

# ERF Policy Brief

## Social Protection for Syrian Refugees in Jordan Do Transfers Reach the Multi-dimensionally Poor?

Ragui Assaad, Alma Boustati, and Vishal Jamkar

### About the authors

Ragui Assaad is a Professor of Planning and Public Affairs, University of Minnesota, and Research Fellow at ERF.

Alma Boustati is an Economist at Westminster City Council, School of Oriental and African Studies, University of London.

Vishal Jamkar is a PhD Student at the Humphrey School of Public Affairs, University of Minnesota.

### In a nutshell

- A substantial proportion of the Syrian refugee in Jordan (77 percent) receives either food vouchers or cash transfers provided by various UN agencies.
- We estimate that 12 percent of Syrian refugee households are multi-dimensionally poor; 20 percent in camp settings, and 10 percent in non-camp settings.
- A much higher proportion (48 percent) have at least one multi-dimensional deprivation; 83 percent in camp settings and 40 percent in non-camp settings.
- 37 percent of multi-dimensionally poor refugees, in both camp and non-camp settings, have no access to transfers of any type; a rate of exclusion that is nearly 1.5 times higher than for those with no multi-dimensional vulnerabilities.
- Within camps, this exclusion is associated with having an older household head, having a female head, and living in more crowded quarters. It is also related with lack of access to health care and health insurance
- Outside the camp setting, it is associated with lack of registration as a refugee, living in non-standard housing, having no educated members in the household, having an older household head, and not living in the northern region of Jordan, where most refugees and services targeting them are concentrated. Several of these factors are in turn associated with lack of registration as a refugee.

The authors acknowledge funding from the Economic Research Forum for this research out of a grant from the Ford Foundation for a project entitled "A New Social Contract: Reimagining Social Protection in Jordan and Tunisia."

*Cash transfer programs for Syrian refugees in Jordan*

There is growing evidence that cash assistance represents a highly effective form of aid that provides recipients the autonomy and dignity to meet their own needs while supporting local producers and markets. In a recent paper (Assaad, Boustati and Jamkar 2022), we examine who gets access to transfers in the context of the Syrian refugee influx to Jordan. We use a publicly-accessible nationally-representative data set, the Jordan Labor Market Panel Survey (JLMPS) of 2016 to assess the adequacy of targeting of cash transfers by applying the now well-established multi-dimensional poverty framework to identify the most vulnerable refugees.<sup>1</sup>

In 2016/17, at the time when our data was collected, vulnerable Syrian refugees were eligible to receive food vouchers distributed by the World Food Program as well as various kinds of cash transfers distributed by UNHCR and UNICEF.<sup>2</sup> As of 2016, 77 percent of Syrian refugee households were receiving some type of transfer. Access to food vouchers was much more universal than access to cash transfers, with 72 percent of households receiving food vouchers and 23 percent receiving cash transfers. Almost all households that receive cash transfers also receive food vouchers, so that 22 percent of households receive both types of transfers, and 55 percent receive only one type (virtually all food vouchers).

WFP currently provides monthly food assistance to almost 500,000 refugees in Jordan. (World Food Programme 2022). Households classified as “extremely vulnerable” to food insecurity receive JOD 23 (USD 32) per person per month and households classified as “vulnerable” to food insecurity receive JOD 15 (USD 21) per person per month. UNHCR’s cash transfer amount varies from \$75 and \$400 per household per month depending on household size and UNICEF disburses a monthly cash grant of \$28 per child (Giordano et al. 2017; Boncenne et al. 2018).

WFP uses the Consolidated Approach for Reporting Indicators of Food Security (CARI) to determine household vulnerability to food insecurity. UNHCR uses the Vulnerability Assessment Framework (VAF), a comprehensive framework similar to the multi-dimensional poverty methodology we use to assess

<sup>1</sup> The JLMPS 2016 data was collected by ERF in cooperation with the Jordanian Department of Statistics in 2016 and 2017. A publicly available microsample is available through ERF’s Open Access Microdata Initiative (OAMDI 2018).

<sup>2</sup> More recently, WFP converted their food vouchers into an unconditional cash transfers.

vulnerability. Despite the fact that we use a similar approach to identify vulnerable refugees as that of the UNHCR, there is value in conducting an independent assessment of who is reached using a publicly-available datasource that includes both registered and unregistered refugees to complement UNHCR’s assessments that relies exclusively on refugee registration data.

Nearly a fifth of Syrian refugees in Jordan resides in three official refugee camps with the rest residing in host communities. Because those who reside in camps are much more visible to the international organizations providing social assistance to refugees, we conduct the analysis separately by camp/non-camp status.

*The multi-dimensional poverty framework and the targeting of transfers*

Alkire and Santos (2010) identify three dimensions to be included with equal weights in the multi-dimensional poverty index (MPI): health, education, and the standard of living. For the case of Jordan, we adopted the same three dimensions, with two indicators for the health dimension (food security and access to health care), two for the education dimension (household members’ years of schooling and children’s school attendance), and six for the standard of living dimension (access to electricity, drinking water, sanitation, quality flooring, ownership of a minimum set of durable assets, and type of cooking fuel). Each indicator is given an equal weight within each dimension. Associated with each indicator is a minimum threshold that defines deprivation, which is based on an international consensus of what is acceptable (such as the Millennium Development Goals or MDGs) (Santos and Alkire 2011). The household’s MPI deprivation score is calculated by creating a weighted average of the household’s binary deprivation indicators.

The MPI literature typically identifies households with deprivation scores of greater than one third as the multi-dimensionally poor, but we also focus our attention on households with any MPI deprivations (with scores greater than zero and less than one third). Referring to them as somewhat multi-dimensionally vulnerable households; both sets of households constitute the “multi-dimensionally vulnerable.” Based on this framework, it turns out that 12 percent of Syrian refugees in Jordan are multi-dimensionally poor, with that fraction rising to 20 percent among those in camps and dropping to 10 percent among those living in host communities. The fraction of Syrian refugee households experiencing any of the ten deprivations, and that are, therefore, multi-



dimensionally vulnerable, rises to 48 percent overall; 83 percent for the in-camp population and 40 percent for the non-camp population.

### *The household-level determinants of receipt of transfers*

Prior to examining how receipt of transfers is related to multi-dimensional poverty, we examine how various household characteristics relate to the receipt of transfers. We distinguish between the receipt of no transfers, one type of transfer (typically food vouchers), and both types of transfers. Our findings indicate that several household characteristics that would be included in any system to target vulnerable households are indeed associated with a higher probability of receiving transfers. These include having a household member with a disability, having a higher ratio of children and elderly persons in the household, having no workers, and being in the lowest wealth decile. However, we also find that some of these correlates of vulnerability only raise the probability of receiving transfers in the camp setting, but not in host communities. Conversely, being headed by a woman increases the probability of receipt of both types of transfers outside camps, but reduces the probability of receiving any transfers inside camps.

What is more concerning is that some markers of vulnerability are associated with non-receipt of transfers, especially in the non-camp setting. For example, having a higher proportion of elderly in the household and having a household head over 60 years of age reduce the probability of receiving any transfers in the non-camp settings. Having an older household head is associated with reduced access to transfers even in the camp setting. Similarly, having no member of the household with a formal education is associated with reduced access to transfers outside the camp setting, suggesting that some education may be necessary to negotiate the transfers bureaucracy. Similarly, having a higher incidence of crowding is associated with reduced access to transfers in the camp setting. Finally, not residing in the northern region of Jordan where most of the Syrian refugees and the services that target them are concentrated is associated with reduced access to transfers. These patterns point to possible barriers that result in the exclusion of some potentially vulnerable households from essential social protection.

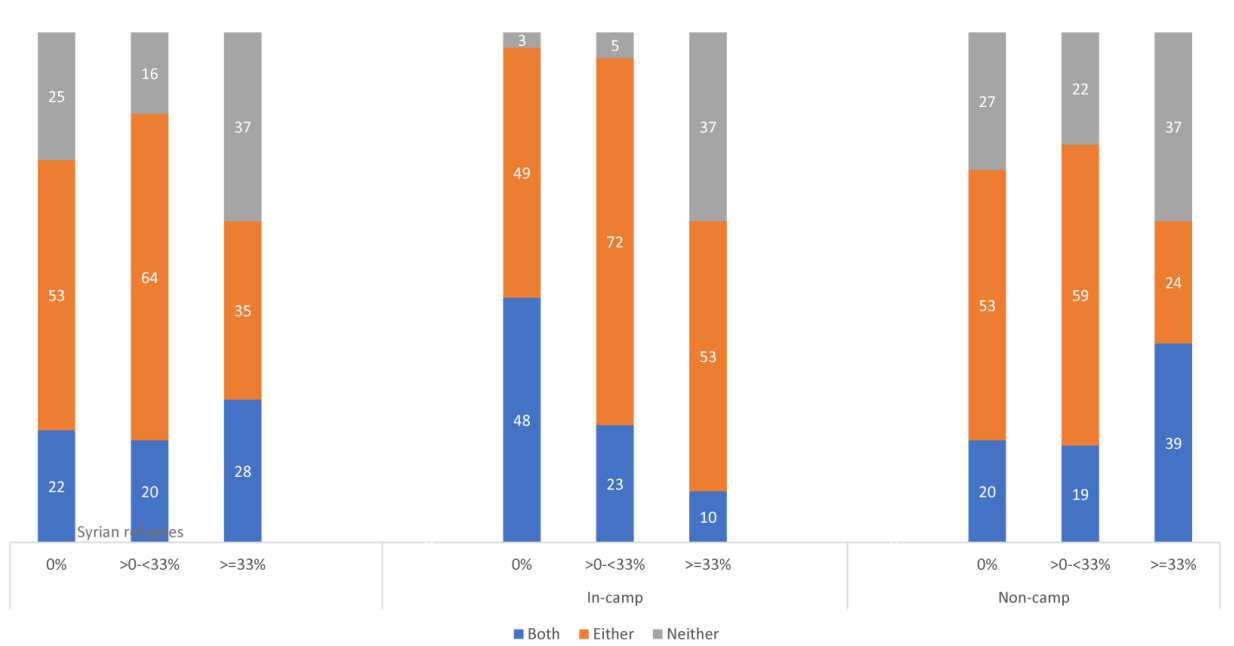
### *Do transfers reach the multidimensionally poor households?*

As mentioned above, we classified Syrian refugee households into three categories based on their multi-dimensional deprivation score: (i) those with no deprivations (score = 0), (ii) those with some multi-dimensional deprivations, but less than the threshold for multi-dimensional poverty ( $0 < \text{score} < 0.333$ ), and (iii) the multi-dimensionally poor ( $\text{score} \geq 0.333$ ). The pattern of receipt of transfers for these three categories of households by camp and non-camp status is shown in Figure 1. First we note that Syrian refugee households with no multi-dimensional deprivations have a substantial probability (53 percent) of receiving one type of transfer (typically food vouchers) and even both types of transfers (22 percent). This is especially true in the camp setting, where only 3 percent of these households do not receive any transfers. However, it should be noted that households with no multi-dimensional vulnerabilities make up only 17 percent of the in-camp population.

Second, we note that household with some vulnerabilities but who are not multi-dimensionally poor, have the highest probability of receiving any transfers, boosted by their ability to access food vouchers. In fact, their probability of receiving any kind of transfer – is 84 percent overall, 95 percent in camps, and 78 percent outside of camps – is higher than that of either the non-vulnerable households, but also substantially higher than that of the multi-dimensionally poor households. In fact, our most important result is that up to 37 percent of the multi-dimensionally poor household do not receive any transfers in both camp and non-camp settings; a rate that is 1.5 times higher than that for households with no deprivations whatsoever. This is very concerning since these households are presumably targeted by the social protection systems set up by the international organizations. As mentioned earlier, the multi-dimensionally poor households make up 12 percent of Syrian refugee households overall; 20 percent in camp settings and 10 percent in non-camp settings. Outside the camp setting, multi-dimensionally poor households are much more likely to receive both kinds of transfers than inside the camp setting.



Figure 1. Percentage Receiving Different Combinations of Transfers by Multi-dimensional Vulnerability Status – Syrian Refugees by Camp/Non-camp Status



Source: Assaad, Boustati and Jamkar (2022).

Note: A deprivation score of 0% means the household has no multi-dimensional vulnerabilities. A deprivation score of greater than 0% but less than 33.3% suggests some vulnerability but less than the threshold for multi-dimensional poverty, and a score of greater than 33.3% indicates that the household is multi-dimensionally poor.

In a further exploration of what accounts for this high rate of exclusion among the multi-dimensionally poor households, we found that in the camp setting, these excluded households are also likely to suffer from lack of access to health care and health insurance, are more likely to have an older household head, to be headed by a woman, and to live in crowded conditions. Outside the camp setting lack of registration as refugees plays an important role in the exclusion of multi-dimensionally vulnerable households, as does a lack of education among household members, and having an older head, both of which are linked to lack of registration. Furthermore, some of the excluded households in the non-camp setting appear to be living in non-standard housing, also an issue that appears to be linked to lack of registration.

### Conclusions

Our findings indicate that transfers appear to be well-targeted to some vulnerable households in both camp and non-camp settings, including those with disabled members, those with a higher ratio of children among their members, and those with no workers. Some markers of vulnerability, such as being a female-headed household, appear to improve access to transfers only in non-camp settings, and others, such as being in the lowest wealth deciles only increase access to transfers in camp settings.

What is more concerning is that some aspects of vulnerability appear to be associated with reduced access to transfers, possibly explaining the relatively large fraction of multi-dimensionally poor households that are excluded from transfers. These include having a household head older than 60, which is associated with reduced access in both settings, and having no educated members in the household, which is associated with reduced access to transfers in non-camp settings. Both of these factors are associated with lack of registration in the non-camp setting. Crowding is also associated with reduced access to transfers in camp settings, which is somewhat surprising given the readily visible nature of crowding in that setting. Residing outside the northern region of Jordan, where most of the refugee-oriented services are focused, is also associated with reduced access to transfers for refugees in both camp and non-camp settings. We also found that for those in non-camp settings not residing in the northern region is associated with lack of registration as refugees. Our analysis of the relationship between multidimensional poverty and the receipt of transfers suggests that a substantial proportion of the multi-dimensionally poor (37 percent) in both and non-camp settings do not have access to any transfers; a rate that is 50 percent higher than for those with no multi-dimensional vulnerabilities whatsoever. In the non-camp setting, this appears to be related to the inability to register, especially for a group of vulnerable households that reside in non-permanent housing, have low education levels, and are headed by an elderly person.



In camp settings, it is not clear what drives the exclusion from transfers for multi-dimensionally poor households, but it is linked to lack of access to health services and health insurance and to crowding.

Our analysis suggests that inability to legally register as a refugee, either by obtaining the Ministry of Interior service card or the asylum seeking certificate emerges as an important source of exclusion from social assistance, such as transfers, but also from decent housing and access to health services and health insurance for refugee populations living in host communities. This relatively invisible population of refugees is likely to be highly vulnerable along multiple dimensions and their exclusion from social supports such as transfers exacerbates their vulnerability. This is a population that is probably invisible to the international organizations that provide this social assistance and efforts must be made to identify it, assist it in the registration process, or at the very least exempt them from the registration requirement when it comes to the receipt of transfers. Given the greater visibility of the camp population to UNHCR and WFP, it is likely easier to identify those who are excluded from transfers in this setting and find out why they are excluded.

## References

- Alkire, Sabina and Santos, Maria Emma (2010), "Acute Multidimensional Poverty: A New Index for Developing Countries." Oxford Poverty & Human Development Initiative (OPHI) Working Paper No. 38, United Nations Development Programme Human Development Report Office Background Paper No. 2010/11, <https://ssrn.com/abstract=1815243> or <http://dx.doi.org/10.2139/ssrn.1815243>
- Assaad, R., A. Boustati, and V. Jamkar. 2022. "Cash transfers and food vouchers for Syrian Refugees in Jordan. Do they reach the multi-dimensionally poor?" ERF Working Paper (forthcoming). Economic Research Forum, Cairo, Egypt.
- Boncenne, Alexis, Gabriele Erba, Anna John, and Suhaib Khan. 2018a. "My Needs Our Future: Baseline Study Report for Hajati Cash Transfer." <https://www.unicef.org/jordan/media/4781/file/Hajati-Baseline-Report-2018.pdf>.
- Giordano, Nicola, Katherine Dunlop, Tamar Gabay, and Deepak Sardiwal. 2017. "Evaluation Synthesis of UNHCR'S Cash Based Interventions in Jordan." Geneva. [www.unhcr.org](http://www.unhcr.org). [Accessed June 5, 2022].
- OAMDI. 2018. "Labor Market Panel Surveys (LMPS). Version 1.1 of Licensed Data Files; JLMPS 2016." Cairo, Egypt: Economic Research Forum.
- Santos, M. E., & Alkire, S. (2011). Training material for producing national human development reports. MPI: Construction and analysis. Oxford: Oxford Poverty and Human Development Initiative.
- World Food Programme. 2022. <https://www.wfp.org/Countries/Jordan>. [Accessed June 5, 2022]





**ERF at a Glance:** *The Economic Research Forum (ERF) is a regional network dedicated to promoting high-quality economic research for sustainable development in the Arab countries, Iran and Turkey. Established in 1993, ERF's core objectives are to build a strong research capacity in the region; to encourage the production of independent, high-quality research; and to disseminate research output to a wide and diverse audience. To achieve these objectives, ERF's portfolio of activities includes managing carefully selected regional research initiatives; providing training and mentoring to junior researchers; and disseminating the research findings through seminars, conferences and a variety of publications. The network is headquartered in Egypt but its affiliates come primarily from different countries in the region.*

### Contact Information

#### ERF Office

**Address:** 21 Al-Sad Al-Aaly St. Dokki, Giza, Egypt  
 PO Box 12311  
**Tel:** 00 202 333 18 600 - 603  
**Fax:** 00 202 333 18 604  
**Email:** erf@erf.org.eg  
**Website:** <http://www.erf.org.eg>

#### ERF Dubai

Dubai International Financial Centre (DIFC)  
**Premises:** GV-00-1003-BC-42-0  
 Gate Village Building 10 - Dubai, UAE  
 PO Box 125115  
**Tel:** +971 4 4011980

### Follow us



ERF Latest



ERFLatest



ERF Official



ERF Official

