



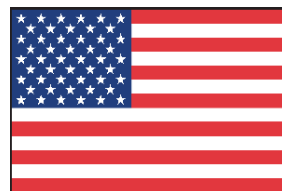
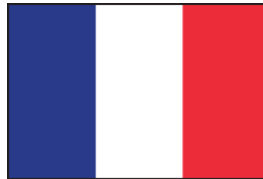
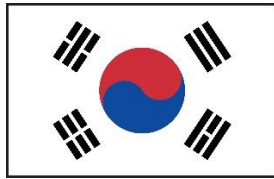
WINTER CASH SUPPORT TO REFUGEES 2019 – 2020
UNHCR POST-DISTRIBUTION MONITORING REPORT
JORDAN



Acknowledgements

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UNHCR would like to thank the following donors who made our winterization cash assistance programme possible:



This report was produced for the UN Refugee Agency (UNHCR) by [Samuel Hall](#).

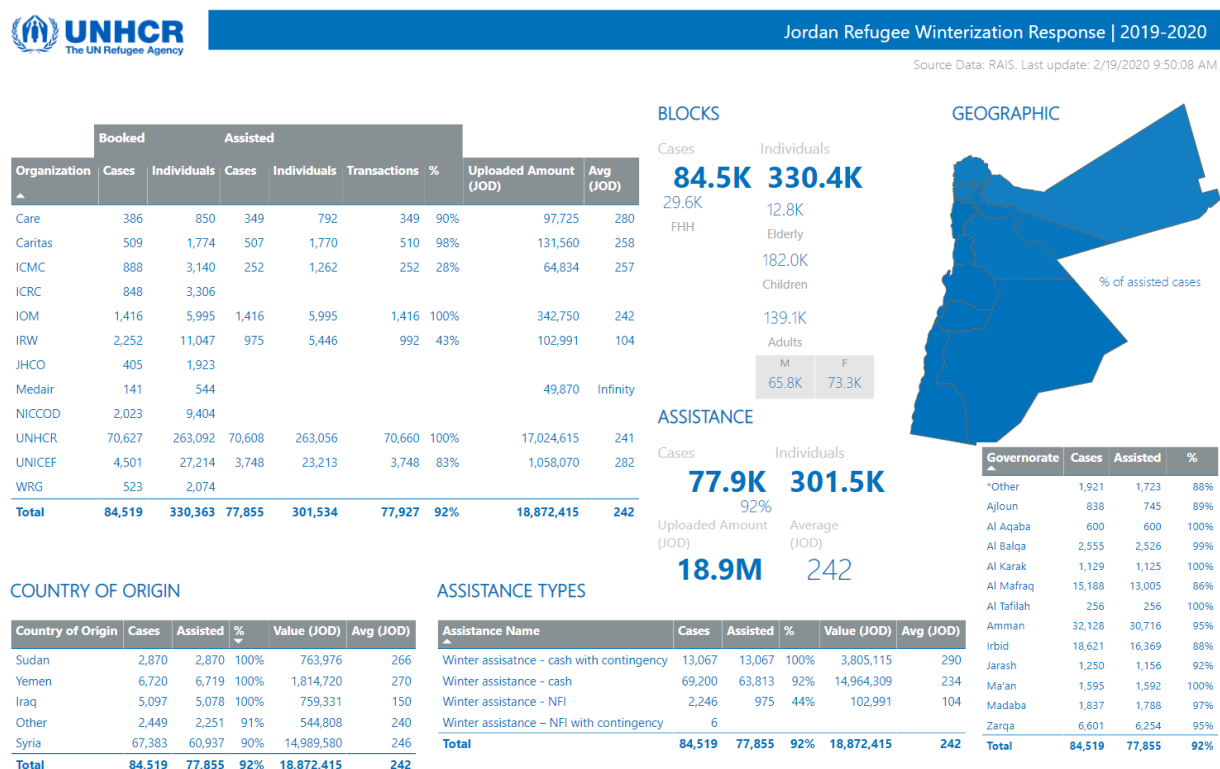
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Context

For the 83% of refugees in Jordan living outside of camps, the winter months represent a challenge, as they brave the chill and sometimes sub-zero temperatures in poorly insulated rooms, basements or makeshift shelters. To mitigate their burden, UNHCR and its partners¹ have coordinated² a large-scale winterization response in Jordan since 2012. Winter cash assistance is considered a targeted programme to ensure that families are equipped with essential winter and heating items.

The Jordan humanitarian community has created a best-practice approach to coordinate winter assistance through the Winter Task Force of The Basic Needs Working Group. This winterization response is an exceptional moment in the the humanitarian response every year, as donors release millions of dollars to 10-15 organizations to assist refugees in preparing for winter. These funds then need to be distributed relatively quickly. The Task Force begins meeting in August and continues throughout the season, to ensure that 1) refugees are treated equally across organizations, and 2) common tools are used and data is shared, leading to improved cost efficiency. Agencies thus use a single market assessment, a harmonized package, common eligibility criteria and a single post-distribution monitoring tool. They also use a shared caseload management tool to ensure assistance is not duplicated.

Figure 1 Snapshot of the partners' Winterization Dashboard in February 2020



¹ 84% of cases fall under the remit of UNHCR. Other winterization response partners include Care, Caritas, ICMC, ICRC, IOM, IRW, JHCO, Medair, NICCOD, UNICEF and WRG.

² Partners utilize a coordination management platform (Refugee Assistance Information System), to avoid duplication.

The purpose of winter cash assistance is to reduce the cold weather burden on refugees and allow them to manage the harsh winter season without having to resort to negative coping strategies (increased borrowing, early marriage, exploitative working conditions, etc.) The one-off cash grant is designed to allow for the purchase of essential items which make up the winterization standard package (heater, gas bottle / refill, blankets). The amount received is based on joint-market research into the cost of items, and determined by household size³ in addition to approximate shelter size.

Table 1 Amount of assistance by family size

	1	2	3	4	5	6	>6
Heater	61	61	61	61	61	61	61
Gas bottle	43	43	43	43	43	43	43
Gas refill	56	56	56	84	84	112	140
Blankets	30	30	30	40	50	60	70
Total amount in JOD	190	190	190	228	238	276	314

UNHCR and its partners utilize the Vulnerability Assessment Framework (VAF) poverty score to identify eligible families for winter assistance⁴. Prioritization considers the case composition as well as physical vulnerability of household members. UNHCR focuses its winterization efforts on families living in abject and absolute poverty. Entitlement is based on a single package system: a single standard package is provided to vulnerable families who are already supported through a regular monthly cash-for-basic-needs programme, while an additional contingency package (additional cash for an extra heater and gas refills) may be applied to families that are not (yet) supported through the regular cash programme.

By early February 2020, over 70,000 cases (55,582 Syrians and 15,093 non-Syrians) had been assisted by UNHCR, comprised of over 266,000 individuals. UNHCR alone transferred winter assistance to 65% of the eligible Syrian population, and 100 % of eligible families of other nationalities. The amount spent by UNHCR on this effort exceeded 17.9 million JOD.

Through regular post-distribution monitoring (PDM), UNHCR keeps track of how cash assistance is used, its impact on recipient well-being, and gathers key feedback from beneficiaries on the appropriateness of cash distribution mechanisms. This report presents the results of the 2019/2020 winterization post-distribution monitoring exercise.

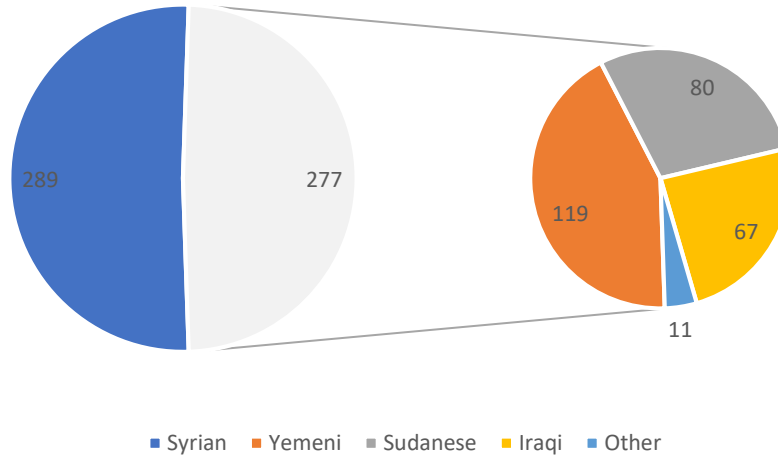
³ Assistance levels are capped at a family size of seven.

⁴ The Vulnerability Assessment Framework is an inter-agency initiative to put in place a system that supports the humanitarian community to: 1. establish a profile of vulnerability among Syrian refugee households and enables monitoring of changes in vulnerability over time; 2. target assistance in a more efficient and equitable manner, based on the application of common vulnerability criteria; 3. strengthen coordination and decision-making of the delivery of humanitarian assistance. The VAF poverty score is based on an econometric model which predicts expenditure per capita as a proxy for refugee welfare, identifying those living below the poverty line. More information can be found in the [2019 VAF Population Study](#).

Sample profile

566 individuals were interviewed for this round of PDM data collection: 56% in Amman, some 10% in Irbid and Mafraq, 8% in Zarqa and the remainder spread out between different locations such as Ajloun, Aqaba, Balqa, Jerash, Karak, Ma'an, Madaba, Talifeh, Zarqa. This mirrors the overall distribution of where refugees reside in the Kingdom.

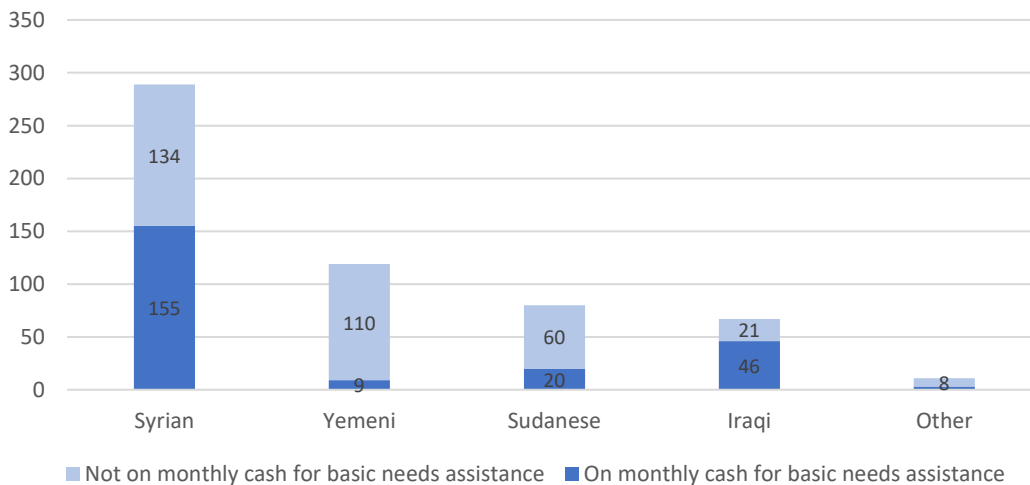
Figure 2 Nationality of PDM interviewees



38% of respondents were female, 62% were male. In age they ranged from 18 to 83, but most were young adults. Close to half of the interviewed winterization cash recipients had a **case size of one** – this was the case of one Syrian respondent in five but 87% of the interviewed Yemenis, 70% of Sudanese respondents, and 55% of the interviewed Iraqis.

41% of those interviewed also receive monthly cash assistance from UNHCR:

Figure 3 Number of winterization recipients also receiving regular monthly cash assistance



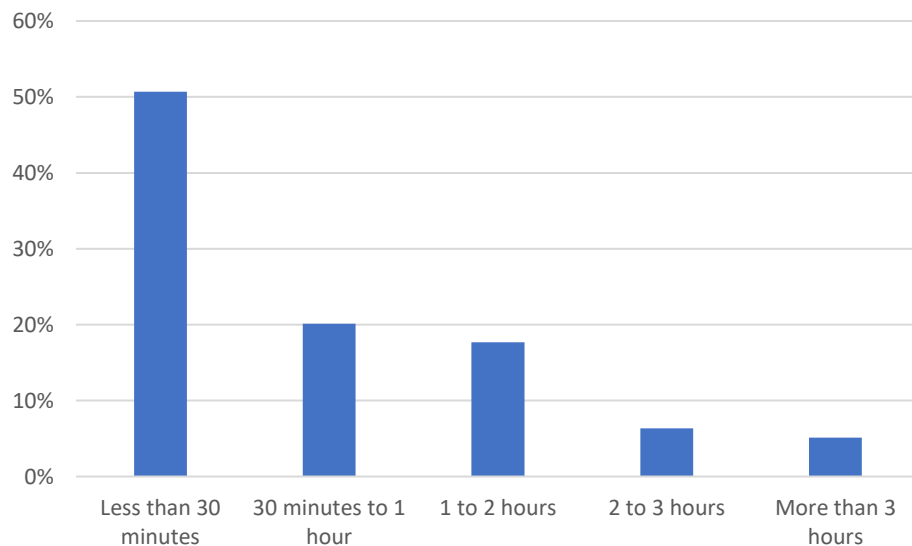
Three respondents in ten had spent some money preparing for the cold weather of the winter months. By far the items with the most common expenditure (109 out of 180 respondents) in this regard were winter clothes – it was less common to invest in heating solutions or house repairs.

Distribution modalities and use of winterization assistance

UNHCR uses an ATM banking network for cash transfers. Unique to Jordan, UNHCR as part of the Common Cash Facility (CCF) uses iris-enabled ATMs for cash withdrawals. A simple iris scan, using a special camera attached to the ATM triggers the cash withdrawal, without the use of an ATM card or a pin number. This ensures that the person targeted for assistance is the one receiving the assistance and has been instrumental in reducing fraud. UNHCR maintains and secures the biometric data. The iris database is linked to the ATM network switch. New beneficiaries do not need to enrol at the bank, and instead CCF partners can swiftly scale up the caseload during the high-volume winter months by providing the iris verification directly to the ATM.

Most reached the ATM within 45 minutes, traveling by bus (36%) or taxi (37%). One respondent in four paid more than five JOD in transport costs. The waiting time at the ATM was substantial (exceeding 30 minutes) for half of the respondents. 10% of respondents in Amman reported a waiting time of over two hours, compared to 21% in Mafraq.

Figure 4 Waiting time at the ATM



61% of respondents managed to withdraw their assistance with one trip to the ATM, while 34% made two to three attempts. 4% made four or more trips to the ATM before successfully retrieving the cash.

The majority of respondents (525, or 93%) accessed their winterization assistance through the iris scan system. Of those, three respondents in ten faced problems retrieving the cash, most commonly linked to the number of attempts needed to scan the eye.

Table 2 Problems using the iris scan system

% of respondents facing problems using iris scans	31.4%
<i>Of those...</i>	
<i>Many attempts to scan the eye</i>	70.3%
<i>ATM did not recognize iris</i>	15.8%
<i>ATM error after scanning iris</i>	2.4%
<i>Did not know how to use the scanner</i>	1.2%
<i>ATM was out of service</i>	17.0%
<i>Long queue</i>	12.1%
<i>Security concerns</i>	0.6%
<i>Head of household was unavailable</i>	0.0%

41 respondents, or 7%, accessed their assistance using ATM cards. Only two of them noted facing problems accessing their cash, namely a long waiting period and a faulty ATM.

If issues retrieving the assistance were faced, the most common solution, employed by 77% of those having problems, was to make **multiple attempts** until the cash was withdrawn. It was less common to ask for help from bank staff (10%) or other people/bystanders (12%). Five respondents contacted the UNHCR helpline to ask for assistance regarding their withdrawal.

22 (or 4% of) respondents felt unsafe, at risk or threatened at some point during the winterization cash assistance process. This feeling of being at risk is not linked to a particular gender or location, and is most commonly felt when traveling home from the bank (13 out of the 22 respondents noting that they felt unsafe).



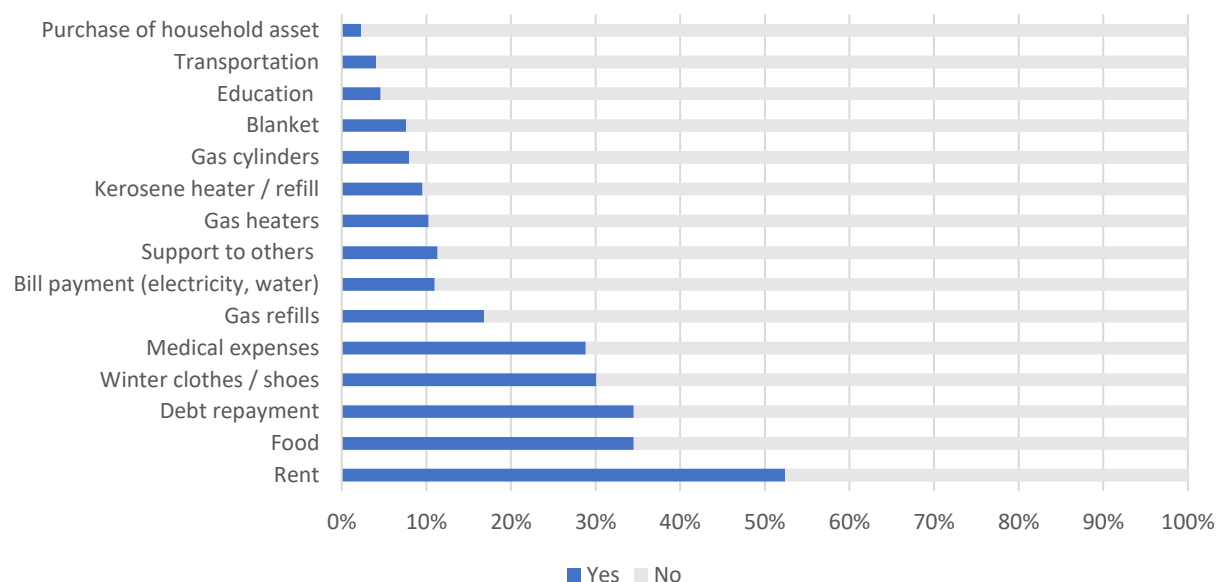
Mahmoud and Rana arrived in Jordan in 2014. Mahmoud was traumatized and depressed. “The things that happened, I do not want to remember.” Recently disabled, he could not continue working as a baker. The family got granted winterization assistance to allow them to afford the additional heating costs. Rana recalls: “*When I received the message that our cash assistance was ready to withdraw, I screamed so loudly that I woke Mahmoud who was taking a nap. I knew that this month, at least, we would be ok.*” As of mid-January, the money had already run out.

Photo by: © UNHCR/Lilly Carlisle

The distribution of cash assistance is staggered throughout November and December to reduce crowding, and the amount must be withdrawn within a 3 week period. 97% of respondents reported having spent their winterization cash assistance by the time of the interview in mid-January 2020.

While 91% of respondents stated they were notified of the purpose of the cash assistance received, the **spending was not primarily dedicated to winter-related items**, but rather focused on rent, food, debt repayment.

Figure 5 Use of Winterization Cash Assistance



Spending patterns of note include the following:

- 84% of families spent at least part of their funding on winter items (clothes, heaters and fuel, blankets).
- The three main expenditures are unchanged (rent, food, debt) since the last year's monitoring of winter spending, but the number of families spending on food dropped from 49% last year to 35%.
- Syrians were as likely as non-Syrians, and regular cash for basic needs recipients as likely as non-recipients, to spend their assistance on rent.
- 27% of Syrian respondents spent winterization cash on food, compared to 43% of non-Syrians.
- Those also receiving monthly cash for basic needs assistance appear to be considerably less likely to share their winterization cash with friends and family (1% vs 18%).
- Iraqi respondents appear more likely than other nationalities to spend their winterization cash on medical expenses (45%). Syrians who receive monthly cash grants are more likely to spend the winterization grant on medical expenses than those who do not (45% vs 21%).

The reason given for prioritizing spending on **non-winter related expenditures** were, unsurprisingly, that those were **deemed more urgent**. Winterization partners agree that while monetised assistance is based on an in-kind standard package, it is acceptable and at times necessary for refugees to spend the money on what they perceive as their most urgent needs. Furthermore, it is assumed that monetized winterization assistance will offset some costs (e.g.

debt) incurred for up-front investment made by refugee families when preparing for the cold season.



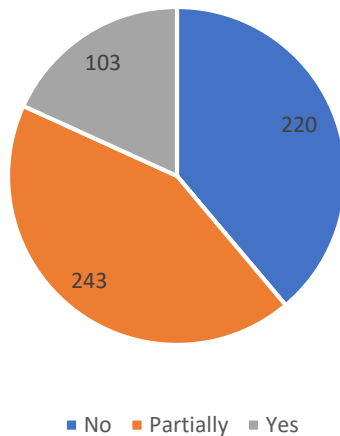
Rajaa is a single mother of four who fled Homs in 2013. Living in Mafraq, she tries to find informal work babysitting, cooking and selling food to her neighbors, however she has difficulty making ends meet. Rajaa recently had to move in with her sister as their flat had flooded due to heavy rains – a common problem in a context where many refugees live in sub-standard housing. Rajaa recalls the relief she felt when her phone lit up with the message that funds were ready for withdrawal. *“I know the most important thing is that we are safe from war. But we still have to live!”*

Photo by: © UNHCR/Mohammad Hawari

Decisions to allocate the funding were mostly made by men (65% over all spending categories combined), with medical expenses a notable exception in this regard : of the 151 sampled households who spent (some of) their winterization assistance on medical expenses, 93 (62%) noted that the decision had been made by a female household member. The decision to spend the money on medical treatment is also generally made by older decision makers (independently of gender) : while the average age of those making spending decisions across all categories is 41, it stands at 49 for medical expenses.

Likely due to the assistance being diverted to other expenditure categories considered more pressing, the majority of respondents noted that **the assistance had not allowed them to fully cover their winter needs** (463 out of 565). Those who said partially most commonly noted that the assistance covered their winter needs for the month of November (46%), or up to the month of December.

Figure 6 Was the assistance received sufficient to meet your winter needs?

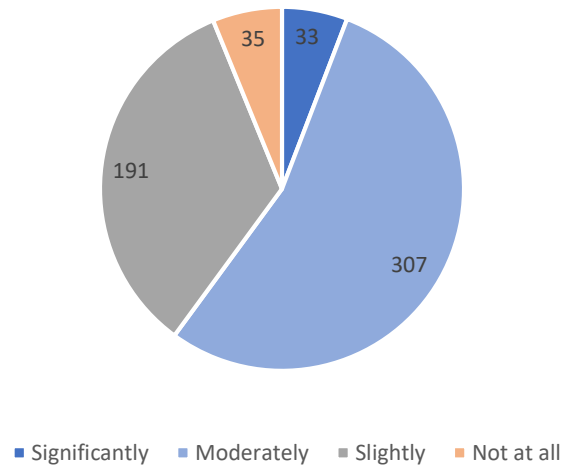


Items deemed necessary even after receiving cash assistance include winter clothes (62% of those noting their winter needs were not fully met), heaters (55%), blankets (50%) and fuel (36%)—the things which winterization cash assistance was designed to be used for.

Impact

The fundamental purpose of the winterization assistance is to improve the lives of its vulnerable beneficiaries during a time of heightened risk. In this regard, impact has undeniably been positive: **94% of respondents state that the winterization cash assistance had improved their living conditions during the winter.**

Figure 7 Perceived degree to which cash assistance improved living conditions during winter

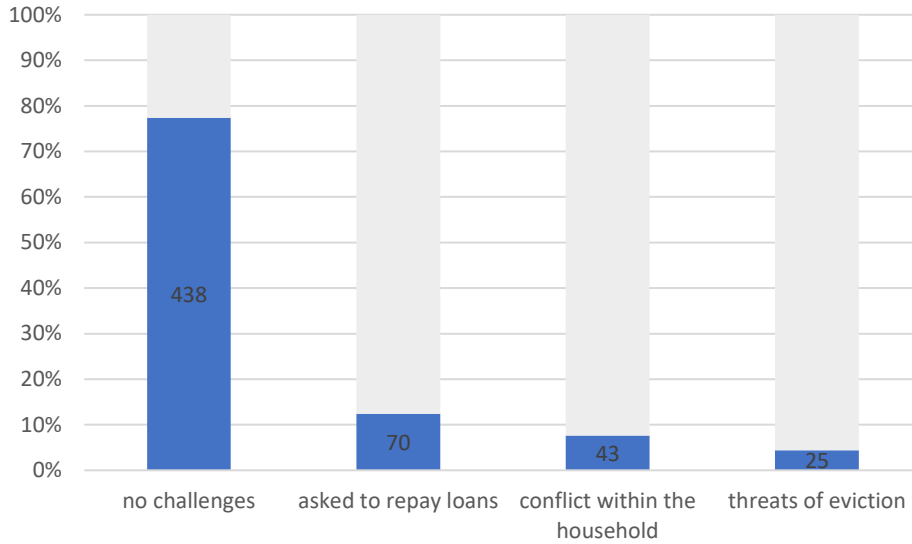


One unintended consequence which can sometimes occur after the distribution of an unrestricted cash grant is **tension**, either within the beneficiary household or within communities.

- The former appears to be unfounded: Serious disagreement on spending within families was rare, with 90% noting there had been no disagreement while 8% stated that disagreement occurred but had been quickly resolved.
- When asked whether the assistance had impacted their relationship with other community members, 82% of respondents noted there had been no change, while 2% found relations improved. However, 15% of respondents noted that the cash assistance had increased tensions. This was the case for one interviewed Sudanese beneficiary in four.

The most common negative impact for beneficiaries by far is **creditors and landlords** asking to be paid, sometimes under threat of eviction. This suggests that the spending of the winterization cash on items such as rent and debt repayment is not so much a matter of choice but of necessity.

Figure 8 Challenges faced after receiving UNHCR winterization assistance



Accountability

Some 30% of respondents contacted the UNHCR helpline, most frequently to check the status of their assistance. UNHCR’s Helpline serves Jordan’s entire winterization partnership including twelve organizations. The Helpline utilizes both call center agents and an Interactive Voice Response system. The IVR logical procedure identifies cases that are booked for winter assistance on the coordination management platform (RAIS), and provides counseling and information on procedures. A caller will thus receive winterization advice, and, if eligible for assistance, be informed that assistance is already available for withdrawal/ will be forthcoming and that an SMS will be sent out from the providing organization. An agent is available to answer further questions / troubleshoot if necessary.

This **system is well-honed and appreciated** by the majority of interviewed beneficiaries who felt that the information received on their cash assistance was clear and sufficient: 92% of respondents received information about the assistance via SMS. 91% of respondents stated that they were provided with the necessary information to retrieve the winter assistance from the ATM. 90% found the distribution well organized.

With few exceptions (30 out of 478 respondents answering this question), respondents noted that they had been **treated respectfully** by UNHCR staff (94%), helpline staff (98%) and bank staff (98%).

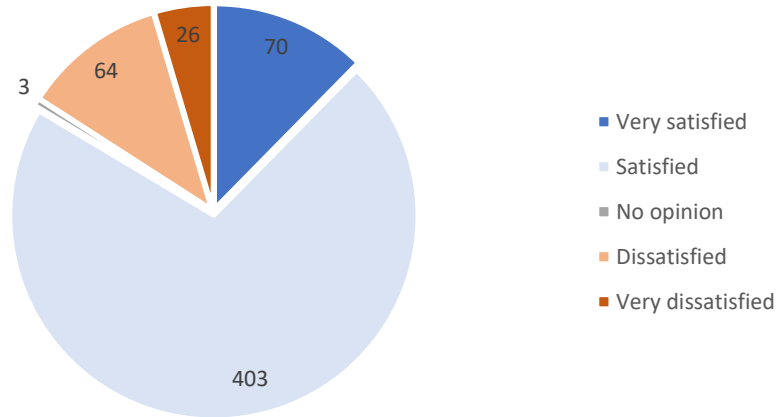
Only one respondent in four knew how they might be able to share complaints / provide feedback on the winter assistance if they felt the need. Those did not generally tend to do so however.

Suggestions to improve assistance included the following:

- Increase the assistance amount (194 respondents)
- Distribute winter assistance in batches rather than all at once (35 respondents)⁵

Overall, however, 84% of interviewed winterization cash beneficiaries state being **satisfied or very satisfied** with the winter assistance received.

Figure 9 Overall satisfaction with the support received



Conclusion

The Winterization programme represents a flexible approach to address the most immediate and urgent needs of refugees at a time of heightened vulnerability, enabling beneficiaries to allocate scarce resources to their own household priorities. The Winterization response in the Jordanian humanitarian context is a best practice model for standardization, cooperation and deduplication. It ensures that winter assistance is distributed fairly, transparently and covers the largest number of families in need.

⁵ This has been implemented in the past, but did not tend to be appreciated by beneficiaries. Furthermore, items for which this winterization grant is primarily designed are purchased only once.

Annex 1: Winterization Post -Distribution Monitoring Indicators

The following represents an overview of monitoring outcomes using the indicators as agreed by the Basic Needs Working Group (BNWG) and Winterization Task Force (WTF):

Key Area 1: Use	
% of families who used cash assistance to purchase winter-related items	84% spent at least part of their funding on winter-related items
Key Area 2: Impact	
% of families who reported assistance came in time for winter	87%
% of families who reported assistance was sufficient to meet basic household needs for winter	18% state the the assistance fully covered their winter needs 43% note that the assistance partially covered their winter needs
% of families who reported assistance caused tension in household or community	1% report disagreements within the household 16% report increased tension within the community
Key Area3: Delivery	
% of families who felt the provision of assistance was well organised/ understood	89% found the distribution was well organized 91% were provided with the necessary information to retrieve the assistance
% of families who reported challenges reaching the distribution/ cash withdrawal point	50% spent more than 30 minutes traveling to the ATM 37% reached the ATM by taxi 26% paid more than 5 JOD on transport to withdraw their assistance
% of families who reported challenges retrieving assistance	31% of those using the iris scan faced problems retrieving the assistance

Key Area 4: Protection	
% of families who reported feeling unsafe at any point during the process	4%
Key Area 5: Accountability	
% of families who felt communication related to the assistance was clear and sufficient	99%
% of families aware of/using mechanism to share feedback and complaints	25%
% of families who felt they were treated respectfully during the assistance process	94% felt they were treated respectfully by UNHCR staff 98% of those using the Helpline felt they were treated respectfully by Helpline staff 98% of those interacting with bank staff felt they were treated respectfully
Key Area 6: General Satisfaction	
% of families reporting satisfaction with winterization assistance received	84%
% of families reporting preference for cash/in-kind winterization assistance	90% would prefer to receive future winter assistance in cash 1% would prefer to receive future winter assistance in kind 10% have no preference



Address:
UNHCR Jordan
P.O.Box 17101
Amman 11195
Jordan

Tel: +962 6 530 2000

www.unhcr.org/jo | Facebook: @UNHCRJordan | Twitter: @UNHCRJordan | Instagram: @UNHCRJordan

For more information and enquiries, please contact Cash-Based Interventions
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