

Post Distribution Monitoring - Cash for Refugees with Specific Needs

Summary

Since the beginning of the international conflict in Ukraine on 24th February 2022 until the end of October 2024 **more than 7.7 million border crossings of refugees from Ukraine were recorded** by Romania, directly from Ukraine and via the Republic of Moldova, and **175,331 individuals have been issued Temporary Protection**.

A high proportion of refugees from Ukraine can be exposed to protection-related risks, including gender-based violence, sexual exploitation and abuse, the separation of children and human trafficking, especially considering that most arrivals have been women and children. These risks and harmful coping mechanisms are exacerbated by the depletion of savings that refugees may have brought with them.

On 1 April 2024, UNHCR Romania launched the Cash for Refugees with Specific Needs programme. The programme is complementary to the governmental assistance providing four installments plus a top up, each in value of 630 RON per individual (eg. 130 USD), to the most vulnerable households residing in Romania. The programme aimed to enable vulnerable refugees to cope with their basic needs and other specific needs, have a smoother integration and prevent negative coping mechanisms. In order to identify the most vulnerable households, UNHCR, together with 20 partner organizations consisting of some government entities, UN agencies and NGOs, recalibrated, and revalidated the inter-agency vulnerability scorecard in line with socio economics assessment's findings and latest realities in the country. Overall, **UNHCR assessed 13,305 refugees**, and assisted the most vulnerable 5,691 **during the April to September 2024** period.

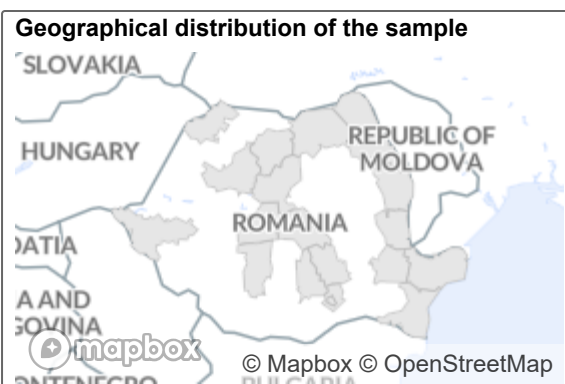
As part of the efforts to monitor the quality-of-service delivery and to ensure accountability to the affected population, UNHCR conducted a Post-Distribution Monitoring (PDM) survey to assess the Cash for Refugees with Specific Needs programme in Romania. This document presents the findings of this 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.

The results from the Post Distribution Monitoring survey confirm that the Cash for Refugees with Specific Needs programme has increasingly targeted the vulnerable refugee population from Ukraine, helping them meet their basic needs and cover other expenses related to their households' well-being.

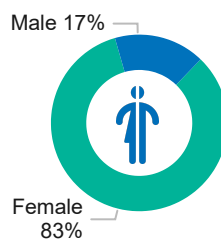
Post Distribution Monitoring showed that the **Cash for Refugees with Specific Needs programme** beneficiaries received the amount they expected at the time they expected. The majority of respondents spent the received amount to cover households' basic needs such as food, health care, rent, utilities and clothing. 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

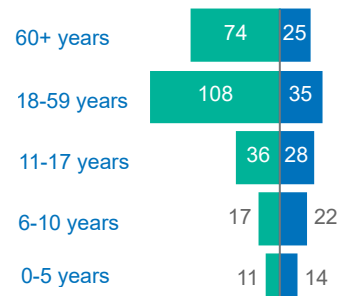
The average household size of 150 refugee households surveyed (370 individuals) consists of 2.47 individuals. Out of 150 respondents, 83% were females, and 17% were males. Within the 370 individuals, the two largest age groups were 18-59 years old (with 108 females and 35 males) and 60+ years old (with 74 females and 25 males). In terms of geographic representation, the top counties were Bucharest (46), Constanța (37), Galati (13), Suceava (10), Iasi (7) and Cluj (7). In the other counties, the sample sizes ranged from 1 to 6 individuals. Among the respondents 71% of households have members who are experiencing health difficulties.



Respondents' gender breakdown



Population pyra



150

Households

370

Total

2.47

Average of Household Size

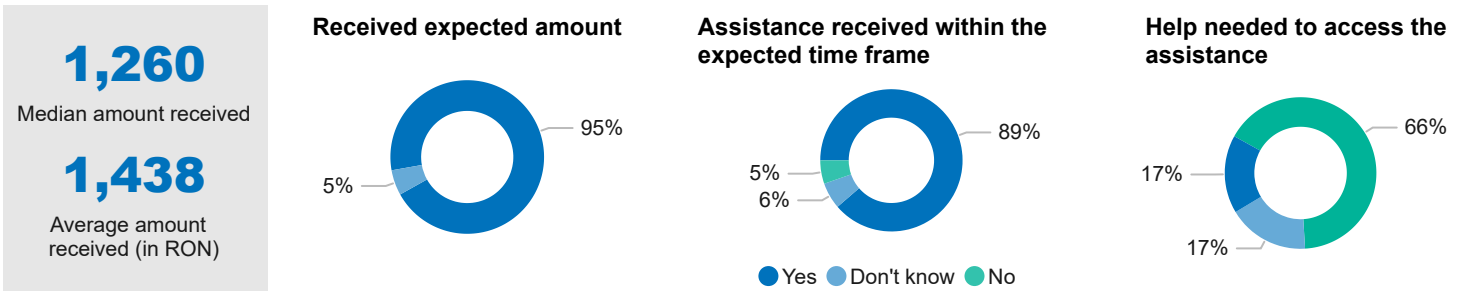
2. Methodology

Using a structured survey, UNHCR conducted phone interviews with a total of 150 refugee households between 21 August and 3 October 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 how the assistance was received and spent. Considering that all beneficiaries were given the same amount of 630 RON per person, the survey asked refugees to report both the amounts they received and their recollection of those amounts. The reported average amount received by refugees was around 1,438 RON, varying based on the number of individuals in each household. The median amount received by households was 1,260 RON. Regarding their recollection of the amount received, 95% of respondents (92%***) reported receiving the expected amount of cash, while 5% (7%***) said they didn't know the amount they were supposed to receive.

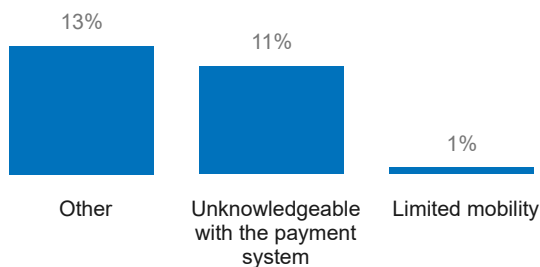
In terms of timing, 89% of the respondents (77%***) reported that the cash assistance arrived on the expected date. While 5% (20%***) reported that it arrived later than expected date, recipients were notified in advance via a publicly available UNHCR Telegram information channel. Only 6% reported that they do not remember. More than half of beneficiaries (66%) (60%***) stated that they did not need any help in accessing the cash assistance, while 17% (30%***) answered "Don't know", because they did not withdraw cash from ATM and only made cashless payments. The remaining 17% (10%***) of the surveyed Ukrainians admitted that they needed help withdrawing cash assistance from an ATM on their own for several reasons.



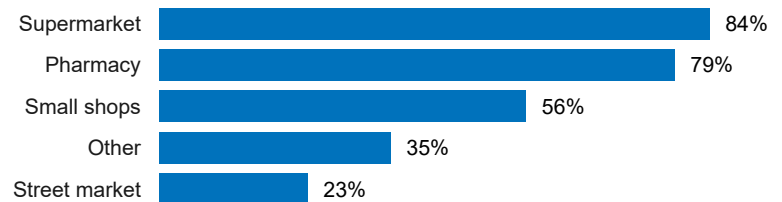
Regarding the main reason which led to difficulties in withdrawing money, 13% (9%***) of the respondents indicated "Other", namely language barrier (n=19). The remaining 11% (n=16) (3%***), of those who needed help, indicated the reason "Did not know how to use the payment mechanism". And 1 person chose the main reason as "Limited mobility".

As for the question of where the received cash assistance was spent, the top 3 choices were: "Supermarket" - 84% (79%***), maintaining its leading position from the previous round of PDM; "Pharmacy" indicator scored 79% (54%***); and "Small shops" - 56%, showing no change compared to the previous round of PDM.

Reason for help with accessing the cash assistance*



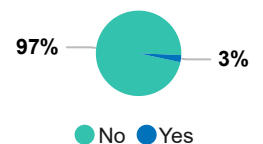
Place where was the cash assistance spent by beneficiaries*



A significant majority of the respondents (97%) reported that they did not encounter or were not aware of any technical problems or issues in the process of receiving, withdrawing, or spending the cash assistance (94%***)

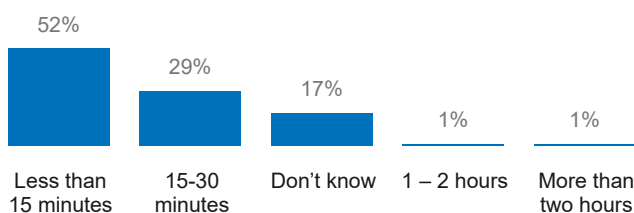
Experiencing problems

Only 3% of refugee (6%***) reported facing at least one of the following issues: the registered person was not available to withdraw or access the money (n=1); problems with access code (PIN code, password, biometrics etc.) (n=1); poor service when getting or withdrawing the money (n=3).

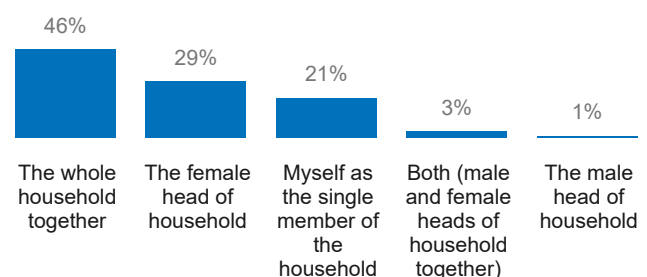


More than half households (52%) (59%***) reported that withdrawing money through MoneyGram or ATM took them less than 15 minutes. Also important to point out that 29% of respondents (1%***) spent 15-30 minutes on withdrawing money through MoneyGram or ATM. The top reported decision-makers, in terms of how the cash assistance was spent, were: the whole household together (46%) (21%***); the female head of the household (29%) (49%***); the single member of the household (21%) (15%***); both husband and wife (3%) (11%***) and the male head of the household (1%) (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

** For comparison purposes the results of the previous round of PDM will be added between brackets, in blue after each indicator

Provided cash assistance had a 100% **positive impact on household relations**, showing similar results to the previous round of [PDM](#).

The cash assistance impact on household's relations

Reportedly, among all the surveyed households there were **no disagreements** regarding spending the cash assistance, showing no change compared to the previous round of [PDM](#).

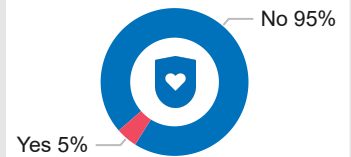


4.Risks in accessing the cash assistance

Regarding the perception of risks and safety concerns when accessing or using the assistance, there only seven instances (5%) ([3%**](#)) where this was reported.

Feeling unsafe or at risk

These seven respondents stated that they felt unsafe or at risk during receiving, keeping or spending the money because they were afraid of assault or robbery, at the bank/MoneyGram and during going to/returning from the bank/MoneyGram.



Satisfaction with the process of receiving cash assistance



The majority of cash assistance beneficiaries, **95%** - were **"very satisfied"** ([71%**](#)) and **2%** were **"satisfied"** ([28%**](#)) with the process of receiving cash, while 3% were "somewhat satisfied" and 1% were "unsatisfied".

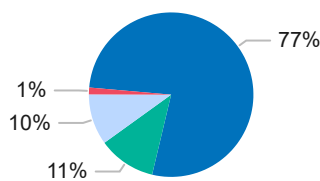
5.Markets and prices

Refugees were also asked about their experiences in the market. The results revealed that more than three quarters of the respondents (77%), were able to find the items they needed ([84%**](#)), while 10% found most of the needed items ([5%**](#)) and 1% didn't find at all, showing no change compared to the previous round of [PDM](#).

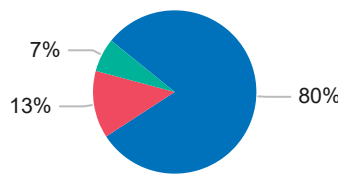
When inquired about the price of items and services, the respondents had differing opinions. According to the survey, the majority (80%) of the respondents ([69%**](#)) claimed a general increase in the price of items or services, while 13% reported that they did not notice any increase in prices ([14%**](#)). The remaining 7% ([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 85% ([88%**](#)), answered that they found the right quality. Only a small minority of 5% of the respondents ([2%**](#)) reported that they mostly found the right quality of items or services in the marketplace. Specifically, the respondents mentioned medicines as the one that was not readily available or did not meet their quality expectations.

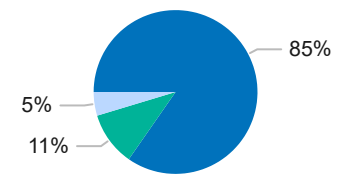
Finding the needed items/services in the market



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



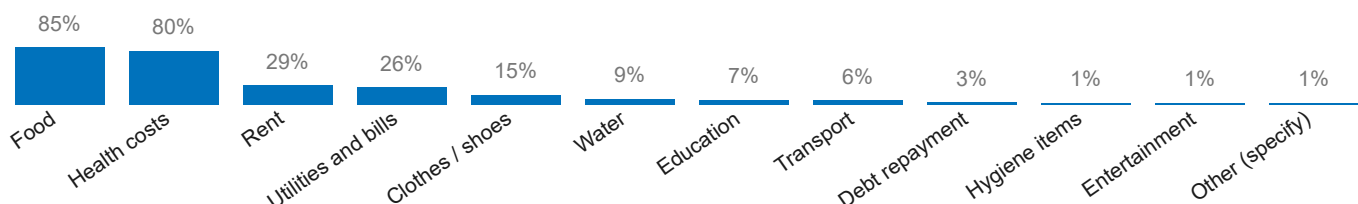
Finding quality items/services in the market



In terms of top 5 expenditure items of the cash assistance, the responses were divided as follows: the majority (85%) of the respondents spent it on food, maintaining its leading position ([84%**](#)) from the previous round of [PDM](#), 80% ([58%**](#)) spent assistance on health care, around one third (29%) of people paid rent ([25%**](#)), less than third (26%) used the cash to cover utility expenditures ([31%**](#)), and 15% of people bought clothes ([31%**](#)).

The results show that most 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*

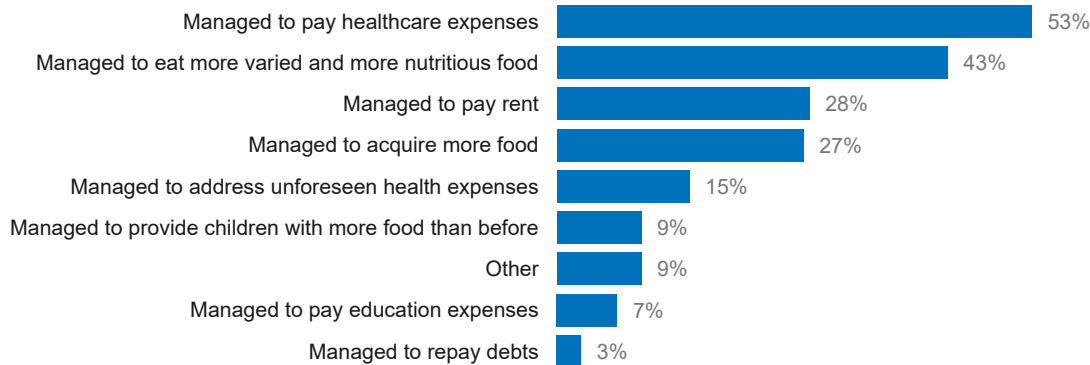


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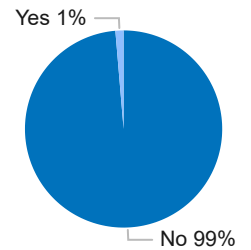
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It is important to note what expenses beneficiaries would not have been able to cover without the cash assistance provided. The options regarding healthcare, food and rent accommodation received the largest amount of responses. The survey also showed that 1% of people were able to save part of the assistance on purpose (4%**).

Impact of the cash assistance*



Households saved some amount of the received assistance



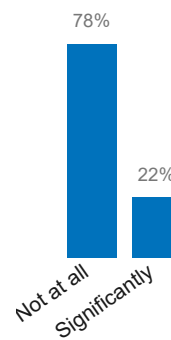
6. Outcomes

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 the need to resort to harmful activities.

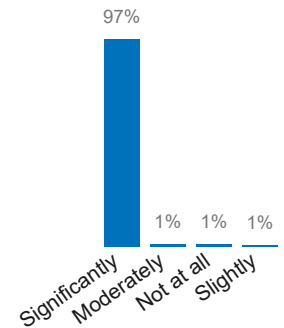
The respondents' assessments for the first two areas were categorized into four levels of impact: "slightly," "moderately," "significantly," and "not at all". For the third area, options were: "I do not normally engage or consider engaging in such activities", "significantly", "moderately", "slightly" and "not at all".

In terms of **living conditions**, 22% reported a "significant" positive impact (27%**), and 78% "not at all" (59%**). That means that **the majority of the surveyed people were able not to spend cash assistance for rent**, instead they covered households' other basic needs from the received amount.

Living conditions improved



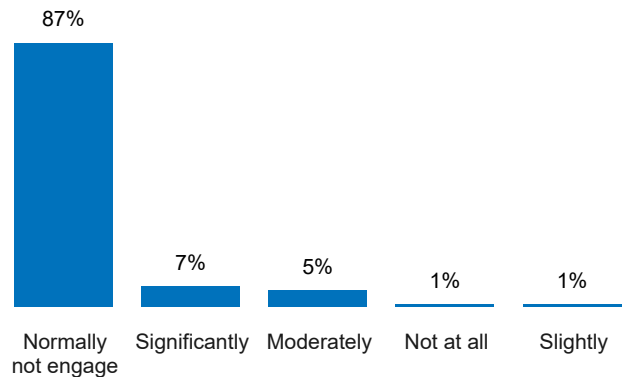
Reduced feeling of stress



For **reduced stress**, 97% (75%**), 1% "moderate" (17**), 1% "slight" (3**) and 1% "not at all" (5**).

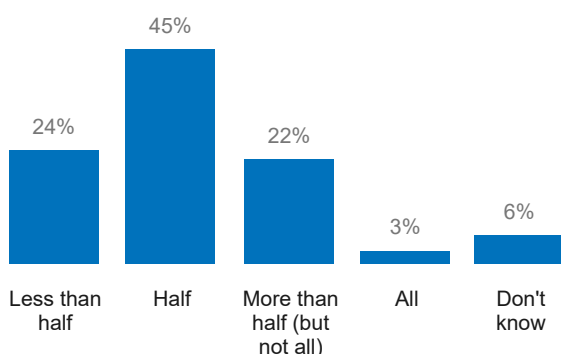
Regarding the **reduced need to resort to harmful activities**, 87% reported that "I do not normally engage or consider engaging in such activities", maintaining its leading position from the previous round of PDM, 1% "slight", 5% "moderate", similar to the previous round of PDM, 1% "not at all" (2**) and 7% expressed "significant" (5**) reduction in the need to resort to harmful activities.

Reduced need to resort to harmful activities



The results obtained confirm that the Cash for refugees with specific needs program succeeded in covering expenditures regarding the basic needs of households, including utilities. And what is more, the respondents' answers show that cash assistance significantly reduced the feeling of stress within their household.

Meeting the households basic needs



The assessment also focused on understanding how well the respondents could meet 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: "Less than half", "Half", "More than half (but not all)", "All" and "Don't know".

According to the answers, every fourth respondent (24%) indicated that their household was able to meet less than half of the households' basic needs (20**) and 45% reported (34**) that they were able to met half of the basic needs and another.

On the other hand, 22% (38**) reported that they were able to meet more than half of the basic needs of their households and 3% reported that they can meet all basic needs of their household, showing similar results to the previous round of PDM.

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7. Coping mechanisms

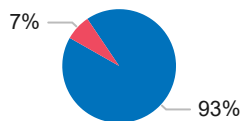
In this section of the survey, refugees were asked whether in the four weeks prior to the data collection they have resorted to any coping mechanism in order to meet their basic needs. Coping mechanisms refer to the strategies and behaviors that refugees and displaced individuals employ to protect themselves from the economic, psychological, and social challenges they face. In order to deal with the challenges brought about by living 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 7% (3%***) of the respondents reported that they had to stop a child from going to school, indicating 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. The overwhelming majority of households (93%) have not stopped a child from attending school (97%**), indicating that most families are prioritizing education despite hardships. 19% (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 high rate of borrowing (44%), this suggests that many families are trapped in a cycle of debt, which could lead to economic exploitation (37%**).

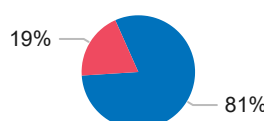
Similar to selling assets, 9% (12%***) of households had downgraded their living conditions to cope with financial difficulties. 7% (11%***) responded that they had to send a family member to work far away, likely as a last resort to secure income. This raises concerns about family separation. More than one third (35%) 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 stress. This behavior might lead to eviction, loss of access to essential services like healthcare and education, and increased food insecurity.

More than two thirds of households (72%) (57%***) had to reduce expenditures on hygiene items, water, baby items, health, or education, in order to meet households' food needs. 66% of households (62%***) had to spend own savings on meeting basic needs, including food, housing and heating. In addition, every second (52%) respondent refugee (21%***) had problems with food in the household in the last 7 days prior the data collection.

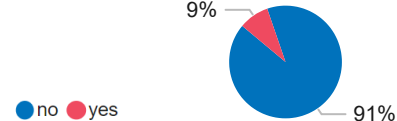
Stop a child from attending school



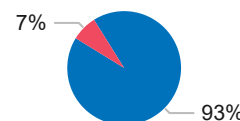
Sell personal assets in order to buy food



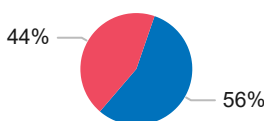
Move to a poorer quality shelter



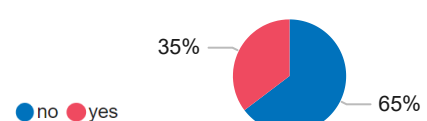
Send a HH member to work far away



Take a new loan or borrow money



Skipped paying rent or debt in order to meet basic needs



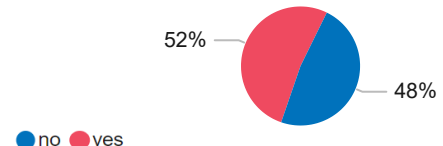
Reduce expenditure on hygiene, water, health or education



Spent savings on meeting basic needs



Food problems in the last 7 days



Among households that experienced food insecurity in the week prior to the survey, various other coping strategies were employed to manage their situation. Considering the concept of food insecurity, which defines the food that 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, 17%, had to borrow food or rely on help from friends or relatives for the entire week (9%**), while a majority, 81%, did not need to borrow food at all (88%**). A smaller proportion of 2% relied on this coping mechanism for one or two days.

When it came to relying on less preferred and less expensive food, the respondents reported that this was the most commonly applied coping mechanism. A substantial 73% of households (63%***) resorted to this for all seven days. Others managed to get by with cheaper food less frequently, with 1% doing so for four days, 9% doing so for three days, and 4% 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, more than half of the respondents (59%) reported that they applied this coping mechanism for an entire week (38%**). Some did this for fewer days, with 1% reducing meals for four days, 1% for three days, and 1% for just one day. More than one third of the households (37%) managed without having to reduce their meal frequency (50%**).

Limiting portion sizes at mealtimes was also a frequent response. In this case, 44% of households had to limit portions every day of the week (41%**). Others did so less often, with 3% limiting portions for four days, 4% for three days, 1% for two days, and 3% for one day. Meanwhile, 46% did not have to limit their portion sizes at all, showing similar results to the previous round of PDM.

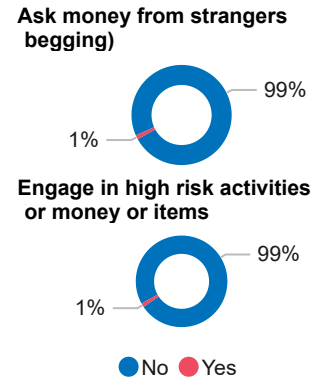
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Extreme coping mechanisms

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), or engaging in high risk activities for money or items (n=2), which aligns closely with the results from the previous round of [PDM](#). When all other options are exhausted, individuals may resort to extreme coping mechanisms, which can expose them to further vulnerabilities, including exploitation, violence, social stigma, severe physical or legal risks, trafficking, hazardous labor.

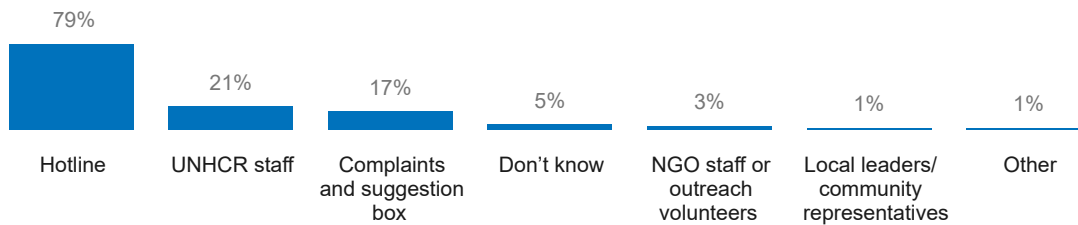


8.Accountability to affected population

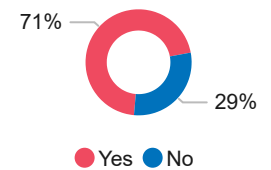
Regarding preferences for assistance, if the program were to resume, the majority (78%) of the respondents indicated a preference for cash assistance (as oppose to in-kind or a combination of both), showing no change compared to the previous round of [PDM](#). When asked about their awareness of reporting complaints and providing feedback on cash assistance from UNHCR, more than two thirds (71%) of the respondents (57%***) answered affirmatively.

Asked about the preferred channel for reporting concerns or providing feedback, more than two thirds (79%) indicated that they would use the hotline (77%**), 21% mentioned UNHCR staff as their preferred means of communication (15%**), while 17% reported that they would choose complaints and suggestion box (9%**), 3% indicated as a channel of preference NGO staff members and volunteers (4%***) and 2% marked "Local leaders/community representatives" and "Other". In terms of additional informational needs, 1 respondent prioritized information about what assistance is coming next as well as desire for information regarding the eligibility criteria for cash assistance, and 1 person expressed interest about the requirements regarding documentation for enrollment.

Channel for reporting concerns or providing feedback*



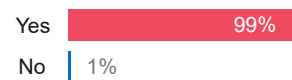
Received information about how to report complaints/feedback



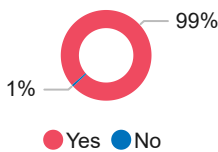
Positive estimations of the adequateness of the information received about the cash assistance were expressed by almost each surveyed household (99%) (96%**).

Also, **99% of surveyed people reported feeling safe** (96%***) in case of need to report feedback or complaints to UNHCR regarding the Cash assistance programme. 20 respondents (13%) reported having had previous complains and feedback to UNHCR (3%**). Less than half (45%) of the respondents (71%***) reported that a bank account in their name had been opened previously and this action was not related to the enrollment process for the Cash Assistance programme.

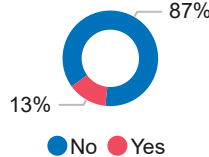
Estimation the adequateness of the information received about the Cash Assistance programme



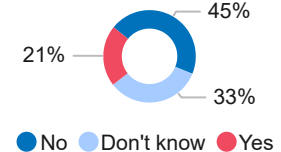
Feeling safe in reporting feedback or complaints to UNHCR



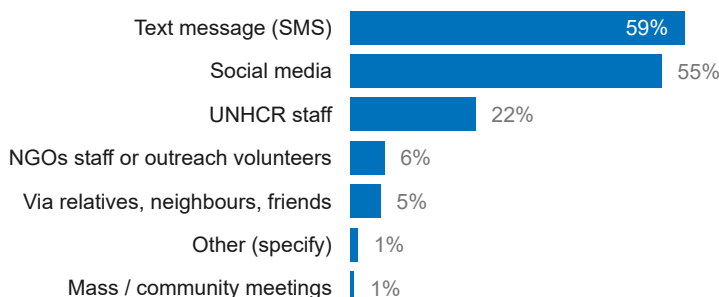
Any complaints or feedback regarding the cash assistance received from UNHCR in prior period



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 deferred. Specifically, almost **two thirds of the respondents (59%) would like to receive SMS** (29%**), more than a half (55%) preferred to choose "Social media" (84%**). In addition 22% would rather find an opportunity to meet with UNHCR staff member face-to-face (12%**). 6% of the respondents have chosen the option to receive new information from NGO staff, volunteers (3%**), and 5% via relatives, neighbours, friends (9%**). Community meetings received 5% (1%**). Option "Other" was preferred by 1% of people (7%***) surveyed: email from UNHCR (n=1), call from UNHCR (n=1).

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

** For comparison purposes the results of the previous round of PDM will be added between brackets, in blue after each indicator