CRWB
Council of Refugee Women in Bulgaria

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CASH-BASED INTERVENTION POST-DISTRIBUTION EVALUATION

in the framework of the "DEVELOPMENT" project in partnership with UNICEF Bulgaria.

PRESENTED TO

UNICEF Bulgaria

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ABBREVIATIONS AND ACRONYMS

AS Asylum seekers
BTP Beneficiaries of temporary protection
CRWB Council of Refugee Women in Bulgaria
UNICEF United Nations Children's Fund
LBGTQI+ Lesbian, Gay, Bisexual, Transgender, Queer, and Intersex
CBI Cash-Based Intervention
MHPSS Mental Health and Psycho-Social Support
YO Years old

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EXECUTIVE SUMMARY

This report provides a comprehensive analysis of the Cash Voucher Program, a collaborative initiative between the Council of Refugee Women in Bulgaria (CRWB) and UNICEF Bulgaria. The program was designed to offer critical financial assistance to refugees, asylum seekers, and individuals granted temporary protection within Bulgaria. Through a detailed examination of its operations and outcomes, this report aims to shed light on the pivotal role this program has played in addressing the immediate needs of some of the most vulnerable populations affected by conflicts and political instability.

- ***Demographic Insights***

An in-depth demographic exploration forms the cornerstone of this evaluation, revealing the program's impact across various beneficiary profiles. The report underscores the striking diversity present among the beneficiaries. A significant portion consists of Ukrainian women, with a noteworthy representation of single mothers and elderly individuals. Additionally, there's a considerable presence of young women with children, unaccompanied minors, and individuals from different linguistic backgrounds. This diversity extends to encompass individuals who may identify as LGBTQI+.

- ***Priority Needs Assessment***

The program's significance is amplified by its ability to address pressing needs articulated by beneficiaries. This evaluation underlines the urgent demand for sustenance and access to healthcare. The program has proven highly effective in shielding beneficiaries from malnutrition, contributing substantially to their physical and mental well-being, and relieving the burden on Bulgaria's healthcare infrastructure. It has emerged as a lifeline in ensuring the healthy development of refugee children and safeguarding them from engaging in detrimental activities due to hunger.

- ***Impact on Living Conditions and Stress Reduction***

The report underscores a major achievement of the program: its consistent and profound impact on improving the living conditions and reducing the stress levels of beneficiaries. It serves as a vital instrument in alleviating stress and enhancing the psychological well-being of the beneficiaries. Furthermore, it notably reduces the financial burden on the majority of recipients, providing them with much-needed respite during challenging circumstances.

- ***Sustainability and Long-Term Implications***

While the program excels in addressing immediate needs and has a transformative impact, it is essential to recognize its inherently short-term nature. The program was strategically crafted to provide rapid and essential relief during crises, and while it benefits beneficiaries significantly, it is not a sustainable, long-term solution.

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- ***Effective Communication Strategies***

This report delves into the nuances of effective communication strategies, especially focusing on outreach to beneficiaries from diverse linguistic backgrounds. It emphasizes the crucial need for culturally sensitive and efficient communication approaches tailored to meet the distinct needs of the program's target audience.

- ***Recommendations for Future Action***

The report culminates with a series of forward-looking recommendations. These proposals are not just a set of suggestions; they are essential lessons drawn from the program's implementation. The overarching goal of these recommendations is to enhance the program's relevance, efficiency, and effectiveness. Specifically, the report calls for an expansion of the program's scope to encompass more beneficiaries and a thoughtful examination of potential outreach efforts in cities proximate to Sofia. These recommendations seek to mitigate the immediate impacts of vulnerabilities among beneficiaries and enhance the overall performance of the program.

This analysis serves as a comprehensive resource for policy-makers, humanitarian organizations, and all stakeholders engaged in aiding refugees and asylum seekers in Bulgaria. It endeavors to inform the global dialogue on humanitarian aid, fostering an evidence-based approach to meeting the needs of those experiencing displacement. In doing so, it underscores the critical role of the Cash Voucher Program and its potential to guide more effective humanitarian interventions in Bularia and in Eastern Europe.

INTRODUCTION

The Council of Refugee Women in Bulgaria is a women-led and refugee-led non-governmental organization with a well-established presence in Sofia, Bulgaria. Since its inception in 2003, CRWB has been diligently committed to upholding the rights of refugee and asylum-seeking women and their families, offering essential support to address their fundamental needs while championing their quest for freedom and a brighter future. Providing a broad spectrum of humanitarian aid, social services, mediation, and psychological support, CRWB has been instrumental in fostering the well-being of vulnerable families and individuals who have sought refuge within Bulgaria.

In steadfast partnership with UNICEF Bulgaria, CRWB embarked on a transformative journey in 2022 with the launch of the Cash Voucher Program. This program, initially introduced as a few-weeks project, aimed to confront the urgent needs of refugees, asylum seekers, and individuals granted temporary protection status in Bulgaria. Its inception followed a successful experimental phase, eventually leading to full-scale implementation in March 2023.

The profound expansion of the Cash Voucher Program can be aptly contextualized within the backdrop of a burgeoning humanitarian crisis in Bulgaria. The country has grappled with an exceptional influx of Ukrainian refugees and asylum seekers, with over two million individuals arriving since February 2022.

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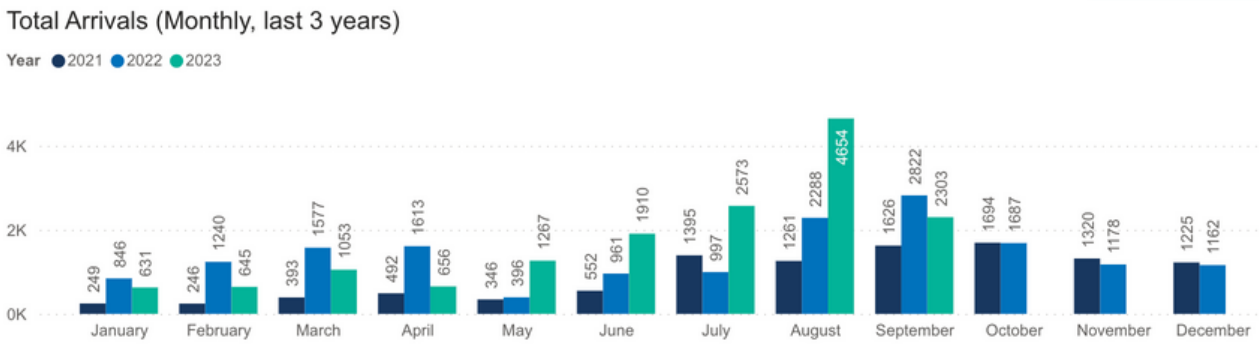
Of this staggering figure, 170,000 were registered for temporary protection, with nearly half being women (49.6%) and over a third (32.7%) being children. At present, more than 52,000 individuals remain within the territory, grappling with the complex challenges posed by displacement and the need for immediate support.

The gravity of the situation transcends Ukrainian arrivals, as Bulgaria has also witnessed a substantial increase in refugees and asylum seekers hailing from various nations. The year 2023 has seen a persistent upsurge, with 15,602 arrivals, eclipsing the figures for 2022. Notably, the number of arrivals in July and August 2023 surged by 50% compared to the same months in 2022, underscoring the pressing need for humanitarian intervention.

Furthermore, the application for refugee status has mirrored this surge in arrivals. In 2022, the number of applications closely resembled the levels seen during the 2015 refugee crisis, excluding those submitted by Ukrainians seeking temporary protection. This surge reflects an urgent and ongoing demand for humanitarian support in an environment characterized by increased complexities and vulnerabilities.

In response to this dire and evolving situation, the Cash Voucher Program has played a pivotal role in providing immediate assistance to the diverse groups facing urgent needs arising from conflict and political instability. Through a comprehensive analysis of beneficiary demographics and critical needs, this report offers insights into the necessity of tailoring support strategies to cater to the unique challenges faced by different groups.

This research explores the multifaceted challenges confronted by beneficiaries and assesses how the program has provided crucial support. The structure of this report is designed to facilitate an in-depth examination of the program's methodology (Section 1), present key findings (Section 2), evaluate program performance (Section 3), and culminate with a set of recommendations for program enhancement. In its totality, this report emerges as a resource not only for the specific humanitarian challenges faced in Bulgaria but also as a testament to addressing the immediate vulnerabilities of refugees and asylum seekers worldwide.



data extracted from UNHCR Dashboard on Arrivals in Bulgaria, as of October 17th, 2023

SECTION 1. RESEARCH METHODOLOGY

In pursuit of the objectives set for this evaluation, the responsible team selected a participatory and consultative approach. Data collection was undertaken directly from program beneficiaries by members of the CRWB team. The methodological process comprised the following stages:

- Data collection process preparation
- Identification and calculation of the research sample
- Data collection
- Data input, processing, and analysis
- Drafting the evaluation report

1.1. Data Collection Preparation and Planning

- ***Documentary Review and Literature Analysis***

This process enabled the utilization of several pertinent documents to develop tools and a methodology that effectively addressed the core evaluation questions. The following documents were reviewed and analyzed:

- Project Concept Note;
- Project Activity Reports;
- Project and Program Databases;
- *Post Distribution Monitoring/Evaluation Report for the 'COVID-19: Prevention, Protection, and Economic Recovery' Project* by CARE Cameroon, October 2020;
- *Post Distribution Monitoring Report for Food Voucher, Dignity/Hygiene Kit, and Jerry Can Distribution* by the MEAL Unit, Care in Pakistan, January 2021;
- *Post Distribution Monitoring Report for Locations in Fako Division (South West Region) and Mezam Division (North West Region)*, by the International Rescue Committee, February 2022;
- *Multi-Purpose Cash Assistance: 2020 Post Distribution Monitoring Report* for the UNHCR Urban Basic Needs Cash Assistance Program in Jordan, May 2021;
- *2nd Post Distribution Monitoring Survey* for the World Vision CAR Bambari Emergency Food Security Project in partnership with USAID, June 2021;
- *Global Cash Evaluation* by the Norwegian Refugee Council, February 2019.

- ***Development of study methodology***

In order to guide the execution of the evaluation, a comprehensive study methodology was developed. This methodology encompasses the entire analysis process, detailing the methods employed, emphasizing the ethical considerations endorsed by the research team, and assessing the risks involved. Among the various data collection techniques considered, the questionnaire emerged as the most suitable method for quantitative research, aligning with the study's requirements.

It enabled the rapid collection of a substantial volume of responses and information while ensuring uniform treatment of all respondents. The questionnaire yields quantitative, concrete answers that support an objective decision-making and project design process. Additionally, the quantitative approach is more feasible in a humanitarian context characterized by significant demands. The questionnaire is a familiar tool to both the research team and CRWB investigators, who have been engaged in similar analyses over the past twelve months. This familiarity provided an added level of assurance and efficiency in implementation.

The methodology also served to mitigate potential biases in analysis and interpretation, and it established a clear timeline for all stakeholders involved. The study's methodology was subject to validation by CRWB management and subsequently submitted for review and approval by the funding partner, UNICEF Bulgaria. All amendments proposed by stakeholders were integrated into the analysis process, resulting in a final, mutually agreed-upon methodology.

- ***Design of collection tools***

A comprehensive study questionnaire was meticulously crafted to align with the precise objectives of the evaluation, as well as the thematic elements essential for in-depth project analysis. These thematic elements focused on critical aspects, including the demographic profile of program beneficiaries, their utilization of financial support, the discernible impact of the program on participants, and the imperative development of robust communication and information channels.

Following a meticulous methodology development process, the questionnaire underwent a thorough review and approval protocol. It was first subjected to rigorous scrutiny by the leadership of CRWB, thereby ensuring its alignment with the organization's overarching goals and standards. Subsequently, the questionnaire received meticulous examination and endorsement from our esteemed funding partner, UNICEF Bulgaria. This collaborative approach enabled the incorporation of valuable insights and enhancements proposed by stakeholders, ultimately culminating in the final version of the questionnaire.

To guarantee equitable access, maintain respondent independence, and uphold the highest standards of confidentiality, the questionnaire underwent professional translation and verification in multiple languages, including Arabic, Farsi, and Ukrainian. These critical translation and verification processes were entrusted to three experienced interpreters within the CRWB team, who demonstrated their linguistic and cultural proficiency. The three translated documents were thoughtfully digitized into the user-friendly GoogleForm format, facilitating widespread dissemination. These digital assets found a secure home on CRWB's internal Google platform, ensuring restricted access solely to the dedicated research team and safeguarding the data's integrity and confidentiality.

- ***Language Segmentation in Survey Design and Implementation***

To promote accessibility and inclusivity, the survey was developed in three languages - Arabic, Farsi and Ukrainian. The decision to provide versions of the survey in multiple languages was informed by several crucial considerations. Firstly, the objective was to ensure that nearly all beneficiaries could access the survey. To avoid the complexities of country-based segmentation, given the diverse representation of beneficiaries from various countries and regions within the same linguistic groups, the survey was categorized by language. Importantly, this language segmentation did not alter the survey's content, consistency, or meaning, as the questions remained identical across all languages. This approach maximized participation while minimizing potential confusion for both the research team and CRWB staff involved in survey dissemination.

Secondly, beneficiary autonomy and privacy in survey participation were prioritized. Acknowledging the sensitivity of the topics discussed, such as financial information and vulnerabilities, the goal was to provide beneficiaries with the opportunity to complete the survey independently, as much as possible. This consideration was especially significant given the proportion of beneficiaries facing challenges related to literacy. The development of three language-specific forms allowed beneficiaries to access the survey privately, fostering a sense of autonomy. Additionally, it lightened the workload of enumerators who were balancing their survey-related tasks with their daily responsibilities as social workers and cultural mediators.

Importantly, this segmentation also extends to the analysis phase. Although the results and analysis are conducted globally across the entire panel, studying the responses by language groups has proven to be instrumental. It has provided valuable insights into potential differences in communication, program impact, and areas of improvement. This dual approach, both comprehensive and linguistically specific, has been pivotal in ensuring a robust evaluation and meaningful analysis.

1.2. Sample selection

The sample population for this survey was selected using a rigorous methodology that ensured representation across various beneficiary groups. A stratified random sampling approach was employed, categorizing beneficiaries based on key demographics, including age, gender, and household size. This approach aimed to capture a diverse range of beneficiary profiles, enhancing the comprehensiveness of the survey.

The determination of the sample size was conducted using statistical power calculations to ensure robust analysis. The target sample size was set at a minimum of 233 households, with a 95% confidence level and an acceptable margin of error of 5%. These calculations followed the Gaussian normal distribution method, guaranteeing the sample's ability to provide reliable data.

It's noteworthy that, as of September 1st 2023, the CBI program had 648 beneficiary households. Targeting 233 survey responses aimed at including more than 35% of the program's beneficiaries in this analysis, representing a substantial number of individuals. This extensive participation ensures the collection of highly qualitative data, offering a comprehensive understanding of the program's impact on a diverse beneficiary population.

The sampling frame used was derived from the comprehensive joint UNICEF and CRWB beneficiary database, which includes all households that received multi-purpose vouchers. This database ensured that the survey reached beneficiaries with direct program experience, enabling them to provide valuable insights into the program's impact on their well-being and living conditions.

In total, survey responses were obtained from 242 households. After a meticulous screening process and consent verification, 235 of these responses were deemed usable. This success in sample selection enhances the reliability and representativeness of the sample, allowing for meaningful conclusions about the program's impact on a diverse beneficiary population while maintaining statistical validity and reliability.

1.3 Data collection

The data collection for this evaluation was planned and executed over a specified period, involving various elements, including the methodology of data collection, staff involvement, implementation, and encountered challenges.

- ***Methodology of Data Collection***

The data collection process was designed to take place from August 28th to September 27th. The approach adopted included the use of online questionnaires, text messages sent to beneficiaries, questionnaires directly filled by beneficiaries at CRWB's office, and the involvement of volunteer enumerators for questionnaire distribution to beneficiaries via phone. The online questionnaires were made available in beneficiaries' appropriate languages to ensure accessibility.

- ***Staff Information***

All relevant staff members were adequately informed and engaged in the data collection process. During team meetings, staff members were apprised of the four-week questionnaire dissemination among beneficiaries. They were provided with questionnaire links in their respective languages to distribute among beneficiaries. CRWB's social workers and interpreters, who played a vital role in the process, were especially briefed on ethical considerations, including the importance of obtaining consent, maintaining confidentiality, non-interference during the data collection process, and creating a calm and comfortable environment for beneficiaries. The experience gained from the annual impact analysis conducted in January and February 2023, as well as a humanitarian needs assessment questionnaire in March and April 2023, equipped CRWB's members with the knowledge and proficiency necessary for a seamless implementation of the data collection process.

- ***Implementation of the Collection***

The dissemination of the survey was initially planned to commence on August 28th. However, due to the early completion of the Ukrainian-language questionnaire, distribution among Ukrainian-speaking beneficiaries began on August 22nd. Subsequently, the Arabic-language and Farsi-language questionnaires were launched on August 29th.

With the achievement of the target sample size ahead of schedule and the need for additional time to ensure a comprehensive analysis, the data collection process was successfully concluded on September 19th. The dedication and support provided by CRWB's staff significantly contributed to the overall success of the data collection phase.

- ***Challenges Encountered***

Despite the thorough efforts of the research team, challenges arose during the data collection process. Identifying volunteer enumerators within the specified timeframe proved to be a significant challenge. Consequently, CRWB had to focus its dissemination efforts primarily on questionnaire completion at CRWB's premises by beneficiaries who were still receiving support and sending questionnaires to former beneficiaries through social workers. These adaptations were implemented to ensure that data collection remained on schedule and that the quality of responses was upheld.

The implementation of the data collection process adhered to a well-planned schedule and ethical considerations, ensuring the reliability and comprehensiveness of the data gathered for the evaluation. Despite the encountered challenges, the process was successfully executed within the stipulated timeframe.

1.4. Data processing, analysis and ethical considerations

The data processing and statistical analysis for this evaluation adhered to rigorous standards to ensure the validity of results and ethical considerations. This multifaceted process encompassed several crucial phases, each contributing significantly to the generation of dependable findings.

- ***Data Collection***

Data collection was conducted across multiple languages to maximize beneficiary participation. The questionnaires, available in Arabic, Ukrainian, and Farsi, were meticulously designed to maintain response uniformity while accommodating linguistic differences. The distribution of responses across languages resulted in 107 in Arabic, 10 in Farsi, and 125 in Ukrainian.

- ***Data Translation***

For the purpose of cross-comparison and global data analysis, all responses were translated into English, the designated common language of the panel and of the researcher. Notably, the translation process encountered minimal challenges. The questionnaire featured only two open-response sections, and noteworthy, no translation issues arose in these areas. The majority of data comprised multiple-choice questions, originally formulated in English and subsequently translated into Arabic, Farsi, and Ukrainian. Given the predetermined and consistent nature of these responses across languages, the translation back into English did not pose complications. All answers were accessible in the four languages, ensuring seamless data interpretation by the researcher.

- ***Statistical Analysis***

Statistical analysis was executed meticulously. Initially, the English questionnaire structure was employed for question-by-question statistics before embarking on comprehensive, cross-sectional analysis. Each question was linked to specific research hypotheses and methodological inquiries. Numerical and statistical data were maintained for each question to enable in-depth analysis.

- ***Ethical Considerations***

Ethical considerations were of paramount importance throughout the process. The original data in Arabic, Ukrainian, and Farsi were comprehensively preserved, ensuring accessibility when necessary while safeguarding beneficiary confidentiality.

A stringent consent process was adhered to, with only responses explicitly granting consent being utilized in the final statistical analysis. In cases where the consent question was unanswered or responded to with "no," the entire survey associated with that response was excluded from the statistical panel. All answers, including those without consent, were retained in both the original languages and in English.

Moreover, non-obligatory questions were approached with statistics calculated based on the actual number of responses rather than the total number of participants. While 242 answers were collected, seven did not contain clear consent, resulting in the exclusion of these responses. This left to use 235 consented responses for the analysis.

During the analysis of specific questions, it was observed that less than 235 participants responded to a particular question instead of 235. In these instances, statistics were calculated based on the responses of the actual number of respondents, ensuring that the percentage and statistical calculations accurately reflected the available data while excluding responses that were unavailable. For example, if a question only gathered 232 answers, instead of 235, statistics were calculated out of 232 answers, to not include 3 answers that were not provided in the statistics calculation.

In summary, statistical calculations have consistently been based on 100% consented responses and the actual number of answers, rather than the general panel size. This approach upholds the integrity and accuracy of the analysis. The entire analysis process was transparently documented, and each precise decision was recorded within the work history. This ensures the traceability of the analysis and grants our partners the ability to scrutinize the methodology employed.

This meticulous process of data collection, translation, analysis, and ethical considerations guarantees that the results produced are not only reliable but ethically robust. In turn, this furnishes invaluable insights for our evaluation.

242 families surveyed

235 actionable responses

1/3 of the program's recipients

SECTION 2. KEY FINDINGS AND DATA ANALYSIS

The primary objective of this study is to delineate the demographic characteristics of beneficiaries participating in the financial voucher program and assess the extent to which these characteristics align with the documented demographic attributes of refugee and asylum-seeking communities in Bulgaria. Moreover, the study seeks to identify potential specific vulnerability factors that warrant consideration in the development of social and financial support programs.

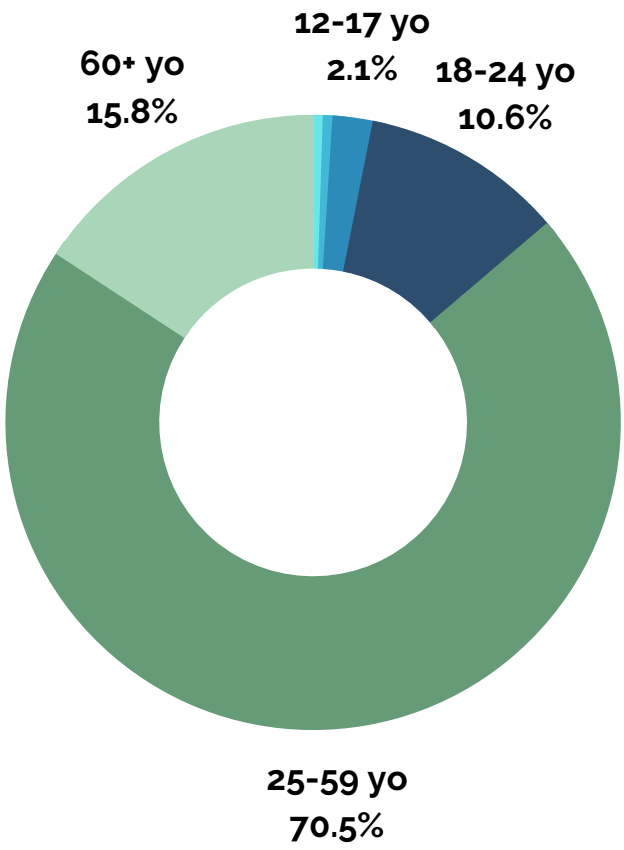
2.1. Demographics

To achieve this, several parameters were comprehensively examined within the panel, encompassing aspects such as age, gender, country of origin, specific vulnerability factors affecting the respondents, their geographic distribution, and the nature of their accommodation. This analysis has culminated in the delineation of a distinct sociological profile of program beneficiaries, necessitating an adaptation of the program to better cater to their needs.

- ***Age and Gender Distribution Analysis***

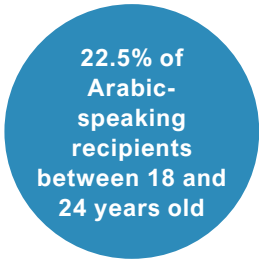
The study meticulously analyzed the age and gender distribution of the study participants to provide a comprehensive insight into the beneficiary demographics. Survey respondents were queried about their age, and this information was categorized into distinct age groups: 0 to 4 years, 5 to 11 years, 12 to 17 years, 18 to 24 years, 25 to 59 years, and those aged over 60 years.

The data reveals a clear depiction of the beneficiary population, with a significant majority falling within the age range of 25 to 59 years, constituting approximately 70.2% of the total participants. This age group serves as the foundation of the beneficiaries in the program. Beneficiaries between 18 and 24 years old represent 10.6% of the total beneficiaries.

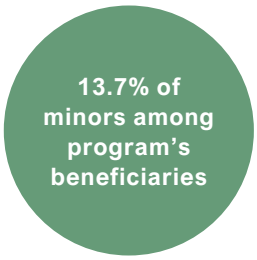


However, upon closer examination of the data, significant variations emerge among different linguistic groups. Particularly noteworthy are the Ukrainian participants, who have been affected by the ongoing Ukrainian humanitarian crisis, and exhibit distinct age distribution patterns. A substantial 66.7% of Ukrainian beneficiaries fall within the age group of 25 to 59 years, while a noteworthy 28.5% are aged over 60 years. The prevalence of senior citizens among Ukrainian beneficiaries is indeed a unique characteristic and is notably absent among beneficiaries from other linguistic backgrounds.

Within the subset of beneficiaries aged over 60 years in the entire panel, a remarkable 84% are Ukrainian women in their advanced years, with a significant portion being elderly single women. This subgroup's demographic composition differs from the rest of the study population, marked by distinct vulnerabilities. These women not only face the challenges inherent to women in exile but also grapple with isolation and various medical concerns, making them particularly high-risk individuals within the beneficiary population. Consequently, the financial program has recognized the specific needs of this group and provides them with substantial support to effectively address their unique vulnerabilities.



In terms of age, in contrast to the Ukrainian refugee population but consistent with existing data, there is a sizable cohort of younger beneficiaries within the other two language groups studied. Indeed, there are 22.5% of beneficiaries between 18 and 24 years in the Arabophone group and 30% of minor beneficiaries aged between 12 and 17 years among the Persian respondents. Minor refugees and asylum seekers constitute a total of 13.7% of all recipients of financial assistance, signaling the level of risk and vulnerability faced by this population. During the program's implementation, there was a notable presence of young, large families in need of more substantial financial support to meet their needs, particularly in terms of nutrition, and to protect both parents and children from malnutrition.



- ***Gender Disproportionality and Family Dynamics***

The data underscores a notable gender imbalance among the beneficiaries of the financial voucher program, with women constituting a significant majority, representing 81.7% of the survey panel. This finding reveals several important trends and outcomes that warrant attention:

- **Female Heads of Households**: A substantial number of women participating in this study responded on behalf of their households and consequently, are not isolated women. Nonetheless, the majority of women within the panel highlights the pivotal role women refugees and asylum seekers play in managing their households' finances. This observation necessitates a careful consideration of their unique role in the financial program's design to effectively reach and address their specific needs. Notably, there is a substantial presence of Ukrainian women who are single parents with children, thus bearing the responsibility of managing their family's finances out of necessity.

- **Concentration of Young Women**: A significant concentration of young Arab women, either single or part of family units, is observed among the beneficiaries. This demographic pattern points to the specific prevalence of young Arab-speaking women who require financial assistance.

- **Overall Gender Distribution**: When considering all linguistic groups together, women aged 18 and above represent approximately 79% of the beneficiaries in the voucher program. This statistic highlights the substantial proportion of women, some of whom are likely caring for children, in need of financial aid. It also underscores the critical role women play as financial leaders within their households. Notably, the highest proportion is observed among Ukrainian women aged 25 to 59, followed by Arabic-speaking women in the same age range. These findings highlight the prominent role of women in both financial decision-making and as beneficiaries of the financial assistance program across various age groups and linguistic backgrounds.

- ***Notable Patterns Among Beneficiaries***

Notably, it is essential to highlight specific elements that emerged within the panel. Although the following groups were a minority among the beneficiaries, a few distinctive patterns are observed:

  - **Unaccompanied Minors**: a noteworthy presence of very young boys aged 12 to 17 is observed. Many of these young boys are unaccompanied minors, facing significantly elevated risks to their living conditions and overall survival, both within reception centers and outside. These predominantly Afghan boys face a challenging situation with a rate of status' recognition of less than a 3% between 2016 and 2020*. Consequently, they frequently flee from reception centers, rendering them an extremely vulnerable and challenging group for CRWB to support over the medium term.

  - However, it is crucial to recognize that unaccompanied minors among the refugee and asylum-seeking populations are exceptionally vulnerable to human trafficking networks, child trafficking, organ trafficking, sexual exploitation, prostitution, delinquency, criminal activities, and general violence committed by border institution officers, other migrants, or anyone inclined to exercise coercion over them. In light of these conditions, reinforcing their financial independence through voucher provision, increasing their access to dignified sustenance, and facilitating their ability to finance medical care emerges as a necessity to protect them from the most imminent risks they face.

  - **Non-Binary Identities**: Another compelling observation within the Persian-speaking group is that 50% of the respondents do not identify with the binary genders of "man" or "woman." Instead, some declare an unknown gender, others identify as "another gender," and some simply state "gender issue." While the study does not provide overarching trends or conclusions to apply to the entire group based on these results, it draws attention to the existence of non-binary individuals within the broader population and the refugee and asylum-seeking community. These individuals do not identify with any legally recognized gender in Bulgaria, which might render them susceptible to an increased risk of violence and vulnerability due to their gender identity and/or sexual orientation. This insight underscores the importance of considering the unique challenges and vulnerabilities faced by non-binary individuals within the refugee and asylum-seeking context.

- ***Geographical Distribution***

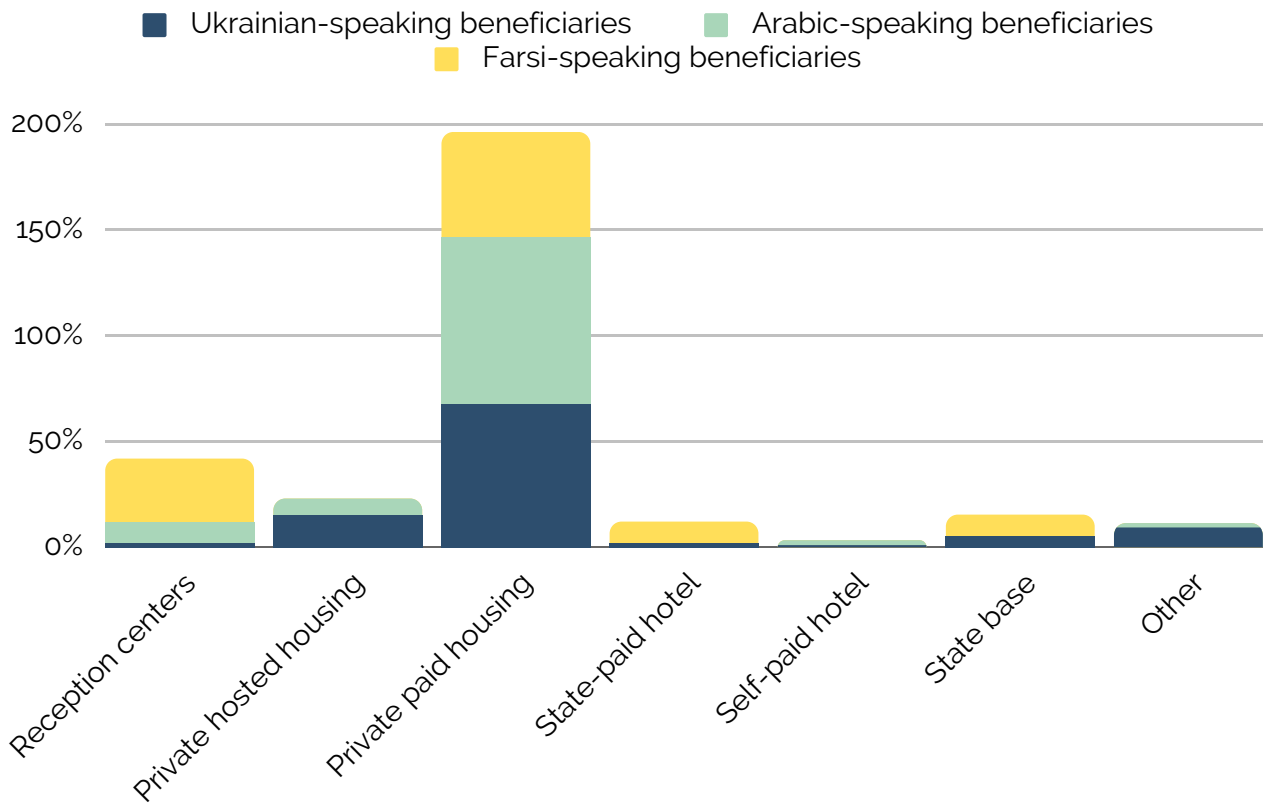
The study also delved into the geographical distribution of beneficiaries and their housing arrangements to gain a more comprehensive understanding of respondents' financial requirements. The data undeniably reveals an overwhelmingly concentrated presence of financial program beneficiaries in Sofia, Bulgaria, comprising 94% of the entire panel. This concentration is consistent across the three linguistic groups. A noteworthy detail is the small fraction of beneficiaries who reported residing in Blagoevgrad but traveling to Sofia to access financial support. It would be worthwhile to conduct a more in-depth examination of the extent of needs and the refugee population in Blagoevgrad, particularly among Ukrainian citizens, and assess the potential benefits of establishing an on-site distribution service.

* *Country Report: Differential treatment of specific nationalities in the procedure*, Bulgarian Helsinki Committee, 2023.

Nevertheless, the vast majority of the panel remains located in Sofia. This concentration aligns with the geographical reach and impact radius of CRWB, which exclusively operates within Sofia, given the high demand for financial support and the significant presence of refugees and asylum seekers in the city. Further exploration of the possibilities of extending support services to other areas could be beneficial in addressing the financial needs of refugees who may face challenges traveling to the primary location in Sofia.

- ***Housing Arrangements***

In terms of housing arrangements, the study aimed to investigate whether the financial program had varying impacts on distinct beneficiary groups, particularly those residing in reception centers, while assessing the financial support needs of beneficiaries responsible for their own housing. The data reveals that 71.5% of program beneficiaries cover their own housing costs in Sofia. This figure comprises 78.4% of Arabic-speaking respondents, 50% of Persian-speaking respondents, and 67.5% of Ukrainian respondents. Notably, the proportion of beneficiaries responsible for their housing expenses is significantly higher among Arabic-speaking individuals, even though they are often accommodated in reception centers and do not receive state financial support.



It is essential to analyze the results of the different beneficiary groups independently. Among Ukrainian beneficiaries, 15% reside rent-free with relatives, 5% are accommodated in state-owned facilities, and only 1.6% are in reception centers, thus experiencing reduced financial pressure. In contrast, the number of Arabic-speaking respondents living rent-free with relatives or through state support is only half that of Ukrainian respondents. However, the proportion of Arabic-speaking and Persian-speaking respondents residing in reception centers is eight times higher than the former group.

Across the entire panel and various groups, it is evident that the majority of food program beneficiaries are refugees and asylum seekers responsible for their housing expenses. This underscores the substantial financial burden placed on these families, leaving limited resources for other vital needs, particularly food and healthcare. In this regard, the financial program has provided essential support, shielding these families from financial hardship and preserving their ability to maintain their housing while addressing other financial needs. In contrast, the 15% of Ukrainian beneficiaries residing in free accommodations, state facilities, or government-subsidized hotels experience reduced financial pressure, requiring less external financial support for housing.

- ***Identifying Specific Needs***

During the implementation of the financial voucher program, beneficiaries underwent a vulnerability assessment to provide an overarching perspective of their situations, identify social intervention priorities for CRWB social workers, and ensure equitable access to the financial program. Respondents were questioned about their vulnerability factors, marking the elements present in their individual situations from an extensive list of factors commonly observed among CRWB beneficiaries and criteria also used in vulnerability assessments. The proposed vulnerability elements were as follows:

- I belong to the Roma community.
- I am a single parent.
- I have a documented medical condition that requires medical support.
- I am a foster family for a child who is not my own.
- I have a documented disability.
- I am an unaccompanied minor.
- None of the above apply to me.

Beneficiaries were free to select multiple factors if applicable. Among all individuals who received a food voucher from CRWB, aside from their initial conditions as financially vulnerable displaced persons, 52.4% reported having at least one risk factor:

- 18.8% of the panel are single parents with at least one child, often more than two or three children.
- 17.5% of the panel suffers from a medical issue.
- 5.1% of respondents have a disability.
- 5.1% of respondents belong to the Roma community.
- 2.4% are foster families.
- 1.3% of respondents are unaccompanied minors.

Single parenthood (19%) and the presence of a serious medical condition (18%) are the most common vulnerabilities. It's worth noting that a significant number of Ukrainian women are affected by these vulnerabilities, as 84% of single-parent households are headed by Ukrainian women. Moreover, 78% of respondents with a serious medical condition are also of Ukrainian origin. This data underscores the need for targeted support for Ukrainian women, who constitute the largest beneficiary group, often shouldering the financial and emotional responsibility for their families while dealing with medical conditions. The high prevalence of medical issues within this population is particularly evident among the elderly.

In detail, more than 33% of the panel is either a single parent or has a medical problem. 7% of the panel combines at least two vulnerability factors, and these factors do not always encompass all household vulnerabilities.

To account for all situations, participants were given the opportunity to provide additional, unlisted information. Here, 5.5% of respondents reported caring for a sick or disabled child, spouse, or parent, the presence of pregnant women, and 2.9% of single parents with more than three dependent children.

Overall, this step-by-step analysis of demographic data highlights the imperative for customized support strategies designed to address the unique challenges faced by beneficiaries in various demographic categories. More than half of the program's beneficiaries appear to be individuals or families grappling with medical conditions or family-related difficulties, which further compound the challenges they face due to their displacement, adding risks to them, their families, and their autonomy and resilience.

The program, therefore, serves its primary function of providing short- to medium-term support to extremely vulnerable populations, effectively shielding and supporting those who are most at risk from hunger, illness, or an exacerbation of their vulnerabilities. Nevertheless, it's important to note a heightened vulnerability among Ukrainian beneficiaries who have been displaced by war, attributed to a significant proportion of single mothers and isolated elderly women. This underscores that, while these individuals may have relatively easier access to housing, they are affected by other vulnerability factors necessitating financial support and intervention. This could include tailored assistance for the specific vulnerabilities faced by Ukrainian citizens (medical conditions, single parenthood), as well as enhanced support for unaccompanied minors.

In conclusion, the demographics of CRWB and UNICEF's financial program beneficiaries align with the known demographics of refugees, asylum seekers, and temporary protection beneficiaries in Bulgaria. The population is characterized by a substantial presence of Ukrainian women between the ages of 25 and over 60, including many single mothers and isolated elderly women. There is also a significant proportion of much younger women with children among the Arabic-speaking group, as well as the presence of unaccompanied minors and individuals potentially identifying as LGBTQI+. The study affirms the challenges of accessing housing and the greater financial vulnerability experienced by Arabic and Persian beneficiaries, while shedding light on the higher prevalence of vulnerable individuals among Ukrainian beneficiaries.

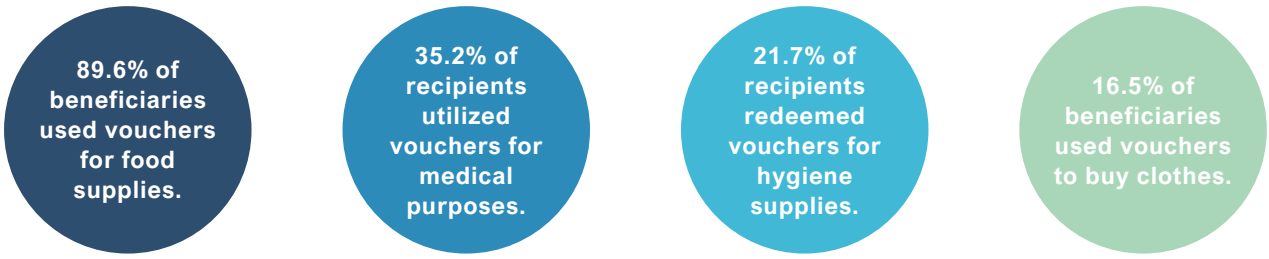
Overall, the program has succeeded in supporting, protecting, and assisting a diverse array of families originating from different backgrounds, experiencing various vulnerabilities and contexts, all the while providing them with tailored support.

2.2. Food and Health as Priority Needs

During its experimental phase in the autumn of 2022, the financial program exclusively entailed the distribution of food vouchers, which allowed beneficiaries to access food products from most agri-food companies in Bulgaria. However, this year, the distributed financial vouchers permitted access to both food and non-food items, excluding alcoholic beverages and tobacco products. This initiative, proposed by UNICEF Bulgaria and supported by CRWB, aimed to provide broader access to essential items for the beneficiaries, including hygiene products, medical supplies, or various goods related to housing or children's education.

With this expanded support in mind, the study aimed to identify or confirm the priority needs of program beneficiaries while investigating potential differences or commonalities across the different beneficiary groups. Beneficiaries were surveyed on how they used the financial vouchers by selecting items from an exhaustive list. They had the option to choose as many as they wanted, although they were encouraged, in the statement, to select a maximum of two spending categories to determine priority needs. While this instruction was incentivizing, the manner in which responses were collected across the entire panel and through each language group was such that two responses were typically gathered from each respondent. Five individuals chose not to answer this question, resulting in the calculation of data based on a reduced panel of 5 responses to ensure accurate and precise statistics.

The data reveals unmistakable purchase priorities and needs that are remarkably consistent across the panel groups. In general, 89.6% of voucher beneficiaries used them to purchase food for themselves or their families. Nutrition emerges as the predominant requirement within the panel, with 87% of Ukrainian respondents, 91.8% of Arabic-speaking respondents, and 90% of Persian respondents prioritizing food. This underlines that access to food is the paramount need for refugees and asylum seekers, which is a clear reflection of the notable challenge they face in acquiring sufficient and dignified sustenance in a context of economic inflation and declining purchasing power affecting all social strata. Refugees and asylum seekers, who are inherently in financially challenging situations, are significantly affected by rising food prices and have therefore concentrated the use of the provided financial support on meeting their dietary needs.



These findings also confirm the difficulty faced by refugee families in securing food after paying rent, making housing their primary expenditure and thereby constraining their financial capacity to meet vital needs. In this context, the program ensures access to a minimum level of nutrition for hundreds of families and thousands of individuals, including many children and single women. This priority and need become particularly evident when we consider that the second most significant category of spending using the vouchers was on medications, accounting for 35.2% of the panel. It's clear that the two highest needs are not proportionately similar. There's an exceptionally strong focus on food as a need, with little allocation across other expense categories.

However, it is worth noting that access to healthcare was a spending priority for 35% of the panel beneficiaries, including respondents who reported medical issues. This is concurrent with the significant presence of elderly individuals within the Ukrainian group. Nonetheless, this group constitutes only 15% of the total panel, indicating that healthcare access was a priority not only for the elderly but also for adults between the ages of 25 and 59.

Beyond food and healthcare, beneficiaries also used the vouchers for hygiene products, which contribute to maintaining a healthy medical condition and a safe living environment for all family members. Additionally, infant formula was purchased by 10% of beneficiaries, even though CRWB provided these products. Furthermore, 16.5% of the panel purchased clothing, including clothing donations from CRWB. This highlights a high demand for baby food and clothing, suggesting that the existing services are unable to fully meet these needs. Regarding clothing, this could be attributed to the scarcity of suitable clothing and shoes for men and boys. Despite donation campaigns aimed at collecting these items, the stocks remain low, and vouchers were used to clothe men and boys or to purchase specific items.

Beneficiaries unmistakably express an unmet need for food, which could lead to malnutrition and have devastating consequences for child development and the overall health of those affected. Health and access to medication also appear as clear needs that are likely to increase if nutritional needs are not adequately addressed. The program, therefore, plays a vital role in:

- Protecting the most vulnerable individuals from malnutrition.
- Enhancing their resilience and self-sufficiency by reducing the risk of malnutrition in their households.
- Preserving their health and averting the onset of additional medical issues.
- Reducing or preventing increased demand for medical care within the Bulgarian healthcare system.
- Supporting the healthy physical and cognitive development of refugee and asylum-seeker children.
- Safeguarding beneficiaries from precarious situations (forced labor, trafficking, criminality) to prevent their families from experiencing food distress.

2.3. Improved Living Conditions

In this section, we delve into the profound impact that the financial voucher program has had on the living conditions of the beneficiaries. The goal of this initiative extends far beyond addressing basic needs; it aims to uplift the daily lives of refugees, asylum seekers, and those under temporary protection, empowering them to attain greater independence and resilience.

- ***Positive Impact on Living Conditions***

Upon inquiring how the provision of vouchers has influenced their living conditions, an encouraging 66.3% of beneficiaries reported notable improvements, both partial and significant, in their living conditions. For 13.7%, the impact was perceived as neutral, while 20% indicated that the vouchers had not significantly altered their circumstances. What stands out prominently is the positive influence of the program on the living conditions of Arabic-speaking respondents, among whom a remarkable 50% attested to a complete transformation in their living conditions due to the program's intervention.

- ***Varied Responses Across Demographics***

Nevertheless, Ukrainian beneficiaries exhibited a more nuanced response pattern, with a relatively higher percentage expressing a negative impact compared to the wider panel. This indicates that the program has a distinct and direct impact on the material and financial aspects of households, particularly those grappling with specific financial hardships. In contrast, households facing a lesser degree of financial precarity but possibly other risk factors revealed genuine yet less pronounced improvements in their living conditions.

- ***Immediate and Sustained Improvement***

It's crucial to underline that the financial voucher program was officially launched on March 15, 2023, and the program evaluation commenced on August 22, 2023. Beneficiaries participating in this study received support for a maximum of six months. Remarkably, 42% of the panel reported experiencing a substantial positive impact on their living conditions, with an additional 24% noting a moderately positive effect. This data underscores the swift and immediate effectiveness of the program and its potential to deliver sustained, positive change in beneficiaries' lives. The program's ability to ameliorate living conditions, especially for those facing acute financial challenges, reflects its importance in promoting the well-being, stability, and resilience of refugees and asylum seekers. As these insights are explored further, a more comprehensive understanding of the program's far-reaching influence on mental health and living conditions will emerge.

2.4. Impact on Mental Health

The mental health of individuals affected by migration is a dimension often overlooked when assessing their vulnerabilities. However, it is a critical element that influences their capacity to cope with life-altering events, develop appropriate strategies for meeting their needs, and build a stable future. This study aimed to assess the impact of the financial voucher program on the mental health of beneficiaries and to evaluate the synergy between financial assistance and the provision of MHPSS services, which are fundamental components of CRWB's approach and activities.

- ***Enhancing Mental Health***

As part of the evaluation, beneficiaries were asked about the extent to which the distribution of financial vouchers affected their mental well-being and how the psychological burden of their family's financial responsibilities was influenced. Remarkably, the results showed a strong correlation with the improvement in their living conditions. 68.1% of financial voucher recipients reported that the service significantly or partially reduced their stress levels. A noteworthy trend emerged among participants, with almost half of the program beneficiaries expressing a notably positive impact on their stress levels. For 17% of respondents, the financial vouchers had a neutral impact, while 15% reported no reduction in their stress levels.

68.1% of voucher program recipients experienced a reduction in stress due to the provision of vouchers.

- ***Consistent Patterns Across Demographic Groups***

Significantly, these patterns were consistently observed across all three beneficiary groups, highlighting the robust nature of the program's impact. While the improvement in living conditions may vary among different demographic groups, the reduction in stress levels and the enhancement of psychological well-being consistently emerged as key outcomes of the financial program. This suggests that **the program not only improves the living conditions of beneficiaries but also provides short-term relief from the anxiety and tension experienced by families facing challenging circumstances**. The program offers partial security for vital family needs, thereby contributing to the preservation of the mental health of refugees and asylum seekers. Importantly, it also helps prevent the development of emotional, psychological, or psychiatric disorders and mitigates potential issues related to integration, employment, child and elderly care, and exposure to violence. Thus, the program acts as both a financial and psychological support system for the entire family.

- ***Alleviating Financial Burden***

In addition to the considerable benefits noted above, **the financial program also succeeded in reducing the financial burden and the associated psychological stress for 70% of beneficiaries**. This implies that, beyond ensuring access to basic nutrition, emergency medication, and hygiene products, the program has a profound impact on living conditions by alleviating the weight and stress experienced by families in challenging situations. It provides immediate support, virtuous relief, security, and assistance during the most trying times. This multifaceted impact of the program extends to the management of beneficiaries' stress and anxiety levels, support for their mental health, and that of their loved ones. Furthermore, it plays a crucial role in keeping beneficiaries and their families afloat, shielding them from poverty, malnutrition, psychological distress, and the exacerbation of vulnerabilities.

2.5. Immediate Impact and Short-term Utility

This section delves into the immediate impact and the short-term utility of the financial voucher program. To gauge the program's impact, this study focuses on assessing the relationship between the duration of financial support and the ability of households to meet their primary needs and manage stress levels.

- ***Duration of Support***

58,4% of beneficiaries received between one and two financial vouchers during the six months of the program's implementation. As the number of vouchers distributed increases, the number of beneficiary families decreases. This trend suggests an emphasis on maximizing the total number of beneficiary families rather than providing continuous support to the same beneficiaries. However, there is an exception to this decreasing trend – more beneficiaries received all six vouchers over six months compared to those who received four or five. This exception is due to the monthly provision of vouchers to certain families demonstrating consistent vulnerability each month while remaining in Bulgarian territory, thereby benefiting from medium-term support.

However, there is a noticeable variation in service frequency within the panel, influenced by the linguistic group. Among the Ukrainian-speaking group, the data is particularly diverse, with similar proportions of families receiving one, two, three, or four vouchers. A similar trend is observed among Persian beneficiaries, with 33% receiving more than six food vouchers despite their small number. In contrast, the Arab-speaking group shows more concentrated results, with 70% of families receiving only one or two financial vouchers.

These divergent trends are, in part, a reflection of the demographic and sociological differences among these beneficiary groups. Ukrainian beneficiaries, due to the geopolitical situation in 2023, largely settled in Sofia and, therefore, required continuous support over the months. The high percentage of single mothers within this group faced financial difficulties associated with childcare while also bearing the financial burden of their households. These women effectively fulfill the roles of two individuals, manage households in a foreign country, and support multiple family members financially. Hence, they benefited from longer-term support due to their presence in Bulgaria over several months and their specific vulnerability. Similarly, the increased presence of elderly individuals suffering from medical conditions also necessitated sustained financial assistance, such as monthly medication and regular treatments.

Regarding Persian beneficiaries, their group exhibited a higher number of unaccompanied minors. Due to the unique nature of their situation, their inability to work legally, the absence of family support, and their financial needs, they were prioritized for extended financial support whenever deemed necessary based on vulnerability assessments and expert input from CRWB's social workers.

Conversely, the Arab-speaking group experienced more sporadic support, mainly due to their transient presence and swift departure from Bulgarian territory, resulting in the cessation of CRWB's assistance. Nonetheless, within this group, 11.7% of beneficiaries received six or more vouchers. This trend aligns with the proposal of beneficiaries who sought medium-term support from CRWB by settling in the region and presenting exceptionally high vulnerability criteria.
In conclusion, it is evident that beneficiaries declaring the highest level of vulnerability are also the ones who received longer-term support. This strategy appears pertinent to protect beneficiaries while adhering to the overall trend of distributing fewer vouchers per household to maximize the total number of beneficiaries.

- ***Correlation between duration of support, improvement in living conditions, and stress reduction***

In this section, the study focuses on evaluating the evolution of stress reduction and the improvement in the living conditions of beneficiaries as the number of vouchers received increases over the months. To achieve this, the data was cross-tabulated to identify how many vouchers were received by individuals who experienced the most significant stress reduction.

The data reveals that the provision of one or two vouchers produces the most substantial stress reduction among beneficiaries. Surprisingly, those who received fewer vouchers express a particularly significant reduction in stress. One might have expected a minimal or neutral stress reduction, but these beneficiaries clearly experience a strong reduction in anxiety and stress due to the distribution of one or two vouchers, that increased very slightly as the number of support grows. Conversely, beneficiaries who received the highest number of vouchers do not particularly express stress reduction after receiving more than three financial vouchers. Once again, an exception is made for beneficiaries receiving 6 or more vouchers: they express a notably increased reduction of anxiety compared to the rest of the panel, as the financial program has been able to provide them with a regular and medium-term support in the context of very high vulnerabilities.

What this observation suggests is that financial vouchers provide stress relief and improve living conditions during the first, second and third assistances, as they likely address an urgent situation. However, when provided over an extended period, their positive impact on financial burden, stress levels, or household living conditions diminishes. It is, therefore, the beneficiaries who received the fewest vouchers who express the most significant improvement in living conditions and the greatest stress reduction. The provision of a large and regular number of vouchers is also an tool to relief households' psychological pressure but it should be dedicated for beneficiaries meeting specific criteria of vulnerability or extreme urgency, eligible for medium-term support, as distinct from the one-off provision of vouchers for refugees and asylum seekers in precarious situations.

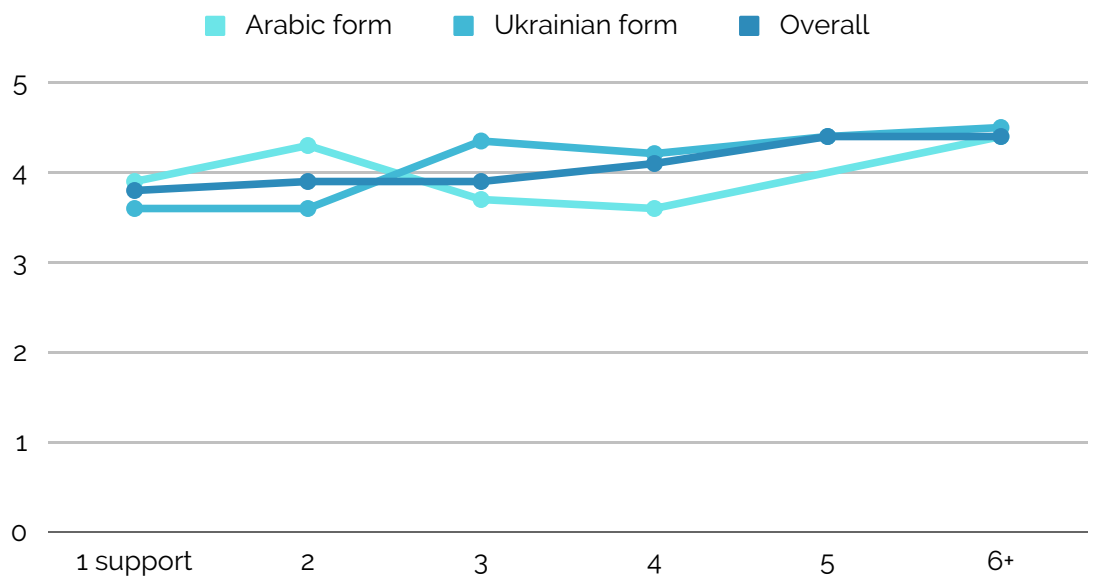


Chart: Analysis of stress reduction rates in relation to the quantity of vouchers received: comparative trends across the overall panel, the Ukrainian-speaking group and the Arabic-speaking group.

This observation is further supported by data concerning beneficiaries' ability to meet their family's needs. When questioned on this matter, despite vouchers reducing stress and immediately improving living conditions, only 40% of beneficiaries indicate being capable of meeting their family's primary needs. Thus, vouchers address an emergency, provide immediate support, and intense relief but do not support a return to autonomy and sustainable satisfaction of needs.

The financial voucher program generates an immediate impact and relief in the living conditions and mental health of beneficiaries, but this impact remains limited to short-term support, except for families in extreme circumstances. This mechanism has the most significant and positive impact on the recipients in its initial uses and stagnates in strength over the medium term. As a result, vouchers are effective in pursuing two distinct objectives which imply different contexts and evaluation criteria:

- to provide one-off support to the largest possible number of beneficiaries in precarious situations;
- to be used as a medium-term support tool for households in extreme difficulty and/or life-threatening situations.

2.6. Targeted Female Communication Channels

- ***Access Channels***

In this subsection, the analysis of communication channels through which beneficiaries have accessed the program and whether they wish to be re-contacted provides a clearer insight into the relevant communication methods based on the target groups.

Initially, beneficiaries were surveyed regarding the channels through which they became aware of the financial program. 40% of them cited word of mouth and recommendations from a friend or family member as the primary information channel. 22.1% of the panel became aware of this initiative through a website, be it CRWB's or another organization's site mentioning the program's existence. 14.9% of the beneficiaries were informed by CRWB members, while 12.8% cited social media. Therefore, it is the beneficiaries themselves spreading the information within their communities that attracted individuals in need to CRWB's services.

However, once again, two trends emerge based on linguistic groups: respondents who speak Ukrainian express rather diverse communication channels. Among them, 20% learned about the program through social media, 25% via a website, 26% from a friend, 16% from CRWB, and 12% from another organization. This group utilizes various and diverse means of information, with all channels being valuable for ensuring access to people in need. In contrast, Arabophone and Persian respondents express much more concentrated responses: 60% of them became aware of the program through a friend, 20% through a website, and 12% through CRWB.

For them, social networks and referrals from a partner organization are rarely used means. The underutilization of social networks can partly be explained by linguistic barriers and algorithms that encourage consumption of content linguistically adapted for easier access to information written in Bulgarian for Cyrillic alphabet users, as opposed to Arabic alphabet users. These data provide precise and valuable information for tailoring communication methods based on the target group, aiming for more efficient message delivery.

- ***Bilateral Communication Methods***

Beneficiaries were also asked whether they would like to be contacted by CRWB for the purpose of this evaluation or the implementation of additional services. Notably, 84% of beneficiaries expressed their willingness to be re-contacted by CRWB and overwhelmingly favored communication through phone (SMS or calls) and instant messaging platforms (WhatsApp, Viber, Telegram) as their preferred modes of interaction. Once again, the trends differ among linguistic groups, with more than half of Ukrainian and Persian respondents favoring instant messaging, while the Arabophone group showed a preference for contact via phone.

These insights are highly valuable and critical for ensuring effective and culturally tailored communication and service delivery to beneficiaries. By understanding the communication channels that resonate most with each linguistic group and their preferred means of contact, organizations like CRWB can maximize their outreach efforts, ensuring that the right messages are conveyed through the most effective channels to reach and assist those in need.

The analysis of bilateral communication methods offers a foundation for CRWB and similar organizations to build a more targeted and responsive communication strategy that reflects the preferences and needs of diverse beneficiary groups.

SECTION 3. IMPACT ANALYSIS

This section is dedicated to an in-depth analysis of the various aspects of the program's impact, with the aim of providing insights for the improvement of all financial intervention projects benefiting refugees, asylum seekers, and individuals under temporary protection in Bulgaria.

3.1. Program Relevance

The data analyzed has revealed the relevance of the financial voucher program in the following key areas:

First and foremost, it became evident that there was a clear need for financial assistance, particularly concerning food and medical support. The program enabled thousands of individuals to allocate their income towards housing expenses and access their nutritional needs through the distributed vouchers. Consequently, the program effectively shielded nearly 90% of beneficiaries, which translates to thousands of individuals, from food distress, and the physical and psychological consequences of malnutrition, impacting not only adults but also hundreds of minors, including unaccompanied minors. In this context, the program's immediate and meaningful social impact was especially pronounced, addressing the crisis situation, particularly for Ukrainian and Syrian beneficiaries displaced due to political conflicts and war, including many very young individuals, the elderly, and single mothers.

Significantly, the program also facilitated Ukrainian beneficiaries' access to healthcare services, particularly emergency medications that they were unable to afford independently. The program therefore had a direct impact on the health of beneficiaries, protecting them from the heightened risks to their physical and psychological well-being. The relevance of the program lies in its ability to provide urgent assistance through a reputable organization within refugee communities. It offers individualized and humanized social support that caters to the needs of populations affected by political conflicts and war. It provides immediate and targeted support in response to emergency situations and an inability to meet basic needs, delivering immediate relief to living conditions, physical health, and mental well-being.

This comprehensive analysis reveals the program's profound relevance, demonstrating its effectiveness as an emergency response initiative and its profound ability to address the immediate needs of a population in crisis. These findings are invaluable for shaping future interventions to better serve refugees, asylum seekers, and those temporarily under protection in Bulgaria. By emphasizing a swift and relevant response, these programs can provide a lifeline to individuals in their most dire times of need, offering hope, dignity, and support where it matters most.

3.2. Effectiveness/Efficiency

Originally designed to assist 300 families, the program succeeded in supporting 670 families by October 1, 2023, since its launch on March 15, 2023, averaging support for more than a hundred beneficiary families per month. This program, therefore, doubled its initially planned performance, demonstrating a level of efficiency that enabled it to support twice the intended number of families, consequently benefiting a significant number of individuals, including many children.

The program aimed to target vulnerable families while ensuring a simple and smooth access process for financial vouchers, despite the intense demand and inquiries by CRWB's services from beneficiaries. In this regard, 87.4% of the participants reported that they received their financial vouchers easily and without any complications. This not only showcases the program's efficiency in logistical management but also highlights its acceptance and legitimacy among beneficiaries.

Across all groups, between 86.5% and 90% of beneficiaries reported receiving financial support with ease, indicating an absence of differential treatment among groups.

The program's efficiency was also assessed in terms of beneficiaries' ability to obtain what they needed from CRWB. In this regard, 88% of beneficiaries expressed that they were able to obtain the necessary support and find what they needed, despite varying vulnerabilities and unique situations, from CRWB services and the voucher program funded by UNICEF Bulgaria. This overall satisfaction of program beneficiaries reflects the program's adaptability and flexibility, as it successfully addressed individual and diverse situations, varying vulnerability criteria, linguistic diversity, contrasting family compositions while providing tailored and relevant support.

In conclusion, the practical implementation of the program was efficient and deemed straightforward by beneficiaries, with 88% expressing satisfaction in finding the support they sought and being content with the assistance received. In this sense, the program was executed effectively and demonstrated remarkable efficiency by supporting twice the initially projected number of individuals while maintaining a smooth, individualized, and productive implementation.

3.3. Sustainability

Regarding sustainability, the data illustrates a profound impact of the program on the mental health of beneficiaries, their living conditions, and the reduction of their financial burden. These aspects provide a foundation for a stable situation, promote the development of resilience mechanisms and self-sufficiency, and prevent the emergence of new vulnerabilities. However, this impact remains short-term and is intended to persist in order to support the constant influx of individuals in situations of extreme vulnerability without becoming a long-term social work and support tool. The positive effects on the financial and psychological situation of beneficiaries tend to diminish over time, and they help bolster the resilience of beneficiaries by alleviating an emergency situation for a few weeks. Under these conditions, the program prevents the onset of new challenges and risk factors, offering immediate protection and serving as a punctual support tool for the most vulnerable individuals.

For the program to remain sustainable and effectively fulfill its mission, there should be consideration for its continued implementation alongside the arrival of individuals in precarious situations. The short-term relief provided by the program serves as a vital stepping stone in addressing immediate crises, but it should be supplemented with longer-term support strategies to promote the sustained well-being of beneficiaries. While the program excels in averting crises, preventing deterioration in living conditions, and alleviating financial burdens, it cannot be the sole solution in the long run. A more comprehensive approach is needed to address the complex challenges faced by refugees, asylum seekers, and temporary protection beneficiaries. This approach should involve extended support systems, educational opportunities, and empowerment programs aimed at enhancing the autonomy and resilience of beneficiaries over the long term.

In light of the short-term nature of the program's impact and its focus on crisis intervention, it is imperative to consider additional initiatives and resources to promote sustainability and provide beneficiaries with the tools needed to rebuild their lives and foster self-reliance over time. By complementing the program with such comprehensive strategies, the impact can extend beyond immediate relief, enabling beneficiaries to achieve sustained well-being and self-sufficiency, and thus contributing to a more stable and hopeful future for those in need.

4. Recommandations

Drawing from our analysis and the insights acquired through the execution of the cash voucher program in Bulgaria, the following key observations can contribute to the ongoing development of cash-based interventions employing vouchers within the humanitarian context:

- ***Scaling Impact***

Future initiatives should consider expanding the program's reach to accommodate a larger number of beneficiaries, maintaining the essential features of streamlined execution, individualized support, and productivity. Doubling the program's initial targets demonstrated its capacity for significant outreach and its effectiveness in aiding a broader population.

- ***Extension of Outreach***

An examination should be conducted to identify potential areas around Sofia where refugees and asylum seekers may require support. The establishment of satellite service desks in these areas, operating periodically (e.g., once or twice a month), could effectively reach beneficiaries who might face barriers accessing support in the capital.

- ***Regular Monitoring and Evaluation***

Establish an internal systematic monitoring and evaluation framework to ensure the ongoing efficiency of voucher distribution. This ensures that the program remains responsive to beneficiary needs and maintains a high level of beneficiary satisfaction.

- ***Specialized Support for Vulnerable Groups***

The development of tailored support mechanisms for specific vulnerable groups, such as single-parent households and individuals with medical conditions, is essential. The program should be designed to cater to the unique needs of these populations, ensuring they receive the required assistance.

- ***Long-Term Solutions***

Consider exploring opportunities for long-term assistance programs that complement the short-term relief provided by the cash voucher program. These initiatives can address enduring challenges faced by beneficiaries and offer comprehensive support beyond immediate crises.

CONCLUSION

In summary, our comprehensive analysis of the demographic data, priority needs, and the outcomes of the financial voucher program executed jointly by CRWB and UNICEF in Bulgaria has yielded several pivotal insights:

- ***Demographics***

This demographic scrutiny underscores the imperative for bespoke support strategies tailored to address the distinctive challenges encountered by beneficiaries representing various demographic categories. A significant proportion of the program's recipients comprise individuals or families contending with medical conditions, familial complexities, and the overarching predicaments linked to displacement. These multifaceted challenges underscore the program's efficacy in providing interim assistance to profoundly vulnerable populations, shielding them from hunger, ailments, and the exacerbation of their vulnerabilities.

Noteworthy is the heightened vulnerability among Ukrainian citizens who have experienced displacement due to conflict, notably a considerable number of single mothers and elderly women. This demographic subset necessitates specialized support and financial interventions to cater to their unique vulnerabilities, encompassing medical conditions and single parenthood. Furthermore, concerted efforts to support unaccompanied minors should be prioritized.

- ***Priority Needs***

Beneficiaries have unequivocally articulated their pressing requisites, with food (comprising nearly 90% of the sample) and access to medical care (constituting 35%) at the forefront. The program assumes an indispensable role in mitigating these critical needs, serving multifaceted objectives that encompass safeguarding vulnerable individuals and families from malnutrition, enhancing their resilience and self-reliance, preserving their health, curtailing or precluding heightened demands on the Bulgarian healthcare infrastructure, nurturing the sound physical and cognitive development of refugee and asylum-seeking minors, and averting forced labor, human trafficking, and delinquency. The program proactively forestalls the distress associated with insufficient food or essential medical care within these households.

- ***Impact on Living Conditions and Stress Alleviation***

Our analysis has consistently revealed coherent patterns across diverse beneficiary groups. These beneficiaries have experienced congruent distributions and trends pertaining to the amelioration of living conditions and the mitigation of stress. The program, without exception, has ameliorated the psychological well-being of beneficiaries and, indirectly, the psychological well-being of their entire households. By enhancing living conditions, the program alleviates stress and tension within families, proffering a measure of security concerning their essential needs.

CONCLUSION

This, in turn, begets an overall enhancement in the mental health of refugees and asylum-seekers, mitigating emotional, psychological, or even psychiatric distress and diminishing additional impediments associated with integration, employment, childcare, elderly care, and the peril of violence.

It is imperative, however, to acknowledge that the program's impact is predominantly transitory. Although it offers an immediate and intensive resolution to the beneficiaries' challenges, it is not intended to provide protracted solutions or to advance sustained self-sufficiency. Consequently, the program is optimally suited for dispensing punctual support to vulnerable beneficiaries or to functioning as a protracted assistance tool dedicated to extremely unstable contexts.

- ***Effective Communication Channels***

The respondents' choices in communication channels have displayed discernible variances contingent on their linguistic backgrounds. Ukrainian-speaking respondents have reported engaging with a diverse spectrum of communication channels, encompassing social networks, websites, word-of-mouth referrals, CRWB, and other organizations. Conversely, Arabic and Persian-speaking respondents have exhibited a predilection for word-of-mouth referrals, websites, CRWB, with relatively minimal engagement with social media platforms owing to linguistic constraints. These discernments hold instrumental value in formulating communication strategies attuned to the specific proclivities of target groups, thereby ensuring the efficient dissemination of messages.

In conclusion, the financial voucher program jointly implemented by CRWB and UNICEF has adeptly extended immediate support and relief to a diverse array of beneficiaries, addressing manifold vulnerabilities and exigencies. To optimize the program's impact, concerted measures should be undertaken to reinforce support for notably vulnerable subpopulations, enhance communication strategies, and underscore the program's limited-term orientation. These recommendations are proffered with the aim of elevating the program's efficacy and ensuring the uninterrupted provision of vital assistance to the most vulnerable individuals within Bulgaria.

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Appendix 15. Impact on financial pressure reduction among beneficiaries

Appendix 16. Assessment of household self-sufficiency in fulfilling basic needs

Appendix 17. Statistical relationship between stress reduction and the quantity of vouchers

Appendix 18. Analysis of perceived security and risk assessment during distribution.

Appendix 19. Communication preferences for further analysis or program information

Appendix 2. Proportion on consent agreement, broken down by language groups

	Ukrainian form	Arabic form	Farsi form	Total answers
Yes	98,4%	95,3%	100%	97,1%
No	1,6%	0,9%	-	1,2%
No answer	-	3,8%	-	1,7%
Total	51,6%	44,2%	4,1%	100%

Appendix 3. Beneficiaries' residence location, broken down by language groups.

	Sofia	Burgas	Stara Zagora	Other	Total
Ukrainian form	91%	-	1%	8%	52,3%
Arabic form	97,2%	1,9%	-	0,9%	43,4%
Farsi form	100%	-	-	-	4,3%
Total answers	94%	0,9%	0,4%	4,7%	100%

Appendix 4. Beneficiaries' type of residence, broken down by language groups.

	RRC	Hosted private housing	Paid private housing	State-paid hotel	Hotel self-paid	State base	Other	Total
Ukrainian form	1,6%	14,7%	67,5%	1,6%	0,8%	4,9%	8,9%	52,3%
Arabic form	9,8%	7,8%	78,4%	-	2%	-	2%	43,4%
Farsi form	30%	-	50%	10%	-	10%	-	4,3%
Total answers	6,4%	11%	71,5%	1,3%	1,3%	2,9%	5,6%	100%

Appendix 5. Program's participants, by age, gender and language groups.

	0-4	5-11	12-17	18-24	25-59	60+	Other	Total
Ukrainian form	0,8%	0,8%	1,6%	1,6%	66,7%	28,5%	-	52,3%
Arabic form	-	-	-	22,5%	75,5%	1%	1%	43,4%
Farsi form	-	-	30%	-	60%	10%	-	4,3%
Women	0,5%	-	1,05%	11,6%	68,5%	16,8%	-	80,8%
Men	-	2,7%	2,7%	8,1%	72,9%	10,8%	-	15,7%
Other	-	-	12,5%	-	75%	12,5%	-	3,5%
Total	0,5%	0,5%	2,1%	10,6%	70,2%	15,7%	0,5%	100%

Appendix 6. Presence of specific vulnerability criteria among financial program beneficiaries.

I have nothing to report	42,6%
I belong to the Roma community	5,1%
I am a single parent	18,8%
I have a serious medical condition	17,5%
I am fostering a child	2,4%
I have a disability	5,1%
I am a unaccompanied minor	1,3%
I am a single parent with medical condition and a disability	0,4%

Appendix 6. Presence of specific vulnerability criteria among financial program beneficiaries (continued).

I am a single parent with a medical condition	2,1%
I have a medical condition and a disability	3,4%
I belong to the Roma community and I have a medical condition	1,3%
Total	100%

Appendix 7. Beneficiaries' main channels of information and access to the financial program, by language group.

	Social media	Website	Acquaintance	Organization/institution	CRWB's staff	Other
Ukrainian form	19,5%	25,2%	26%	12,2%	16,3%	0,8%
Arabic form	4,9%)	17,6%	58,8%	4,9%	11,8%	2%
Farsi form	10%	30%	30%	-	30%	-
Total	12,8%	22,1%	40,4%	8,5%	14,9%	1,3%

Appendix 8. Food voucher expenditure categories, by language group

	Ukrainian form	Arabic form	Farsi form	Total
Food supplies	87%	91,8%	90%	89,6%
Hygiene materials	21,9%	21,6%	20%	21,7%
Baby milk	7,3%	12,4%	-	9,1%
Education needs	14,6%	14,6%	10%	10,9%

Appendix 8. Food voucher expenditure categories, by language group (continued)

	Ukrainian form	Arabic form	Farsi form	Total
Clothes	14,6%	15,5%	50%	16,5%
School/sport uniforms	3,3%	5,15%	10%	4,3%
Medicines	45,5%	24,7%	10%	35,2%
Technical devices	4,1%	4,1%	-	3,9%
Housing	8,1%	2,1%	-	5,2%
Other	1,6%	-	-	0,9%

Appendix 9. Distribution of vouchers per household across linguistic groups

	1	2	3	4	5	6+
Ukrainian form	25,6%	24,8%	16,5%	16,5%	8,3%	8,3%
Arabic form	45,7%	25,5%	12,8%	3,2%	1,1%	11,7%
Farsi form	33,3%	-	22,2%	-	11,2%	33,3%
Total answers	34,3%	24,1%	15,2%	10,3%	5,5%	10,6%

Appendix 10. Supply receipt satisfaction by linguistic group

	Ukrainian form	Arabic form	Farsi form	Total answers
Yes	88%	86,5%	90%	84,4%
No	12%	13,5%	10%	12,6%

Appendix 11. Beneficiary satisfaction with obtained support levels by linguistic group

	5 (very satisfied)	4 (partially satisfied)	3 (neutral)	2 (partially unsatisfied)	1 (very unsatisfied)
Ukrainian form	76,4%	19,5%	2,5%	0,8%	0,8%
Arabic form	62,7%	16,7%	4,9%	5,9%	9,8%
Farsi form	60%	10%	20%	10%	-
Total answers	69,8%	17,8%	4,3%	3,4%	4,7%

Appendix 12. Beneficiary ratings of the support approach received by linguistic groups

	5 (very satisfied)	4 (partially satisfied)	3 (neutral)	2 (partially unsatisfied)	1 (very unsatisfied)
Ukrainian form	37,4%	32,5%	14,6%	8,9%	6,6%
Arabic form	50%	21,6%	8,8%	6,9%	12,7%
Farsi form	60%	10%	10%	20%	-
Total answers	43,8%	26,8%	11,9%	8,5%	8,9%

Appendix 13. Impact of voucher provision on beneficiaries' living conditions by linguistic groups

	5 (Significant Improvement)	4 (Moderate Improvement)	3 (Some Improvement)	2 (Slight Improvement)	1 (No Improvement)
Ukrainian form	34,9%	27,6%	12,2%	8,1%	17%
Arabic form	50%	21,6%	13,7%	3,9%	10,8%
Farsi form	40%	10%	30%	10%	-
Total answers	41,9%	24,4%	13,7%	6,3%	13,7%

Appendix 14. Impact on stress reduction after voucher provision

	5 (Significant stress reduction)	4 (Moderate)	3 (Some)	2 (Slight)	1 (No impact)
Ukrainian form	48,8%	20,3%	17,1%	6,5%	7,3%
Arabic form	43,1%	27,4%	13,7%	6,9%	8,9%
Farsi form	10%	20%	50%	10%	10%
Total answers	44,7%	23,4%	17%	6,8%	8,1%

Appendix 15. Impact on financial pressure reduction among beneficiaries

	5 (Significant reduction)	4 (Moderate)	3 (Some)	2 (Slight)	1 (No impact)
Ukrainian form	47,2%	24,4%	14,6%	6,5%	7,3%
Arabic form	42,2%	26,5%	11,7%	9,8%	9,8%
Farsi form	30%	10%	40%	20%	-
Total answers	44,3%	24,7%	14,5%	8,5%	8,1%

Appendix 16. Assessment of household self-sufficiency in fulfilling basic needs

	5 (High ability)	4 (Moderate)	3 (Adequate)	2 (Limited)	1 (No ability)
Ukrainian form	17,1%	36,7%	20,2%	13%	13%
Arabic form	12,7%	17,6%	28,4%	13,7%	27,6%
Farsi form	20%	-	10%	40%	30%
Total answers	15,3%	26,8%	23,4%	14,5%	20%

Appendix 17. Statistical relationship between stress reduction and the quantity of vouchers distributed over six months

	1 voucher	2	3	4	5	6+ vouchers
1/5 stress reduction	8	3	3	2	1	
2	4	6	-	1		1
3	18	7	5	1		3
4	10	15	7	6	2	2
5/5 stress reduction	36	23	18	12	8	14

Explanatory Note for Table 17:
This table provides insights into the correlation between the number of vouchers received and the level of stress reduction among beneficiaries. The following key observations can be made from the data:

1. Distribution of stress reduction rates: The majority of beneficiaries who experienced a 5/5 stress reduction rate received either 1 or 2 vouchers. Specifically, 59 out of 111 beneficiaries who reported the highest level of stress reduction received 1 or 2 vouchers, indicating the substantial impact of a small number of vouchers on reducing stress.
2. Constant high impact: Beneficiaries who received 1 or 2 vouchers reported the highest stress reduction. Beyond this point, beneficiaries continued to experience high stress reduction, but the increase in the number of vouchers had a consistently diminishing effect on stress levels. This suggests that a small number of vouchers, specifically 1 or 2, can provide the most significant stress reduction impact.
3. Average stress Reduction ratings: On average, beneficiaries who received 1 voucher rated their stress reduction at 3.8/5, while those receiving 2 vouchers rated it at 3.9/5. Those receiving 3 or 4 vouchers rated their stress reduction at 3.9/5 and 4.1/5, respectively. Beneficiaries who received 5 or 6 vouchers reported even higher stress reduction, with an average rating of 4.4/5. Importantly, these averages were consistent across all groups, suggesting that, on average, beneficiaries perceived a stress reduction of 4/5 regardless of the number of vouchers they received.

This data underscores the significant impact of the voucher program on reducing stress levels among beneficiaries, particularly when they receive 1 or 2 vouchers. While additional vouchers continue to provide stress reduction benefits, the returns diminish after 2 vouchers.

Appendix 18. Analysis of perceived security and sisk assessment during distribution.

	5 (Perceived insecurity)	4 (Moderate insecurity)	3 (Neutral)	2 (Moderate security)	1 (Perceived security)
Ukrainian form	11,3%	31,7%	10,6%	8,1%	38,3%
Arabic form	24,5%	2,9%	6,9%	14,7%	51%
Farsi form	10%	-	20%	30%	40%
Total answers	17%	17,8%	9,4%	11,9%	43,8%

Appendix 19. Communication preferences for further analysis or program information

	Preferred call or message	Preferred email	Preferred Messaging Apps	I do not wish to be contacted
Ukrainian form	31,6%	11%	52,5%	19,5%
Arabic form	41,2%	8,8%	37,3%	12,7%
Farsi form	20%	10%	60%	10%
Total answers	35,2%	10%	46,1%	16,1%

QUESTIONS? CONTACT US.

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