UNHCR
The UN Refugee Agency

MAIN FINDINGS OF CASH ASSISTANCE FROM POST-DISTRIBUTION MONITORING

March 2024

Introduction

In 2023, UNHCR's cash-based interventions in Bulgaria evolved to address the persistent challenges faced by vulnerable households, particularly those with disabilities, serious medical conditions, single parents with dependents and older people without family support. Transitioning from one-off assistance to a multi-transfer approach, the program provided regular support over four months to meet basic needs consistently. With a focus on refining eligibility criteria and aligning transfer values with government assistance levels, UNHCR provided financial assistance to 7,178 individuals (3,054 HHs) under its program from July 2023 to January 2024.

To evaluate the outcomes of the cash assistance program in Bulgaria, UNHCR and its partners conducted a post-distribution monitoring (PDM) survey. This survey was conducted following cash distributions with the aim of capturing a comprehensive understanding of the utilization, impact, and contributions of the cash assistance to the well-being of the prioritized beneficiaries. Additionally, the survey helped identify operational challenges and opportunities for improvement in the delivery and management of cash-based interventions.

This report presents the results and main outcomes of the PDM, based on a randomized sample of 364 households. The survey was conducted through remote interviews in January-February 2024. Preliminary findings indicate that cash assistance was effective in responding to people's immediate needs, alleviating financial burdens and improving their living conditions and overall well-being within the limited resources available.

Acknowledgments

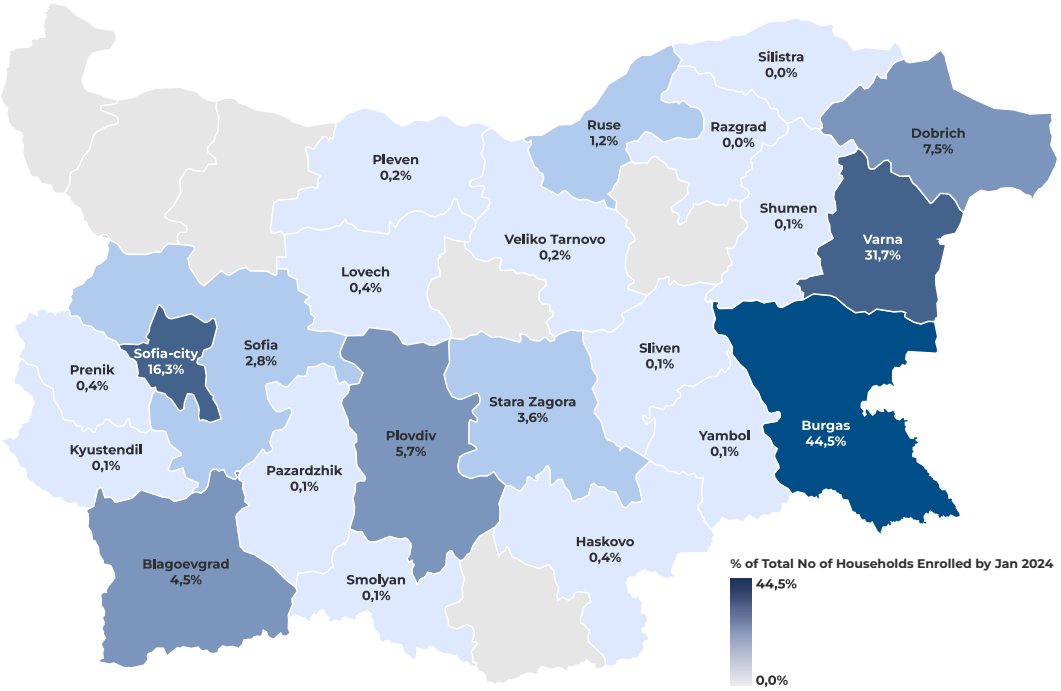
We are thankful for the extensive involvement and support of UNHCR's partner, Bulgarian Red Cross.

We are also appreciative for the support of local authorities, civil society, international organizations, and the generous contributions of our donors. Most importantly, UNHCR, would like to acknowledge the resilience and strength of forcibly displaced people in Bulgaria.

UNHCR is grateful for the support from our top government donors:

Australia | Belgium | Canada | Denmark | France | Germany | Ireland | Japan | Netherlands | Norway | Sweden | Switzerland | United Kingdom of Great Britain and Northern Ireland | United States of America

Overview of CBI Program | July 23 – Jan24



Total Assisted

Families	Individuals
3,054	7,178

Total Received

Families	Individuals
2,897	6,849

Assistance received

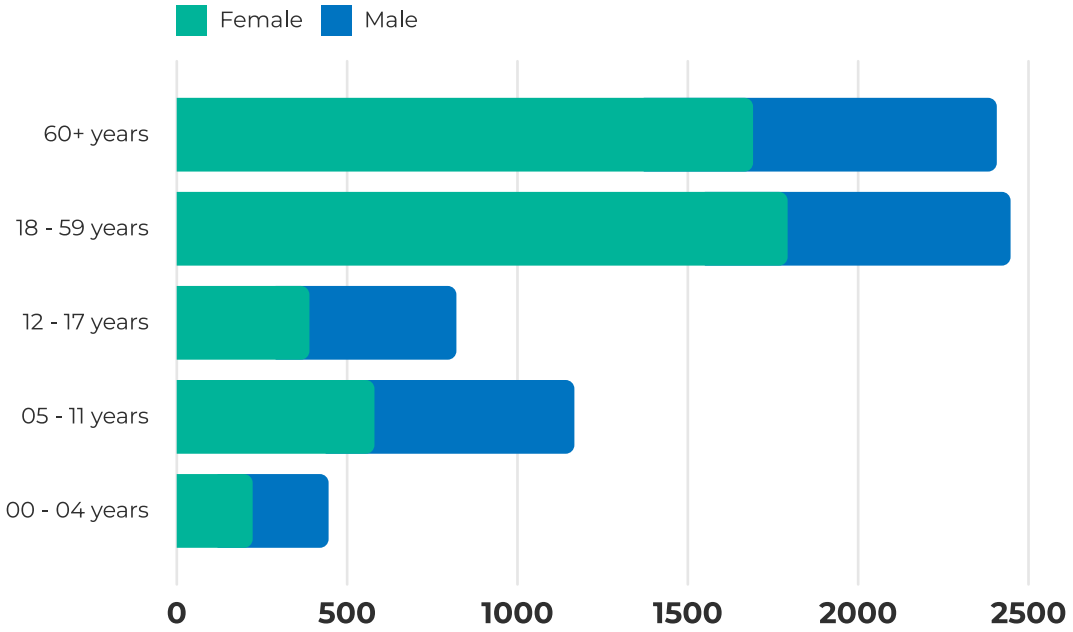
Four months transfers + Winter Top-up

6.70 M BGN

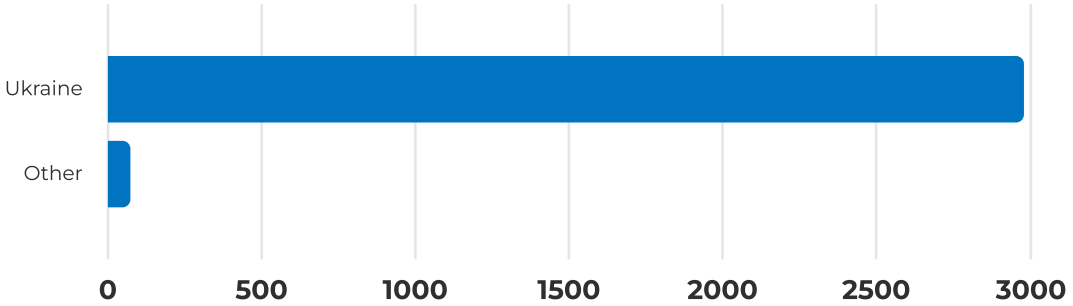
Assisted HH Specific Needs

Household with at least one member with serious medical	2127
Household with at least one member who has disability	622
Household (with more then one adoult) with three or more dependents	406
Individuals or couples aged 60 years or above who are sole caregivers of children	54
Single caregiver or parent who is pregnant and/or has one or more dependents	1034
Individuals or couples aged 60 years or above without any family member in the country	1216

Age Cohort / Gender

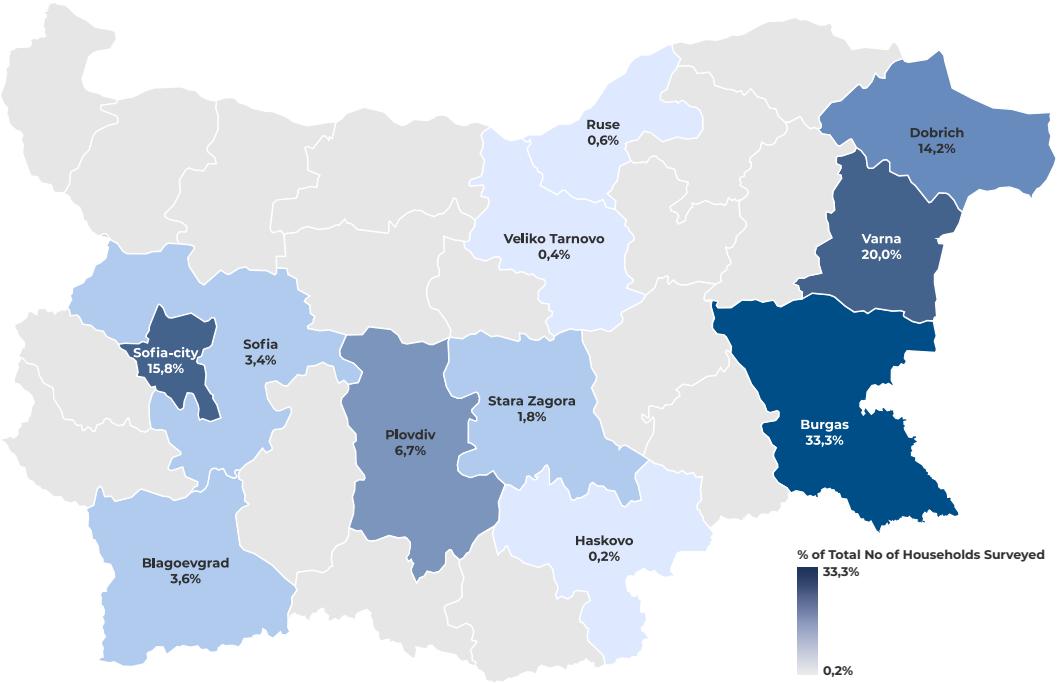


Country of Origin



**Since July 2023, UNHCR has expanded the cash program to provide additional support for vulnerable individuals seeking or granted international protection status in Bulgaria.*

Overview of Surveyed Households



364 Households completed the interview

3% did not agree to conduct the interview

Type of accommodation of surveyed Households

54%
Private accommodation

46%
Accommodation under the governmental humanitarian programme

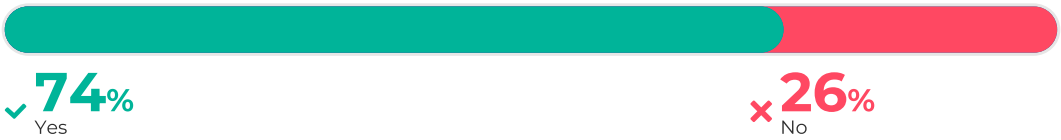
Household Composition

Majority of households fall into categories of single-headed households, comprising 31%, followed by households of two members at 26%, and three member households at 21%.

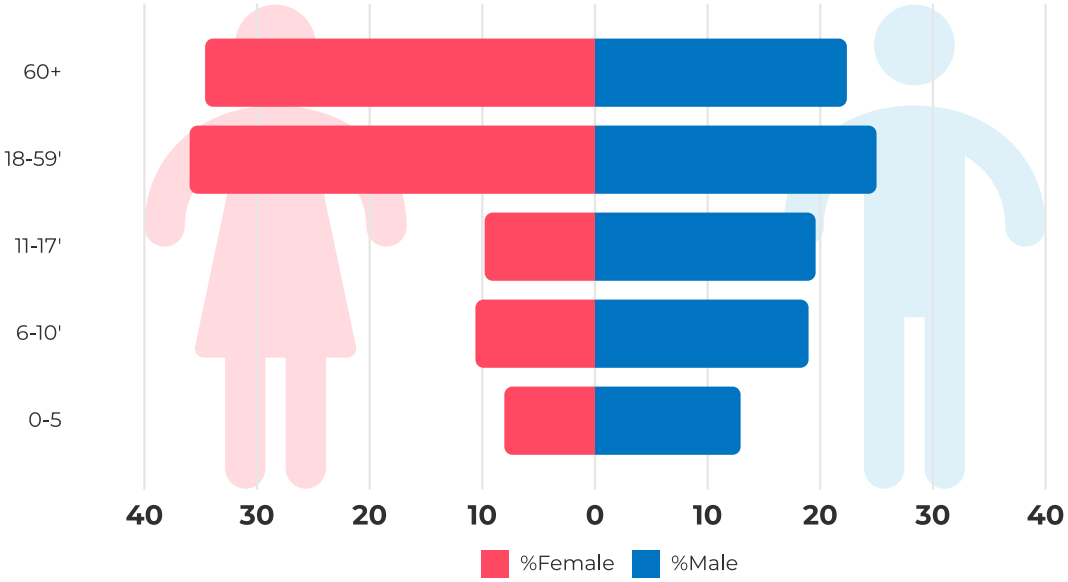
74% of the households reported having a member with difficulty walking, seeing, hearing or remembering due to health problems.

Prevalence of people with different categories of disabilities or difficulties is due to the key eligibility criteria for the cash assistance program.

Members with specific needs



Age and Gender Breakdown



Assistance needed for receiving and spending the financial support

93,5% of households did not require help for receiving the cash.

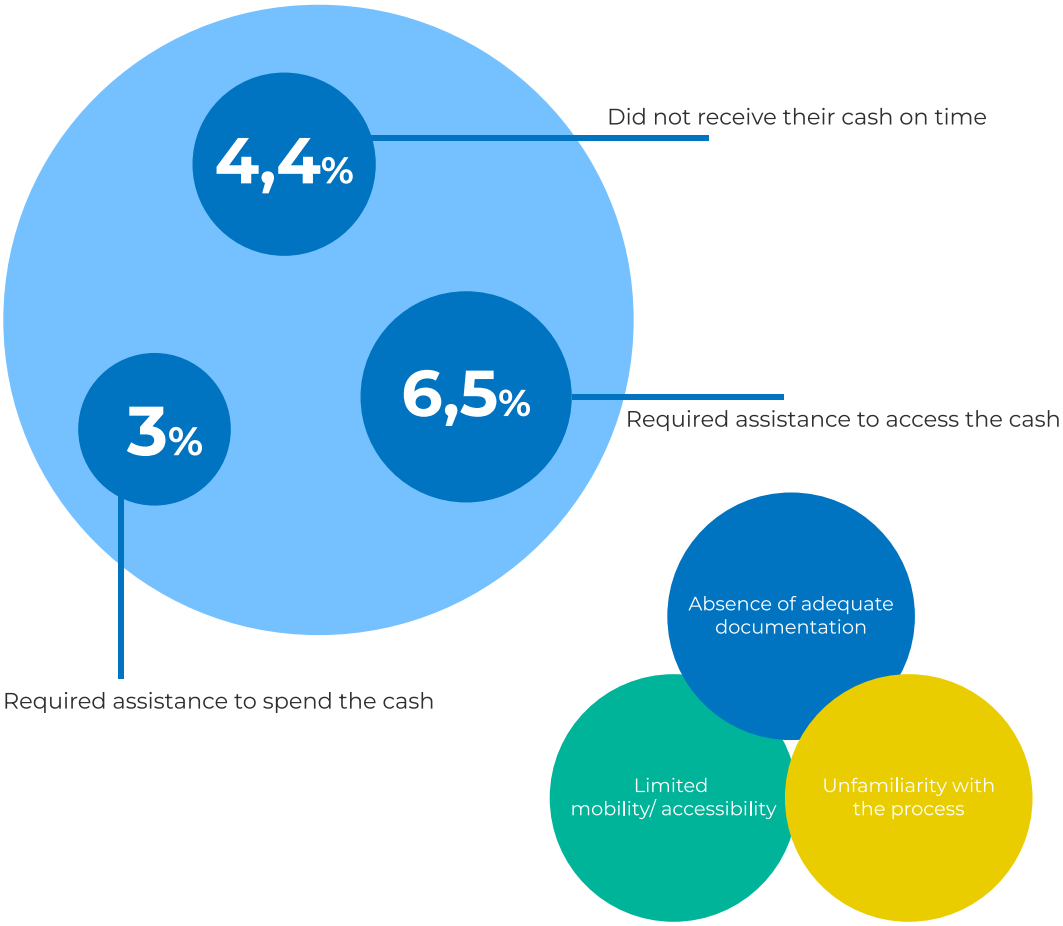
For those who did require help, the reasons varied but predominantly revolved around issues of limited mobility, absence of adequate documentation or mismatch in provided names, and unfamiliarity with withdrawing the cash sent to them. Despite these obstacles, the majority of those who needed help were able to obtain it from sources close to them, such as acquaintances or family members. Others sought help from Western Union agents and UNHCR partner staff. None of the beneficiaries had to pay for the help they received.

97% of households did not require help for spending the cash.

For the few who did require help in spending the cash assistance, the reasons stemmed from limited mobility or inaccessible spending locations. Family members or acquaintances helped in spending the cash assistance, and as reported this was without any financial cost to the beneficiaries.

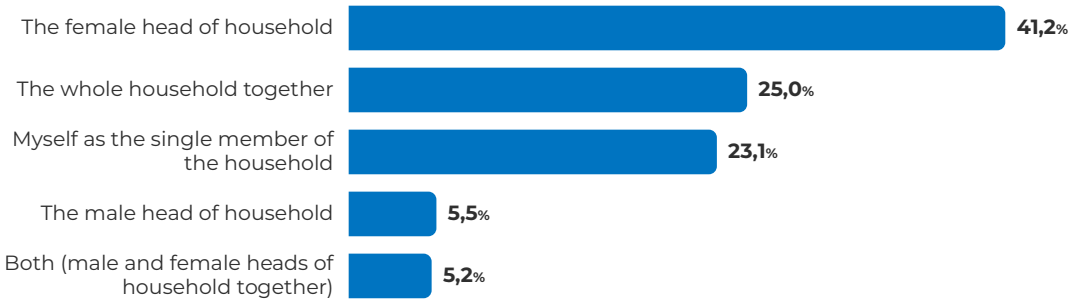
95,6% of households did receive their cash assistance on time.

Results showed a high level of satisfaction with the timing of cash disbursement, with 95.6% of beneficiaries confirming that they received their assistance as expected. Additionally, the majority of beneficiaries experienced minimal wait times at financial service providers outlets, with 84% receiving their cash in less than 15 minutes, and only 13% waiting between 15 to 30 minutes.


4,4%
Did not receive their cash on time
6,5%
Required assistance to access the cash
3%
Required assistance to spend the cash
Absence of adequate documentation
Limited mobility/ accessibility
Unfamiliarity with the process

Management of payment mechanism within the Household

Who within the household decides how cash assistance should be spent?



92% of surveyed households indicated that the focal person is in possession of payment mechanism (i.e. SIM card receiving SMS for code payments).

97% of surveyed households reported having no disagreement on use of the cash assistance within the household.

95% mentioned that the cash assistance has positively impacted relations within the household.

Perceived Safety

99% of beneficiaries reported feeling secure throughout the process of receiving, withdrawing, keeping, or spending the cash assistance, indicating a strong sense of safety and trust. For the remaining 1% who did not, the reasons were not specified.

None of the beneficiaries experienced situations where they were required to pay additional fees or charges to access their payments.

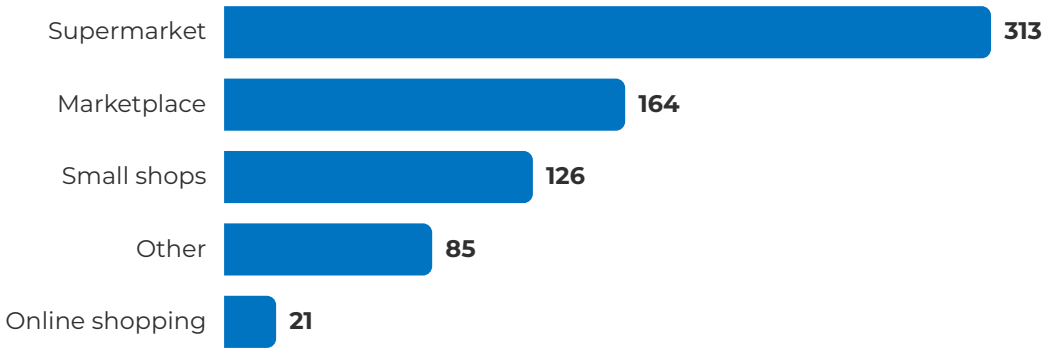
Technical issues

97% of beneficiaries encountered no technical or other issues when accessing or managing their cash, underscoring the smooth and efficient operation of the assistance program.

For those that have encountered issues, a small number faced difficulties accessing their funds due to unavailability of the registered focal person for withdrawal of payments. Others encountered issues related to their codes for retrieving payments.

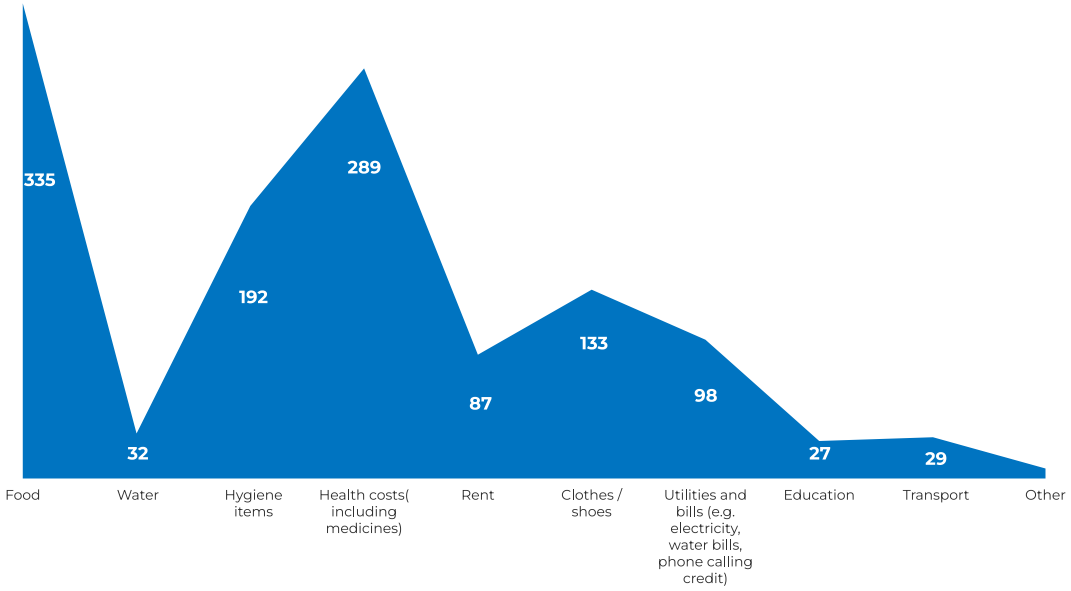
Cash assistance expenditure

Where did beneficiaries spend their money?



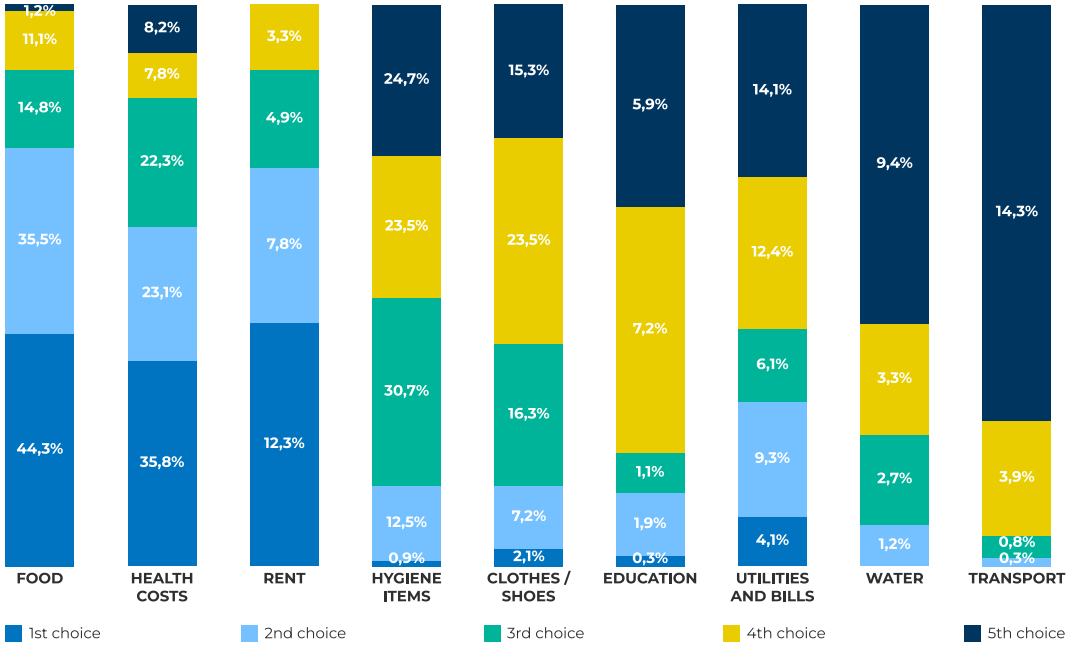
15% of surveyed households reported that they needed **more than an hour** to reach the place where cash is spent. **21%** needed **30 minutes to an hour, 33%** from **15 to 30 minutes** while **25%** required **less than 15 minutes.**

Where did beneficiaries spend their money?



47% of people answered 'other' spent the money in pharmacies

Of these items/services which did the household spend the most money on, ranked in order of importance?



Households were asked to prioritize their topexpenditures from the cash assistance received. The results illustrate the diverse spending patterns, shedding light on their immediate needs and financial priorities.

The majority of respondents allocated their cash assistance towards securing food, emphasizing its fundamental role in addressing basic sustenance needs, with 44.3% selecting it as their first-choice expenditure.

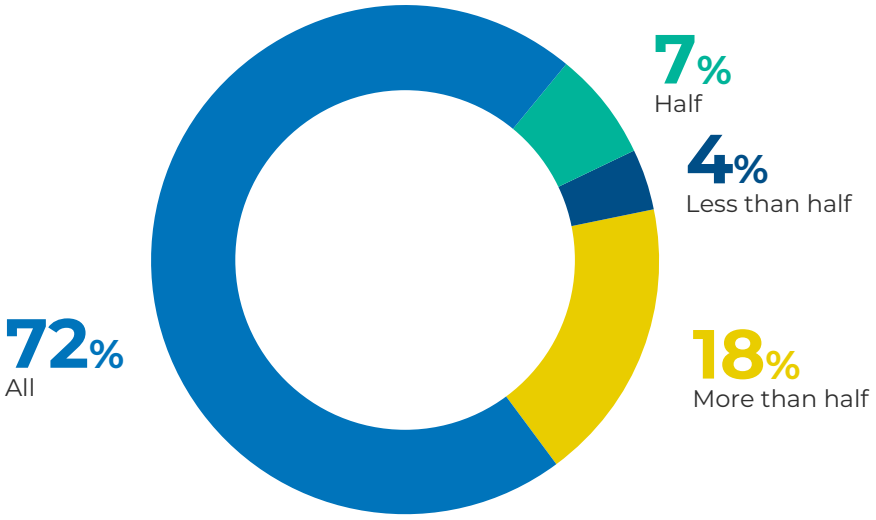
Healthcare costs followed closely, indicating a significant portion of the assistance was directed towards maintaining well-being and accessing medical services.

Rent appeared to be a secondary consideration for many, suggesting that accommodation, including availability of affordable housing solutions, remain as a key challenge facing refugees in Bulgaria.

Utilities/bills also featured in top priorities, highlighting the cost of basic amenities as a challenge for refugees.

Hygiene items and clothing/shoes gained prominence in subsequent rankings.

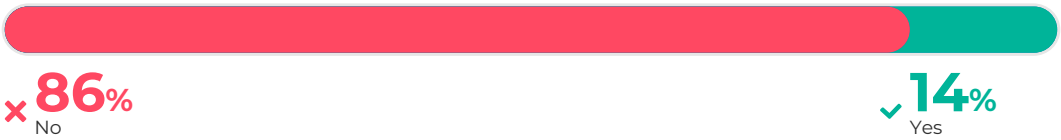
How much of the cash assistance is already spent?



Results have shown that the majority (72%) of the assistance has been already fully spent by the time of the assessment, which occurred one to two months after receiving the cash assistance.

Additionally, a significant portion (18%) has used more than half of the assistance. Only a small proportion (7%) has used exactly half, and fewer (4%) have utilized less than half of the assistance.

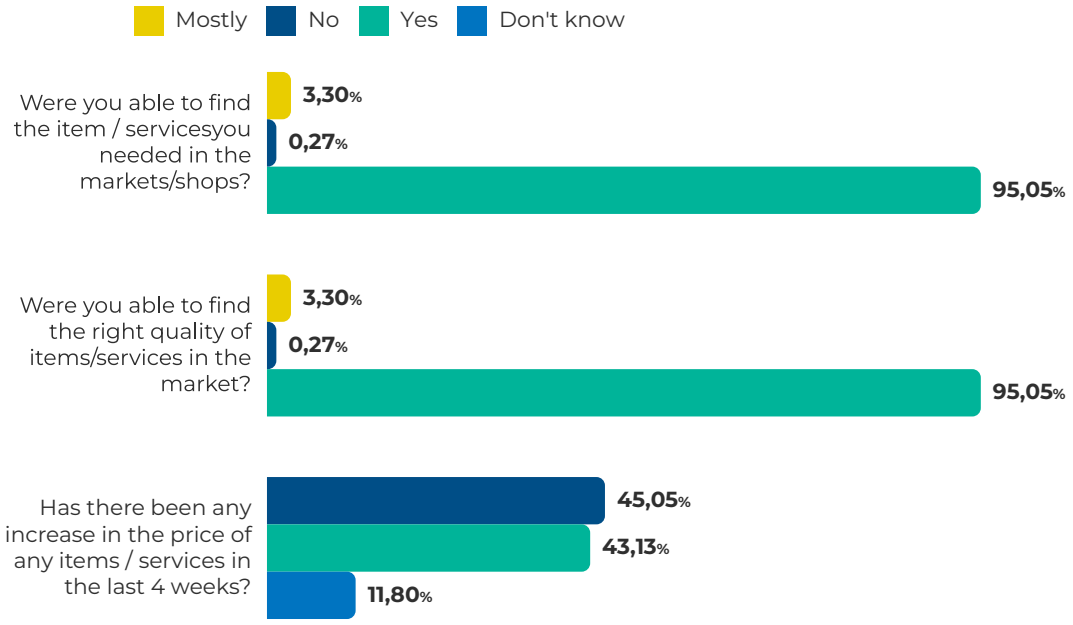
Did beneficiaries save money?



Furthermore, in response to whether beneficiaries have saved any money by the time of the assessment, the majority (86%) reported not having saved any of it, indicating that the assistance was primarily used for immediate needs rather than long-term savings or investment. For those that have reportedly saved money, this was in the form of liquid cash at home.

Market availability and prices

Market availability and prices



The vast majority of individuals (95%) were able to find the items and services they needed in both markets and shops.

Similarly, a high percentage (95%) reported being able to find the right quality of items or services in the marketplace.

However, there is a notable concern regarding the increase in prices of items or services in the last four weeks, with 43.1% of respondents indicating such an increase. Notably, food, clothes, and medicines are among the products that experienced rising costs.

Overall, while most respondents were able to access the necessary items and services, the rising prices of essential goods present a notable socio-economic challenge for a considerable portion of the population.

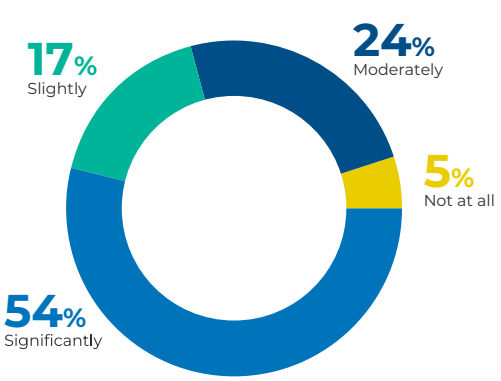
Impact of the cash assistance

98,4% of beneficiaries reported being satisfied with the cash assistance

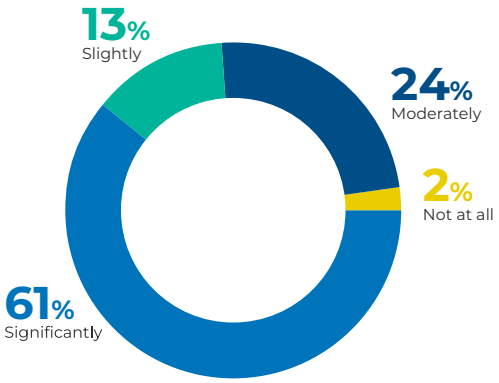
95% of surveyed households stated that the cash assistance have slightly to significantly reduced feeling of stress and 98% that it has improved their living conditions.

However, approximately 40% have reported that the cash assistance has only slightly or moderately improved their living conditions and reduced their feelings of stress. This suggests that many families require additional assistance until they can secure decent employment, inclusion and achieve self-reliance.

Improved living conditions

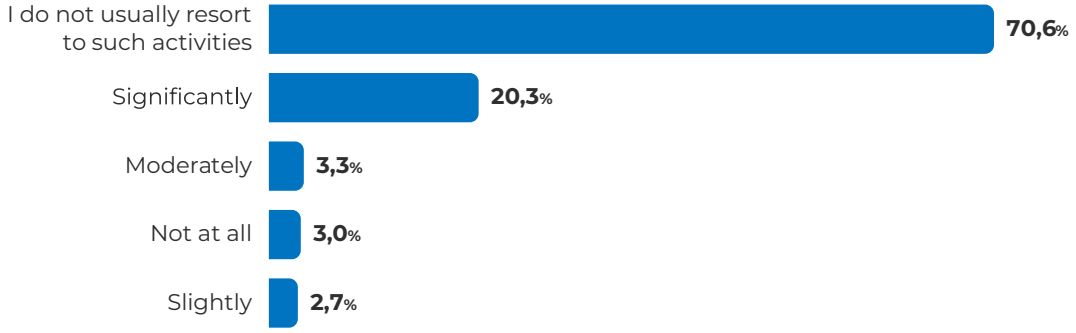


Reduced feeling of stress

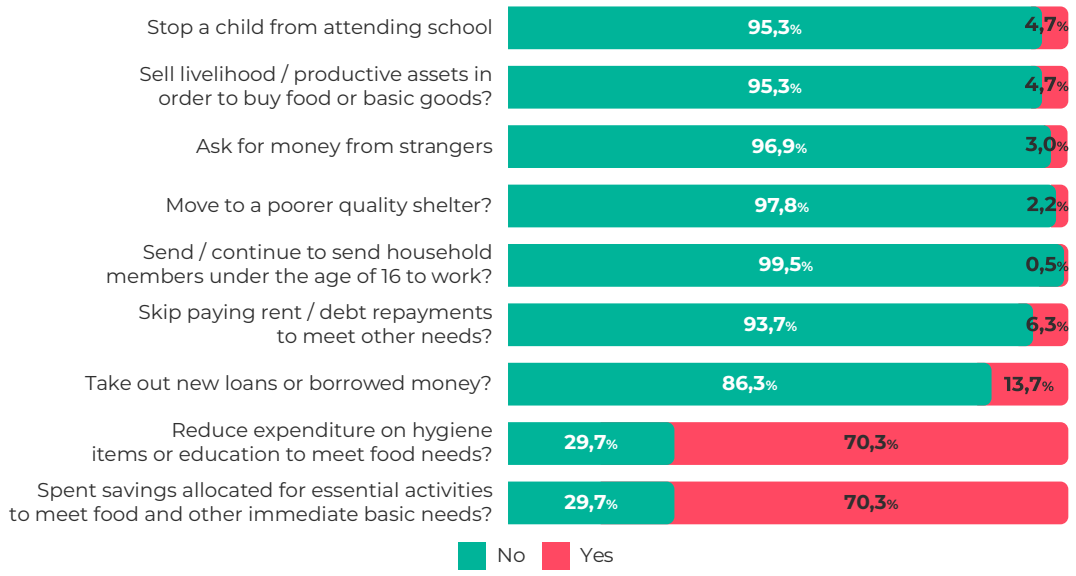


Impact of the cash assistance - Coping mechanisms

Reduced the need to resort to negative coping mechanisms



In the past 4 weeks has your household needed to?



5% of surveyed households stated that their family experienced problems in having enough food in the last 7 days. To cope, they mostly had to rely on less preferred and less expensive food, or limit portion sizes, or restrict consumption by adults.

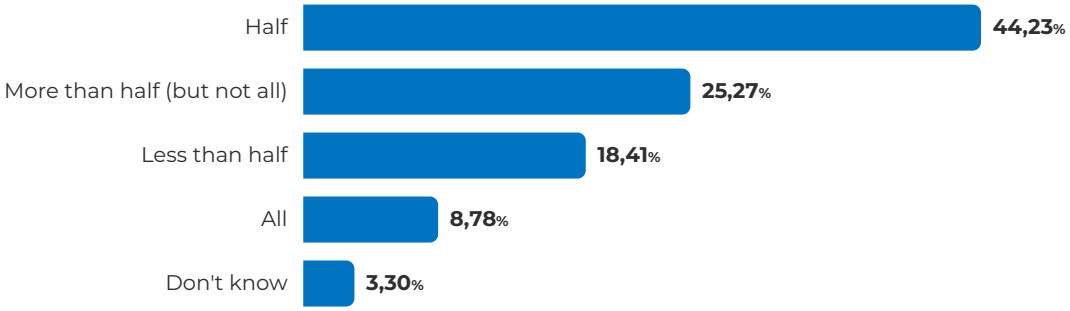
90% of households reported resorting to one or more negative coping strategies in the past four weeks, indicating a widespread reliance on critical coping mechanisms.

While the utilization of certain crisis or emergency coping methods may appear relatively low, such as withdrawing children from school, seeking assistance from strangers, or having members under 16 years old engage in work, these actions remain important indicators of distress. They highlight the need for heightened attention and increased resources to assist the most vulnerable individuals within the refugee population.

Additionally, 70% had to reduce expenditures on hygiene or education items and 70% spent savings allocated for essential activities to meet immediate food and basic needs, which underscores the persistent struggle many households face. Some resorted to taking out loans (14%) or repaying debts (6%) to alleviate financial burdens. These findings show the continuous need for comprehensive support mechanisms to relieve the strain on vulnerable households and ensure their ability to meet fundamental needs.

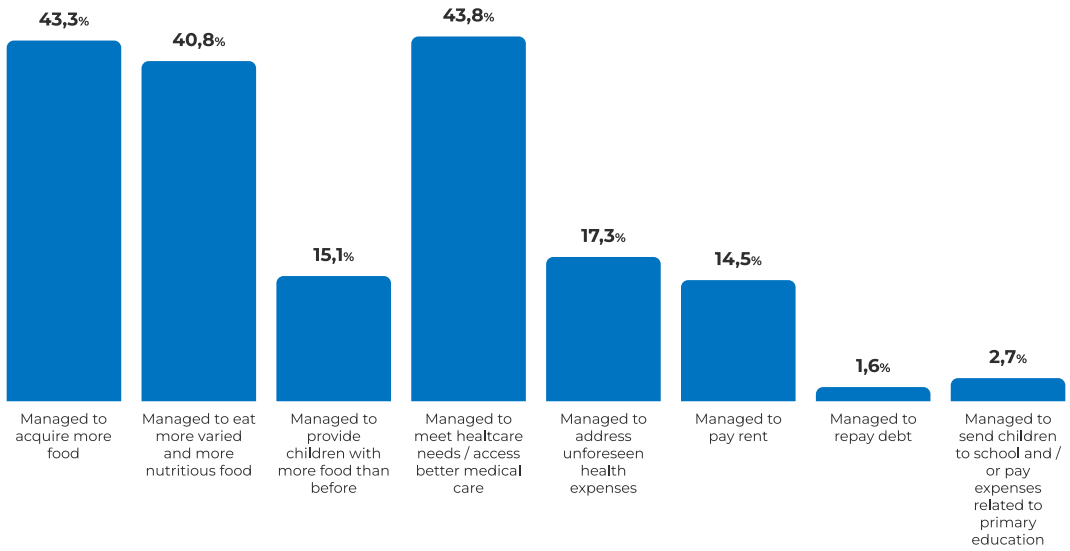
Impact of the cash assistance - Meeting basic needs

To what extent are beneficiaries currently able to meet the basic needs?



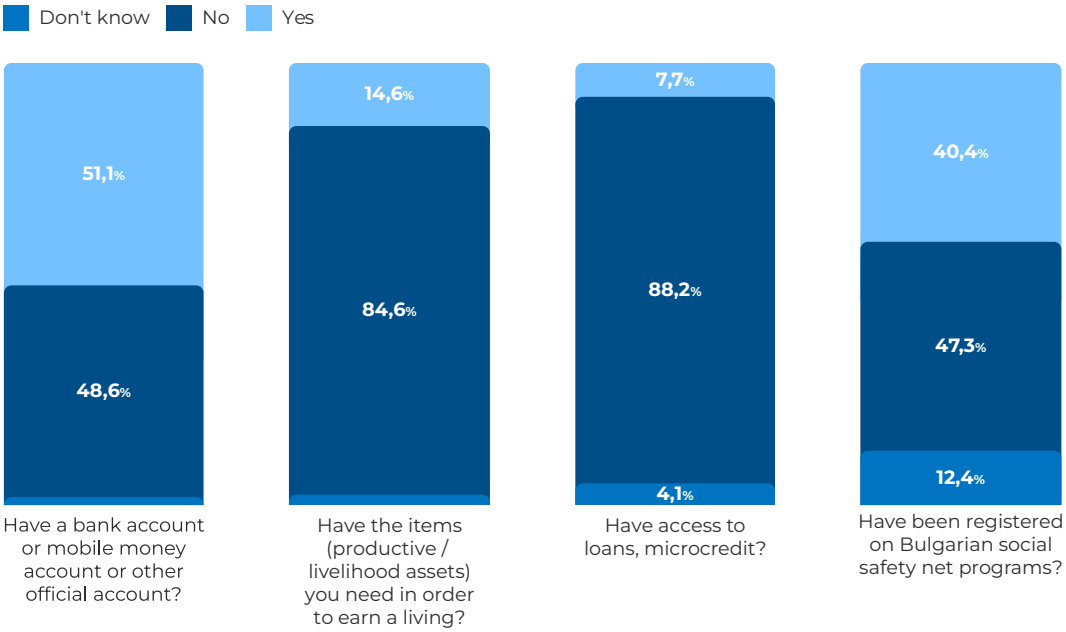
About 34 % are currently able to meet all or more than half of their basic needs while more than 62% of households stated they are currently able to meet half and or less than half of their basic needs.

What did beneficiaries manage to acquire thanks to cash assistance?



Long-term outcomes

Did any member of the household manage to?



In response to the long-term outcomes, 51% of respondents confirmed having some form of official financial account, such as a bank or mobile money account.

Over 14% of the beneficiaries reported having the necessary livelihoods items to earn a living.

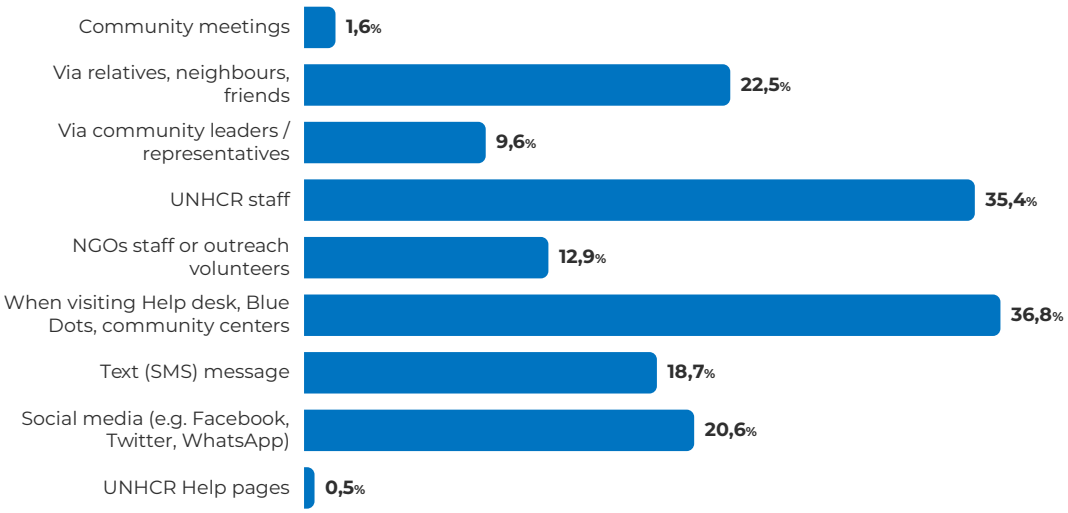
Access to financial support through loans or micro-credit seems limited, with only 7.7% affirming such access.

Additionally, 40.4% responded that they have registered for a Bulgarian social safety net program. This mostly includes the one-off assistance provided by the Agency of Social Assistance and the registration with the Employment Agency. On the other hand, a notable portion, 12.4%, did not know about social assistance, which may indicate that they remain unaware or uncertain of the availability of such service.

These findings underscore both the existence of financial inclusion challenges and potential gaps in accessing social safety net programs among the beneficiaries, suggesting areas where targeted interventions are necessary to promote socio-economic inclusion and social protection.

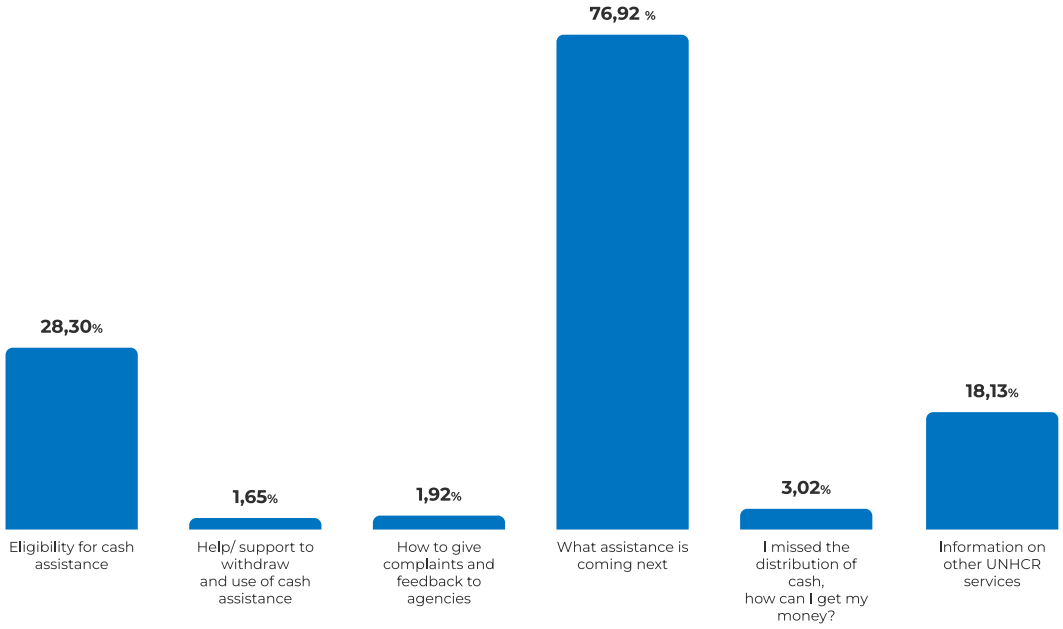
Access to Information

How did beneficiaries receive information about the cash assistance?

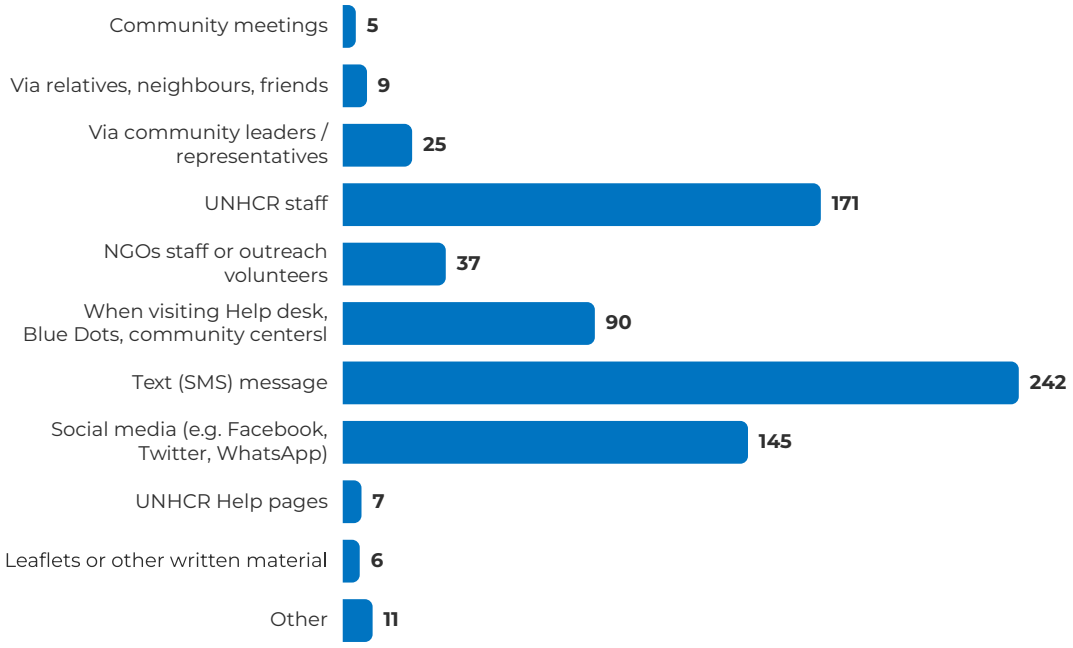


99% stated that the information provided was adequate.

What additional information would beneficiaries like to acquire?



What are the preferred way of receiving information about cash assistance?



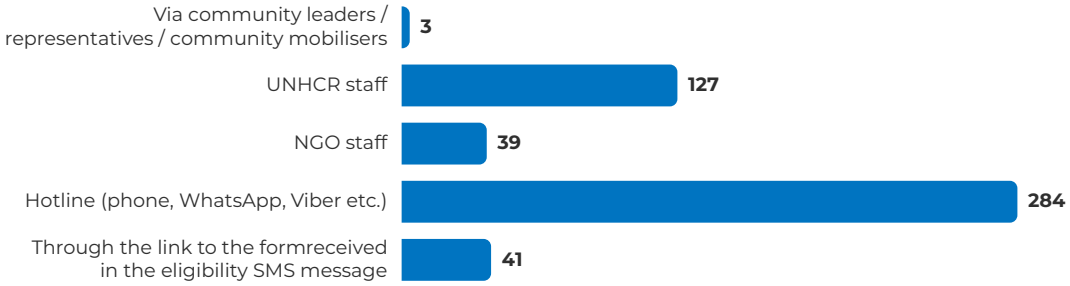
Complaints and Feedback

80% of beneficiaries reported having received information on how to report complaints and feedback on cash assistance received from UNHCR.

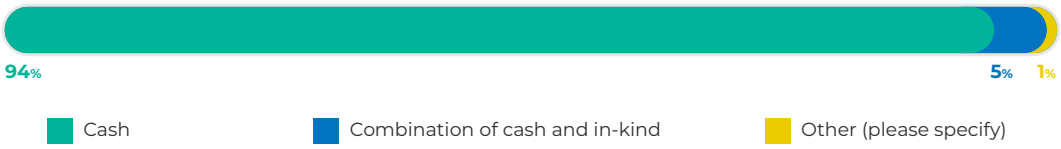
88% feel safe reporting feedback or complaint to UNHCR.

3% have reported a complaint or feedback, mostly through NGO/UNHCR staff or when visiting Blue Dot desks and have received timely response.

Preferred way to report complaints and feedback



Preferred modality of assistance



94% of beneficiaries reported cash to be their preferred modality for assistance. Of those 98% would like to receive the assistance in the same way, with 2% suggesting the use of bank account or cash in hand.

For the ones that have responded preference for combination of cash and in-kind (5%), this was mainly because the cash amount was not enough to meet basis needs for many households as indicated above.

UNHCR
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