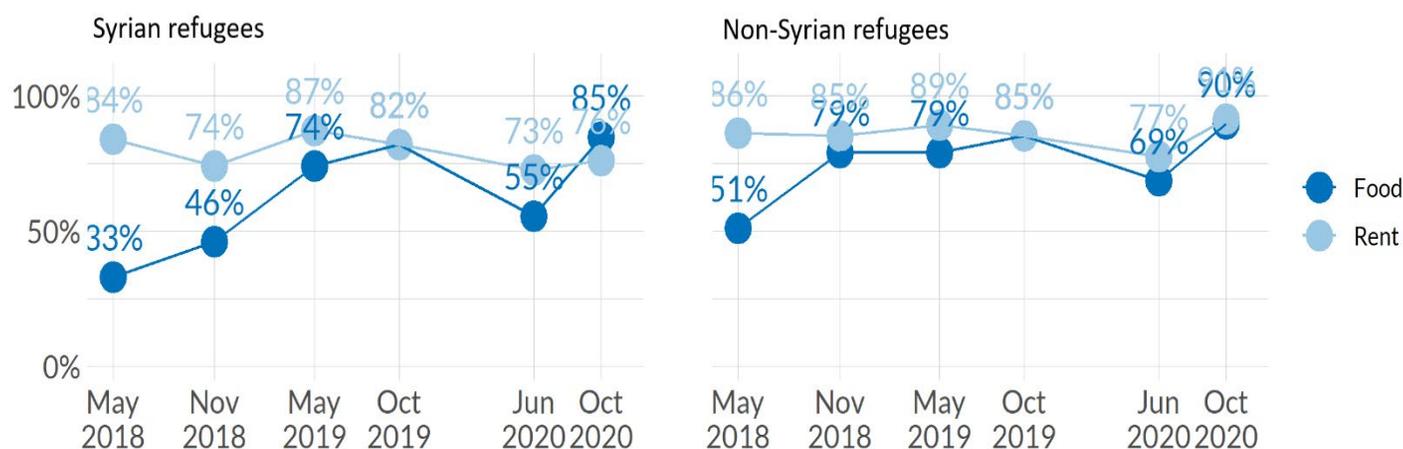
Table 2 | What did you spend UNHCR cash assistance on? 2020, by governorate

	Amman	Irbid	Mafrq	Zarqa	Other
Food	89%	80%	84%	84%	93%
Rent	87%	76%	75%	87%	84%
Utilities and bills	67%	57%	62%	74%	70%
Health costs	63%	62%	64%	68%	64%
Water	63%	52%	68%	50%	59%
Hygiene items	46%	36%	39%	26%	38%
Transport	32%	31%	23%	39%	16%
Fuel for cooking or heating	32%	29%	35%	18%	20%
Clothes	26%	31%	17%	11%	21%
Education (e.g. fees, uniform)	16%	16%	17%	8%	20%
Debt repayment	15%	15%	10%	8%	9%
Household items	10%	1%	3%	5%	5%

Over time, food and rent have remained the most important spending posts of UNHCR's cash assistance, in line with the basic needs remit of the intervention (Figure 4).

"The assistance goes straight from the ATM to the landlord!"
Focus group, Syrian refugees, Aqaba

Spending of the cash assistance on food has steadily increased since 2018. The proportion of households spending their cash in rent has remained high between 75% and 90%.

Figure 4 | Spending of cash assistance on food and rent over time


Haitham



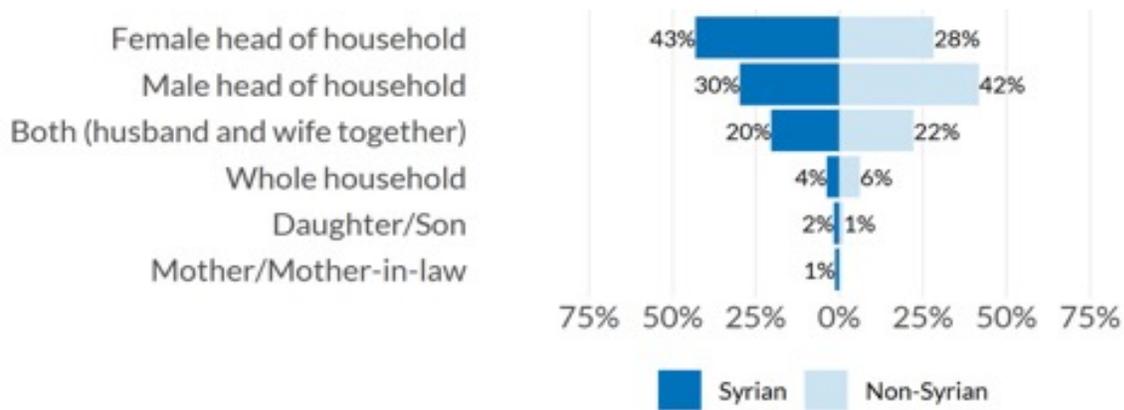
Haitham, 62, fled his home in Homs, Syria, in 2012 with his wife and three daughters. He had owned a fabric factory back in Syria which produced towels. But everything got destroyed when a bomb hit. *“It finished us; we didn’t think anything would be good again after that. Around 500 people in our neighbourhood died because of the strikes.”* After eight years in Jordan, Haitham has developed a range of medical problems including diabetes and a ruptured disc in his back.

He has tried to find work at factories in Amman, but he says they prefer to employ younger men. The coronavirus pandemic put an end to his search, as most of the factories closed or started operating with limited staff. *“Every day brings new stress; Previously I did not depend on anyone. Now I depend on cash assistance.”*

Prior to receiving UNHCR cash assistance in March 2020, Haitham and his family struggled, moving between four houses in five years. He says cash assistance (JOD 140 every month) has provided them with some stability. *“I don’t know what I would do without the cash assistance. Even with it, we often have to prioritize paying rent over food. But having somewhere good to live is the most important thing.”* His elder two daughters Lana and Doaa have married since arriving in Jordan and now live with their own families. Alaa, 23, their youngest has just graduated from a business studies course at Luminus College in Amman and is currently searching for a job but having no luck. She says, *“I miss everything about Syria. I was 14 when we left. I miss the morning at our house, walking to school with my friends and the neighbourhood. I have been lucky to complete my education here in Jordan, but what is next? There are no jobs.”*

When asked who decides how to spend the assistance, most respondents stated that the individual designated as the head of household made the decision among both Syrian and non-Syrian refugee beneficiaries (73% and 70%, respectively). This was an increase from 2019 where the head of households decided how to spend the assistance in 62% and 61% of Syrian and non-Syrian respondent households, respectively. In one respondent household out of five, wives and husbands made the spending decisions jointly, with few differences between Syrians and non-Syrians.

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



Perhaps in light of undisputed spending priorities for vulnerable populations in need, disagreements about spending the cash assistance were rare with 5% of respondents indicating at least some degree of disagreement. Households with a male as the registered recipient were most likely to experience disagreement (8%) compared to those in which the registered recipient was a female (4%), likely a female head of household.

4. Outcomes of Cash Assistance

FOOD SECURITY

The PDM surveys since 2018 include questions related to the household’s ability to meet basic needs as per the reduced Coping Strategy Index (rCSI) developed by the World Food Programme (WFP). The index measures five coping behaviours (Table 3). Each behaviour is assigned a severity weighting, which is multiplied by the number of days a family relied on that behaviour in the previous week to calculate a household’s total score. The possible index score ranges from 0 to 56 - the higher the score, the more food insecure the household.

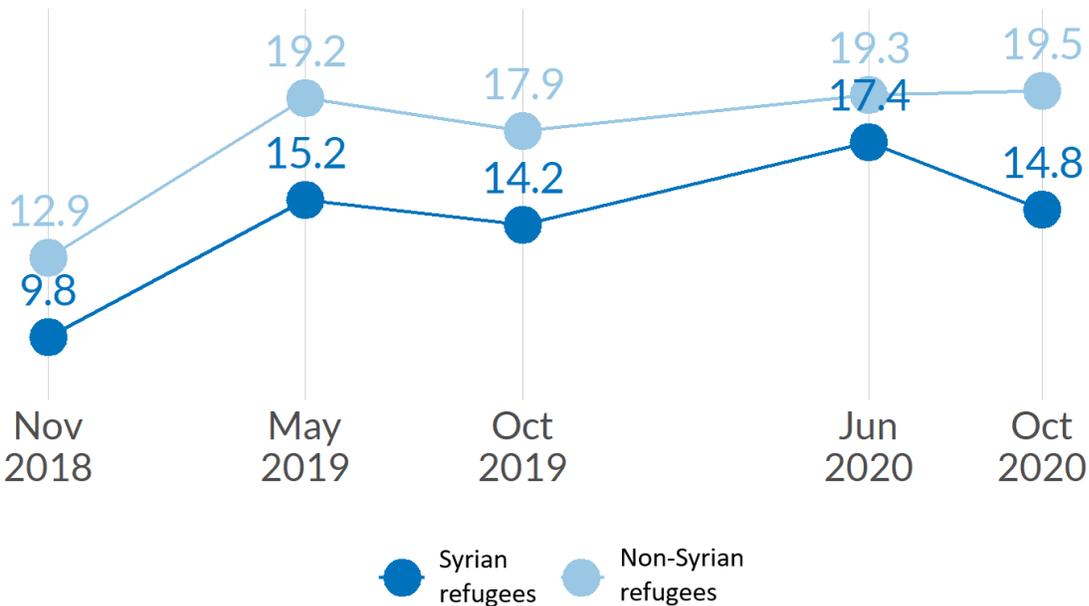
Table 3 | rCSI weightings by behaviour

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

The average rCSI score across all beneficiary cases was 17.0; the score was higher for non-Syrian refugees (19.5) than for Syrian refugees (14.8) interviewed for this research (Figure 6). Data shows

a trend of drastically declining levels of food security for non-Syrian refugees since 2018, during which the average rCSI score was 12.9 for the group. For Syrian refugees, final 2020 results show a higher level of food security than in June 2020 during which the average rCSI score was 17.4 overall, but a decline from the initial survey in November 2018, during which the average rCSI score was 9.8.

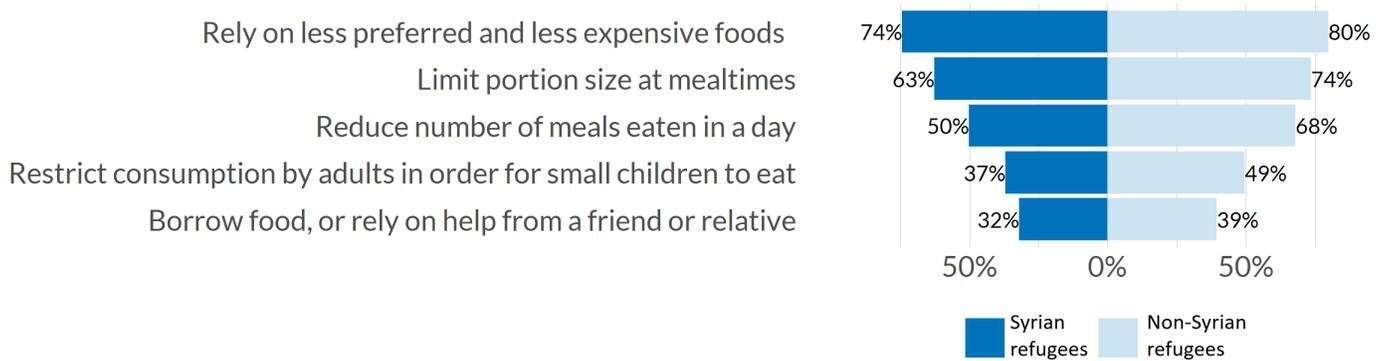
Figure 6 | rCSI scores of PDM respondents, 2018-2020



Food-related negative coping mechanisms in the week prior to enumeration were highly prevalent. Relying on less expensive and less preferred foods was the most commonly utilized coping mechanism, employed by 77% of all respondents for an average of 2.8 days per week (an improvement since 2019 where the average was 3.2 days per week). Half of the interviewed households reported limiting adult consumption to ensure that children could eat for an average of 2.6 days a week – the most severe of the coping mechanisms that form the rCSI. Borrowing food or money from friends or relatives was the least frequent coping mechanism, occurring on average less than 1 day a week.

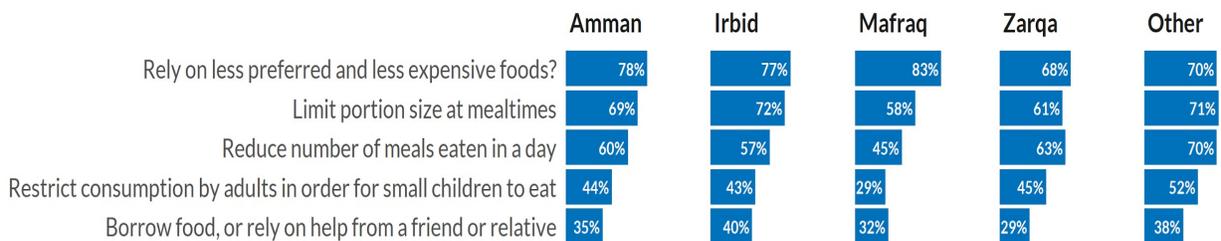
Non-Syrian beneficiaries report higher weekly incidence of negative food-related coping strategies, with the biggest discrepancies observed in reducing the number of meals eaten per day. They reduced their meals per day on average 0.9 more days a week than Syrian beneficiaries, and limited portion sizes on average 0.8 more days a week. The differences between Syrian and Non-Syrian coping strategies are likely partially due to the fact that most surveyed cash beneficiaries residing in Amman are non-Syrians (67% of all surveyed Amman-based beneficiaries are non-Syrian).

Figure 7 | Prevalence of negative coping mechanisms in the past seven days, Syrian and non-Syrian



Coping mechanisms differ by governorate (Figure 8). The average Zarqa-based household surveyed reduced the number of meals eaten in a day 3.6 times a week, which is one day more than the average in all locations. Households in Mafraq rely on less preferred/less expensive foods more frequently than in other governorates.

Figure 8 | Prevalence of negative coping mechanisms in the past 7 days, governorates



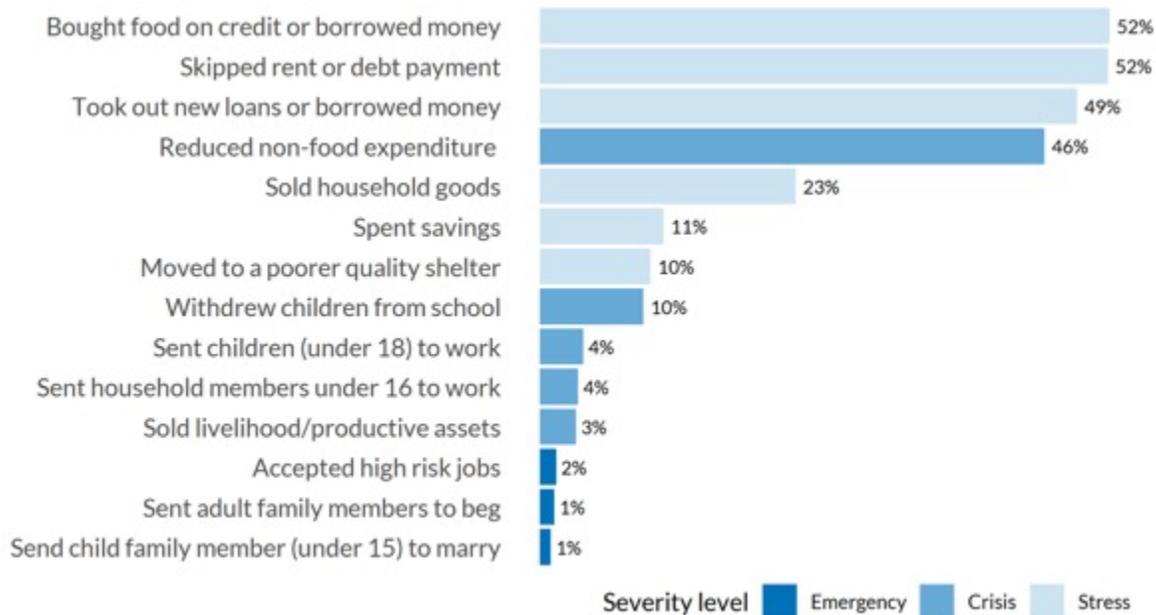
Households where women were the registered recipients reported higher levels of food security. Female-registered refugee households reported lower frequency for all negative food-related coping mechanisms, except for relying on less preferred/less expensive foods. As such, female-registered refugee households had a lower average rCSI score (15.5) than male-registered households (18.4).

NEGATIVE COPING STRATEGIES

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

Respondents were asked to report whether they had relied on various coping strategies at any point during the previous four weeks (Figure 9). The most used coping mechanisms across nationalities and governorates were to skip paying rent or debt repayments and buy food on credit, both of which are stress-level coping strategies. The most frequently employed crisis-level coping strategy was to reduce non-food expenditure, practiced in 46% of all interviewed refugee households. Begging and exploitative labour, both emergency-level forms of coping, were reported by 1% and 2% of all respondents, respectively.

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



Coping mechanisms differ between Syrian and non-Syrian refugees interviewed for this study. Syrian respondents were more likely to mention borrowing money and taking out new loans. This finding is in line with the idea that Syrian refugees are overall more integrated and have access to credit from their neighbours, landlords, local shop owners, etc. Spending of savings occurred almost twice as often for Syrian respondents than their non-Syrian peers. In contrast, non-Syrians were twice as likely to move to poorer quality shelters. Syrian and non-Syrian beneficiary respondents displayed similar frequencies for all emergency-level coping strategies.

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

	Syrian refugees	Non-Syrian refugees
Bought food on credit or borrowed money	49%	56%
Spent savings	15%	8%
Took out new loans or borrowed money	54%	44%
Moved to a poorer quality shelter	7%	14%
Skipped rent or debt payment	54%	51%
Sold household goods	26%	21%
Sent children (under 18) to work	5%	3%
Sold livelihood/productive assets	4%	2%
Send child family member (under 15) to marry	1%	1%

Coping strategies frequencies also differed between governorates. Emergency-level mechanisms such as early marriages and sending adults family members to beg were more frequent in Zarqa than elsewhere. Strategies such as withdrawing children from school, selling productive assets, both crisis-level mechanisms were more frequently practiced in Mafraq. Moving to a poorer quality shelter was frequent in Amman, where the cost of living tend to be higher.

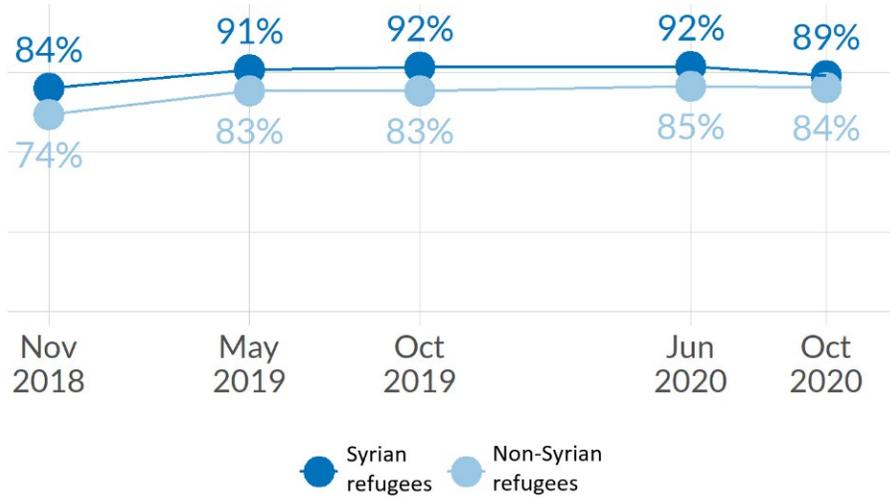
After decreasing in 2019, the percentage of households taking out new loans increased from 45% to 49%. Selling of productive assets has decreased significantly since midyear 2019, during which 23% of households reported using this coping strategy compared to 3% in this year. (This might reflect the absence of productive assets (left) to sell, and / or a decreased demand for productive assets in a context where COVID-19 related restrictions have gravely depressed the labour market.)

Accepting high-risk, illegal, socially degrading, or exploitative temporary jobs was reported to occur only in households where the registered beneficiary was male, though might be under-reported considering the substantial stigma attached to these types of work. Reducing essential non-food expenditure was reported more frequently in households where the registered cash recipients was male (52%) than in those where she was female (41%).

BORROWING AND DEBT

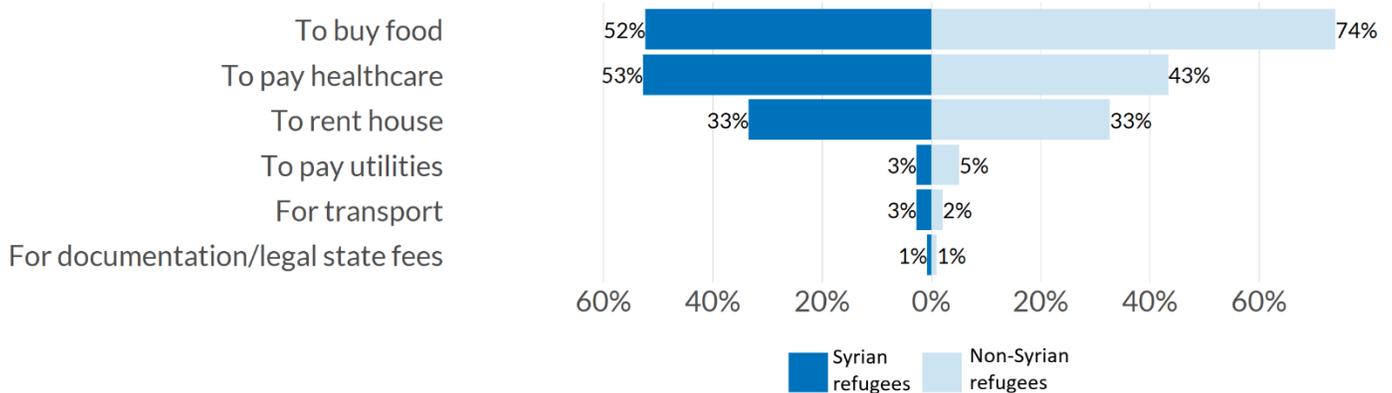
The majority (87%) of respondents to the PDM reported holding debt. The share of households with debt is 89% for Syrian and 84% for non-Syrian refugees interviewed. These proportions are slightly lower than those observed in June of this year but have remained relatively stable over the past three years (Figure 10).

Figure 10 | Evolution of share of households with debt

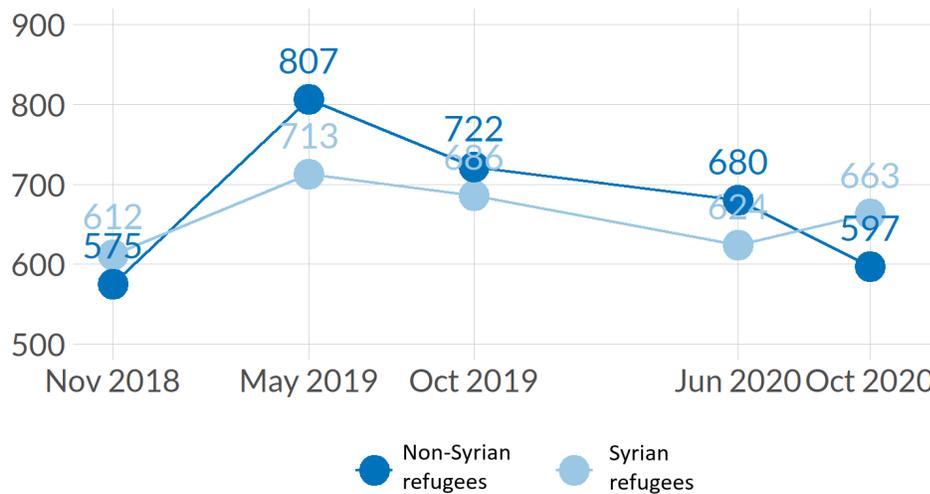


The primary reasons beneficiaries borrowed money was to buy food (63%), to pay for health care (48%), and to cover their rent (33%). Non-Syrian beneficiaries were found more likely than Syrian ones to borrow to buy food, while Syrians were more likely to use their loans to pay for healthcare. This might be partially explained by the fact that non-Syrians have more limited access to healthcare and face higher costs thereof, which might deter them from seeking necessary care.

Figure 11 | What were the primary reasons for borrowing?



Slightly over two thirds of respondents reported borrowing from friends in Jordan, with the same proportion for Syrian and non-Syrian refugees. Non-Syrian refugees were twice as likely to borrow from shop owners. Borrowing from relatives in Jordan was three times more common for Syrian as non-Syrian respondents. The reported amount of debt per household decreased by 83 Jordanian Dinars (JOD) for Syrian refugees and increased by JOD 39 for non-Syrian refugees since June, perhaps owing to increased pressure to repay loans in a context of general hardship. The reported debt of Syrian PDM respondents has decreased in average JOD 210 since May 2019.

Figure 12 | Evolution of average debt amount (JOD)


Male-headed beneficiary households were found to be more likely to borrow than female-headed ones, and more likely to hold debt (at 90% vs 84%). The amount of debt held by male-headed recipient households was higher by JOD 100 on average, speaking to higher debt loads but also perhaps to a better access to credit in the first place.

PDM respondents to this study were found the most likely to carry debt in Zarqa and Mafraq (95% and 91% respectively) – in both of those locations, no non-Syrian refugee household interviewed was debt-free. The highest average debt amounts were found in Zarqa (JOD 730) and Amman (JOD 686). The lowest frequency of borrowing and households with debt were in Irbid.

Table 5 | Borrowing frequency, share of respondents holding debt and average debt amount

	Amman		Irbid		Mafraq		Zarqa		Other	
	Syrian refugees	Non-Syrian refugees								
During the last 3 months (90 days), did any member of the HH borrow money?	85%	70%	74%	47%	79%	50%	92%	75%	82%	70%
Households with debt	89%	86%	86%	79%	91%	100%	92%	100%	88%	61%
Average debt from borrowing (JOD)	932	564	561	506	452	475	614	964	459	861

Two-thirds of interviewed cash recipient households with debt have safety concerns regarding their creditors. 9% of Syrian households indicated that their level of debt made them consider returning to Syria, an increase from 7% in 2019.

Om Ahmad

Om Ahmad and her family, husband Zakariya and children Nour Al Houda, 8, and Ahmad, 4, fled their home in Bab Amr, Damascus in 2012. *“We were at home, and suddenly we heard the bombing. We left because I was afraid for my children. I thought they might die because of the shelling. We came here in search of a safe place.”*



In Jordan, the family receives cash assistance from UNHCR which they use to secure food and pay the rent. When they didn't receive cash assistance, Om Ahmad explains, life was difficult. They had to borrow half of their rent from her sister-in-law, and frequently relied on support from neighbors. Her children sometimes needed to walk for thirty minutes to borrow JOD 0.5 needed to purchase bread. When they did receive cash assistance, Om Ahmad was above all relieved to be able to begin repaying her debt.

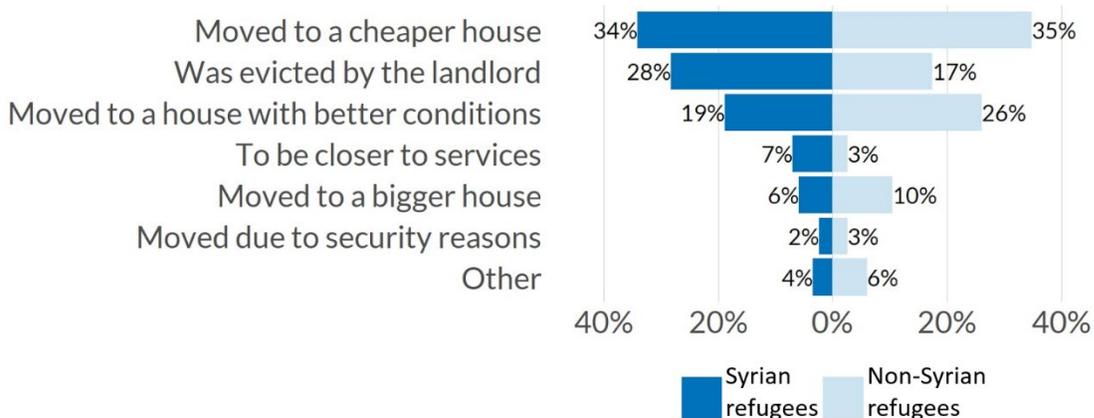
In Jordan, Zakariya has worked in different jobs such as selling vegetables. His main priority is to provide for his loved ones.

“What is the first thing I think about when I wake up in the morning? I think about my children. I think about getting food for them and keeping a roof over their heads.”. Zakaria could not find any work during the COVID-19 related restrictions in the spring of 2020 and found himself unable to pay the rent for three months.

HOUSING AND TENURE SECURITY

A third of beneficiaries indicated that they had changed houses since receiving the cash assistance. Non-Syrian households were more likely to have moved (40%) than Syrian households (27%). Most households (55%) moved to a less pricey dwelling. Syrian households were more likely to have moved because of eviction by the landlord (28% compared to 17%). It is noteworthy that the percentage of evictions for Syrians increased 10 points from 2019 and it is the second most frequent reason for moving among Syrians.

Figure 13 | Reasons for having moved to a new dwelling, Syrian and non-Syrian.



Moving to a cheaper house is the most cited reason for moving in almost all governorates. In Irbid, evictions were the main cause of moving, 10 points higher than moving to a more affordable house.

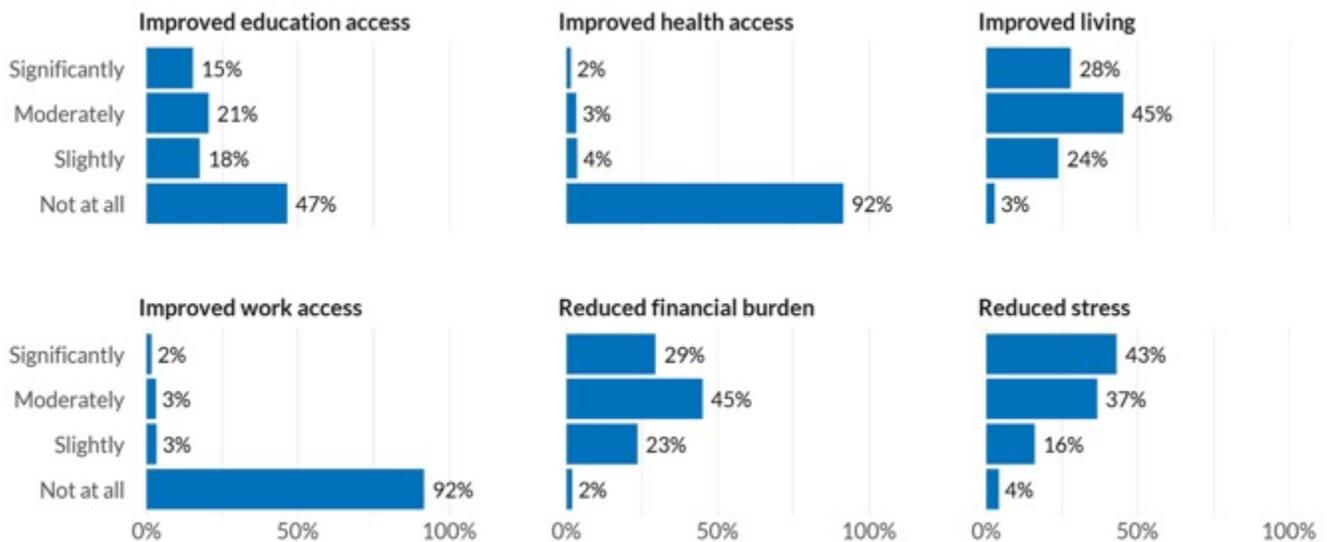
CONTRIBUTION TO IMPROVED LIVING CONDITIONS

The majority of refugee households interviewed (97%) reported improvements in living conditions, a significant increase from 61% in 2019. The opposite trend is found regarding healthcare – fewer than 10% of respondents stated the cash assistance had enabled them to access healthcare, a significant drop compared to 2019 when this was the case for half of the interviewees.

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

Unsurprisingly given the context of 2020 and its effects on employment, access to formal work also does not seem to have significantly improved since last year (Figure 14). Only 12% of interviewed Syrian refugee households reported improvements in work access, fewer than seen in 2019 (15%). Almost none of the non-Syrians (3%) reported that the cash contributed to improving their access to livelihoods, a slight reduction of the 6% observed in 2019.

Figure 14 | Effect of cash assistance on household wellbeing, overall



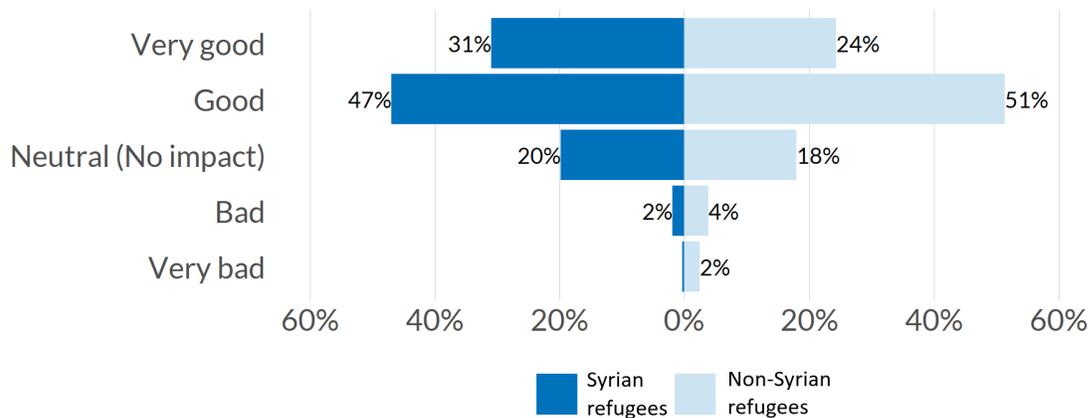
“It is hard to find work in construction when you are 50 years old, and there are not many other fields we can work in. What would happen if we did not have the cash assistance? The first thing is that my children would stop going to school and start looking for work!”

Focus group, Karak, male Syrian refugees

COMMUNITY RELATIONS AND SAFETY

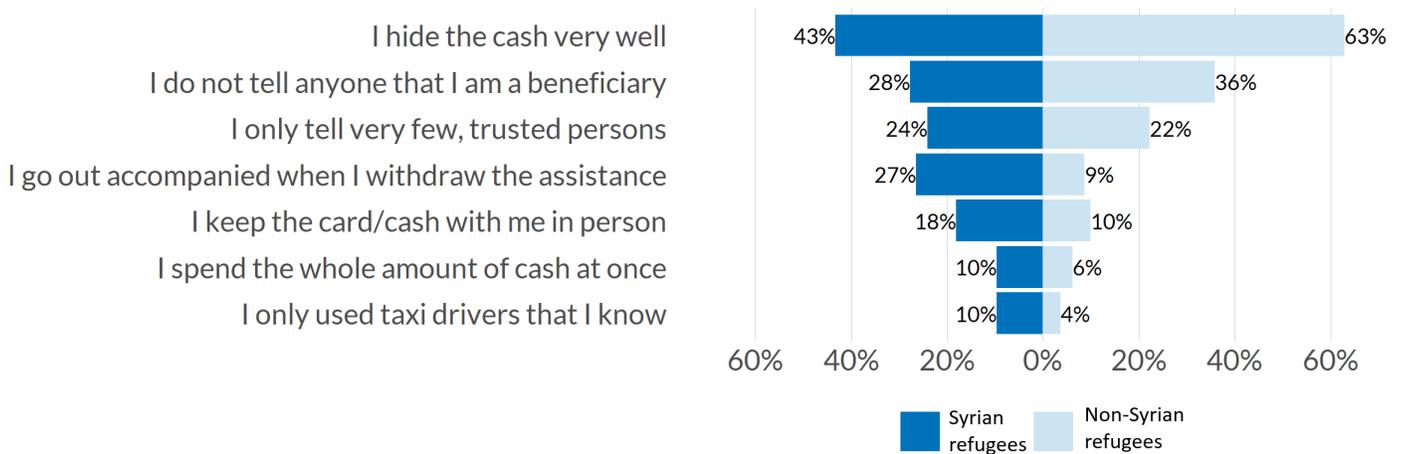
The cash assistance does not appear to have a palpable negative impact on community relations for the majority of respondents (Figure 15). Most interviewees considered that their relationship with the local hosts was good (78% of Syrian and 75% of non-Syrian refugees, with no changes since 2019). Non-Syrian refugees were found slightly more likely to consider their relationship with the local community to be bad or very bad. 16% of Syrian and 21% of non-Syrian refugees agreed that this relationship changed since they started receiving cash assistance, but only 6% note that the impact had been negative, suggesting that there are indirect benefits of the cash assistance to the Jordanian host population.

Figure 15 | How is your relationship with the local community?



The impact on safety is slightly more ambivalent, as cash will contribute to objectively increased safety (better shelter, food security, less vulnerability to exploitation) while also bringing with it its own safety concerns. 27% of respondents thus reported having increased precautions to stay safe as a beneficiary of this program. The most frequent precautions to stay safe are to hide the cash, avoid telling people that they are beneficiaries of the program, telling only trustworthy people and go out accompanied when withdrawing the assistance. Non-Syrians appear to be more concerned about theft than their Syrian counterparts (Figure 16).

Figure 16 | Prevalence of precautions taken to stay safe as a beneficiary



PSYCHOSOCIAL ASPECTS

The majority of respondents (89%) feel worried about the future of the households and stressed about financial issues (78%), with similar proportions for Syrian and non-Syrian refugees interviewed (Figure 17). These percentages are similar to those seen in 2019. When asked specifically about the impact of UNHCR cash assistance, most respondents (77%) reported feeling more secure. Syrian beneficiaries were more likely to express relief at the cash assistance’s contribution to their ability to meet their family’s basic needs, at 66% vs 56%.

Figure 17 | For the past 30 days, please indicate if you agree or not with the following statements:



Mariam (Um Hussein)



Mariam, 65, fled her home in rural Aleppo to Jordan in 2012. Her husband had passed away the year before from cancer. She now lives in Amman with her daughter Aida and one-year old grandson, Omar. Her six sons also live in Jordan with their own families, while four other daughters are scattered between Syria, Lebanon and Australia. Since arriving in Jordan, Mariam has had to undergo a series of serious medical procedures. First an operation on her liver around four years ago and more recently investigations for a tumour that has appeared on her elbow. She is also scheduled to have an eye operation as her vision is very limited in her right eye.

UNHCR monthly cash assistance of JOD 80 has been crucial in supporting her

healthcare costs: simply going to and from the doctor costs JOD 7 in a taxi. Mariam is currently saving money to afford an MRI scan on her elbow at a cost of JOD 130. Every month the bulk of her cash assistance is spent on buying medication or paying for treatment.

5. Distribution Modalities and Service Delivery

COLLECTION, TIME AND COST

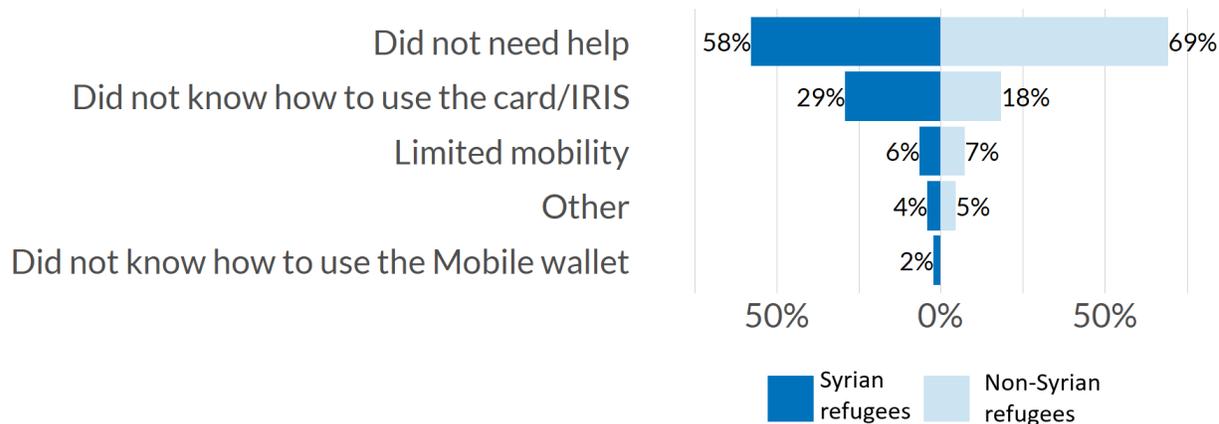
When cash is ready for collection, UNHCR sends a SMS to eligible refugees. Beneficiaries can then visit the nearest suitable ATM to withdraw their cash assistance. Refugees who have not withdrawn their cash assistance by the end of the month are contacted via SMS by UNHCR. If they are unreachable for two consecutive cycles, the funds are recovered and allocated to other vulnerable families on the waiting list.

UNHCR's cash distribution mechanism in Jordan is, for the most part, card-less, pin-less and fraud-proof: 83% of interviewees to this post-distribution monitoring access their cash via iris-enabled ATMs. The use of mobile wallets for cash transfers has increased since the implementation of the online mobile registration by the Central Bank of Jordan in April 2020. UNHCR has been promoting the use of this mechanism during the COVID-19 pandemic to decrease crowds at ATMs assistance distribution and to support refugees with prepaid cards who were unable to receive their new ATM cards due to the lockdown: 6% of respondents are now using mobile wallets.

Most respondents (83%) received the assistance on the day they were expecting it, a decrease from the 94% observed in June 2020. Two-thirds of the respondents did not need help to withdraw the cash. Syrian refugee households required help more frequently to withdraw the cash than non-Syrian refugee households, at 42% and 31%, respectively. Households that did not

require help increased from 60% in 2019 to 63% this year. Furthermore, results suggest that those who have been cash recipients for longer are less likely to need help withdrawing the money: fewer than 30% of those who received cash for nine years or more needed help, compared to 45% of those who only just started receiving it (less than a year ago). The most frequent reasons for needing help were not knowing how to use the card, limited mobility and being unable to use mobile wallet.

Figure 18 | Reasons for needing help to withdraw the cash



Over 60% of those who needed assistance withdrawing cash received help from family members. About one in three sought help from a stranger or from a bank agent. Only two cases reported having needed to pay for assistance to receive the cash, one paying JOD 2 and one paying JOD 10.

Close to 90% of respondents collected the assistance from their nearest Cairo Amman Bank (CAB) ATM or mobile wallet agent, a similar proportion to 2019. The most frequent reasons to not go to the nearest CAB ATM or mobile agent were ATM technical errors, and long lines/crowding.

Beneficiaries facing difficulties using the ATM decreased from 25% in 2019 to 20% this year. The most common difficulty is multiple attempts to scan the eye on the iris scanner, having to go several times due to crowding and not knowing how to use the ATM.

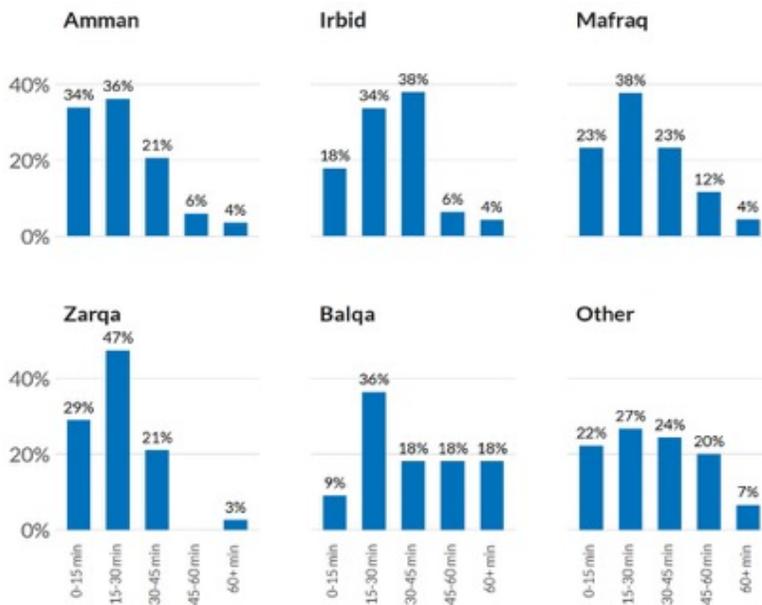
Table 6 | Average number of attempts to scan the iris for cash withdrawal, 2018-2020

		11/2018	05/2019	10/2019	10/2020
% with problems withdrawing cash		26%	13%	25%	20%
Of those with problems withdrawing, attempts to scan the iris	1-3 times	44%	43%	40%	41%
	4-7 times	40%	32%	40%	50%
	8+ times	16%	23%	19%	9%

Close to half of the respondents required two or more trips to withdraw the assistance. These long travel and repeated trips were more prevalent outside of Amman and may well be linked to COVID-19 restrictions impacting transport links and frequency.

A significant increase in travel time to the point of cash distribution was observed since last year. This may be partly due to the fact that during the COVID-19 related restrictions on movement, cars were not allowed on the street and recipients needed to walk to withdraw the cash. Overall, only 28% (down from 66% in 2019) of respondents travelled 15 minutes or less to reach the bank or agent and come back home.

Figure 19 | Time to reach ATM for withdrawal of cash for different governorates



There was significant variation across governorates of the costs to reach the bank or agent to withdraw the assistance. With a larger network of eligible ATMs, Amman saw the lowest cost to reach the withdrawal points, while the governorates of Balqa, Mafraq and Irbid had some of the highest reported costs. Over 70% of beneficiaries in Balqa reported a cost of over JOD 2 to reach withdrawal points, with 27% paying over JOD 5.

The main fear when going to withdraw or going to spend the cash assistance is robbery – one beneficiary in ten reported being afraid of their cash being taken from them, with little difference between Syrians and non-Syrians, and women and men. COVID-19 infection was frequently mentioned as a risk when going to withdraw and spend the cash assistance.

“It was difficult this year. For a while, anyone wanting to enter Aqaba city was supposed to show a negative COVID-19 test. Those of us who did not live in Aqaba but needed to withdraw our assistance in the city were in big trouble. The tests cost JOD 70 at the time.”

Focus group, Syrian refugees, Aqaba

This fear was more prevalent among men (10%) than women (3%) and among non-Syrians (10%) than Syrians (4%). Over half of all respondents agreed that COVID-19 related restrictions had been affecting the withdrawal of or spending of money.

Table 7 | Did the CBI put POCs at additional risk when...

	Syrian	Non-Syrian	Female	Male
Going to withdraw or get the money?	8%	15%	9%	13%
If yes, because of COVID-19	21%	52%	19%	56%
Deciding how to spend the money?	4%	5%	4%	5%
Keeping the money/ ATM card /mobile phone which has the mobile money application at home?	3%	6%	4%	4%
Going to spend the money?	10%	11%	9%	12%
If yes, because of COVID-19	23%	31%	19%	32%

When asked concretely about safety aspects of a given withdrawal type, some 40% of respondents agreed that iris scans were the best options. Over half maintained that using an ATM card would be safer.

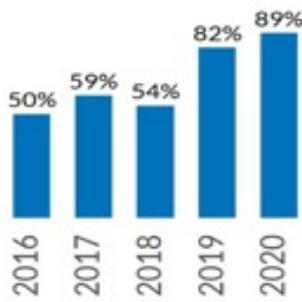
Two out of five interviewed beneficiaries would prefer a different transfer mechanism in the future (44% of Syrians and 38% of non-Syrians). Whatever their qualms with the amount of cash and the delivery mechanism, two thirds of respondents stated that they would prefer receiving cash assistance in the future to a combination of cash/in-kind, or only in-kind support. Only one third would opt to receive both in-kind and cash aid.

QUALITY OF SERVICE DELIVERY

UNHCR phone-based communications reach the majority of interviewees: 96% of respondents reported receiving SMS from UNHCR on a monthly basis alerting them to collect their assistance. Some issues remain with updating contact lists: only 58% of interviewed beneficiaries knew how to update their contact information. 43% did update their contacts and, of those who did, 63% received follow-up calls from UNHCR on their new number. The remaining 37% were contacted on their old number or were not contacted at all.

Beneficiaries' knowledge of where to lodge complaints has steadily increased since 2016. In 2016, only 50% of beneficiaries were aware of UNHCR's hotline. In late 2020, this figure stood at 89%.

Figure 20 | Percentage of beneficiaries who are aware of UNHCR helpline



The helpline is thus relatively well-known, though it is of note that one interviewed non-Syrian beneficiary in five was not familiar with it. Syrians appeared less likely than their non-Syrian peers to actually use the helpline, however, at 72% and 57% respectively. This is a decrease compared to 2019, when 81% of all respondents reported to have contacted the helpline or approached UNHCR offices. In focus groups, some of the refugees consulted noted that reaching the helpline was harder than usual during the height of the COVID-19 crisis, likely due to increased demand related to the COVID-19 emergency assistance.

36% of respondents did not contact UNHCR helpline/approached UNHCR offices or help desks in the past year, mainly because they did not see the need to.

Only a minority of those who did approach the helpline report that their issue had been resolved, likely due to the fact that a majority of calls to the helpline centred around requests for increased assistance. For the 32% of respondents who stated that the helpline/UNHCR offices had solved their issue, time to resolution varied considerably: half saw their problem resolved within one week, while a third needed to wait for over one month. Of those who contacted the helpline in 2020, 47% felt satisfied with the service, a significant decrease from 78% satisfaction in 2016.

97% of respondents feel that UNHCR and CAB staff treat them with respect. The few complaints with respect to UNHCR centred around late feedback/no answer to inquiries, and poor communication.

Table 8 | Helpline, messages and phone contact

	Syrian	Non-Syrian
Do you know the helpline phone number?	88%	81%
Do you know how you can report complaints and feedback on the cash assistance from UNHCR?	74%	83%
Have you ever contacted UNHCR helpline/approached UNHCR offices or helpdesks in the past year for any reasons?	57%	72%
Did you get any feedback on your inquiry?	40%	43%
Was the issue you resolved?	32%	32%

6. Conclusions

This post-distribution monitoring exercise covers an unusual year. In 2020 more than ever, UNHCR's basic needs cash assistance for urban refugees was a lifeline for many. Many of the respondents interviewed in focus groups feared the spectre of COVID-19 because they would struggle to cover medical costs associated with an illness. In this context, the cash assistance allowed urban refugees to pay for their food and shelter, if little more, with fewer refugees using the money to reduce their debts when compared to 2019. This might indicate more pressure and difficulties on covering their basic needs. Undoubtedly, the **assistance provided by UNHCR and its partners helps refugees meet their basic needs**, and although negative coping strategies remain common, the assistance allows refugees to avoid financial emergency levels.

Cash is a crucial part of the lives of the interviewed beneficiaries. While it does not appear to contribute much to providing access to livelihoods opportunities or healthcare, it does offer (more) dignity, improve the quality of life, and **reduce financial stress in the short run**. It also appears to have a positive effect on refugee-hosts relations. The cash programme is an important protection mechanism, but negative coping strategies remain common especially among non-Syrians.

Debt is an important coping mechanism for refugee households in Jordan, and the proportion of recipients holding debt has slightly decreased since mid-2020, suggesting **difficulties in access to credit** in particular for non-Syrian refugees. Results point to **the need of investing in financial inclusion mechanisms**, beyond mobile wallets and bank accounts, including access to loans.

Considering the scope and scale of the operation, **service delivery remains smooth**. Although it was harder in 2020 than in previous years to reach the helpline, and took longer to reach the points of withdrawal, most respondents continued to receive the amount of cash they expected on the day they expected it. Difficulties using iris scanner remain common, but less so than in previous iterations.

This trend will need to be confirmed over time. While biometric authentication remains the safest mechanism against fraud, this is not necessarily appreciated by the beneficiary population which would like to have the flexibility of appointing an alternative cash collector as needed. **Further communication on the benefits of iris authentication** and on the options available for appointing other withdrawers would fill an awareness gap here.

The financial potential of mobile wallets seems promising. With the COVID-19 pandemic, UNHCR promoted the use of this mechanism to decrease crowds at ATMs and to support those experiencing delays in receiving their ATM cards due to the COVID-19 related restrictions. Mobile wallets provide a **financial inclusion dimension**, with refugees owning their own wallets. UNHCR mobile wallet registrations have more than doubled since the outbreak of the pandemic. However, findings suggest that most refugees owning mobile wallets do not use the mechanism to its fullest potential, mostly cashing out the money, and not saving or using the digital payments possibilities. These results point out to the need of **raising awareness on the benefits of the use of digital cash**, as well as continuing efforts to promote digital cash among FSPs and supporting the government in strengthening the digital finance ecosystem.

UNHCR Jordan remains at the forefront of innovation in cash delivery, and its **learning agenda** is extensive as demonstrated by the accountability series. 2020 was a year of upheaval which demonstrated the limits of the simple monitoring framework currently employed for the PDM exercises. While indicators collected present a snapshot of service delivery considerations, cash allocation and vulnerability, in the absence of a control group and a targeted panel study, the impact of the cash assistance on protection risks cannot easily be ascertained. In 2021, it is recommended that the operation proceed with a **review of the logframe and monitoring framework** of the urban basic needs cash operation, reviewing some indicators but more generally revisiting the aspired-to outcomes of the programme as a whole.

In this context, it is recommended to **add a panel study component to the PDM** exercise. Following the same cases over an extended period of time, UNHCR Jordan would gain valuable insights into the extent to which its cash operation remains a care-and-maintenance situation and whether it might contribute to **more sustainable solutions over time**. Including a **control-group** of refugees who are not receiving the UNHCR cash assistance would yield a useful point of comparison over time.

Indeed, as legislation regarding access to the job market evolves, as cash recipients foster social connections with the host community, local integration might become more prevalent. At this point, considerations regarding graduation criteria from the basic needs cash programme would benefit from **data-driven insights** pertaining to the pathways via which cash recipients' lives evolve in exile over time.



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

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