

Background

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

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

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

Modality and Transfer Value

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




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

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

Findings | 687 respondents

Housing situation and monthly average costs



	Average cost
 Rent Monthly rent	4,300 ETB
 Electricity Payment per month	305
 Water Payment per month	110

ETB : Ethiopian Birr | 1USD = 51,6 ETB

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

Top 3 expenditures



- 
1. Rent
- 
2. Food
- 
3. Clothes & shoes

Top 4 basic needs households can not afford

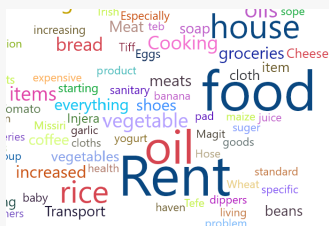
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1. Clothes & shoes
- 
2. Rent
- 
3. Food
- 
4. Education

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

Top 2 coping mechanisms

-  **Female respondents**
(378 respondents)
 1. Reduce expenditure hygiene items, water, baby items, health, or education (43%)
 2. Take out new loans or borrowed money (40%)
-  **Male respondents**
(309 respondents)
 1. Take out new loans or borrowed money (48%)
 2. Move to a poorer quality shelter (40%)

Percentage of respondents who faced price increase 4 weeks after they received the last cash assistance



Inflation is felt by the majority of respondents, with **94%** reporting that local prices have risen in the last four weeks, especially for rent, cooking oil and food.

Cash assistance helped put some refugees on the road towards sustainable solutions

“Have access to job opportunities or income generating activities

“Have access to formal loans, micro-credit

Male **24%**

Male **17%**

Female **12%**

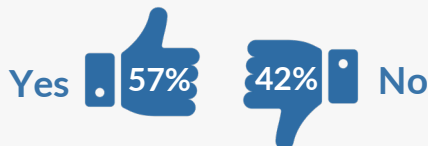
Female **8%**

Males reported to be slightly more on a road of towards solutions than females, although the percentage remains low for both.

Percentage of respondents reported having an active ATM card

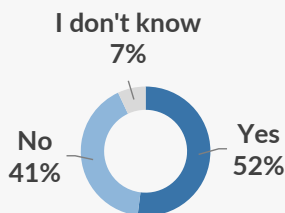


UNHCR generally provides the cash assistance, every two months, is this a good timing for you?



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

Was this the amount you were expecting to receive?



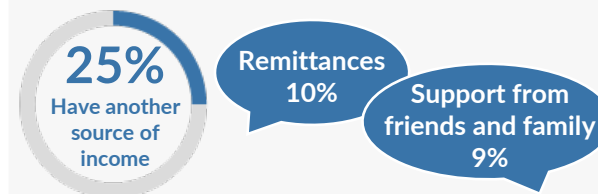
41% of respondent reported the amount received was not what they expected.

Decision-maker of the Cash

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

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

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



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

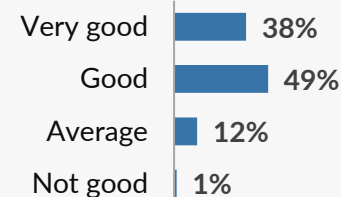
Mobile Banking



16% of respondents reported having mobile banking

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

Satisfaction of the service provided by the Commercial Bank of Ethiopia



To what extent has the cash assistance from UNHCR:



Improved your living conditions



Reduced feelings of stress



Reduced financial burden

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

Rely on less preferred and less expensive foods

3 DAYS

Borrow food, or rely on help from a friend or relative

1 DAY

Reduce number of meals eaten in a day

1 DAY

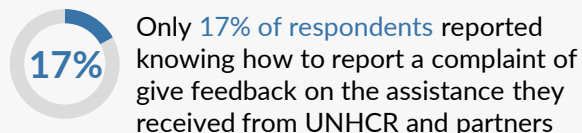
Limit portion size at mealtimes

1 DAY

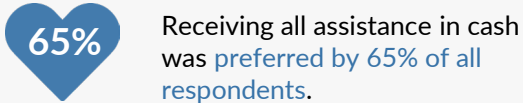
Is there any other information you would like to know about the cash assistance?

Distribution date, time	83%
Eligibility criteria for cash assistance	29%
How to give complaints and feedback to UNHCR and DICAC	20%
Duration of the CBI program (continuity)	9%
How to spend the cash assistance	7%
How to give complaints and feedback to CBE Bank	5%

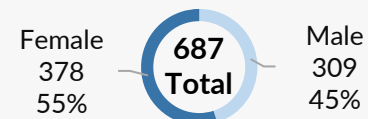
Percentage of respondents knowing how to report complaints and feedback on the cash assistance received from UNHCR and partners



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

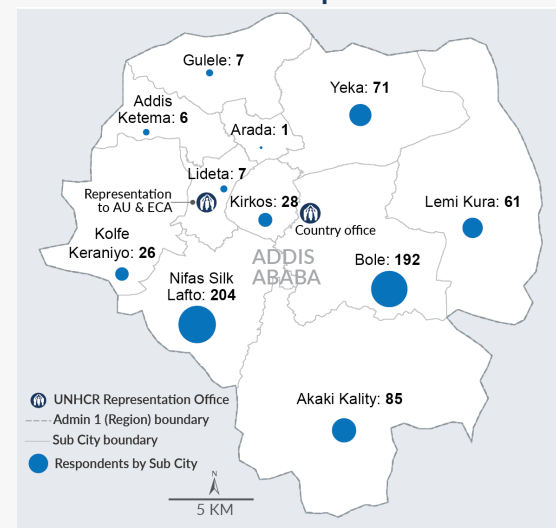


Profile of the respondents



Country of Origin	Total	%
Eritrea	518	75%
Yemen	75	11%
South Sudan	38	6%
Somalia	21	3%
DR Congo	16	2%
Others	19	3%
Total	687	

Sub-cities of respondents



Sources : PDM

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