

Winter 2020 Cash Support to Refugees Post-Distribution Monitoring (PDM) Report Jordan



Photo credit: Mohammad Hawari, UNHCR

Acknowledgements

Samuel Hall would like to thank UNHCR Jordan Basic Needs Unit and CBI team for their professional support and facilitation of the Winterization Post Distribution Monitoring reporting exercise. The team would like to thank Mindset, the Jordanian research firm who managed the quantitative data collection. Our sincere appreciation goes to the winter cash assistance beneficiaries who participated in the quantitative and qualitative data collection process.

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](#).

Abbreviations

ATM	Automated Teller Machine
CAB	Cairo Amman Bank
CBI	Cash-Based Intervention
COVID-19	Coronavirus Disease 2019
CFSME	Comprehensive Food Security Monitoring Exercise
FGD	Focus Group Discussion
GoJ	Government of Jordan
JOD	Jordanian Dinar
LCSI	Livelihoods Coping Strategy Index
MEB	Minimum Expenditure Basket
PA	Principal Applicant
PDM	Post-Distribution Monitoring
rCSI	Reduced Coping Strategy Index
SMEB	Survival Minimum Expenditure Basket
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollars
VAF	Vulnerability Assessment Framework
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme

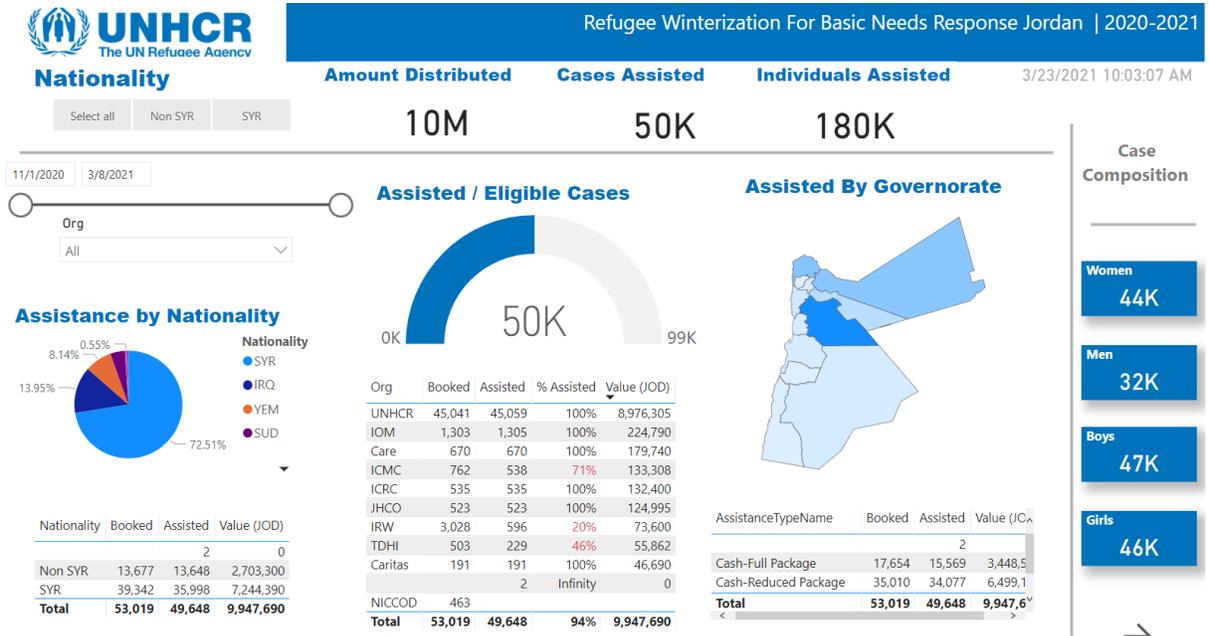
Context

The winter months are a challenge for vulnerable populations at the best of times, and particularly so in a year that is colder than usual, and in which the economy is reeling from the impact of measures taken to contain a global pandemic that calls for higher spending on sanitary precaution and health. In this context, vulnerable urban refugees in Jordan brave the chill in poorly insulated dwellings. To mitigate the burden of the winter months on their population of concern, UNHCR and its partners¹ have collaborated to provide a large-scale winterization response in Jordan since 2012. Winter assistance is coordinated through the Basic Needs Sector/Winter Task Force.

The purpose of winter cash assistance is to reduce the cold weather burden on refugees and allow them to get through the cold season without having to resort to negative coping strategies like increased borrowing. 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 market research into the cost of items and determined by household size² in addition to approximate shelter size.

A lifeline for many, this programme supported over 70,000 cases with a one-off cash injection of winterization cash aid in 2019 for a total investment of 17.9 million Jordanian Dinar (JOD). In 2020, partly due to additional Covid-related cash support having been made available at the height of the 2020 Covid-19 crisis, the scope was decreased significantly: some 45,000 cases were assisted by UNHCR with winterization assistance for a total envelope of close to nine million JOD.

Figure 1 Snapshot of the partners' Winterization Dashboard in March 2021



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 Assistance levels are capped at a family size of seven.

UNHCR and its partners utilize the Vulnerability Assessment Framework (VAF) poverty scoring to identify eligible Syrian families and home visit data and scoring for Non-Syrian families for winter assistance. Prioritization considers whether a given case is already receiving cash assistance, the case composition as well as physical vulnerability of household members. Vulnerability criteria considered include the presence of women, children or elderly household members at risk, single parents / caregivers, as well as that of those with severe medical conditions.

Entitlement is based on a single package system: a 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. In 2020, the winterization aid was thus split into two tiers, with the total amount reduced by the price of the gas bottle (JOD 43) for basic needs cash recipients. In 2020, two thirds of the population booked for assistance are receiving monthly cash assistance and thus received the reduced package instead of the full package. As every year, the amount was based on a market assessment conducted by the members of the Winterization taskforce. Adjusting to the market prices and perhaps a sign of increasing prices overall, in 2020, the amount distributed was slightly amended from 2019. The estimated cost of a heater was raised by JOD 3 to JOD 64, and that of blankets by JOD 2 to JOD 32. Total amounts delivered were rounded up to multiples of five.

Table 1 Amount of assistance by family size

Family size	1	2	3	4	5	6	7+
Heater	JOD 64						
Gas bottle*	JOD 43						
Gas refill	JOD 56	JOD 56	JOD 56	JOD 84	JOD 84	JOD 112	JOD 140
Blankets	JOD 32	JOD 32	JOD 32	JOD 42	JOD 53	JOD 63	JOD 74
Total non-basic needs cash recipients	JOD 195	JOD 195	JOD 195	JOD 235	JOD 245	JOD 285	JOD 325
Total basic needs cash recipients	JOD 155	JOD 155	JOD 155	JOD 190	JOD 205	JOD 240	JOD 280

*not for monthly basic needs cash beneficiaries

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 2020/2021 winterization post-distribution monitoring exercise. In line with UNHCR global PDM

reporting requirements, it addresses the following research questions:

Post-distribution monitoring questions

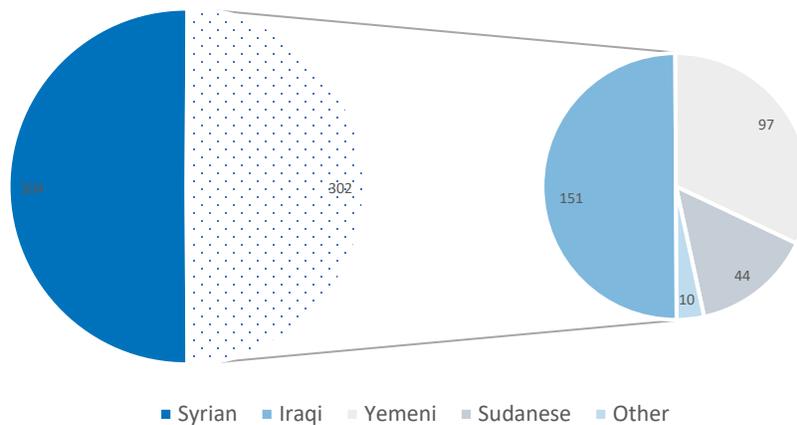
- Could cash recipient households access the assistance in an appropriate manner?
- Did the assistance put recipients at additional risk?
- What did recipients spend the money on?
- What short-term and long-term impact is the cash assistance having?
- Is the intervention accountable to affected persons?

Two annexes to this document present a) a review of the PDM monitoring framework with the goal of improving the indicators going forward for more effective outcome monitoring and increased accountability, and b) an overview of core monitoring indicators.

Sample profile

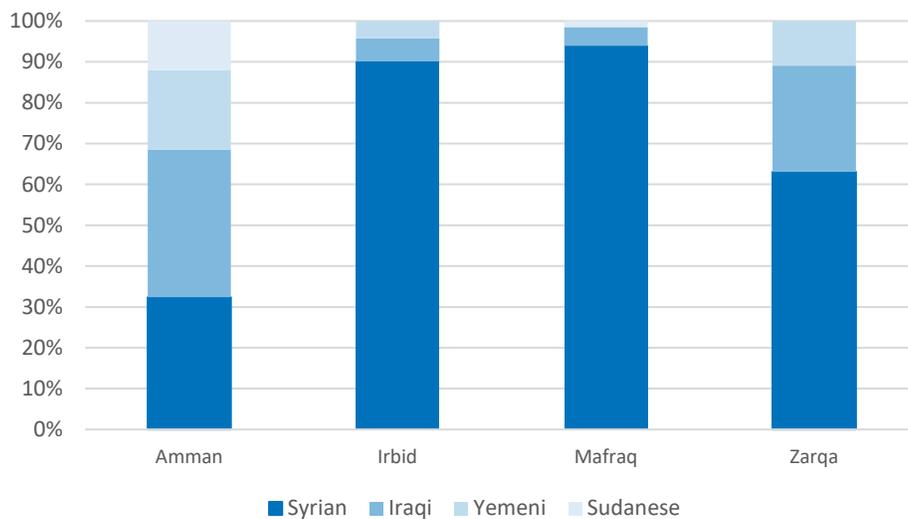
606 individuals were interviewed for this round of PDM data collection. 57% received the winterization cash in addition to the monthly basic needs cash assistance distributed to vulnerable urban refugees. Half of the interviewees were Syrian refugees, and a quarter were from Iraq. 16% of the sample came from Yemen, 7% from Sudan.

Figure 2 Nationality of PDM interviewees



These interviewees were spread around Jordan to have a representative overview of the population of concern receiving winter assistance geographically. 55% were located in Amman, some 12% 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. The nationalities of respondents were themselves not spread equally among locations. Amman is home to the greatest variety, while the interview cohorts in Irbid and Mafraq are mainly Syrian.

Figure 3 Nationality and governorate

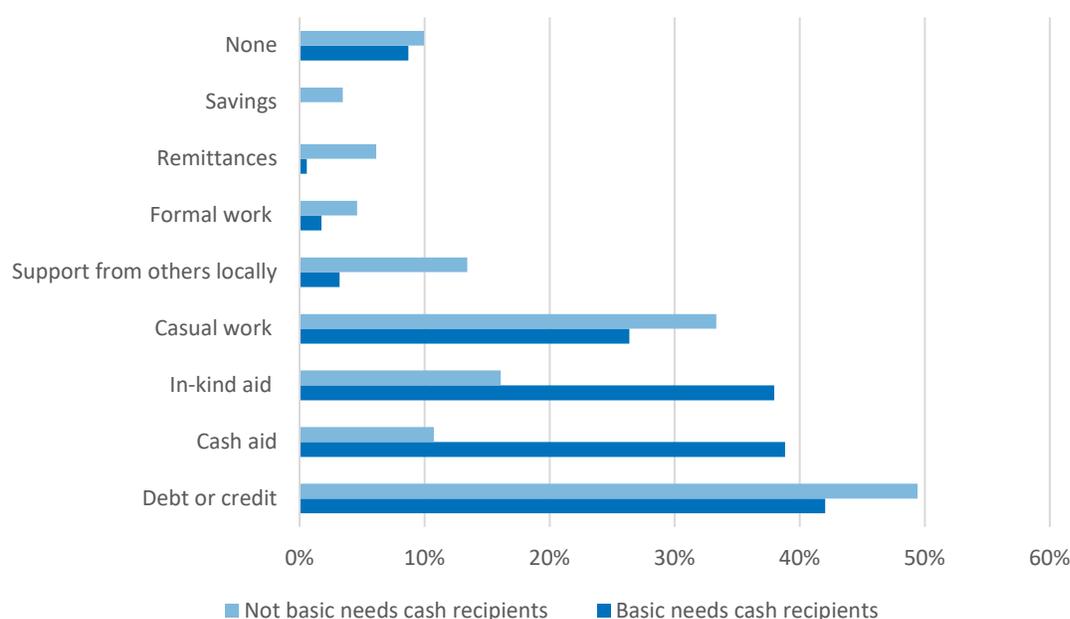


Each household has one designated ‘cash collector’ for the Basic Needs cash program. The interview was conducted with the main cash recipient of the household, i.e. the person who was

entitled to withdraw the cash assistance at the ATM or, in rare cases, via mobile money. 38% of respondents were female, 62% were male. A plurality of respondents (55%) fell into the age range of 36 to 59 years of age. One in three was younger, while only one in ten was older. Respondents commonly live in large households, with Syrian beneficiaries' households the largest on average at 5.9 members (compared to 3.5 for respondents from Yemen and Sudan).

Reflecting the spread of distribution mechanisms of the basic needs cash assistance, winterization aid was most commonly withdrawn by these respondents via card-less and PIN-less biometric technology (87%), followed by the ATM card (11%) and finally mobile wallet (2%). **For close to one winterization cash recipient in ten, the transfer received had been the only source of income or support for the household in the past four weeks.**

Figure 4 Reported other sources of income in the past four weeks



Beyond winterization cash, the most common source of funds accessed over the past month had been **borrowing**, resorted to by 45% of respondents. Three respondents in ten noted that the household had had an income from informal work, which remains much more common than formal work (3%). Other (cash or in-kind) support, remittances and assistance extended by friends and family were also part of many respondents' survival basket. This confirms the findings of a 2019 study by Fafo, which found that some seven in ten Syrian refugee households derive at least two forms of income, often supplementing other income with institutional transfers.³

Service delivery modalities

When the cash is available for withdrawal, UNHCR notifies beneficiaries via **text message**. This system **continues to work well** – 95% of respondents noted that a text messages alerted them to the funds being ready, while the remainder heard it first from family and friends. Upon receiving

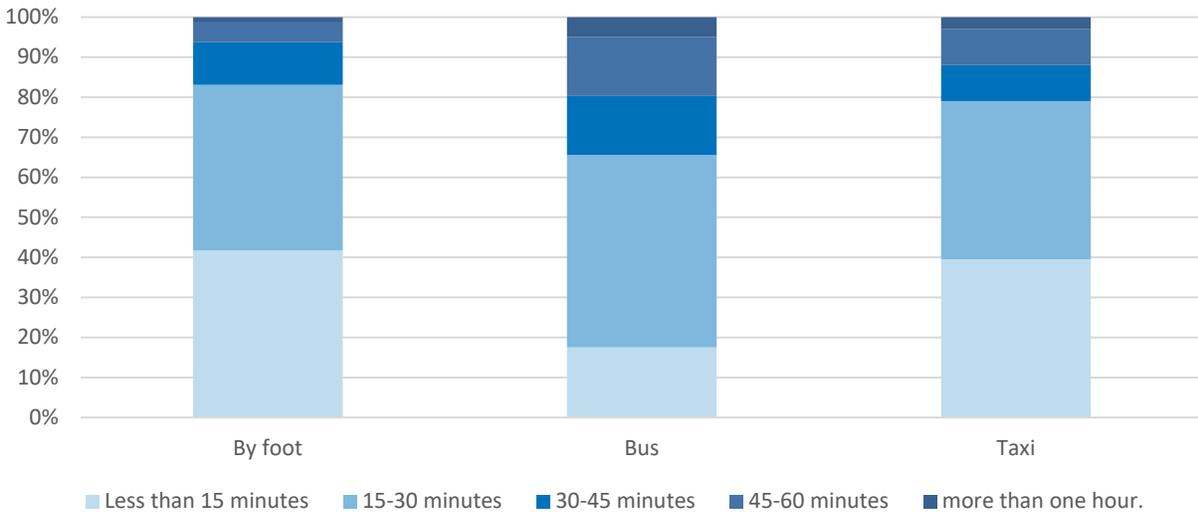
³ Fafo(2019): The living conditions of Syrian refugees in Jordan. Accessed in March 2021 under <https://reliefweb.int/sites/reliefweb.int/files/resources/67914.pdf>

this message, 42% of the respondents went to receive the cash the **same day**, with Yemeni and Sudanese slightly more likely to do so than their Syrian and Iraqi counterparts. 58% went to receive it within a week. None of the interviewed respondents failed to withdraw their assistance within the three-week period available to do so. Only very rarely (4%) did the person registered to do so not collect the assistance him- or herself. Where this was reported, it was almost exclusively among the Syrian respondents.

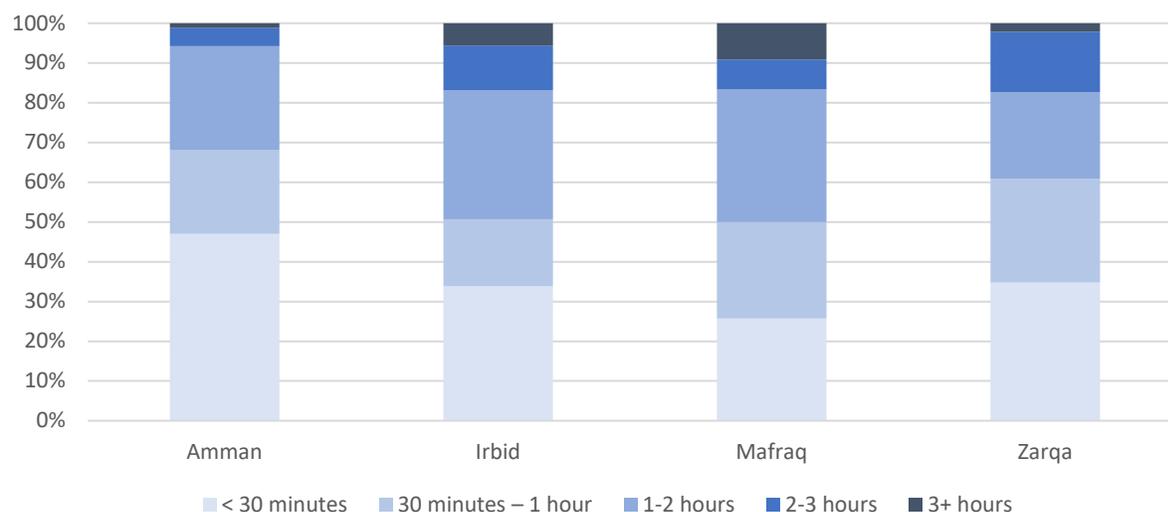
It was not uncommon to take **more than one trip** on the same day to withdraw the cash (30%) or to travel back to the ATM on a different day (25%). Walking was the most common mode of locomotion to the withdrawal location (37% overall) but considerably more common in Amman (close to half) than outside of the capital (26% on average) where traveling by bus is much more common (23% in Amman, 40% elsewhere).

Most (44%) reached the ATM **within 30 minutes** – those having to travel by bus tended spend more time to retrieve their winterization assistance. Taking a taxi saved time, but at a cost – while all of those walking and 40% of those traveling to the withdrawal location by bus spent JOD 1 or less (often nothing), those traveling by taxi would frequently (close to half) pay between JOD 2 and 5. One in three taxi users paid more than JOD 5 to travel to and return from the location of withdrawal.

Figure 5 Time spent reaching withdrawal location and mode of transport



The **waiting time** at the ATM was substantial (exceeding 30 minutes) for half of the respondents. Residents of Amman, where more (iris-enabled) ATMs and mobile money outlets are available, were at a comparative advantage – one respondent in ten in Amman reported a waiting time of over two hours, compared to one in five in Mafraq.

Figure 6 Waiting time at the ATM in different governorates


Different **modes of withdrawal** are used both by the overall cash recipient population, and by those interviewed for this post-distribution monitoring exercise. Most beneficiaries received assistance through virtual bank accounts that are accessed through a card-less and PIN-less biometric technology. Payment is made via a virtual beneficiary bank account, which is generated using the beneficiary identification number from the UNHCR database of registered refugees. Beneficiaries are able to access their cash directly from one of 90-plus iris-enabled Cairo Amman Bank (CAB) ATMs that are located in every governorate throughout the country. Those clients who are unable to use the biometric method withdraw their cash assistance using an ATM card (approximately 7-10% of the current caseload). A smaller share of cash recipients yet are part of a pilot programme delivering cash assistance directly to refugee-owned mobile wallets.

The problems encountered during withdrawal are naturally linked to the withdrawal method. For most respondents, those using the biometric authentication technology, the **number of attempts** needed to scan the eye has traditionally been the most common problem. It was experienced by 70% of those who reported a problem during withdrawal in the winter of 2019, dwarfing other issues. In 2020, it appeared to have become less of a priority, with only 11% of interviewed iris-scan users overall noting that it had been a problem. (Half of those still succeeded in scanning their eye in two or three attempts.) Rather than the biometric authentication technology, ATMs being out of service or not accessible safely due to **crowds** was the most important issue raised by those using the scanner. As in past years, those using the ATM cards encounter comparatively fewer challenges. Crowds were the most frequently mentioned issue for this cohort also.

Table 2 Most common issues when withdrawing winterization assistance

	Biometric authentication (iris)	ATM card
The machine is out of service	15%	3%
Several trips due to crowding	13%	8%
Many attempts to scan the eye	11%	-

Overall, one respondent in five stated that they had **needed help** withdrawing their winterization cash assistance. Women were more likely to need help than men (29% and 15% respectively). Those using the ATM card, generally more frail and often prone to health issues, were more likely to need help than their iris-scanning or mobile-using counterparts. Generally offered free of charge, help was most often provided by a family member (42%) and /or also staff at the location of withdrawal (25%). Two in five respondents however resorted to accepting help from a stranger, which could constitute a risky solution.

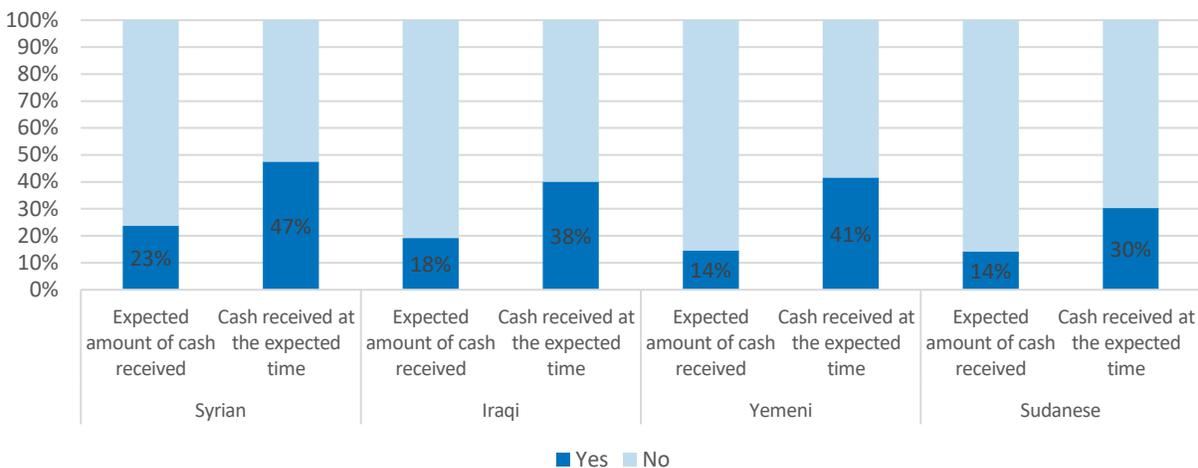
Indeed, when asked about the perceived safety of the withdrawal process, some respondents spontaneously mentioned the **presence of strangers** making them feel uncomfortable. Another common concern is theft.

*Suspicious people loiter near the ATM.
Strangers offer help with withdrawal.
Robberies are common in the neighbourhood.
It gets crowded and people get angry.
I am afraid of conflict with others when I go to the ATM.
I am living with strangers, I fear they will steal from me.
I am scared to get lost.*

Overall, six percent of women and four percent of men interviewed felt unsafe withdrawing the money. A smaller share still stated they felt at risk of harm when keeping or spending the cash assistance. This might however well be due to both a generalized feeling of insecurity, and to the fact that the cash tends to be spent very shortly after being obtained (cf. following section).

In sum, **the delivery of the winterization cash assistance in 2020 appears to have been relatively smooth**, better even in some respects (biometric authentication) than in previous years. **The service did however not fully meet the expectations of the beneficiary cohort, the majority of which received neither the amount they had expected, nor did the cash assistance reach them at the expected time.** Depending on their household composition and basic needs cash eligibility, the withdrawers accessed between JOD 155 and JOD 325, but when asked about the amount granted to them, 46% of respondents named a different amount, suggesting some degree of confusion between the winterization assistance and, perhaps, other sources of assistance. This points to a gap in communication with the population of concern, particularly the non-Syrian cohort.

Figure 7 Meeting expectations

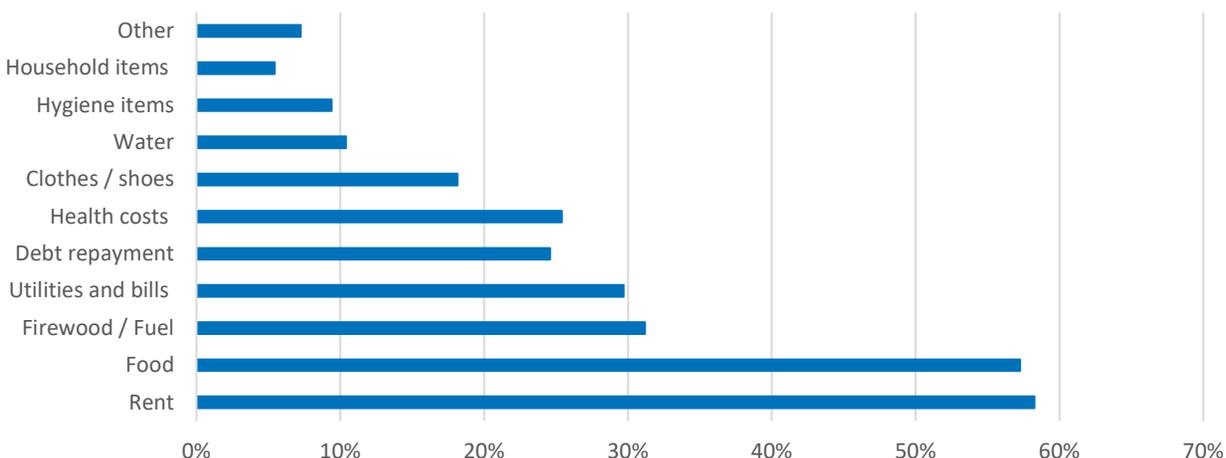


Spending of winterization assistance

The winterization cash assistance is primarily designed to cover winter-related expenditure such as clothes, heating, blankets, etc. This **purpose is well-understood** by the beneficiaries, as evidenced by the fact that 99% of Syrian and 94% of non-Syrian respondents stated being familiar with the reasoning behind this once-a-year cash injection. At the same time, UNHCR and its winterization partners consider that it is acceptable and often necessary for the population of concern to spend the assistance on what it perceives to be the most urgent needs to be covered. Even in this case, the logic says, the monetized winterization assistance will indirectly offset necessary winter-related spending for which otherwise debt would need to be incurred. In this context, it is thus unsurprising that, as in past years, **spending was not primarily dedicated to winter-related items but rather to the perennial highest expenditure posts of rent and food.**

It is likely due to the unavoidability of these expenses **that disagreement over how the cash assistance should be spent were rare** among the interviewed households, at fewer than two percent of respondents. The spending decision usually rests with the head of household (whether male or female).

Figure 8 Use of winterization cash assistance



Overall spending patterns of note include the following:

- The two main expenditure categories are unchanged (rent, food) since the last year's monitoring of winter spending, but **the number of families spending on food increased** from 35% to 57%.
- 49% of Syrian respondents spent (some) winterization cash on food, compared to 65% of non-Syrians.
- **Rent remains the most frequently mentioned spending category**, at 58% of respondents overall.
- Perhaps due to a colder winter in 2020 than previous years, firewood and fuel are in third position, replacing debt repayment in previous years.
- Only 2% of respondents stated having saved some of the winterization cash assistance.

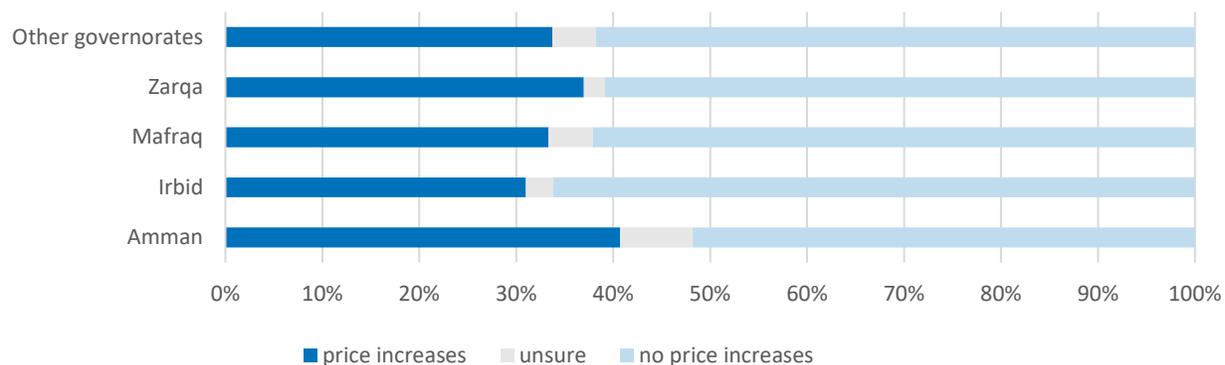
A more nuanced picture emerges when analysing not just the overall spending categories but also the order of priority in which funds from the winterization assistance were allocated to different expenditures. Here, it emerges that **rent was the first priority for many**. In other words, where (part of) the winterization cash was allocated to rent, it was almost always as a first and foremost necessity. Rarely did it figure second on the list of priorities. Similarly, where winterization cash was used to cover **debt repayment and health costs**, it was usually done as a first priority, rarely as an afterthought. Only once those first urgent needs had been covered was the winterization cash used to buy food and firewood, as suggested by the fact that those were not as frequently listed as a first priority in terms of spending allocation. 15% of respondents did not list a second priority and close to half did not list a third, suggesting that **in many cases the cash was not distributed across many spending categories but rather allocated to only one or two**.

Table 3 Allocation of winterization spending: prioritisation

	First priority	Second priority	Third priority
Rent	48%	9%	3%
Debt repayment	13%	9%	5%
Health costs	12%	9%	6%
Food	10%	29%	32%
Firewood	6%	9%	15%
Utilities	4%	18%	13%
Clothes /shoes	3%	6%	9%

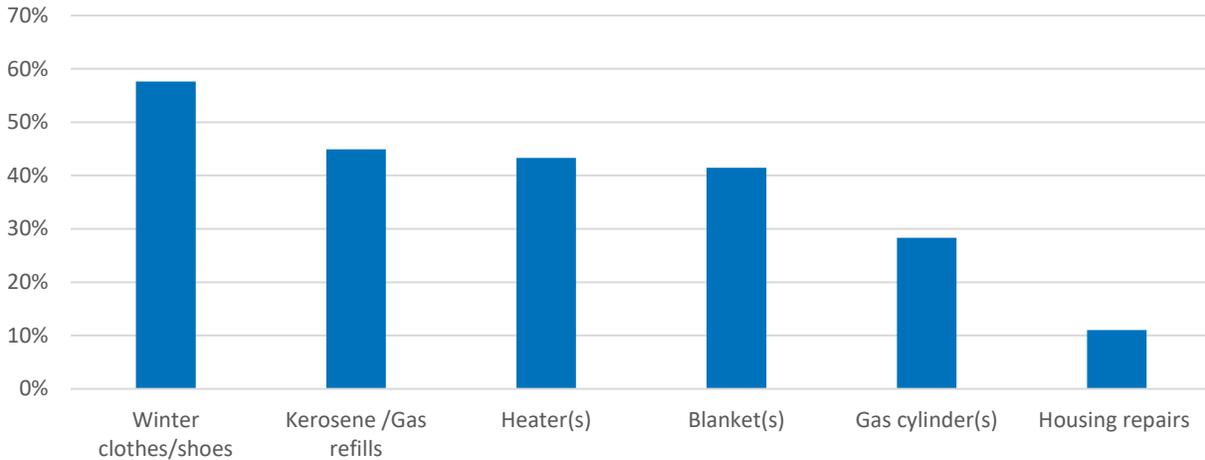
Although spending in markets and shops was thus not the most common and prioritised use of the winterization cash assistance, it remains a crucial aspect of winterization service delivery, whose very amount is determined by market and price analysis. UNHCR's population of concern, like in past years, continued in 2020 to find items it needed at the local outlets at 99%. Many respondents did however note **an increase in prices**. Most commonly mentioned were higher costs of vegetables and meat, but non-perishable items such as sugar and oil were also noted. This phenomenon was reported slightly more frequently in Amman than in other governorates but appears to be an issue across the country.

Figure 9 Reported recent increase in price of needed items or services



After having received the winterization cash assistance, many respondents deemed that **more was needed to cover their needs in the cold weather**: Close to six out of ten noted that they needed better winter clothes/ shoes, and slightly over 40% stated a need for kerosene/ gas refills, (better) heaters and blankets.

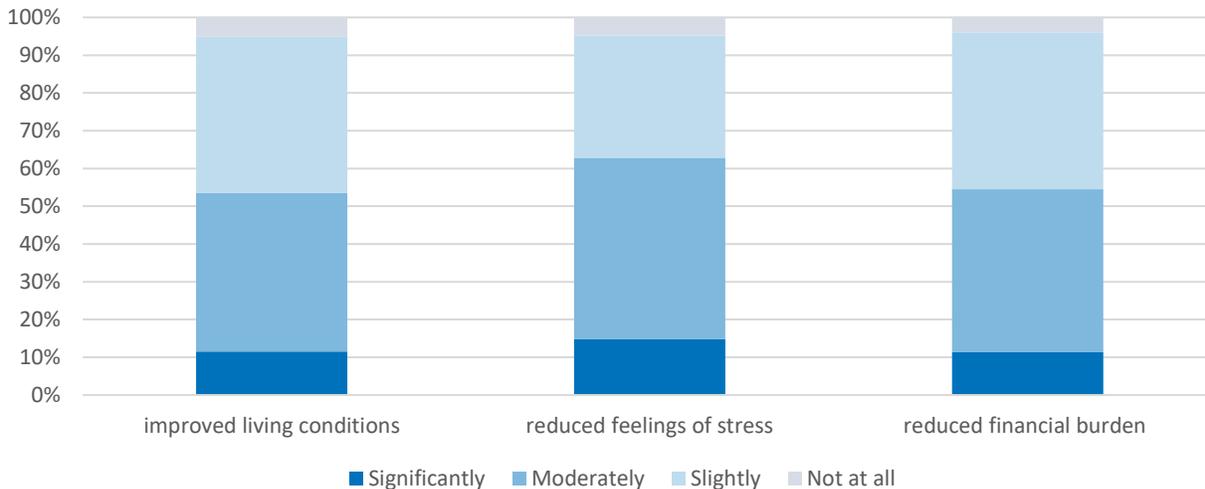
Figure 10 Remaining winterization needs



Effects of the winterization assistance

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: As in 2019, **95% of respondents state that the winterization cash assistance had improved their living conditions during the winter at least slightly**. The winterization cash support was generally acknowledged also to have reduced feelings of stress among the beneficiary population and contributed to easing the financial burden at a time of increased vulnerability at least somewhat and temporarily.

Figure 11 Reported effects of winterization cash assistance



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. This does not appear to have been an issue for the 2020 winterization cash assistance. No recipient interviewed for this round of monitoring reported a deterioration in relations in the families or communities, some (particularly Yemeni) rather pointed to an improvement thereof. Where tension did arise, anecdotal reports suggest that it was usually with creditors demanding payment once assistance had arrived.

In addition, effects which can sometimes be observed after cash transfers include those with an impact on resilience more broadly. Here, the winterization cash assistance appears to have had an impact primarily on **access to finance**: some winterization cash recipients reported having opened bank accounts or mobile money accounts due to the assistance. While the numbers are still small, this encouraging trend should be observed in the medium term.

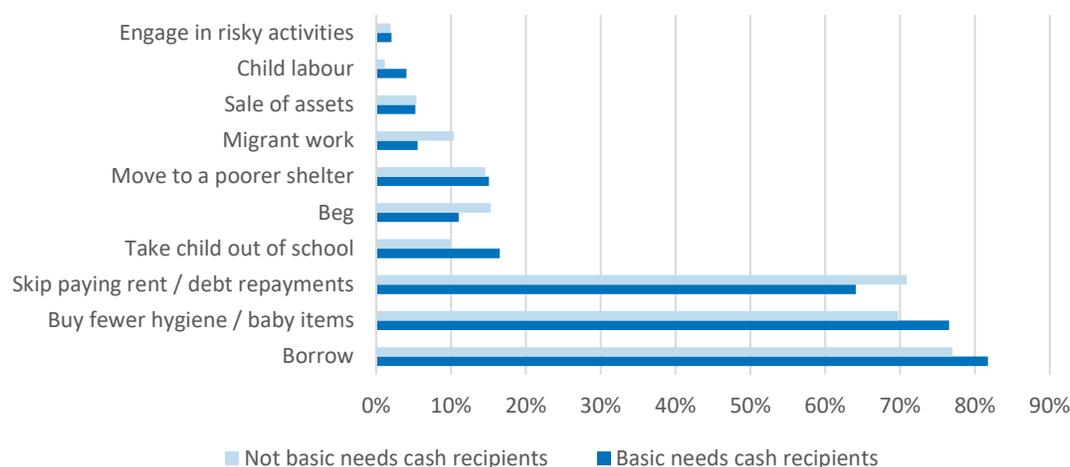
Table 4 Reported secondary positive effects of winterization cash assistance

Helped obtain a bank or mobile money account	4% (7% of mobile wallet recipients)
Helped obtain productive assets	0%
Helped obtain access to microcredit	3%

Designed to allow for the purchase of fuel and clothes to brave the winter and generally used to cover costs of rent, food, debt repayment, the **winterization cash assistance was not used to purchase a productive asset** by respondents to this monitoring exercise.

The respondent households remain for the most part unable to meet their basic needs. Some 10% of all respondents noted being able to cover all, compared to 45% who could cover fewer than half of their basic needs. **Eight respondents out of ten stated employing some type of coping strategy.** The coping mechanisms employed to counter this gap are **mainly at stress** (borrowing, skipping payments) **and crisis** (reducing essential non-food expenditure, withdrawing children from school) **level.** Emergency-level coping strategies (such as begging) are employed by well over ten percent of the surveyed sample of winterization beneficiaries.

Figure 12 Coping strategies employed in the past four weeks

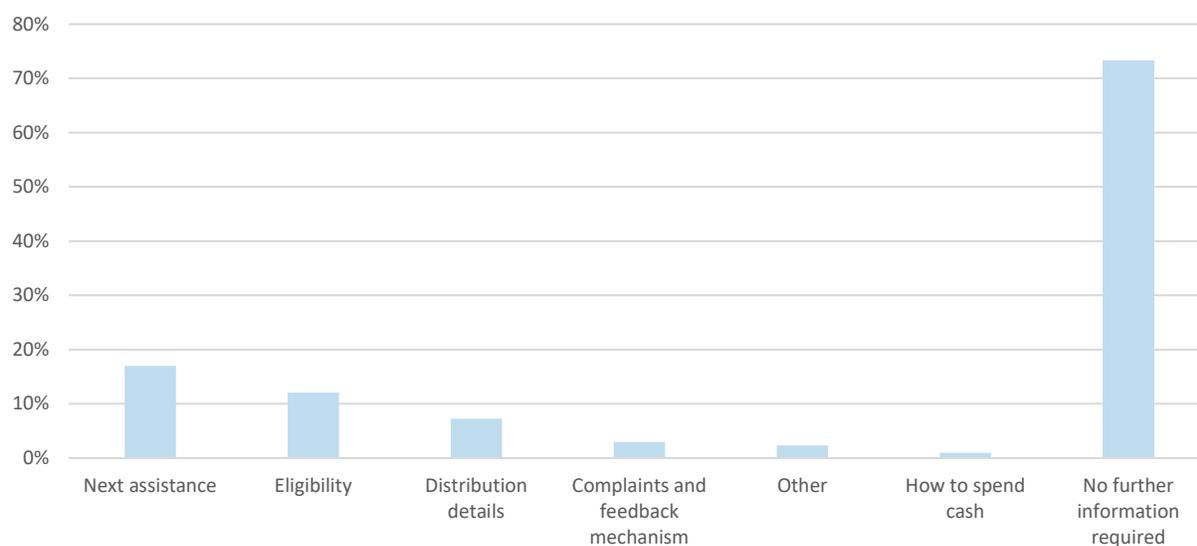


Compared to the 2020 annual PDM administered to cash recipients, for which data was collected in the late fall of 2020, the use of coping strategies among winterization cash recipients is considerably more frequent. Borrowing and skipping rent or debt repayment were common coping mechanism there also, employed by just over half of the interviewed sample. This suggests that **the harsh winter and Covid-related restrictions have greatly increased vulnerability of the population of concern in a short period of time.**

Accountability to the recipients of winterization cash assistance

The information provided on the winterization assistance, mainly by **SMS**, was **deemed clear and sufficient** by all of those who received the notification (99% of respondents to this monitoring exercise). Four respondents out of five considered that no further information was required on the part of UNHCR to its winterization cash recipients. The remainder's questions revolved mainly around what other assistance might be available and for whom. Non-Syrian respondents were more likely to have questions in this regard, at 21% compared to 13%. A common interrogation was why **assistance had decreased compared to the previous year**, pointing again perhaps to a lack of clarity in communication in an unusual year for both those distributing the cash assistance and those receiving it.

Figure 13 Further information requested by winterization cash beneficiaries



If a refugee wishes to raise a complaint or requires clarity with respect to her rights, UNHCR's helpline is the main resource available to her. This helpline serves Jordan's entire winterization partnership including twelve organizations. It utilises 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 **helpline remains well-known and appreciated**, as evident in the results of this round of monitoring. 84% of respondents are aware of the feedback mechanism, with few differences between nationalities of origin and monthly basic needs cash recipient status. The helpline is by far the most frequently mentioned complaints mechanism by those who know how to report a complaint, at 98% overall. The complaints and reception desk is mentioned by 5% of respondents. Local leaders and community organizers are not considered go-to persons for complaints regarding the cash assistance.

In the winter of 2020 / 21, one PDM respondent in three had contacted the helpline, slightly more than in past years. These inquiries revolved mainly around the status of distribution, exact amount and timing of delivery. Most of the callers who called regarding the amount and date of delivery were those who also reported not having received the expected amount / not having received it at the expected time, pointing to the helpline being used, as intended, to clarify delivery modalities. 23% of callers contact the helpline to request additional support. Syrian respondents were less likely to have done so than their non-Syrian peers, at 17% vs 30%.

Table 5 Reasons for contacting the helpline

Inquiry regarding status of winterization assistance	37%
Inquiry regarding amount to be distributed	23%
Inquiry regarding delivery date	39%
Appeal for (additional) support	23%
Complaint to be voiced	11%

Complaints voiced revolved mainly around technical issues at the point of withdrawal, requests to be switched from biometric authentication to an ATM card or requests for further information regarding education and work permit support.

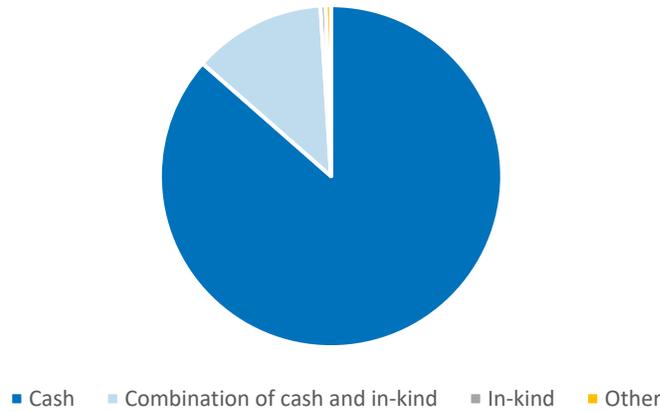
Of those respondents who reached the helpline, 84% spoke only to an automated answering machine. While this is clearly the most efficient way to communicate with the large population of concern, and works rather well overall, the automated answering service cannot fully replace a conversation: The messaging was clear for 79% of those who spoke to a person, and 58% of those who only got the answering machine. Syrians and Yemenis were more likely to find the messaging clear than their peers from Iraq and Sudan.

The **professionalism of the staff** of UNHCR, its cash distributing staff and its data collection partner Mindset continues to be appreciated by the population of concern. Close to 100% of respondents felt treated respectfully by those at UNHCR they had had dealings with over the course of this round of winterization assistance. Poor service at the bank was nonetheless a problem for 27% of respondents. It appears to be considerably more common towards Yemeni and Sudanese respondents than Syrian and Iraqi ones.⁴

⁴ Given that the Yemeni and Sudanese are also more likely to be refused service in shops, markets and wholesalers (7%), this might be indicative of a broader pattern of discrimination.

This satisfaction extends to the cash programme as a whole.

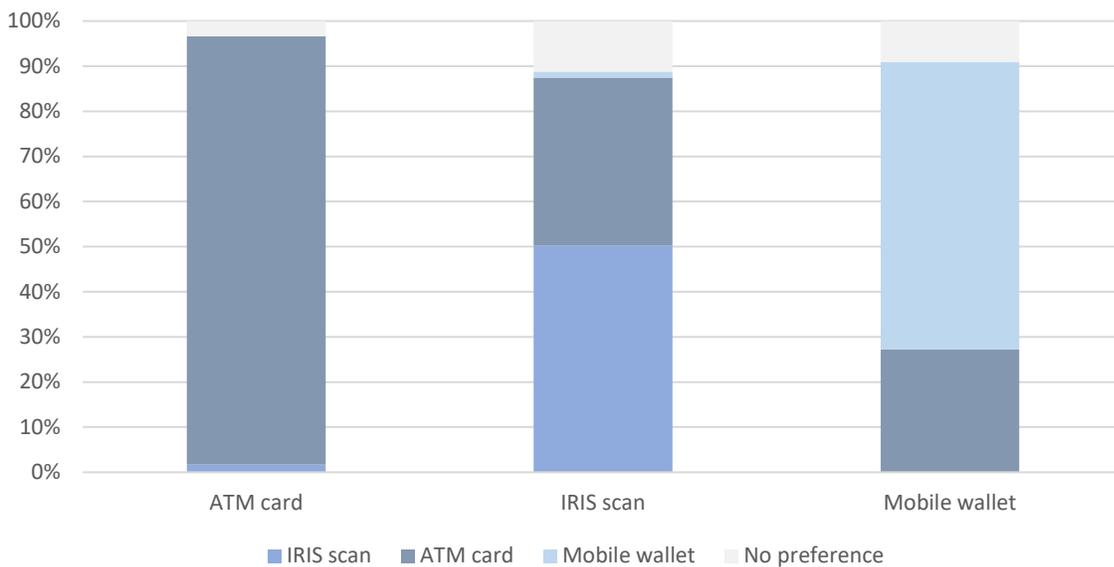
Figure 14 Preferred assistance modality of winterization PDM respondents



When asked whether, if the (winterization) assistance could be started again, they would prefer to receive cash or a different assistance modality, 86% of respondents stated their preference would be to continue receiving cash aid to meet their winter needs. 13% would opt for a combination of cash and in-kind assistance.

If cash assistance is thus the clear preference of the population of concern, **the biometric authentication method of delivery does not enjoy the same degree of popularity.** When asked what type of withdrawal modality they would prefer, over half of the interviewed iris-scanning population noted they would prefer to use the ATM card withdrawal option. This suggests that the benefits of the iris-scanning mechanism could be communicated more clearly to the population of concern.

Figure 15 Preferred delivery method of cash for winterization PDM respondents

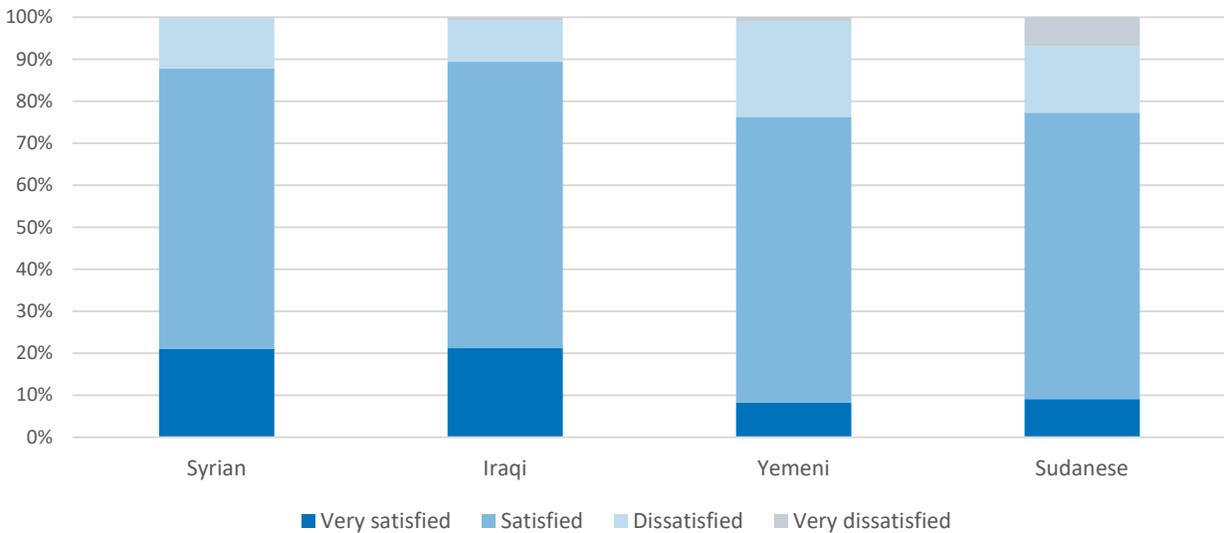


Asked for further feedback, winterization PDM respondents' answers reflected the high level of general hardship they face, at all times and particularly in the winter of 2020, along with the challenges noted in this monitoring report.

Overall, however, 86% of interviewed winterization cash beneficiaries stated being **satisfied or very satisfied** with the winter assistance received. For reasons which deserve to be elucidated further, Sudanese and Yemeni respondents appeared less likely to feel satisfied with the service than the respondents from Syria and Iraq.

- How do I access education support?*
- How do I access health support?*
- Can UNHCR help me find a job?*
- Could UNHCR provide more services to non-Syrians?*
- I fear for my safety, can you provide protection?*
- Please provide resettlement opportunity.*
- Please grant basic needs monthly cash.*
- Please fix the ATMs.*
- The amount delivered this year was not enough.*
- Request to switch to mobile wallet*
- Request to switch to ATM card.*
- Request to rethink eligibility criteria.*

Figure 16 How satisfied were you with the winter assistance you received?



Conclusion

Although winterization cash is not primarily used as intended, it represents a flexible tool 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. This was particularly crucial in the winter of 2020, harsher than usual and coming in the midst of the devastating Covid-19 pandemic, when the winterization aid extended by UNHCR and its partners allowed many to cover their rent, put food on the table, expunge at least some of their debt, and, as intended, purchase much-needed items needed to brave the cold.

As in past years of post-distribution monitoring, the delivery of cash assistance found to be professional and generally appreciated by the recipients. Yet communication might still be improved. A non-negligible share of winterization cash recipients were surprised by both the timing of assistance and the exact amount, which suggests that communication could be improved in this regard for increased accountability. Outreach on the benefits of the biometric authentication technology in terms of fraud prevention could lead the population of concern to embrace it with greater enthusiasm than is currently the case. Finally, although the number of mobile money recipients included in the sample for this monitoring exercise was rather small, the results in terms of impact on access to finance via the creation of mobile money accounts are encouraging and will be monitored over time.

Looking ahead: Revisiting UNHCR Jordan's PDM tool

At the occasion of the post-distribution monitoring (PDM) exercise for the winterization programme in 2020/21, the Samuel Hall's data and analytics research team carried out a review of the PDM tool. This tool is based on the universal UNHCR CBI PDM household survey module, which contains required core indicators / mandatory questions but leaves some leeway to the tool designer to adapt to the local circumstances. Learning from the findings of this study, the tool can indeed be further contextualised, and accountability enhanced, to fit the needs of refugees. Using the example of the 2020/21 winterization PDM tool, this review recommends adjustments, deletions, and additions of indicators to the Jordan PDM survey which together improve efficiency/triangulation, panel analysis over time, and contextualization to conditions in Jordan while maintaining comparability with the global framework. It is the hope of the research team that this can constitute a basis of a broader discussion and may ultimately result in a strengthened monitoring framework to provide evidence on UNHCR's ambitious cash operation in Jordan.

Annex 1: A review of the PDM tool

The following are the broad categories of the PDM module currently used in Jordan:

a) *(Location details, to be completed before starting the interview)*

b) Interviewee details and household demographics

Samuel Hall comments:

- *UNHCR already has this information. Suggestion to plug in the information (household composition and UNHCR case number) from proGres database, asking for confirmation rather than engaging in the time-consuming exercise of taking down the information again. This would have the added value of serving as a verification exercise. The data should automatically contain information on what other types of assistance the case receives (basic needs, WFP, etc.).*
- *Instead of asking for the listing of household members, one should ask whether there are persons in the household who are not part of the UNHCR case file, and/or whether Jordanian nationals are part of the household.*
- *Suggestion to ask about additional support received, for instance from WFP or other UNHCR assistance.*

c) Receiving and spending the cash assistance

Samuel Hall comments:

- *Suggestion to remove the (obligatory) question pertaining to the amount of support received at the occasion of the last distribution of cash assistance. UNHCR has this information, and respondents are often not able to correctly cite the amount received. It might be preferable, again, to verify the amount with a simple true or false.*
- *Mix-up between the second person (“did you...?”) and the third person (“did the person registered to receive the cash...?”). Suggestion to switch to second person exclusively, given that the interview is occurring with the main cash collector.*
- *For the question regarding help needed, suggestion to separate into a) help needed to reach the location of withdrawal / return home, and b) help needed to perform the actual withdrawal.*
- *Whether or not the person eligible to withdraw the cash was the one doing so at the last iteration pre-monitoring should be a separate question for CAB/mobile users only (who should also be asked who is in possession of their ATM / SIM card at present).*
- *Over the past few rounds of PDM carried out by Samuel Hall, the questions of “who gave help?” and “did you have to pay money for the help?” have not yielded varying results, possibly a result of how broadly has been phrased. Suggestion to follow up with a simple question regarding whether help was easy to access free of charge.*
- *Similarly, past rounds of PDM carried out by Samuel Hall in Jordan have not yielded varying results and evolution for the question “Who in your household decides how the money should be spent?” Suggestion to remove, focusing only on possible disagreement within the household.*

d) Risks and problems in CBI delivery: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?

Includes only core indicators which cannot be changed.

- e) **Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?**

Includes only core indicators which cannot be changed.

- f) **Expenditure: What did people spend the cash on?**

Samuel Hall comments:

- *Suggestion to add a freeform question, perhaps in the beginning, asking respondents to report on their own words what the money was spent on or how much of it was saved. This could replace the savings question which adds little value as is – saving remains exceptionally rare.*
- *For the most important spending categories (rent, food, debt repayment) suggestion to ask what share of this month's spending (for food and rent) was covered by this month's (!) assistance, and what share of the debt was paid by this month's assistance.*

- g) **Immediate outcomes / changes brought to POC households by the cash assistance**

Samuel Hall comments:

- *This section should be rethought to fit the Jordanian context. The core indicators included in this section appear to have been designed not for continuous cash transfers but rather for punctual interventions. Answers to questions such as "has the cash improved your living conditions?" or "has the cash reduced the financial burden of your household?" are near meaningless in a context where the cash has been an integral part of the household's livelihood for many years already. Suggestion, thus, to rather ask what the situation would be without the cash assistance.*
- *Strong suggestion to rephrase here to ensure that only the last round of cash assistance is considered for the answer.*
- *Finally, in addition to asking to which extent the household is currently able to meet its basic needs (core indicator), suggestion to ask what share of the basic needs is covered by the cash assistance every month.*

- h) **Longer-term outcomes – pathways to durable solutions**

Includes only core indicators which cannot be changed. *Suggestion however to ensure that only the last iteration of cash distribution is alluded to in the phrasing.*

- i) **Accountability: Is the CBI accountable to persons of concern?**

N/A

Final comment: The post-distribution monitoring yields rich data three times per year which is not yet used to the fullest extent possible. It should for instance be possible to cross the PDM data with the data obtained via household visits in a relational database, to cross-check, update and verify information where appropriate. Samuel Hall suggests building a relational database to this end for full leverage of all information collected by the basic needs operation.

Annex 2: 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):

	2019	2020
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	34% spent money over the past six months on preparations for the cold weather
Key Area 2: Impact		
% of families who reported assistance came in time for winter	87%	87%
% of families who reported assistance was sufficient to meet basic household needs for winter	18% state the assistance fully covered their winter needs	10% Are currently able to meet all of their basic needs
	43% note that the assistance partially covered their winter needs	45% Are able to meet half or more of their basic needs (but not all)
% of families who reported assistance caused tension in household or community	1% report disagreements within the household	2% report disagreements within the household
	16% report increased tension within the community	1% report increased tension within the community
Key Area3: Delivery		
% of families who felt the provision of assistance was well organised/ understood	91% were provided with the necessary information to retrieve the assistance	99% 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	25% spent more than 30 minutes traveling to the ATM
	37% reached the ATM by taxi	28% reached the ATM by taxi
	26% paid more than 5 JOD on transport to withdraw their assistance	10% 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	15% of iris scan users and 3% of card users Found the machine out of service 11% of iris scan users needed many attempts to scan their eye
Key Area 4: Protection		
% of families who reported feeling unsafe at any point during the process	4%	5%

Key Area 5: Accountability		
% of families who felt communication related to the assistance was clear and sufficient	99%	99%
% of families aware of/using mechanism to share feedback and complaints	25%	84%
% of families who felt they were treated respectfully during the assistance process	94% felt they were treated respectfully by UNHCR staff 98% of those interacting with bank staff felt they were treated respectfully	98% felt they were treated respectfully by UNHCR 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%	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	86% would prefer to receive future winter assistance in cash 13% would prefer to receive future winter assistance in through a combination of cash and kind support



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

Tel: +962 6 530 2000

www.unhcr.org/jo | Facebook: [@UNHCRJordan](https://www.facebook.com/UNHCRJordan) | Twitter: [@UNHCRJordan](https://twitter.com/UNHCRJordan) | Instagram: [@UNHCRJordan](https://www.instagram.com/UNHCRJordan)

For more information and enquiries, please contact Cash-Based Interventions
© UNHCR Jordan, July 2021

