

# Post Distribution Monitoring - Cash for Winter

## Summary

Since the beginning of the full-scale war in Ukraine on 24th February 2022, **more than 6.5 million border crossings of refugees from Ukraine were recorded**, both directly from Ukraine and via the Republic of Moldova. Out of these, **162,045 have been issued Temporary Protection permits** in Romania, and as of the end of June 2024.

In Romania, refugees have benefited from different cash assistance provided by UNHCR, subject to each cash assistance programme's eligibility criteria. This cash assistance was provided in close coordination with the Government of Romania as well as in coordination with the partners in the Refugee Response Plan (RRP) for the Ukraine situation.

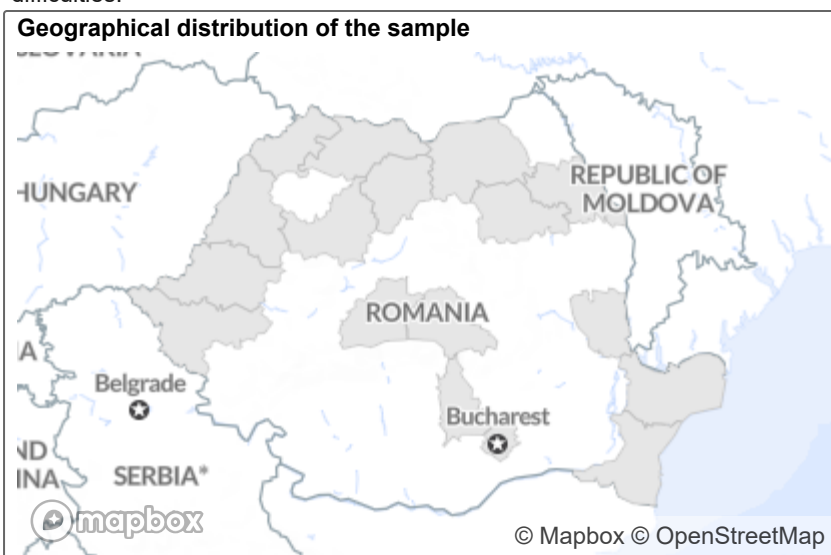
**The Cash for Winter** assistance programme was launched to mitigate the adverse impact of a harsh winter, worsened by a seasonal rise in prices, especially energy prices, and thereby to support vulnerable refugee families in Romania. Eligibility to receive cash assistance was determined by the following criteria: one or more family members with disability or serious medical condition; single parent households or elderly head of household with no other adult who is able to work in the family; households with four and more family members; single youth between ages 18-21 years old. Resultantly, the cash for winter assistance which added up to 720 RON per person, was released to 2,730 individuals. This assistance package was provided in one instalment to eligible households between January 2024 and March 2024.

As part of the efforts to monitor the quality-of-service delivery and to ensure accountability to the affected population, UNHCR conducted a Post-Distribution Monitoring (PDM) survey to assess the cash for winter programme in Romania. This document presents the findings of this survey structured in eight sections as follows: (1) Demographic characteristics of the sample, (2) Methodology, (3) Receiving and spending the cash assistance, (4) Risks in accessing the assistance, (5) Access or availability of goods in the local market and prices (6) Outcomes, (7) Coping mechanisms, and (8) Accountability to the affected population.

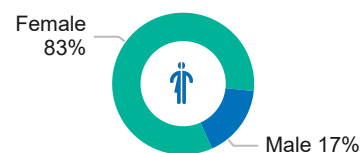
**Post Distribution Monitoring showed that the Cash for Winter Assistance programme** helped the beneficiaries cope with the difficulties during the winter period. Beneficiaries received the amount they expected at the time they expected. The majority of respondents spent the received amount to cover households' basic needs such as food, health care, clothing, utilities and rent. Moreover, beneficiaries were able to cover some of the expenses specifically due to cash assistance received. The cash assistance also helped respondents and their family members to not be engaged in harmful activities, as well as reduced stress within the household. It is also important to note that respondents reported that they know how to contact UNHCR if needed to report complaints or feedback.

## 1. Demographic composition

The average household size of 150 refugee households surveyed (389 individuals) consists of 2.59 individuals. Regarding gender disaggregation, out of 150 respondents, 83% were females, and 17% were males. Within the 389 individuals, the two largest age groups were 18-59 years old (with 133 females and 59 males) and 11-17 years old (with 21 females and 35 males). In terms of geographic representation, the top counties were Bucharest (49), Constanța (49), Sibiu (9), Cluj (8) and Ilfov (7). In the other counties, the sample sizes ranged from 1 to 6 individuals. Among the respondents 30% of households have members who experiencing health difficulties.

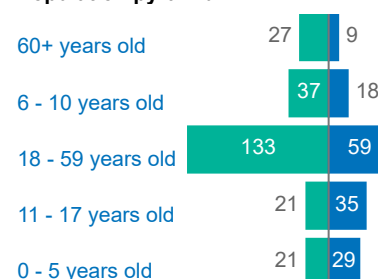


### Respondents' gender breakdown



**150**  
Households

### Population pyramid



**2.59**  
Average of Household Size

**389**  
Total

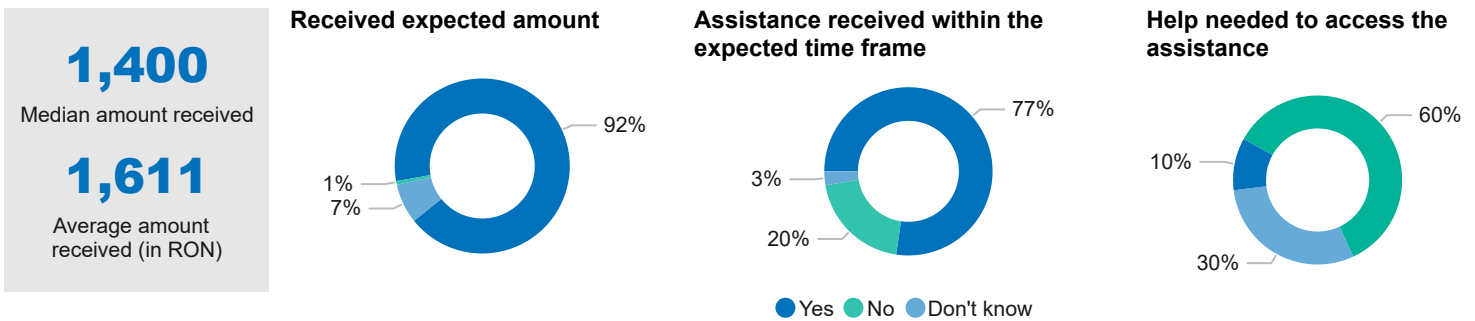
## 2. Methodology

Using a structured survey, UNHCR conducted phone interviews with a total of 150 refugee households between 17 April and 11 June 2024. These households were randomly selected from the UNHCR list of refugee recipients of cash assistance with a confidence level of 95% and a 7% margin of error. Additionally, a 100% buffer was included in the sample to account for potential non-responses due to the potential fluidity of the number of refugees.

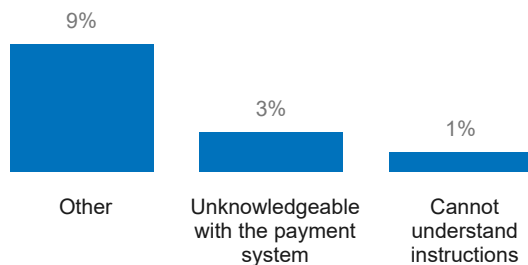
### 3.Receiving and spending the cash assistance

This section of the monitoring questionnaire aimed to better understand the receiving and spending of the assistance. Considering that all beneficiaries were given the same amount of 720 RON per person, the survey asked refugees to report on the amounts received and their recollection of this. Reportedly, the average amount received by the refugees was around 1,611 RON and the median amount of 1,400 RON per household. Regarding the recollection on the amount received, 92% of the respondents reported that they received the expected amount of cash, while 7% stated that they didn't know what amount they supposed to receive, and 1% stated that they didn't receive the expected amount.

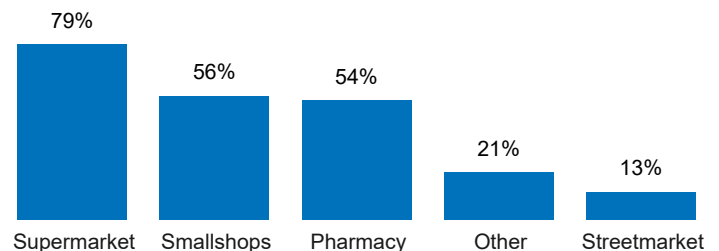
In terms of timing, 77% of the respondents reported that the cash assistance arrived on the expected date. While 20% reported that it arrived later than expected date, recipients were notified in advance via a publicly available UNHCR Telegram information channel. Only 3% reported that they don't remember. More than half of beneficiaries (60%) stated that they didn't need any help in accessing the cash assistance, while 30% answered "Don't know", because they did not withdraw cash from ATM and only made cashless payments. Remaining 10% of the surveyed Ukrainians admitted that they needed help withdrawing cash assistance from an ATM on their own for several reasons. 9% of the respondents indicated "Other", as a response, when asked about the main reason, which led to difficulties in withdrawing money, namely: language barrier (n=10), bank issue (n=1), ATM issue (n=2). The remaining 4%, of those who needed help, indicated the reason "Did not know how to use the payment mechanism" and "Can not understand instructions to access the money".



#### Reason for help with accessing the cash assistance\*

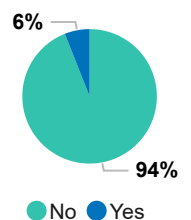


#### Place where was the cash assistance spent by beneficiaries\*



The significant majority of the respondents (94%) reported that they didn't encounter or were not aware of any technical problems or issues in the process of receiving, withdrawing, or spending the cash assistance. Only 6% of refugee reported facing at least one of the following issues: the registered person was not available to withdraw or access the money (n=4); problems with access code (PIN code, password, biometrics etc.) (n=5); poor service when getting or withdrawing the money (n=2).

#### Experiencing problems

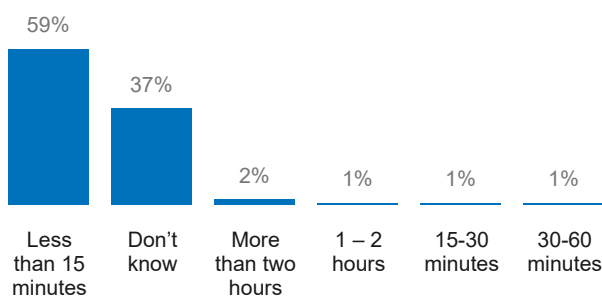


Among those who faced issues, there were three cases with other reasons: money were blocked in the bank's buffer zone for some period of time, ATM mistakenly considered that the plastic card is not valid, software problem at the MoneyGram office.

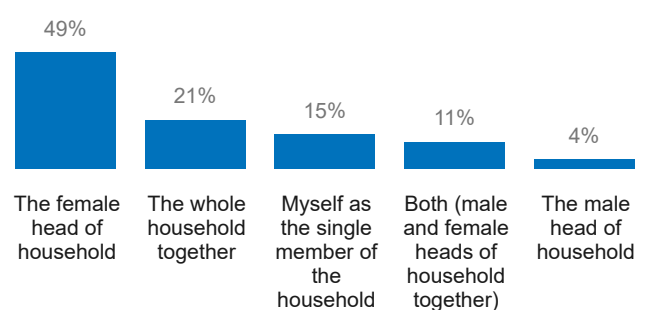
More than a half households (59%) reported that withdrawing money through MoneyGram or ATM took them less than 15 minutes.

The top reported decision-makers, in terms of how the cash assistance was spent, were: female head of the household (49%), the whole household (21%); myself as the single member of the household (15%); both husband and wife (11%) and the male head of the household (4%).

#### Waiting time to receive cash through MoneyGram or ATM



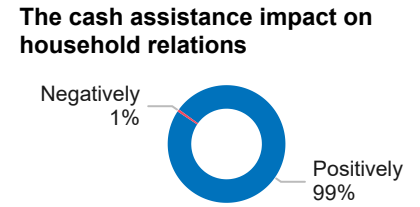
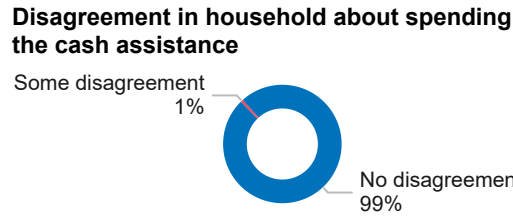
#### Household decision-maker on cash spending



\*The results don't add up to 100% because the question allowed for multiple choice

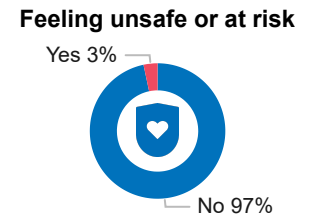
Reportedly 99% of households had **no disagreements** regarding spending the cash assistance.

A large majority (99%) of households reported that provided cash assistance had **positive impact on household relations**.

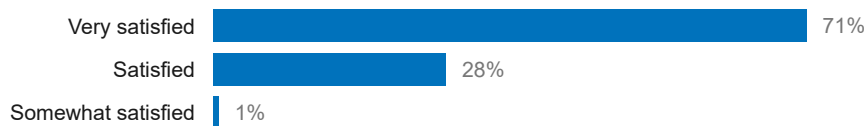


#### 4.Risks in accessing the cash assistance

Regarding the perception of risks and safety concerns when accessing or using the assistance, there was only five instances (3%) where this was reported. The respondents stated that they felt unsafe or at risk during receiving, keeping or spending the money because they were afraid of being assault or robbery at the bank/MoneyGram and during returning from the bank/MoneyGram. Also, one person noted that she did not feel safe while keeping money at home, because previously the child's scooter was stolen from the hall of the block where she lives.



#### Satisfaction with the process of receiving cash assistance

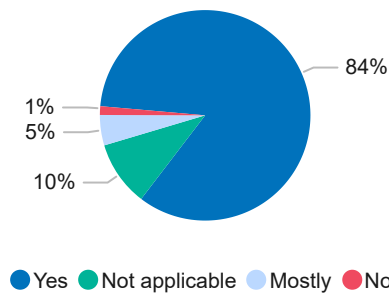


The majority of cash assistance beneficiaries, **99%** - "satisfied" and "very satisfied" with the process of receiving cash. While 1% were "somewhat satisfied".

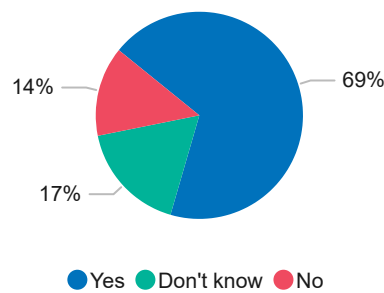
#### 5.Markets and prices

Refugees were also asked about their experiences in the market. The results revealed that the majority of the respondents (84%), were able to find the items they needed, while 5% found most of the needed items and 1% didn't find at all. When inquired about the price of items and services, the respondents had differing opinions. According to the survey, two thirds (69%) of the respondents claimed a general increase in the price of items or services, while 14% reported that they didn't notice any increase in prices. The remaining 17% of the respondents admitted that they did not know how to determine if prices had changed. When asked about the quality of items or services they encountered, a majority of the respondents, specifically 88%, answered that they found the right quality. Only a small minority of 2% of the respondents reported that they mostly found the right quality of items or services in the marketplace. Specifically, the respondents mentioned items such as medicines, food and clothing as the ones that were not readily available or did not meet their quality expectations.

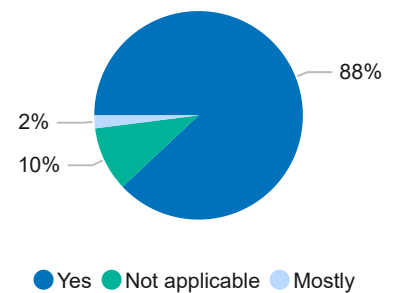
#### Finding the needed items/services in the market



#### Observing an increase in the price of items or services in the last four weeks



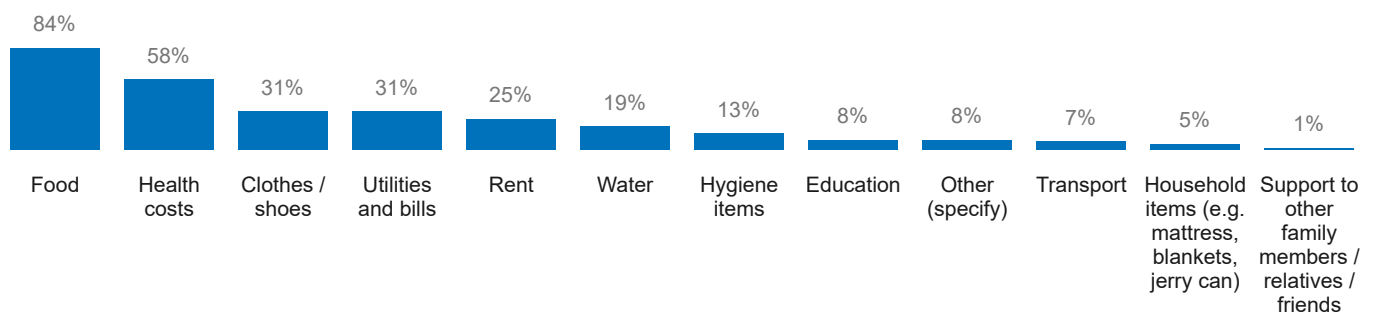
#### Finding quality items/services in the market



In terms of top 5 expenditure items of the cash assistance, the responses were divided as follows: the majority (84%) of the respondents spent it on food, more than a half (58%) spent assistance on health care, a third (31%) of people bought clothes, another third (31%) used the cash to cover utility expenditures, and 25% paid rent.

The results show that most of people, who received the payment, needed food, namely perishable food products for every day, which are not provided by humanitarian aid services.

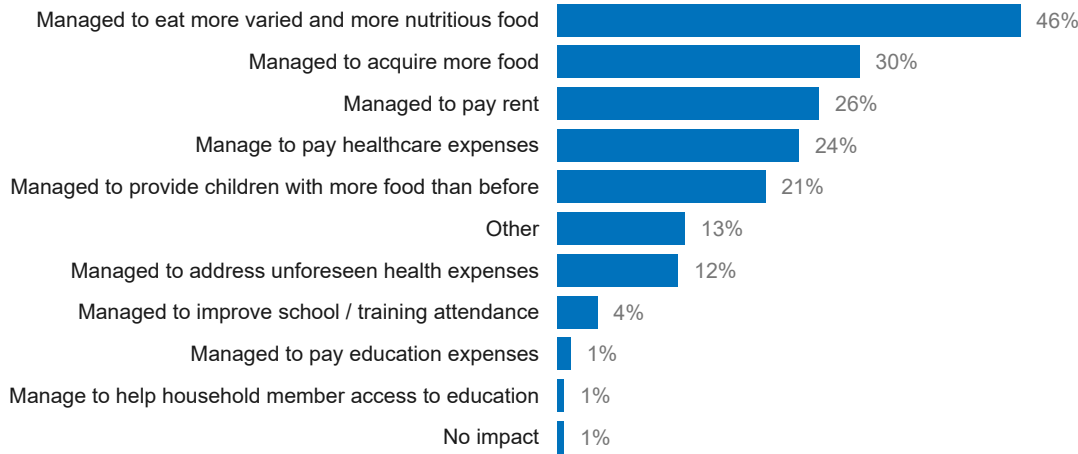
#### On what was the cash assistance spent by beneficiaries\*



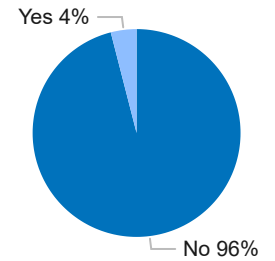
\*The results don't add up to 100% because the question allowed for multiple choice

Important to note is what expenses beneficiaries would not have been able to cover without the cash assistance provided. The options regarding food, rent accommodation, and healthcare received the biggest amount of responses. The survey also showed that 4% of people were able to save part of the assistance on purpose.

**Impact of the cash assistance\***



**Households saved some amount of the received assistance**



**6.Outcomes**

The survey also sought to understand the impact of the cash assistance on the respondents, specifically in three key areas: improvement of living conditions, reduced feelings of stress, and the reducing need to resort to harmful activities. The respondents' assessments for the first two areas were categorized into four levels of impact: "slightly," "moderately," "significantly," and "not at all". For the third area options were: "I do not normally engaged or consider engaging in such activities", "moderately", "significantly" and "not at all".

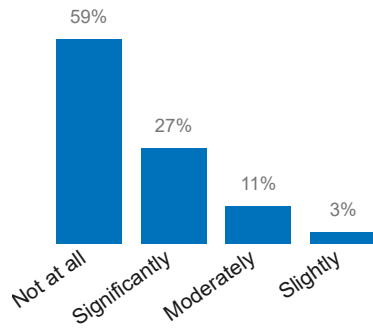
In terms of **living conditions**, 27% reported a "significant" positive impact, 11% "moderate", 3% "slight" and 59% "not at all".

For **reduced stress**, 75% experienced a "significant" reduction, 17% "moderate", 3% "slight" and 5% "not at all".

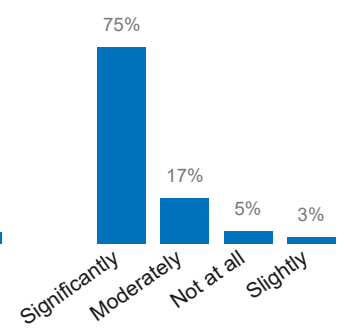
Regarding **reduced need to resort to harmful activities**, 87% reported that "I do not normally engaged or consider engaging in such activities", 5% "moderate", 5% "slight" and 2% "not at all".

The results obtained confirm that Cash for winter program was aimed to cover expenditures regarding the basic needs of households, including utilities. And what is more, the respondents' answers show that cash assistance significantly reduced feeling of stress within their household.

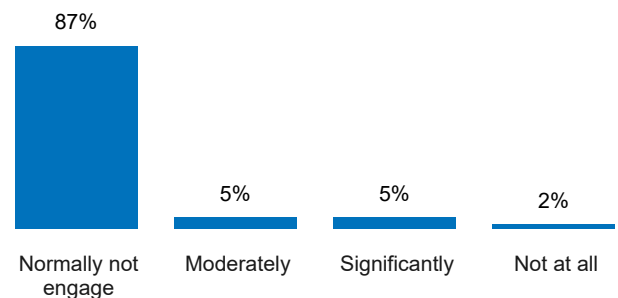
**Living conditions improved**



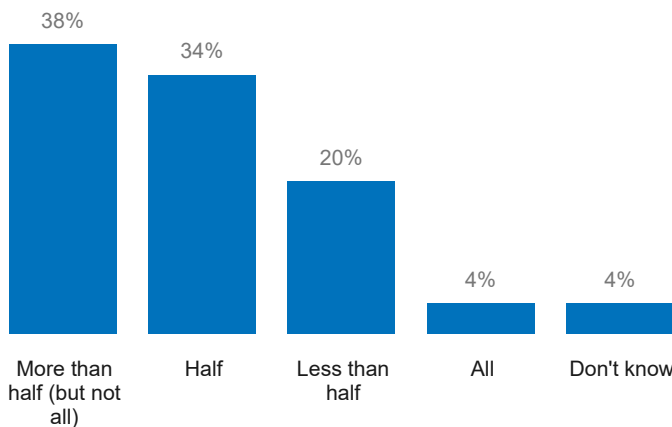
**Reduced feeling of stress**



**Reduced need to resort to harmful activities**



**Meeting the households basic needs**



The assessment also focused on understanding how well the respondents could fulfill their households' basic needs on their own. The answers were categorized into five levels, each representing different level at which they were able to meet these needs: "All", "More than half (but not all)", "Half", "Less than half", and "Don't know".

According to the answers, 38% reported that they were able to meet more than half of the basic needs of their households and another 34% reported that they were able to met half of the basic needs.

On the other hand, every fifth respondent indicated that their household able to meet less than half of the households' basic needs and 4% reported that they can meet all basic needs of their household.

\*The results don't add up to 100% because the question allowed for multiple choice

## 7. Coping mechanisms

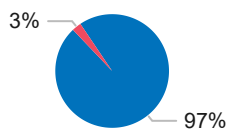
In this section of the survey, refugees were asked whether in the four weeks prior to the data collection they have resorted to any coping mechanism in order to meet their basic needs. Coping mechanisms refer to the strategies and behaviors that refugees and displaced individuals employ to protect themselves from the economic, psychological, and social challenges they face. In order to deal with the challenges brought about by leaving in displacement, refugees engage in coping mechanisms such as stop a child from going to school, sell personal assets, move to a poorer quality shelter, send a household member to work far away, take a new loan or borrow money, skip paying rent or a debt.

Post distribution monitoring survey shows 3% of the respondents reported that they had to stop a child from going to school, what indicate that children in these families are at risk of losing educational opportunities, which can have long-term effects on their development, well-being, and future prospects, while the overwhelming majority of households (97%) have not stopped a child from attending school, indicating that most families are prioritizing education despite hardships. 12% of surveyed households had to sell personal assets reflecting the severity of financial strain on a small but significant portion of the population. The loss of assets reduces a household's resilience to future shocks, increasing their dependency on potentially harmful coping mechanisms. Coupled with the below high rate of borrowing (37%) suggests that many families are trapped in a cycle of debt, which could lead to further economic exploitation.

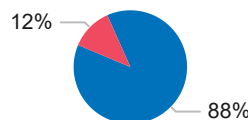
Similar to selling assets, 12% of households have downgraded their living conditions to cope with financial difficulties. One in ten households (11%) have had to send a family member to work far away, likely as a last resort to secure income. This raises concern about family separation. Almost a quarter of the respondents (23%) have skipped rent or debt payments to meet basic needs, highlighting the critical financial pressure faced by these households. Skipping payments to meet basic needs is a strong indicator of financial desperation. This behavior might lead to eviction, loss of access to essential services like healthcare and education, and increased food insecurity.

More than half of households (57%) had to reduce expenditures on hygiene items, water, baby items, health, or education, in order to meet households' food needs. As well as 62% of households had to spend own savings on meeting basic needs, including food, housing and heating. In addition, every fifth respondent refugee had problems with food in the household in the last 7 days prior the data collection.

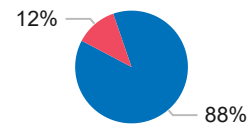
### Stop a child from attending school



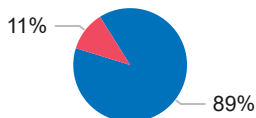
### Sell personal assets in order to buy food



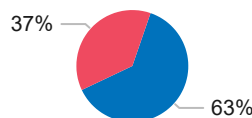
### Move to a poorer quality shelter



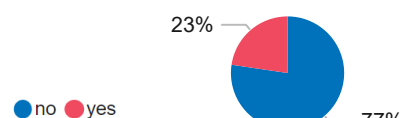
### Send a HH member to work far away



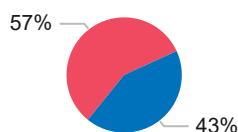
### Take a new loan or borrow money



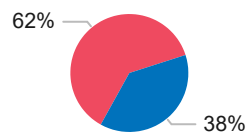
### Skipped paying rent of debt in order to meet basic needs



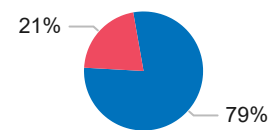
### Reduce expenditure on hygiene, water, health or education



### Spent savings on meeting basic needs



### Food problems in the last 7 days



Among households experiencing food insecurity, various other coping strategies were employed for one week in order to manage their situation. Considering the concept of food insecurity, which defines that food is available, meaning people can access it and, in addition, the food corresponds to what people actually need. The survey revealed that a significant portion, 9%, had to borrow food or rely on help from friends or relatives for the entire week, while a majority, 88%, did not need to borrow food at all. A smaller proportion of, 3%, relied on this coping mechanism for about four days.

When it came to relying on less preferred and less expensive food, the respondents reported that this was the most common applied coping mechanism. A substantial 63% of households resorted to this for all seven days. Others managed to get by with cheaper food less frequently, with 6% doing so for five days, 3% for four days, 9% for three days, and 6% for two days. Only 13% of households did not need to turn to this option at all.

When asked about resorting to reducing the number of meals eaten per day, over a third of the respondents, 38%, reported that they applied this coping mechanism for an entire week. Some did this for fewer days, with 3% reducing meals for five days, 6% for two days, and 3% for just one day. Half of the households, 50%, managed without having to reduce their meal frequency.

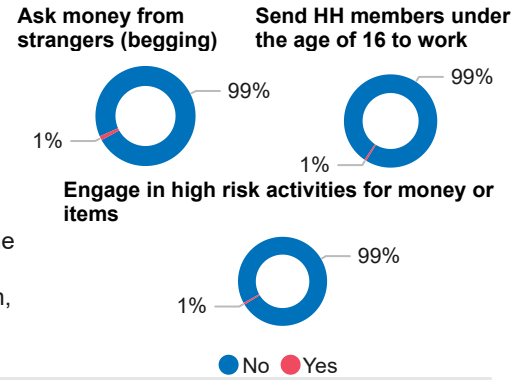
Limiting portion sizes at mealtimes was also a frequent response. In this case, 41% of households had to limit portions every day of the week. Others did so less often, with 3% limiting portions for five days, 9% for four days, and 3% for one day. Meanwhile, 44% did not have to limit their portion sizes at all.

\*the results don't add up to 100% because the question allowed for multiple choice

## Extreme Coping mechanisms

Extreme coping mechanisms refer to critical and often harmful strategies that vulnerable refugee populations may resort to when faced with severe financial, social, or security challenges. These strategies are typically last-resort measures taken in situations where all other means of securing basic needs, such as food, shelter, and safety, have been exhausted or are unavailable. They often involve significant risks to personal well-being, legal status, and dignity.

Among the surveyed refugees 1% have reported resorting to extreme coping mechanisms, such as begging or asking strangers for money (n=2); sending household member under the age of 16 years to work (n=1), or engaging in high risk activities for money or items (n=1). When all other options are exhausted, individuals may resort to extreme coping mechanism, which can expose them to further vulnerabilities, including exploitation, violence, social stigma, severe physical or legal risk, trafficking, hazardous labor.

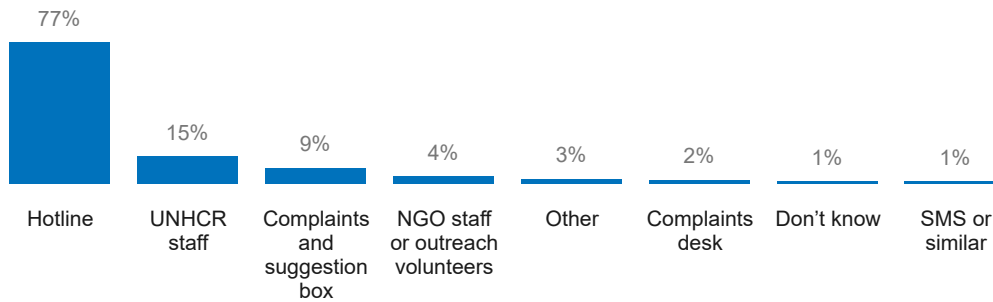


## 8.Accountability to affected population

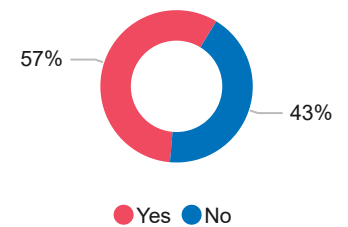
Regarding preferences for assistance, if the program were to resume, a significant majority (78%) of the respondents indicated a preference for cash assistance (as oppose to in-kind or a combination of both). When asked about their awareness of reporting complaints and providing feedback on cash assistance from UNHCR, more than a half (57%) of the respondents answered affirmatively. Asking about preferred channel for reporting concerns or providing feedback more then two thirds (77%) indicated that they would use the hotline, 15% mentioned UNHCR staff as their preferred means of communication, while 9% reported that they would choose complaints and suggestion box, 4% indicated as a channel of preference NGO staff members and volunteers, 2% marked desk for complaints and 1% preferred SMS.

In terms of additional informational needs, 1 respondent prioritized information about what assistance is coming next, 1 respondent expressed a desire for information regarding the eligibility criteria for cash assistance, 2 persons expressed a need for information on other UNHCR services, and one of them also expressed interest about the requirements regarding documentation for enrollment.

### Channel for reporting concerns or providing feedback\*



### Received information about how to report complaints/feedback

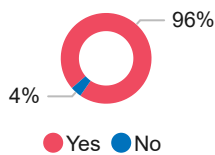


**Positive estimation** of the adequateness of the information received about the cash assistance expressed almost each surveyed household (96%).

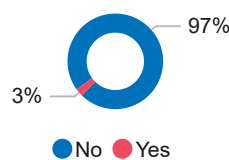
As well as **96% of surveyed people feeling safe** in case of need to report feedback or complaints to UNHCR regarding the Cash assistance programme. 4 respondents (3%) reported about previous complains and feedback to UNHCR.

More than two thirds (71%) of respondents reported that a bank account in their name had been opened previously and this action was not related to the enrollment proses for the Cash Assistance programme.

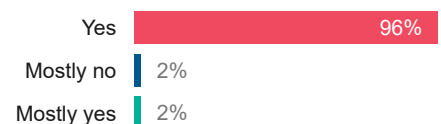
### Feeling safe in reporting feedback or complaints to UNHCR



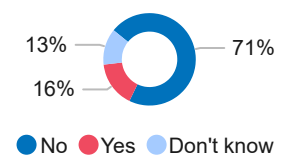
### Any complaints or feedback regarding the cash assistance received from UNHCR in prior period



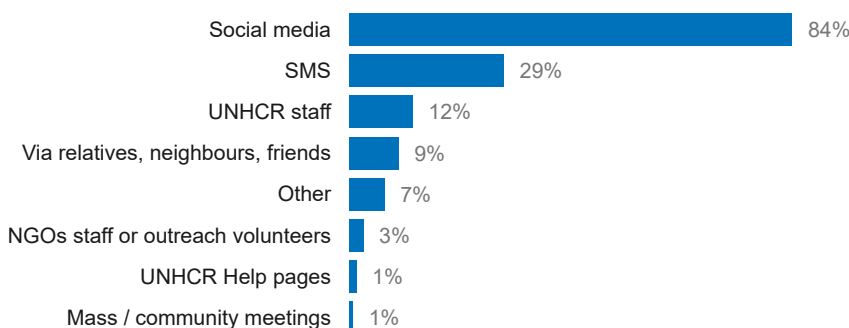
### Estimation the adequateness of the information received about the Cash Assistance programme



### Opening a bank account is related to the enrollment to the Cash Assistance programme



### Preferred way of receiving information about the Cash Assistance future programme\*



Regarding the preferred way of receiving information about the Cash Assistance programme for the future period, the opinions of the respondents were divided. Specifically the majority (84%) preferred to choose "Social media", one third of the respondents (29%) would like to receive SMS, in addition 12% would rather find an opportunity to meet with UNHCR staff member face-to-face. As well as, 9% of the respondents have chosen option to receive new information via relatives, neighbours, friends. NGO staff, volunteers, UNHCR Help page and community meetings received 5% in total. Option "Other" was preferred by 7% of people surveyed: email from UNHCR (n=5), call from UNHCR (n=5).

\*the results don't add up to 100% because the question allowed for multiple choice