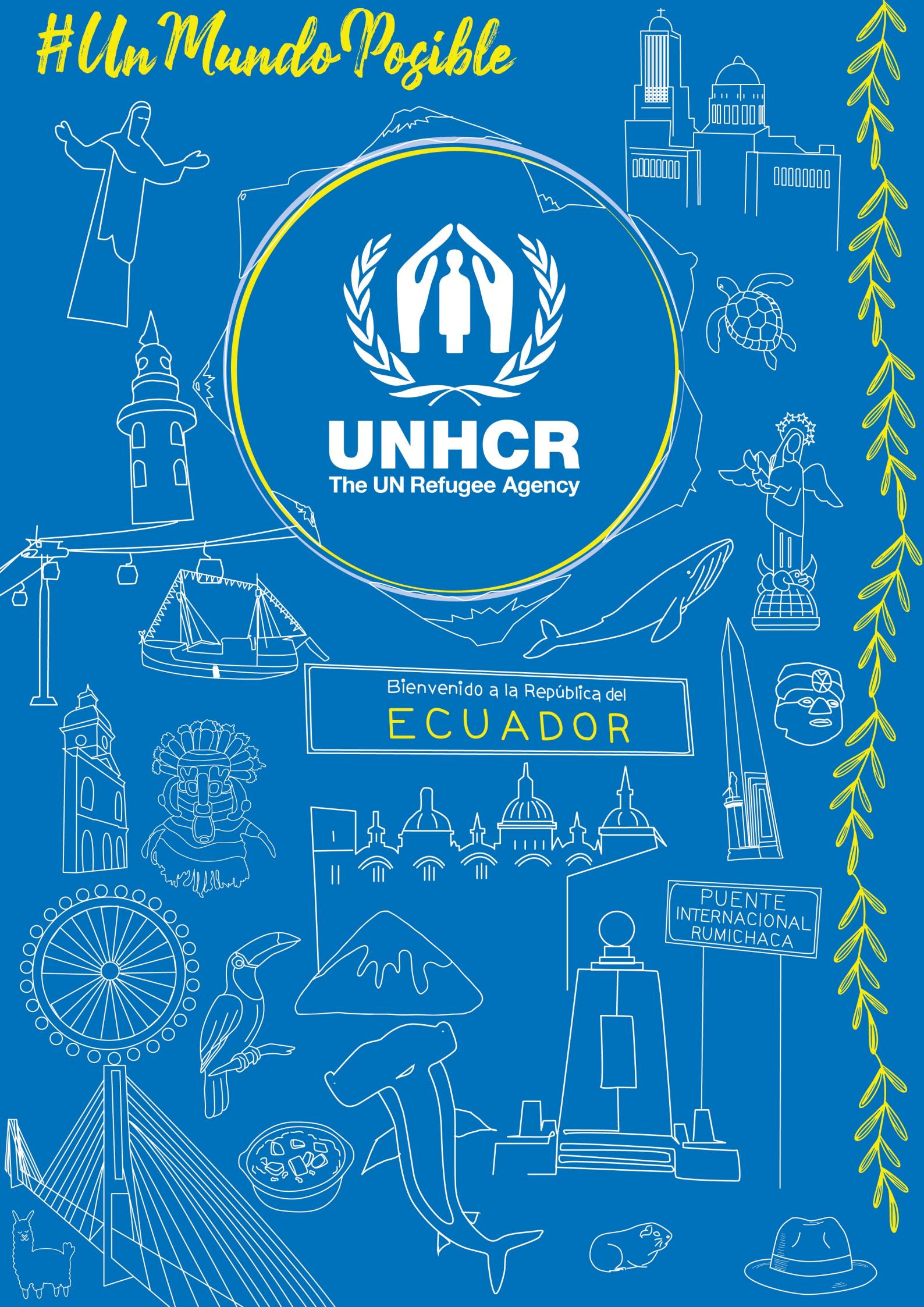


#Un Mundo Posible



UNHCR
The UN Refugee Agency

Bienvenido a la República del
ECUADOR



POST-DISTRIBUTION MONITORING

January 2026

In 2025, through Post-Distribution Monitoring (PDM), UNHCR's operation in Ecuador gathered critical information on the implementation of the multi-purpose assistance programme designed to cover the basic needs of refugees, asylum-seekers, other persons in need of international protection, and other populations under UNHCR's mandate. The findings presented in this report allow for an assessment of the impact of cash assistance and the extend of its results, while also providing insights into opportunities for improvement, the promotion of good practices in assistance delivery and usage, and the preferred transfer modality of people forced to flee, in a year marked by exceptional challenges in humanitarian cooperation and reduced international funding.

EXECUTIVE SUMMARY

In 2025, UNHCR Ecuador continued implementing its multipurpose assistance programme in a highly constrained humanitarian environment, marked by significant funding reductions and a contraction of humanitarian actors. Despite these challenges, and with the generous support of the European Union (ECHO), AECID and the Republic of Korea, UNHCR provided multipurpose assistance to refugees, asylum-seekers, and other persons in need of international protection as a protection mechanism aimed at supporting households in meeting their most urgent basic needs during the initial stages of displacement.

The assistance was delivered over three consecutive months through prepaid bank cards, maintaining transfer values consistent with previous years. The Post-Distribution Monitoring (PDM) exercise collected quantitative data from a representative national sample of beneficiary households. Results confirm that the assistance continued to have a positive and stabilizing effect, with over 91% of households reporting improvements in their living conditions and a similar proportion reporting a reduction in stress levels. Most respondents described these changes as significant or moderate, highlighting the role of multipurpose assistance in supporting dignity and short-term recovery.

Operationally, the delivery mechanism continued to function effectively. Most beneficiaries accessed assistance independently, and the use of prepaid cards remained largely free of issues. Reported risks associated with receiving or using assistance were low (3.6%), continuing a downward trend since 2023, despite a challenging national security context. These findings indicate that prepaid cards remain a safe and appropriate mechanism for delivering assistance. Beneficiaries overwhelmingly relied on ATM withdrawals through the primary Financial Service Provider, reflecting preferences related to reliability, familiarity, and cost efficiency. Market access remained generally favorable, with more than 90% of households able to find required goods and services at adequate quality. However, nearly half of households reported recent price increases, particularly on food, which continues to exert pressure on household purchasing power. While 60% of households reported being able to meet at least half or more of their basic needs, this gap indicates the growing mismatch between assistance values and the rising cost of living, especially when compared to the Minimum Expenditure Basket.

Negative coping mechanisms remained widespread. In 2025, 97.7% of assisted households reported resorting to at least one negative coping strategy, most commonly reducing expenditure to meet food needs, spending essential savings, and skipping rent or debt payments. A significant proportion of households also reported strategies with serious protection implications, such as preventing children from attending school, selling livelihood assets, or asking for money from strangers. These findings are consistent with UNHCR's National Trends Report 2025, which highlights persistent economic precarity, food insecurity, and limited livelihood opportunities among displaced populations.

Accountability and communication mechanisms performed well overall. Most households received timely and clear information regarding disbursement dates, assistance duration, and card use. Beneficiaries primarily learned about

the assistance through UNHCR staff and close support networks, confirming the importance of both formal and community-based communication channels. While awareness of feedback mechanisms remains an area for improvement, perceptions of safety when providing feedback were high, and overall satisfaction with the assistance process was strong.

Finally, beneficiaries expressed an overwhelming preference for cash-based assistance. In 2025, 96% of households preferred cash or a combination of cash and in-kind assistance, reaffirming cash as the modality of choice due to its flexibility, autonomy, and ability to adapt to diverse household needs in a volatile context. Overall, the 2025 PDM confirms that multipurpose assistance remains a critical and effective tool to support forcibly displaced households in Ecuador. At the same time, it highlights the limitations of assistance as a standalone response in a context of rising costs, insecurity, and reduced humanitarian support, reinforcing the need for complementary protection, livelihoods, and social support interventions.

UNHCR ASSISTANCE TO DISPLACED PEOPLE IN ECUADOR

Transfer Value Breakdown

MPG FOR BASIC NEEDS

FAMILY SIZE	TOTAL AMOUNT
1	\$ 300
2	\$ 360
3 OR MORE	\$ 480

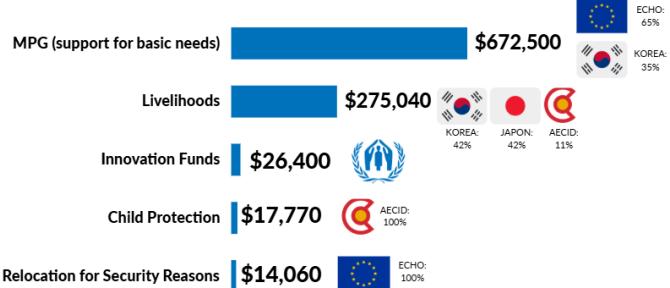
UNHCR's primary cash intervention, the [Multipurpose Cash Grant \(MPG\)](#), supports vulnerable displaced populations by providing up to USD 480 per household over three consecutive months, based on household size.



Amount calculated to the
**Ecuadorian Familiar Vital
Basket**



Budget, by Programme and Donor



Delivery Mechanism



Pre-paid Cards

It be used for [withdrawals](#) and [transactions](#) within ATMs and Pichincha's "Mi Vecino" network, primarily in areas with limited banking access,



mi Vecino

BANCO PICHI

PDM METHODOLOGY

In 2025, UNHCR Ecuador carried out the PDM to better understand how its multi-purpose assistance programme was reaching and supporting displaced people across the country. The monitoring relied on a carefully designed quantitative survey, conducted with a representative sample of beneficiaries to ensure reliable and meaningful results (see Table 1). Between September and November 2025, interviews were carried out by an external provider via telephone calls, using a questionnaire adapted to the Ecuadorian context, while the provider received training on basic protection principles and the fundamentals of cash-based assistance.

Respondents were randomly selected from UNHCR's proGres database, including only those who had received all three assistance disbursements within the month prior to data collection. At the time of the survey, each household

had between four and six weeks since their last disbursement. This approach provided a clear and detailed picture of how assistance was delivered and used, offering evidence to guide improvements and strengthen future interventions. This exercise allowed UNHCR to generate insights that support better responses to the needs of the people it serves.

Table 1: Survey Breakdown

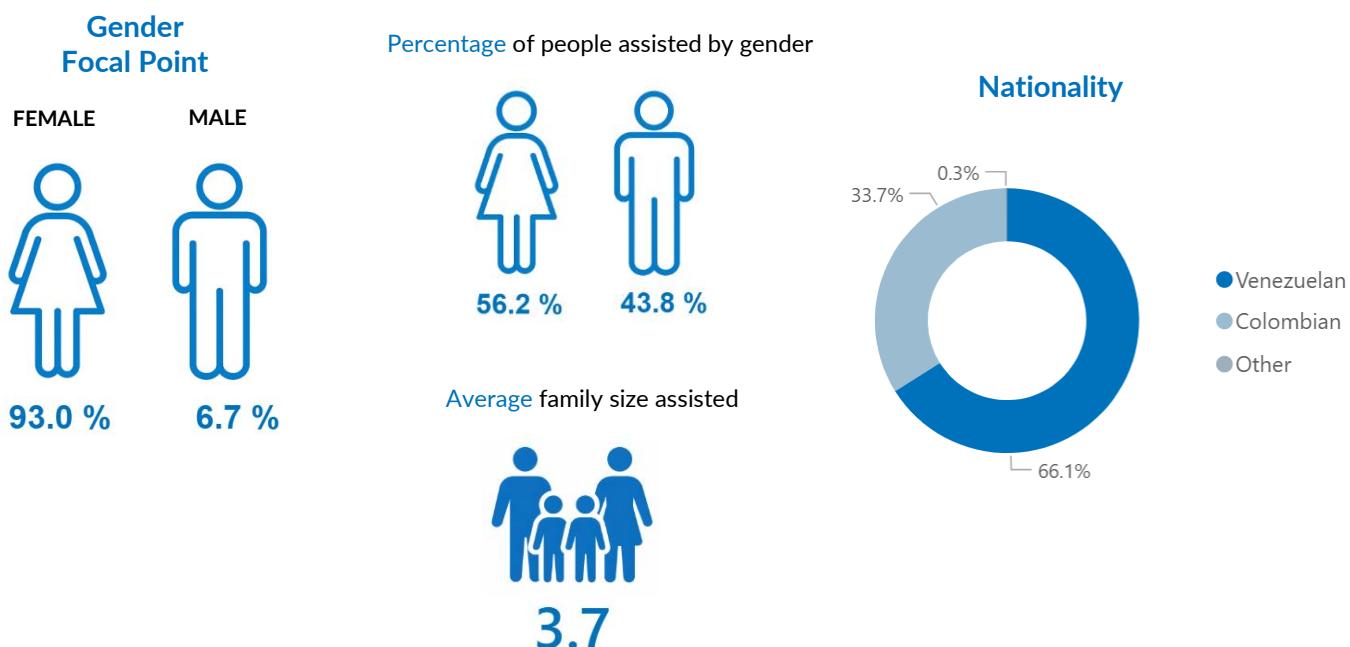
2024	95% confidence level, 5% margin of error		
	Sample	Total Valid Surveys Conducted	Successfull Call Rate
September	225	122	54%
October	262	137	52%
November	213	127	60%
Total	649	386	55%

The overall contactability rate for the 2025 PDM reached 55%, reflecting a decrease compared to the 67% achieved in 2024. While this represents a notable variation between years, the contactability level in 2025 remained above the 50% threshold commonly observed in cash-based and multi-purpose assistance programmes. Several contextual factors may have influenced this outcome, including limited or unstable access to telephone services among beneficiary households, frequent changes in phone numbers, and the use of shared or temporary contact information. These dynamics are consistent with the protection and socioeconomic vulnerabilities faced by the populations assisted and should be considered when interpreting the results of the monitoring exercise.

KEY FINDINGS

CHARACTERISTICS OF RESPONDENTS

Household Demographic Details

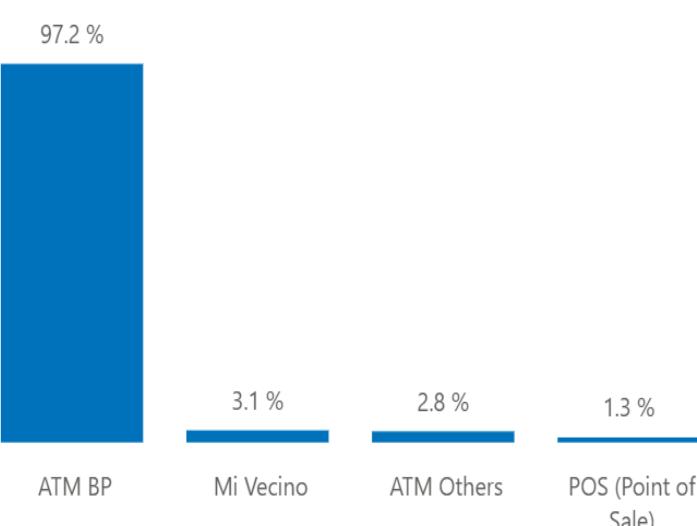


RECEIVING AND SPENDING ASSISTANCE

Collecting and Accessing Assistance

In 2025, the use of prepaid card continued to be strongly oriented toward cash withdrawal through automated teller machines (ATMs), with most households accessing their assistance through Banco Pichincha ATMs (97.2%).

This strong preference reflects not only familiarity and ease of use, but also the absence of transaction fees when withdrawing assistance through the primary Financial Service Provider. In contrast, the use of ATMs from other banks remained limited (2.8%), likely influenced by the transaction fees applied per withdrawal, which reduces the net amount of assistance received. These findings suggest that cost considerations play an important role in how beneficiaries choose to access their assistance (chart 1).

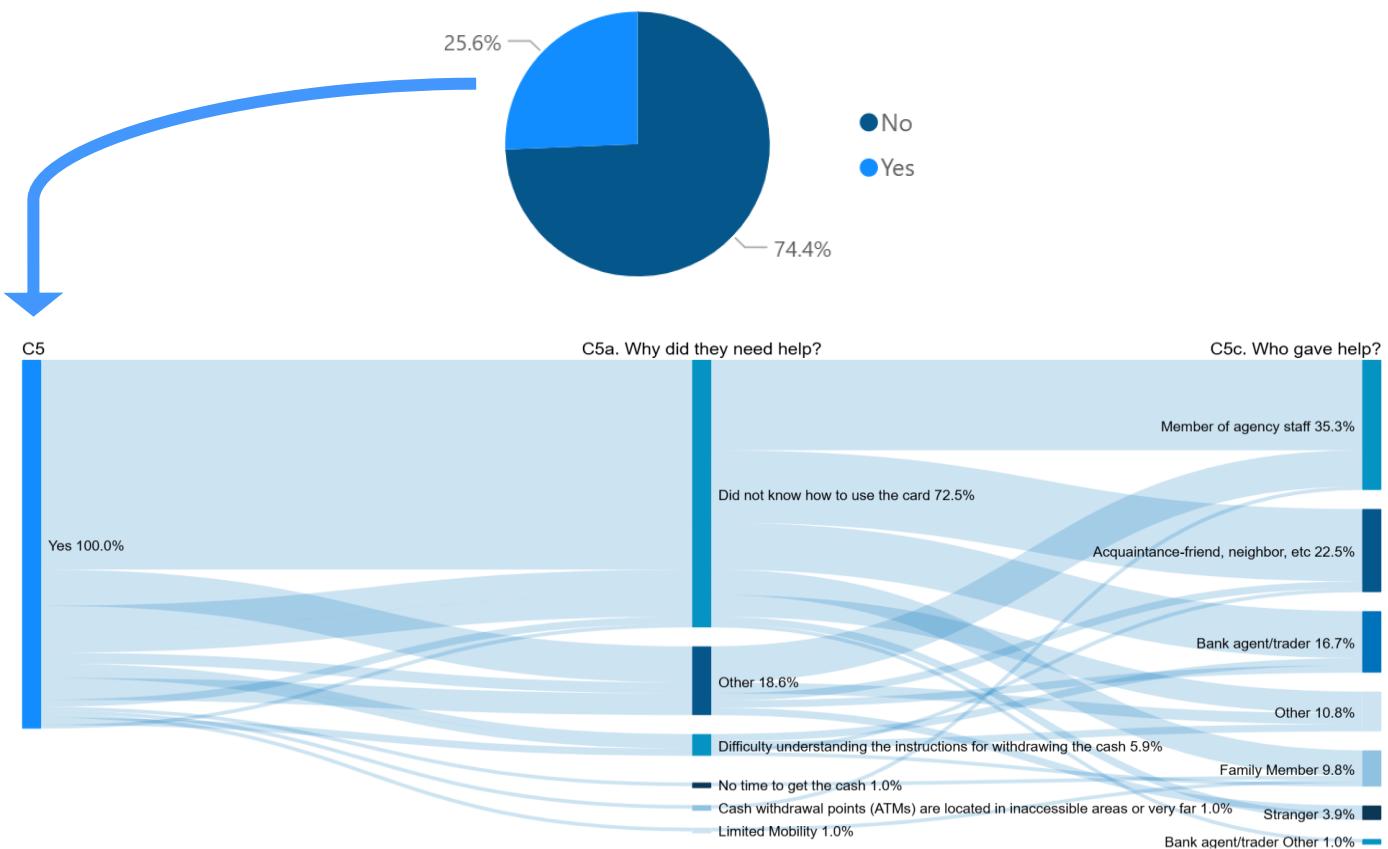


(POS) represented only 1.3%. In addition to transaction fees, beneficiaries have reported that withdrawals through non-bank correspondents do not always function consistently, which may discourage their use despite their proximity to households. Limited acceptance of prepaid cards at commercial establishments and the occasional requirement to present identity documentation further contribute to the low uptake of these options¹, reinforcing ATM withdrawals as the most reliable and trusted method for accessing assistance (chart 1).

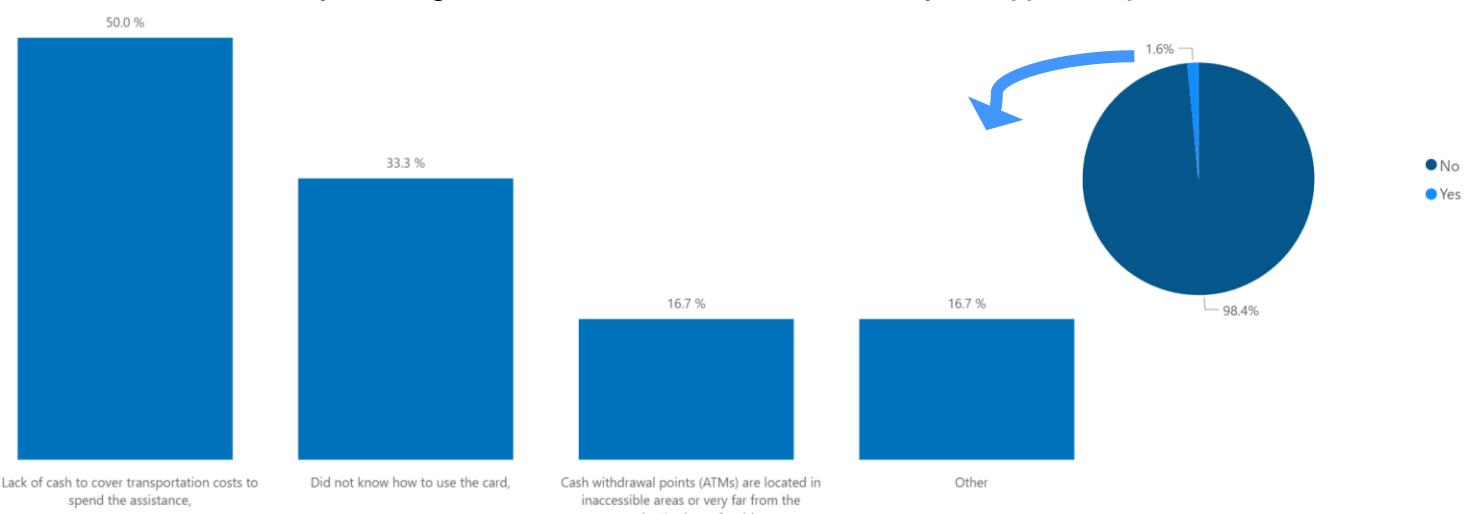
Assistance Delivery Process

In 2025, most beneficiaries were able to access their assistance without requiring additional support, indicating a generally smooth delivery process. Nearly three quarters of respondents (74.4%) reported that they did not need help to access the assistance, while 25.6% required some form of support. Among those who needed assistance, the main challenge was related to not knowing how to use the prepaid card (72.5%), followed by difficulties understanding withdrawal instructions (5.9%). Other reported barriers included limited time to collect the assistance (1.0%), mobility constraints (1.0%), and the location of withdrawal points being inaccessible or too distant (1.0%), while 18.6% cited other reasons. Support was mostly provided by staff from partner organizations or UNHCR (35.3%), followed by neighbors, friends or acquaintances (22.5%), bank or agency staff (16.7%), and family members (9.8%), with a smaller proportion relying on strangers or other sources of support (chart 2).

¹ The bank cards used by UNHCR are non-personalized, hence no name is displayed on the means of payment. The use of non-personalized/anonymous cards was recently introduced in the Ecuador reason why these cards are not well known compared to the more common personalized debit/credit cards.

Chart 2: Did the person registered/contacted to receive the cash assistance require support to access the cash?


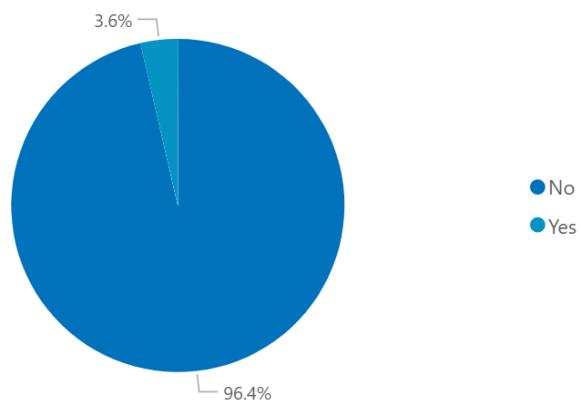
Challenges related to spending the assistance² were significantly less frequent. Most beneficiaries (98.4%) reported no need for support to use the assistance once accessed, while only 1.6% required help. Among this small group, the main difficulty was the lack of cash to cover transportation costs needed to spend the assistance (50.0%), followed by not knowing how to use the prepaid card (33.3%). A smaller proportion indicated that withdrawal points were located in inaccessible or distant areas (16.7%), along with other isolated constraints. Overall, the findings suggest that while minor barriers persist at the initial access stage, the assistance delivery process functions effectively, allowing beneficiaries to use the assistance independently once received (chart 3).

Chart 3: Did the person registered to receive the cash assistance require support to spend the cash?

² Regardless of whether they withdrew the cash or not*

Risks and Problems

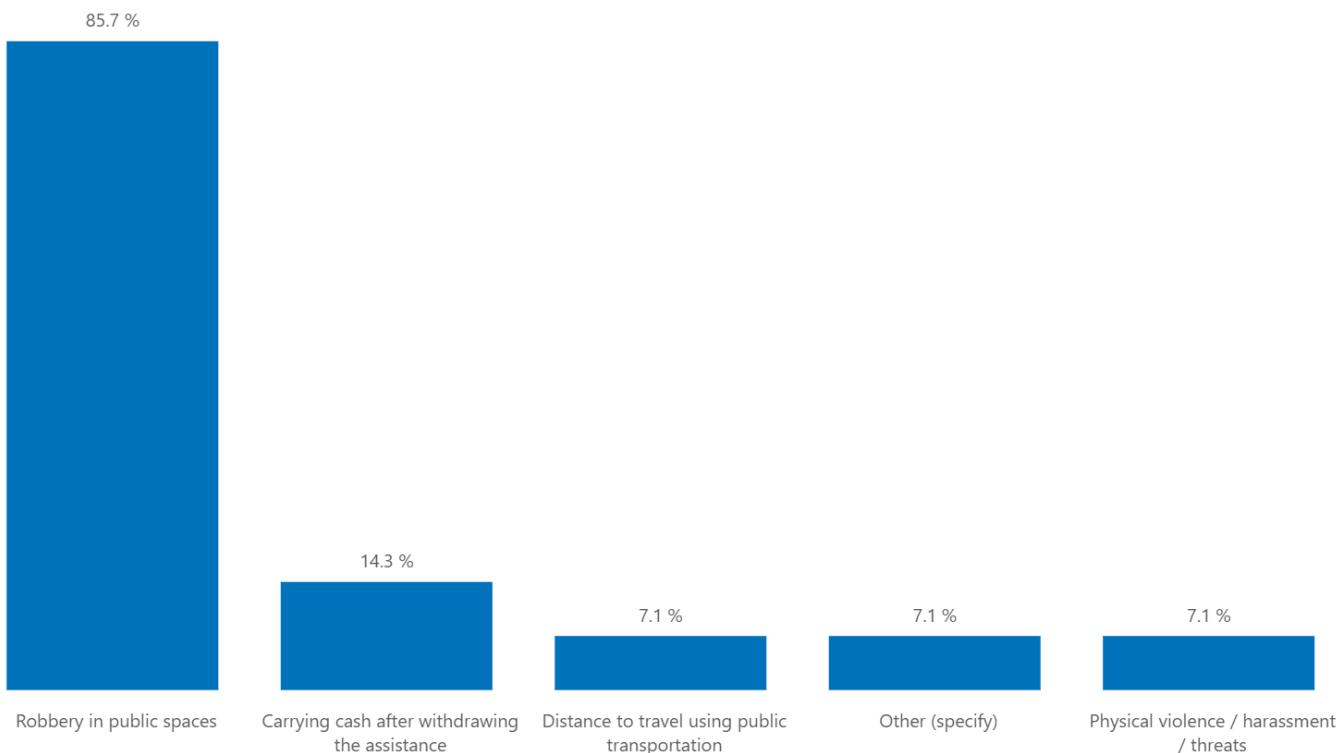
In 2025, the proportion of households reporting risks associated with receiving, keeping, or spending the assistance continued to decline, reinforcing a positive trend observed since the introduction of the mechanism. Only 3.6% of households reported feeling at risk, compared to 18% in 2023 and 5% in 2024, while the vast majority (94.4%) reported no safety concerns related to the use of the prepaid card or keeping or spending the assistance (chart 4). This sustained reduction suggests increased familiarity with the assistance mechanism, improved operational processes, and greater confidence among beneficiaries in navigating the system over time.

Chart 4: Risk Faced



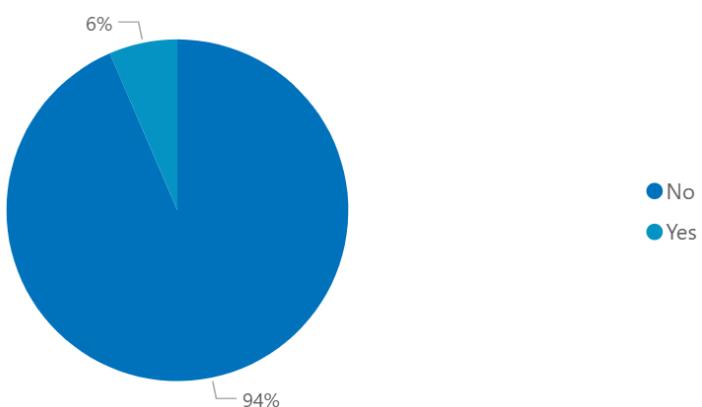
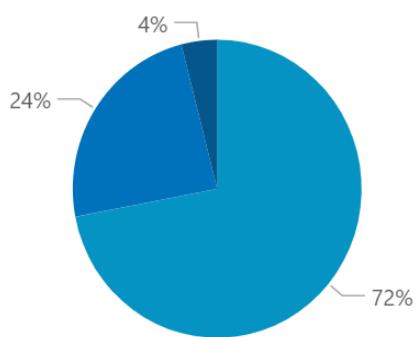
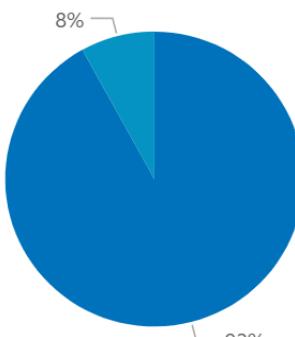
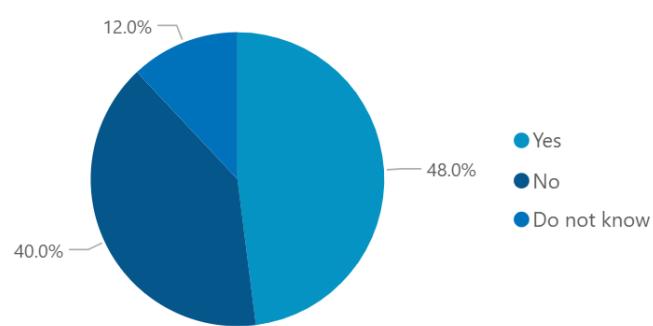
Among households that reported feeling at risk, concerns were primarily linked to moments of physical movement, particularly when going to withdraw or receive the assistance. Most respondents identified the journey to collect the assistance or prepaid card as the moment of highest perceived risk, with robbery in public spaces cited as the main concern (85.7%). Other risks included carrying cash after withdrawal (14.3%), the distance travelled using public transportation (7.1%), and isolated reports of physical violence, harassment, or threats (7.1%) (charts 5).

Chart 5: Why did the household feel unsafe?



Overall, the findings indicate that perceived risks do not stem from the assistance delivery mechanism itself, but rather from the broader security context in Ecuador, including urban safety conditions and mobility constraints affecting beneficiaries. Despite this context, the prepaid card continues to be perceived as a safe and appropriate mechanism for delivering assistance. The low proportion of households reporting risks indicates that concerns are not associated with the card or the programme design, but rather with environmental factors beyond the control of the delivery modality. In this regard, the prepaid card contributes to reducing exposure to protection risks by limiting the need to carry large amounts of cash over extended periods and by allowing beneficiaries to choose when and where to withdraw their assistance.

Regarding operational challenges, 6% of households reported experiencing one or more problems when receiving, keeping, or spending the assistance (chart 6). While this represents an increase compared to 2024 (3%), it remains significantly lower than the levels reported in 2023 (27%). The most frequently reported issue was the unavailability of the registered person at the time of withdrawal (72%), followed by problems related to incorrect or forgotten PIN codes (48%). Other challenges included being refused service (8%) and poor service during the withdrawal process (16%), as well as other isolated issues (charts 7,8 & 9). These findings suggest that most reported problems were administrative or procedural in nature, rather than systemic failures of the delivery mechanism.

Chart 6: Problems faced

Chart 7: Registered person unavailable

Chart 8: Was refused service

Chart 9: Needed to pay/to do favours


Overall, the 2025 results indicate that both perceived risks and operational problems remain limited and manageable within the assistance delivery process. The continued decline in reported risks, combined with the relatively low incidence of problems, reflects ongoing improvements in programme implementation, beneficiary familiarity, and support mechanisms. At the same time, the slight increase in reported problems compared to 2024 highlights the importance of maintaining clear communication with beneficiaries, reinforcing guidance on card use and PIN management, and continuing coordination with Financial Service Providers to ensure consistent service quality across locations.

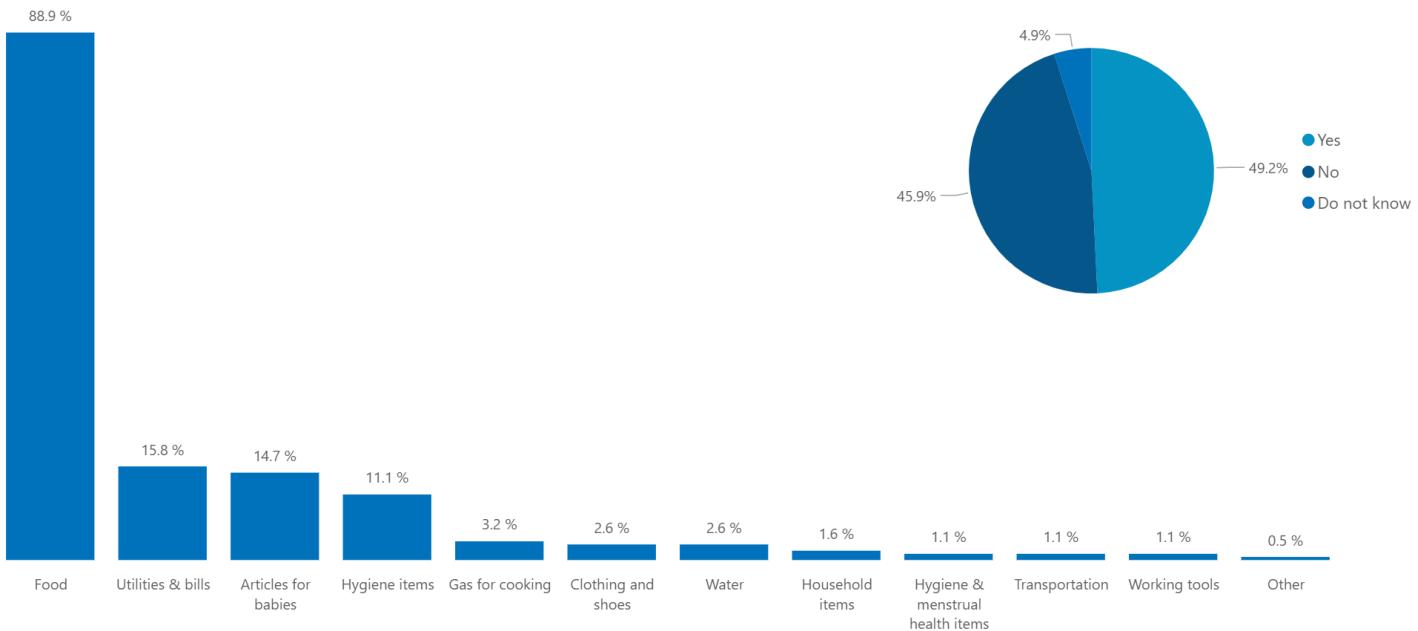
Markets and Prices

In 2025, most households continued to report positive market access despite ongoing economic pressures. According to the monitoring results, 91.5% of households were able to find the items or services they needed in local markets or shops, and 89.9% reported that these items met the required quality standards. This suggests that, for the vast majority of respondents, basic goods and services remained physically accessible, which is important for the effectiveness of multi-purpose assistance in meeting immediate needs.

However, price pressures remained a concern for many households. Nearly half of respondents (49.2%) reported that prices had increased for goods or services in the four weeks prior to the interview, a figure notably higher than in

2024 (chart 10). This sentiment aligns with broader consumer price trends in Ecuador in 2025, where annual inflation was moderate but upward-trending compared to earlier in the year, for example, inflation reached approximately 1.48% in June 2025 and remained elevated relative to early 2025 averages, with food and non-alcoholic beverages being among the main contributors to price changes³.

Chart 10: Price Increases in the Last 4 Weeks

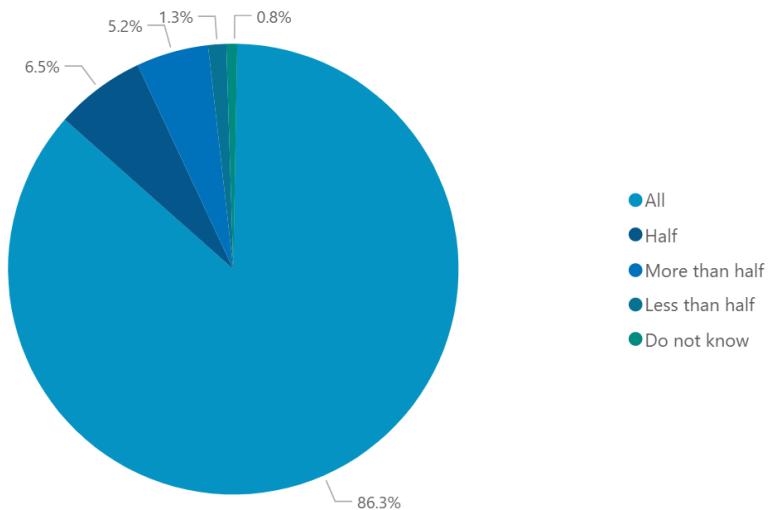


Food stood out as the category most frequently perceived to have become more expensive, with 88.9% of households reporting increases, followed by utilities and bills (15.8%) and articles for babies (14.7%) (chart 10). The prominence of food prices reflects the high weight such items carry in household budgets, particularly for low-income families and those reliant on assistance. Even with a relatively moderate national inflation environment, localized and short-term price fluctuations, particularly for essential items, can significantly affect purchasing power and household well-being, underscoring the continued relevance of regular monitoring of markets and prices in programme design and adjustment.

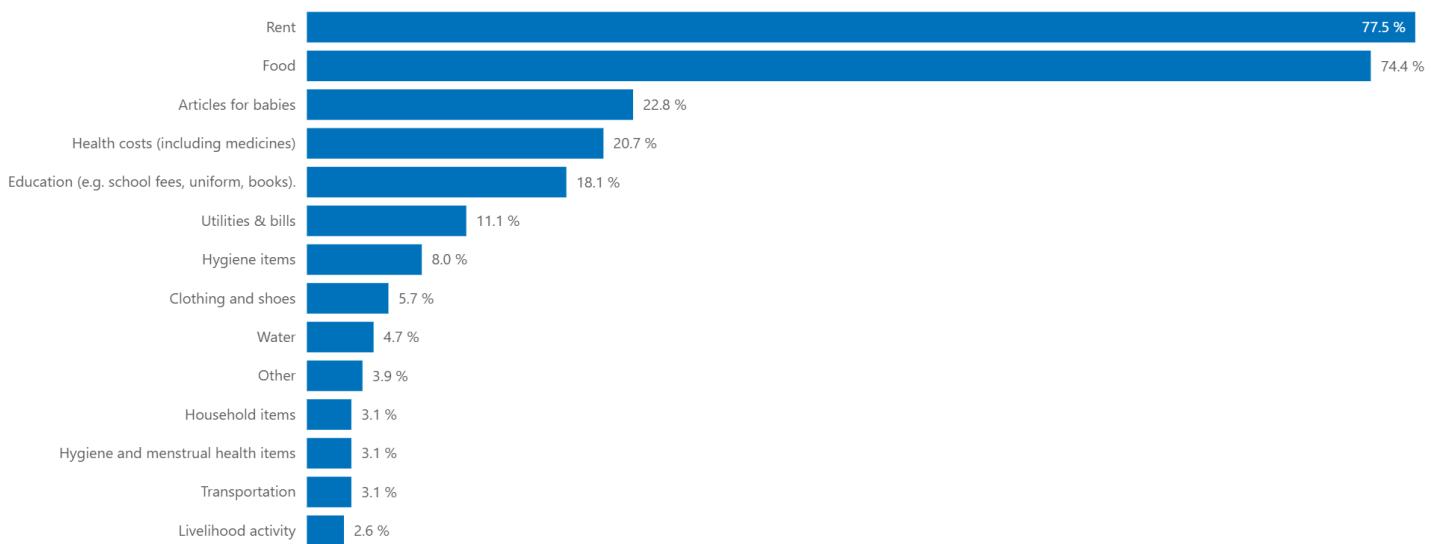
Expenditures

The 2025 data indicates that cash assistance continues to be used rapidly by recipient households. A large majority (86.3%) reported having spent the entire amount received, while an additional 11.7% had used at least half of the assistance within a short period after receipt. This confirms a sustained pattern observed in previous years, where cash transfers are primarily absorbed by immediate and essential needs, reflecting limited household coping capacity and scarce savings (chart 11).

³ *Primicias*. (2025, June). Inflation and basic basket prices in Ecuador increase amid economic pressures. *Primicias*. <https://www.primicias.ec/economia/inflacion-canasta-basica-ecuador-junio2025-inec-consumo-99943/>

Chart 11: Cash spent since last distribution


In line with this, expenditure patterns show a strong concentration on basic needs. Rent remains the main expenditure item, reported by 77.5% of households, followed closely by food (74.5%). These two items continue to dominate household spending priorities, reinforcing the role of cash assistance as a critical mechanism for maintaining housing stability and food security. Compared to 2024, rent and food remain the top two priorities, confirming their structural weight in household budgets amid persistent economic precarity and rising living costs. Beyond these essentials, households also allocated part of the assistance to other critical needs. Expenditure on baby items was reported by 22.8% of households, followed by health-related costs, including medicine (20.7%), and education expenses (18.1%), such as school fees, uniforms, and learning materials (chart 12). The presence of education among the top five expenditure categories is notable and may reflect seasonal effects, as education costs tend to peak around school enrollment periods. This finding aligns with national data showing a high proportion of children and adolescents among the forcibly displaced population, as well as persistent barriers to accessing free educational services⁴.

Chart 12: What did the household spend the UNHCR assistance on?


⁴ UNHCR. (2025). *Tendencias Nacionales 2025: Analysis of the situation of refugees and migrants in Ecuador*. United Nations High Commissioner for Refugees. Pp. 4-7. <https://data.unhcr.org/en/documents/details/117054>

Despite the high absorption of assistance, only 14.5% of households reported saving any portion of the cash received. Among this small group, saving practices remain largely informal: 96% reported keeping the money at home, while only 1.8% deposited it in a bank account. This indicates the continued limitations in financial inclusion for forcibly displaced households and their reliance on short-term coping strategies⁵.

A more detailed analysis of rent-related expenditure further highlights the effectiveness of cash assistance in supporting housing outcomes. Nearly half of the households (48%) reported monthly rent payments between USD 51 and 100, while 33% paid between USD 101 and 150. An additional 10% reported rent costs of USD 160 or more. When asked whether the cash assistance covered the total cost of rent, 80.3% of households responded affirmatively. However, 19% reported that it was not sufficient to fully cover rental expenses. These gaps were most pronounced among households facing higher rental costs, particularly in urban areas where affordable housing options are more limited⁶.

Overall, the 2025 expenditure data confirms that cash assistance remains a highly relevant modality to address immediate basic needs, particularly rent and food. At the same time, the rapid depletion of assistance, low savings capacity, and persistent gaps in rent coverage for a subset of households reflect broader structural vulnerabilities that require complementary interventions, including shelter support, livelihoods, and financial inclusion⁷.

IMPACT OF MULTI-PURPOSE ASSISTANCE

Overall impact over living conditions

Multipurpose cash assistance continues to play a critical role in supporting forcibly displaced households in Ecuador, particularly for new arrivals who require immediate resources to stabilize their living conditions. In 2025, 91.2% of households reported some level of improvement in their living conditions as a result of the assistance: 63.2% reported significant improvements, 29% moderate improvements, and 8% slight improvements. Similarly, 91% of households reported a reduction in stress levels, with 59% experiencing a significant reduction, 31% a moderate reduction, and 11% a slight reduction. These results confirm that assistance remains a key protective and stabilizing mechanism, enabling households to prioritize urgent needs and cope with the initial shocks associated with forced displacement (chart 13 & 14).

Chart 13: % of households reporting improved living conditions

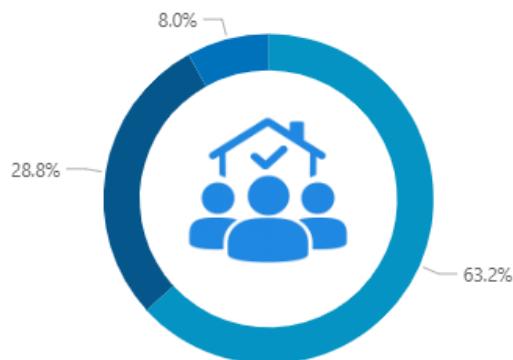
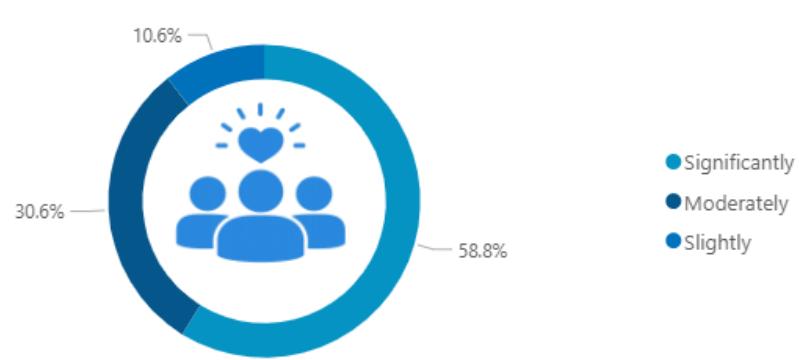


Chart 14: % of households reporting reduced feeling of stress

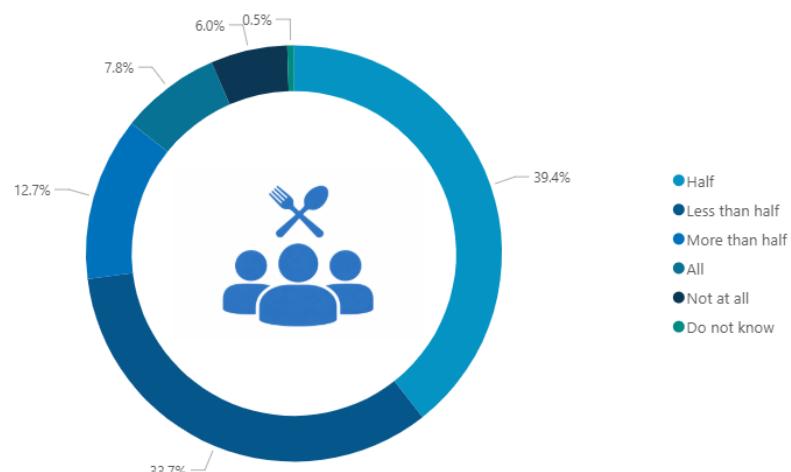


⁵ UNHCR. (2025). *Tendencias Nacionales 2025: Analysis of the situation of refugees and migrants in Ecuador*. United Nations High Commissioner for Refugees. Pp. 6–7, 19–21. <https://data.unhcr.org/en/documents/details/117054>

⁶ (UNHCR, 2025, pp. 5–6, 14–16)

⁷ (UNHCR, 2025, pp. 18–21)

Despite these positive outcomes, only 60% of households reported being able to meet at least half or more of their basic needs, which reflects persistent structural and economic constraints (chart 15). While this represents an improvement compared to previous years, the gap between perceived improvements in well-being and the ability to fully cover basic needs highlights the continued pressure on household budgets. Rising costs of essential goods, particularly food, alongside utilities and transportation expenses, limit the purchasing power of the assistance, especially given that transfer values have remained unchanged over time.

Chart 15: % of households meeting basic needs


This finding aligns with broader displacement dynamics identified in UNHCR's *National Trends 2025 Report: Analysis of the situation of refugees and migrants in Ecuador*⁸, which indicates that forcibly displaced populations face heightened economic vulnerability due to informal employment, unstable income, and limited access to social protection mechanisms. The report further highlights that food insecurity and difficulties covering basic expenditures remain among the most pressing challenges for households, reinforcing the relevance of assistance while also pointing to its limitations as a standalone intervention in an inflationary and insecure context.

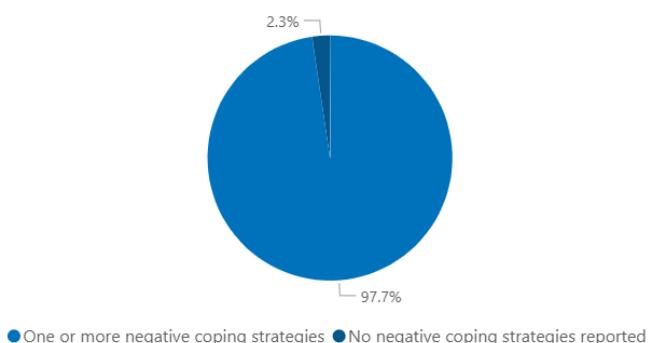
When contextualized against expenditure benchmarks, these pressures become more evident. Although the Minimum Expenditure Basket (MEB) for refugees and migrants was last calculated in 2022 at USD 853 per month for a family of four, it remains higher than the national MEB due to additional settlement-related costs and lack of social networks. In contrast, UNHCR's monthly cash assistance threshold remains capped at USD 160, aligned with national social protection schemes. While multipurpose assistance clearly contributes to improved living conditions and reduced stress, the widening gap between assistance levels and the real cost of living highlight the need for continued monitoring, complementary interventions, and advocacy to ensure households can meet their essential needs with dignity.

Coping Mechanisms:

From a protection perspective, the persistence of negative coping mechanisms remains a key indicator of households' inability to fully meet their basic needs, even when receiving assistance. In 2025, 97.7% of assisted households reported resorting to one or more negative coping strategies⁹ in the four weeks prior to the survey, a proportion that remains consistently high and comparable to 2024 (98%) (chart 16). This sustained reliance on coping mechanisms confirms that, while multipurpose assistance contributes to stabilizing household conditions, it is not sufficient to offset broader structural and economic pressures affecting forcibly displaced populations.

⁸ UNHCR. (2025). *Tendencias Nacionales 2025: Analysis of the situation of refugees and migrants in Ecuador*. United Nations High Commissioner for Refugees. Pp. 24–26, 30–32, 34–36. <https://data.unhcr.org/en/documents/details/117054>

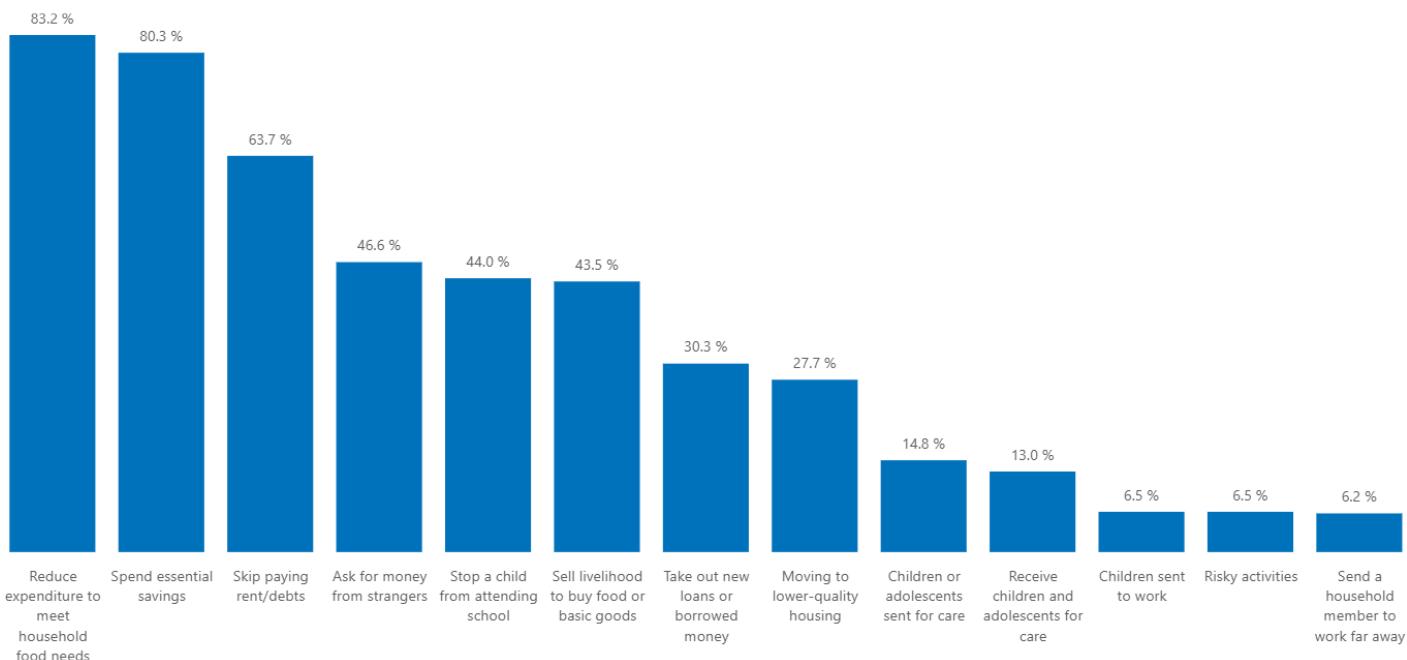
⁹ Coping mechanisms are generally actions individuals may take to fulfill their urgent and/or essential needs, which, depending on the action, may expose them to greater protection risks. These actions may include extreme or negative mechanisms like resorting to sex work, survival sex, and child labour, hazardous work, or risky movements. These actions may also include consuming less preferred, cheaper, and lower-quality foods, and reduce the number of meals and portion sizes, prioritize food portions for children over adults, borrow food, use savings, begging, living in overcrowded conditions, selling businesses, skip rent payments, among other.

Chart 16: Use of Negative Coping Strategies 2025


The most frequently reported strategies in 2025 were directly linked to food insecurity and financial stress. Reducing overall expenditure to meet food needs was reported by 83.2% of households, followed by spending essential savings (80.3%) and skipping rent or debt payments (63.7%). These figures reflect a continued prioritization of food over other basic needs and obligations, consistent with trends observed in previous years. Compared to 2024, these strategies remain widespread, indicating that rising living costs and limited income opportunities continue to erode households' coping capacity, despite receiving assistance (chart 17).

● One or more negative coping strategies ● No negative coping strategies reported

Of great concern are coping mechanisms with direct protection implications. In 2025, 46.6% of households reported asking for money from strangers¹⁰, 44% reported preventing a child from attending school, and 43.5% reported selling livelihood assets to purchase food or basic goods. While these strategies were already present in 2024, their persistence, and in some cases increase, signals heightened vulnerability and longer-term risks to self-reliance, child protection, and dignity. The continued use of such strategies suggests that households are exhausting reversible options and increasingly resorting to measures that may undermine future recovery (chart 17).

Chart 17: Negative Coping Strategies Used


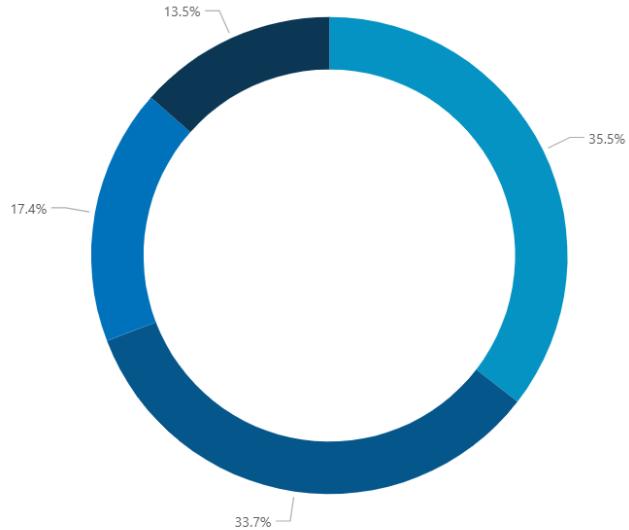
These findings are consistent with the National Trends Report, which highlights that “*the majority of forcibly displaced households remain in situations of economic precarity, characterized by unstable income sources, informality, and limited access to social protection mechanisms*” (UNHCR, 2025). The report further notes that “*food insecurity continues to be one of the most pressing challenges for displaced populations, often forcing households to adopt negative coping strategies such as reducing food consumption, withdrawing children from school, or selling productive assets.*” This triangulation confirms that the coping behaviors identified through the PDM reflect broader national displacement trends rather than isolated programmatic issues.

¹⁰ The risk associated with asking money from strangers are intensified by Ecuador's current security context. In settings affected by criminal groups, such practices may expose households to coercion, threats, or extortion, increasing protection risks and potentially undermining safety, wellbeing, and dignity.

Overall, the 2025 PDM results indicate that although multipurpose assistance contributes to alleviating immediate stress and supporting basic consumption, the high prevalence of negative coping mechanisms reveals persistent gaps between assistance levels and actual household needs. In a context marked by rising costs of living, insecurity, and limited livelihood opportunities, households continue to rely on strategies that carry significant protection risks. These findings reinforce the need for complementary interventions, such as livelihoods support, access to services, and child protection measures, alongside continued cash assistance to reduce reliance on harmful coping mechanisms over time.

Chart 18: Perceived Changes in Humanitarian Assistance

Also, in the six months prior to the survey, a significant proportion of households perceived a reduction in the humanitarian presence and support available in their communities. More than one third of respondents (35.5%) reported noticing fewer organizations providing assistance, while an additional 33.7% indicated that the support received by their household had decreased. These perceptions reflect the broader contraction of the humanitarian response in Ecuador during 2025, marked by funding constraints and shifting donor priorities. Although 17.4% of households reported that the situation remained unchanged, and 13.5% were unsure, the overall findings suggest a growing sense of reduced humanitarian coverage, which may contribute to increased reliance on negative coping strategies and heightened vulnerability among forcibly displaced households (chart 18).



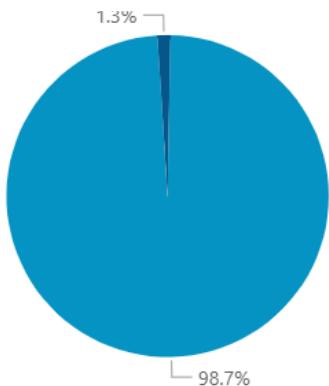
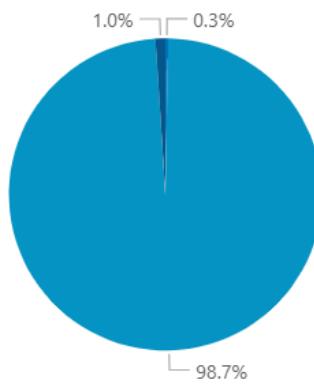
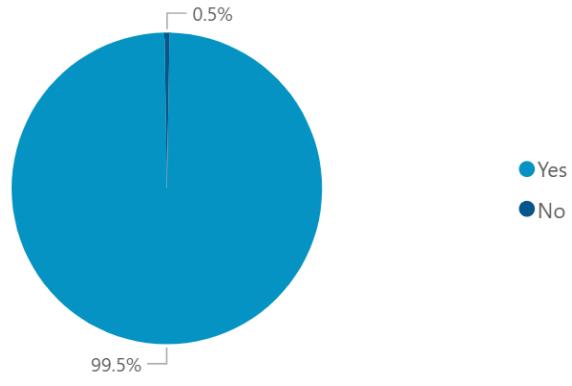
ACCOUNTABILITY TO AFFECTED POPULATIONS

In 2025, communication channels and accountability mechanisms continued to play a central role in ensuring access to and understanding of the assistance programme. Most respondents reported knowing about the assistance directly through UNHCR staff (36.3%), followed closely by relatives, neighbours, or friends (34.5%), confirming the sustained importance of both institutional communication and informal social networks. The prominence of close networks reflects broader displacement dynamics in Ecuador, where recently arrived households often rely on community ties to navigate access to services, information, and protection in a context marked by insecurity and limited formal support systems.

This finding is consistent with the National Trends Report, which highlights that *“social and community networks remain a primary source of information and support for forcibly displaced populations, particularly during the first stages of displacement, when institutional access may be limited”* (UNHCR, 2025). The report further notes that reliance on trusted individuals contributes to perceptions of safety and facilitates information-sharing, especially in environments characterized by violence and mobility constraints.

Regarding accountability mechanisms, 47.7% of households reported knowing how to submit suggestions or feedback to UNHCR, while 52.3% remained unaware of the available channels, indicating a decline in awareness compared to previous years. Despite this, perceptions of safety when providing feedback remained high, with 96.1% of respondents reporting that they felt safe reporting suggestions or concerns. Only 7.3% of households indicated having suggestions or feedback regarding the assistance, suggesting either a generally satisfactory experience or limited engagement with formal feedback mechanisms.

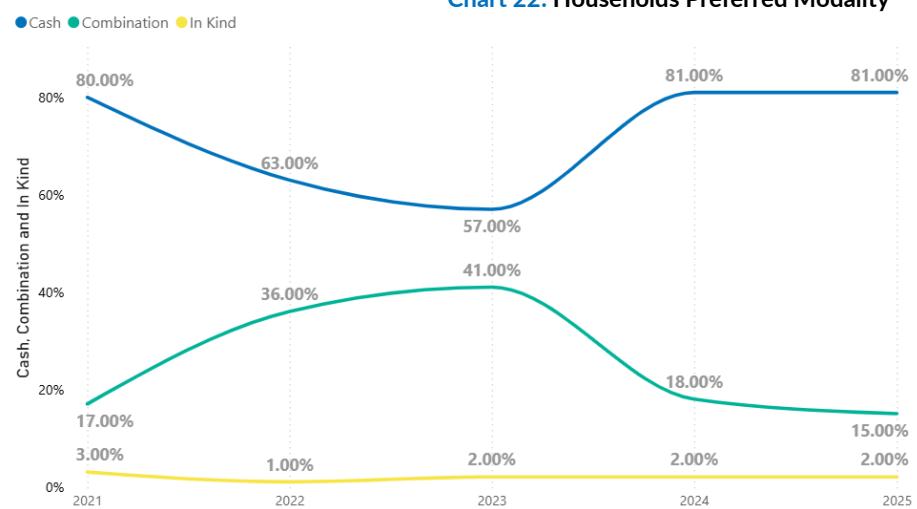
In terms of information provision, results point to strong performance across key operational aspects. Almost all households reported receiving timely and clear information about the assistance: 98.7% were informed about assistance disbursement dates, 98.7% about the duration of the assistance, and 99.5% about how to use the prepaid card and report technical issues (charts 19, 20 & 21). These findings indicate that, despite challenges in awareness of feedback channels, communication related to programme implementation was effective and contributed to a high level of satisfaction and trust between respondents and UNHCR.

Chart 19: Dates Information

Chart 20: Duration Information

Chart 21: Card Usage Information


Overall, the 2025 findings suggest that while communication around assistance delivery remains robust and well-received, there is scope to further strengthen awareness and use of accountability mechanisms. Enhancing outreach on how and where to provide feedback, building on both formal channels and existing community networks, could help ensure that accountability processes are fully accessible and responsive to the needs of affected populations.

Preference of assistance modalities:

In 2025, respondents expressed a strong and consistent preference for cash-based modalities. The vast majority of households (96%) indicated that they prefer receiving assistance in cash or a combination of cash and in-kind/material assistance, confirming cash as the most appropriate and valued modality. This preference has remained stable in recent years, with similarly high levels reported in 2023 (98%) and 2024 (99%), reflecting sustained perception of cash-based assistance as a flexible and dignified way to address their needs (chart 22).

Chart 22: Households Preferred Modality


The preference for cash account for its key advantages, particularly the freedom it offers households to prioritize expenditures according to their most pressing needs, such as rent, food, utilities, transportation, or other essential services. In a context marked by rising living costs, insecurity, and diverse household priorities, cash assistance enables beneficiaries to make autonomous decisions and adapt to rapidly changing circumstances. These findings reaffirm the relevance of cash assistance as an effective modality that supports dignity, choice, and efficiency, while remaining aligned with beneficiaries' preferences and protection considerations.

CONCLUSIONS AND RECOMMENDATIONS

■ Effectiveness of multipurpose assistance in a constrained context

Multipurpose cash assistance remains a core component of UNHCR's protection response in Ecuador, contributing to improved living conditions and reduced stress levels among forcibly displaced households in 2025. At the same time, the sustained use of negative coping mechanisms reflects the growing impact of structural economic pressures, insecurity, and reduced humanitarian presence in communities. These findings suggest that while cash assistance continues to provide critical short-term relief, its outcomes are increasingly shaped by broader contextual factors beyond household-level needs.

UNHCR should continue prioritizing multipurpose assistance as a key modality while strengthening advocacy efforts with donors and partners to address the widening gap between humanitarian needs and available resources, particularly in a context where households increasingly perceive a reduction in external support.

■ Performance of the prepaid card delivery mechanism

The prepaid cards delivery mechanism remains a safe, efficient, and well-accepted modality, enabling households to access assistance in a flexible manner aligned with their priorities. The strong reliance on ATMs, particularly those of the main financial service provider, continues to reflect user familiarity, perceived safety, and cost considerations, especially in light of transaction fees and service reliability in alternative withdrawal channels. Overall, operational challenges remain limited and do not undermine the effectiveness of the mechanism.

While maintaining prepaid cards as the primary delivery mechanism, UNHCR should explore the gradual expansion of complementary delivery mechanisms, such as bank account transfers or facilitated access to basic financial accounts, to increase flexibility, promote financial inclusion, and better adapt to diverse households needs. Broadening the range of assistance delivery options may also enhance alignment with donor requirements and sustainability considerations, thereby supporting the continuity and scalability of cash assistance programming in Ecuador.

■ Protection risks, coping strategies, and evolving vulnerability profiles

Despite the positive effects of assistance, the overwhelming majority of households continue to rely on negative coping strategies, including spending savings, skipping rent payments, interrupting children's education, and seeking informal financial support. These trends mirror national analyses indicating increasing insecurity, weakened social support networks, and economic strain, all of which heighten protection risks for forcibly displaced populations.

UNHCR should continue refining targeting criteria and protection risk matrices to reflect evolving vulnerability profiles, while strengthening coordination with humanitarian actors and assistance coordination platforms to ensure complementarity, reduce assistance gaps, and mitigate protection risks in a context of constrained funding and increasing needs.