Established in April 2018, UNHCR’s direct implementation Urban Cash Programme has historically served, on average, 2,000 refugee households per month. Generally, these refugees were previously living in rural camps but due to their special circumstances, related to health, protection concerns or security risks were relocated to Addis Ababa. The programme also included Yemeni, Iraqi and Syrian refugees, who don’t have designated refugee camps in Ethiopia.

In 2021, however, as conditions in the Tigray region rapidly deteriorated for Eritrean refugees, thousands made the decision to self-relocate to Addis Ababa. At first, around 7,000 refugees arrived from Hitasts and Shimelba camps in the North that were eventually destroyed, followed by another 15,000 refugees from the camps of Mai Aini and Adi Harush. In response, from August 2021 to November 2021, the Refugees and Returnees Service (RRS) and UNHCR registered and temporarily enrolled 20,000 self-relocated Eritrean refugees into the Urban Cash Programme.

The first wave of self-relocated refugees was provided a cash-grant equivalent to 6 months, while the second wave, due to limited resources, was provided with a cash-grant equivalent to 3 months of assistance.

UNHCR, for both regular enrolled urban refugees and self-relocated Eritreans, registers the head of household with the Commercial Bank of Ethiopia (CBE) and directly deposits a multi-purpose cash grant.

The assistance is intended to reduce the economic burden of having to live outside the camps, where food, shelter and soap and other CRIs are no longer provided regularly.

The transfer values, depending on family size, are calculated to help families meet monthly rent, food, communication, hygienic items, transport and cooking fuel expenses. With the recent inflation spike the cost of living is quickly exceeding the amounts provided.

Renting is by far the most common housing arrangement among urban refugees, and 90% of those who do, live in one 1-bedroom apartments. The average cost of a 1-bedroom apartment is 4,300 ETB, which alone, exceeds the entire monthly amount that most households in the Programme receive.

All respondents reported spending the majority of their cash assistance on rent and food, respectively. However, for Self-relocated Eritrean refugees, shoes and clothes were particularly important as both a prioritized purchase but also first among the expressed items they could not afford.

Female respondents (378 respondents)
1. Reduce expenditure hygiene items, water, baby items, health, or education (43%)
2. Take out new loans or borrowed money (40%)

Male respondents (309 respondents)
1. Take out new loans or borrowed money (48%)
2. Move to a poorer quality shelter (40%)
UNHCR generally provides the cash assistance, every two months, is this a good timing for you?

Yes 57% 42% No

57% of regularly enrolled members are still in favour of receiving payments every two months.

Was this the amount you were expecting to receive?

I don't know 7%

No 41% Yes 52%

41% of respondent reported the amount received was not what they expected.

Decision-maker of the Cash

The female head of household 33%
The male head of household 23%
The whole household together 18%
Both (husband and wife together) 5%
Other 21%

According to all respondents, the female head of the household is making the decisions around how the cash is spent 33% of the time.

Percentage of respondents who have another source of income and type of other sources of income or support households received or used in the last 4 weeks

Have another source of income 25%
Remittances 10%
Support from friends and family 9%

Only a quarter of respondents reported of having at least one alternative means of income. Among them, remittances and support from friends and family make up the most common source.

Mobile Banking

16% of respondents reported having mobile banking

11% of respondents reported already using mobile banking for transactions (payments, withdrawal, etc.)

Satisfaction of the service provided by the Commercial Bank of Ethiopia

Very good 38%
Good 49%
Average 12%
Not good 1%
To what extent has the cash assistance from UNHCR:

<table>
<thead>
<tr>
<th>Significantly</th>
<th>Moderately</th>
<th>Slightly</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>24%</td>
<td>45%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Improved your living conditions

| 31% | 22% | 32% | 15% |

Reduced feelings of stress

| 28% | 25% | 35% | 11% |

Reduced financial burden

In the past 7 days, how many days had your household had to:
(Average)

- Rely on less preferred and less expensive foods: 3 DAYS
- Borrow food, or rely on help from a friend or relative: 1 DAY
- Reduce number of meals eaten in a day: 1 DAY
- Limit portion size at mealtimes: 1 DAY

Is there any other information you would like to know about the cash assistance?

<table>
<thead>
<tr>
<th>Distribution date, time</th>
<th>83%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility criteria for cash assistance</td>
<td>29%</td>
</tr>
<tr>
<td>How to give complaints and feedback to UNHCR and DICAC</td>
<td>20%</td>
</tr>
<tr>
<td>Duration of the CBI program (continuity)</td>
<td>9%</td>
</tr>
<tr>
<td>How to spend the cash assistance</td>
<td>7%</td>
</tr>
<tr>
<td>How to give complaints and feedback to CBE Bank</td>
<td>5%</td>
</tr>
</tbody>
</table>

Percentage of respondents knowing how to report complaints and feedback on the cash assistance received from UNHCR and partners:

Only 17% of respondents reported knowing how to report a complaint of give feedback on the assistance they received from UNHCR and partners.

If the assistance could be improved in the future, would you prefer:

- Receiving all assistance in cash was preferred by 65% of all respondents.

Profile of the respondents

<table>
<thead>
<tr>
<th>Country of Origin</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eritrea</td>
<td>518</td>
<td>75%</td>
</tr>
<tr>
<td>Yemen</td>
<td>75</td>
<td>11%</td>
</tr>
<tr>
<td>South Sudan</td>
<td>38</td>
<td>6%</td>
</tr>
<tr>
<td>Somalia</td>
<td>21</td>
<td>3%</td>
</tr>
<tr>
<td>DR Congo</td>
<td>16</td>
<td>2%</td>
</tr>
<tr>
<td>Others</td>
<td>19</td>
<td>3%</td>
</tr>
<tr>
<td>Total</td>
<td>687</td>
<td></td>
</tr>
</tbody>
</table>

Sub-cities of respondents

Sources: PDM
Contacts: rossr@unhcr.org - CBI Officer
ibrahimw@unhcr.org - Protection Officer
Design: IM unit UNHCR Addis Ababa