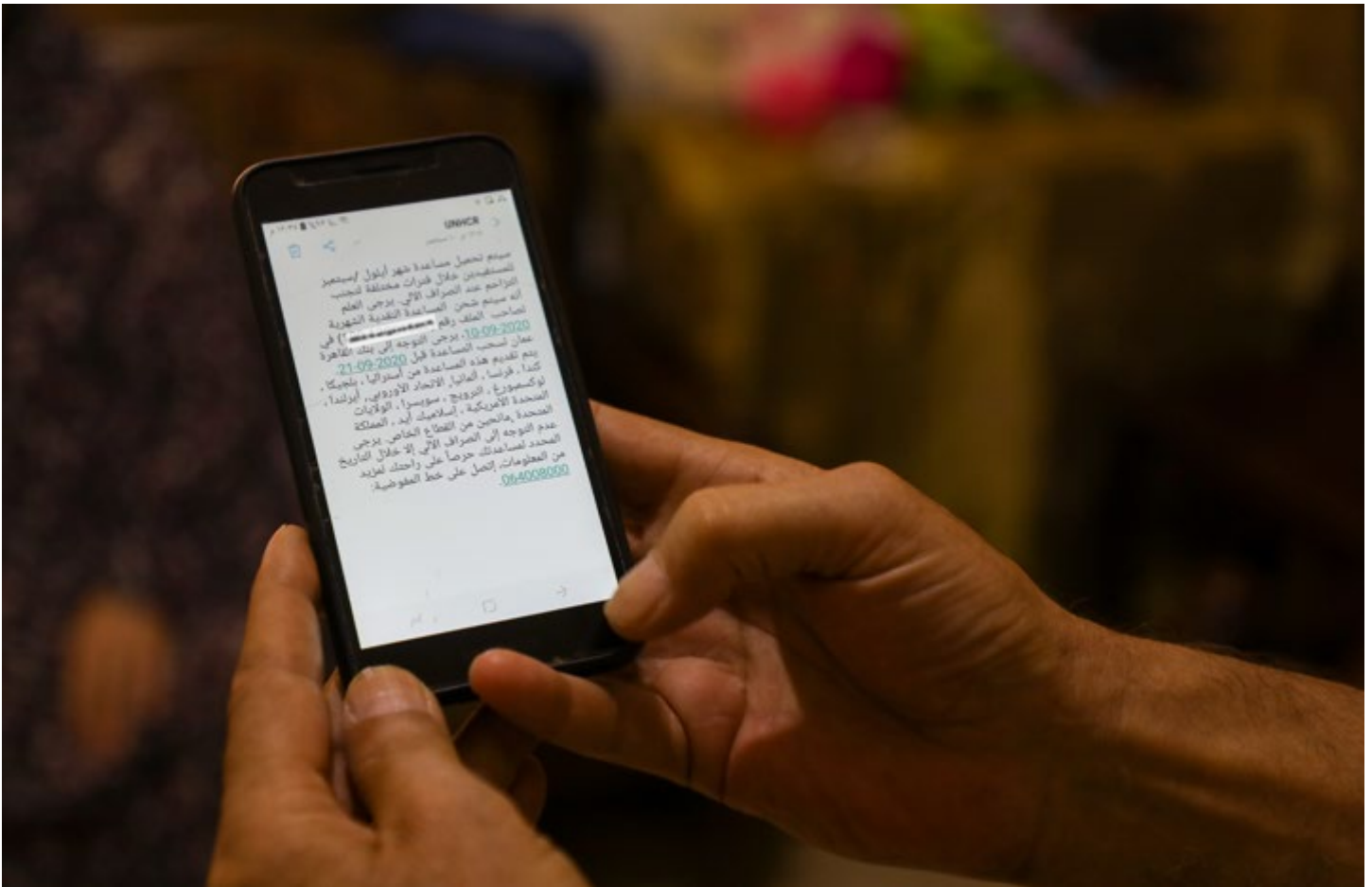


Multi-purpose cash assistance



2020

Post Distribution Monitoring Report

Acknowledgements

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



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

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

This report should be cited using the following referencing style: Samuel Hall (2020) *UNHCR Jordan Multi-purpose cash assistance 2020 Post-Distribution Monitoring Report*, commissioned by UNHCR Jordan.

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

Table of Contents

Executive summary	2
PDM key monitoring indicators.....	4
List of tables and figures.....	6
List of Figures	6
List of Tables.....	6
Abbreviations	7
1. Introduction.....	8
2. Profile of the sample	9
3. Spending of Cash Assistance	10
4. Outcomes of Cash Assistance	14
FOOD SECURITY.....	14
NEGATIVE COPING STRATEGIES	16
BORROWING AND DEBT.....	18
HOUSING AND TENURE SECURITY	21
CONTRIBUTION TO IMPROVED LIVING CONDITIONS.....	22
COMMUNITY RELATIONS AND SAFETY	23
PSYCHOSOCIAL ASPECTS	24
5. Distribution Modalities and Service Delivery.....	25
COLLECTION, TIME AND COST	25
QUALITY OF SERVICE DELIVERY.....	28
6. Conclusions	30

List of tables and figures

List of Figures

Figure 1 Geographic distribution of 2020 PDM survey respondents	9
Figure 2 Household size and country of origin	10
Figure 3 Categories of spending of cash assistance, Syrian vs non-Syrian refugees.....	11
Figure 4 Spending of cash assistance on food and rent over time.....	12
Figure 5 Who in your household decided how the cash assistance should be spent?.....	14
Figure 6 rCSI scores of PDM respondents, 2018-2020	15
Figure 7 Prevalence of negative coping mechanisms in the past seven days	16
Figure 8 Prevalence of negative coping mechanisms in the past 7 days, governorates	16
Figure 9 In the past 4 weeks has your household needed to.....	17
Figure 10 Evolution of share of households with debt.....	19
Figure 11 What were the primary reasons for borrowing?.....	19
Figure 12 Evolution of average debt amount (JOD).....	20
Figure 13 Reasons for having moved to a new dwelling, Syrian and non-Syrian.	21
Figure 14 Effect of cash assistance on household wellbeing, overall.....	22
Figure 15 How is your relationship with the local community?.....	23
Figure 16 Prevalence of precautions taken to stay safe as a beneficiary.....	24
Figure 17 For the past 30 days, please indicate if you agree or not.....	24
Figure 18 Reasons for needing help to withdraw the cash.....	26
Figure 19 Time to reach ATM for withdrawal of cash for different governorates.....	27
Figure 20 Percentage of beneficiaries who are aware of UNHCR helpline	29

List of Tables

Table 1 What did you spend UNHCR's cash on? A comparison of 2019-2020	11
Table 2 What did you spend UNHCR's cash on? 2020, by governorate	12
Table 3 rCSI weightings by behaviour	14
Table 4 Prevalence of select negative coping mechanisms in the past 4 weeks	18
Table 5 Borrowing frequency, share of respondents holding debt and average debt amount....	20
Table 6 Average number of attempts to scan the iris for cash withdrawal, 2018-2020	26
Table 7 Did the CBI put POCs at additional risk when.....	28
Table 8 Helpline, messages and phone contact.....	29

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

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/云报告?reportId=5_17350

