

The Impact of Oxfam's Cash Distributions on Syrian refugee households in Host Communities and Informal Settlements in Jordan



OXFAM

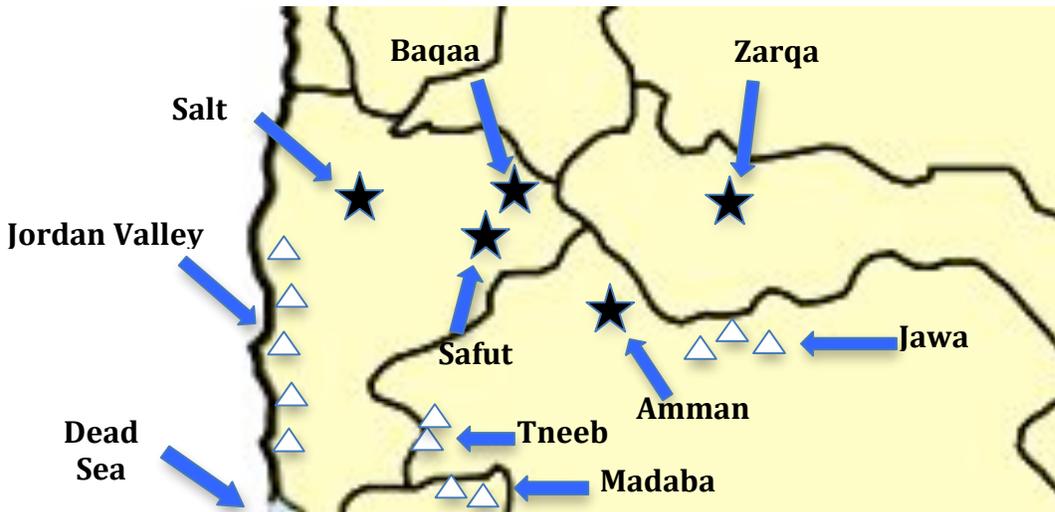
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Table of Contents

I. EXECUTIVE SUMMARY	4
II. INTRODUCTION	7
A. BACKGROUND	7
B. JUSTIFICATION FOR THE PRESENT STUDY	8
C. STUDY OBJECTIVES	8
III. METHODOLOGY	9
A. OVERVIEW	9
B. LIMITATIONS	11
IV. FINDINGS	12
A. FAMILY PROFILES	12
B. HUMANITARIAN ASSISTANCE	13
C. EXPENDITURE	14
D. ASSETS	15
E. INCOME	16
F. INCOME-EXPENDITURE GAP AND DEBT	16
G. PROTECTION	18
NEGATIVE COPING STRATEGIES	18
SOCIAL COHESION	20
HEALTH CARE EXPENDITURES	23
H. FOOD SECURITY	23
OVERVIEW	23
COPING STRATEGIES	23
FOOD CONSUMPTION SCORE	24
V. PROSPECTS FOR THE FUTURE	26
VII. SUMMARY OF FINDINGS	28
VIII. RECOMMENDATIONS	29

Figure 1: Approximate locations of Jordanian communities where Oxfam is implementing cash transfer programmes in 2013-14*



-  Informal settlement
-  Host community

* Oxfam has not distributed cash in the Jordan Valley. However, many cash beneficiary families from Tneeb and Madaba moved to the Jordan Valley in late 2013 to follow the agricultural season, and thus the study sample included a family living there. Also, while the map shows only the city of Zarqa, Oxfam will select cash beneficiaries from all over Zarqa Governorate (marked with the black border in the map) for its 2014 cash transfer activities.

I. Executive Summary

As of December 2013, almost 600,000 Syrian refugees were registered in Jordan. As the Syrian conflict persists, the approximately 460,000 refugees living outside of Za'atari Refugee Camp find themselves in an increasingly precarious situation, facing a high cost of living, depleted assets and limited and insecure income sources. International humanitarian actors began implementing cash assistance programmes in Jordan in mid-2012, intending to help the most vulnerable refugees meet their basic routine needs, especially their housing costs. Oxfam joined this group in July 2013, targeting 1200 Syrian refugee households in Balqa Governorate and informal settlements around Amman.

Given the absence of viable alternatives to cash transfer programmes (CTPs) in Jordan, such programmes will certainly continue for the foreseeable future. It is crucial to review their impact to date in order to identify common issues and lessons learned and adjust programmes accordingly. The present study was intended to enhance Oxfam's understanding about the impact its cash transfer programmes have been having on Syrian refugees in order to feed into future programme design and advocacy work. It aimed to gather accurate and in-depth information from a small sample – eight families in total – selected to capture the diversity in household composition and vulnerability of beneficiary households and of the communities where Oxfam is distributing cash. The survey team spent about five hours with each family, gathering detailed data about family composition and history, involvement with Oxfam's cash transfer programme, asset ownership, expenditure, humanitarian assistance, income, protection and food security.

Findings suggest that Oxfam's cash assistance has by and large served its intended purposes and has had a significant impact on beneficiary families, though this impact is limited, as the cash was only distributed for a three-month period. Most directly, it has helped refugee families to meet their basic needs, including housing and assets that allow for an improved standard of living. It has also allowed some families to address pressing health care needs, especially of children, in some cases contributing to medical treatment that was probably life saving. In other cases, it allowed financially desperate families to remain in Jordan rather than return to an extremely insecure Syria.

The cash transfer programme has also provided an opportunity for refugees to begin to repay debts, though some debts were too substantial to pay off with only three months of assistance. The programme's overall impact on child labour is inconclusive, as families' individual values regarding education and circumstances vary widely and the sample did not allow for this issue to be explored exhaustively. However, from subsequent discussions with field staff, it is safe to say that the cash support has enabled a number of Syrian children to temporarily leave the workforce and return to school.

The cash has also played a modest role in improving refugees' food consumption, as evidenced by their decreased reliance on some negative coping strategies and increased consumption of many different types of food over the past few months. The benefit of this improved food consumption is probably mostly psychological, as most refugees' diets were nutritionally adequate before the cash distributions began.

Oxfam's cash transfer programme has room for improvement. While all families value the cash assistance, it is clear that vulnerability varies widely among beneficiaries, and that Oxfam's targeting and verification processes could use some refining. In addition, the enormous humanitarian response for Syrian refugees living in Jordan, of which Oxfam's cash transfer programme is one small part, has helped to fuel a perception among many Jordanians that refugees are receiving massive, comprehensive assistance. This in turn feeds into Syrian-Jordanian tensions that threaten to make refugees' lives more expensive and more challenging overall. In particular, any contribution that cash assistance programmes have made to rising rental costs should be a huge concern for CTP actors.

Health care expenditures are substantial for many refugee families and to a degree limit the extent to which the cash support helps them meet their basic needs. Oxfam's cash assistance is not primarily designed to help with medical costs, yet many refugees are using some of it for costs that technically they should not have to pay. Cash assistance may be encouraging some of the more vulnerable beneficiaries to pursue expensive emergency health care for children, which actually pushes them further into debt.

Without further cash assistance, the financial outlook for all families is very bleak; even the most financially stable of these families will plunge into debt within the next few months if current income and expenditure patterns continue. It is hard to see how families will support themselves in Jordan over the long term in the absence of additional cash assistance or a political environment that will allow them to engage in income-generating activities. At some point, families will likely have to resort to other measures, such as returning to Za'atari or Syria or moving in with extended family in Jordan.

This study presents the following recommendations, relevant not only to Oxfam but also to any actor engaged in cash transfer programming for Syrian refugees in Jordan:

1. Humanitarian actors should continue providing ongoing cash support to the most vulnerable Syrian refugee families in Jordan's host communities and informal settlements for as long as refugees lack access to a consistent and reliable means of financial support.
2. Oxfam should ensure that emergency medical cash is available for vulnerable refugee families with serious medical needs *on top of* recurring cash payments, as monthly cash payments are insufficient to cover major medical expenses in addition to basic needs. This could be achieved by providing emergency cash directly on a case-by-case basis or by coordinating with other organizations operating in the same area to make sure that beneficiaries have access to emergency support if Oxfam is not providing it. Ideally, Oxfam should help to organize research and mapping of the emergency medical support offered to refugees by CTP and medical actors in Jordan in order to enhance referral and coordination efforts.
3. Oxfam should further refine its targeting and verification processes to more fully ensure that cash benefits are not duplicated by cross checking with *all* INGO CTP actors (not just with UNHCR) and by mapping the activities of non-INGO CTP actors. Oxfam should avoid giving simultaneous cash grants to multiple families in the same housing unit when the total household size is small and the families are likely to share resources. Some attempt should be made to assess families' assets as part of the screening process and to favour those families with fewer assets for selection.
4. Recurring cash transfer programmes should offer a minimum of six months of support to beneficiary families, with the option to offer further support where it is warranted.
5. Oxfam should make information sharing and referral programming a priority, especially as regards health care. It should ensure that sufficient resources are allocated to further develop referral materials and standards, provide ongoing capacity building for the field team and explore innovative options for information sharing.
6. Oxfam should greatly increase its efforts to support social cohesion between Jordanians and Syrians. It should build on the foundation of the Integrated Peer Support Groups it has already established in Balqa Governorate, devoting more resources to develop the *social* aspects of these groups, for example by organizing times when people, especially women, with shared interests can gather for primarily recreational reasons, without the structure of a formal session. In addition, efforts should include relationship building with influential members of host

communities and informal settlements, including leaders in the business, political, religious and non-profit communities. Oxfam staff should make the effort to ensure that these actors understand the type of support the cash transfer programme offers and how beneficiaries are targeted.

7. Oxfam should consider integrating financial planning services into its programming, focused on managing debt and reducing expenditure. Oxfam could further explore any savings and loan options available to refugees and consider facilitating access to some of these options through future projects.
8. Oxfam should take a leading role in advocating for a social, economic and legal environment that will expand livelihoods opportunities for refugees in Jordan.
9. Through the inter-sector cash and shelter working groups in Jordan, Oxfam should advocate for research on housing costs in host communities that will help illuminate what changes are happening and why. If, as the current study suggests, there is strong evidence that cash transfer programmes are contributing to increased rental costs for refugees, CTP actors may want to explore adaptations of cash-for-rent activities that offer some form of rent control.
10. Oxfam should periodically follow up with the families interviewed in this study in order to get a sense of trends among refugees as well as any longer-term impacts of its cash assistance.

II. Introduction

A. Background

With the escalation of the Syria crisis in 2012, more and more Syrians sought refuge in neighbouring countries. Between late 2012 and mid-2013, the number of Syrian refugees tripled, rising from 500,000 to almost 1.5 million. At the time of writing this report, over 2.3 million Syrian refugees were registered throughout the Middle East and North Africa, almost 600,000 of them in Jordan. Around 80% of refugees in Jordan are currently staying outside of Za'atari Refugee Camp, either in apartments in “host communities” throughout the country or in “informal settlements,” clusters of tents and makeshift shelters, generally adjacent to a source of employment, like a farm or factory.¹

Recent reports by Oxfam, CARE and ACTED have documented the substantial income-expenditure gaps faced by refugee families in Jordan². On the expenditure side, these gaps stem from the relatively high cost of living in Jordan, as compared to in Syria. In addition, Syrians living in host communities face disproportionately high rental costs; ACTED's report from August 2013 showed that, on average, Syrians living in Jordanian host communities were paying 37 Jordanian dinars (JoD) more on rent per month than were their Jordanian neighbours. On the income side, Syrian refugees in Jordan face limited and irregular income sources. Prohibited from working in Jordan legally, many are nonetheless earning money through unskilled labour, though wages are low and inconsistent, and the potential ramifications of getting caught are serious. Cultural and practical factors preclude many female-headed refugee households from employment opportunities, though a small percentage of Syrian women earn some income through wage labour or home-based small businesses.

As the conflict persists, Syrian refugees living outside of Za'atari find themselves in an increasingly precarious situation. Most assets and savings brought from Syria have already been sold or spent to meet basic needs. Returning to Syria at the moment is highly risky³. Many refugees are relying on negative coping strategies to survive, and most are thought to have incurred significant levels of debt⁴. At the same time, tensions between Syrians and Jordanians are reportedly increasing, especially in those areas with high concentrations of refugees⁵.

Recognizing the plight of Syrian refugees in Jordan, international humanitarian actors began implementing cash assistance programmes in mid-2012, and these efforts have since spread. As of late 2013, some of the INGO cash transfer programming (CTP) actors in Jordan included UNHCR, MEDAIR, CARE, Oxfam, ADRA, HI, IFRC, IRC, Save the Children, ICMC, ACTED and DRC. Though efforts to harmonize various aspects of these programmes are ongoing, there are many similarities in how organizations select beneficiaries⁶, and disbursement amounts range from 50-200 JoD. When provided, recurring assistance generally lasts for three months and is designed to help refugees meet their basic routine needs, especially their housing costs. Numerous local and international Islamic groups have also provided some cash support to refugees, though there is limited coordination between these groups and INGOs.

¹ <http://data.unhcr.org/syrianrefugees/> Accessed 25 January, 2014.

² Oxfam. Integrated Assessment of Syrian Refugees in Host Communities: March 2013; CARE. Syrian Refugees in Urban Jordan: April 2013; ACTED. Food Security Situation and LLH Intervention Opportunities for Syrian Refugees and Host Communities in North Jordan: August 2013.

³ Oxfam. Annex to Syria Crisis Response Strategy: August 2013.

⁴ CARE. Syrian Refugees in Urban Jordan: April 2013.

⁵ WFP Jordan: Food Security Secondary Data Analysis: October 2013.

⁶ For a comparison of vulnerability scoring criteria used by different CTP actors in Jordan, see Appendix A.

Oxfam's cash distribution programme began in July 2013 with funding from DFATD-IHA (formerly known as CIDA), DEC, SIDA, Belron and Klub, as part of a project that also integrated WASH and protection activities. The programme targeted approximately 1200 Syrian refugee households in host communities in Balqa Governorate, where no other international NGOs were operational at the time due to the relatively small refugee population there, and in informal settlements in the outskirts of Amman. Families were provided with three consecutive monthly instalments of cash. In host communities, each family received a base amount of 80 JoD per month intended as a contribution towards rent, plus 15 JoD per month per family member, intended to help with non-food items and services such as health care, transport and utilities. The total payment was capped at 185 JoD per family, even if the family had more than seven members. In informal settlements, where refugees generally do not pay rent, the monthly payment was 20 JoD per family member, with a cap of 140 JoD.

B. Justification for the present study

Many agencies have been providing various forms of cash assistance in Jordan since the start of the Syria crisis. Given the absence of viable alternatives to cash transfer programmes, it is certain that such programmes will continue for the foreseeable future, and indeed, more and more actors are planning cash-based interventions in Jordan. As cash transfer programmes scale up, it is crucial to review their impact to date in order to identify common issues and lessons learned so that future programming can be modified as necessary.

C. Study objectives

This study was intended to enhance Oxfam's understanding about the impact its cash transfer programmes have been having on Syrian refugees in order to feed into future programme design and advocacy work. Specifically, it aimed to use desk review and HEA-oriented field research to develop a very comprehensive picture of *how* beneficiary households have survived since their arrival into Jordan and *what* the impact of Oxfam's cash transfer programme has been on their lives, especially regarding their ability to meet their basic needs and decrease their reliance on negative coping strategies.

III. Methodology

A. Overview

This study aimed to gather accurate and in-depth information from a small sample that would be representative of a large portion of Oxfam’s cash beneficiary population. While it was not intended to be scientific in a statistical sense, it was hoped that the quality of information gathered would permit a profound understanding of the complex situation that Syrian refugees in Jordan are facing in a way that a traditional Household Economy Approach (HEA) survey, with a large sample but relatively little face time with each family, would not. A similar study that Oxfam conducted in post-earthquake Haiti that was a starting point for the current effort examined just three households, but in great depth. For the present study, eight families were interviewed, in order to capture the diversity of beneficiary households and of the communities where Oxfam is distributing cash.

The following criteria were used to select interviewees for the study:

(1) Household composition. Families were selected to be more or less average in terms of the number of family members and the number of families within the household⁷. In addition, two of the families selected were headed by women; one of these lived in Salt, the community of intervention with the highest percentage of female-headed households;

(2) Vulnerability. Most families interviewed fell around the mid-range of vulnerability, with vulnerability scores⁸ of 12-15. However, one was chosen to represent extremely vulnerable families (score of 33), while one was chosen to represent less vulnerable families (score of 10);

Box 1: Assessing Vulnerability

All of the CTP actors operating in Jordan face the difficult task of deciding whom to target with assistance, given the limited funding available. For its cash transfer programme, Oxfam modified a vulnerability scoring system developed by Care International; Oxfam’s version (see Appendix B) assesses families based on 19 criteria. For example, families are assigned 6 points for being female headed, while they are assigned 10 points if they have a member who has a demonstrated severe medical condition. For each family, the total number of points assigned for all of the criteria is calculated, and families above a certain threshold are considered eligible for cash assistance. Oxfam originally targeted families with scores of 10 or higher, though it later dropped the threshold to 8, when it became apparent that refugees’ vulnerability was increasing the longer they stayed in Jordan. In order to avoid duplicate assistance, all CTP actors have agreed that families receiving regular cash assistance from UNHCR or another INGO are not eligible for additional cash support.

(3) Geography. Families surveyed represent all of the communities where Oxfam has cash transfer programmes except for the informal settlement of Madaba, where there were only 37 beneficiary families and where the beneficiary population closely resembled that of Tneeb. Because Oxfam is phasing out cash distributions in informal settlements, only two families from these types of communities were

⁷ For the purposes of this study, a *family* refers to the categorical unit used by UNHCR (and Oxfam) during refugee registration. A family normally consists of one or two parents and their children. While close relatives such as parents or siblings of the household head may share the same accommodation, they are considered separate families by the UNHCR. In this study, *household* refers to the complete set of people sharing one dwelling unit, such as an apartment or a tent. A household may consist of one or multiple families.

⁸ While discussions with the field team revealed that the vulnerability scoring process was imperfect, scores were still considered when selecting the sample, in the absence of a better measure.

interviewed; the rest were living in host communities. Oxfam is currently in the process of expanding its cash activities to Zarqa Governorate; two families from this region were also included for purposes of comparison. Oxfam's database for Zarqa beneficiaries was still under development at the time of this study, and so "typical" families from Zarqa were selected for the sample based on informal discussions with field staff. Because the Zarqa families had not received cash from Oxfam at the time of research, they are discussed separately in the report; and

(4) Involvement with Oxfam's cash transfer programme: Only beneficiaries who had received at least two months of cash assistance as of mid-November 2013 were selected, except for in Zarqa.

Table 1 presents some of the characteristics of the beneficiaries in the six communities where Oxfam has been distributing cash that guided the selection of participants in the impact assessment, along with some information about the participating families in this study.

Table 1: Selected characteristics of Oxfam's beneficiary and sample population by community⁹

Type of community	Community	Overall beneficiary population						Study sample			
		No. of families	Avg. family size	Avg. no. of families/ HH	Avg. vuln. score	Median vuln. score	% Female-headed families	No. of families	No. of families/ HH	Family size(s)	Vuln. score(s)
Host community	Salt	192	4.33	2.2	14	13	51%	2	1, 2	5, 3	12, 15
	Safut	442	4.95	1.68	15	13	31%	1	1	6	10
	Baqaa	67	5.83	1.44	15	14	18%	1	1	6	33
	Zarqa	Data collection still in progress						2	1	5, 6	n/a
Informal settlement: agricultural	Tneeb	122	4.97	1.09	n/a*	n/a*	17%	1	1	5	n/a
	Madaba	37					29%	0	n/a	n/a	n/a
Informal settlement: factory	Jawa	271					20%	1	1	5	n/a

*Oxfam did not assign vulnerability scores to families in informal settlements, as cash was distributed in a blanket fashion in these areas.

A detailed questionnaire¹⁰ guided the team's conversations with families. It included sections on basic family information and history, involvement with Oxfam's cash transfer programme, asset ownership, expenditure, humanitarian assistance, income, protection and food security. The interviews were quite open ended, and interesting points that emerged during the discussion were pursued in detail, even if they were not explicitly covered in the questionnaire. In total, the survey team spent 4.5-5 hours, spread over two days, with each family, except for the family in Jawa, where the interview was cut off after about 3.5 hours due to time constraints. Research was conducted during the last two weeks of November 2013. The survey team consisted of a facilitator, a translator, a note taker and a Syrian volunteer.

⁹ From Oxfam's host community beneficiary database.

¹⁰ See Appendix C.

B. Limitations

Getting completely clear, accurate information about savings and expenditure is notoriously difficult for a variety of reasons. For this study, the survey team had the luxury of a relatively long amount of time with which to gain each family's trust and iron out confusing details in their stories. Overall, families seemed to be quite honest and forthcoming with the Oxfam team, even regarding information that could have disqualified them for future assistance. However, while some respondents seemed to have quite precise knowledge of their finances, others did not. In order to paint a complete financial picture of the respondents since they arrived in Jordan, it was necessary to estimate certain figures based on the information provided. The income and expenditure figures presented in this report are certainly not perfect but should nonetheless depict accurate trends in refugees' finances. The financial data gathered from the family in Jawa was inconsistent, and this was taken into account during analysis.

The team also encountered some difficulty collecting certain types of information. For example, the sample did not include a beneficiary family in which a child was working instead of attending school. In addition, certain questions, especially those concerning intra-family relations or gender-specific issues, were difficult to pursue in detail in the household interview context. Thus, while the team captured general answers to these questions, it undoubtedly missed some nuances. Knowledge gaps were addressed through reviewing findings and gaps with field staff, who interact with beneficiaries on a daily basis.

In terms of reporting, there are obviously some challenges, as well as some advantages, to presenting the findings gathered from such a small sample. As mentioned, the advantage of the study's methodology was the in-depth insight gathered into the generally treacherous world of household income and expenditure. Talk of "average" findings would be pointless in this report; rather, the focus is on identifying trends that seem to be widespread based on the information gathered and illustrating these trends with specific examples from one or more of the families interviewed.

IV. Findings

A. Family profiles

Table 2: Selected background information of study families

Family Head*	Community	Other pertinent details from family history
Ibrahim	Salt	Family of "average" wealth** from rural Syria with two young children; Ibrahim's background is in construction.
Fatima***	Salt	"Upper class" family from small-town Syria with two young children; Fatima's husband is still in Syria, though he's no longer earning income; the second "family" in the household consists of Fatima's parents and 16 year-old brother.
Mahmoud	Baqaa	Family was of "above average" wealth in Damascus, where Mahmoud owned two small businesses. Mahmoud and his wife have four young children and are expecting a fifth within the next few months. Their 7 year-old daughter has Down's Syndrome. Mahmoud has a slipped disc that makes physical labour painful. The family's departure from Syria was unplanned and last minute.
Abdullah	Safut	Abdullah worked as a farm labourer in rural Syria and ran a mini-market. The family was of "average" wealth and has four young children.
Laith	Tneeb/ Jordan Valley	Family with three young children, one of whom was born in Jordan. In Syria, they were of "average" wealth and lived with large numbers of extended family in a small, rural house. Drove trucks transporting agricultural goods. Laith's father had done farm labour in the Jordan Valley before the crisis. Laith suffers from asthma that sometimes interferes with his ability to do physical labour.
Sameer	Jawa	Family of "average" wealth from rural community in Syria. Sameer was in Lebanon before the crisis, studying Arabic and working at a bakery, and sending money to his wife and children in Syria. The family has three young children; the youngest was born just before they fled to Jordan and fell ill soon after. Sameer has kidney and back problems that make physical labour challenging.
Ali	Zarqa	Ali was a petroleum engineer in the public sector. They were of "above average" wealth. The family has three school and university-aged children and value education highly. Several extended family members are living and working in the Gulf States and Ireland. 22 year-old daughter has a thyroid problem that will require two surgeries to resolve.
Zahara***	Zarqa	From rural community in Syria, with four school-aged children. Of "above average" wealth. Zahara's husband was a motorcycle mechanic and salesman. After he was killed in the conflict, other Syrian women taught her to do decorative beadwork for some income.

*Names have been changed to preserve the anonymity of respondents.

** Wealth categorizations are based on the families' own descriptions.

***Female-headed family

All beneficiary families had arrived in Jordan in late 2012 or early-mid 2013 and had therefore been in Jordan for between six and eleven months at the time of their interview. All but one stopped in Za'atari Camp for a few days. Most then stayed with relatives for a period ranging from a few days up to four months, before moving into their own accommodation. Two families moved additional times, either because of problems with housing cost and quality or in order to pursue agricultural work opportunities.

All began receiving cash from Oxfam in August or September 2013. Three had already received three months' worth of cash, while three were still awaiting their third and final instalment. Table 2 provides additional background information about the survey respondents.

Box 2: Mahmoud's Reversal of Fortune

At the age of 31, Mahmoud was doing very well for himself in Syria. Though he and his wife were both from the Daraa region, they had lived in Damascus for several years, where he had established a small taxi business and also was contracted as a carpenter in the summers. He had earned enough to buy an apartment and had the equivalent of 35,000 JoD in a savings account. Clearly a very bright man, Mahmoud was full of ambition. He had been studying Islamic law until the crisis began and also planned to travel to the UK to work.



His wife, Rasha, was newly pregnant with what would be their fifth child when government forces closed in on their neighborhood. With no time to salvage any belongings, the couple piled their children into one of Mahmoud's taxis, intending to drive to the Jordanian border. Unfortunately, government soldiers in a tank soon intercepted them and threatened to crush the car, with the family still inside, if they didn't surrender it. Mahmoud quickly relented, and the family fled on foot. When they glanced back, the taxi was aflame.

Because of the unplanned nature of their escape from Syria, Mahmoud's family had little to survive on when they arrived in Jordan; they hadn't even had time to retrieve any of Rasha's jewellery from their apartment. In Jordan, Mahmoud attempted to withdraw his savings from the bank but was told that his account had been emptied – he assumes that the regime is responsible, though he doesn't know for sure. The family settled in Baqaa, where Mahmoud's parents and siblings were already living, suddenly completely dependent on family and neighbours for survival.

B. Humanitarian assistance

All families had benefited from a range of assistance since their arrival in Jordan. In addition to the aforementioned goods received at Za'atari Camp, all were receiving WFP vouchers for food items, although in some cases it took several months for them to start receiving these. All had also received support from Muslim organizations based in the Gulf States for Ramadan; in most cases, this support included both cash (a one-time payment of 100 JD) and one or two boxes of food. Two families had received vouchers for medical care, furniture and some hygiene items from Caritas. All families had also received some donations of food, small amounts of cash and/or household items from neighbours and Islamic charities. **Along with WFP food vouchers, Oxfam's cash assistance stands out among the**

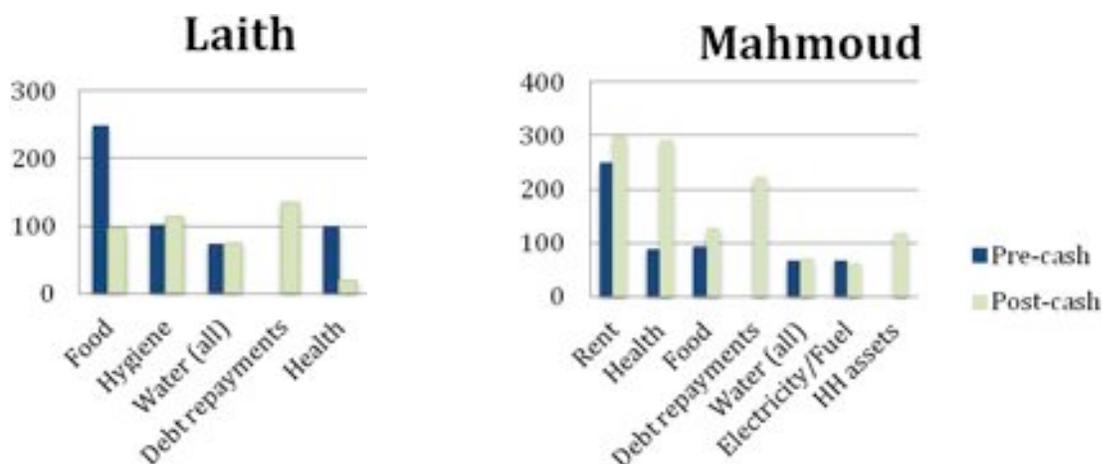
humanitarian aid noted in that it is recurring (even if only for a three-month period) and of relatively high value.

Two of the families had received simultaneous cash assistance. First, Ibrahim’s family was benefiting from monthly cash payments from another NGO when the Oxfam distribution started. These payments totalled 400 JD, distributed over the course of seven months. Somehow this had bypassed existing coordination mechanisms established by the country’s Cash Working Group, according to which Oxfam and UNHCR were the only agencies providing cash to refugees in Balqa. While Oxfam crosschecked all of its beneficiary lists with UNHCR to avoid duplicating benefits, it did not do so with any other organization. Meanwhile, both Fatima and her mother were selected as Oxfam beneficiaries, although they lived in the same apartment and shared all of their resources. This was actually in accordance with Oxfam’s targeting policies; Fatima and her mother technically belong to different families, and each family had scored high enough to qualify for cash assistance. At the same time, it became apparent during the interview that the family did not need two amounts of cash assistance in order to meet its basic needs.

C. Expenditure

The families interviewed stated that they spent the cash from Oxfam on rent (including previous months’ rent), debt repayment, utilities, large household appliances, medical care for children, clothing, school fees and food beyond what was covered by the WFP vouchers. This is corroborated by the expenditure patterns gleaned through the interviews.

Figures 2 and 3: Major family expenditures of selected families during the 3 months before and after the cash transfer programme (figures in JoD)



Laith managed to pay off all of his debt using the cash from Oxfam. His family recently moved to the Jordan Valley from Tneeb to pursue seasonal farm work. Because they live in a tent on private farmland, they have no rental expenses, though they do pay the landowner for utilities. Meanwhile, Mahmoud’s expenditure on a number of goods and services increased after receiving the Oxfam cash. He spent over 200 JoD on previously accrued debt and took his daughter, who has Down’s Syndrome, to a private specialist for tests.

Five of the six families spent less on food after receiving the cash, even though several reported that they used part of the cash for food. This is understandable in that most families only began receiving WFP vouchers in recent months and had therefore had much higher food expenditures until recently. Mahmoud’s family spent more on food after the cash transfer programme, because the cash allowed him to buy more food directly rather than to buy it on credit, as he had been doing previously. Figures 2 and 3

show the major expenditures of two respondent families during the three months preceding and immediately following the first cash distribution. It seems very clear that cash from Oxfam is helping all of these families to meet their basic needs, including housing, which was the primary goal of the cash transfer programme. Perhaps more significantly, cash also seems to be helping all families to pay off debts that have accumulated, whether partially or in full.

Total monthly expenditure remained fairly steady for three families and increased substantially for the other three, who had young children who were ill. Following the cash distributions, these three families brought their children to private medical specialists for specific concerns. For example, Mahmoud took his daughter, who had experienced Down's Syndrome-related fits in recent months, for tests that cost 240 JoD. Meanwhile, Laith, who was concerned about his son's inability to walk at age two, brought him in for tests, costing 120 JoD. Finally, Sameer's baby, who had been sickly ever since his birth because of the exposure during the family's escape and the poor living conditions and unclean drinking water in Jawa, was extremely ill with upper respiratory infection when the first instalment of cash arrived. Sameer brought him to a specialist, and the resulting treatment apparently saved the baby's life.

While it is obviously a success for the cash transfer programme to have contributed to lifesaving and important medical treatment for refugee children, it is important to note that the Oxfam cash was insufficient to cover any of these visits *on top of* the families' other basic expenses for the month. In all of these cases, the parents had been concerned about the issues for some time, and it seems that the cash provided the impetus for them to take action. Meanwhile, all three families borrowed additional money from family and neighbours to meet other needs once they had exhausted the Oxfam cash. Obviously, this has both positive and negative ramifications – on the one hand, cash is inspiring some families to address important health issues, though on the other, they may be driving themselves further into debt in the process.

Finally, the study's findings suggest that stark differences in relative wealth among the beneficiaries. Some families were using their WFP vouchers for nearly all of their food needs; for example, Abdullah's family spent only 9 JoD per person on food during November. Other families spent considerable funds on additional food; Fatima's November food expenditures totalled 33 JoD per person. Obviously, families from different wealth backgrounds are accustomed to different living standards, but the fact remains that some Oxfam beneficiaries seem to be using the cash to buy what they want rather than what they need.

D. Assets

All families fled Syria with very minimal possessions, normally only clothing, jewellery, their savings and small electronics, such as cell phones. Nonetheless, all are now equipped with some common assets, including mattresses (usually sufficient for the number of family members) and some bedding, at least one mobile phone, a television and receiver, a stove and some carpets. In addition, three have washing machines and four have refrigerators; both appliances are clearly desirable if the families can afford them, though perhaps less so for the agricultural families, who move seasonally and for whom transport poses a logistical and financial hurdle. Half have jewellery remaining that they can sell if need be in the future. Only one family reported that it has some remaining savings, to the tune of 300 JOD. During their brief stays in Za'atari, families were able to collect free mattresses, bedding and sometimes SIM cards for mobile phones. Once they were situated in longer-term housing, neighbours and various charities often donated other household assets. Families bought some items with their own funds, though they generally sought out cheap, used items. In four cases, families had sold their jewellery in order to afford large appliances. The amount received from these sales was 200 JOD or less, except for Fatima's family, who earned 1500 JOD.

Most families had already amassed a set of basic assets by the time they received the first cash distribution from Oxfam. However, the cash enabled two families who did not have jewellery to sell to

purchase refrigerators, and one of these families to also purchase a washing machine and a television set. A third family used some of the cash to upgrade its cooking stove. These families lived either in informal settlements or relatively inexpensive apartments, and so the Oxfam cash was sufficient to help them with these additional purchases. It can therefore be concluded that **Oxfam's cash distributions have helped some families to access basic assets that have improved their standard of living.**

E. Income

All families rely on multiple income sources, though the specific sources vary widely in their significance depending on each family's individual circumstances. Income sources included cash from humanitarian organizations including Oxfam, wages from casual labour, sales of WFP vouchers or items bought with vouchers, remittances, sales of jewellery and other assets and loans from family and neighbours. Families also relied on savings brought with them from Syria, as long as they lasted. Figures 4-6 show the breakdown of three of the respondents' income sources during the three months before and after the beginning of the cash assistance. The cash from Oxfam was an important source of income for all of the families, though not the only one.

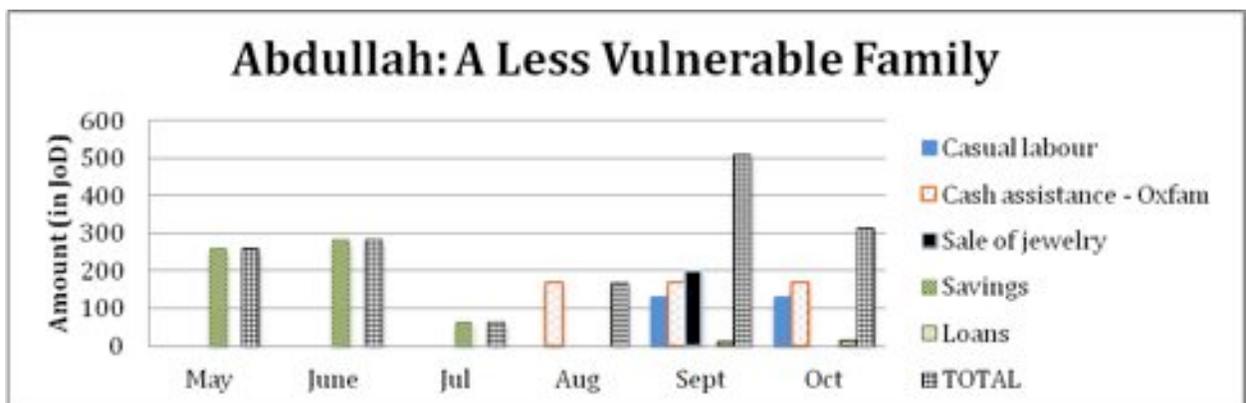
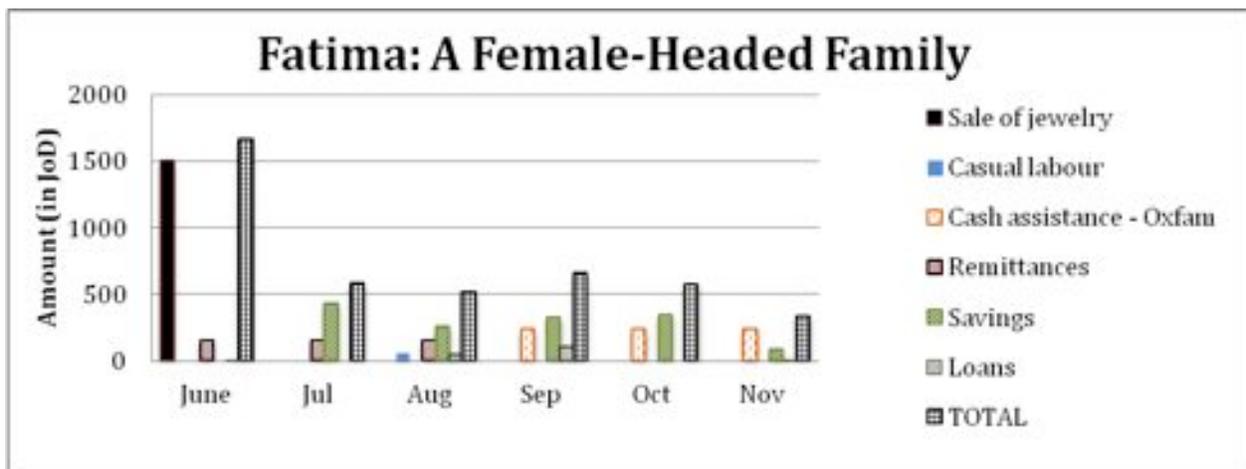
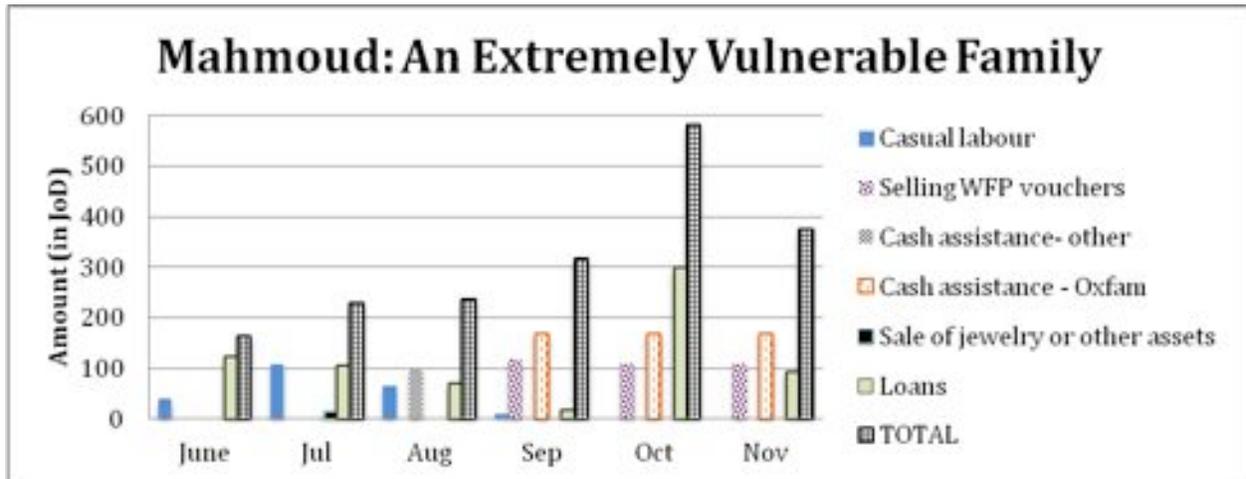
As most families have already largely depleted their savings and sold their jewellery for cash, cash from Oxfam in some cases seems to have taken the place of money they would have drawn from assets or from loans. This may not be the case for extremely vulnerable families like Mahmoud's, however, who may continue to rely on negative strategies to access money. Mahmoud reported that he had continued to sell WFP vouchers, purchase goods on credit and take loans after receiving cash from Oxfam. Likewise, Sameer in Jawa told the team that he had borrowed a large sum of money from his brother the month after the cash transfer programme began. This observation will be discussed further in the protection section of this report.

Oxfam's cash assistance does not seem to be having a significant impact on refugees' engagement in the workforce. First, the cash alone is clearly not enough to meet refugees' basic needs and wants, so there is pressure for those who lack savings or other resources to seek outside income. Three of the beneficiary families said they have been working less in recent months, but none cited the cash assistance as a reason. Rather, they described their concern about increased police crackdowns on Syrians working illegally and noted the growing competition for jobs as refugees have arrived in greater numbers. While these families clearly want income, they are struggling to find jobs and sometimes deterred by their fears of what might happen if they are caught working illegally. For these families, the cash has served as a bit of a cushion to inconsistent income, but it has not stopped them from working completely. Laith's family, who has been working steadily in agriculture since arriving in Jordan, continued working as usual after receiving the cash. Abdullah, meanwhile, only began working after the cash distributions started, when the family ran out of savings.

F. Income-Expenditure gap and debt

In many reports on the Syria crisis in Jordan to date, the income-expenditure gap (IEG) so far has been presented as a positive number. In this report, it is presented as negative when a family's expenditure exceeds its income (not including "income" from loans or savings) and is a positive figure when income exceeds expenditure. **Nearly all families spent more each month than they took in from their arrival in Jordan up to the first cash distribution, but that began to change once Oxfam's programme started.** Figure 7 illustrates the total IEGs for the five respondent families for which we have clear data during the three-month period immediately before and after the first cash distribution. Three of the families had positive gaps following the cash, which reinforces the finding that the cash is helping beneficiaries to achieve some level of control over their finances and begin to pay back loans where they have accumulated. Meanwhile, two of the families had negative IEGs after receiving the cash, and in

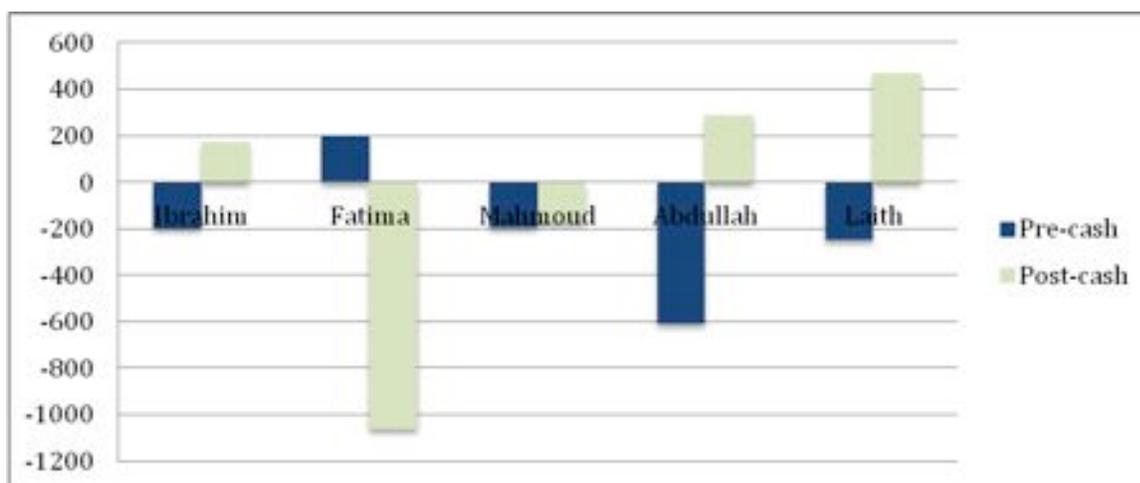
Figures 4, 5 and 6: Income sources of beneficiary families before and after the cash transfer programme



These figures depict the diverse financial circumstances of Oxfam’s beneficiary families before and after the cash transfer programme began. Somewhat unexpectedly, Mahmoud actually borrowed a large sum of money from his neighbor *after* receiving cash support, in order to pay for medical treatment for his daughter. Meanwhile, the cash supplemented the diminishing savings that have supported Fatima’s family since their arrival in Jordan. Finally, Abdullah’s savings ran out just before the cash transfer programme started. Rather than rely exclusively on the cash from Oxfam, he also began working in September and sold his wife’s jewellery to ensure enough to live on.

Fatima’s case, the gap was quite large, totalling 1000 JoD for the three-month period. Fatima’s family has been spending quite a lot of money each month on food, rent, transport and household assets ever since arriving in Jordan - they were quite well off in Syria and are accustomed to a high standard of living, which to some degree they have attempted to replicate in Jordan. Prior to receiving the cash, the family sold some jewellery for 1500 JoD and received some money from Fatima’s husband in Syria, which covered their expenses for several months and which explains the family’s positive IEG before the cash distribution. Since then, however, their income has been limited to the Oxfam cash and a small sum Fatima’s brother earned for casual labour, while their high spending has continued. This explains the family’s quite substantial IEG following the cash distribution.

Figure 7: Income-expenditure gaps before and after the cash transfer programme



G. Protection

One of the secondary objectives of Oxfam’s cash grants was to decrease refugees’ reliance on negative coping strategies, particularly borrowing goods and money, selling assets and sending school-aged children to work. At the same time, this study reveals that the cash distributions have some important impacts on social cohesion, both in the household and in the broader community. In addition, refugees’ lack of awareness about some of their rights and responsibilities is in some cases causing them unnecessary expenditure, which lessens the positive impact of the cash support they receive. Each of these issues is discussed in turn in this section.

Negative coping strategies

As mentioned, monthly expenditure has exceeded income for most families throughout their time in Jordan. Those lucky enough to have savings or saleable assets used these to fill the gap. If these resources were exhausted or non-existent, as in Mahmoud’s case, families fell into debt, either for cash or for goods and services purchased on credit. Half of the families we talked to reported that they had outstanding debt, which ranged from 50-490 JoD. As mentioned, the cash assistance has provided these families with an opportunity to begin to rebalance their finances. Two families used the cash to pay their landlords for rent that was overdue. Another family used the cash to clear a debt of around 60 JoD borrowed for food and transport. This is obviously extremely positive; however, the cash assistance was clearly insufficient to meet the needs of extremely indebted families like Mahmoud’s, which owed 200 JoD for two months’ rent plus about 500 JoD cash to his neighbour for food and other household items. Though he managed to pay off the outstanding rent charges, Mahmoud barely paid off his cash debt.

Box 3: The burden of debt: A case study from Jawa

Sameer is in serious financial trouble. He owes a total of around 350 JoD to various neighbours in Jawa who have lent him money over the past few months, and he isn't sure how he'll pay them back. Though Oxfam offered his family cash support for three months, that support has ended, and his wife's earnings from the fruit processing factory next door aren't enough to meet the family's basic needs, let alone pay off their debts. Sameer also worked at the factory for several months, but back pain and kidney problems prompted him to stop.

Some of Sameer's debts are undeniably justified. For example, he has borrowed money on many occasions to pay for health care for his young baby, who has been ill ever since the family arrived in Jordan. When his father took ill, he borrowed 120 JoD to send home to Syria. However, he has also borrowed substantial sums for items that did not benefit the family in any lasting way. For example, he recently purchased a 180 JoD smartphone that was promptly stolen at the nearby market. He also spent 140 JoD for a flight to Lebanon that he ultimately did not take. In theory, the cash from Oxfam could have helped the family repay some of its debt, but instead it was used for medical care and household assets, including a washing machine and a refrigerator. It would seem that debt repayment is not currently one of Sameer's top priorities.



There's no doubt that the residents of Jawa, who all come from the same region in Syria, offer each other a rich safety net, financially and otherwise. Sameer has sought assistance from his neighbours when money was tight, and some Jordanian connections living nearby have also helped him out. However, as time has passed without any improvement in his financial circumstances, Sameer's social networks are strained. "Sometimes I borrow money just to pay back other people I've borrowed money from in order to maintain my reputation," he told the survey team. It is unclear how much longer Sameer can depend on his social network for support, but it is certain that, barring a drastic change in circumstances, he will continue to test its limits.

The impact of the cash assistance on child labour seems to depend very much on the particularities of each family. Some Syrian families are content if their children complete primary-level education, while others want them to complete secondary school and possibly more. Further, regardless of their values, extremely vulnerable refugee families may have few options for income besides sending their children to work. According to Oxfam field staff and the findings from focus group discussions held in September 2013, in some cases, the cash *has* allowed children who were working to return to school, while in other cases it has not. However, it is clear that short-term cash assistance will not have a major impact on child labour. Several beneficiary families have asked Oxfam staff if the cash support will continue, explaining that they will be forced to send their children back to work if it does not. To summarize, Oxfam's cash transfer programme seems to have helped to limit the number of children working among Syrian refugees, but that its impact is likely to be short-lived unless another cash transfer programme takes its place.

None of the beneficiary families we interviewed for this study had pulled their children out of school in order to work, so our field research shed little light on this issue. However, a 16 year-old son was supporting one of the *non*-beneficiary families interviewed (Ali's family in Zarqa). Ali was distressed

about this, as it was clearly very important to him that his son complete his education, but he saw no other option at the moment. Ali was trained as an engineer and had faced many obstacles in finding relevant work in Jordan, whereas his son had found unskilled labour, as a supermarket cleaner, with relative ease. This family had not yet received cash from Oxfam, nor was it certain if they would qualify for assistance. However, they said that cash assistance might allow Ali to return to school.

Social cohesion

In some respects, Oxfam's cash transfer programme has promoted social cohesion, at both the community and the household levels. There is a high dependence on social networks, namely close relatives, neighbours, shopkeepers and landlords, for loans, goods on credit, and other support, among all families, even those who are relatively better off. To the extent that Oxfam's cash assistance has allowed families to pay back their debts, as discussed above, it has helped preserve and strengthen these networks, so that families may draw on them again in times of need.

At the household level, five of the six families told the team that the cash had reduced household tension, since it had eased their stress about money and had helped some to address some pressing needs. The data gathered does not shed light on how this household tension manifested itself or to what extent disputes involved physical or emotional abuse, but overall the impact of the cash seems quite positive. However, as the situation of most families remains very precarious, and the cash support is scheduled to end, it is unlikely that the effect of cash on easing household tensions will be long lasting.

While the cash transfer programme has undoubtedly contributed to social cohesion among the beneficiary families' close relatives, friends and Jordanian contacts, it also seems to have inadvertently fuelled tensions between Jordanians and Syrians and, in a few cases, among refugees themselves. For the most part, this is a collective phenomenon and cannot be pinned on Oxfam's programme. In one instance, however, a group of Jordanian youth taunted a group of Syrian Oxfam beneficiaries who had amassed at an ATM in Salt in order to withdraw their cash for the first time. In addition, Laith's family reported that some Syrian neighbours on the Jordan Valley farm where they lived who were not selected for cash assistance are vocally resentful of those who have. This may be because few organizations are distributing cash in these areas so far; even Oxfam has limited its assistance to those families who were formerly living in informal settlements closer to Amman.

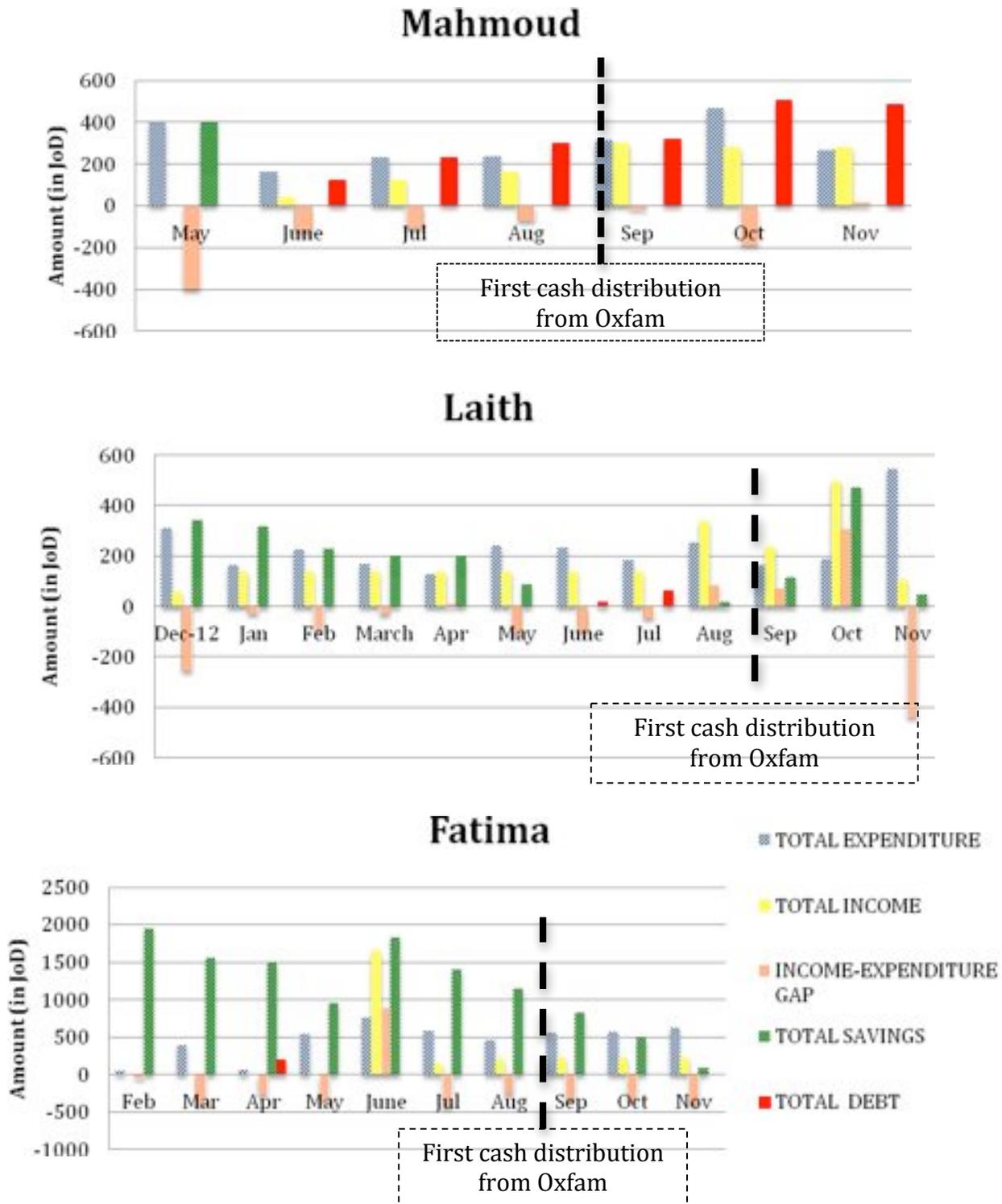
Box 4: Rising Rents in Zarqa

According to my neighbor, the former tenants of this apartment used to pay 40 JOD per month in rent. I pay 80. Still, it's the cheapest rent a Syrian family can find in Zarqa. If I complain, he'll only tell me that he can rent it to someone else for 100 JOD if I'm not happy living here.

- Zahara, the female head of a family living in Zarqa

For the most part, individual organizations' cash transfer programmes in Jordan are not very visible to the average community member; nonetheless, Jordanians are well aware of their existence. Furthermore, many Jordanians reportedly have a skewed perception of the extent of support that refugees are receiving, and this has contributed to tensions stemming from their other concerns about refugees in Jordan, including overloaded public services and fears about the negative impact of Syrians on the Jordanian economy.

Figures 8-10: Overview of selected families' finances since their arrival in Jordan



Figures 8-10 show three of the surveyed families' total expenditure, income, IEG, savings and debt for each month since their arrival in Jordan. A few notable trends can be observed. All three families have spent more than they have earned almost every month since leaving Syria, though the IEGs decreased substantially for Laith and Mahmoud's families following Oxfam's cash distribution programme. Also, all of the families' savings were either nearly or completely exhausted by the end of the cash transfer programme, raising serious questions about how they will cope in the absence of future cash support.

All of the families we spoke to emphatically asserted that Jordanians routinely charge Syrian refugees, themselves included, at least double the “normal” price for housing, simply because they are Syrian. Whether or not this is true, Syrians clearly believe that they are the victims of discrimination. There is considerable evidence that rents *have* gone up in Jordan since the start of the Syria crisis¹¹; in all likelihood, numerous factors are responsible, including ordinary inflation, the interplay of supply and demand *and* profiteering by landlords who believe that well-funded humanitarian organizations are paying refugees’ bills. This perception has reportedly been exacerbated by some NGOs’ policies of paying the landlord directly for rent rather than giving the family money with which to pay the rent. In such cases, landlords understandably wanted to derive maximum benefit from the situation and raised the rents for the refugees’ lodging.

Box 5: Addressing social cohesion at the community level

Oxfam has already launched some small-scale efforts at improving social cohesion in the host communities where it works. To date, it has formed “Integrated Peer Support Groups” (IPSGs) in two communities in Balqa Governorate. The groups are segregated by gender, consist of four to six members each and include both Syrians and Jordanians. The groups are intended to promote social cohesion and to help develop strategies for managing scarce resources, especially water, at the community level.

The IPSGs are facilitated in cooperation with ARDD-Legal Aid, an Arab rights-based organization that promotes human rights, democracy and inclusive development in Jordan and across the Middle East and North Africa. Specifically, ARDD-Legal Aid staff has helped lead IPSG sessions on legal entitlements and psychosocial support.

All of the groups have learned about the UNHCR registration process and service entitlements in detail. Moreover, the IPSG participants have identified appropriate communication mechanisms for mobilising scattered urban communities. Within the women’s groups, discussions so far have focused on child labour and opportunities for school enrolment in Jordan.

As Oxfam prepares to expand its IPSGs into additional communities, it is taking stock of lessons learned from efforts thus far. For example, to better attract and retain Jordanian participants, session content will be adjusted to better address their concerns. Also, Oxfam staff is learning to manage group members’ expectations from the beginning, as many of them were rather unrealistic about what Oxfam staff could achieve on their behalf. For example, several asked for help them to obtain work permits quickly. Regardless of the particulars, it is clear that IPSGs, and broader social cohesion work in general, are crucial to the success of Oxfam’s cash transfer programming.

The danger for Oxfam and other CTP actors, of course, is that if rents continue to increase, current cash instalments will be inadequate to cover the needs of refugees in host communities. Funding for cash assistance is already tight, and it will become even tighter if cash payments are adjusted upward. Again, some “natural” level of rent increase is to be expected, but to the extent that cash transfer programmes themselves are contributing to this increase, this is a major concern for CTP actors.

¹¹ The Hashemite Kingdom of Jordan and the United Nations, Needs Assessment Review of the Impact of the Syrian Crisis on Jordan: November 2013; Schimmel, Volker, personal communication, 16 Dec 2013; Holland, Kate and Diana Tonea, personal communication, 10 Dec 2013.

Health care expenditures

Oxfam's cash assistance is not primarily designed to help with medical costs, yet many refugees are using it, at least partially, for costs that technically they should not have to pay. In many cases, refugee families' expenditures on health care are reducing the cash assistance's capacity to help them meet their basic needs. Technically, the UNHCR pays most routine medical costs for refugees, but almost all refugees are paying at least some costs out of pocket, while others are paying significantly large sums of money for health care. Refugees end up paying for health care for various reasons. Some, like Laith's family, incurred medical costs while waiting for their UNHCR registration to be processed. Sometimes it's simply more convenient to go directly to the pharmacy and not to the hospital first, especially for minor illnesses. In other cases, the designated free providers are not able to provide services or medications quickly. Sometimes the concerns are legal; Mahmoud's family left all of their documentation in Za'atari, and they are afraid of what might happen if the police discover that they are living in Baqaa illegally. To minimize the risk of getting caught, they use nearby clinics and pharmacies rather than trek to the free hospital. Whenever beneficiaries are paying for health services that they could theoretically obtain for free, the impact of Oxfam's cash assistance is lessened.

H. Food Security

Overview

None of the families interviewed for this study seemed to have faced any real food insecurity since their arrival in Jordan. In addition, Oxfam's cash assistance was primarily intended to help with non-food items, so it was not expected that it would impact food security in a substantial way. At the same time, the families unanimously reported that their pre-crisis diets were superior to their diets now, and most said that their diets have improved, in terms of both volume and variety, since the cash transfer programme began. Some families only started receiving WFP vouchers in recent months, so the cash is not the only factor that has contributed to improved diets.

Coping strategies

Overall, our survey respondents had rarely relied on negative coping strategies when they did not have enough food or money with which to buy food. Between one and three families reported that the cash had helped them rely less on each of the following coping strategies: eating less preferred or less expensive foods, borrowing food or money for food, restricting consumption by females so that men could eat, restricting consumption by adults so that children could eat, reducing portion sizes and reducing the number of meals eaten per day.

The primary coping strategy cited – eating less preferred and less expensive foods – seems to reflect socioeconomic factors more than it does food insecurity. All of the families clearly preferred the food in Syria, explaining that it was fresher, cheaper, more abundant and generally of higher quality than the food in Jordan. Many families relied on some type of home food production in Syria, whether livestock, vegetable gardens or olive trees, through which they accessed high quality, fresh food for free. For these families, it is easy to understand how processed versions of these foods were “less preferred,” even if their nutritional value was technically adequate. It is worth noting that other “less-preferred” foods, such as lentil-based dishes, can be quite nutritious as well. Nonetheless, if cash has indeed, as reported, helped these families to access more preferred foods, it has undoubtedly had some psychological benefits if not nutritional ones.

Some other coping strategies cited also must be put into context. For example, three families mentioned that they are eating two daily meals now, as opposed to three back in Syria. However, they explained that there were psychological and physiological reasons for this. On the one hand, they were depressed about their situation and simply didn't feel like eating, and on the other hand, their metabolisms have slowed

due to their relative inactivity in Jordan.

Food consumption score

Our findings on food consumption support the idea that families have been food secure since arriving in Jordan. Everyone we spoke to had a food consumption score (FCS) in the “acceptable” category, and all but one were far above borderline (score of 35 or less), in the 60s, 70s and 80s. Though we did not ask families exactly how often they had eaten these foods in the past for fear of getting inaccurate data, we did ask them to *compare* how often they had eaten each item back in Syria and in Jordan before and after the cash transfer programme to get a relative sense of what had changed. Table 3 summarizes the findings from this exercise.

Diets have clearly changed since the families left Syria. Namely, refugees are eating less of many items, especially meat, fish, fruit and vegetables. Nonetheless, all families ate meat or eggs at least once in the past week, indicating that animal protein is still an important part of their diets, and they all consumed vegetables on at least two days. Fruit, on the other hand, is largely absent from refugees’ diets, as it is quite expensive and is seen as less of a priority. Intake of grains is steady, presumably because bread is so cheap in Jordan. Two families are actually eating more fish and/or eggs now than before the crisis, presumably because they can get these items with the vouchers and because they are a cheaper alternative to certain types of meat.

Table 3: Respondents’ food consumption pre-crisis and before and after the cash transfer programme

	Cash did not impact	Impact of Cash			Cash did not impact
Family	No change at all since leaving Syria	Back to Syria levels since cash	Less than Syria level but improvement since cash	More now than before or after crisis	Less than Syria and no change since cash
1	grains, eggs, sugar	fish, milk in tea, oil, condiments	tubers, vegetables, fruit, pulses, dairy		meat
2	grains, eggs		tubers, dairy, oil, other		vegetables, fruit, meat, fish, pulses, sugar
3	grains				tubers, vegetables, fruit, meat, fish, pulses, dairy, oil, sugar, condiments
4	grains, tubers, vegetables, oil, sugar, condiments		fruits, meat, dairy	eggs, fish	pulses
5	grains, vegetables, condiments	pulses, oil, sugar, dairy	meat, milk in tea	fish	tubers, fruit, eggs
7		n/a			bread, tubers, vegetables, fruit, meat, eggs, fish, pulses, dairy, oil, sugar, condiments
8	bread, tubers, meat, eggs, pulses, oil, condiments				vegetables, fruits, fish, dairy, sugar

Once again, it appears that the cash distributions have had a modest but positive impact on refugees' diets. Two families have resumed pre-crisis intake of certain foods since the cash transfer programme began, including dairy, fish and oil. In addition, the cash has helped four families to increase their consumption of certain types of food, including tubers, meat and dairy, though not to pre-crisis levels. |

V. Prospects for the future

All of the families we spoke with have managed to meet their basic needs fairly well since their arrival in Jordan, though two have incurred substantial debt doing so. At the same time, Oxfam’s cash support for these families has ended, leaving all of the families with gaping IEGs. It is not at all clear how the families will support themselves in the future. In this sense, prospects are quite grim for **all** of the families we talked to, even those that are better off now.

In addition, several external factors threaten refugee families’ stability in Jordan. In the immediate future, employment opportunities for unskilled labour are expected to decline over the next few months, as the agriculture and construction sectors typically slow down in winter and competition for jobs continues to increase. At the same time, it is likely that the government’s crackdown on illegal employment will intensify. Jordan’s Ministry of Planning and International Cooperation (MOPIC) is increasingly requiring CTP actors to target a certain percentage of vulnerable Jordanians in their programmes, meaning that less donor funds will be available for Syrian refugees. Finally, the Jordanian government plans to remove all electricity and water subsidies over the next five years and is considering removing bread subsidies for non-Jordanians.

Figure 11: Projected financial outlook for study families through February 2014 in the absence of cash assistance

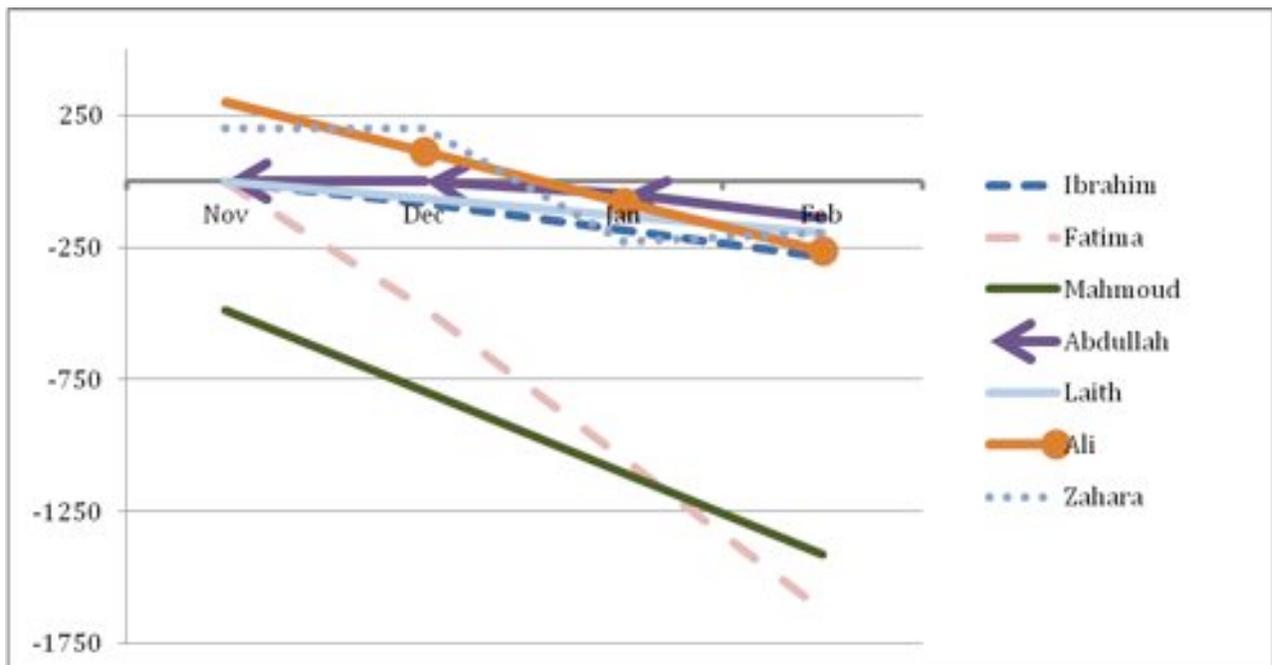


Figure 11 shows the projected net monetary balance for the study families through February 2014 in the absence of cash assistance from Oxfam. The projections are based on the families’ average income and expenditures from September to November 2013. Expenditures included food, housing, utilities, minor health care issues, transport, education, communication and small business supplies, but excluded expenditures on clothing, assets or major medical visits. The projections reinforce the notion that the refugees are in an extremely precarious situation. While a few families may have enough to support themselves for a month or two, all risk tumbling into debt by January. Mahmoud and Fatima’s families could quite quickly face extreme levels of debt.

Obviously, people are adaptable and resourceful, and many will find a way to avoid or mitigate this scenario, by cutting out certain expenditures, pursuing new or more regular income sources and/or drawing more heavily on social networks. Families themselves are unsure of how they will manage without cash support. Those with remaining jewellery to sell can buy themselves a little time. Others plan to seek out more casual labour. Ibrahim's wife said that she would consider looking for work as a housekeeper, although the idea clearly made her nervous. Others spoke of returning to Syria, although no one was keen to do so until the security situation there stabilizes. This is evidently a real possibility; Ali reported that many families in Irbid, where rents are among the highest in Jordan, have moved back to Za'atari or Syria because they could no longer afford rent. Mahmoud said that his family had been planning to return to Syria the week the cash from Oxfam arrived. Given the gravity of their financial situations, it would seem that most refugees will have to make some serious life changes within the next few months, unless cash support resumes or improved livelihoods opportunities emerge.

VII. Summary of findings

Oxfam's cash assistance has by and large served its intended purposes and has had a significant impact on beneficiary families, though this impact is limited, as the cash was only distributed for a three-month period. Most directly, it has helped refugee families living in host communities and informal settlements to meet their basic needs, including housing and assets that allow for an improved standard of living. It has also allowed some families to address pressing health care needs, especially for children. In some cases, the cash contributed to medical treatment that was probably life saving. In other cases, it allowed financially desperate families to remain in Jordan rather than return to an extremely insecure Syria.

The cash transfer programme has also provided an opportunity for refugees to begin to repay debts. However, some debts were too substantial to pay off with only three months of assistance. The programme's overall impact on child labour is inconclusive, as families' circumstances and individual values regarding education vary widely, and as our sample did not allow us to explore this issue exhaustively. However, from subsequent discussions with field staff, it is safe to say that the cash support has enabled a number of Syrian children to temporarily leave the workforce and return to school.

The cash has also played a role in improving refugees' food consumption, though a modest one, as evidenced by their decreased reliance on some negative coping strategies¹² and increased consumption of various types of food over the past few months. The benefit of this improved consumption is probably mostly psychological, as most refugees' diets were nutritionally adequate before the cash programme began.

Oxfam's cash transfer programme has some room for improvement. While all families value the cash assistance, it is clear that vulnerability varies widely among beneficiaries, and that Oxfam's targeting and verification processes could use some refining. In addition, the enormous humanitarian response for Syrian refugees living in Jordan, of which Oxfam's cash transfer programme is one small part, has certainly contributed to a perception among many Jordanians that refugees are receiving massive, comprehensive assistance. This in turn feeds into Syrian-Jordanian tensions that threaten to make refugees' lives more expensive and more challenging overall. In particular, any contribution that cash assistance programmes have made to rising rental costs should be a huge concern for CTP actors.

Health care expenditures are substantial for many refugee families and to a degree limit the extent to which the cash support helps them meet their basic needs. Oxfam's cash assistance is not primarily designed to help with medical costs, yet many refugees are using some of it for costs that technically they should not have to pay. The cash assistance may be encouraging some more vulnerable beneficiaries to pursue expensive emergency health care for children, which actually pushes them further into debt.

Without further cash assistance, the financial outlook for all families is very bleak; even the most financially stable of these families will plunge into debt within the next few months if current income and expenditure patterns continue. While they will likely employ a number of strategies in order to reduce spending and increase income, it is hard to see how families will support themselves in Jordan over the long term in the absence of additional cash assistance or a political environment that will allow them to engage in income-generating activities. At some point, families will likely have to resort to other measures, such as returning to Za'atari or Syria or moving in with extended family in Jordan.

¹² Including eating less preferred or less expensive foods, borrowing food or money for food, restricting consumption by females so that men could eat or by adults so that children could eat and reducing portion sizes or the number of meals per day.

VIII. Recommendations

1. Humanitarian actors should continue providing ongoing cash support to the most vulnerable Syrian refugee families in Jordan's host communities for as long as refugees lack access to a consistent and reliable means of financial support. Blanket support for residents of informal settlements should be discontinued, since residents of these communities do have certain advantages that make them less in need of ongoing cash payments. However, refugees living in informal settlements also have unique challenges, and the situation for many, especially in Jawa, is actually quite precarious. A targeted cash response, focused on the most vulnerable families, is therefore recommended for those people.
2. Oxfam should ensure that emergency medical cash is available for vulnerable refugee families with serious medical needs on top of recurring cash payments, as monthly cash payments are insufficient to cover major medical expenses in addition to basic needs. This could be achieved by providing emergency cash directly on a case-by-case basis or by coordinating with other organizations operating in the same area to make sure that beneficiaries have access to emergency support if Oxfam is not providing it. At the same time, programmes should facilitate access to free and reduced cost health care through referral and protection activities so that all refugees can minimize any unnecessary medical expenses. Ideally, Oxfam should help to organize research and mapping of the emergency medical support offered to refugees by CTP and medical actors in Jordan; this could ultimately enhance referral and coordination efforts and more clearly identify gaps in available services.
3. Oxfam should further refine its targeting and verification processes to ensure that only the more vulnerable families receive recurring cash assistance. Specifically, more care should be taken to avoid duplication of cash benefits by cross checking not only with UNHCR but with other CTP actors as well. To achieve this, Oxfam should promote the importance of all CTP actors' active participation in the Cash Working Group and discuss the importance of information sharing with field staff. Within the Working Group, Oxfam should also push for an effort to collaboratively map non-INGO CTP actors throughout Jordan, such as local community and religious organizations, in order to better understand the type of assistance they offer. In addition, Oxfam should examine multiple family households more closely and avoid giving simultaneous cash grants to multiple families in the same housing unit if the families are small and likely to share resources. Finally, some attempt should be made to assess families' assets as part of the screening process; clearly, wealthy families with access to significant savings or assets should not be eligible for cash transfer programmes. Finally, vulnerability scoring should include dynamic indicators that capture families' changing circumstances over time.
4. Recurring cash transfer programmes should offer a minimum of six months of support to beneficiary families. Three months' support is not enough for an extremely vulnerable household to regain control of its finances and is unlikely to have a lasting impact on child labour. If the financial situation of refugees in Jordan's host communities does not change, there will be a need for continued cash support to help the most vulnerable among them meet their essential needs.

5. Make information sharing and referral programming¹³, especially as regards health care and refugee rights, a priority. Misinformation about refugee entitlements or gaps in services can cause families increased expenditure. Oxfam's information hotline is a good first step, but it can be more thoroughly promoted and the staff's referral capacity strengthened. Oxfam has recently hired a protection-specific field officer and should ensure that he is adequately supported to coordinate with other agencies to learn about their programmes and services, further develop referral materials and standards, provide ongoing capacity building for the field team and explore innovative options for information sharing. Finally, Oxfam should remain involved in efforts to strengthen referral mechanisms at the Cash Working Group level.
6. Oxfam should greatly increase its efforts to support social cohesion between Jordanians and Syrians. It should help to establish physical spaces and venues that bring these two groups together. Oxfam has already launched Integrated Peer Support Groups in Balqa Governorate intended to help both Syrians and Jordanians work cooperatively to address common issues. While these are a good start, there are concerns about the limited representation of Jordanians and about how to ensure the groups' longevity. Specifically, it may be worth devoting more resources to develop the *social* aspects of these groups, for example by organizing times when people, especially women, with shared interests can gather for primarily recreational reasons, without the structure of a formal session. In addition, efforts should include relationship building with influential members of host communities and informal settlements, including leaders in the business, political, religious and non-profit communities. Oxfam staff should make the effort to ensure that these actors understand the type of support the cash transfer programme offers and how beneficiaries are targeted.
7. Oxfam should consider integrating financial planning services into its programming. Such services could target families over a certain debt threshold, with the aim of helping them regain control of their finances and developing a tangible plan for eliminating their debt. It could also target refugee families and Jordanian community members more broadly and offer tools on reducing expenditure, particularly on food. Oxfam could further explore any savings and loan options available to refugees and consider facilitating access to some of these options through future projects.
8. Through the Cash Working Group and other relevant platforms, Oxfam should take a leading role in advocating for a social, economic and legal environment that will expand livelihoods opportunities for refugees in Jordan¹⁴. Funds for the Syrian response in Jordan are already quite limited compared to the scale and scope of refugees' needs, and these needs will only increase as time passes and assets are further depleted. Meanwhile, the cash transfer programmes for Syrian refugees in Jordan are inherently unsustainable, as the funds distributed are intended for needs like rental payments that recur from month-to-month. The need for cash assistance programmes would decline dramatically if local economic development improved, creating positive change in the job market, and if the Jordanian government were to adopt a more flexible policy regarding Syrian refugees' rights to work. While this is a complex issue requiring local, national and international approaches, INGOs will be unable to adequately support refugees in Jordan as the crisis continues unless livelihoods options for refugees increase.

¹³ For the purposes of this report, the term "referral programming" means the systematic dissemination of information and the facilitation of the link between refugees and specialist service providers in a strategic and structured manner.

¹⁴ Oxfam commissioned a livelihoods scoping exercise in late 2013 to look at possible alternatives to cash transfer programmes for Syrian refugees in Jordan. The resulting report, to be finalized in early 2014, will include more discussion of the political environment in Jordan and possible approaches to take in advocating for improved livelihoods opportunities for refugees.

9. Through the inter-sector cash and shelter working groups in Jordan, Oxfam should advocate for further research on rental prices in host communities that will help illuminate what changes are happening and why. If, as the current study suggests, there is strong evidence that cash transfer programmes are contributing to increased rental costs for refugees, CTP actors may want to explore adaptations of cash-for-rent activities that offer some form of rent control.
10. Oxfam should periodically follow up with the families interviewed in this study in order to get a sense of trends among refugees as well as any longer-term impacts of its cash assistance. Follow-up visits could take place every three months from the original study period and could focus on key changes that have occurred since the previous visit, using an adapted (and greatly condensed) version of the original questionnaire. Findings could be used to inform future programme design and implementation.