

CASH ASSISTANCE TO REFUGEES FOR WINTER
PREPAREDNESS IN JORDAN 2021 – 2022

UNHCR POST-DISTRIBUTION MONITORING (PDM)
REPORT

JORDAN



Photo credit: UNHCR

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](#).

Abbreviations

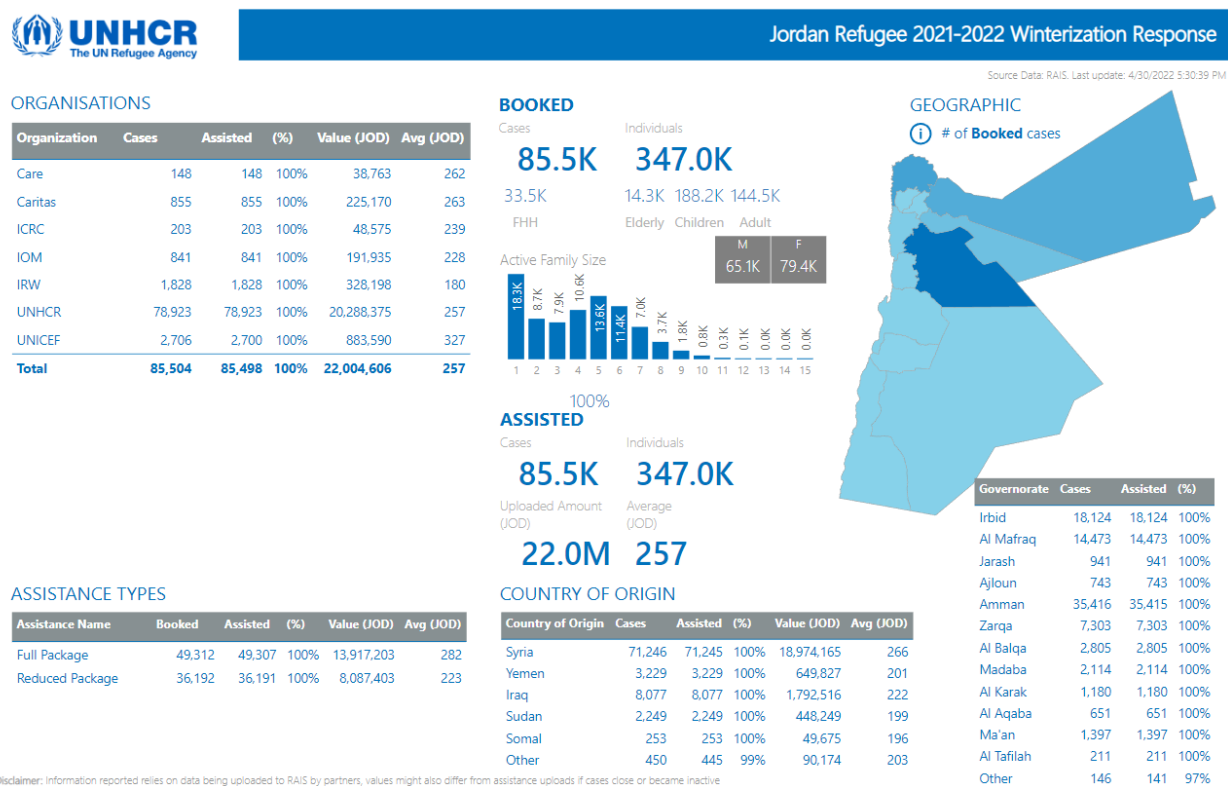
ATM	Automated Teller Machine
CAB	Cairo Amman Bank
CBI	Cash-Based Interventions
COVID-19	Coronavirus Disease 2019
CFSME	Comprehensive Food Security Monitoring Exercise
FGD	Focus Group Discussion
GoJ	Government of Jordan
JOD	Jordanian Dinar
LCSI	Livelihoods Coping Strategy Index
MEB	Minimum Expenditure 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 challenging for vulnerable populations like refugees living in urban areas in Jordan, particularly those living in poor housing conditions. To help to mitigate the challenges of the winter season, UNHCR and its partners¹ have been providing vulnerable refugees with seasonal cash assistance since 2012. This response that is coordinated through the Jordan Basic Needs Working Group's Winterization Task Force.

The purpose of winter cash assistance is to reduce the harsh winter weather burden on refugees and allow them to get through the cold season without having to resort to negative coping strategies like borrowing money to make ends meet. The one-off cash transfers allow refugees to purchase essential winter items, such as heaters, gas tanks/refill, blankets, etc. 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, during the 2021-2022 winter season, this programme supported over 85,500 families with a total investment of more than USD 31 million.

Figure 1 Snapshot of the Winter Task Force Winterization Dashboard dated to April 2022



¹ 84% of families fall under the remit of UNHCR. Other winterization response partners include CARE International, Caritas Internationalis, ICRC, IOM, IRW, and UNICEF.

² Assistance levels are capped at a family size of seven.

To determine eligibility of Syrian refugee families for seasonal winter assistance, UNHCR and its partners utilize data from the Vulnerability Assessment Framework (VAF), specifically on poverty, shelter and debt per capita scoring. For non-Syrian refugee families, UNHCR and partners use data from home visit that are conducted on a regular basis. Prioritization of needs considered shelter conditions, family composition, number of dependents as well as physical vulnerability of household members. The vulnerability criteria used were sensitive to the presence of women, children and elderly within households, single parents, caregivers, as well as that of those with members who have serious medical conditions.

Winter cash assistance targets: a) vulnerable families who are already supported through UNHCR's monthly cash-for-basic-needs programme, b) vulnerable families who do not receive UNHCR's monthly cash assistance as they may also receive cash for an extra heater and gas refills. As such, the 2021 winterization aid was split into two tiers, with regular cash recipients receiving JOD 43 less (the price of the gas bottle) than those not receiving the basic needs cash assistance. Two thirds of the population that was targeted for winter assistance were 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 Task Force. Adjusting to the market prices and inflation 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. The final approved package amounts were as follows:

Table 1: Assistance amounts for those not receiving UNHCR monthly cash assistance

Tier 1- Amount of assistance by family size (Not receiving monthly assistance)							
	Family Size						
Items	1	2	3	4	5	6	7+
Gas Heater	JOD 64	JOD 64	JOD 64	JOD 64	JOD 64	JOD 64	JOD 64
Gas Bottle	JOD 43	JOD 43	JOD 43	JOD 43	JOD 43	JOD 43	JOD 43
Gas Refill	JOD 56	JOD 56	JOD 56	JOD 84	JOD 84	JOD 112	JOD 140
Blankets	JOD 23	JOD 44	JOD 66	JOD 87	JOD 109	JOD 130	JOD 152
Total Package	JOD 186	JOD 207	JOD 229	JOD 278	JOD 300	JOD 349	JOD 399

Table 2: Assistance amounts for those receiving UNHCR monthly cash assistance

Tier 2 - Amount of assistance by family size (Not receiving monthly assistance)							
	Family Size						
Items	1	2	3	4	5	6	7+
Gas Heater	JOD 64	JOD 64	JOD 64	JOD 64	JOD 64	JOD 64	JOD 64
Gas Refill	JOD 56	JOD 56	JOD 56	JOD 84	JOD 84	JOD 112	JOD 140
Blankets	JOD 23	JOD 44	JOD 66	JOD 87	JOD 109	JOD 130	JOD 152
Total Package	JOD 143	JOD 164	JOD 186	JOD 235	JOD 257	JOD 306	JOD 356

Through regular post-distribution monitoring (PDM), UNHCR keeps track of how cash assistance is used and its impact on recipient well-being and gathers key feedback from recipients on the appropriateness of cash distribution mechanisms. This report presents the results of the 2021/2022 winterization PDM exercise. In line with UNHCR global PDM reporting requirements, it addresses the following research questions:

Post-distribution monitoring questions

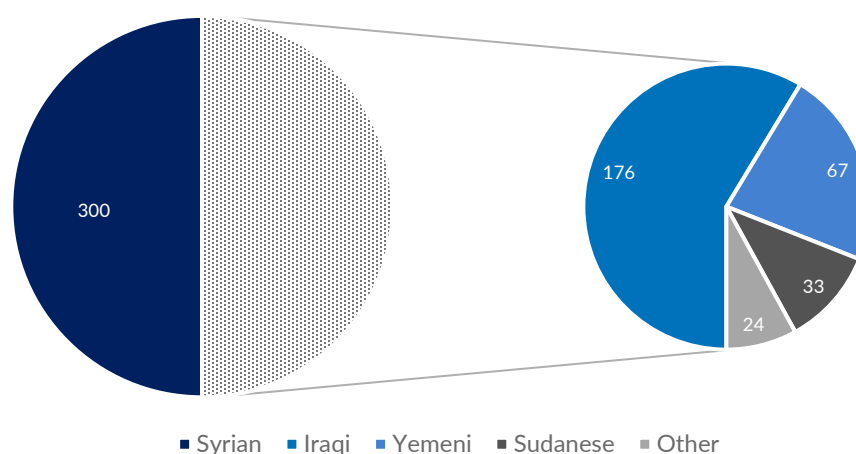
- Could cash recipient households access the assistance in an appropriate manner?
- Did the assistance put recipients at additional risk?
- What did recipients spend the money on?
- What short-term and long-term impact is the cash assistance having?
- Is the intervention accountable to affected persons?

An annex to this document presents an overview of core monitoring indicators.

Sample profile

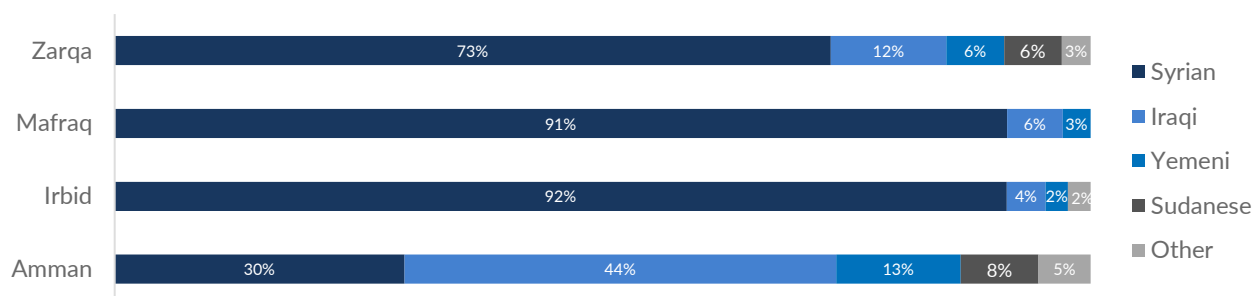
600 randomly selected households were interviewed for the 2021/2022 winterization round of PDM data collection. Half of the respondents were Syrian refugees, 29% Iraqi, 11% Yemeni and 6% Sudanese.

Figure 1 Nationality of PDM interviewees | 2021



Most recipients (84%) were informed about UNHCR cash assistance via text message, though slight differences were noted based on nationality: Syrian respondents were less likely than other contingents (80%) to have learned about the assistance via text message and more likely to have been informed by neighbours and friends, likely reflecting the larger scale of networks of Syrian refugees in Jordan.

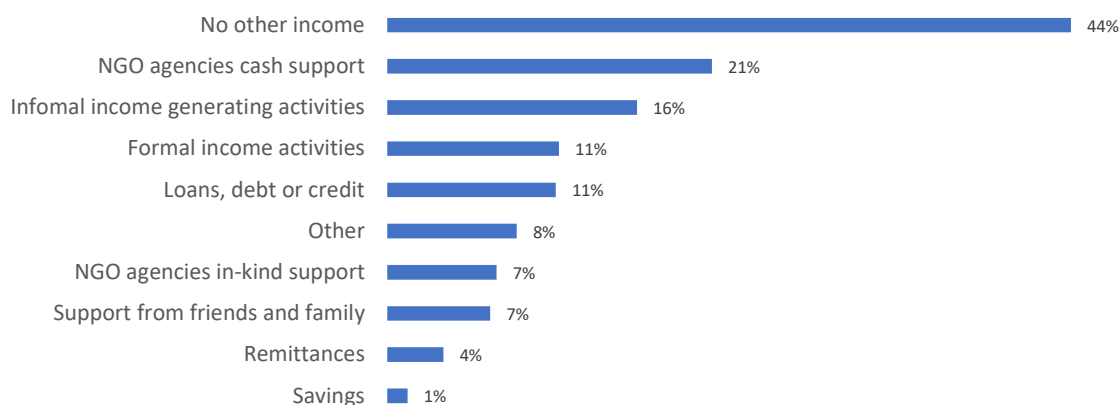
The location of the respondents matched the geographic distribution and scale of populations in these locations receiving winter cash assistance: 56% of respondents were in Amman governorate, 14% in Irbid, 12% in Mafraq, 6% in Zarqa, 4% in Balqa, and the rest distributed among Jordan's seven other governorates.

Figure 2 Distribution by nationality and governorate | 2021

Each household has one 'cash collector' for the Basic Needs cash program. In a majority of cases (88% of interviews), the respondent was the main cash recipient of the household, i.e., the person who is designated by the household to withdraw the cash assistance at the ATM or, in other cases, via mobile money. If the respondent was not the main cash recipient in the household, they were either the spouse of the recipient (59%) or part of the recipient's family (41%).

Of those reported to receive the assistance, 63% are male and 36% are female.³ Most of the interviewed registered cash recipients are between the ages of 36 to 59 (53%) while 34% are between the ages of 18 and 35, 13% are over the age of 60. The **average family size for respondents across the sample was 4.7** with an average of 2.4 females and 2.3 males, however different nationalities were found to have different household sizes with Syrian recipients reporting the highest average household size (5.5 members).

Almost half of winter cash assistance recipients (44% of households) reported receiving **no other income nor support** between September and December. This finding highlights the importance of winter assistance in ensuring refugee households have access to necessities, especially given the seasonality of some of the jobs that are available to refugees (e.g. farming, accommodation). Households with other income or support streams most commonly reported that this income was derived from other NGO cash assistance (21% of households), informal income generating activities (16%), formal income generating activities (11%) and taking out a loan (11%).

Figure 3 Reported other sources of income or support between September and December | 2021

³ Two respondents identified as neither.

Field story: Nawal



Nawal, a Syrian refugee and single mother of five, receives an SMS that she will receive winter cash assistance from UNHCR. © UNHCR/Mohammad Hawari

As a 42-year-old Syrian widow, Nawal has lived in East Amman since 2013 after she fled from Syria to Jordan. A mother of five, she currently lives in a small, rented apartment. Since 2016, she has been the sole provider for her children after her husband passed away from cancer. *"My life turned upside down after he left us."*

In November, Nawal explained that she was worried about the approaching winter. Her apartment was damp, and water leaked through the roof when it rained. Her family was also in desperate need of a new gas heater. *"Last winter, we only had a couple of blankets to keep us warm. My daughter Raneem gets sick fast from the cold, and I can't afford extra expenses to treat her."*

Nawal's family used to receive UNHCR's monthly cash assistance, but it was cut off two years ago due to lack of funding. In 2020, she received UNHCR COVID-19 cash assistance to support her in her living expenses, but over the past year affording anything beyond the basics of rent, electrical bills, and medicine, has been a struggle.

On November 18th, 2021, at 11:45, though, Nawal received an SMS from UNHCR stating that her family would receive winter assistance this year. *"I can't describe my feelings right now. Winter assistance will provide mercy for us."*

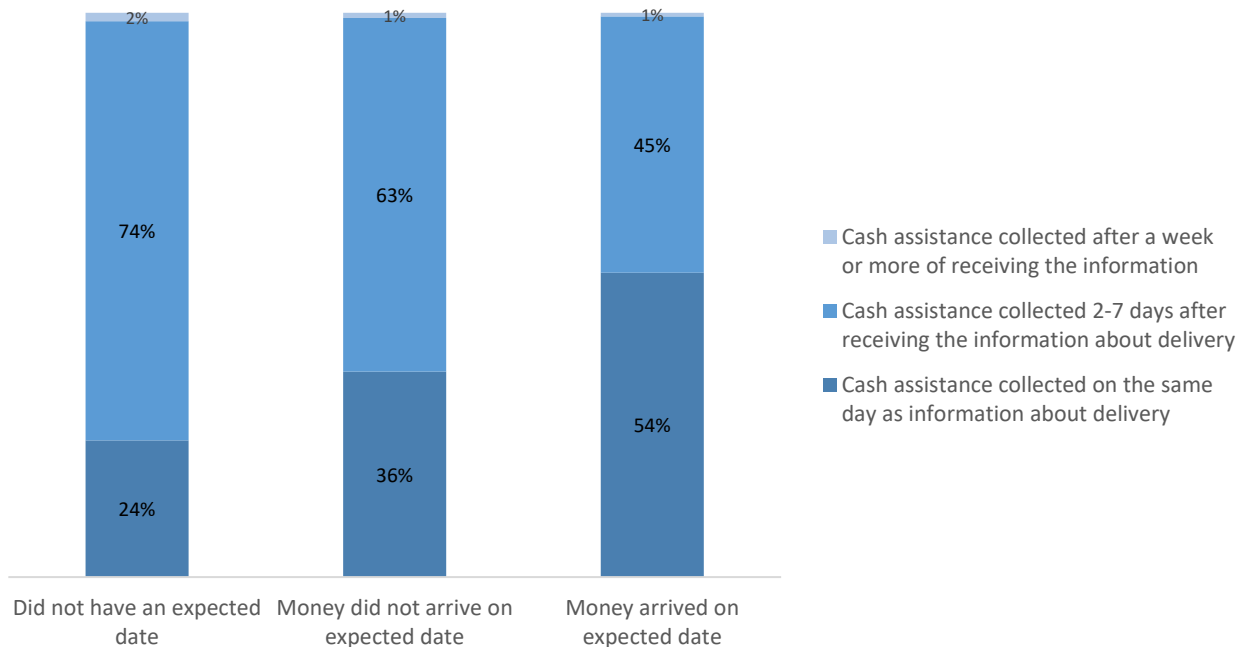
For Nawal, this has meant that she has been able to pay off old rental debts, buy medicine for her daughter and prepare for winter by purchasing gas refills for heating and carrying out the maintenance for her house to stop the water leakages which she had long wanted to do.

Service delivery modalities and cash withdrawal

Biometric authentication was the most widely utilised method of cash assistance delivery for UNHCR. As of April 2022, **83% of respondents received their assistance via iris biometric-enabled ATMs**, while 10% of recipients used ATM cards and 7% received assistance via refugee-owned mobile wallets.

When the cash assistance is ready for collection, UNHCR notifies its recipients via text message. Over 95% of respondents were alerted by text message as to when the cash assistance would be ready for withdrawal. However, while almost all respondents reported that this information was clear and sufficient, **only 53% reported that the cash arrived on the day they were told**. Furthermore, recipients whose expectations did not match the actual day of arrival were 18 percentage points less likely to collect their cash assistance on the day it became available.

Figure 4 When was the cash assistance collected after the family was notified? | 2021



Potential miscommunications stemmed not just from the delivery date, but also the expected assistance amount, with **39% of respondents not receiving the amount they expected**. Of these recipients, 77% received less cash than expected, suggesting that there may have been confusion regarding the type of assistance being given, though 98% of recipients who reported receiving less than expected noted that they knew the cash delivery was winter assistance.

When collecting the cash, most recipients needed to only visit the ATM once in the same day (71%), with recipients in Madaba the least likely to be able to collect their cash in one trip (57%)⁴. Of respondents who needed to travel more than once in the same day to collect cash, 26% reported that they were able to collect all the required cash within two or three trips.

⁴ In Aljoun, only 40% of respondents could collect their cash in one trip on the same day. However, this was omitted from analysis due to a small sample size of 5 recipients.

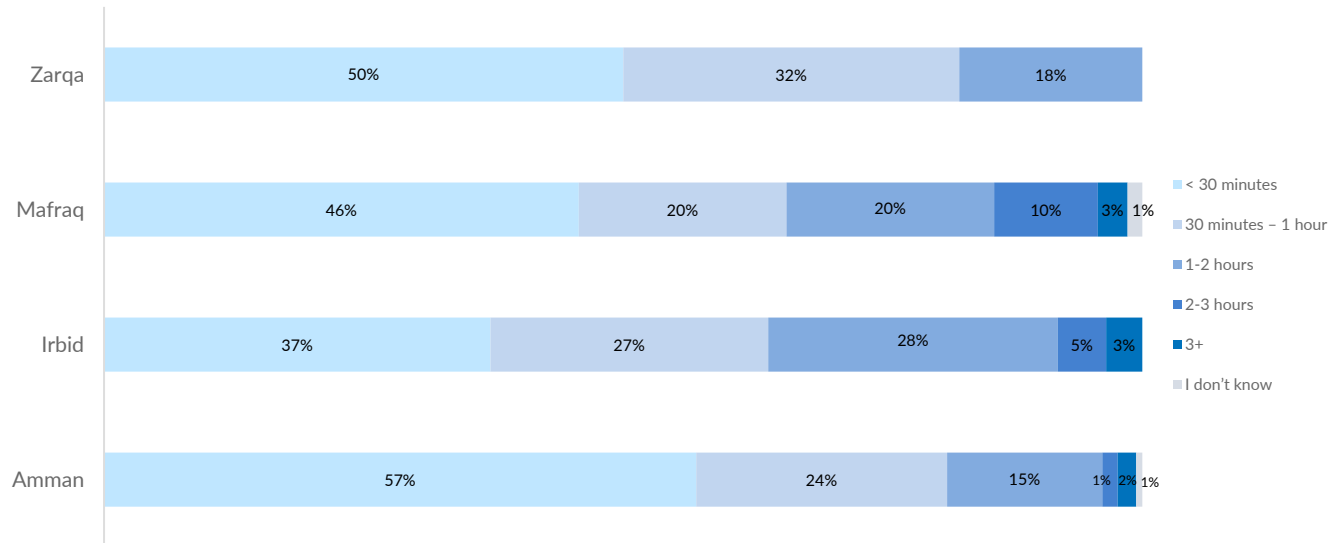
3% or recipients reportedly needed to make four or more trips in the same day to collect the necessary assistance.

The means of transport used to access respective cash points depended upon respondents' location, with respondents most commonly reporting that they took a bus (36%), walked (32%) or took a taxi (29%).⁵ Around 4 in 10 respondents in Amman reported that they travelled by foot, compared to 2 in 10 in other governorates, reflecting the likely greater access to ATMs in Amman. Most respondents outside of Amman (51%) chose to travel by bus to collect their cash assistance.

Those travelling by bus typically took longer (55% took under half an hour) to reach the cash point than those either walking (88%) or taking a taxi (83%). A smaller proportion of respondents reported that travelling by bus took over an hour (12%). Costs of travel were equally associated with the method of travel. Naturally, respondents who walked to the cash point reported the smallest travel expenses (87% spent between JOD 0 and 1), whereas **those travelling by taxi typically spent the most**, with 75% of taxi users spending between JOD 1 and 5. 17% of taxi users spend over JOD 5 on transport. Only 2% of respondents who needed support to access cash reported that this was due to transport costs, suggesting that these costs did not typically prevent recipients from withdrawing their cash.

After arriving at the ATM or cash point, waiting times could be lengthy. **53% of respondents reported that they could withdraw their cash in under 30 minutes.** In Irbid, 63% of respondents reported that it took over half an hour, while several respondents reported that it took them over 3 hours to finally withdraw the amount.

Figure 5 Time taken to withdraw from ATM | 2021



⁵ 3% also reported that they used a private car.

Different **modalities of withdrawal** are used both by the overall cash recipient population, and by those interviewed for this PDM exercise. Most recipients receive assistance through virtual bank accounts that are accessed through biometric technology.

Percentage of respondents who reported issues withdrawing cash according to delivery modality

Iris scan: 19%
ATM card: 8%
Mobile Wallet: 4%

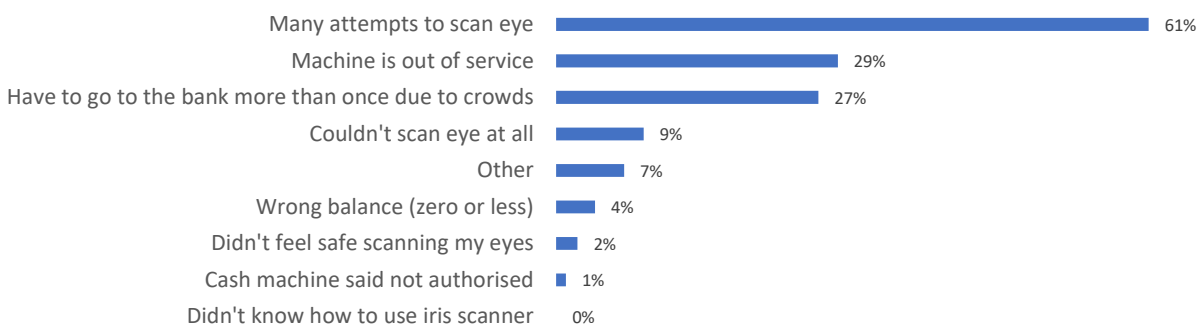
Payment is made via a virtual beneficiary bank account, which is generated using the beneficiary identification number from the UNHCR database of registered refugees. Recipients are able to access their cash directly from one of the iris-enabled Cairo Amman Bank (CAB) ATMs that are located throughout the country. Recipients who are unable to use the biometric method withdraw their cash assistance using an ATM card (approximately 7-10% of the current recipient families). A smaller share of cash recipients are part of a pilot programme, delivering cash assistance directly to refugee-owned mobile wallets. In this PDM monitoring exercise, 82% used the iris scan, 10% used an ATM card and 8% were mobile wallet users.

Issues with withdrawing cash are naturally linked to the delivery modality. While **83% of respondents reportedly did not have an issue withdrawing cash**, respondents who received cash via biometric scanning were the most likely to report that they had an issue, a tendency that was also noted in previous years.

The most commonly reported withdrawal challenges for those using the iris scan technology was the amount of attempts needed to scan the eye, a problem for 61% of respondents using this technology. This issue increased by 50 percentage points between the 2020 and 2021 winter assistance distributions, with 29% of the respondents to this PDM reporting exercise needing to scan their eyes over eight times. Those who collected money via iris scan also reported ATMs being out of service (29%) and crowds (27%) as further obstacles.

There were only 3 complaints for other delivery mechanisms.⁶ Overall, **10% of recipients who reported having issues while withdrawing cash were not able to overcome these issues**. If an issue was unresolvable, it was most likely due to multiple failed iris scans.

Figure 6 Issues reported while withdrawing cash using biometric scanning | 2021

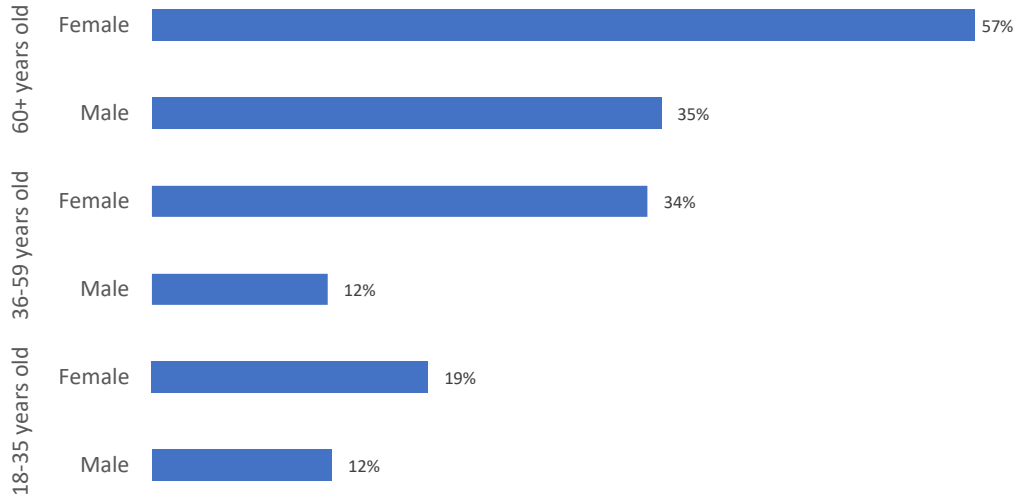


When facing challenges in accessing their winter assistance, a reported 20% of interviewed recipients needed help either withdrawing or spending the money, with age and gender a strong

⁶ Two respondents who used bank cards reported that the machine had the wrong balance, and one respondent using a mobile wallet reported that they had to pay fees when cashing out the assistance.

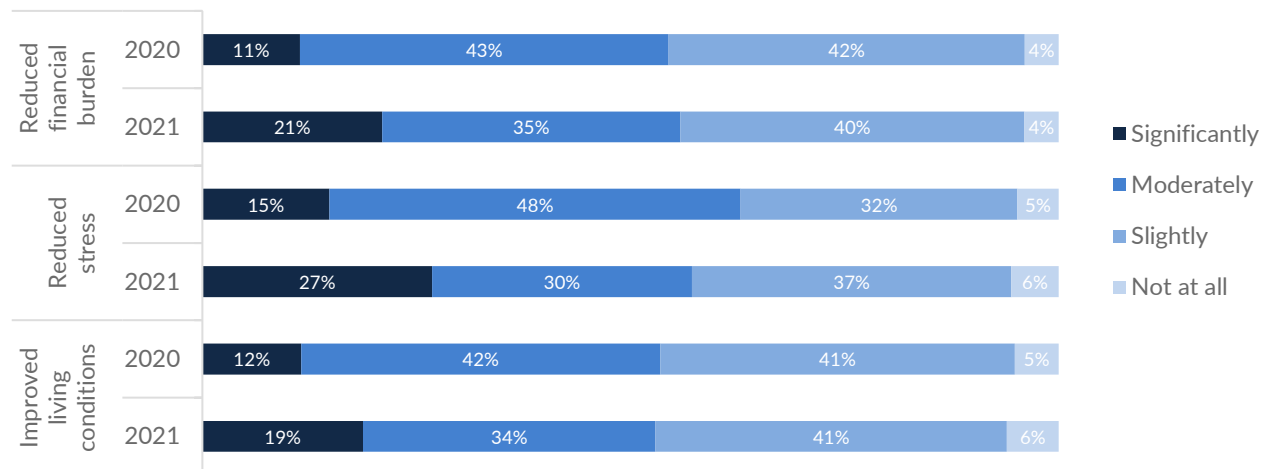
predictor of whether an interviewed beneficiary had requested support. **Women over the age of 60 were the most likely to request** support in accessing their winter assistance as illustrated by figure 8. The reasons why support was requested were also typically linked to gender and age, as represented by figure 7.

Figure 7 Proportion of respondents who required support to withdraw cash by age and gender| 2021



Across all age groups, women were more likely to report that they could not read instructions, and those above the age of 60 more likely to report that reduced mobility was the reason that they required assistance. When seeking help to withdraw cash, 45% of respondents reported asking a family member, while **17% reported asking a stranger or passer-by for help**, a potentially risky solution. Generally, seeking help came without cost, with only 2% of respondents reporting having to pay for support.

Figure 8 Reason why help was required | 2021



Only 3% of respondents reported that they felt unsafe withdrawing cash. As reported by both male and female respondents, the most common reason for feeling unsafe was a fear of robbery while collecting their assistance.

Based on responses from recipients, **delivery of winter cash assistance was generally successful**. Most respondents (83%) did not have issues collecting their assistance via any of the given modalities. Most often, cash could be collected safely in the same day without lengthy queues and travel to the cash points was not overly long or costly. However, potential miscommunications regarding the date of arrival and quantity to be received may have led to delays in withdrawing the cash and disappointment with the amount received. When issues did arise, they were often resolved with the help of others. Meanwhile, the type of support required was dependent upon the age and gender of the recipient.

Field story: Shatha



Shatha, 35, receives winter cash assistance from UNHCR during distributions in Azraq Camp. © UNHCR/Lilly Carlisle

Around 20 percent of refugees in Jordan live in refugee camps. Located in the North-East of Jordan, Azraq Camp is known for its weather extremes, often reaching over 45 degrees in the summer and below zero in the winter. Shatha, a 38-year-old Syrian refugee, has struggled through these extremes for the last five years ever since she fled her home in Homs, Syria.

"My life was like heaven," she recalls. There, she was surrounded by family members, but after becoming a refugee her life changed dramatically. In Azraq Camp, she is the sole caretaker for her elderly father and mother, as well as her brother who suffers from mental and physical disabilities.

With all these responsibilities, she has sacrificed much of her life for her family. *"I rejected several marriage proposals so I could be able to help and support my very vulnerable family."* But despite everything, she still believes it is an honour to help her family.

In winter, though, Shatha needs some extra help. Refugees in the camp live in small, metal prefabricated caravans which often flood or experience damage to their roofs due to heavy wind and rain. Shatha explains, *"the camp is in the desert, and it gets really cold here, the weather is harsh and it's very hard to conduct daily life in the winter."*

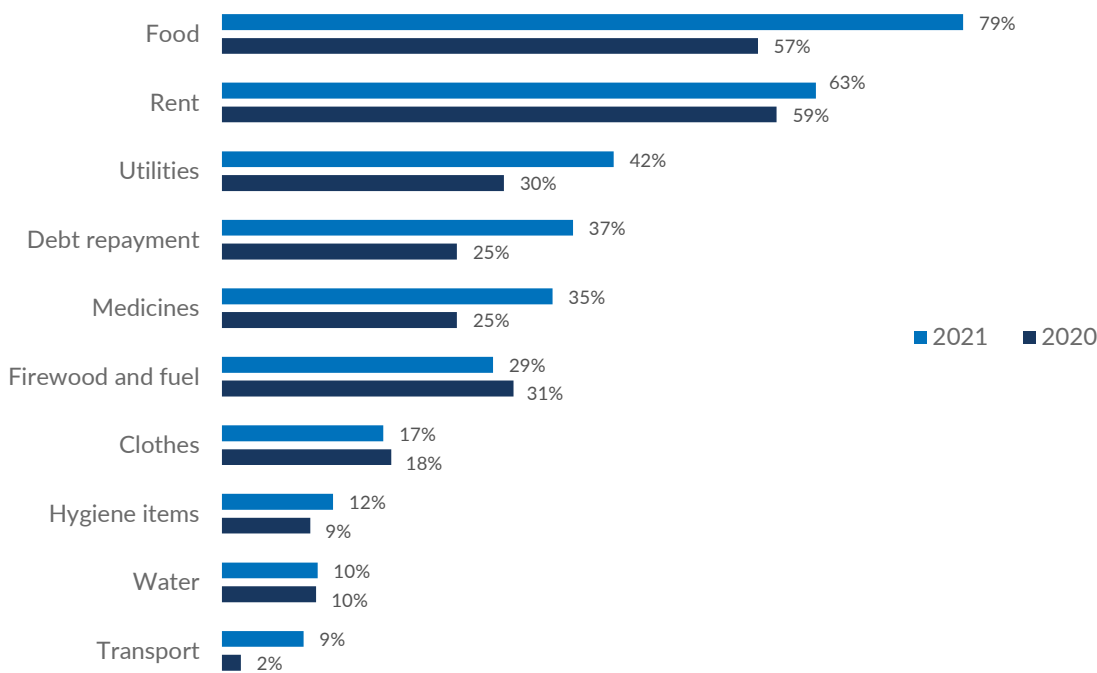
Combined with the impact of the COVID-19 pandemic, Shatha has struggled financially because of limited livelihood opportunities. The need to find a job close to home, inside the camp, so she can continue to support her family also poses an extra challenge. *"It's hard to find the means to support my family with medicine, winter clothes, and slippers."*

In preparation for winter, UNHCR provided winter cash assistance to all refugees living in camps. Shatha's family was one of them. With the money, she has refilled the gas cylinders for heating and bought winter clothes and medicine for her parents. *"If we had not received winter assistance this year, we would have struggled a lot."*

Spending of winterization assistance

Spending trends for winter cash assistance largely matched what was seen during the winter of 2020. However, **expenditure on food jumped notably compared to last year**, overtaking rent as the primary use of winter assistance. This trend reflects findings in the recently published [2022 Vulnerability Assessment Framework \(VAF\) report](#), which found increasing food prices to be a significant source of vulnerability for many refugees residing in Jordan, resulting in many families buying food on credit to cope with surging costs.

Figure 9 Top ten uses of winter cash | 2020-2021



As noted by the above chart, **expenditure of winter assistance increased in most major categories**, suggesting that either prices have increased across multiple areas, or that due to difficult economic circumstances for recipients, winter assistance is required to reduce financial burden on multiple fronts. High debt per capita for refugee individuals is likely resulting in a high proportion of recipients using their assistance for debt repayment. Indeed, the 2022 VAF findings suggest that half of the refugees in Jordan hold debt of over JOD 100 per capita.

The spending priorities indicated in this PDM match the 2022 VAF findings on expenditure, which suggest that **rent, food and healthcare constitute the highest proportion of monthly household expenditure**. According to VAF data, households spend an average of 30% of their monthly household expenditure on shelter and rent, 20% on food and 15% on healthcare. As for utilities, VAF findings suggest that an increasing proportion of refugee household budget is being spent on energy and utilities such as electricity bills; this trend is likely to continue as worldwide energy prices increase.

For now, spending priorities for PDM respondents in 2021 reflected the importance of the abovementioned expenditure categories in the same order.

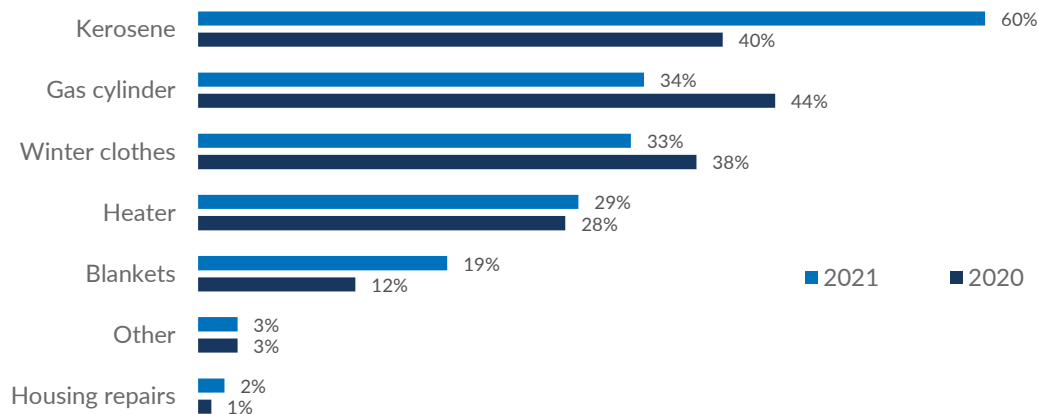
Table 3 Top three spending Priorities | 2020-2021

First Priority		Second Priority		Third Priority	
2020	2021	2020	2021	2020	2021
Rent (48%)	Rent (44%)	Food (28%)	Food (27%)	Food (32%)	Food (31%)
Debt (13%)	Food (18%)	Utilities (16%)	Utilities (20%)	Firewood (15%)	Utilities (14%)
Health (12%)	Health (15%)	Rent (9%)	Rent (12%)	Utilities (13%)	Debt (9%)

While these expenditure patterns suggest that funds are not being used for the primary purposes of the winter assistance package, as suggested by last year's PDM, it is likely that these funds are indirectly reducing the burden on winter spending: **67% of participants report spending money on preparing for cold weather in the last 6 months**, an increase of 34 percentage points from the previous year.

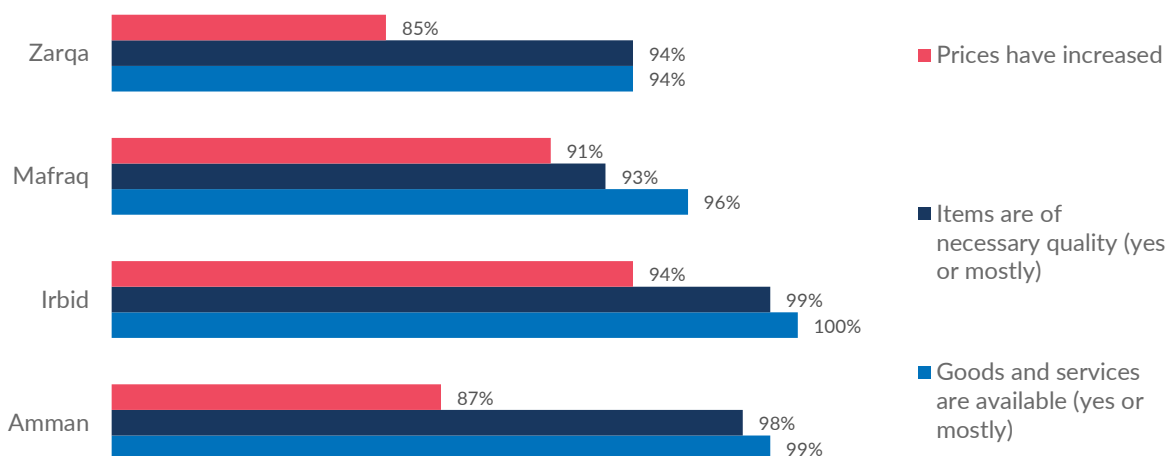
The increase in winter preparation spending over the past six months may reflect the increased use of winter assistance spending in areas such as food, rent utilities, and medicine, as many participants may have already spent on winter items and now need financial support for their typical running costs. Otherwise, spending patterns on winter items largely remained consistent over the past year, with the exception of a noted increase of expenditure on kerosene. Arguably, such increase could be related to rises in electricity prices. As noted in the VAF report, the energy subsidy policy that helped to cover some of the electricity expenses among both Jordanian and refugee households expired in April 2022, threatening drastic increases (up to 20 JOD) in household monthly electricity bills.

Figure 10 Expenditure on winter items | 2020-2021



When buying goods, most respondents report that they can find the items they need at the necessary quality. However, **across all governorates a majority of respondents reported that prices have increased**, and specifically the prices of basic food staples such as **oils, sugar and vegetables**.

Figure 11 Availability, quality and price of necessary goods | 2021



Deciding upon how money was spent was in most cases a unilateral decision made by the head of household (33% male, 23% female), though a high proportion of households reported that these decisions were made collaboratively between the spouses (31%) or the whole household (11%). **The nationality of the family had a significant impact on whether spending decisions were made collaboratively**, with Syrian families more likely to make decisions collaboratively as compared to their counterparts. In Sudanese households, male heads of household made decisions on how money was spent in 70% of the cases.

Decision on spending made collaboratively (spouses or whole household)

Syrian: 49%

Other: 46%

Yemeni: 39%

Iraqi: 35%

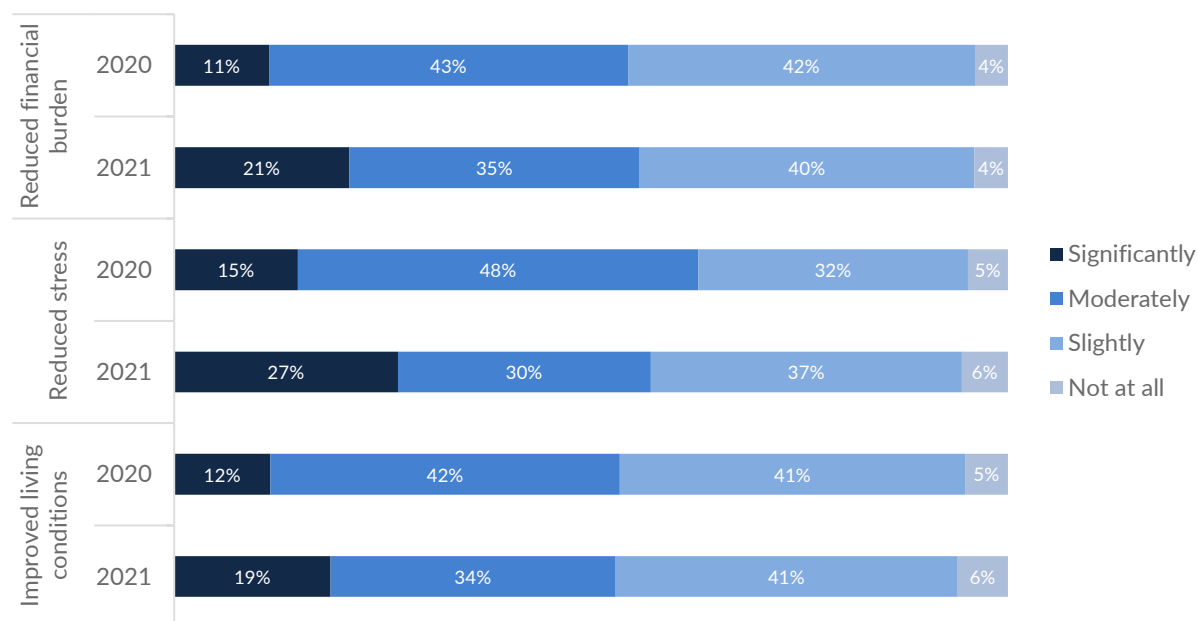
Sudanese: 18%

In the majority of cases (98%), respondents did not experience any safety concerns when going to spend their assistance. Women were slightly more likely to report safety concerns than men (3% of female respondents compared to 1% of male). Across both gender brackets, those aged 18-35 were most likely to report that they felt unsafe spending the money.

Effects of the winterization assistance

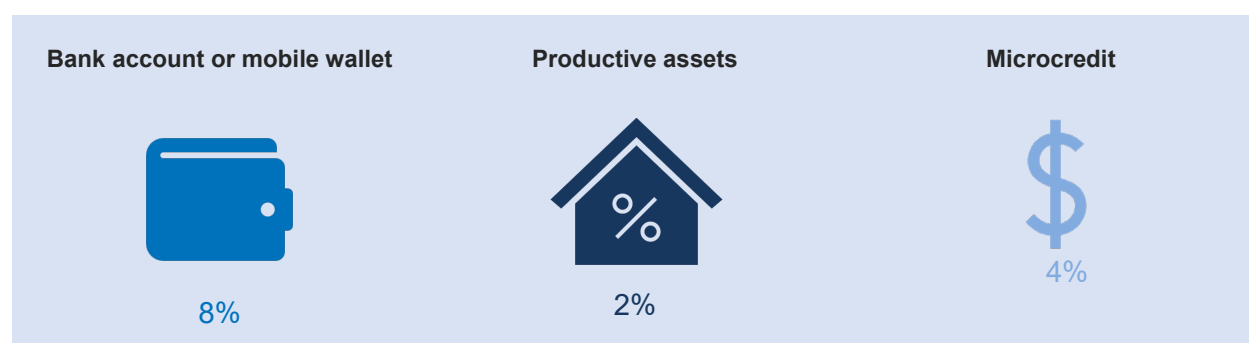
After receiving winter assistance, **more than 50% of respondents reported that their life improved at least moderately**, and that their financial burdens and levels of stress had reduced at least moderately or significantly. Few respondents reported that there had been no improvement in their living standards (6%), suggesting that winter assistance largely had the intended effect. Between 2020 and 2021, more respondents suggested that winter assistance constituted a significant improvement in the above indicators, suggesting that the 2021 winter assistance was both timely and a crucial input to improve financial and mental wellbeing.

Figure 12 Improved living conditions, reduced stress and financial burden as a result of winter assistance | 2020-2021

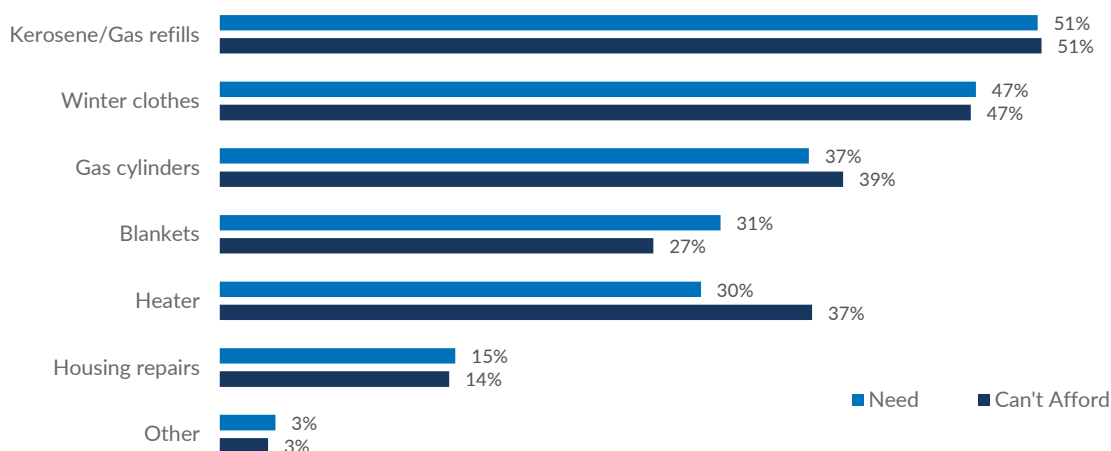


Winter assistance has also facilitated the financial inclusion of some refugee families, granting them access to a bank account or mobile wallet, productive assets and access to microcredit.

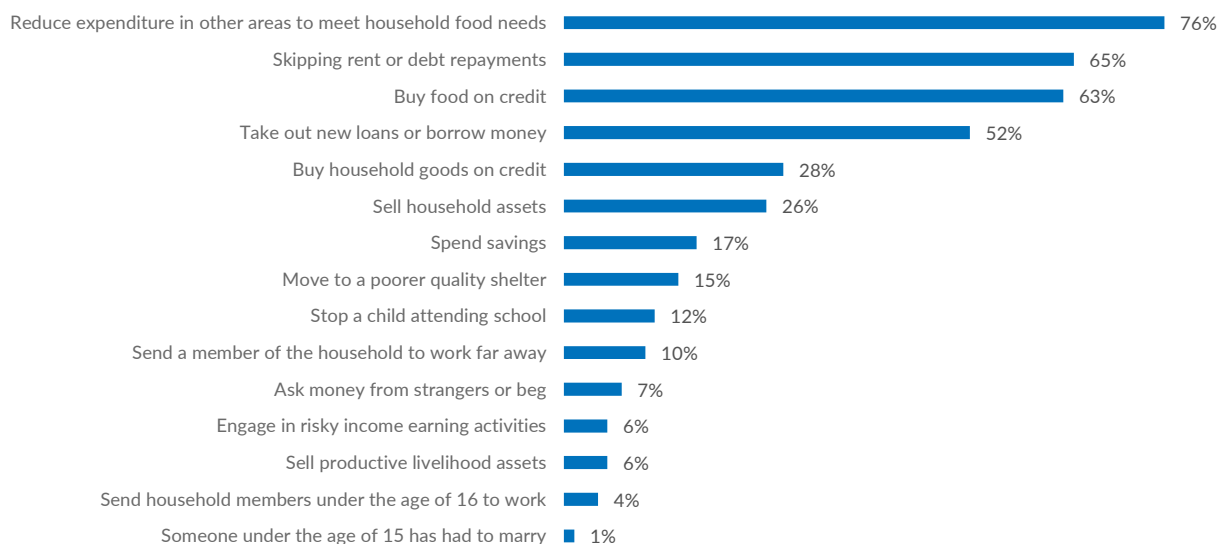
Figure 13 Percentage of respondents reporting access to a way to save money, productive assets and microcredit due to winter assistance.



However, while many respondents reported that the winter assistance had improved their situations, many noted that they still needed or could not afford basic winter items and **only 5% of respondents reported that they were able to meet all the basic needs of their households**. 18% of respondents reported that they had all necessary resources required to face winter in 2021. As compared to actual expenditure in the last six months on winter items, winter clothes are reportedly more important in terms of current needs. As more was reportedly spent in the last six months on shelter heating items such as gas canisters and refills, recipients may not have had excess cash to buy warmer clothing.

Figure 14 Winter items still needed and what cannot be afforded | 2021⁷

Further, despite improvements in the lives of many recipients, many households still needed to depend upon a variety of livelihood coping strategies to make ends meet. **Of all respondents, only 4% reported not needing to resort to any coping strategy.** The most common coping strategies included reducing expenditure on hygiene, water, education and health items to focus on household needs, skipping rent and debt payments and buying food on credit. **Many utilised livelihood coping strategies have a compounding effect.** As example, many households report buying food and taking out new loans while also reporting that they default on rent and debt repayments. This suggests that many respondents are stuck in a debt cycle which increases economic vulnerability and reinforces unsustainable debt levels. It is then of no surprise that the proportion of respondents reporting that use the winter assistance to pay off debt has increased between the winter of 2020 and 2021.

Figure 15 Livelihood coping strategies in last four weeks | 2021

While cash distributions can sometimes have the unintended impact of raising tension in the community between those who did and did not receive assistance, this did not appear to be the case for most households. In fact, 5% reported that tension actually decreased while 93% reported that tensions were not affected by the distribution. Of the two percent that did note an increase in tension, these largely arose due to difficulties with their landlords and relatives or families that did not receive the assistance.

Causes of tension as a result of distributions

"Grocery owner is demanding respondent to pay his debt"

"Landlord threatened the respondent"

"Tensions rising with relatives because family received assistance"

98% of respondents reported no issue in safety when storing their assistance at home, while those that did report feeling unsafe storing their money in their households reported that this was largely due to fear of burglary due to either poor shelter conditions or from living in generally unsafe areas.

Field story: Om Attala



Fandia, 74, is a Syrian refugee living in Za'atari Camp, Jordan. As a carer for her three grandchildren, she plans to use her winter cash assistance to buy gas for heating and warm clothes, during the cold season. © UNHCR/YousefAlHariri

Fandieh, or Om Attala as she is otherwise known, didn't expect to spend the latter years of her life as a refugee. But instead of enjoying her old age in peace, she is now one of the 80,000 Syrian refugees living in Zaatari Camp. A grandmother who has assumed responsibilities for her four grandchildren after they lost their mother in the war and whose father is still missing.

Despite all adversity, Om Attala is a woman with great spirit and personality who refuses to accept the hardships life has dealt. Always with a smile on her face, she graciously plays the role of mother and father for her grandchildren, mending their clothes, cooking their meals, and making sure they complete their education.

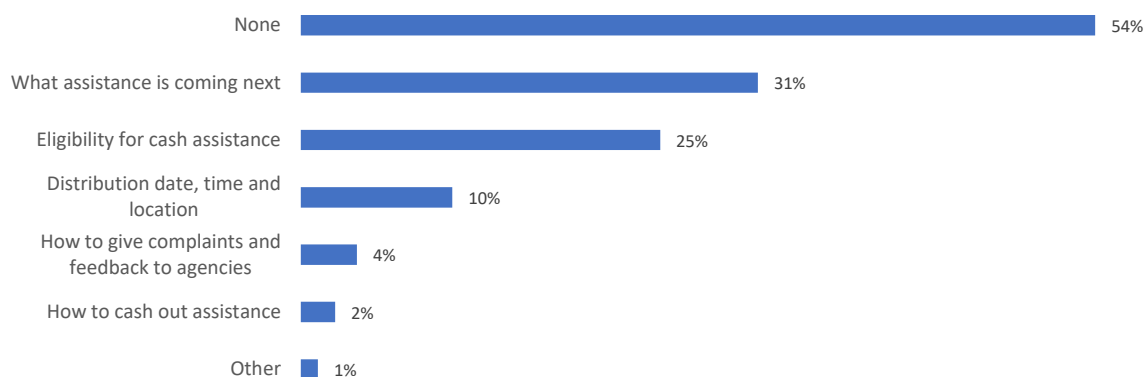
This year, UNHCR cash assistance helped her help them.

"If I didn't receive the assistance, I would be helpless. I received JOD 230 as cash assistance; JOD 100 was spent on caravan maintenance. We bought two wooden boards in order to seal the caravan's roof and floor against flooding water. It also helped us to pay off some of our debts."

Accountability to affected populations

Of the 95% of recipients who received text messages regarding the delivery of the cash assistance, **almost 100% reported that this information was clear and sufficient for their purposes**, highlighting that the text notifications are a convenient and clear communication mechanism for alerting recipients to the availability of assistance. When prompted as to what other information would be useful, 54% reported that no additional information was desired. When respondents did want additional information, this was mainly regarding eligibility for other assistance and what further assistance could be expected, highlighting the importance of UNHCR cash assistance on economic wellbeing of participating households.

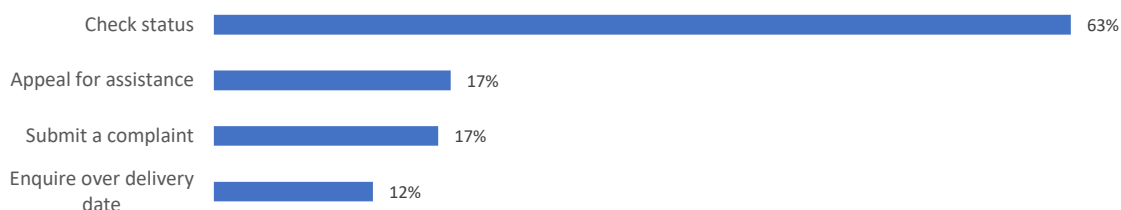
Figure 16 Additional information required from UNHCR | 2021



If a refugee wishes to raise a complaint or requires clarity with respect to her rights, they can either contact their implementing partner or UNHCR's helpline. The UNHCR helpline utilises both call centre agents and an Interactive Voice Response (IVR) system. The IVR logical procedure identifies families that are booked for winter assistance on the Refugee Assistance Information System (RAIS) – Assistance Coordination Module and provides counselling and information on the assistance status. A caller on the payment list for winterization assistance will thus be informed that assistance is already available for withdrawal and via which delivery modality. A caller yet to be assisted for winter will be informed that an SMS will be sent out once the assistance is available for withdrawal. Through the IVR the caller is also guided through a cash assistance menu to report withdrawal issues, request lost ATM card or Pin or any other technical issues. An agent is available to answer further questions or troubleshoot, if necessary, but mostly agents are allocated to answering protection concerns including reporting theft, denial of resource etc.

For the 2021 round of winter assistance, **56% of respondents reportedly used the UNHCR helpline** to seek help or additional information. Enquiries to the helpline were made for numerous reasons, primarily to check on their eligibility status and delivery date of the assistance (63%).

Figure 17 Reasons for contacting UNHCR helpline | 2021



Reasons for complaints stemmed from issues with distribution, eligibility criteria, and other existing difficulties for recipient families. The responses highlight the difficulties faced by many recipients, not only in receiving aid but in meeting their basic needs.

Of those who called the helpline, 76% were connected to the IVR, with the other 24% connecting to a call centre agent. Those who talked with a call centre agent were more likely to describe their conversation as clear (80%) compared to those who connected to the IVR (69%), suggesting that automated responses cannot always match the service delivery of a human caller.

However, **satisfaction with the automated answering service increased by 11 percentage points between 2020 and 2021**, suggesting that potential changes to this service has been appreciated by recipients.

Examples of complaints received

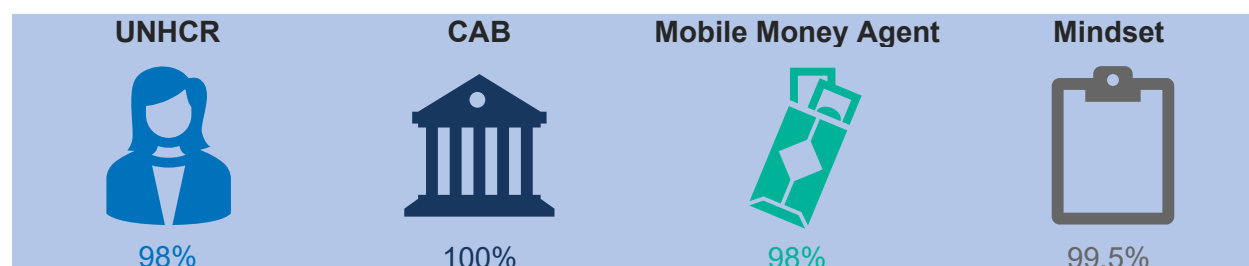
"Difficulty in identifying the IRIS scan when withdrawing the money"

"Re-evaluating the living conditions to receive WFP food assistance"

"Requested assistance because he needs to have joint surgery"

While complaints did exist, **98% of respondent recipients reported that they felt respected by UNHCR staff and were treated with dignity.** For the 2% of respondents who reportedly did not feel respected, the reasons being were typically that they felt staff did not listen to their needs or did not take the time to ensure the respondent felt heard. Not only did respondents report feeling respected by UNHCR staff, but most staff they encountered during the duration of the winter assistance distribution.

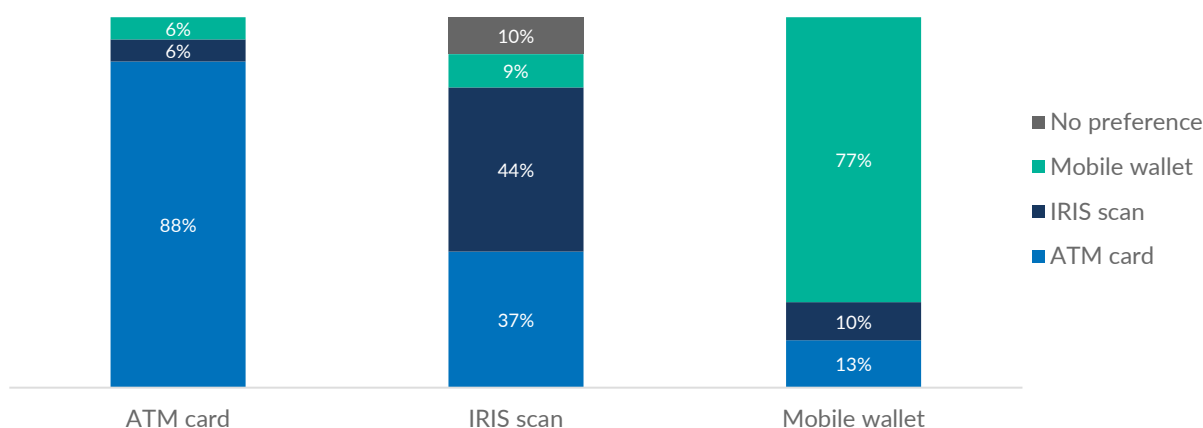
Figure 18 Percentage of respondents feeling respected by relevant staff members | 2021



Recipients continue to prefer cash to other forms of assistance. 83% of respondents reporting that if assistance was re-started, they would still prefer to receive purely cash assistance over other types of assistance. Sudanese and Yemeni respondents were more likely to report that they would prefer a combination of cash and in-kind assistance as compared to other nationalities (24% of Sudanese and 21% of Yemeni respondents). **Biometric scanning, however, does not generate the same level of support**, with only 38% of respondents reporting that they prefer to receive their cash assistance via this modality. However, as noted within the UNHCR Accountability series, the low level of support for this modality might be caused by its capacity to only be used by the eligible recipients (thus curbing potentials of fraud) or by a single household member and that respondents may not be aware they can change the designated cash collector through a request to UNHCR.

While those who had used biometric scanning for this round slightly preferred this modality as compared to the overall average (44% of biometric scanning respondents want to continue with this technology), 37% of these respondents would still like to use ATM cards in the future. The majority of participants who used mobile wallets and ATM cards want to continue using these modalities in the future.

Figure 19 Preference of future delivery modality according to current modality | 2021



Overall, **90% of respondents report being either satisfied or very satisfied with the 2021 winter assistance**, suggesting that assistance had the intended impact and was a vital economic support mechanism for many refugee families. Suggestions for future improvements of UNHCR assistance generally mentioned increasing distribution amounts, improving service delivery and adjusting eligibility criteria.

Examples of suggestions for future programming:

"Increasing the assistance amount"

"For the assistance to be provided for all family members and not just one person because his wife and mother are Jordanian and he is the only provider for them"

"For the winterization assistance to be given for a longer period of time/over months"

"Understanding how the assistance value is calculated"

"Transferring the assistance to the ATM card"

Conclusion

As reflected by respondent satisfaction and the reported improvement in living standards for the majority of respondents as a result of the winter cash assistance, the 2021 winter assistance distribution was largely a success. While money was not always spent on winter items, it reportedly reduced the burden of typical running costs such as food, rent, and utilities while allowing some families to repay debt. It also enabled greater financial inclusion for a small number of respondents by giving them access to bank accounts via mobile wallets and micro credit. However, while improvements were reported, many families still needed to resort to potentially harmful coping strategies in the four weeks before the interview, such as buying food on credit and taking out further loans, reflecting that needs among the respondent population remain high.

Looking forward, responses to the PDM questionnaire provide insights into how programming can be improved in the future. Continuing from last year, miscommunication continued to be an issue for some participants in both knowing when to expect the cash delivery and the amount to be received. Communication in these areas could be improved as to minimise delays in collecting the cash and correct expectations as to the distribution amount. Further, instructions and support with cash collection could be tailored to specific demographics, as the types of issues that arose with cash delivery differed by age and gender. Last, UNHCR can support the financial inclusion of beneficiary populations by advocating and providing access to bank accounts and mobile wallets, the most popular methods of receiving assistance reported by respondents.

Annex: 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	2021
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	66% spent money over the past six months on preparations for the cold weather
Key Area 2: Impact			
% 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	5% 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)	7% 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	2% report increased tension in household or community
	16% report increased tension within the community	1% report increased tension within the community	

Key Area 3: Delivery			
% of families who felt the provision of assistance was well organized/ understood	91% were provided with the necessary information to retrieve the assistance	99% were provided with the necessary information to retrieve the assistance	99.5% 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	26% spent more than 30 minutes traveling to the ATM
	37% reached the ATM by taxi	28% reached the ATM by taxi	30% reached the ATM by taxi
	26% paid more than JOD 5 on transport to withdraw their assistance	10% paid more than JOD 5 on transport to withdraw their assistance	7% paid more than JOD 5 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	19% of those using the iris scan faced problems retrieving the assistance 9% of those using an ATM card faced problems retrieving the assistance 4% Of those using a mobile wallet faced problems retrieving the assistance
Key Area 4: Protection			
% of families who reported feeling unsafe at any point during the process	4%	5%	5%

Key Area 5: Accountability			
% of families who felt communication related to the assistance was clear and sufficient	99%	99%	99.65%
% of families aware of/using mechanism to share feedback and complaints	25%	84%	56%
% of families who felt they were treated respectfully during the assistance process	94%	98%	98%
	felt they were treated respectfully by UNHCR staff	felt they were treated respectfully by UNHCR staff	felt they were treated respectfully by UNHCR staff
	98%	98%	100%
	of those interacting with bank staff felt they were treated respectfully	of those interacting with bank staff felt they were treated respectfully	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%	90%
% of families reporting preference for cash/in-kind winterization assistance	90%	86%	83%
	would prefer to receive future winter assistance in cash	would prefer to receive future winter assistance in cash	would prefer to receive future winter assistance in cash
	1%	13%	14%
	would prefer to receive future winter assistance in kind	would prefer to receive future winter assistance in through a combination of cash and kind support	would prefer to receive future winter assistance in through a combination of cash and kind support
	10%		
	have no preference		2%
			would prefer to receive future winter assistance in kind
			1%
			Would prefer some other type of support



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