



WINTERIZATION
POST-DISTRIBUTION
MONITORING REPORT

2021/22

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ACRONYMS

AAP	Accountability to Affected Populations
ATM	Automated Teller Machine
BNWG	Basic Needs Working Group
CAB	Cairo Amman Bank
GDP	Gross Domestic Product
HoH	Head of Household
JOD	Jordanian Dinar
NGO	Non-Governmental Organization
PDM	Post-Distribution Monitoring
SMS	Short Message Service
UNICEF	United Nations Children’s Fund

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UNICEF Jordan contracted Mindset, a social research organization based in Amman, Jordan, for the development and data collection of this post-distribution monitoring (PDM) report. We thank them for their professionalism and support.

EXECUTIVE SUMMARY

Since the beginning of the Syrian crisis in 2011, United Nations Children's Fund (UNICEF) has supported vulnerable families and children in Jordan. UNICEF's winterization assistance programme supports vulnerable families to increase their preparedness and fulfil their basic needs during winter. For the 2021/22 winter, UNICEF Jordan offered cash assistance through the winterization programme to vulnerable children and families in Jordan. The winterization cash assistance is a one-time seasonal payment ranging from 145 to 400 Jordanian Dinar (JOD).

Mindset, a social research organisation, surveyed a sample of 509 beneficiaries. This report details the results of the Post-Distribution Monitoring (PDM) survey to measure the effectiveness of the UNICEF winterisation programme in helping vulnerable children and families increase their preparedness for the winter months.

The assistance "significantly" improved the preparedness of 5 in 10 (50.5 per cent) beneficiaries. It also "moderately" improved 4 in 10 (39.3 per cent) beneficiaries' preparedness. Before receiving assistance, 75.8 per cent of beneficiaries rated their children's readiness for winter as "poor", compared to 2.6 per cent after the household received winter assistance. Post-assistance, 7 in 10 (69.6 per cent) households rated their children's readiness for winter as "very good" (28.1 per cent) or "good" (41.5 per cent). Nearly 9 out of 10 beneficiaries (89.0 per cent) reported that the assistance was on time.

During the data collection, 97.1 per cent of beneficiaries had spent the winter assistance that they had received, while 2.6 per cent had partially spent it and 0.4 per cent had not spent any of it. The most frequently purchased winter-related item was winter clothes (83.6 per cent of 475 beneficiaries), followed by gas cylinders (72.6 per cent) and blankets (28.2 per cent). Portions of the winter assistance were predominantly spent on food (52.6 per cent), debt repayment (33.6 per cent) and medical expenses/healthcare (23.5 per cent).

Within its work to promote and respect the rights of children and vulnerable, at risk and affected population, UNICEF takes active steps to ensure beneficiaries' perceptions and satisfaction of the winterization assistance and their ability to report complaints and offer feedback. More than nine in 10 beneficiaries (98.8 per cent) of beneficiaries were either "very satisfied" or "satisfied" with the winter assistance they received.

1. BACKGROUND

The World Bank classifies Jordan as an upper-middle-income country with a population of over 10 million people (World Bank, 2020) with a GDP of \$43 billion (World Bank, 2020a). Jordan's real GDP is forecasted to increase by 2.3 per cent in 2022 (World Bank, 2022a), but the country's high level of government debt will undermine any attempts toward economic growth. In 2020, Jordan's debt was around \$37.3 billion, an increase from the previous year (Euro-Mediterranean Human Rights Monitor, 2021). Revenues from the tourism sector, a backbone of Jordan's economy, fell by 76.0 per cent due to lockdown measures resulting from COVID-19 (Euro-Mediterranean Human Rights Monitor, 2021). COVID-19 containment policies affected other labour, which in turn exacerbated the unemployment rate (Euro-Mediterranean Human Rights Monitor, 2021) Pre-pandemic unemployment rates of 16.8 per cent in 2019 rose to 19.0 per cent in 2020 (World Bank, 2020e).

As of January 2022, Jordan hosts 760,031 registered refugees, with 673,188 (88.6 per cent) refugees originating from Syria and more than 80,000 refugees originating from Iraq, Yemen, Sudan, and Somalia (UNHCR, 2022). The total number of Syrian refugees, including unregistered individuals, is estimated at 1.5 million (Istaiteyeh, 2020). Given Jordan's scarce natural resources (Istaiteyeh, 2020), refugees significantly increase the pressure on public services.

Research conducted by the World Food Programme in June 2021 revealed that 84.0 per cent of refugee households are food insecure or vulnerable to food insecurity (World Food Programme, 2021). Over half (61.0 per cent) of families had reduced their number of meals in 2021, while only 24.0 per cent reported doing so before the pandemic.

Winters pose a risk to those who do not have the means to procure basic needs (CARE International, 2022) and those who live in inadequate housing conditions, such as refugees or other vulnerable populations. (Regional Refugee & Resilience Plan, 2022). In 2020, 72.5 per cent of host community members had difficulty covering basic needs, such as rent, food, heating and medicine. Around 38.3 per cent of individuals were concerned about their access to drinking water (UNDP, 2020). With the substandard economic conditions of Jordan combined with the many stressors placed on

households because of the pandemic (UNDP, 2020), winterization assistance is crucial in ensuring vulnerable families and children are prepared for winter.

2. INTRODUCTION

UNICEF has been at the forefront of aid and services for vulnerable families and children in Jordan. UNICEF implements the winterization assistance programme to support vulnerable families in increasing their preparedness for winter. Harsh weather conditions make it difficult for children to keep warm without proper clothing. In the 2021/22 winter, UNICEF provided cash winterization assistance to vulnerable children and families across Jordan, consisting of a one-time cash transfer ranging from 145 JOD to 400 JOD.

Under the Basic Needs Working Group (BNWG), the Winterization Task Force, comprising several UN agencies and humanitarian organizations, determined the winterization cash transfer amounts. The task force also worked to avoid duplicating the winterization assistance so that resources would be used to support as many vulnerable families as possible.

This PDM report presents findings from a survey aiming to measure if the UNICEF winterization assistance programme was effective in its first objective of increasing the preparedness of vulnerable children and families in the winter season. Additionally, the report aims to analyse beneficiaries' perspectives on UNICEF's process of providing and distributing the winterization assistance, namely, the timeliness of the support, the utility of the cash assistance and accountability and feedback methods. Lastly, the report seeks to provide insights for future winterization programmes by curating lessons learned and recommendations from the distribution of winterization assistance during the 2021/22 season.

This report consists of 9 sections covering the socio-economic context (summarised above), survey methodology, and findings, organised by topic. The report closes with recommendations for future winterization efforts.

3. ORGANIZATION OF THE WINTERIZATION REPORT

The primary data source for this report was a quantitative survey of 509 households. The survey tool was developed in collaboration with the Winterization Task Force under the BNWG. UNICEF included additional questions and options to cover all the objectives of the PDM.

A probability sample, representative of beneficiary households, was generated from UNICEF's database of beneficiaries. Data were collected through phone interviews with adult decision-makers in the sampled households between April 24 and May 11.

Data collection was conducted by UNICEF's contractor, Mindset, an organisation specialized in social research. The sample of households was randomly generated from UNICEF's database of beneficiaries, encompassing both Jordanians and non-Jordanians. The households eligible for the winterization assistance were current or previous beneficiaries of the UNICEF programme "Hajati", which provides cash to vulnerable families and their children to increase their school participation.

Several quality assurance measures were implemented throughout the survey. First, before data collection began in earnest, a pilot of interviews was conducted to test the questionnaire and ensure interviewers were comfortable with the subject and flow of the questionnaire. Second, during data collection, supervisors monitored 181 interviews to ensure answers were consistent between the field team and the data cleaning team. Finally, before the data analysis, all the findings were reviewed for logic and accuracy.

4. UNICEF WINTERIZATION PROCESS

This section analyses the similarities and differences of the 2021/22 winterization programme compared to previous years.

4.1 Difference Between 2021/22 Winterization Programme and Previous Years

The most notable difference between the 2021/22 winterization programme and previous cycles is the modality of assistance. The most recent winterization programme distributed only cash assistance rather than a combination of cash and in-kind assistance in the form of winter kits, as done through previous cycles.

In previous years, beneficiaries reported a large preference for cash assistance over in-kind. Around 93.0 per cent of beneficiaries preferred cash assistance in the 2019/20 winterization cycle, and 90.0 per cent reported the same during the 2020/21 cycle (UNICEF, 2020; UNICEF, 2021). 2021/22 programme beneficiaries reported a similar preference, with 96.1 per cent preferring cash assistance.

4.2 Comparing 2021/22 winterization Questions to Previous Years

Beneficiaries were asked about their household conditions before receiving assistance and their experience collecting and using the assistance. While data this year was collected and tracked across communities, the data was not disaggregated by household type, such as host community, informal tented settlements or "hard to reach" areas, as in previous years. As in previous years, demographic questions covered nationality, gender, age, education and employment status. However, the winterization questions did not collect data on disability as done previously.

The 2021/22 survey was more condensed than in previous years. Distribution was not tracked by month, nor were mode or cost of transport during assistance collection tracked. This PDM report primarily disaggregates data by gender and nationality and highlights statistically significant differences.

4.3 Winterization Package Details

The 2021/22 winterization aid is a one-time substantial cash transfer ranging from 145 JOD to 400 JOD. The assistance amount depended on the household size and other eligibility criteria established in coordination with other humanitarian organisations in the BNWG.

Along with establishing the winterization cash transfer amounts in collaboration with other humanitarian organisations, agencies in the Winterization Task Force, under the BNWG, also coordinated to avoid duplication of assistance. The process included notifying (and after that 'blocking') the cases of families an organisation wished to cover, thereby ensuring that as many vulnerable families as possible were covered with winterization cash support.

5. CHARACTERISTICS OF WINTERIZATION BENEFICIARIES

This section aims to highlight beneficiaries' basic information, such as nationality, education and employment status. It also details any issues beneficiaries experienced and the effects of the distribution process.

5.1 Demographics

The highest percentage of beneficiaries (42.0 per cent) live in Amman governorate, followed by Mafraq governorate (17.5 per cent) and Irbid (15.9 per cent). The Amman Qasabah district was the most prevalent (11.2 per cent), followed by Jerash (9.6 per cent) and Al Jisrah (9.0 per cent). Full details of respondents by governorates can be seen below.

At the time of data collection, all respondents had received winter assistance from UNICEF within the past four months.

The youngest HoH was 20 years of age, with the oldest being 93 years of age. Some 54.0 per cent of HoHs were male, and 46.0 per cent were female. The overwhelming majority of HoHs, 89.0 per cent, were married.

Table 1: Respondents by governorates

Respondents by governorates	
Governorates	%
Amman	42.0
Mafraq	17.5
Irbid	15.9
Jerash	9.6
Zarqa	8.3
Madaba	2.4
Balqa	1.6
Karak	1.4
Ajloun	0.6
Aqaba	0.4
Maan	0.4
<i>N</i>	<i>509</i>

5.2 Gender of responding beneficiaries

All beneficiaries who participated in the survey were the heads of household. They were nearly evenly split by gender: 54 per cent were males, and 46 per cent were females.

5.3 Nationality

The most prevalent nationality among HoHs was Syrian (74.9 per cent), followed by Jordanian (13.2 per cent) and Palestinian (10.2 per cent). Other nationalities, such as Pakistani, Iraqi and Sudanese, are detailed below.

Table 2: Nationalities of heads of households

Nationalities of heads of households	
Nationality	%
Syrian	74.9
Jordanian	13.8
Palestinian	10.2
Pakistani	0.6
Iraqi	0.4
Sudanese	0.2
<i>N</i>	<i>509</i>

5.4 Education of responding beneficiaries (Heads of household)

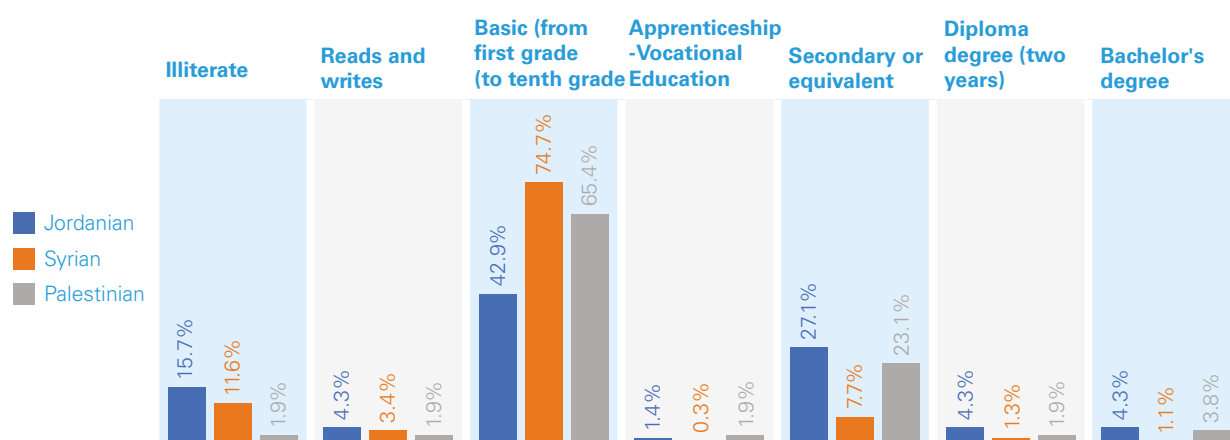
About 8 in 10 beneficiaries (83.4 per cent) have a basic level of education or lower. As seen in

the figure below, there are important differences in educational attainment when the data are disaggregated by nationality.



Table 3: Education of the heads of household

Education of the heads of household	
Level	%
Illiterate	11.6
Reads and writes	3.4
Basic (from first grade to tenth grade)	68.4
Apprenticeship- Vocational Education	0.6
Secondary or equivalent	12.0
Diploma degree (two years)	1.8
Bachelor's degree	2.2
N	507 ¹ (2 are currently enrolled)

Figure 1: Educational statuses of heads of households (%)

There is a statistically significant² difference in educational attainment between nationalities: Syrians had lower educational attainment than Jordanians and Palestinians. Only 10.3 per cent of

Syrian HoHs attained an education higher than a basic level, compared to 37.1 per cent of Jordanians and 30.8 per cent of Palestinians.

1. Two HoHs were enrolled in an educational program, so they were asked a different question. The total was, therefore, 507 rather than 509.
 2. Chi-Square Test with Pairwise Z-Test [$p < 0.05$]. In this report, all references to statistical significance used the Pairwise Z-Test to compare proportions (for tables greater than 2X2).

5.5 Employment Status

About four in 10 HoHs (43.8 per cent) did not have a job and were not looking for a job. Around 25.3

per reported looking for a job, while 22.0 per cent were employed in intermittent, daily, contracted or occasional labour.

Table 4: Informal and Formal Labour Types Among Beneficiaries (%)

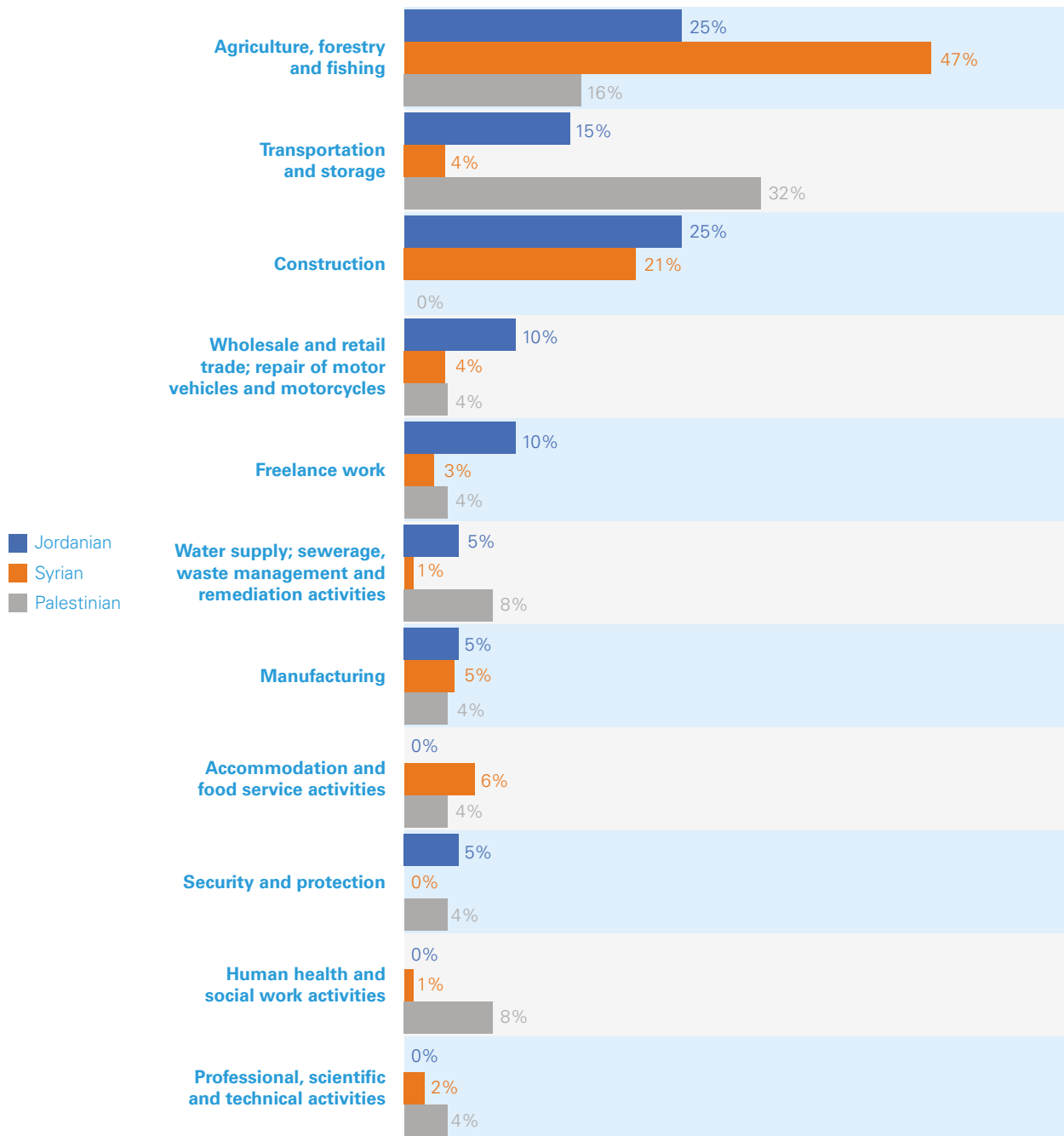
Informal and Formal Labour Types Among Beneficiaries (%)				
Response	Total	Syrian	Jordanian	Palestinian
Yes, HoH has a permanent job	1.8	0.5	10.0	-
Yes, HoH has a temporary job	1.6	1.3	2.9	1.9
Yes, HoH works seasonally	5.5	6.0	1.4	5.8
Yes, doing business: intermittent, daily, contracted or occasional	22.0	21.0	21.4	30.8
HoH does not have a job and is looking for a job	25.3	26.5	17.1	28.8
HoH does not have a job and is not looking for work	43.8	44.6	47.1	32.7
<i>N</i>	509	381	70	52

Over half (50.3 per cent) of the 157 HoHs who reported having a job performed their job within the last week. Nearly eight in 10 (83.6 per cent) of the 286 HoHs who reported actively looking for a job had sought employment within the past four weeks. There is a statistically significant difference in employment between Syrian and Jordanian heads of households, with only 0.5 per cent of Syrian HoHs having permanent employment compared to 10.0 per cent of Jordanian HoHs.

Out of 157 employed HoHs, 5.1 per cent were employed in the public sector, 70.7 per cent were employed in the private sector, and 24.2 per cent were employed in non-governmental organizations (NGOs). The most cited job sectors were agriculture, forestry and fishing, with 39.5 per cent of 157 beneficiaries, followed by construction (17.8 per cent). The least commonly reported sectors amongst beneficiaries included education, real estate activities, electricity, gas and air conditioning supply, and mining and quarrying. A graph of all job sectors is seen in the figure below.



Figure 2: Employment sectors of heads of households – by nationality



There is a significant difference in the agriculture sector between Syrians (47.3 per cent) and Jordanians (16.0 per cent). Differences are also seen within the transportation sector, with 3.6 per cent of Syrians and 32.0 per cent of Jordanians reporting working in a transportation-related job. Jordanian beneficiaries were also more common human health activities (8.0 per cent versus 0.9 per cent).

6. HOUSEHOLD EXPENDITURES AND INCOME

This section analyses expenditures within beneficiary households, mainly how expenditures have changed since COVID-19 and whether household expenditures were higher than incomes. The average spending of beneficiaries per month ranged from 50 JOD to 1000 JOD, with the average being 302.4 JOD. When monthly expenditures are disaggregated

by gender, male HoHs had average expenditures of 299.71 JOD, and female HoHs had an average of 305.45 JOD, a.

6.1 Expenditure Changes due to COVID

COVID-related restrictions on economic activity had severe effects on vulnerable economic segments in Jordan (World Bank, 2020f). The pandemic increased the unemployment rate in Jordan and predominantly affected vulnerable populations (Euro-Mediterranean Human Rights Monitor, 2021; World Bank, 2020e).

Close to half (47.7 per cent) of beneficiary households reported an increase in expenditures after the start of the COVID pandemic in March 2020. All nationalities increased their expenditures, as presented in the table below.

Table 5: Expenditure changes after the start of the COVID pandemic – nationality

Expenditure changes after the start of the COVID pandemic – by nationality (%)				
Response	Total	Syrian	Jordanian	Palestinian
Increased	47.7	47.8	51.4	42.3
Decreased	34.6	34.1	31.4	42.3
Remained constant	17.7	18.1	17.1	18.1
<i>N</i>	509	381	70	52

6.2 Monthly Earnings

Beneficiaries earned an average of 233.71 JOD per month, meaning the average income is below the average expenditure of 302.4 JOD, as reported above. The mean earnings for male-headed households were lower than female-headed ones, 226.58 JOD compared to 242.09 JOD. However, this difference was not statistically significant.

When disaggregated by nationality, the lowest average monthly income was among Palestinian households. The table below shows the minimum, maximum and mean household earnings of beneficiaries by nationality.

Table 6: Average monthly earnings of beneficiary households- by nationality

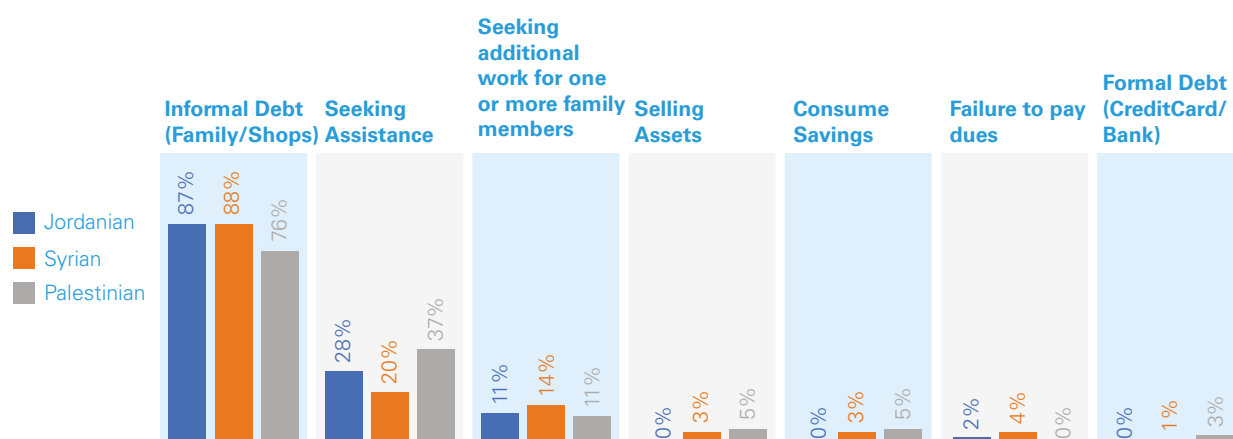
Average Monthly Earnings of Beneficiary Households by Nationality (in JOD)			
Nationality	Minimum	Maximum	Mean
Syrian	0.00	850.00	240.54
Jordanian	75.00	600.00	237.70
Palestinian	0.00	500.00	172.21

6.3 Matching Expenditures and Income

More than six out of 10 households (64.0 per cent) stated that their spending was higher than their income, with over seven out of 10 beneficiaries (76.3

per cent) matching their expenses through obtaining informal debt through family/shops.

Figure 3: How beneficiaries matched their expenses when their expenses were higher than their income



7. WINTERIZATION-SPECIFIC QUESTIONS

The winterization survey consisted of 22 questions focusing on the utility of the assistance received, how and when the assistance was collected and used, and how much of children's needs were covered.

7.1 Beneficiary Knowledge of Assistance

The majority of beneficiaries (89.2 per cent) received information about UNICEF's winterization assistance

through a Short Message Service (SMS), alerting them that the assistance was ready for collection. Almost all beneficiaries (99.2 per cent) said they received clear and sufficient information from UNICEF. Other methods of communication with beneficiaries included phone calls, checking at the ATM and word of mouth. After being alerted to the assistance, beneficiaries were given two weeks to collect the assistance at a CAB ATM.

Table 7: Communication (notification) channels

Communication channels	
Response	%
SMS	89.4
Phone Call- UNICEF Helpline	7.7
Word of Mouth	1.8
Checked at the ATM	2.9
Through other people	3.5
Ads and social media platforms	1.2
<i>N</i>	509

7.2 Use of Assistance

The financial assistance was primarily used to prepare households and children for the winter. Nearly all beneficiaries (97.1 per cent) spent the winter cash assistance received. Some 2.6 per cent partially spent the winter cash assistance, and only 0.4 per cent did not spend any of the cash received.

Around three in 10 beneficiaries (29.2 per cent) spent the entire assistance on preparing for winter, while 64.5 per cent partially used the assistance for that purpose. Notably, 6.3 per cent said they did not use the assistance to prepare for winter.

Table 8: Amount of assistance spent- by gender

Amount of assistance spent by gender (%)			
Response	Total	Male	Female
Yes	97.1	98.5	95.3
Partially	2.6	1.5	3.8
None	0.4	-	0.9
<i>N</i>	509	275	234



Table 9: Assistance spent on winter preparation- by gender

Assistance spent on winter by gender (%)			
Response	Total	Male	Female
Yes	29.2	32.7	25.0
Partially	64.5	60.7	69.0
None	6.3	6.5	6.0
<i>N</i>	509	275	232

Winter clothes (83.6 per cent) and gas cylinders (72.6 per cent) were the most frequently bought items by beneficiaries. A significantly higher number of male HoHs purchased heaters and dry wood than female HoHs. A significantly higher number of female HoHs

purchased more blankets and kerosene containers than male HoHs. A further breakdown of winter items bought with the cash assistance is shown below by nationality and gender.

Figure 4: Winter items bought with cash assistance

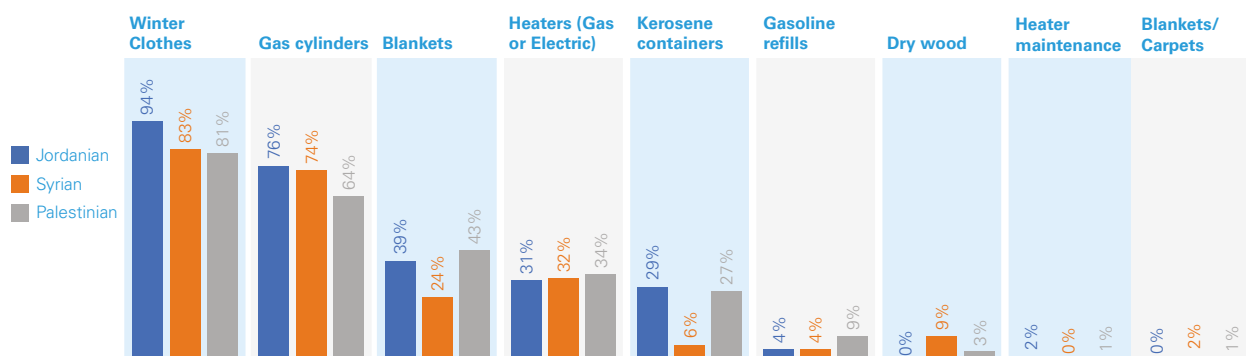


Table 10: Winter items bought with cash assistance- gender

Response	Total	Male	Female
Heaters (Gas or Electric)	32.2	38.5	24.8
Gas cylinders	72.6	72.0	73.4
Gasoline refills	4.4	4.3	4.6
Blankets	28.2	24.1	33.0
Winter Clothes	83.6	80.5	87.2
Didn't spend on winter items	0.4	0.4	0.5
Kerosene containers	11.6	9.7	13.8
Dry wood	7.2	11.7	1.8
Heater maintenance	0.6	0.8	0.5
Carpets	1.5	1.6	1.4
<i>N</i>	475		

Some 64.2 per cent of beneficiaries spent their cash support non-winter items, such as food, debt repayment, medical expenses/healthcare and rent/

accommodation. There was a significant difference between beneficiaries in terms of assistance usage.



Table 11: Non-winter items bought with cash assistance

Response	Total
Food	52.6
Debt repayment	33.6
Medical expenses/healthcare	24.2
Rent/accommodation	20.2
Education	17.4
Water	12.5
Bills (electricity, water)	7.0
Transportation	2.8
Hygiene/Sanitation supplies	2.4
Housing repairs	1.8
Clothes and shoes	1.2
Daily expenses	0.6
Household items and needs	0.6
<i>N</i>	327

A significantly higher number of female HoHs spent the assistance on debt repayment than male HoHs. Among female HoHs, the most common non-winter items were food, debt repayment and medical expenses. Among male HoHs, the most common non-winter items were food, debt repayment and rent.

There was a statistically significant difference in spending between Syrians and Jordanians: 25.7 per cent of Syrians spent their assistance on rent, compared to 8.9 per cent of Jordanians. On the other hand, almost twice as many Jordanians spent their assistance on food (84.4 per cent) as Syrians (44.4 per cent).

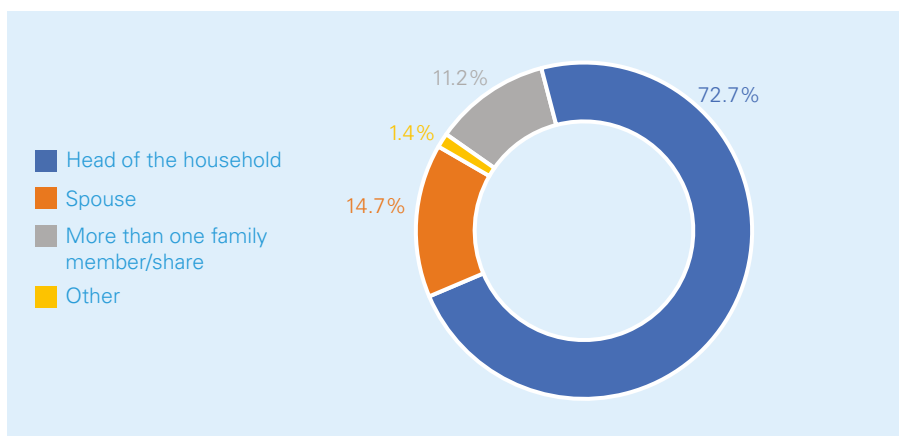
Table 12: Non-winter items bought with cash assistance- gender

Response	Total	Male	Female
Rent/accommodation	20.2	20.4	20.0
Food	52.6	55.7	49.4
Water	12.5	15.0	10.0
Medical expenses/healthcare	24.2	20.4	28.1
Housing repairs	1.8	3.0	0.6
Education	17.4	14.4	20.6
Transportation	2.8	1.2	4.4
Debt repayment	33.6	27.5	40.0
Hygiene/Sanitation supplies	2.4	4.8	-
Bills (electricity, water)	7.0	8.4	5.6
Daily expenses	0.6	1.2	-
Household items and needs	0.6	0.6	0.6
Clothes and shoes	1.2	2.4	-
<i>N</i>	475		

7.1 Spending decisions

The HoH was most often responsible for deciding how to spend the winterization cash assistance (72.7 per cent). Other household members who were also decision-makers on the winterization assistance

included the spouse (14.7 per cent), daughter/son (0.4 per cent), mother/father (0.4 per cent) or brother/sister (0.2 per cent).

Figure 5: Who in your household was responsible for deciding how to spend the winterization cash assistance?

7.2 Timing of Assistance

The winterization assistance programme aims to ensure that vulnerable families and children in Jordan are prepared for winter; therefore, the assistance must be distributed before the harshest winter months to maximize the utility among households. Winters have become increasingly cold in Jordan, with the 2020/21 winter being “colder than usual” with frequent rain and snow (Al Deen Al Nawas, 2020). The latest winter recorded colder than average temperatures with heavy rain, ice and snow (Jamal, 2022).

Distribution of assistance was planned for November and December for vulnerable households. In the 2021/22 winterization assistance season, nine out of 10 beneficiaries (89.0 per cent) said that the winter aid provided arrived on time. A further breakdown of the perception of assistance timeliness can be seen below.

Table 13: Perception of timeliness of winterization assistance

Perception of timeliness of winterization assistance	
Response	%
On-time	89.0
Too late	10.2
Too early	0.8
<i>N</i>	<i>509</i>

Responses regarding timeliness could have been subjected to two confounding factors. The first is memory bias. Interviews occurred a few months after receipt of assistance, and some beneficiaries were likely to have forgotten the specific month of aid receipt. The second factor could have been an issue with cash collection – such as ATM malfunction or exhaustion – that delayed receipt of cash assistance.

7.3 Modality of Payment

Previous winterization PDMs showed that beneficiaries highly favour cash assistance, with over nine in 10 beneficiaries of the 2019/20 and 2020/21 PDMs reporting a preference for cash assistance over in-kind (UNICEF, 2020a; UNICEF, 2021). The 2021/22 UNICEF winterization programme provided beneficiaries with cash assistance according to household size. Assistance was not limited or distributed by nationality, gender or household age; assistance was offered to all vulnerable families and children identified by UNICEF. Nearly all (96.1 per cent)

beneficiaries of the 2021/22 winterization programme reported that they preferred receiving winter assistance in cash rather than in winter kits or clothes.

Cash assistance was distributed as a one-time payment via a Cairo Amman Bank (CAB) ATMs. CAB is the contracted bank by UNICEF through the Common Cash Facility. To redeem the cash assistance within a predefined two-week window, beneficiaries were responsible for commuting to a CAB ATM to withdraw the money through an iris scanning security authentication method or ATM cards. The winterization assistance program did not reimburse transportation expenses.

The commute duration to the ATM was between 15 to 30 minutes for 50.9 per cent of beneficiaries. About one in 10 beneficiaries (13.9 per cent) reported a commute duration of fewer than 15 minutes. All reported transportation times can be seen below.

Table 14: Time to reach ATM for assistance collection

Time to reach ATM for assistance collection	
Response	%
15 to 30 minutes	50.9
30 minutes to 1 hour	25.5
Less than 15 minutes	13.9
More than 1 hour	9.4
(Does not remember)	0.2
<i>N</i>	509

Transportation times of 30 minutes to an hour and over an hour were also reported, showing that some beneficiaries had to invest a significant amount of time in collecting their assistance. About five in 10 beneficiaries (48.9 per cent) went to the ATM only

once to collect the winterization assistance; however, 28.7 per cent and 22.4 per cent of beneficiaries went 2 to 3 times and more than 3 times, respectively.

Table 15: Number of times beneficiaries went to ATM to collect assistance

Number of times beneficiaries went to ATM to collect assistance	
Response	%
One time	48.9
2 to 3 times	28.7
More than 3 times	22.4
<i>N</i>	509

7.4 Sufficiency of Assistance

The winterization assistance programme, which distributed between 145 to 400 JOD to households, generally improved the conditions of beneficiaries, with the overwhelming majority (99.6 per cent) saying the assistance improved their conditions significantly (50.5 per cent), moderately (39.3 per cent), or slightly (9.8 per cent).

The assistance was either partially or completely sufficient to cover the needs of nine out of 10

beneficiaries (91.2 per cent). Around eight out of 10 (82.1 per cent) beneficiaries were able to find winter items at the local markets to cover their children's needs.

More than six in 10 beneficiaries (66.6 per cent), the highest proportion, said that the assistance was partially sufficient while about one in 10 beneficiaries (8.8 per cent) reported the assistance as insufficient. Around a quarter of beneficiaries (24.6 per cent) reported the assistance as being sufficient to cover their children's needs.

Table 16: Sufficiency of assistance to cover children's needs

Response	Total	Male	Female
Yes	24.6	23.6	25.6
Partially	66.6	65.5	67.9
No	8.8	10.9	6.4
<i>N</i>	509	275	232

The following table compares the sufficiency of assistance by HoH employment status.

There were no statistically significant differences detected.

Table 17: Sufficiency of assistance and HoH employment status

Sufficiency of assistance and HoH employment status (%)						
Response	Yes, HoH has a permanent job	Yes, HoH has a temporary job	Yes, HoH works seasonally	Yes, HoH works intermittently, daily, by contract, or occasionally	HoH does not have a job and is looking for work	HoH does not have a job and is not looking for work
Yes	22.2	37.5	21.4	23.2	23.3	26.0
Partially	77.8	50.0	71.4	67.9	70.5	63.2
No	0.0	12.5	7.1	8.9	6.2	10.8

7.5 Issues with the Distribution Process

For cash winterization assistance, beneficiaries were required to withdraw the assistance from a CAB ATM, which required an ID verification through an iris scan. Some 27.3 per cent of beneficiaries

faced issues during withdrawal. The most common problem (48.9 per cent) was multiple attempts to scan the iris or another technical issue with the ATM. A further breakdown of the difficulties faced while withdrawing is below.

Table 18: Problems faced while withdrawing assistance

Problems faced while withdrawing assistance	
Response	%
Multiple attempts to scan the iris (Technical issue with the ATM machine)	48.9
No balance available (ATM error)	20.1
ATM machine was out of service	16.5
Long queue to reach the ATM	11.5
Bank/ATM card problems	1.4
Need to check with UNHCR	0.7
Medical problems that prevent getting help	0.7
<i>N</i>	139

Although beneficiaries who faced problems with the distribution process are in the minority, it should be noted that issues with the ATM may have caused recipients to make more than one trip to collect their assistance, incurring time and financial costs.

7.6 Effect on Community During Distribution Process

To collect the winterization assistance, beneficiaries had to retrieve the assistance from the ATM. The majority of respondents (98.8 per cent) felt safe during the assistance process. Only 1.2 per cent of beneficiaries felt unsafe, at risk or threatened while receiving assistance. All beneficiaries who felt unsafe stated that it was due to a fear of theft or losing money.

Table 19: Feeling unsafe, at risk or threatened during assistance process

Feeling unsafe, at risk or threatened during assistance process	
Response	%
No	98.8
Yes	1.2
<i>N</i>	509

More than eight in 10 beneficiaries (86.4 per cent) did not experience a change in their community relationships after receiving the assistance. However, one in 10 beneficiaries (9.8 per cent) experienced an increase in tension within their community relationships after the assistance, while 3.7 per cent said they

experienced a decrease in tension. A statistically significant higher number of female HoHs experienced an increase in tension than male HoHs.

Table 20: Change in community relationships from assistance

Change in community relationships from assistance			
Response	Total	Male	Female
Yes, increased tension	9.8	5.8	14.5
Yes, decreased tension	3.7	4.0	3.4
No, no change	86.4	90.2	82.1
<i>N</i>	509	275	234

Among beneficiaries who experienced an impact on their community relationships due to the assistance, seven out of 10 (73.9 per cent) faced requests for loans (significantly higher among female HoHs than males).

Table 21: Aftermath of assistance on community relationships

Aftermath of assistance on community relationships			
Response	Total	Male	Female
Loan was requested	73.9	59.3	83.3
Debt was claimed	18.8	37.0	7.1
Debt has been repaid	2.9	-	4.8
Assistance was cut off	1.4	-	2.4
No need for assistance and debt	1.4	3.7	-
Assistance/debts were requested	1.4	-	2.4
<i>N</i>	69	27	42

8. ACCOUNTABILITY TO AFFECTED POPULATIONS (AAP)

This section analyses how the Accountability to Affected Populations (AAP) framework was adapted within the winterization assistance survey. Particularly, the AAP framework focuses on the satisfaction and potential complaints of beneficiaries, with an emphasis on the UNICEF hotline.

8.1 AAP Framework

UNICEF adapts the Inter-Agency Standing Committee's definition of the AAP strategy as "an active commitment to use power responsibly by taking account of, giving account to, and being held to account by the people humanitarian organizations seek to assist" (UNICEF, 2020). Therefore, UNICEF is particularly concerned with beneficiaries' perceptions of the winterization assistance and their ability to report complaints and offer feedback.

Beneficiaries described their household conditions before and after winterization assistance and

evaluated their general satisfaction with the winterization programme and their ability to access the UNICEF helpline. UNICEF is responsible for assisting beneficiaries to adequately help prepare vulnerable families and children in Jordan for the winter season. UNICEF's responsibility is to ensure that beneficiaries can provide feedback and file complaints when necessary. UNICEF's questions regarding beneficiary preparedness, satisfaction, and complaints measure beneficiary perceptions and the effectiveness of the winterization assistance programme.

8.2 General Satisfaction with UNICEF's Winterization Assistance

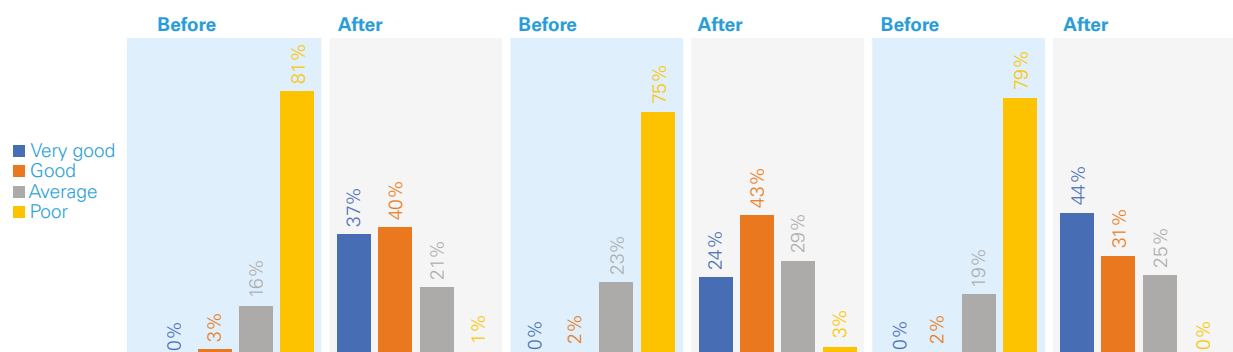
Overall, most beneficiaries were either "satisfied" (54.5 per cent) or "very satisfied" (44.4 per cent) with the winter assistance received. Only 1.0 per cent of beneficiaries were "dissatisfied", and 0.2 per cent were "very dissatisfied".

Table 22: Satisfaction with the winterization assistance

Satisfaction with winterization assistance received (%)			
Response	Total	Male	Female
Very satisfied	44.4	44.0	44.9
Satisfied	54.4	54.9	53.8
Dissatisfied	1.0	1.1	0.9
Very dissatisfied	0.2	-	0.4
<i>N</i>	509	275	

Before receiving the winter assistance, 75.8 per cent of beneficiaries rated their children's winter readiness as "poor", around 22.0 per cent rated their children's readiness as "average", and 2.2 per cent rated it as "good". Comparatively, after winter assistance,

beneficiaries rated their children's readiness as "very good" (28.1 per cent), "good" (41.5 per cent) and "average" (27.9 per cent). The readiness rating of "poor" dropped to 2.6 per cent. The following chart breaks down this result by nationality

Figure 6: Children's readiness before and after winter assistance

8.3 Complaints

The primary feedback mechanism for beneficiaries was the UNICEF helpline. The helpline number is a phone service provided by UNICEF that beneficiaries can use to ask questions or file complaints.

Around six out of 10 (61.5 per cent) beneficiaries were aware of where to report complaints. Out of 313 beneficiaries, 20.1 per cent had filed a complaint or provided feedback, while the majority (79.9 per cent) had not. Out of the beneficiaries who contacted the helpline, 92.1 per cent received an answer to their complaint/feedback.

Some 44.6 per cent of beneficiaries had contacted the UNICEF helpline. Reasons for contacting the helpline included enquiring about the assistance delivery date (39.4 per cent of beneficiaries who contacted the helpline), checking on statuses (16.7 per cent) and enquiring about other assistance (14.9 per cent). The table below shows more detailed reasons for contacting the helpline. The helpline was effective, as 92.6 per cent stated that its answers were "clear".

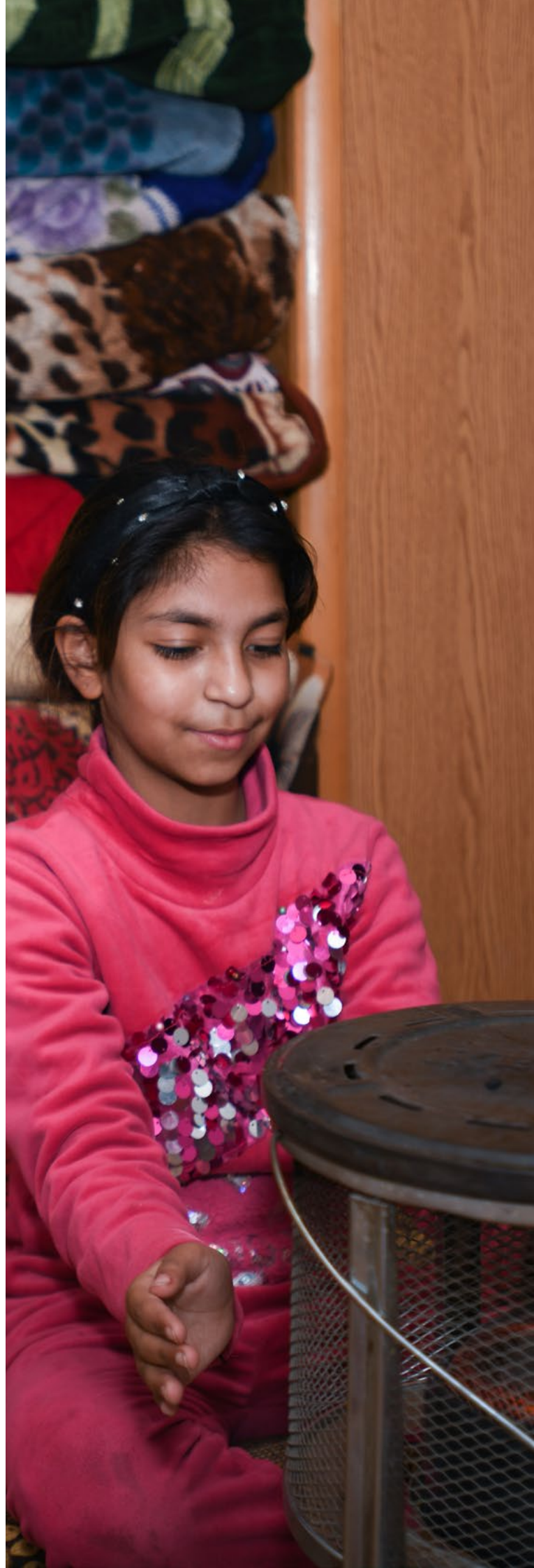
Table 23: Reasons for contacting the UNICEF helpline

Reasons for contacting the UNICEF helpline	
Response	%
Enquire on assistance delivery date	39.7
Check on status	16.7
Enquiring about other assistance	16.3
IRIS Scan enquiries	10.3
ATM card enquiries	7.4
Complaint	6.7
Appeal for assistance	4.6
Inquiries and personal services	3.5
Problems with the bank and ATM	2.1
Delay in depositing assistance in the account	1.1
Apply for help	1.1
<i>N</i>	282

9. RECOMMENDATIONS FOR FUTURE WINTERIZATION ASSISTANCE

Overall, the winterization programme helped improve children's readiness for winter. Before receiving the assistance, 75.8 per cent of beneficiaries rated their children's readiness as "poor," which decreased to 2.6 per cent after assistance. Nevertheless, the PDM has highlighted areas that can lead to further impact, and these are discussed below.

- 1. Streamline the ATM assistance collection process and explore alternative or complementary payment methods.** More than a quarter of beneficiaries (27.3 per cent) faced problems withdrawing the assistance, particularly with the iris scanning and other ATM issues.
- 2. Anticipate the remaining gaps in winter needs among beneficiaries.** While the assistance was sufficient for 24.6 per cent of beneficiaries, it was only partially sufficient for 66.6 per cent and insufficient for 8.8 per cent. It would be helpful to understand what the most pressing unmet needs are and attempt to address them through in-kind transfers.
- 3. Increase awareness of complaint and feedback mechanisms for beneficiaries.** While six out of 10 beneficiaries (61.5 per cent) knew the feedback mechanisms, 38.5 per cent did not. UNICEF should regularly educate beneficiaries on their ability to utilize feedback mechanisms, whether through an introductory programme session or a sign-off on communication messages, to improve beneficiary knowledge for future programming.



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