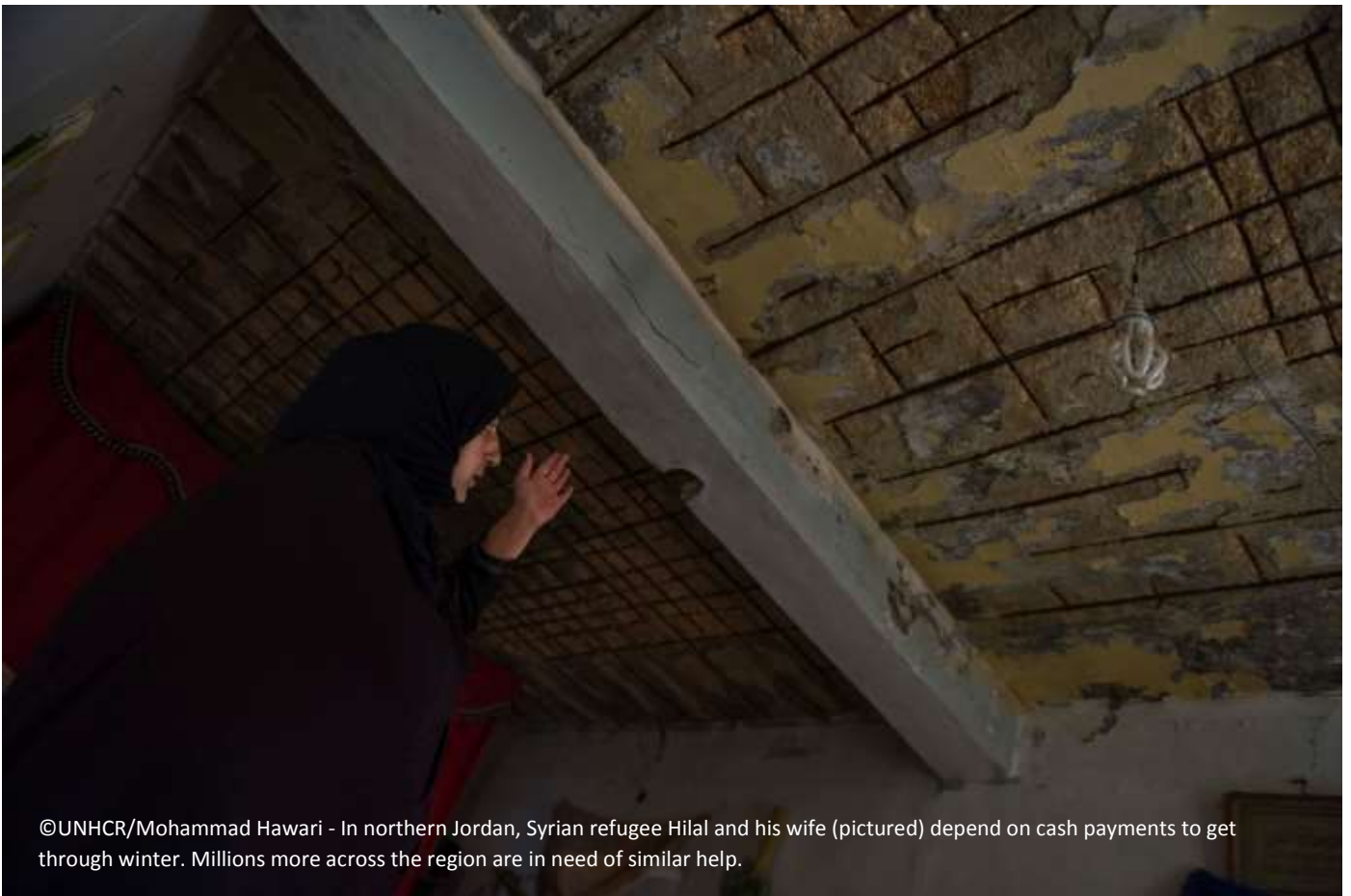


## WINTER CASH SUPPORT TO REFUGEES 2018-2019

### UNHCR's Post Distribution Monitoring Report

#### Jordan



©UNHCR/Mohammad Hawari - In northern Jordan, Syrian refugee Hilal and his wife (pictured) depend on cash payments to get through winter. Millions more across the region are in need of similar help.

## I. Humanitarian Response for Winter Assistance

Winters in Jordan are cold – not just because of the drop in temperatures and the winter rains, but also because homes are not well-insulated. In poorer neighbourhoods, windows are not sealed and let in the cold air. Roofs leak, and walls become damp and covered with mold, and families feel the effects through increased illness and destruction of household items such as blankets and “farshat” (floor mattresses). Refugees often live in basement apartments where flooding occurs after heavy rains. Since 2012 UNCHR has distributed one-time cash assistance to allow families to prepare for the winter months through the purchase of heating and blankets. This year UNHCR provided \$27.5 million in cash to 250,996 refugees of all nationalities living outside camps in the months of November and December.

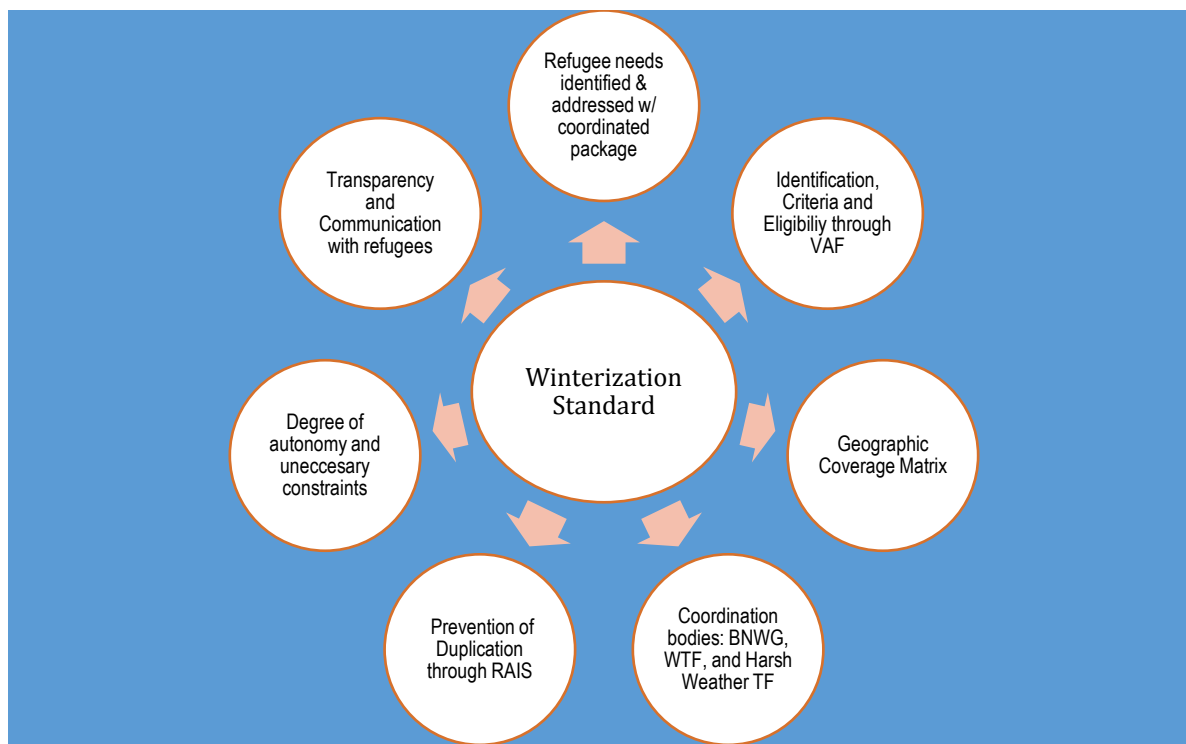
In 2018-19 winter programme, a large portion of the **eligible population**, many of whom are on waiting lists for cash assistance received winter funds from UNHCR (75% of the Syrian population, 100% of Iraqis, 100% of Yemenis and 100 % of other nationalities - Somalis, Sudanese, etc.) UNHCR was able to deliver assistance prior to the coldest months, thanks to strong donor support at a critical time.

### 1. Coordination among the distributing partners

Winter assistance efforts have been a model for coordination between the humanitarian partnerships. Many organizations receive seasonal funding and partner organizations have coordinated a winterization response in Jordan since 2012. In 2014, standard packages were introduced to harmonize the response and create a fair and transparent assistance system for winter assistance. Each year’s program took into account successes and challenges and key lessons to inform the next year in drafting of the standards. The 2018 Winterization Task Force is a sub-group of the Basic Needs Sector Working group and is chaired by UNHCR. The task force is made up of organizations planning to distribute winter cash or non-food items

1. Partners utilize Jordan’s Vulnerability Assessment Framework (VAF) common scoring to identify eligible families for winter assistance, and utilize a coordination management platform (Refugee Assistance Information System), to avoid duplication.
2. A common package of winter assistance is created and utilized by partners distributing cash or in-kind assistance (package described below)
3. A live report (dashboard) was created on behalf of active partners to identify areas covered by support, and those governorates still needing assistance, providing a live targeting and gap analysis.
4. UNHCR’s Helpline was configured to allow refugees calling to discover whether their family had been identified for assistance through an easy automated response system. The response reported on assistance from any organization, and refugees were told if they were selected to receive assistance, and to wait for a message from the organization assisting them.
5. The Winterization Task Force created a set of indicators and a common data collection tool and a platform to collect and combine the data for post distribution monitoring. The common PDM questionnaire was used by each organization after cash distribution for independent reporting, and the data sets were uploaded to a centralized data base for a single, countrywide dataset for broader ongoing analysis.

For 2018 - 2019 assistance, planning began in August, with the kick-off of the Winterization Task Force and a review and determination of goals. The diagram below shows the key elements:



Partners agreed to focus primarily on the fair and transparent nature of the response, drawing on lessons from the last cycle. There were three elements under particular scrutiny for learning:

### 1. Level of Assistance (standard packages)

Packages should take into account approximate shelter size in addition to family size. A family of one or two must spend the same as a family of 3 to heat a room. Therefore family size from 1 to 3 persons was equal in terms of heating needs, with less drastic increases for families with 4-7 members.

### 2. Acceptable use of Money

Winterization partners agreed that, while monetised assistance is based on an in-kind standard package, it is acceptable and at times necessary for refugees (based on previous PDMs) to spend the money on what they perceive as their most urgent needs in winter. This is rooted in the knowledge that families prepare for winter earlier than the assistance arrives. It is anticipated that monetized winterization assistance will offset some costs (e.g. debts) incurred for up-front investment made by refugee families. Evidence-based decisions for the choice between cash and in-kind assistance should be always provided.

### 3. Early identification, funding and approvals

Winterization is difficult to coordinate because funds do not arrive in a timely fashion, and government approvals are required before distribution can take place.

## 2. Standard Package

Four organisations within the Winterization Task Force (UNHCR, IOCC, ICMC and CARE) carried out market research to determine the cost in JOD of the items, which make up the winterization standard package. The package includes a heater, a gas bottle, gas refills and medium weight blankets. The package and assistance is described in terms of family size below:

### Number of items by Family Size

Quantity	1	2	3	4	5	6	> 6
Heater	1	1	1	1	1	1	1
Gas bottle	1	1	1	1	1	1	1
Gas refill	8	8	8	12	12	16	20
Blankets	3	3	3	4	5	6	7

The final package approved by the Winterization task force is broken down by family size

### Amount of Assistance by Family Size

Item	1	2	3	4	5	6	> 6
Heater	63	63	63	63	63	63	63
Gas bottle	40	40	40	40	40	40	40
Gas refill	56	56	56	84	84	112	140
Blankets	41	41	41	54	68	82	95
<b>Total Amount in JOD</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>240</b>	<b>255</b>	<b>300</b>	<b>340</b>

### Contingency Package for Case Management

Gas Refill Contingency	7x	7x	7x	7x	7x	7x	7x
Extra Heater and bottle	100	100	100	100	100	100	100

The Task Force concluded that the one level of assistance should be provided to the small sized families (from 1 to 3). Options for additional contingency of gas refills and/or additional heater was available to organizations wishing to top-up packages on the basis of operational, protection and funding considerations. This option is particularly relevant for in-kind assistance. Finally, if the assistance is provided in cash through ATM disbursement, amounts should be rounded up to multiples of 5 for ATM purposes.

## II. 2018 UNHCR Winterization Cash Support/Post Distribution Monitoring

**65,918** refugee families supported

**\$27.5mil USD** distributed in 2018

**45%** of all registered families received winterization

**76%** of all eligible families received winterization

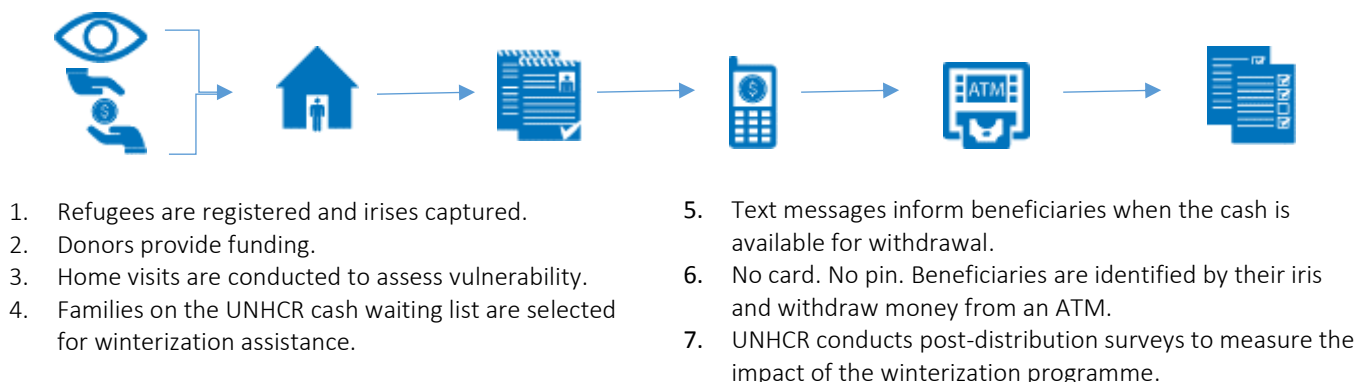


Figure 1: How Winterization Cash Assistance Works

### 1. WINTERIZATION SUPPORT

250,996 individuals received one time winterization cash assistance from UNHCR. Families were identified through vulnerability criteria designed to also include refugees who live in poverty but do not receive regular cash assistance.

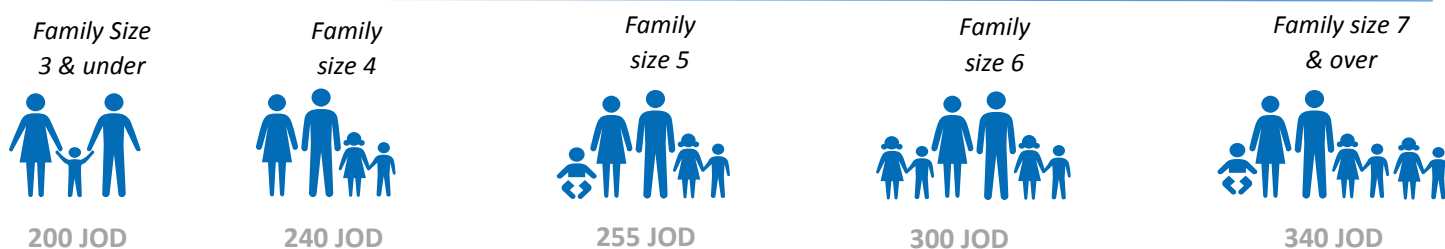


Figure 2: Full package in Jordanian Dinar (JOD) by family size



Figure 3: Percentage of survey respondents by gender

#### PDM SAMPLE

Based on a 95% confidence interval and a 6% margin of error, a random sample of 535 families on the winterization list were interviewed. The sample population reflected the geographic distribution of monthly cash assistance beneficiaries, with an average family size of 4 people.

## 2. OUTCOMES OF WINTERIZATION ASSISTANCE

### 2.1 Use of Winterization assistance

Respondents were asked to rank their five top expenditures for winter cash assistance (what the HH spent the most money on). The top three expenses for both Syrian and non-Syrian beneficiaries were reportedly rent, food and debt repayment. Debt repayment was often made for back payment of rent. Sixteen percent of respondents reported using the assistance on other items primarily utility payments, as shown in Figure 4 below:

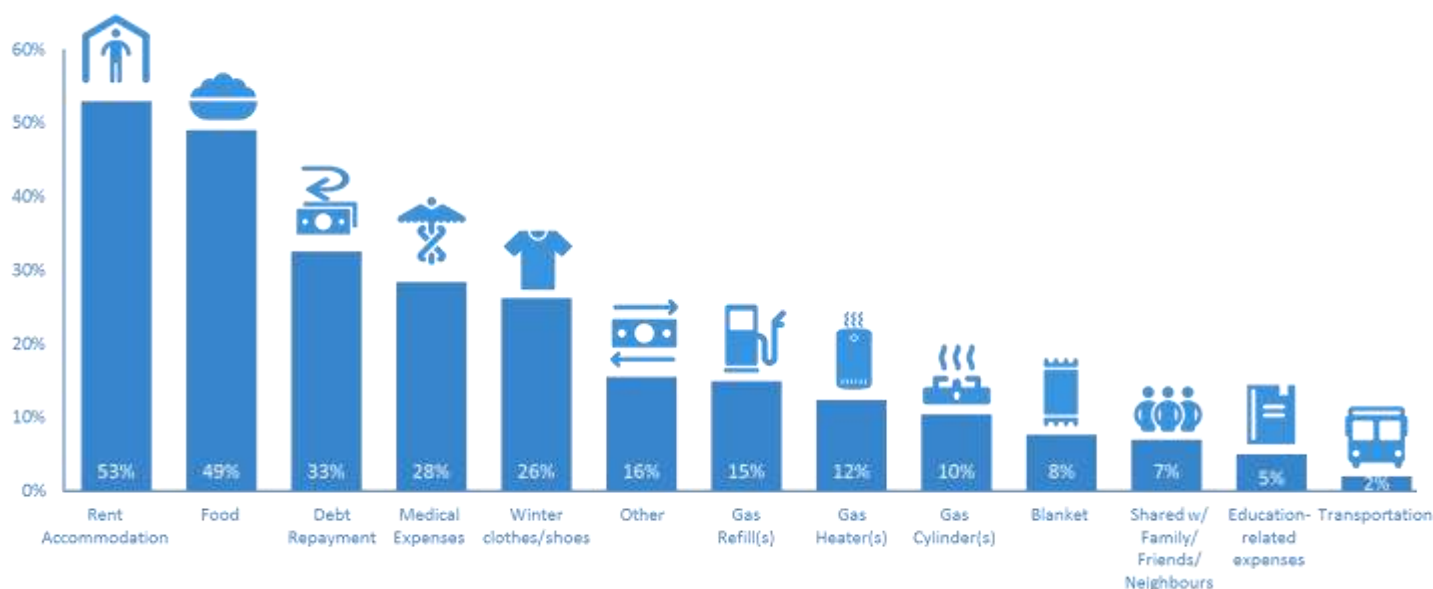


Figure 4: Use of winterization assistance

### 2.2. Impact

#### Timing of assistance

Households received, and used their winter assistance in November and December 2018, and households receiving assistance in November were more than twice as likely to be satisfied with the timing of the assistance (74%), than those receiving in December (36%). Most households (92%) reported the assistance only partially met their needs.

#### Unmet need

As most of beneficiaries reported using the winter assistance for rent, food and debt repayment, heater and winter clothes were identified by the most beneficiaries (41%) as an unmet need, followed by gas cylinders and blankets (32%). Health expenses were reported most often in the 'other' unmet need category.

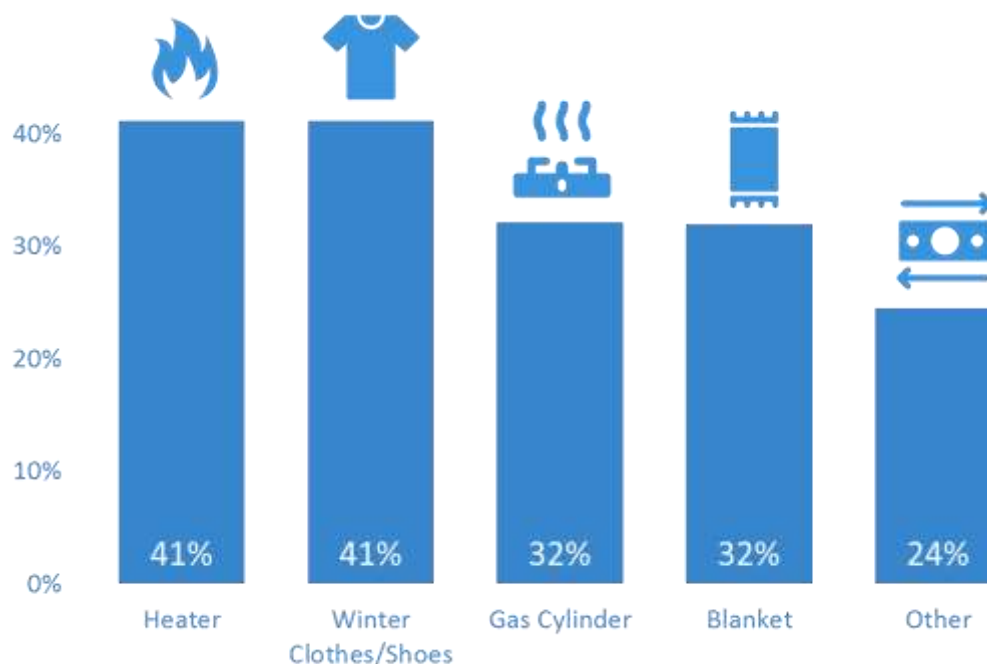


Figure 5: Winter needs remained unmet after receiving assistance

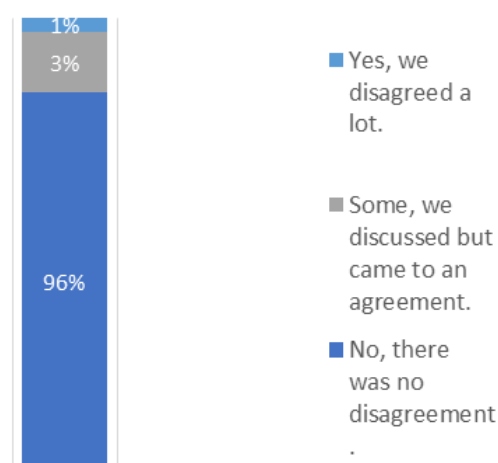
### Psychosocial Wellbeing

Almost all beneficiaries felt that winterization assistance improved their living conditions, with 88% reporting moderate to significant improvements.

## 2.3 PROTECTION IMPACTS

Enumerators asked questions to survey whether cash assistance had unintended negative impacts on relationships within the family, or the neighbourhood.

Figure 6: Disagreement within household on how to use the funds



### Family and Community Relations

The majority stated that the male and female heads of households did not disagree on how to spend the cash assistance (96%)

Respondents also overwhelmingly reported that there was no change in their relationship with their communities (98%). Four respondents reported tensions after receiving winter assistance; two claimed problems with a Syrian neighbour who did not receive winter assistance, and two stated their landlord immediately demanded rent payment.

### Delivery

More than two-thirds of respondents reported they were provided with information on how to retrieve the assistance from the bank.

*Ease of withdrawal*

More than 2/3 of households travelled less than thirty minutes to reach the nearest bank and spent on average 1.79 JOD on transport. 62% of respondents withdraw on their first trip to the bank and (38%) had to travel more than one time. Most beneficiaries travelled bus or taxi (66%), and 29% stated they walked to the nearest ATM. 29% of respondents had no prior experience receiving cash assistance. Beneficiaries reported that the most common problem withdrawing was needing several attempts to scan the eye, however, most households (68%) did not report any technical problems. Technical problems were less common for ATM card holder with 90% stating they experienced no technical problems.

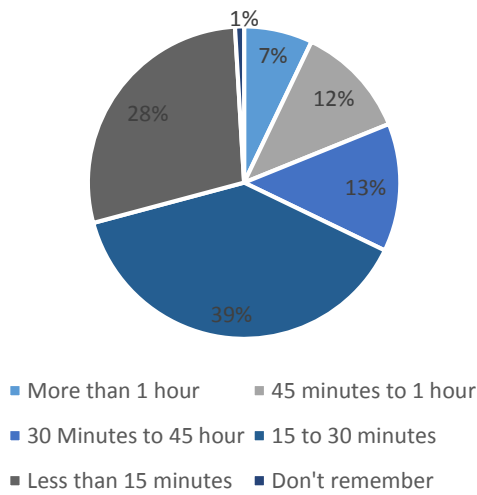


Figure 8: Duration to reach the bank

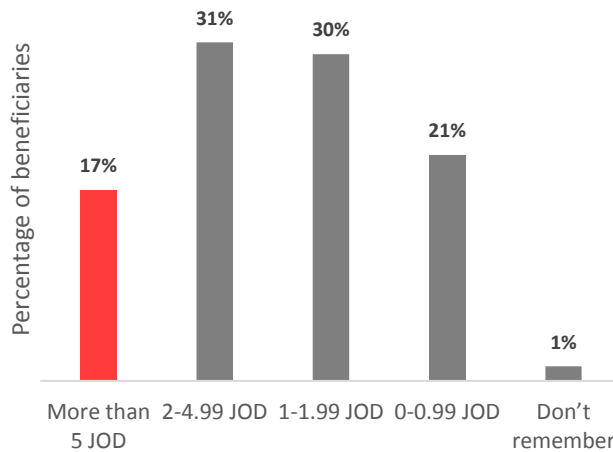


Figure 7: Amount paid for transportation

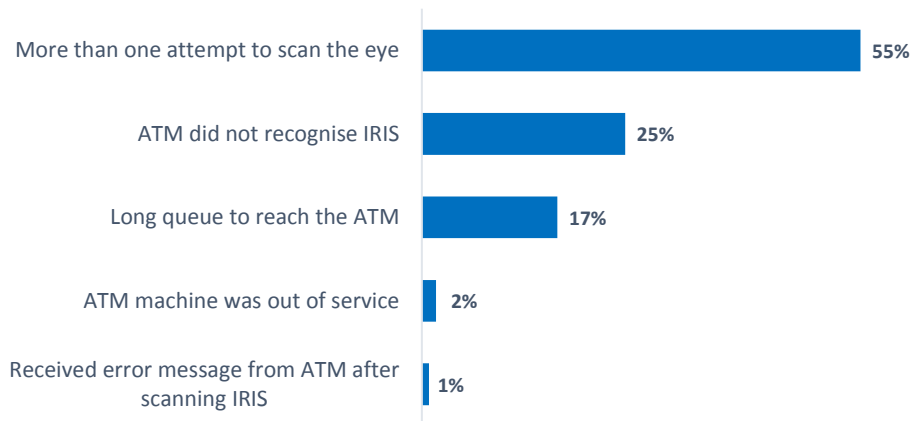


Figure 9: Technical challenges faced using IRIS scan



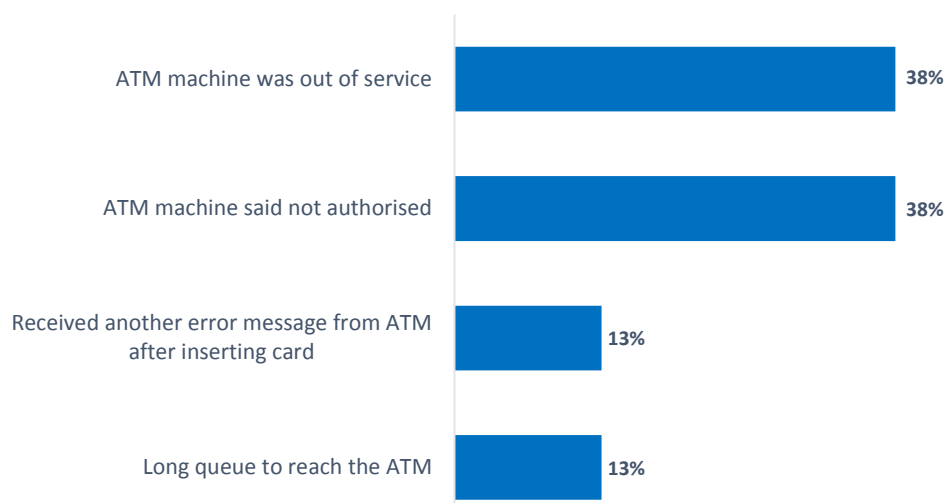


Figure 10: Technical challenges faced using **ATM card**

Half of the beneficiaries' reported that they resolve the problem by themselves; 26% asked for help from someone else, while 15% asked for help from the bank staff and 5% called the UNHCR helpline number.

#### *Risks and Problems Accessing Cash Assistance*

No refugee household reported that were asked to pay money to assist in withdrawal of funds.

When asked if any part of the cash transfer process made them feel at risk, only 4% (20 respondents) stated that they felt unsafe going to withdraw the money. Eight respondents reported feeling at risk when travelling home from the bank. Overall, non-Syrian refugees reported slightly higher rates of feeling unsafe (15 beneficiaries) than Syrian refugees did (5 beneficiaries).

Only 19% (63) households reported that they faced challenges after receiving cash assistance. Of the 63 households, most reported that people demanded repayment of debts/loans.

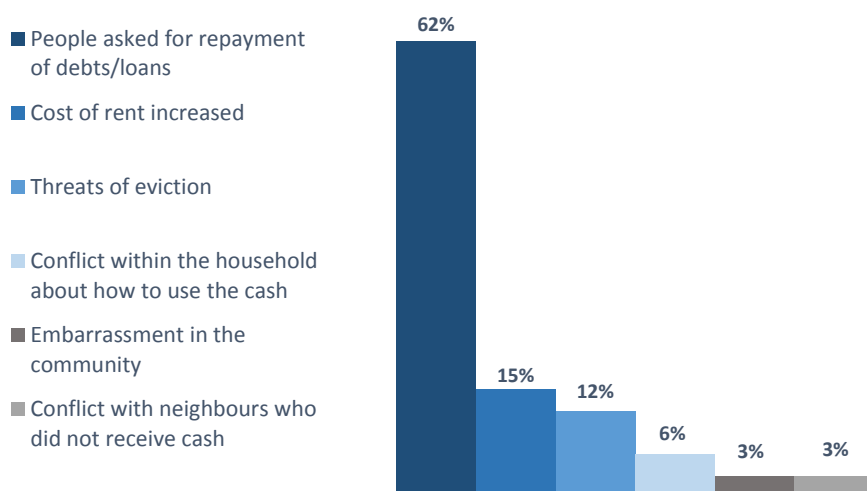


Figure 11: Percentage of respondents reported facing a challenge after receiving cash assistance



### The stories behind the numbers

As the summer heat of Jordan's northern desert gives way to cold winter nights, 44-year-old Hilal prepares for his sixth winter in exile, since escaping Homs, Syria in July 2013. With rain and freezing temperatures approaching, keeping his family warm will present challenges and expense. Their home is a concrete structure on a dusty patch of wasteland in Mafraq, a city with Jordan's highest concentration of Syrian refugees. Unglazed windows and holes in the roof let in rain and draughts. The family has only one gas heater for warmth. Like most of the 670,000 registered Syrian refugees in Jordan, Hilal's family lives below the poverty line. The US\$218 in cash assistance they receive each month from UNHCR barely covers their rent and bills, with nothing left to meet the extra costs of winter. Along with 158,000 Syrians in Jordan UNHCR will give them a one-time winter cash payment of between US\$282 and US\$480.

## 2.4 Accountability –Communication

Most households reported receiving information about the assistance from a text message (95%), and stated the information received was clear and sufficient.

Thirty-six percent of beneficiaries contacted the UNHCR helpline, and of those, most were able to get their answers through the automated service (72%)

Figure 12 below shows the reasons for contacting the UNHCR Helpline:

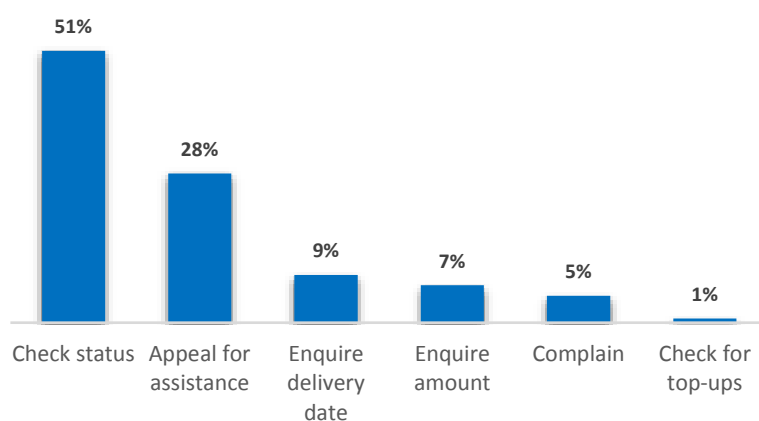


Figure 12: Reasons for contacting UNHCR helpline

The vast majority of respondents (92%) prefer to receive winter assistance as cash assistance rather than voucher or items. 55% prefer to receive the cash through IRIS scan and 45% through ATM card.

## ACKNOWLEDGMENTS

UNHCR is grateful to the following donors for their critical financial support that has made this large-scale winterization assistance possible:



*For more details on UNHCR's Winterization efforts in Jordan, please contact: [joramextrel@unhcr.org](mailto:joramextrel@unhcr.org)*