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A close-up photograph of a woman wearing a light-colored hijab, smiling gently. She is holding a young child with curly hair, who is looking towards the camera. The child is wearing a grey shirt and a pink backpack. The background is a bright, outdoor setting, possibly near a body of water.

# Evaluation of the effects of cash based interventions on protection outcomes in Greece

FINAL REPORT  
DECEMBER 2018

Conducted by:  
Action Against Hunger UK's  
Monitoring, Evaluation and Learning Services

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## EVALUATION INFORMATION AT A GLANCE

TITLE OF THE EVALUATION:	EVALUATION OF THE EFFECTS OF UNHCR'S CBIS ON PROTECTION OUTCOMES IN GREECE
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TYPE OF EVALUATION:	DECENTRALIZED
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EVALUATION MANAGER / CONTACT IN UNHCR:	NABILA HAMEED, SENIOR EVALUATION OFFICER

## ACRONYMS

CaLP	The Cash Learning Partnership
CBI	Cash-based interventions
ECHO	European Civil Protection and Humanitarian Aid Operations
ESTIA	Greece's Emergency Support to Integration & Accommodation Programme
GCA	Greece Cash Alliance
MEB	Minimum expenditure basket
MoMP	Ministry of Migration Policy
MPGs	Multi-purpose cash grants
NGO	Non-governmental organisation
NFI	Non-food items
PDM	Post-distribution monitoring
PoC	Persons of concern
SOP	Standard operating procedure
SSI	Social Solidarity Income
UNHCR	United Nations Refugee Agency
WASH	Water, sanitation and hygiene

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# EXECUTIVE SUMMARY

## 1 BACKGROUND AND INTRODUCTION

UNHCR increasingly uses cash based interventions (CBIs) as a preferred modality for delivering assistance, offering greater dignity and choice to Persons of Concern (PoCs) in line with UNHCR's core protection mandate. In 2017 alone, UNHCR delivered US\$150 million through CBIs specifically aimed at achieving protection outcomes.

Greece hosts UNHCR's third largest cash programme. Since 2017, the cash response in Greece has been managed and coordinated through the Greece Cash Alliance (GCA), a partnership originally comprising of UNHCR and five international NGOs. The GCA, which is led by UNHCR, harmonised the different cash initiatives and programmes in Greece into one single card, delivery mechanism and beneficiary database. Today, UNHCR provides multi-purpose cash grants (MPGs) to PoCs through the ECHO-funded 'Emergency Support to Integration and Accommodation' (ESTIA) programme. In December 2018, 63,051 people received €6.3million through the programme.

At the global level there is growing interest in understanding the contribution of CBIs as an effective means of delivering assistance and achieving protection outcomes. This evaluation seeks to contribute to this understanding by meeting the following three objectives:

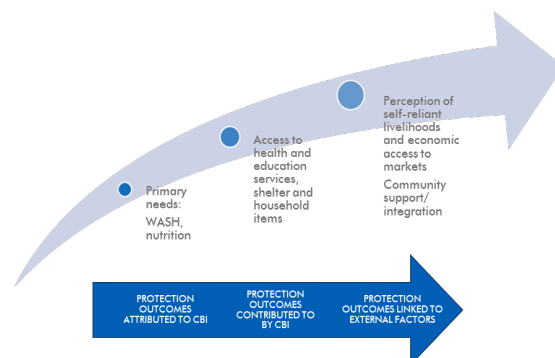
- 1 To explore the relationship between the Greece CBI programme and UNHCR's protection outcomes.
- 2 To explore enabling and hindering factors for these results in the Greek context according to a range of contextual factors.
- 3 To provide recommendations that can be applied to future CBI programmes, both in Greece and throughout UNHCR's CBI programmes globally.

The wider UNHCR Greece programme has a specific objective of 'enhancing the wellbeing of Persons of Concern in Greece through access to protection-based and multi-sectorial humanitarian assistance'; however, how this assistance translates into or contributes to specific protection outcomes has not been clearly articulated. Therefore, for this evaluation, protection outcomes were defined based on a review of relevant documentation related to the Greece programme, and in consultation with UNHCR teams in both Geneva and Greece. These are:

- 1 Persons of concern are able to meet their basic needs in the following sectors: food security, WASH, shelter, health, education and livelihoods.
- 2 Persons of concern experience improved relations with hosting communities.
- 3 Persons of concern are able to meet these basic needs with safety, dignity and choice.

The influence of CBIs towards the achievement of these protection outcomes is described in the theory of change. The evaluation is based on the hypothesis that CBIs contribute to changes in lives of persons of concern along a spectrum or a continuum, from meeting basic immediate needs to livelihood stabilisation and community integration.

The evaluation then assumes that the direct influence of CBIs on these changes may be harder to measure beyond meeting basic needs along this continuum, as a result of the increasing importance of contextual factors such as policy, rights-related, logistical and administrative barriers associated with access to services and labour markets amongst others. In other words, to measure the differential effects of the CBI programme on this full range of protection outcomes, the evaluation distinguishes between:



- **Attribution of the CBI programme to:**
  - Allow PoCs to meet basic needs with dignity and choice
- **Contribution of the CBI programme to:**
  - Reduce negative coping strategies
  - Ensure PoCs are able to maintain a dignified and secure life for their family
- **Understanding the influence of external factors on:**
  - Integration of PoCs with local communities and host population
  - Linkages to the local Greek economy through market cash injections

## 2 METHODOLOGY

This evaluation utilised a mixed-methods approach, considering primary and secondary data from April 2017 (when the GCA began) until November 2018 (when data collection for this evaluation was conducted). Quantitative data in the form of 400 household surveys, and qualitative data from 6 focus group discussions and 21 key informant interviews were analysed and triangulated with secondary data from a review of relevant documentation. Quantitative analysis was conducted using R and qualitative analysis using NVivo.

The limited availability of baseline data and longitudinal data hindered the evaluation team's ability to explore the effects of cash over time. Additionally, because most PoCs in Greece receive MPGs, it was not possible to make a comparison between those who do and do not receive cash, and infer causality between cash and protection at the impact level.

## 3 KEY FINDINGS

In order to explore the effects of cash and other external factors on protection outcomes, this evaluation explores three key evaluation questions. The findings against each of these questions are summarised below:

### 3.1 TO WHAT EXTENT HAVE MULTI-PURPOSE CASH GRANTS CONTRIBUTED TO POSITIVE OR NEGATIVE PROTECTION OUTCOMES IN GREECE?

**MPGs contribute to protection outcomes throughout the continuum outlined in the theory of change.** MPGs are designed to cover only basic needs, so analysing the achievement of protection outcomes to MPGs can be most easily evidenced in terms of:

- » Allowing PoCs to meet basic needs with dignity and choice
- » Reducing the use of negative coping strategies
- » Ensuring PoCs are able to maintain a dignified and secure life for their family
- » Supporting integration of PoCs with local communities and host populations

#### 3.1.1 ALLOWING POCS TO MEET BASIC NEEDS WITH DIGNITY AND CHOICE

##### BASIC NEEDS (GENERAL)

The programme was primarily designed to meet areas of basic need that were found to be unmet at programme baseline, which included food, debt repayment, baby products, clothes, medicines and hygiene items. The evaluation found that the most highly reported areas of spending among PoCs were in these areas, and that as such MPGs were achieving this intended objective.

While most (71 percent) of PoCs feel that MPGs allow them to partially meet their basic needs, thirteen percent of PoCs say that MPGs do not cover their basic needs. The

age and gender of the respondent, accommodation type, household size and number of vulnerable individuals in the household all showed no significant effect on whether POCs felt their basic needs were met. Furthermore, the evaluation found that the 'basic needs' of a given household vary dramatically with the presence of certain vulnerable groups, like infants, children under 5 and people with disabilities or chronic conditions. The most frequently reported unmet needs were clothing (69 percent), cigarettes (29 percent) and debt repayment (23 percent). Syrians and Palestinians were more likely to report that MPGs did not meet their basic needs, compared to respondents of other nationalities.

The majority of survey respondents reported spending more than the value of their MPG, which indicates that the MPG transfer value may not be sufficient to fully cover PoCs basic needs. Many respondents reported borrowing from friends/family, as well as relying on remittances and/or credit from shops. Nationality, accommodation type and number of people covered by the card were all found to influence how much additional income respondents reported needing to spend. Specifically, those spending more tended to be from larger households and living in flats/houses as opposed to camps.

## FOOD

MPGs are primarily being used to meet basic food needs, even for those in catered accommodation. Respondents reported spending an average of €220 on food in the previous month, which constitutes 77 percent of total reported spending, and represents the highest spend in any category. The total expenditure on food increased according to the number of people per household (with larger households spending more) and nationality as people from Syria and Iraq reported higher expenditure on food than other nationalities.

The employment of coping strategies to meet basic food needs were frequently reported, with 70 percent of respondents saying they eat less preferred/expensive foods once a week or more. The next most commonly reported coping strategies were reducing the number of meals per day and reducing portion size, which 45 percent reported doing once a week or more.

## WATER, SANITATION AND HYGIENE

The water needs (drinking and household use) of PoCs living in ESTIA-provided accommodation are met as part of the comprehensive government response. However, for some of those families living in the camps, the provision of water is insufficient and MPGs are used to supplement this need. Less than a quarter of respondents reported employing water-related coping strategies, such as reducing how often they bathe, or wash their clothes.

Over 60 per cent of respondent reported that hygiene products were one of the top five household expenditures the previous month, with an average spend of €30. For those with infants, baby products contribute disproportionately to monthly expenditure, to the extent that these families exhibit higher employment of negative coping strategies related to food (reducing portion sizes, reducing meals, restricting adult consumption, and borrowing food).

## HEALTH

PoCs are able to access the Greek health system for free, and as such are supported in meeting many of their acute and immediate health needs. However, medicines remain one of the highest expenditures for PoCs, with 39 percent of respondents reporting spending in this category in the previous month. Health needs vary greatly between households, and the health needs of families with members who are chronically ill, or who have disabilities are significantly greater than those without. For these families, MPGs are not sufficient to meet their ongoing and increased medical expenses.

Despite having the right to access basic health care through national systems in Greece, a number of barriers to realising these rights exist, including administrative registration, inefficiencies in the Greek system, and language barriers.



## EDUCATION

Children are able to utilise the Greek education system for free, and MPGs facilitate this access for many by allowing PoCs to purchase supplies and clothes necessary for school, and pay for transport. However, for many, these costs still represent a significant barrier to getting children into school, leaving some children of school age out of the system. The evaluation indicated that an increased spending on educational costs was directly associated with an increase in the employment of food-related negative coping strategies. In addition, the high mobility of families in Greece means that it can take up to a year for families to get children into school, whilst language barriers also prevent those who are in school from fully engaging.

## SHELTER

Shelter needs are covered by the ESTIA programme, but PoCs still use their MPGs to pay for repairs to their accommodation, and other shelter materials. Those living in government-run sites who reported spending in this area, spent an average of the €27 the previous month. Average spend the previous month for those living in accommodation provided under the ESTIA programme was €41, often used for small modifications to the flat/house. In total, 22 percent of respondents indicated that money for shelter maintenance was an unmet need.

## LIVELIHOODS

Though MPGs enable many PoCs to meet aspects of their basic needs, some households still face expenditures that exceed the transfer value. This evaluation seeks to understand the extent to which PoCs are seeking additional income (on top of MPGs) to cover these gaps. PoCs report that MPGs have helped them generate additional sources of income by relieving them of their concerns with regard to meeting their basic needs, and by providing the money required to purchase the necessary clothing and pay for transport. However, only six PoCs reported having paid employment. Since the programme is designed to cover basic needs, once PoCs are generating formal and regular income above the Greek minimum wage, they become ineligible for cash. In terms of wider protection outcomes, this is identified as a key factor which may affect the potential of MPGs to facilitate PoCs engagement in livelihoods activities towards self-reliance.

Other factors that may inhibit the establishment or capitalisation of livelihoods opportunities are language barriers, and location (site, urban, rural). Indeed, survey results indicate that only five respondents felt confident with their Greek language skills, and only 60 with their English, limiting their ability to partake in the formal job market.

### 3.1.2 REDUCING THE USE OF NEGATIVE COPING STRATEGIES

Initial needs assessments and baseline reports from 2015/2016 highlighted that most respondents were unable to meet their basic needs, and reported the high prevalence of extreme negative coping strategies such as begging, depletion of savings, engagement in informal and exploitative labour, transactional sex, and illegal activities.

As previously stated, this evaluation has shown that although PoCs are able to use MPGs to meet their basic needs with dignity, the employment of short-term coping strategies related to food is still evident. However, the provision of MPGs for basic needs does appear to have contributed to wider protection outcomes by reducing the employment of the extreme negative coping strategies seen at programme baseline. The evaluation finds that less than one percent of survey participants reported having to engage in dangerous or exploitative work, or send underage children to work, and only three percent reported having to resort begging.

### 3.1.3 ENSURING POCS ARE ABLE TO MAINTAIN A DIGNIFIED AND SECURE LIFE FOR THEIR FAMILY

#### SAFETY

MPGs contribute to PoCs feelings of safety in Greece, with 75 percent of respondents stating that cash had contributed to their feeling of safety in some way. In terms of the most commonly cited reasons, 43 percent reported reduced tension at home, 42 percent reported reduced tension in community and 43 percent reported feeling safer in the knowledge that their needs were covered.

Understanding the impact of cash on gender and power dynamics in the home, and overall feelings of safety, is vital for current and future CBI programming. For PoCs who did not feel safe in Greece, over-crowding/bad living conditions was cited most frequently, followed by location of housing, then unsafe housing. Additionally, for 24 people, cash contributed to tension/arguments that affected sense of safety; 18 of these were with family, of which 50 percent were with spouses.

#### DIGNITY

Although the inherent lack of dignity associated with the displacement of a family or household cannot be fully addressed through CBIs, MPGs are viewed by PoCs as a dignified means of receiving assistance. Seventy five percent felt that it allowed them to live with more dignity. Commonly cited reasons were that they did not have to rely on others for food, and that it allowed them to reduce their employment of coping strategies.

In contrast, 25 percent of survey respondents said that cash did not increase their feelings of dignity at all, or only a little. Those living in tents and those who are self-accommodated were more likely report that MPGs did not increase their feelings of dignity at all, than those living in other accommodation types. Socioeconomic status in country of origin also affects sense of dignity; survey respondents who answered 'not at all' had a higher average annual income than those who answered that MPGs improved their feelings of dignity 'very much.'

#### CHOICE

MPGs are the preferred modality of assistance for PoCs. When asked if cash allowed them to make the best choices for their family, the majority of survey respondents answered 'somewhat' or 'moderately'. The reasons most regularly cited were that it allowed them to choose their priority and preferred items. Seven percent of individuals stated that they would prefer to receive vocational training or work in place of other forms of assistance.

### 3.1.4 SUPPORTING INTEGRATION OF POCS WITH LOCAL COMMUNITIES AND HOST POPULATIONS

Overall, MPGs do appear to contribute towards protection by supporting the integration of PoCs with local communities and host populations, due in part to a monthly injection of over €6 million into the local economy. Not only do MPGs provide PoCs with the opportunity to interact directly with locals when they go to shops to purchase food and other non-food items, they also provide communities (particularly smaller and more rural ones) with this vital injection of cash. This diminishes negative feelings and resentment linked to perceptions that PoCs may receive more support than Greek nationals.

MPGs were found to support PoC's feelings of confidence and increased equality when interacting with vendors. Forty-four percent of PoCs agreed/strongly agreed that MPGs had helped them feel more confident when interacting with host communities, and felt they had contributed to increased feelings of equality with the host community.

However, tensions do still exist; 22 percent of respondents had examples of tensions or disagreements with the community, primarily related to noise and cultural differences. Furthermore, survey participants who reported employing negative coping strategies were more likely to report disagreements and tensions with locals. This may be indicative of a connection between meeting basic needs, and being able to integrate

and build relationships with local communities. These barriers may be exacerbated by the distance PoCs are living from markets (one of their main opportunities to interact with locals). Beneficiaries who lived further from markets/shops were less likely to report improved relationships with vendors or neighbours.

### 3.2 WHAT WERE THE MAIN CONTRIBUTING AND CONSTRAINING FACTORS INFLUENCING THE ACHIEVEMENT OF PROTECTION OUTCOMES IN GREECE?

A number of internal and external factors influence the ability of the CBI programme to achieve protection outcomes across the continuum outlined in the theory of change. Because of the complex interplay of needs and vulnerability amongst PoCs, many of these factors influence the extent to which individuals and households experience the effects of MPGs on wider protection outcomes differently. The contextual factors that have been identified as most influencing the achievement of protection outcomes are outlined below.

#### 3.2.1 BLANKET ASSISTANCE FOR ALL POCS

The move towards comprehensive distribution of MPGs has been a contributing factor to the achievement of protection outcomes, particularly when it comes to meeting basic needs as blanket assistance simplifies the programme and allows increased coverage. However, varying household demographics and associated vulnerabilities, along with their associated costs, can be seen as a constraining factor when it comes to the achievement of protection outcomes. Households containing vulnerable people (specifically children, people with disabilities and people with chronic health conditions) find themselves with a higher cost of living, and report facing difficult choices when it comes to meeting their needs.

#### 3.2.2 FREEDOM OF MOVEMENT

Freedom of movement within Greece allows PoCs the choice to remove themselves from environments which pose a significant protection risk, as well as the freedom to access markets and services, all of which contribute towards the achievement of protection outcomes. At the same time, high levels of movement among cash recipients is a constraining factor for programme efficiency when it comes to managing cases (particularly due to the requirement of monthly in-person verification) and ensuring the smooth operation of transactions and payments.

#### 3.2.3 LOCATION OF HOUSEHOLDS

Household location can facilitate or inhibit PoCs from meeting basic needs, and is one of the most significant factors affecting PoCs ability to realise wider protection outcomes. Each accommodation type carries its own particular constraining factors, which vary in severity and potential protection risks.

#### 3.2.4 TOP-UP ASSISTANCE AND SUPPLEMENTARY SERVICES

Various additional services, including supporting health and education services, are available to many PoCs at no cost, which is a contributing factor to the achievement of protection outcomes. However, these are not scaled up to the entire population, and raised expectations coupled with the feeling that services are provided in a preferential or irregular manner, can leave PoCs feeling that their needs are not being met.

#### 3.2.5 ACCESS TO HEALTHCARE

PoCs are entitled to health, pharmaceutical and hospital care free of charge on the same terms as Greek citizens. However, administrative and language barriers often constrain the engagement of PoCs with the public health system, and can result in them paying for private healthcare in order to meet even basic health needs. Additionally, the costs associated with purchasing pharmaceuticals poses a significant risk to the achievement of protection for families including people with chronic conditions and disability.

### 3.2.6 ACCESS TO EDUCATION

Free access to education enables children to continue their education and engage with local children, thereby enhancing their ability to integrate. However, for some families, low interest in settling in Greece permanently leads to a de-prioritisation of education, whilst for others the supplementary costs associated with transport, materials and clothing cannot be covered through MPGs alone.

### 3.2.7 ACCESS TO LABOUR MARKETS

PoCs have access to the labour market as employees, or service/work providers, from the moment their application has been formally lodged and they have received their asylum seeker's card. However, engagement in the formal labour market in Greece remains challenging due to administrative and linguistic barriers and work is highly competed for, often against national candidates who do not suffer the same barriers. This prevents PoCs from securing long-term and stable income generating opportunities, which will be a significant constraining factor if they are to exit or 'graduate from' the MPG programme.

### 3.2.8 ACCESS TO VOCATIONAL TRAINING

PoCs are entitled to access adult education and vocational training in Greece, and this theoretically allows PoCs the first step towards their engagement in livelihoods activities. However, a lack of official documentation required to enrol in the programme, language barriers, or the incompatibility of their existing qualifications are found to hinder this in practice.

## 3.3 TO WHAT EXTENT ARE MULTI-PURPOSE CASH GRANTS AN APPROPRIATE PROGRAMME MODALITY FOR ACHIEVING PROTECTION OUTCOMES FOR PERSONS OF CONCERN IN GREECE?

**MPGs can be viewed as an appropriate modality of assistance for PoCs in Greece because the CBI programme design was based on needs and feasibility assessments, the MPG transfer value was calculated based on the minimum expenditure basket, and CBI programme activities have remained 'protection based.'**

### 3.3.1 CBI PROGRAMME DESIGN

The design of the CBI programme ensures that MPGs were not only a viable, but welcome, form of assistance for PoCs, NGOs and the government. The decision to use MPGs in Greece was based on needs and feasibility assessments conducted by both UNHCR and a range of other NGOs operating in Greece. This decision ensured that the protection risks facing PoCs at the onset of the crisis were minimised or completely mitigated. Ongoing advocacy for those PoCs who were initially ineligible has meant that, over time, these groups are also being included into the programme, thereby increasing the coverage of CBIs and ensuring protection for all.

### 3.3.2 MPG TRANSFER VALUE

The MPG transfer value was calculated based on the minimum expenditure basket, and is sufficient to ensure that PoCs are able to meet their basic needs in the short-term, and as such is adequate to ensure protection within these parameters. MPGs also allow PoCs the freedom and flexibility to begin covering their medium- and long-term needs in most cases. However, as the needs of PoCs evolve over time, cash for basic needs should be complemented with sustained provision of supporting services (such as livelihoods solutions and vocational trainings), and eventually a transition into self-sustaining livelihoods and graduation from the programme to ensure wider protection outcomes are realised. Finally, equitable achievement of protection outcomes will depend on the incorporation of some form of vulnerability assessment to ensure that families with additional dependencies and financial burden are still able to meet all their needs.

### 3.3.3 CBI PROGRAMME ACTIVITIES HAVE REMAINED 'PROTECTION BASED'

The CBI programme in Greece worked closely with protection colleagues to ensure that protection considerations were incorporated into all elements of the programme. These initiatives include protection colleagues joining CBI programme activities and the establishment of a cash helpline, and have ensured that protection cases are identified and promptly referred, as well as ensuring the CBI programme remains appropriate to the protection environment in Greece.

## 4 CONCLUSIONS

Through analysis of both primary and secondary data in line with the key evaluation questions, the following four conclusions are presented:

### 4.1 CONCLUSION 1

**The design of the CBI programme in Greece was appropriate to the context, but future programming must consider varying economic vulnerability when targeting CBIs.**

The design of the CBI programme was protection-focused, with activities appropriately designed to ensure that the programme aligned with UNHCR's protection mandate. The programme design provides blanket assistance to all eligible PoCs, thereby ensuring high coverage.

However, the CBI programme does not differentiate between varying degrees of economic vulnerability among PoCs. Though adaptations have been made to incorporate some of those who were previously ineligible (and therefore more vulnerable to protection risks), more needs to be done to ensure protection can be achieved in an equitable manner.

Finally, while recognising the funding constraints of the CBI programme and acknowledging that the MPG is allowing many to meet their basic needs, the MPG transfer value is not sufficient to facilitate meeting basic needs across all sectors simultaneously and completely eliminating the employment of coping strategies, particularly those related to food.

### 4.2 CONCLUSION 2

**While MPGs allow many PoCs in Greece to meet their basic needs, contextual factors significantly affect how cash contributes to the achievement of protection outcomes.**

In line with the objective of the CBI programme in Greece, MPGs are sufficient to allow PoCs to meet their basic needs in terms of: food, WASH, non-food items including shelter and clothing, health, and education. They also lead to a reduction in negative coping strategies in some sectors.

However, CBIs alone are not sufficient to allow all PoCs to comprehensively meet their needs related to accessing markets and services, such as: interacting with and integrating into local communities and systems, regular use of the health system for chronic conditions, and keeping children in education.

Barriers inhibiting this access include: language barriers, which prevent engagement with markets and both health and education services; deficits in publically provided healthcare which prevent access and reduce the quality of care; and the costs associated with accessing healthcare and education. In this sense, though cash can go some way to meeting these needs, CBIs need to be part of a comprehensive programme of assistance, services and protection which seeks to remove barriers related to accessing these services, and ensure fulfilment of the rights of PoCs.

### 4.3 CONCLUSION 3

**While MPGs help some PoCs engage in the Greek labour market, future CBI programming needs to encourage sustained livelihoods activities and financial independence.**

Despite having the right to work, PoCs remain dependent on CBIs to meet their basic needs, and struggle to engage with the Greek labour market as a result of administrative difficulties, high unemployment, considerable competition for jobs and language barriers. As a result, many PoCs are working in the informal labour market, which itself has increased protection risks associated with exploitation and exclusion from the Greek social welfare system.

While recognising that the programme is not designed to meet the longer term needs of PoCs, there should be some means through which PoCs can 'graduate' from the CBI programme, either through vocational training or some form of livelihoods programming, into sustained livelihoods and engagement in the Greek economy.

### 4.4 CONCLUSION 4

**MPGs allow PoCs an entry point for engagement with host communities, but the complex pathways through which integration occur need to be better understood.**

CBIs provide a first step towards social cohesion by: increasing purchasing capacity of PoC populations; injecting cash into local economies; reducing the perception PoCs as a 'burden' on the already stretched Greek social welfare state; and increasing the opportunity of PoCs to interact with Greek nationals.

However, the relationship between PoCs and the hosting community in Greece is affected by a range of economic and cultural elements, such as the link between PoCs perceived feelings of dignity, which link to their feelings of 'equality' with Greek citizens, and their engagement with them and surrounding markets. It is known that social tension resulting from some of these factors can lead to protection risks for PoCs (as well as nationals), so further investigation into the triggers for social tension is required.

## 5 RECOMMENDATIONS

### 5.1 RECOMMENDATIONS FOR CONCLUSION 1

*The design of the CBI programme in Greece was appropriate to the context, but future programming must consider varying economic vulnerability when targeting CBIs.*

#### RECOMMENDATIONS FOR UNHCR GREECE

- 1 In the lead up to the transition of the CBI programme to the Government of Greece in 2020, work with the Government and GCA partners to define a clear set of vulnerability parameters which can be used to identify and target economically vulnerable households and individuals.
- 2 In the lead up to the transition of the CBI programme to the Government of Greece in 2020, work with the Government to ensure that the strong links between the identification and case management of protection issues is explicitly laid out, specifically that there is clear allocation of responsibility, and that adequate procedures and referral systems are in place.
- 3 In the lead up to the transition of the CBI programme to the Government of Greece in 2020, work with the Government and GCA partners to review the minimum expenditure basket in order to align it with the current needs of PoCs.

#### RECOMMENDATIONS FOR UNHCR GLOBAL

- 4 Where the employment of coping strategies are known to be a driver of vulnerability, UNHCR should ensure that CBI programmes track the employment of these in a systematic and longitudinal manner.
- 5 As part of its role as the global leader in protection, UNHCR should endeavour to uncover trends in vulnerability which inhibit the achievement of protection

outcomes, by consolidating (and where necessary commissioning) evidence related to protection and vulnerability.

## 5.2 RECOMMENDATIONS FOR CONCLUSION 2

*While MPGs allow many PoCs in Greece to meet their basic needs, contextual factors significantly affect how cash contributes to the achievement of protection outcomes.*

### RECOMMENDATIONS FOR UNHCR GREECE

- 1 UNHCR Greece should lead a multi-agency effort to ease the constraints these external factors place on PoCs, in order to alleviate some of these pressures on the achievement of medium and long-term protection outcomes.

### RECOMMENDATIONS FOR UNHCR GLOBAL

- 2 UNHCR should drive a global level discussion aimed at establishing which elements of multi-sector, multi-agency integrated programming compliment CBIs in the attainment of medium- and long-term protection needs

## 5.3 RECOMMENDATIONS FOR CONCLUSION 3

*While MPGs help some PoCs engage in the Greek labour market, future CBI programming needs to encourage sustained livelihoods activities and financial independence.*

### RECOMMENDATIONS FOR UNHCR GREECE

- 1 UNHCR Greece should take the lead on mapping national-level livelihoods and development programmes which can be complimentary to MPGs and enable graduation from the CBI programme and engagement in the Greek economy.

### RECOMMENDATIONS FOR UNHCR GLOBAL

- 2 UNHCR should generate and aggregate best practices related to the integration of livelihoods and CBI programmes, with the aim of strengthening global evidence for programme modalities which support self-reliance and longer term protection and solutions objectives.

## 5.4 RECOMMENDATIONS FOR CONCLUSION 4

*MPGs allow PoCs an entry point for engagement with host communities, but the complex pathways through which integration occur need to be better understood.*

### RECOMMENDATIONS FOR UNHCR GREECE

- 1 UNHCR Greece should investigate the specific economic and cultural social triggers for tension between hosting communities and PoCs in Greece, and protection risks that arise from these.

# 1 BACKGROUND

## 1.1 UNHCR'S CASH PROGRAMMES

Over the past several decades, cash-based interventions (CBIs) have become an increasingly common form of humanitarian assistance that is used both as a means of complementing in-kind interventions, and as a standalone intervention to address the basic needs of vulnerable and crises-affected populations. Existing evaluations of CBIs demonstrate that they can be a more flexible and dignifying form of humanitarian assistance, and can help empower people to address their basic needs in the most appropriate manner for them.<sup>i</sup> According to the World Bank Group, “cash could serve as a mechanism for scaling up humanitarian and development funding and activities that, when appropriate, can help reduce costs and complexity.”<sup>ii</sup> For these reasons, cash is becoming an increasingly popular programming modality.

In 2014 the UN High Commissioner for Refugees identified these CBIs as a priority. Ninety five percent of UNHCR CBIs are provided through cash transfers, with the largest volume in the form of unrestricted multi-purpose cash grants (MPGs). In 2016 and 2017, UNHCR gave nearly US\$1.2 billion in cash assistance to 10.5 million people across 94 countries. Greece is home to the third largest cash operation after Jordan and Lebanon.<sup>iii</sup>

With the increased use of CBIs there is a need to evaluate the effectiveness and impact of this modality, to address potential challenges, and to develop appropriate recommendations for future programming. Although the evidence base around the effectiveness of cash is growing, there is scope to explore the effects of CBIs in different contexts and different modalities, how they interact with other types of interventions, and the contribution of cash towards different the achievement of sectoral and protection outcomes.

## 1.2 THE ALIGNMENT OF CASH AND PROTECTION

According to the Global Protection Cluster's Handbook for Protection of Internally Displaced Persons, protection refers to “all activities aimed at obtaining full respect for the rights of the individual in accordance with the letter and spirit of the relevant bodies of law, namely human rights law, international humanitarian law, and refugee law”.<sup>iv</sup>

UNHCR's core mandate is to provide international protection and seek durable solutions for refugees in close cooperation with Member States. Protection is central to UNHCR's programmes and advocacy work. This concretely translates into working towards a situation where all women, men, girls, and boys of concern to UNHCR have equal access to and enjoyment of their rights in accordance with international law and relevant regional and national laws, including having their material needs met. The ultimate goal of these activities is to help rebuild people's lives within a reasonable amount of time. This mandate also aligns with their contribution towards the achievement of UN Sustainable Development Goals, notably to the commitments to leave no one behind and extend protection coverage for all, including displaced people.<sup>v</sup>

UNHCR's protection and sectoral programmes are implemented in line with a range of global policies, strategies, and frameworks including: the Global Compact on Refugees, the Comprehensive Refugee Response Framework, the Policy on Alternatives to Camps, and the global strategies on health, education, child protection, livelihoods and shelter.<sup>vi</sup> UNHCR (with inputs from other humanitarian organisations) has produced guidelines on protection in CBIs which include comprehensive descriptions of how protection relates to cash, including reduction of coping strategies and identifying/targeting the most vulnerable people in need.<sup>vii</sup> In 2017, US\$150 million was provided through CBIs in order to specifically help beneficiaries meet specific protection outcomes.<sup>viii</sup> By its very nature, protection encompasses a range of outcomes. As a result, the Global Protection Cluster has defined a protection continuum which can be used to distinguish



between three levels of protection programming: protection mainstreaming, protection integration, and stand-alone protection programmes. In the context of CBIs these can be understood as follows:

- **Protection mainstreaming** is the process of incorporating protection principles and promoting meaningful access, safety and dignity in humanitarian programmes using CBIs, which could be intended to meet one or multiple basic needs and/or support livelihoods.
- **Protection integration** is the design of humanitarian programmes, including CBIs and other activities, to support both protection and assistance objectives, and to actively contribute to reduce the risk and exposure of the affected population. CBIs could contribute to economic objectives, protection objectives, or both.
- **Stand-alone** protection programmes have specific protection objectives. They aim to help prevent and respond to protection concerns such as violence, exploitation, deprivation or discrimination and to support beneficiaries to enjoy their rights.

For protection mainstreaming and integration, CBIs may be working in conjunction with complementary activities to both achieve economic objectives (purchase food and other basic needs items, protect or restock assets) and protection objectives (prevent negative coping mechanisms including transactional and survival sex, exploitative/hazardous labour, child labour). In stand-alone protection programmes, outcomes aim to respond to issues related to violence (including sexual and gender based violence, intimate partner violence), exploitation, deprivation or discrimination.<sup>ix</sup>

At the global level there is growing interest in understanding the impact of CBIs on these varying protection outcomes. In recent years, UNHCR has commissioned several studies related to how cash relates to protection outcomes. A 2015 literature review found the existence of research into the effect of CBIs combined with complementary programming was limited. Importantly, few cash programmes specifically set protection objectives or outcomes, and as a result establishing clear causality between CBIs and protection has remained challenging. Their review also found mixed evidence of whether CBIs impacted protection outcomes for households, which was largely due to programme design and monitoring not taking into consideration the social norms and dynamics of target populations (particularly in relation to gender equality, women's empowerment, gender-based violence, and community cohesion). However, the studies reviewed did indicate that cash generally led to increased feelings of dignity and self-respect by recipients,<sup>x</sup> and that cash helped PoCs to reduce their use of negative coping strategies. Indeed, recent studies have also begun to link cash assistance with the reduction of negative coping strategies, such as transactional sex and engagement in exploitative and high risk livelihood activities.<sup>xi</sup> Overall, the literature review highlighted the need for continued exploration into the links between CBIs programming and protection outcomes.

### 1.3 - CASH AND PROTECTION IN GREECE

The country programme in Greece is also aligned with UNHCR's protection mandate. The ECHO-funded ESTIA programme in Greece has the principle objective of 'enhancing the wellbeing of Persons of Concern in Greece through access to protection-based and multi-sectorial humanitarian assistance.' This is delivered through the provision of accommodation for PoCs in sites, flats and houses throughout Greece, and the delivery of MPGs to eligible PoCs (see Box 1).

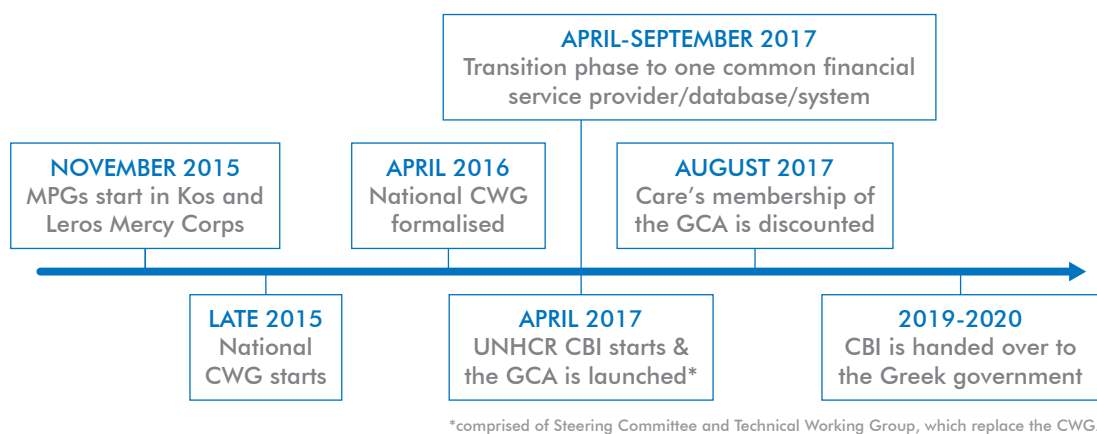
The provision of cash assistance first began in 2015, when over one million refugees and asylum seekers entered Europe. In November that year, a non-governmental organisation (NGO) operating on the Greek islands started providing MPGs to persons of concern (PoC). In time, MPGs were adopted by a number of organisations throughout the response. These MPGs were delivered through various financial services providers and using different cash cards. In response to the growing use of MPGs, the assessment of their appropriateness and feasibility in the Greek context, and the increasing interest of government and donors for their use, a national-level Cash Working Group was

### BOX 1: ELIGIBILITY CRITERIA FOR THE CBI PROGRAMME IN GREECE

PoCs who arrived in Greece on/after 1st January 2015 are eligible for cash assistance if they meet certain criteria. PoCs who arrived in Greece prior to 1 January 2015 are automatically ineligible. If a PoC arrived in Greece on or after 1 January 2015, they are eligible for cash assistance subject to the satisfaction of certain conditions which include: the PoC must be resident of an MoMP site or UNHCR/NGO accommodation; the PoC must possess pre-registration or full registration trifold from Asylum Services, an asylum seeker card or valid official document issued by the Greek state; and the PoC should be the focal point of the family or an individual adult (aged 18 or older) not part of a nuclear family or couple. PoCs not eligible (or temporarily ineligible) are: unaccompanied minors; PoCs living in 'squats' (e.g. irregular residence not approved by the government); and PoCs in detention, with expired documents or fringing geographical restriction (temporary eligibility), working receiving the minimum wage.

established in mid-2015 in order to better coordinate these efforts.<sup>xii</sup>

Following the request of the European Civil Protection and Humanitarian Aid Operations (ECHO), in 2017 the cash response in Greece transitioned to being managed and coordinated through the Greece Cash Alliance (GCA), a partnership originally comprising of UNHCR and five international NGOs: Care Deutschland Luxembourg (who withdrew in September 2017), Catholic Relief Services, International Rescue Committee, Mercy Corps, the International Federation of the Red Cross and Samaritan's Purse.<sup>1</sup> The GCA, which is led by UNHCR, aimed to replace and build on the work of the previously established Cash Working Group while also harmonising and streamlining the different cash initiatives and programmes in Greece into one single card, delivery mechanism and beneficiary database.



Since April 2017, cash has been delivered through the 'UNHCR Greece Cash Alliance Card', a prepaid cash card through which money is transferred directly to PoCs. The system uses the proGres V4 database and one cash loading system (CashAssist through the financial service provider 'Prepaid Financial Services Ltd.') in order to enhance coordination, cost efficiency and impact, and minimise fraud, error and duplications. The GCA's operational model is contractually a single-agency cash delivery model (led by UNHCR), although in practice additional inclusive decision-making structures have been established. This operational model has continued evolving in 2018, including streamlining and reducing the number of agencies involved, and preparing for an exit of humanitarian actors and a handover to Greek authorities,

FIGURE 1: TIMELINE OF THE CBI PROGRAMME IN GREECE

1 As of December 2018, the Greece Cash Alliance comprises of UNHCR, CRS and IFRC.

which though previously scheduled for the end of 2019,<sup>XIII</sup> is now expected at the end of 2020 (for full timeline of the CBI programme in Greece, see Figure 1). A 2018 Cash Learning Partnership (CaLP) case study on the GCA as an operational model indicated the delivery model of the GCA was generally effective, with some issues relating to the efficiency and accountability of the system. Key recommendations of this study included: maintaining the established governance structure, enhancing mutual accountability and monitoring and evaluation for members, reviewing partners roles and responsibilities, and designing an exit strategy.<sup>XIV</sup>

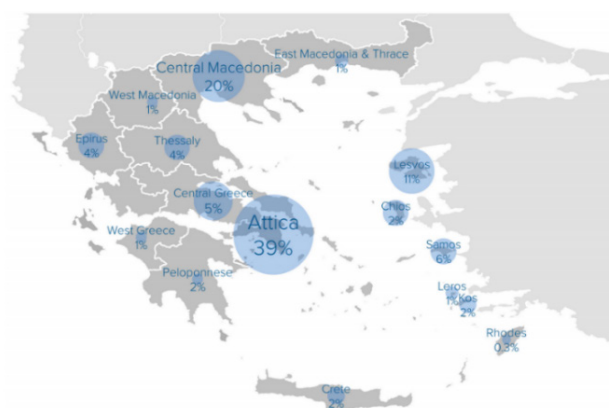


FIGURE 2: LOCATION OF PEOPLE RECEIVING CASH ASSISTANCE, DECEMBER 2018 <sup>XV</sup>

Between April 2017 and December 2018, 99,945 PoCs have received cash assistance at least once through the GCA. In December 2018 alone 63,051 people received €6.3 million. The majority of recipients (78 percent) are Syrian, Iraqi, Afghan or Iranian, with 39 percent located in the region of Attica, which includes Athens and the surrounding areas (see Figures 2 and 3). Thirty two percent of recipients are in families of five or more and 30 percent were single adults.<sup>XV</sup>

## 1.4 THE FUTURE OF CASH IN GREECE

The CBI programme in Greece is currently scheduled to be handed over to the Government by the end of 2020. This transition will result in one programme for asylum seekers (which is yet to be articulated), and another for recognised refugees, who may transition to the Greek National Social Solidarity Income (SSI) scheme. The system for asylum seekers will build on the foundations provided by the GCA. The recently drafted transition strategy for the programme highlights that the transition will require a joint party steering committee or oversight body with the full buy-in and active participation of the relevant government bodies. The final form of the programmes will be subject to the agreement between the European Commission and Government of Greece.

In anticipation of this handover to the government, UNHCR has already begun the process of reducing the number of cash alliance partners (from five to two), and over the past year has begun a process of simplification of the cash transfer systems and mechanisms (for example, PoCs now receive payments monthly rather than weekly). A transition strategy has been drafted, and UNHCR has also commissioned a review of the cash system to identify recommendations on how to best complete the handover. ECHO's humanitarian presence in the country is scheduled to come to an end in 2019, with support being provided until the end of 2020 by the European Union's Directorate-General for Migration and Home Affairs (DG-HOME). By this time the transition of the response (including the cash programme) to the Government of Greece should be completed. In 2019 and 2020, UNHCR is planning to continue delivering cash assistance to PoCs, but with greater involvement of the Greek Authorities in the identification and certification of beneficiaries, and the transition of some elements of the cash assistance scheme to happening as soon as possible in order to be ready for full transition by 2020.<sup>XVI</sup>

## 2 INTRODUCTION TO THE EVALUATION

### 2.1 OBJECTIVE AND SCOPE

In line with UNHCR's mandate, there is interest in exploring how the CBI programme in Greece has contributed to broader protection outcomes in conjunction with the overall protection environment in the country, other support, goods and services provided by UNHCR and partners, as well as to examine the factors that have influenced these outcomes. The evaluation therefore was conducted under the following objectives:

- 1 To explore the relationship between the Greece CBI programme and UNHCR's protection outcomes.
- 2 To explore enabling and hindering factors for these results in the Greek context according to a range of contextual factors.
- 3 To provide recommendations that can be applied to future CBI programmes, both in Greece and throughout UNHCR's CBI programmes globally.

This targeted, country-specific approach is intended to allow for highly contextualised country-level findings, which may also serve to inform broader insights across contexts, including a potential synthesis of findings, allowing for some comparative analysis (for evaluation terms of reference, see Annex 1). The evaluation of CBIs in Greece covers the whole geographic location of the programme (through selection of specific sites/locations according to the methodology) and takes into consideration available data from April 2017 (when the GCA began) until December 2018.

This evaluation has been commissioned by the headquarters UNHCR Evaluation Service and UNHCR CBI Unit in Geneva. The primary audience for this evaluation are stakeholders within UNHCR, this includes the headquarters UNHCR CBI Unit and the UNHCR Greece CBI and protection teams. Furthermore, the evaluation may be of interest to other divisions and Bureaux at UNHCR headquarters, all members of the GCA, other cash partners working within Greece and the region, and the wider humanitarian sector. The report may also be used during the transition of the cash programme in Greece from UNHCR to the Government of Greece.

### 2.2 THEORY OF CHANGE

As stated, this evaluation will review the CBI programme in Greece and how it has contributed to protection outcomes for PoCs in Greece. Although the wider UNHCR Greece programme has a specific objective of 'enhancing the wellbeing of Persons of Concern in Greece through access to protection-based and multi-sectorial humanitarian assistance, how this 'protection-based' assistance translates into specific protection outcomes has not been clearly articulated. Therefore, for this evaluation protection outcomes have been defined based on a review of relevant documentation related to the Greece programme, and consultation with UNHCR teams in both Geneva and Greece. Three protection outcomes for the CBI programme in Greece have been identified:

- 1 Persons of concern are able to meet their basic needs in the following sectors: food security, WASH, shelter, health, education and livelihoods.
- 2 Persons of concern experience improved relations with hosting communities.

**3** Persons of concern are able to meet these basic needs with safety, dignity and choice.<sup>2</sup>

The influence of CBIs towards the achievement of these protection outcomes is described in the theory of change (Figure 3), which was developed in order to outline the expected levels of change related to protection (in particular, meeting basic needs) that can be attributed or contributed to by CBIs. This theory of change also highlights some of the variables that can affect the short, medium and long term needs and vulnerabilities of refugee populations. It also integrates external factors (such as freedom of movement, access to services and access to the labour market) which can have an immediate effect on these needs. The theory of change therefore illustrates a spectrum along which change can be categorised, from meeting basic immediate needs to livelihood stabilisation and community integration.

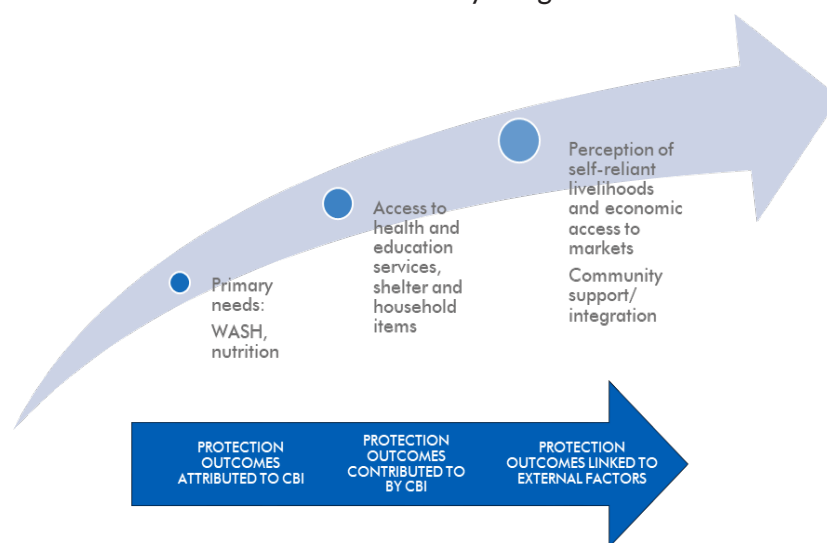


FIGURE 3: THEORY OF CHANGE OUTLINING THE CONTRIBUTION OF CBIs TOWARDS PROTECTION AND SECTORAL OUTCOMES IN GREECE

In line with this logic, changes that are linked to the immediate fulfilment of basic needs such as water, sanitation and hygiene (WASH), nutrition, essential non-food items, clothing and communication are assumed to be directly associated to what cash is mainly spent on. In other words, because PoCs have freedom of movement, and free access to markets, the meeting of these basic needs is not restricted by these contextual elements and can therefore be 'attributed' to CBIs. As a result of their ability to do so, it is assumed there will be a contribution towards a reduction in negative coping strategies (though this may also be influenced by other factors).

It is assumed that the role of cash diminishes as dimensions of change beyond meeting basic needs are investigated, as a result the increasing importance of contextual factors such as policy and rights-related, logistical and administrative barriers associated with access to services and labour markets amongst others. As a result, the role of CBIs in access to services and integration with hosting communities will be considered as 'contribution'. Underpinning all of this is the ability of PoCs to make these choices with safety, dignity and choice. It is also important to emphasise the role of cash within a broader picture of other external influences that can determine to what extent protection and sectoral outcomes are achieved. The stabilisation of dignified livelihoods

<sup>2</sup> Safety: The situation or condition of achieving physical, economic, social and psychological security. These forms of security are rights to be respected, protected and fulfilled under international human rights, refugee and humanitarian law.

Dignity: The feeling of having decision-making power, freedom and autonomy over life choices, together with the feeling of self-worth and self-confidence, and feeling one has the respect of others. International human rights, refugee and humanitarian law emphasise the right to be treated with dignity. Definitions from endnote <sup>xvii</sup>

and integration of refugee communities remain the long-term protection outcome. To reflect the evolution of needs, the protection dimension of the CBI programme focuses on the following:

- **Attribution to:**
  - Allow PoCs to meet basic needs with dignity and choice
- **Contribution to:**
  - Reduction of negative coping strategies
  - Ensure PoCs are able to maintain a dignified and secure life for their family
- **External factors influencing:**
  - Support integration of PoCs with local communities and host population
  - Link to the local Greek economy through market cash injections

An analytical framework centred on the theory of change outlined above has allowed this evaluation to quantify and qualify which factors contribute to or constrain the achievement of outcomes, and to what extent cash can be considered as an influence with respect to anything related to and beyond immediate basic needs. In order to do this, this evaluation utilises a range of control variables (e.g. household size, household location, accommodation type, number of vulnerable members etc.) to determine the role of cash and other forms of support in the achievement of the defined protection outcomes.

## 2.3 EVALUATION KEY QUESTIONS AND CRITERIA

The following key evaluation questions are addressed in the scope of this evaluation:

- To what extent have multi-purpose cash grants contributed to positive or negative protection outcomes in Greece?
- What were the main contributing and constraining factors influencing the achievement of protection outcomes in Greece?
- To what extent are multi-purpose cash grants an appropriate programme modality for achieving protection outcomes for persons of concern in Greece?

In line with OECD/DAC and the Core Humanitarian Standards, 'relevance' and 'effectiveness' are used as widely recognised evaluation criteria for the appraisal of the CBI programme. The evaluation questions respectively reflect lines of enquiry that fall within these established criteria. Referring to these evaluation criteria as part of the analytical framework applied in this evaluation, helps align the key evaluation questions and findings with commonly used evaluation language and discourse.

In this evaluation, the criteria are used with the following specific definitions:

- **Relevance:** the extent to which the activities undertaken are suited to the priorities and policies of the target group, recipient and donor. This evaluation will assess the extent to which the programme objectives remain valid and relevant as compared with the operational context and needs of PoCs.
- **Effectiveness:** the extent to which the cash intervention achieved its intended objectives along the defined theory of change. This evaluation will assess programme achievements compared with intended outcomes and results, as well as examining how the results feed into UNHCR's wider protection outcomes.

The evaluation questions, sub-questions and reflection of the evaluation criteria are shown in an evaluation matrix for ease of reference, to assist in the development of appropriate evaluation tools, and to match questions and sub-questions with the relevant sources of information. This matrix can be found in Annex 2.

## 3 METHODOLOGY

This evaluation utilised a mixed-methods approach, combining both qualitative and quantitative techniques to gather information from a range of stakeholders in order to respond to the key evaluation questions. In line with established evaluation quality standards, a triangulated approach was employed to ensure a comprehensive picture when referring to longer-term protection outcomes, as using multiple methods helps to facilitate deeper understanding of a given context.

The evaluation team collected primary data through a household survey and focus group discussions with PoCs, as well as key informant interviews with relevant CBI programme stakeholders. Secondary data was collected through a desk review of relevant programme documentation, and analysis of existing post-distribution monitoring (PDM) data.

Analysis involved both quantitative and qualitative analysis, and findings were triangulated across methods and sources of information to verify the consistency of findings. The findings of the evaluation were validated by the UNHCR team in Greece and the evaluation management team in Geneva, through a validation workshop hosted in Athens in December 2018. The workshop involved presentation of key findings and discussion of their validity, as well as the refinement of recommendations.

### 3.1 PRIMARY DATA COLLECTION AND SAMPLING

#### 3.1.1 HOUSEHOLD SURVEY

A household survey was designed to explore the links between cash and sectoral/protection outcomes for PoCs in Greece. It focused on collecting data related to the evaluation questions that is not covered via existing PDM surveys, but also included select data points which are already covered by PDMs to allow for a degree of longitudinal comparison where possible.

The survey was developed in English, and translated into Arabic, Farsi, Kurmanji and French by Kapa Research, the data collection partner contracted to conduct the survey using the data collection tool 'CAPI' (for a copy of the final survey in English, see Annex 3). The enumerators received one day of training from the Action Against Hunger UK evaluation team and a UNHCR Greece protection staff member; the training consisted of an introduction to the background to the programme, the purpose of the evaluation, obtaining informed consent, data protection and the structure of the survey. Kapa Research also conducted additional training with the enumerators to practice conducting the survey and to ensure data collection was consistent and unbiased across all enumerators.

A sample size of 400 was chosen because this is similar to the sample used by the UNHCR Greece team to capture monthly PDM data and provides enough statistical rigour to be representative. The sample provided to the evaluation team was stratified by UNHCR according to accommodation type, nationality, and registration group size, and is representative of the wider population within these strata.<sup>3</sup> With supplementation from additional methods (document review, focus group discussions and key informant interviews), this sample allowed the evaluation team to draw conclusions on how CBIs have affected protection and sectoral outcomes for PoCs in Greece.

In total, 400 recipients of MPGs participated in the survey. Of the 400 respondents, 44

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3 The sample had a confidence interval of 95 percent, with a margin of error of 5 percent. Within that sample, respondents were also chosen based on languages spoken by the enumerators. This means that although the sample is representative of much of the population of PoCs in Greece, respondents who do not speak the languages listed above are not represented. However, given that these languages are spoken by 80 percent of cash recipients, this is seen to give a good representation across the population given the scope of the evaluation.

percent were Syrian, 25 percent Iraqi, and 16 percent from Afghanistan (Figure 4). This represents a slight increase in representation for these groups when compared to the population level, where these groups represent 38 percent, 22 percent and 18 percent respectively. Iranians were over-represented, with 9 percent of the survey sample when compared to 3 percent at the population level. This difference exists because the languages spoken by the enumeration team were limited to Arabic, Farsi, Kurmanji and French, and therefore percentages are skewed towards nationalities fluent in these.

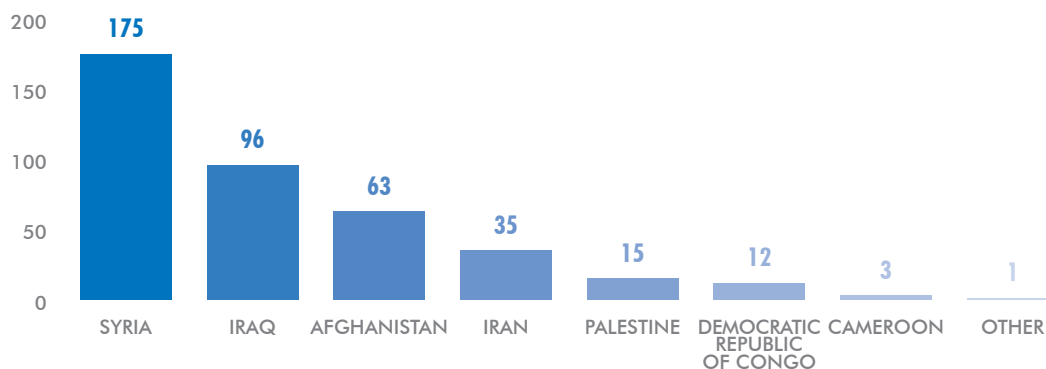


FIGURE 4: NUMBER OF SURVEY RESPONDENTS DISAGGREGATED BY NATIONALITY

Regarding the demographics of respondents, 327 were male and 73 were female. This skew towards male respondents is due to the fact that men are more often listed as the head of household/card holder, and were therefore sampled and interviewed. The majority (97 percent) were the named cardholder, with the rest being spouses. The sex of the respondent did not differ significantly between nationalities. The average age of respondents was 33 years old, and while there was no statistically significant difference between the average those responding from Iran, Iraq, Palestine and Syria, Afghan respondents tended to be younger, while those from Cameroon were older at an average of 38. Number of months in Greece also differed between groups, with those from Afghanistan and Iran having been in country for longer than those from Cameroon, the Democratic Republic of the Congo (DRC), Iraq and Syria. Palestine had the largest range in the amount of time people had been in country (Table 1).

Significant differences between nationalities were also seen when examining accommodation types in which people were living. While the majority of people (43 percent) were living in UNHCR-provided accommodation (see Box 2 in Section 4.2.1 for details), far higher proportions of people from Cameroon and the DRC were seen to be living in camps (primarily containers), while those from Iran were most likely to be self-accommodated (see Figure 5).

TABLE 1: DEMOGRAPHIC BREAKDOWN OF RESPONDENTS/HOUSEHOLDS DISAGGREGATED BY NATIONALITY

NATIONALITY	AVERAGE AGE OF RESPONDENT	AVERAGE NUMBER OF MONTHS IN GREECE	AVERAGE NUMBER OF PEOPLE COVERED BY CARD (UNHCR)	AVERAGE NUMBER OF PEOPLE IN HOUSEHOLD (REPORTED)
Afghanistan	31	18.2	2.2	2.8
Cameroon	38	7.7	1.0	1.0
DRC	31	10.5	2.2	2.2
Iran	35	20.9	1.5	1.7
Iraq	33	12.7	3.2	3.5
Other	33	5.0	1.0	1.0
Palestine	36	16.4	2.7	3.1
Syria	34	13.8	3.7	4.1



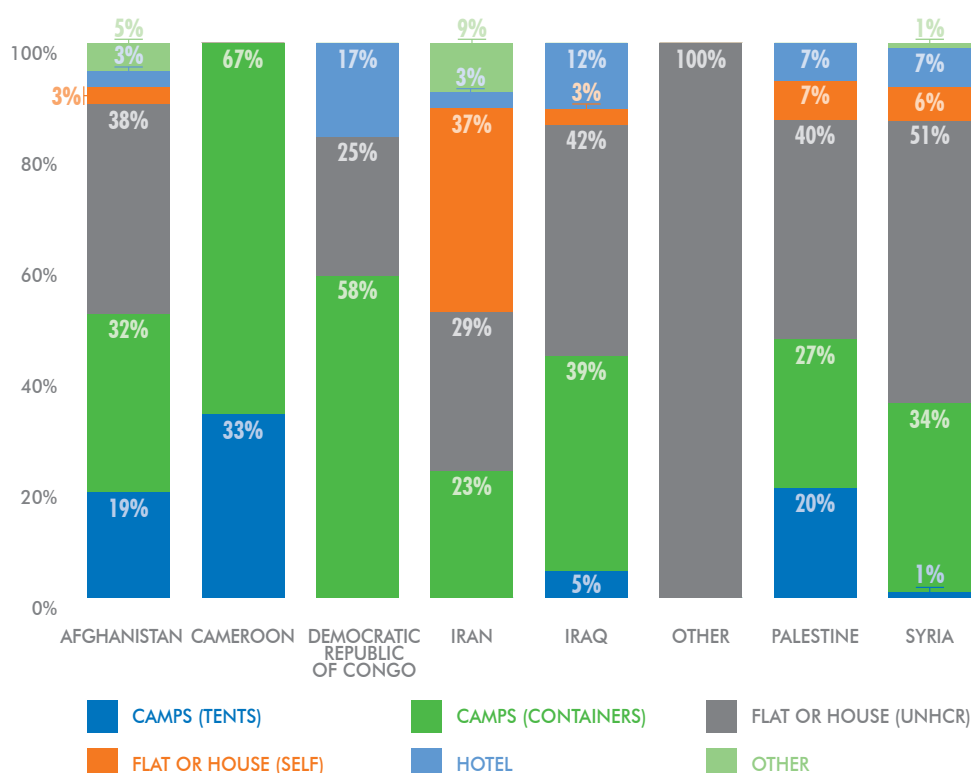


FIGURE 5: PERCENTAGE OF SURVEY RESPONDENTS LIVING IN EACH ACCOMMODATION TYPE DISAGGREGATED BY NATIONALITY

### 3.1.2 FOCUS GROUP DISCUSSIONS

Focus group discussions (FGDs) were conducted with PoCs in order to gather perceptions on how the cash programme affects their ability to meet basic needs (across sectors) with dignity, safety and choice, as well as if the cash programme has had any effect on their relationship with hosting communities.

Six focus groups were conducted with two FGDs conducted for cash recipients in each of the three major accommodation types. These were further stratified by gender and language (Table 2). All of the FGDs were conducted in the Attica region. While these limits on the size and diversity of groups did not allow for a representative sample of the population, they did provide contextual qualitative information that complements the household survey and key informant interviews.

Each FGD was facilitated by a researcher from Action Against Hunger UK and a translator from Kapa Research. The FGDs lasted for approximately one hour, and were recorded with participants consent for later transcription by the translator. Transcripts were then provided to Action Against Hunger UK for analysis.

TABLE 2: SAMPLING STRUCTURE FOR FOCUS GROUP DISCUSSIONS

TYPE OF ACCOMMODATION	NUMBER OF FOCUS GROUPS
Site (Skaramangas)	1 male (Arabic) 1 female (Farsi)
UNHCR accommodation (ESTIA)	1 male (Farsi) 1 female (Arabic)
Self-accommodated	1 male (Arabic) 1 female (Farsi)

### 3.1.3 KEY INFORMANT INTERVIEWS

The objective of the interviews, which were semi-structured in nature, was to explore the short- and long-term implications of the intervention model. The interview explored the perceptions of stakeholders in the following areas:

- The relevance of the programme to the context and PoC needs
- Efficiencies and inefficiencies of the CBI programme
- Positive and negative sectoral and protection outcomes of the CBI programme
- Contributing and constraining factors to achieving these outcomes

The master semi-structured interview guide outlined in Annex 4 contains 20 questions, however each interview was tailored depending on the role and position of the individual being interviewed. Interviews were conducted primarily in-person, with a few conducted via phone or Skype. Responses were transcribed into 'response sheets' which were developed to be compatible with NVivo software for analysis.

In total, the evaluation team conducted 21 key informant interviews with UNHCR staff and other key stakeholders involved in the CBI programme in Greece. This included a mix of Greece CBI staff, protection staff, field staff, accommodation partners, GCA partners, Steering Committee members, government representatives and shop-owners on islands with large PoC populations. The UNHCR staff were a mix of Attica and island-based. For a full list of interviewees, their roles and organisations, please see Annex 5.

## 3.2 SECONDARY DATA COLLECTION

In order to answer and inform the analysis of particular evaluation questions, the evaluation team also reviewed 47 documents provided by the UNHCR Greece team, including case studies, donor reports, monitoring data, strategy documents, PDM data and reports, standard operating procedures and cash assistance fact sheets. See Annex 6 for a full list of documents reviewed.

## 3.3 DATA ANALYSIS

The outcomes of MPGs cannot be measured in isolation, so this evaluation explored which combinations of existing assistance and other factors affected sectoral and protection outcomes. This included external factors related to the protection environment in Greece, including right to work, access to services, relationships to communities, feelings of safety, dignity and choice. The evaluation also links previous observations with the evidence collected within the scope of this evaluation to cross-reference and help control for a set of contextual and other variables.

In order to understand the links between CBIs and protection, and improve understanding on how CBIs in Greece link to intended outcomes, both qualitative and quantitative data were triangulated to allow the evaluation team to corroborate findings and ensure a rich, rigorous and comprehensive analysis.

### 3.3.1 QUANTITATIVE ANALYSIS

Data collected via the survey was 'cleaned' both by Kapa Research and the Action Against Hunger UK evaluation team in order to fix structural errors, remove duplicate observations and check for inconsistencies. This cleaning process ensured that the dataset was strong enough to be analysed inferentially, a process by which sample data which is representative of a population is used to describe and make inferences about the wider population using quantitative statistical methods.

The quantitative analysis of survey data primarily involved analysing the relationship between cash, basic needs and protection variables. An additional range of household conditions (such as residence type, residence location, access to services, distance from

markets, etc.) was also considered to identify and quantify factors that might influence the effect of cash on protection and other long-term outcomes. The quantitative analysis also leveraged PDM data where possible.<sup>4</sup>

### 3.3.2 QUALITATIVE ANALYSIS

For both the FGD data and key informant interview data, the evaluation team used thematic qualitative analysis. This involved developing a coding framework (based on the agreed evaluation questions and sub-questions) to help structure, code and analyse the data. Completed focus group transcripts and interview response sheets were then uploaded into the qualitative analysis software NVivo and coded according to the framework. This qualitative data was used both to supplement the findings of the survey and also to present stand-alone findings in relation to the evaluation sub-questions.

## 3.4 LIMITATIONS

Limitations and challenges related to this methodology include:

- The principle objective of the ESTIA programme is ‘to enhance the wellbeing of Persons of Concern in Greece through access to protection-based and multi-sectorial humanitarian assistance’. However, how this ‘protection-based’ assistance translates into specific protection outcomes has not been clearly articulated. As a result, the evaluation team has had to define protection outcomes in the Greek context for the purpose of this report. Retroactive defining of outcomes may introduce bias, as these outcomes were not necessarily the original ‘intended’ outcomes of the programme. In order to mitigate this, outcomes were defined by drawing on original programmatic planning documents and with input from the Greece and Geneva protection and CBI teams.
- The lack of a control group hinders statistical rigour when searching for attribution at the outcome level. The evaluation team was also unable to conduct a longitudinal analysis to verify whether changes over time can be measured for a selected sub-sample, due to a lack of matching respondents from an earlier survey.
- The limited availability of baseline data, as well as the short time frame of the project, hinders the evaluation team’s ability to explore the long-term outcomes and impact of the programme.
- The FGDs were not stratified by all available demographics (such as nationality, disability, age). However, these factors were accounted for in the survey.

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4 The quantitative analysis was mainly descriptive to identify the behaviour of variables in terms of values range, minimum, maximum, frequency, central tendency and standard deviation. Inferential analysis and statistical tests were also performed as appropriate, using R (a statistical analysis software package) in order to identify patterns, trends and relationships between the provision of cash and other control factors that could influence the achievement of programme outcomes, as well as unintended outcomes. For example, relationships between variables that profile a household such as gender/ location/age/household size were explored by performing suitable tests.

## 4 KEY FINDINGS

### 4.1 FINDINGS FOR KEY EVALUATION QUESTION 1

TO WHAT EXTENT HAVE MULTI-PURPOSE CASH GRANTS CONTRIBUTED TO POSITIVE OR NEGATIVE PROTECTION OUTCOMES IN GREECE?

#### 4.1.0 SUMMARY OF THE CONTRIBUTION OF MPGS TOWARDS POSITIVE AND NEGATIVE SECTORAL AND PROTECTION OUTCOMES IN GREECE

MPGs can be seen contribute to protection outcomes throughout the continuum outlined in the theory of change. MPGs are designed to cover only basic needs, so attributing the achievement of protection outcomes to MPGs can be more easily evidenced in terms of:

- » **Allowing PoCs to meet basic needs with dignity and choice:** expenditures are highest in areas of basic needs which were unmet at baseline, illustrating that MPGs are being used for their intended purpose and achieving programme objectives.
- » **Reducing the use of negative coping strategies:** since the introduction of MPGs there appears to have been a significant reduction in the employment of extreme coping strategies like begging, underage work, dangerous or exploitative work, and depletion of savings.

The achievement of medium and long term protection outcomes is heavily dependent on factors external to the programme. Though MPGs continue to positively affect the attainment of these outcomes, a number of contextual barriers exist that MPGs are unable, and cannot be expected to, overcome in isolation:

- » **Ensuring PoCs are able to maintain a dignified and secure life for their family:** MPGs certainly lead to increased feelings of safety, dignity and choice.

However, overcrowding/bad-conditions, the location of accommodation, restricted access to services, PoCs relationships to the host community, expectations of living standards and livelihoods, and the inherent loss of dignity associated with forced displacement all affect their feelings of safety, dignity and choice.

- » **Supporting integration of PoCs with local communities and host populations:** MPGs improve community relations and reduce feelings of tension by increasing direct interaction between PoCs and Greeks, and injecting cash into local economies.

However, barriers to engagement with communities include cultural and language differences, restricted access to some services, and limited engagement in the labour market and livelihoods activities.

- » **Linking to the local Greek economy through market cash injections:** MPGs facilitate PoC engagement in livelihoods activities by relieving the stress of meeting their immediate needs, and providing some cash to purchase the clothing and transport required.

However, they are not designed to facilitate the move into sustained and self-reliant livelihoods, which is instead affected by functional barriers to accessing labour markets, which include language restrictions, and a stressed and competitive economy and labour market.

### 4.1.1 ROLE OF CASH IN ALLOWING PERSONS OF CONCERN TO MEET THEIR BASIC NEEDS

Baseline and needs assessments conducted in 2015/2016 showed that PoCs had significant unmet needs when it came to food, clothing, WASH, and access to basic services like health and education. As a result, they were participating in a number of negative coping strategies, including reduction of health expenditures, depletion of savings, begging, engagement in informal and exploitative labour, transactional sex, and illegal activities. MPGs were introduced as a means to meeting these needs and achieving protection for these individuals.

Referring to the theory of change, the section will examine whether we can **attribute the meeting of PoCs basic needs to MPGs**, and evidence their **contribution towards the reduction of negative coping strategies among the population**. It will also examine whether, through the meeting of **medium and longer term needs related to livelihoods, PoCs can integrate into the Greek economy**.

### MEETING BASIC NEEDS

The most highly reported areas of spending among PoCs are food, debt repayment, baby products, clothes, medicines and hygiene items, showing the households are using their MPGs to meet the basic needs that were shown to be unmet in the 2015/2016 baseline. While most PoCs feel that MPGs allow them to partially meet their basic needs, the 'basic needs' of a given household vary dramatically with the presence of certain vulnerable groups, like children and people with disabilities or chronic conditions. This alters their self-perceived 'basic needs' and as a result, some PoCs feel like elements of their basic needs are not met.

In order to establish whether or not MPGs are meeting PoCs basic needs, the survey explored both objective variables (such as income and expenditure patterns, which are outlined below) as well as subjective and perception based variables, such as whether or not PoCs felt that MPGs helped them to meet their basic needs, and factors influencing these perceptions.

The household survey shows that the majority (71 percent) of participants feel that MPGs partially cover their basic needs, 17 percent think they fully cover their basic needs, and 13 percent say MPGs do not cover their basic needs. Our analysis revealed that nationality was an important factor in how participants responded to this question, with Syrians and Palestinians being more likely to answer 'no' than respondents from other countries. The age and gender of the respondent, accommodation type, household size and number of vulnerable individuals in the household all showed no significant effect.

As a means of understanding this further, the household survey asked respondents to report how much they spent on their cash card the previous month in 25 categories related to basic needs (see Annex 3 question D10 for details). The average reported expenditure was €391. Only 25 percent of survey respondents reported spending of over €500, with a maximum of €1950 (only four individuals reported spending of over €1000).

By examining reported expenditure of PoCs and comparing it to their MPG transfer value, we can begin to understand two things: a) whether MPGs are sufficient to cover PoCs basic needs, and b) whether PoCs are spending above their MPG, indicating an additional source of income. Of the 400 respondents, while 134 PoCs reported that their spending was less than the transfer value of their MPG or that they broke even at the end of the month, the majority reported spending more than the value of their MPG. This finding is indicative of the fact that the MPG transfer value may not be sufficient to fully cover PoCs basic needs.

Of people who were in the negative at the end of the month, the average value was -€148. Importantly 51 percent were Syrian, 22 percent were from Iraq, and 10 percent were from Afghanistan. This is relevant because although the highest values being reported were amongst PoCs from Afghanistan and Iraq (Figure 6), these differences weren't statistically significant when taking into account family size, and were instead

being pulled up by a few outliers, including one individual from Iraq who reported having paid €1500 in legal fees the previous month. In fact, Syrians were statistically more likely to be spending above their MPG, even when accounting for household size, which is also seen by their high representation in those spending above their MPG.<sup>5</sup> The type of accommodation in which people are staying also affects their total reported expenditure. PoCs staying in UNHCR provided flats/houses and those who were self-accommodated were more likely to spend above their MPG income than those in camps (Figure 7). Together, these findings indicate that nationality, accommodation type and number of people covered by card influence how much additional income people are spending, and their total expenditure.<sup>6</sup>

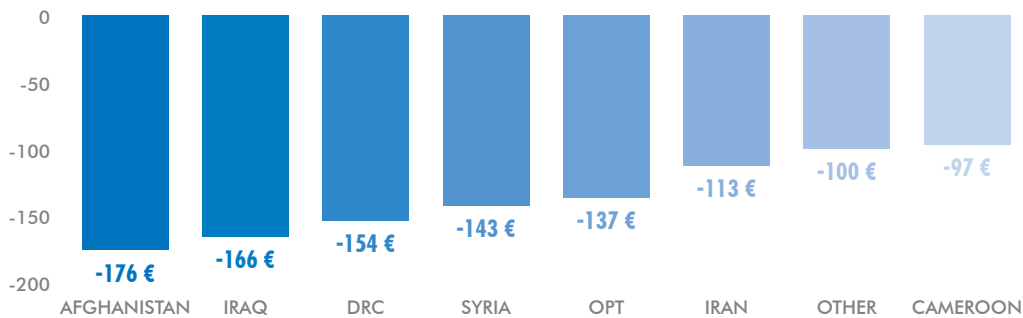


FIGURE 6: SHOWS THE AVERAGE MPG INCOME/EXPENDITURE DIFFERENTIAL FOR POCS REPORTING SPENDING IN EXCESS OF THEIR MPG VALUE THE PREVIOUS MONTH, DISAGGREGATED BY NATIONALITY

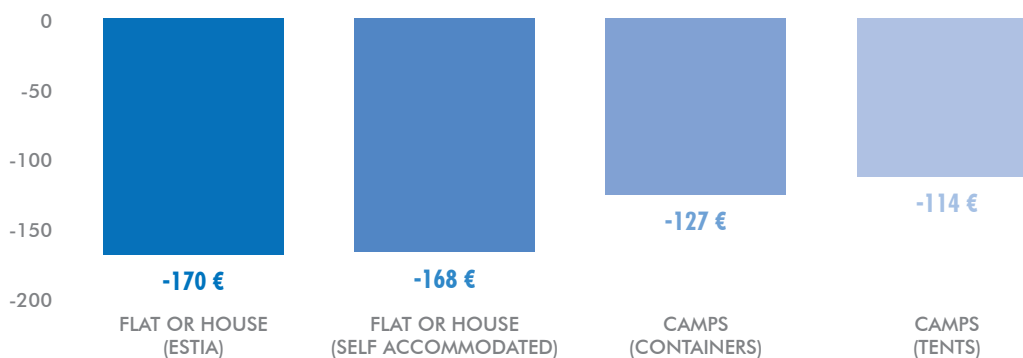


FIGURE 7: SHOWS THE AVERAGE DIFFERENCE MPG INCOME/EXPENDITURE DIFFERENTIAL FOR POCS REPORTING SPENDING IN EXCESS OF THEIR MPG VALUE THE PREVIOUS MONTH, DISAGGREGATED BY ACCOMMODATION TYPE

Given the high discrepancy between reported spending and income from MPGs, additional sources of income were also explored. While most reported using MPGs to cover their basic needs, many reported borrowing from friends/family, relying on remittances and/or credit from shops (Figure 8). Further exploration is required to understand the amount of income generated from each of these sources.

- 5 Regression analysis showed that PoCs from Syria were statistically more likely to report highly negative differentials, though this only remains weakly significant (90 percent confidence interval) when adjusting for household size. This shows that although Syrians are ending up with a higher deficit at the end of the month, this is heavily influenced by the increased family size. This is interesting when we consider that Syrians were most likely to respond that MPGs to not cover their basic needs when compared to other nationalities, and may go some way to explaining this increase.
- 6 Using a regression model to explore the relationships between these three variable showed that all three remain statistically significant, even when controlling for the effects that they may be having on each other.

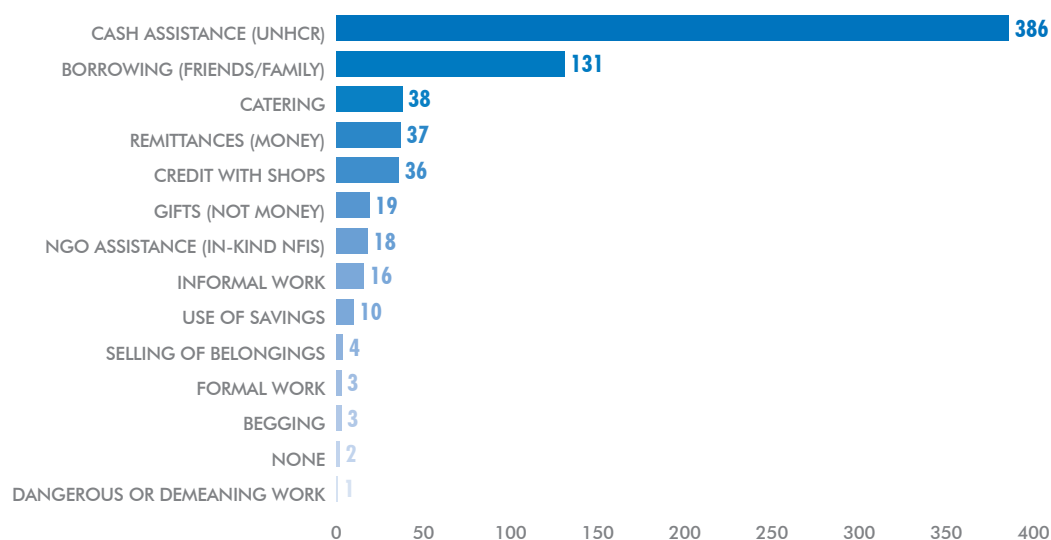


FIGURE 8: MAIN SOURCES OF INCOME FOR SURVEY RESPONDENTS

PoCs spend the majority of their MPGs on food, debt repayment, baby products, clothes, medicines and hygiene items (see Table 3). Additionally, though high values of spending were not recorded, 50 percent of respondents also reported spending their money on communication/telephone credit. Further analysis found that number of people in the household was a significant driver of spending across all these expenditure types. When accounting for the differences in household number, both nationality and accommodation affected various types of spending. Syrians and Iraqi's spent significantly more on food and hygiene items than other groups (Table 4).

TABLE 3: AVERAGE SPEND OF RESPONDENTS ON DIFFERENT CATEGORIES OF BASIC NEEDS (INCLUDES ONLY RESPONDENTS WHO SPEND MONEY ON THIS CATEGORY, AND EXCLUDES THOSE REPORTING 0).

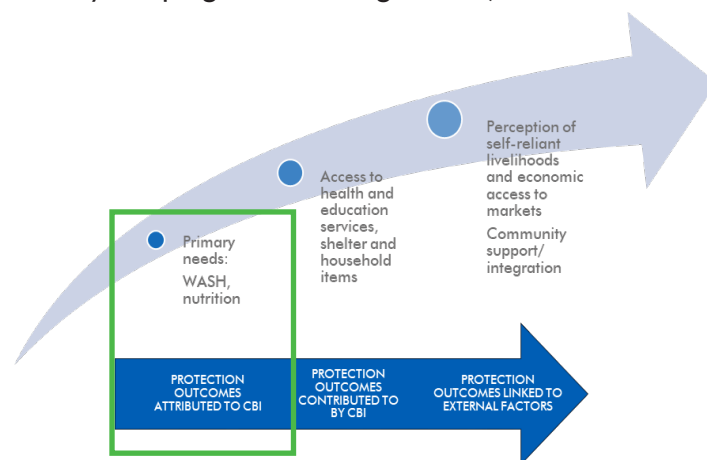
AVERAGE SPEND ON FOOD	AVERAGE SPEND ON DEBT REPAYMENT	AVERAGE SPEND ON BABY PRODUCTS	AVERAGE SPEND ON CLOTHES	AVERAGE SPEND ON MEDICINES	AVERAGE SPEND ON HYGIENE PRODUCTS
€220.55	€89.94	€87.90	€60.21	€48.92	€30.03

TABLE 4: SHOWS RESULTS OF REGRESSION ANALYSIS TO DETERMINE WHETHER OR NOT EXPENDITURE IN CERTAIN AREAS IS SIGNIFICANTLY INFLUENCED BY NATIONALITY AND ACCOMMODATION. ALL SECTORS ARE SIGNIFICANTLY AFFECTED BY THE NUMBER OF PEOPLE IN HOUSEHOLD. \* INDICATES STATISTICALLY SIGNIFICANT RELATIONSHIP (P<0.05 FOR ONE OR MORE OF THE CATEGORIES).

EXPENDITURE	NATIONALITY	ACCOMMODATION
Food	*	*
Debt	*	-
Baby products	-	-
Hygiene items	*	-
Clothes	-	-
Medicines/medical expenses	-	-

The complexities of debt among PoCs is as yet an unexplored area in the Greek context; the type of debt and how debts are used to support basic needs requires further research. Although the number of people reporting debt repayments in this survey was small,<sup>7</sup> this category had one of the highest average reported spending across the group, indicating a small number of individuals with significant outgoings in this area. Afghani's had the highest reported monetary values of debt repayment, though it's worth noting that this includes only three individuals, one of which reported spending €400 in debt repayments the previous month, which increased the average considerably. In fact, people from the Democratic Republic of the Congo were more likely to report debt repayments than any other nationality, as were those living in accommodation provided under the ESTIA programme, though the nature and reason for debt is unclear.

The most frequently reported unmet needs were clothing (69 percent), cigarettes (29 percent) and debt repayment (23 percent). When asked whose needs weren't met, it was reported that the needs of adult men and women had most commonly been neglected. This indicates a prioritisation of the needs of children and vulnerable adults (including the elderly and pregnant/lactating women).



## FOOD

MPGs are still primarily being used to meet needs related to food, with this category representing the highest spend the previous month, even for those in catered accommodation. Coping strategies related to food were the most commonly reported, with 70 percent of survey respondents saying they eat less preferred or less expensive foods once a week or more. However, more extreme strategies related to begging and dangerous and exploitative work appear to have been reduced by the provision of MPGs to meet basic needs, thereby contributing to wider protection outcomes as defined in the theory of change.

MPGs are designed to cover the basic needs of PoCs, and as such food security is seen as one of the primary purposes of the grants. In support of findings from previous studies<sup>8</sup> the evaluation found that the highest reported spending still related to food, with households spending 77 percent of their MPG (at an average of €220) on food the previous month.<sup>9</sup> The amount spent on food also increased according to the number of people per household (with larger households spending more) and nationality (people from Syria and Iraq spent more than other nationalities). Even though these nationalities have larger average household sizes, families are spending more on food regardless of this. This may be as a result of their cultural practices related to food.

7 Only 87 individuals reported debt repayment the previous month. The data enumeration company noted that respondents were hesitant to discuss this in detail.

8 Including the needs and feasibility assessments conducted at the start of the programme.

9 One respondent did not receive cash the previous month, and therefore did not report spending on food.



Food remained the largest expense for those living in catered accommodation in camps and hotels, despite the fact that it is provided free of charge and cooking facilities are not available. In these settings MPGs are used to compliment or subsidise what is referred to as 'bad quality food' or to provide for special dietary requirements (diabetes, allergies, or culturally appropriate food). Furthermore, 40 percent of those living in containers spent over 45 minutes travelling to markets, showing that PoCs are willing to travel significant distances to subsidise the food they receive in catered accommodation. Here in particular, providing PoCs with the ability to choose their food has resolved tensions arising from catering services that weren't accounting for the differences in cultural needs surrounding food between nationalities.

Although there does not seem to be any alarming indication of food insecurity amongst PoCs, the most commonly reported of the coping strategies investigated in this evaluation were related to food. The most highly reported coping strategy was eating less preferred/less expensive food, with over 70 percent of respondents employing this strategy once a week or more. The next most commonly reported coping strategies were reducing the number of meals per day and reducing portion size, which 45 percent reported doing once a week or more. There appeared to be no statistically significant relationship between the employment of these coping strategies, and either nationality or accommodation type.

This was supported by the qualitative data, where FGDs noted several references of lower quantities or reduced variety of food when cash was used to cover other needs (particularly for self-accommodated families, and families with small children). Some PoCs mentioned "eating onions and bread", or that they "have no choice in [their] food, [they] are obligated to eat what [they] can buy with this money." Through KIs it was mentioned that some accommodation and cash recipients are able to get additional assistance through the social aid grocery shops that serve Greek citizens of lower incomes. Evidently, though MPGs are assisting PoCs in meeting their basic needs when it comes to food security, the amount provided is not providing all people with the means to completely eliminate their employment of coping strategies related to food. Unfortunately, lack of access to raw baseline data makes it difficult to compare the prevalence of these coping strategies between 2015 and 2018, giving little indication of the overall trend in the employment of these coping strategies.<sup>10</sup>

Initial needs assessments and baseline reports also highlighted high prevalence of extreme coping strategies such as begging, depletion of savings, engagement in informal and exploitative labour, transactional sex, and illegal activities. This was largely due to the fact that people were unable to meet their basic needs, including food, and so the provision of MPGs for basic needs should have alleviated the need to employ such extreme coping strategies. Again, lack of availability of any longitudinal or baseline data on coping strategies makes it difficult to see changes in the frequency of their use, but it is encouraging to see that MPGs appear to have contributed to a reduction in the use these, as now less than one percent of survey participants reported having to send underage children to work, or having to send people (children or adults) to do dangerous or exploitative work, and only three percent report having resorted to begging. Overall this suggests that MPGs are contributing towards wider protection outcomes by reducing the employment of some extreme negative coping strategies.

## **WATER, SANITATION AND HYGIENE**

**The water needs (drinking and household utilities) of PoCs living in ESTIA provided accommodation are met as part of the comprehensive government response. However, for some living in the camps, the provision of water is insufficient and MPGs are used to supplement this need. For many PoCs, hygiene items represent a large expenditure each month. For those with infants, baby products contribute disproportionately to monthly expenditure, to the extent that these families exhibit higher employment of negative coping strategies related to food.**

In addition to the provision of food, meeting water, sanitation and hygiene (WASH) needs

<sup>10</sup> The extent of this reduction is not measured due to a lack of longitudinal/cohort data, but only hypothesised based on the trend.

is seen as one of the primary purposes of MPGs in Greece. For those living in UNHCR accommodation, utilities including water are covered under the ESTIA programme.<sup>11</sup> For people living in sites on an island, 1.5 litres per person per day is currently provided by authorities. It should be noted that this is significantly below SPHERE standards for drinking water, meaning that this is an additional need that people often use MPGs to cover. However, a positive indication that PoCs are able to meet their water needs is that coping strategies related to water were less commonly reported than those relating to food, with less than a quarter reporting having to reduce how often they bathe or wash their clothes.

Cash allows PoCs the choice of selecting the most appropriate sanitary and hygiene items for them and their families. Indeed, one of the top five expenditures for households was hygiene products, with 60 percent of people reporting and average spend of €30 the previous month.<sup>12</sup> This is sometimes supplemented by the provision of in-kind hygiene items, provided by local and national NGOs working on the islands alongside (but not within) the government-led response. However, it is not necessarily clear to people what has been provided by the government authorities and UNHCR, and what comes from other NGOs, leaving people unclear on the process/eligibility for these hygiene items. Setting the expectation that hygiene kits will be provided leaves PoCs feeling like their needs are not as easily met when they are withdrawn.

WASH needs are heavily dependent on household demographics, particularly whether households have infants. For these families, the most expensive and income-consuming item identified was 'baby products', which includes diapers, milk formula and other baby products.<sup>13</sup> When examining spending patterns from the previous month, 'baby products' came out as the second highest average spend after food. This is particularly striking given that the majority of families do not spend in this category. Of the 163 that reported spending on baby products, the average spend was €88, but 85 families spent more than €100 last month. This indicates a clear difference in need when comparing families with infants to those without. Indeed, there was a statistically significant link between the amount spent on baby products, and the employment of the following negative coping strategies related to food: reducing the portion size, reducing the number of meals, restricting consumption by adults in order to feed children, and borrowing food from others (Figure 9).<sup>14</sup> Given that MPGs are designed to alleviate the need for the employment of negative coping strategies, these findings indicate a need to explore further the relationship between expenditure on baby products like diapers and milk, and the specific needs of households with infants in order to ensure that their basic and immediate needs are met.

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- 11 During FGDs, some PoCs mentioned that the cost of house bills is extremely high, and due to new regulations they have to pay a 'mandatory contribution' of 15 percent if they go beyond a certain utility usage. This mandatory contribution was introduced to address instances of misuse of utilities, such as excessive use of climate control and water. It is not used as a means for families to contribute towards reasonable use of utilised, and is only introduced in extreme cases.
- 12 The majority of these people were spending between €1 and €50 per month. Five households reported spending €100 or more, and one reported spending €300.
- 13 Though this category can be seen as not being strictly WASH, evidence from the FGDs suggests that a large proportion of this expense goes on diapers, which can be classified as hygiene items.
- 14 Families who reported doing these actions more than once a week had a far higher average spend on baby products than those who reported employed these coping strategies once a week or less. This was still significant when adjusting for family size, and the number of children under five.

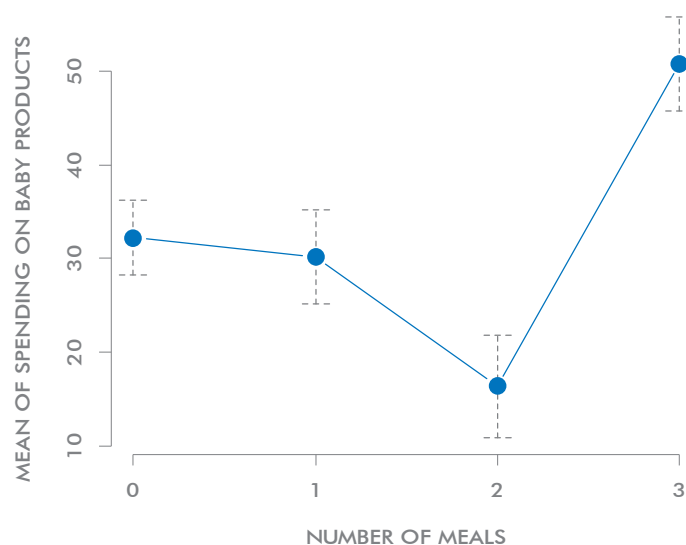
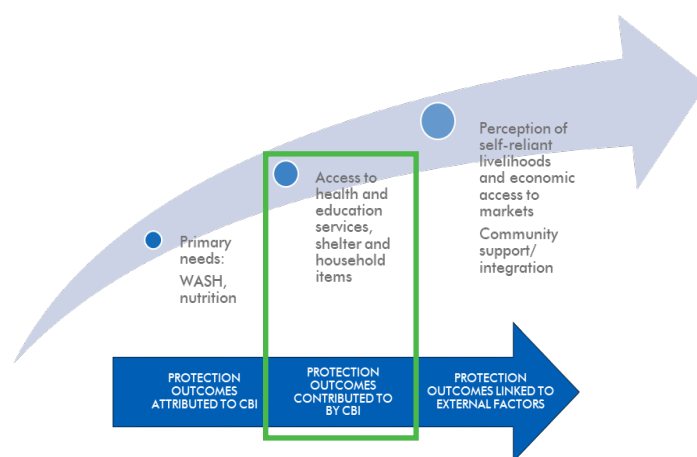


FIGURE 9: PLOT OF MEANS GRAPH SHOWING THE AVERAGE SPEND THE PREVIOUS MONTH ON BABY PRODUCTS, AGAINST THE NUMBER OF TIMES FAMILIES REDUCED THE NUMBER OF MEALS THE PREVIOUS MONTH (0 = NOT AT ALL; 1 = 2 TIMES OR LESS PER MONTH; 2 = ONCE A WEEK; AND 3 = MORE THAN ONCE A WEEK).



## HEALTH

PoCs are able to access the Greek health system for free, and as such are supported in meeting much of their acute and immediate health needs. However, health needs vary greatly between households, and the needs of families who have people with disabilities or chronically ill people are significantly greater than those without. For these families, MPGs are not sufficient to meet their ongoing and increased medical expenses, including the cost of health services and in particular, medicines. Though MPGs are only designed to cover the cost of primary healthcare, ongoing programming should recognise the protection risk associated with the long-term neglect of these chronic and ongoing health issues for the population. Despite having the right to access basic health care through national systems in Greece, a number of barriers to realising these rights exist, including administrative registration, inefficiencies in the Greek system, and language barriers.

PoCs have free access to the Greek health system, so while MPGs are designed to facilitate access to health services (which includes visits to the primary healthcare, dentist, and opticians), they are not designed to cover the costs of secondary health needs and chronic conditions. As such, the theory of change predicts that MPGs will be used as a means to covering the costs associated with accessing acute primary

healthcare (medications, medical supplies etc.). Indeed, medicines remain one of the highest expenditures for PoCs, with 39 percent of respondents reported spending in this category the previous month.

For families with members who have ongoing health needs and higher numbers of vulnerable family members, health-associated costs such as medication were seen as disproportionately high when compared to the MPG transfer value.<sup>15</sup> Those with higher numbers of vulnerable people in their household (namely those with people with disabilities or chronic health conditions) were statistically more likely to report that they needed money for medicine the previous month, but did not have enough. For these families, having to make difficult decisions on whether to cover or not cover medical costs or fulfilling other basic needs (i.e. food) becomes routine.

In fact, spending on medication and medical products was the most significant driver of a high income/expenditure differential, i.e. high spending on medicines made families more likely to spend in excess of the MPG, when compared to other types of spending, highlighting a significant economic vulnerability for these families. Although these families spent less on food (€194 when compared to the rest of the cohort at approximately €220), this was influenced more by family size than vulnerability. Additionally, these families did not show a significant increase in the employment of food-related coping strategies. Therefore findings indicate, but cannot conclusively confirm, that families who need to buy medicines and medical products still often choose to meet their food needs before their medical needs. This poses a protection risk when we consider that the result of this is likely unmet health needs.

In addition to household vulnerabilities, a number of external factors also influence PoCs ability to meet their health needs. These are largely related to the Greek health system itself. PoCs have free access to the health system in Greece, providing they have the equivalent of a social security number (AMKA). In reality, there can be significant administrative barriers to access. Even with the AMKA, there are instances where PoCs are having to pay for their own medication. This may be because individuals don't realise they are in fact utilising private healthcare rather than public, resulting from misunderstandings about the system exacerbated by language barriers. Indeed, the survey explored further the barriers to accessing health services, and the language barrier was the most highly reported. Though there are services in place to try and support this, such as health accompaniment services with translators provided by organisations like IFRC, it appears the not all PoCs are aware of these services or able to utilise them. If PoCs do not have the AMKA number, they may be forced to use private health services, and pay for their own medication.

Another external barrier related to the Greece health system are inefficiencies in the system itself, which often has long waiting lists, and a lack of connection between NGO services and public hospitals. FGDs highlighted numerous examples of PoCs attempting to utilise the Greek system for serious medical needs, including accidents, and having to wait up to two years for a referral (at least six respondents reported having to wait nearly one year or more). Though most people use public hospitals, these delays mean that it is not uncommon for people to choose private clinics or doctors to speed up the process of diagnosis and treatment, in which case they have significant costs that they can only afford with supplementary sources of income or by borrowing money from friends and relatives. Though these problems are not unique to PoCs, and affect Greek citizens as well, finding ways to support PoCs with ongoing medical needs is likely to be vital to ensure protection outcomes.

*“If you have medical needs, it is difficult to make ends meet with cash assistance. This is the most common thing that people complain about. There is free health care in Greece, but it is not the most efficient system, and there are a lot of associated costs.”* UNHCR staff, CBI Greece

*“We get the money and spend it at the beginning of the month. My husband must buy his medicines and we want to separate our cards so that he can buy his medicines.”* CBI beneficiary (FGD participant)

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15 Seventeen families were spending over €100, with the maximum amount spent being €200.

## EDUCATION

Children are able to utilise the Greek education system for free, and MPGs facilitate this access for many by allowing PoCs to purchase the supplies and clothes necessary for school, and pay for transport. However, for many these costs still represent a significant barrier to getting children into school, leaving some children of school age, out of the system. In addition, the high mobility of families in Greece means that it can take up to a year for families to get children into school. This coupled with language barriers, which can prevent those that are in school from engaging fully, all pose a protection issue when we consider the rights of the child to access education.

Children's education and school attendance are among 'basic' needs for a family, following parents or custodians being able to provide for other immediate needs. In Greece, PoCs are able to use the public education system, where education until 14/15 years of age (lower high school) is mandatory and free. However children living in sites and/or islands may not be accessing school due to administrative challenges, inadequate facilities or schools without enough staff to accommodate all children.<sup>XVII</sup>

Although families were not directly asked whether they had children out of school, this was extrapolated from the number of children between 5 and 18 in the household, and the number of children reported in school. Whilst children can legally leave school at 15 in Greece, this did provide an estimate that a total of 59 households may not have children in school.<sup>16</sup> Syrians and Iraqis represented the majority of this group with 44 families, and those living in UNHCR flats/houses represented the highest number here making up 50 percent of the group, followed by those in camps (containers) with 18 families. Only five self-accommodated families were indicated as potentially having children out of school.

However, when exploring this statistically, the differences in nationality and accommodation type were not significant, while the time in Greece was. Families who were indicated as having children out of school had been in Greece an average of 12 months, while those with children in school had been in Greece for over 15 months. This is likely because the first 6-12 months in country are a period of significant transition, where families will move between sites on the islands and mainland, and perhaps into houses/flats provided under the ESTIA programme. It is only once families have settled that they tend to get children into school. This is an example of when the high mobility of the population of PoCs in Greece has an impact on the achievement of protection outcomes.

School is free in Greece but PoCs themselves identified costs associated with sending children to school as being one of the expenditures they are unable to meet with MPGs. In fact, an increased spending on educational costs was directly associated with an increase in food-related negative coping strategies (Figure 10). This includes items such as school bags, stationery and new clothes. Particularly for the latter, the cultural elements linked to pride and avoiding standing out due to old and worn clothing, came out strongly.<sup>17</sup> In spite of this, one of the most highly reported challenges in attending school was language.

16 This number is likely an overestimate, as for some of these families the 'children' not in school are aged between 15-18 years and therefore legally permitted to have left school.

17 This is perhaps also reflected in the survey, where although only 6 percent listed school supplies as something they needed but could not afford, 69 percent (274) listed clothing.

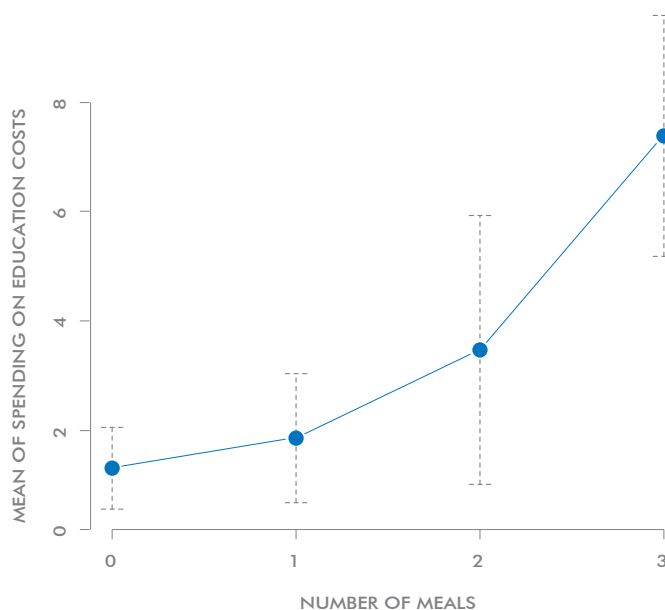


FIGURE 10: PLOT OF MEANS GRAPH SHOWING THE AVERAGE SPEND THE PREVIOUS MONTH ON EDUCATION COSTS, AGAINST THE NUMBER OF TIMES FAMILIES REDUCED THE NUMBER OF MEALS THE PREVIOUS MONTH (0 = NOT AT ALL; 1 = 2 TIMES OR LESS PER MONTH; 2 = ONCE A WEEK; AND 3 = MORE THAN ONCE).

*"In the camp where we were living, we could wear anything but my two kids are going to school now, so I must provide them with proper and clean clothes to go to school, so they should not look very 'low' compare to other students".* CBI beneficiary (FGD participant)

*"Children in school is a basic need for families and there is a lot of frustration. But the limited financial resources of PoCs do not allow kids to easily integrate."* CBI Greece Partner representative

## SHELTER

Shelter needs are covered by the ESTIA programme, but PoCs still use their MPGs to pay for repairs to their accommodation, and other shelter materials. When considering the achievement of protection outcomes however, until recently those without a formal address were unable to receive CBIs, which represented a significant protection risk. However, this has recently been overturned, with a provisional agreement to provide MPGs to those without a formal address.

### BOX 2: ACCOMMODATION FOR POCS IN GREECE

Upon arrival in Greece, usually in the islands of Kos, Lesvos, Chios, Samos, PoCs go through the Reception and Identification Centres/sites and have geographical mobility restrictions. Therefore the length of their stay these centres depends on administration processes by the Greek authorities. The living conditions on these island sites are usually worse than those on the mainland, with overcrowded facilities, lack of or significant distance to services, dependence on catering run by authorities, and even lack of appropriate shelter (people living in tents). Because of this, PoCs spend considerable amounts of cash to substitute for needs that are not being met.

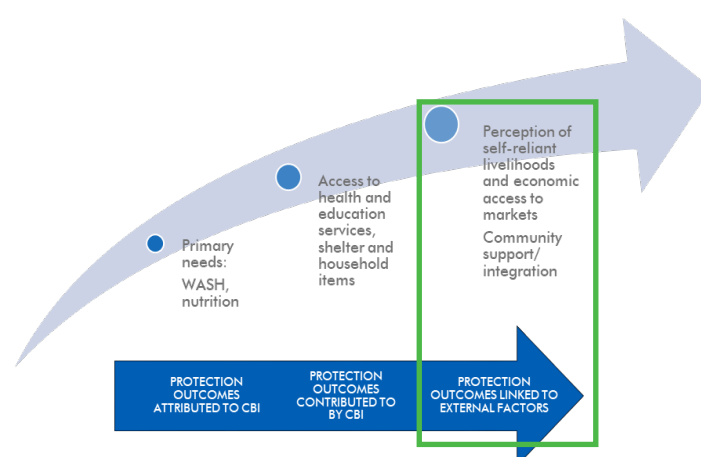
Upon confirmation of their status as an asylum-seeker in Greece, the restriction on PoCs movement is lifted. Following this, PoCs can move anywhere in Greece, and depending of their level of vulnerability, they may be provided accommodation in the form of a flat or house through UNHCR and partner agencies (the ESTIA-scheme). Alternatively, they will be offered a 'spot' in a hosting site in the mainland. According to key informants, the availability of accommodation (either houses or sites) the mainland is limited or takes too long, so some PoCs choose to leave the islands even when they don't have a 'reserved' place to stay. In this case, they are likely to stay with friends or relatives or become self-accommodated.

All PoCs in Greece are provided with accommodation under the government-led response (See Box 2 for details), and as such, MPGs transfer values are not calculated to cover the cost of shelter and/or utilities. In reality, MPG recipients are divided into those living in sites (mainland Greece and islands, the latter of which are temporary sites of registration and identification), those who live in flats and houses provided under the ESTIA programme, and those who have chosen to live outside the government/UNHCR accommodation scheme and find their own accommodation (hereafter referred to as self-accommodated).

A small number of PoCs are spending money on housing-related repairs.<sup>18</sup> More frequently reported was spending on shelter maintenance and materials, such as plastic sheeting, mattresses and blankets. For those living in government-run sites who reported spending in this area, their average spend was €27. According to interviewed staff, PoCs use this cash to improve their living conditions in the sites, by purchasing fans for the summer or sleeping bags, insulation and construction materials for the winter. For those living in accommodation provided under the ESTIA programme, the average spend was €41, which is often used for small modifications to the flat/house.

Those who were self-accommodated did not report spending on either housing related repairs or shelter materials. This may be because MPGs transfer values are not calculated to include the cost of rent and utilities, meaning that self-accommodated individuals already experience far higher expenditure than those staying in UNHCR provided accommodation, leaving them little additional cash available for shelter maintenance. This feeling was supported by the findings from FGDs, where self-accommodated PoCs expressed difficulty in being able to pay rent while also covering other immediate needs. In most cases these individuals/families have supplementary sources of income or live with friends. In total, 22 percent of respondents indicated that money for shelter maintenance was an unmet need the previous month.

Until recently, homeless and informally accommodated PoCs (e.g. people living in squats) were not eligible for the cash assistance. The 'formal address' requirement in this case did not fully fulfil the protection mandate and was highlighted by key informants as an issue that requires attention and further discussion among CBI stakeholders. At the time of writing, the programme has secured provisional agreement that the requirement for a formal address will be lifted, though this has not yet been operationalised.



## LIVELIHOODS

PoCs report that MPGs have helped them generate additional sources of income by relieving them of their concerns with regard to meeting their basic needs, and by providing them with the money required to purchase the necessary clothing and pay for transport. However, because the programme is designed to cover basic needs, once PoCs are generating formal and regular income above the Greek minimum wage, they become ineligible for cash. In this way the CBI programme cannot be seen as

18 Only nine people did, the highest value of which was someone living in a tent at a cost of €100.

### facilitating PoCs engagement in livelihoods activities.

Engagement in livelihoods and additional income generating activities, which would in turn allow economic access to markets, is seen as the final stage in PoCs meeting their basic needs and moving towards integration in the Greek context. However, one of the unresolved 'conflicts' within CBI programme is that although it allows PoCs to (re)gain their independence by providing cash to meet basic needs, once a source of formal and regular income is established through work in Greece (that meets or exceeds the Greek minimum wage for more than three months) PoCs are no longer eligible to receive cash assistance. In other words, once basic needs are met through formal employment, a family is no longer eligible for UNHCR assistance to cover these basic needs. Those earning above the minimum wage through informal activities are still eligible.

This means that though it is known that many PoCs find informal employment to supplement their 'income' from MPGs, few declare it. The survey supports this finding; although 269 respondents reported expenditures exceeding the cash provided by MPGs, only six reported having paid employment. While half preferred not to say what type of job they were doing, those that did declare the nature of their work were employed as a hairdresser, chef and electrician. All six reported being paid in cash. In reality most PoCs who manage to get manual or other unskilled labour jobs do so for short periods of time, and are not required to declare this income. This bears mentioning as it may pose a protection risk for people who aim to work unregistered/cash-in-hand. Not only may doing so expose them to risks related to uninsured work, exploitation and abuse but more importantly informal work does not allow PoCs to enter the formal Greek administrative systems and access additional state support.

On factors which facilitate PoCs engaging in livelihoods activities, many (over 50 percent) credited cash with helping them get work, because it meant they didn't have to worry about their basic needs, and helped them pay for transport to and from work/clothes. An emerging but not conclusive observation from FGDs is that PoCs who are self-accommodated are more 'active' in searching for additional sources of income or doing short-term (unregistered) jobs. What also influences income and livelihoods is whether PoCs receive any aid from their families abroad, or if they themselves have to support relatives in the country of origin. Though there have been concerns that cash creates dependencies among PoCs and disincentivises getting work, and anecdotal evidence of cash recipients referring to their 'salary' underlines some people's expectations to receive aid and their potential dependency on the GCA card, findings did not support this strongly.<sup>19</sup>

On the other hand, factors that do inhibit the establishment or capitalisation of livelihoods opportunities are language barriers, and location (site, urban, rural). Indeed, survey results indicate that only five respondents felt confident with their Greek language skills, and only 60 with their English, limiting their ability to partake in the formal job market. Over 118 were in Greek language classes.

Currently there is no official scheme by which PoCs are graduated from the CBI programme. When PoCs receive their official registered refugee status from the Government of Greece, the current system, which has been agreed by the Ministry of Migration Policy and ECHO, is that they are entitled to monthly cash assistance for 6 months. Tentatively and informally it has been agreed by all parties that this will be extended to 12 months (pending official announcement or formal acceptance by MoMP). This would mean that during the course of 2018 recognised refugees would have started to become ineligible (both for cash and accommodation) and would need to be exited from the programme. The exact format this will take, and how UNHCR and partners will responsibly transition individuals and families will need to be articulated with the relevant national stakeholders. This will also affect the number of beneficiaries eligible for the programme. Until such a decision and guidance is articulated by the government, UNHCR will not exit non-self-reliant recognised refugees and other PoCs granted with Protection status from the programme, thereby ensuring they continue to be able to meet their basic needs.

19 In the survey only 31 people mentioned this as being a barrier to engaging with the labour market.



**IN SUMMARY:**

If we consider the theory of change, MPGs can definitely be **attributed the meeting of PoCs basic needs** for many PoCs. Indeed, the highest expenditures are seen in key areas which were described as unmet needs during the 2015/2016 baseline, such as food, WASH, clothing and medicines. Findings from this evaluation are also indicative of a **reduction in the prevalence of dangerous coping strategies** like begging, underage work, dangerous or exploitative work, and depletion of savings. These achievements were also facilitated by a favourable context, in which PoCs have the right to access government provided health and education services, and the Greek labour market with the same or similar rights as Greek nationals.

However, MPGs and these contributing factors alone are not sufficient to ensure the meeting of other basic needs such as access to health and education services. Specifically, families with vulnerable individuals like infants and those with chronically ill/disabled individuals find themselves with 'greater' basic needs than those without, and are forced to make difficult decisions when it comes to how to spend their MPGs. Families with infants, who have higher expenditures on non-food items like baby products show increased employment of coping strategies related to food, and although PoCs have access to the health system, evidence shows that those with regular medication needs also show reduced spending on food. With regards to accessing education, external factors like the high mobility of populations cause delays in the enrolment of children into school, as do additional costs related to school (transport, clothing, supplies etc.).

On whether **MPGs help PoCs integrate into the Greek economy**, though cash can be seen as relieving some of the pressures associated with meeting basic needs thereby freeing PoCs time to engage in livelihoods activities, they cannot be seen as facilitating the move into livelihoods activities, and therefore their contribution to protection at this end of the theory of change is less than that of external factors.

**4.1.2 ROLE OF CASH IN SUPPORTING IMPROVED RELATIONSHIPS BETWEEN PERSONS OF CONCERN AND HOSTING COMMUNITIES**

As the final part of the theory of change, this evaluation hypothesises that in order to meet their basic needs, PoCs need to feel that their relationships with the community are strong, so that they can begin their journey towards integration into Greek society. The hypothesis is that cash facilitates this by injecting cash into local communities, thereby improving the economic situation for local people as well as PoCs. It is assumed that this then changes local communities' perceptions of PoCs from only consuming local resources, and instead as people interacting with and contributing to local markets. The section will explore this, and whether or not MPGs **contribute towards protection is by supporting the integration of PoCs with local communities and host population**, and examine any external factors which affect this.

**RELATIONSHIPS WITH HOSTING COMMUNITIES**

MPGs appear to contribute to improved relationships with hosting communities, due in part to a monthly injection of over €6 million into the local economy. This supports PoC's feelings of confidence and increased equality when interacting with vendors. However, tensions do still exist; language and cultural barriers inhibit the interactions between groups, and can be exacerbated by the distance PoCs are living from markets (one of their main opportunities to interact with locals). Furthermore, a stressed economy following the 2008 recession, and limited social assistance for Greek nationals may be leading to feelings of frustration and tension from host communities, who feel PoCs are receiving something 'for free'. This appears to be exacerbated by the high levels of financial stress PoCs experience (indicated by the employment of negative coping strategies), which makes them less inclined/able to socialise, and more likely to experience tension with locals.

Findings from the qualitative data collection confirm that CBI's contribution to the local economy was extensively recognised by PoCs and key sources in the programme. Hosting communities are more likely to welcome PoCs when the latter contribute to the local economy, particularly in the islands where communities have experienced some fatigue receiving refugees and asylum seekers over the last few years. The effect of 'cash injections' in local shops is more visible in smaller cities or towns rather in the urban environment, and goes hand in hand with boosting relationships of PoCs with local shop owners and the immediate community where they live.

*"Cash gives PoCs a chance to be a 'regular neighbour'."* CBI Greece partner staff

*"One of the supermarkets used to be open 6 days a week until 6:30pm. Now they are open 7 days a week until 11pm because of more business."* CBI Greece staff

*"Now the PoC purchasing power is still weak, but at least they have some. It creates a positive precedent and dilutes the impressions of strange, poor, foreign people."* CBI Greece staff

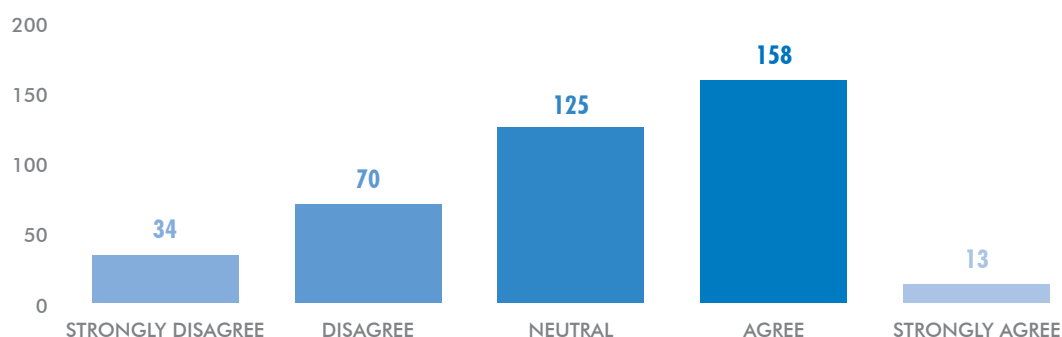


FIGURE 11: NUMBER OF SURVEY RESPONDENTS REPORTING INCREASED FEELINGS OF EQUALITY WITH MARKET VENDORS

Overall, PoCs reported an appreciation for being able to go out, meet people and even practice speaking Greek with locals. Participants felt that locals were mostly very welcoming, sociable and respectful of their presence. The household survey also explored whether or not PoCs felt changes in perception as a result of the programme, by asking respondents whether or not they feel that MPGs have contributed to improved relationships between them and the host community.<sup>20</sup> Despite the anecdotal evidence above of tensions with local communities, when asked if they thought cash had helped them feel more confident when interacting with hosting communities, 44 percent agreed/strongly agreed that it had.<sup>21</sup> When asked if MPGs contributed to increased feelings of equality with the host community, a similar pattern was seen, with 43 percent either agreeing/strongly agreeing that they had, with agree being the most frequently chosen answer (Figure 11).

Thirty one percent answered neutrally, while 27 percent answered that they disagreed/strongly disagreed. Those who were self-accommodated were more likely to disagree than those in other accommodation types. A similar pattern was observed when asking whether or not cash had led to improved relationships with vendors, with self-accommodated respondents again being statistically more likely to disagree than others.

Though in FGDs PoCs themselves affirmed that cash allowed them more opportunities to interact with locals and be respected in the same way as other customers (the sense of feeling 'equal' to Greek citizens), the survey did not support this increased feeling of respect, with over 50 percent of participants answering neutrally and 25 percent

20 In a series of Likert-scale questions, respondents are asked how strongly they agree or disagree with a statement on a five-point scale: strongly disagree, disagree, neutral, agree, strongly agree.

21 17 percent disagreed.

answering in both the agree and disagree ends of the scale.

Although this evaluation has been able to evidence ways in which MPGs are enabling positive relationships with communities, it has also uncovered examples of ways in which they cause tension. Some key informants highlighted the fact that cash assistance does not go beyond the national equivalent for impoverished households (SSI) as a factor which eases discrimination and negative perceptions from locals. However there are also examples of local people feeling resentful towards PoCs who receive cash. During a community feedback exercise, participants indicated a feeling of frustration that refugees were being provided with free cash support while locals received nothing. It can be hypothesised that these feelings of frustration for local people stem from the fact that the Greek social support structure and services are in many cases unable to meet the needs of locals. However, it is important to reflect that in an environment where labour markets struggle to absorb the needs of Greek nationals, the potential for integration of host communities into this market and their removal from dependency on cash is limited. Although this factor is outside the control of the CBI programme, further research into this area is required to ensure future programming can begin to combat this.

In addition, one interview mentioned frustration among refugees who have been in Greece for many years and are outside of the ESTIA programme (because they arrived prior to the 2015 cut-off for eligibility), that were not receiving the same kind of support. It should be noted that in general these negative comments were outweighed by the more positive observations of locals as discussed above.

*"Some groups (minority) complained about why they are giving money to refugees and not Greek people. They thought PoCs were given an easier life than them."* CBI Greece staff

FGDs highlighted a handful of examples of PoCs facing discrimination when leaving their house or camp. However, the survey showed that 22 percent of respondents had examples of tensions or disagreements with the community, primarily related to noise and cultural difference. This was more prevalent in PoCs living in camps where 29 percent reported tension or disagreements compared with 18 percent of PoCs living in a flat or house. Females were also more likely to have reported tension or disagreements with 33 percent indicating so, compared with 20 percent of males.

Findings from the household survey also revealed that individuals reporting financial struggles were also more likely to have experienced disagreements or tension with locals (see Figures 12-14). A higher percentage of survey participants who reported employing negative coping strategies (reducing expenditure on essential non-food items, reducing the number of meals and reducing portion sizes) also reported disagreements and tensions with locals. Indeed, those who responded 'not at all' to the employment of these coping strategies were the least likely to have experienced disagreements or tensions, while those who responded 'more than once a week' were the most likely to have experienced disagreements or tensions. This relationship was confirmed with statistical testing<sup>22</sup>, which may be indicative of a wider connection between meeting basic needs, and being in a position to integrate socially and build relationships with local communities. This further reinforces the importance of meeting basic needs (at the left hand side of the theory of change), in order to achieve medium and long term change and contribution towards wider protection outcomes.

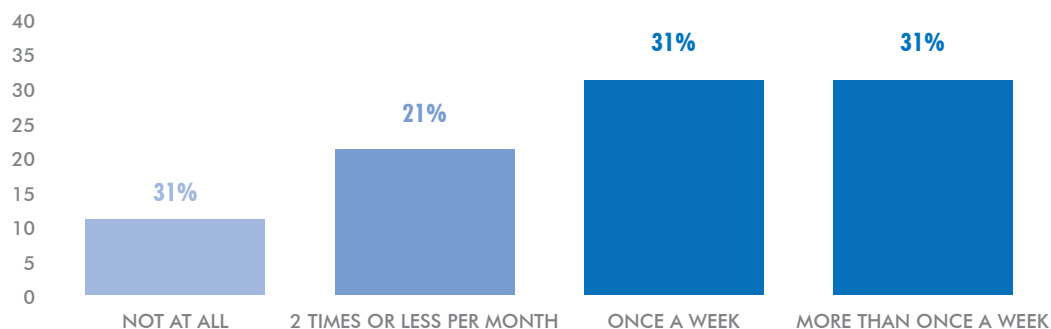


FIGURE 12: PERCENTAGE OF RESPONDENTS WHO EXPERIENCED DISAGREEMENTS OR TENSIONS WITH LOCALS, BY RESPONSE TO REGULARITY WITH WHICH THEY REDUCED EXPENDITURE ON ESSENTIAL NON-FOOD OR BASIC NEEDS.

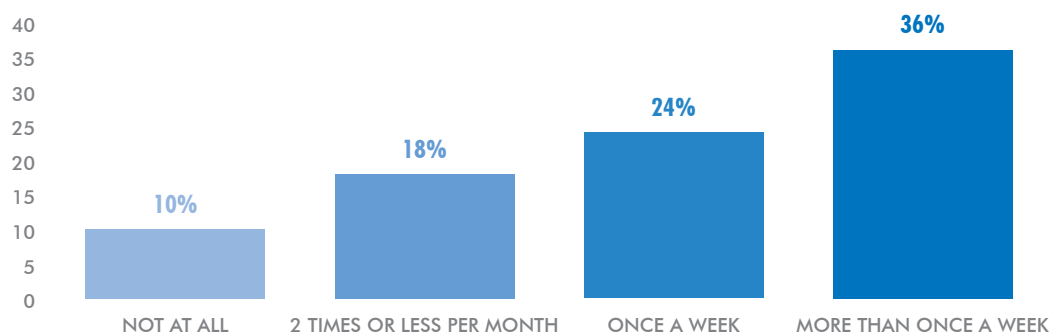


FIGURE 13: PERCENTAGE OF RESPONDENTS WHO EXPERIENCED DISAGREEMENTS OR TENSIONS WITH LOCALS, BY RESPONSE TO REGULARITY WITH WHICH THEY REDUCED NUMBER OF MEALS.

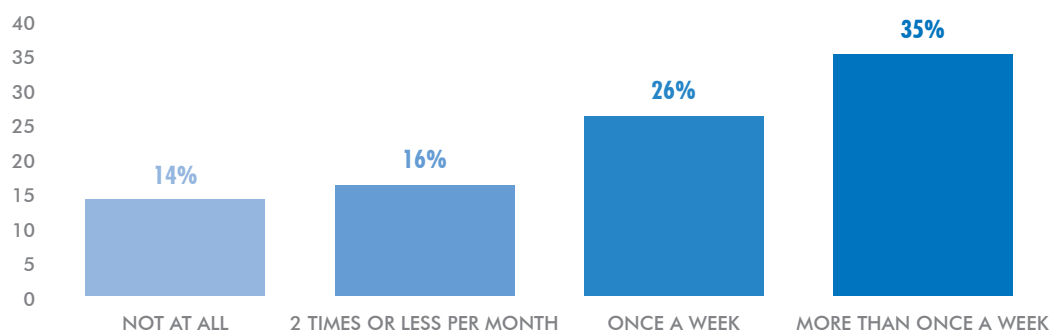


FIGURE 14: PERCENTAGE OF RESPONDENTS WHO EXPERIENCED DISAGREEMENTS OR TENSIONS WITH LOCALS, BY RESPONSE TO REGULARITY WITH WHICH THEY REDUCED MEAL PORTION SIZE.

According to the household survey, beneficiaries who lived more than an hour away from the nearest market/shop were significantly more likely to disagree/strongly disagree when asked if their relationship with their market/seller had improved<sup>23</sup>. They were also significantly more likely to disagree (and less likely to agree) that MPGs had increased feelings of equality to local citizens, that they were more confident when

23 This is when comparing them to those living under an hour away. The difference was not apparent for time intervals below one hour.

dealing with locals and that they were treated more respectfully by locals. This indicates that those living in accommodation that is a large distance from local communities are less likely to integrate and see improved relations with locals.<sup>24</sup>

## INTEGRATION

**Though MPGs can facilitate PoCs integration into hosting communities, CBIs alone are not sufficient to support integration, which depends on a complex network of additional external factors. Significant barriers to integration which still exist in Greece include those related to language and culture, restricted access to services, and limited integration into the Greek economy through livelihoods activities.**

One of the themes emerging from qualitative data collection was that of integration. From a programmatic and administrative point of view, MPGs are thought to contribute to the integration of cash recipients' into existing national systems. With regards to CBI's effect on PoCs integration in the local environment, MPGs can be viewed as a "first step towards integration" (CBI staff). Other factors influencing integration are language, location of accommodation (PoCs in sites have fewer opportunities to integrate in the local community), access to public services and therefore markets, and finding work.

Interviews revealed the concern of the long-term effects of MPGs. One interviewee pointed out that cash assistance cannot go on indefinitely, and that recipients need to be able to support themselves. At the moment, PoCs find it difficult to establish livelihoods since cash assistance is intended to cover basic needs only and opportunities for work are limited due to language, availability of jobs and the *de facto* contradiction of either working or receiving cash (see sections above for details). Cash support is provided irrespective of whether beneficiaries had contributed to the local economy, and therefore does not facilitate this shift towards integration both socially, and administratively (paying taxes etc).

One interviewee did point out that the next generation of refugees will be poised to integrate more effectively in the long-term as they will be more familiar with the language and culture through education. However, this raises the question of whether or not PoCs intend to stay in Greece, or return to their countries of origin once this is possible. Though this evaluation did not explore in depth 'solutions' for PoCs (namely voluntary repatriation, resettlement or integration), understanding the intentions of PoCs in Greece will be key in understanding the factors which influence whether or not they can and do attempt to integrate fully.

### IN SUMMARY:

**MPGs do appear to contribute towards protection by supporting the integration of PoCs with local communities and host population.** Not only do MPGs provide PoCs with the opportunity to interact directly with locals when they go to shops to purchase food and other non-food items, they also provide communities (particularly smaller and more rural ones) with a vital injection of cash. This then diminishes negative feelings and resentment linked to the feeling that PoCs may receive more support than Greek nationals. Furthermore, PoCs increased ability to meet their basic needs with respect to food, WASH etc. also appears to play a key role in the reduction of the use of coping strategies, which in turn positively affects their ability to interact with the community, and reduces reported incidents of tension.

However, MPGs alone cannot ensure healthy relationships between PoCs and the hosting community and a number of factors still contribute towards tension and feelings of mistrust. These barriers include cultural and language differences between the two communities, restricted access to some services, and limited engagement in the labour market and livelihoods activities. Some of these can be influenced by UNHCR as part of the ESTIA programme, such as ensuring that accommodation is located close to markets, which in turn allows for more social interaction. However, a number of factors remain

24 Nearly 15 percent of respondents fell under this category.

outside the control of the programme, such as the wider social security environment, and the interest/likelihood of PoCs settling permanently into Greek society.

#### 4.1.3 ROLE OF CASH IN ALLOWING PERSONS OF CONCERN TO MEET THEIR BASIC NEEDS WITH SAFETY, DIGNITY AND CHOICE

Protection outcome three underpins all of the decisions PoCs make with regard to meeting their basic needs along the theory of change. Whether it be the purchasing of food, access to health services or their interaction with local communities, the intention is the MPGs contribute to increased feelings of safety, dignity and choice. Referring back to the theory of change, the section will examine whether we can show that MPGs contribute to **ensuring that PoCs are able to maintain a dignified and secure life for their family**, and whether there are other external factors which contribute towards this protection outcome.

#### SAFETY

MPGs contribute to PoCs feelings of safety in Greece, by reducing tension at home and in the community, and by ensuring that their basic needs are covered. For PoCs who did not feel safe in Greece, issues related to the location and quality of their accommodation were of primary concern, and can be viewed as constraining factors in the achievement of this protection outcome. Design of CBIs should consider safety, particularly any contribution towards a destabilisation of gender relations in the home, and incidence of IPV/GBV.

When asked whether or not they felt safe in Greece, 85 percent of respondents said that they do.<sup>25</sup> Most (75 percent) said cash had contributed to their feeling of safety in some way (see Figure 15). Of those that responded this way, the most commonly cited reasons were: reduced tension at home (173), reduced tension in the community (166) and knowledge that needs covered (170). A small number of people (29) used cash to improve the safety of their residence. Though in FGDs specific issues with safety and security were rarely highlighted, participants did mention that MPGs contribute to feelings of safety and security by allowing them to respond to unexpected events and expenses. The above compliments existing evidence (from the PDM and other key reports) which indicates generally positive perceptions of safety among cash beneficiaries living in sites, as well as for those provided accommodation in urban areas.

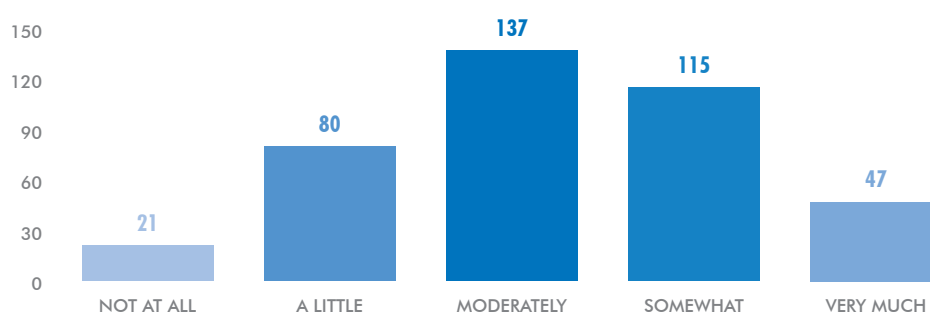


FIGURE 15: RESPONSES TO SURVEY QUESTION 'DOES CASH CONTRIBUTE TO INCREASED FEELINGS OF SAFETY?'

However, 14 percent of survey respondents said they did not feel safe at all, or only felt 'a little' safe in Greece, with a similar percentage stating that they did not feel safe in their accommodation. Of those that did not feel safe at all, four were female and 11 were male, and two thirds were living in camps (tents and containers). In a separate question asking what makes people feel unsafe, over-crowding/bad living conditions

25 This includes respondents who say they feel somewhat safe, safe and very safe.

was cited most frequently, followed by location of housing, then insecure housing. It would appear then that men living in sites are more likely to feel unsafe due to over-crowding and other accommodation related reasons. When compared to those living in camps, respondents living in urban areas in houses/flats (either self-accommodated or UNHCR provided), were statistically more likely to cite the location of housing as a reason for feeling unsafe, alongside feelings of over-crowding/bad conditions. Although MPGs are not designed to cover accommodation, which is instead provided under a separate arm of the ESTIA programme, the links between feelings of safety and accommodation type are clearly important for the full achievement of this element of protection.

The other two most frequently cited reasons for feeling unsafe were language, and 'neighbours/community' (11 percent). It is worth highlighting that for 24 people, cash did contribute to tension/arguments that made them feel less safe; 18 of these were with family, of which 50 percent were with spouses. Indeed, though the wider literature<sup>26</sup> indicates mixed results when considering the impact of cash on gender and power dynamics in the home, and the incidence of GBV<sup>xviii</sup>, it is vital that programme design continues to be mindful of this risk in CBI programming. In the case of the Greece programme, the close collaboration with the protection team, and their presence at monthly verification centres is seen as a positive factor in ensuring that tension and arguments related to cash are addressed early on, and do not escalate to the point that they become a protection issue.

Clearly then, MPGs are contributing to feelings of increased safety, and the achievement of the safety and security element of protection outcome three for most PoCs. For individuals where feelings of safety are lower, these feelings appear to be linked to elements of physical safety related to their accommodation and their relationships with others.

## DIGNITY

*"...of course, [cash] helps... we are safer and dignified"* CBI beneficiary (FGD participant)

**Although the inherent lack of dignity associated with the displacement of a family or household cannot be fully addressed through CBIs, MPGs are viewed by PoCs as a dignified means of receiving assistance, and lead to a reported increase in feelings of dignity. In that vein, there are some people who feel that MPGs do not help them feel more dignified; this is linked to accommodation type, and the expectations of income established in their country of origin.**

In FGDs, the vast majority of participants agreed that MPGs are a dignified alternative to other forms of aid, allowing them increased levels of freedom and choice with regards to managing their needs and finances as households or individuals. Similarly, the survey showed that 75 percent felt that it allowed them to live with more dignity. The most commonly cited reason was that it meant they did not have to rely on others for food (281), and allowed them to reduce their employment of coping strategies (151). The FGDs supported this, with participants stating that the most notable change with regards to their feelings of dignity was in relation to food and specifically food distribution. Participants stated that cash relieved the pressure placed on them when standing in line for food, and also allowed them to address certain cultural considerations related to food, since the catering services provided by the authorities do not really satisfy their dietary and cultural needs.

*"We do not like to go and wait in public for a rice or oil with others looking at us as poor and needed [sic] people. [With the cash card] people looking at me do not really think I am in need. Only close people to me know that I have nothing. I prefer to have the cash card."* CBI beneficiary (FGD participant)

26 This literature review was limited in scope, examining only four articles which examined the impact of CBIs on IPV/GBV rates. The review stated that 'it would be hard to isolate CBIs alone as creating an increase or decrease in IPV/GBV, or to isolate the effects of their impact on particular cases of IPV/GBV.

This is important when we consider that two of the primary objectives of the CBI programme were to increase PoCs access to basic needs and reduce their use of negative coping strategies. The findings show that PoCs themselves identify the meeting of these two elements of basic needs as significant contributors towards increased feelings of dignity, and in turn the wider protection outcome of the programme. However, given that these feelings of perceived dignity are often mentioned at the same time as PoCs feelings of how they are viewed by host communities, they should be considered as closely linked (see Section 4.1.2). If feelings of dignity are indeed linked to PoCs ability to engage in markets and interact with hosting communities, then ensuring graduation from cash programmes into sustained livelihoods is vital for protection.

In contrast, 25 percent of survey respondents said that cash did not increase their feelings of dignity at all, or only a little. The type of accommodation in which PoCs were living had a statistically significant impact on this, with those living in tents and those who are self-accommodated being more likely to respond 'not at all' than those living in other accommodation types. Those living in UNHCR provided accommodation seemed to be more convinced that cash helped them live with dignity. It is possible that for those living in tents, these reduced feelings of dignity are related to the lower feelings of safety outlined above (indeed statistical tests<sup>27</sup> shows that the two variables are strongly related), and that combatting issues of overcrowding in the wider ESTIA programme can contribute towards this protection outcome for these individuals.

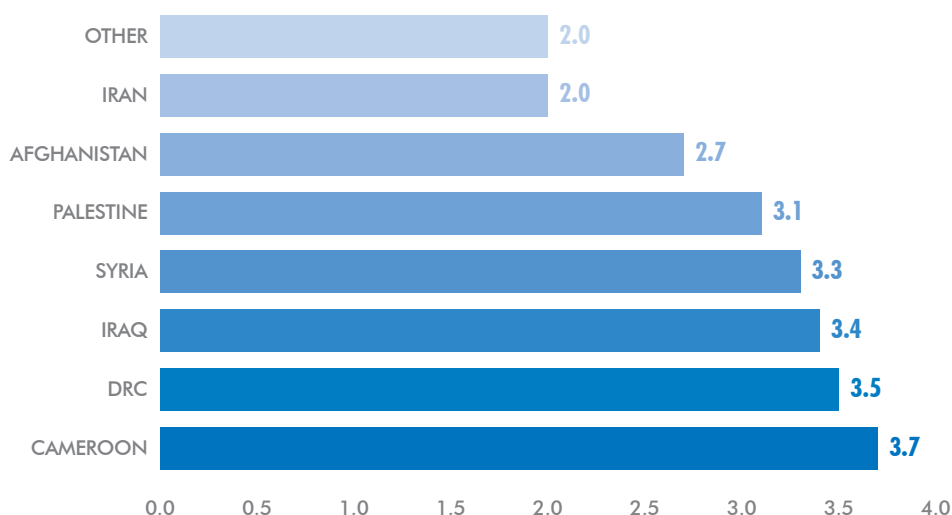


FIGURE 16: AVERAGE PERCEIVED DIGNITY SCORE DISAGGREGATED BY NATIONALITY

In order to explore external factors related to dignity, the survey explored a number of variables related to PoCs feelings of dignity. These showed a statistically significant relationship between nationality and feelings of dignity, with those from sub-Saharan Africa, with Syrian and Iraqi respondents showing higher levels of satisfaction than those from Afghanistan and Iran (Figure 16). Participants were also asked to report on their average annual income in their country of origin<sup>28</sup>; for those that did report their previous income, findings indicated a relationship between previous income and their likelihood of feeling that cash contributed towards feelings of dignity. Figure 17 shows how those who answered 'not at all' had a higher average annual income than those who answered that MPGs improved their feelings of dignity 'very much'. Though this finding was not statistically significant, it may indicate that an individual's salary and socioeconomic status in their country of origin is one of the external factors that influences their expectations when it comes to 'basic needs' and 'quality of life' when arriving in Greece. Evidently, these external factors can influence whether or not PoCs feel able to meet their needs with dignity, and thereby inhibit the achievement of this

27 Chi<sup>2</sup>

28 This question was optional.



protection outcome.

As with feelings of safety, PoCs perceived dignity is generally positively affected by the receipt of MPGs, highlighting the importance of cash in the achievement of this wider element of protection. However, once again accommodation type plays a key role in the ability of cash to increase feelings of dignity. In addition, the findings show that feelings of dignity are linked to the expectations of PoCs. For some people, simply being able to meet their 'basic needs' is not sufficient for them to report increased feelings of dignity.

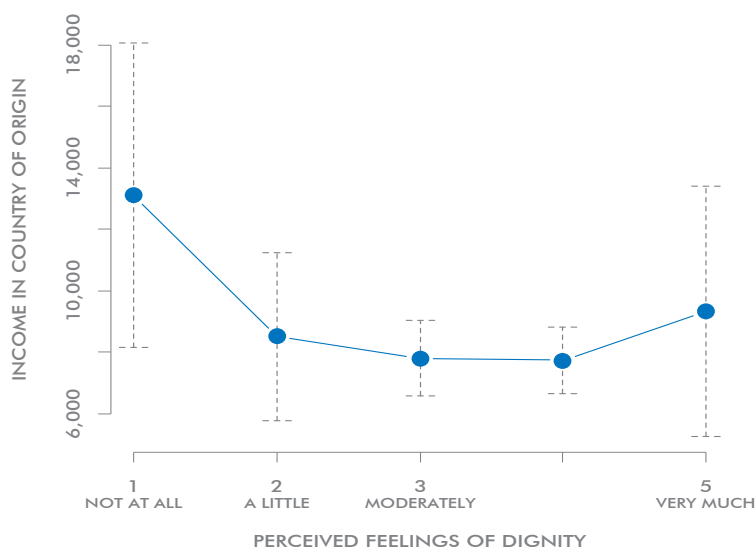


FIGURE 17: PLOT OF MEANS GRAPH SHOWING DIFFERENCE IN AVERAGE ANNUAL INCOME IN COUNTRY OF ORIGIN, AGAINST RESPONDENT'S PERCEIVED FEELINGS OF DIGNITY.

### CHOICE

MPGs are the preferred modality of assistance for PoCs, with most saying that cash allows them to make the best choices for their household. Increasing the provision of assistance and services in the form of work or vocational training may provide a way for the programme to strengthen feelings of choice related to sustainable livelihoods, and contribute towards protection outcomes in the form of meeting medium and long term needs.

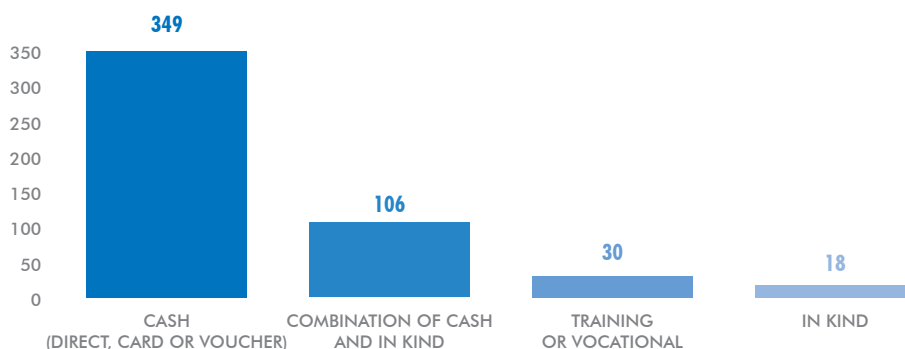


FIGURE 18: PREFERRED MODALITIES OF ASSISTANCE ACCORDING TO SURVEY RESPONDENTS

According to the survey, cash is the preferred modality of assistance for most PoCs, with 50 percent of participants stating that cash via a cash card is their preferred form of assistance (Figure 18). When asked if cash allowed them to make the best choices for their family, the majority of survey respondents answered somewhat or moderately on Likert scale. The reasons most regularly cited were that it allowed them to choose their priority (339) and preferred (83) items. This was supported by the results from the FGDs and KIIs which referenced increased ability to choose different food and non-food items, such culturally appropriate food, or hypoallergenic diapers for children with allergies.

Only 11 people said MPGs did not allow them choice 'at all'. This may be because some more vulnerable recipients may feel that they have restricted choice in, for example, food because of the need to balance these choices with other perceived basic needs.

*"The problem is that we have other kind of needs, so when you provide only [enough for] food we can't cover the other needs. For example, I have to save from the €150 that I'm taking for the transportation, clothes, medicine, balance for the phone and internet to call my family."*  
CBI beneficiary (FGD participant)

Seven percent of individuals stated that they would prefer to receive vocational training or work in place of other forms of assistance. Though this represents a low percentage of the total number of survey participants, it is worth considering that increased provision of assistance in this form may increase overall feelings of choice and dignity, and contribute towards the achievement of secure and sustainable livelihoods for PoCs in Greece in the coming years, thereby ensuring that the programme achieves its goal of meeting basic needs across the full theory of change.

#### **IN SUMMARY:**

**MPGs can certainly be shown to contribute towards ensuring that PoCs are able to maintain a dignified and secure life for their family.** This evaluation shows that cash has been responsible for increased feelings of safety, dignity and choice by relieving PoCs from the stresses associated with being unable to meet their basic needs, and by facilitating elements of meeting their medium and long term needs.

However, MPGs alone are insufficient for achieving this protection outcome in all individuals, and a number of factors, both within the ESTIA programme and external to it, affect its achievement. Within the programme, these factors relate to PoCs accommodation, with many citing overcrowding/bad-conditions or the location of housing as causing concern and feelings of insecurity. Both safety and dignity also appear to be linked closely with PoCs relationships to neighbours and their surrounding community. Not only were there cited instances of relationships with neighbours and the community leading to feelings of insecurity, but PoCs feelings of dignity are also closely related to how they feel the hosting community views them. External to the programme and further influencing peoples perceived safety, dignity and choice are the individual expectations of PoCs; this appears to be influenced by nationality, and expectations of living standards set in their country of origin. Finally, the loss of dignity and increase in insecurity associated with forced displacement itself is something that MPGs are unable, and cannot be expected to, eradicate in isolation.

## 4.2 FINDINGS FOR KEY EVALUATION QUESTION 2

### WHAT WERE THE MAIN CONTRIBUTING AND CONSTRAINING FACTORS INFLUENCING THE ACHIEVEMENT OF PROTECTION OUTCOMES IN GREECE?

#### 4.2.0 SUMMARY OF FACTORS CONTRIBUTING TO AND CONSTRAINING THE ACHIEVEMENT OF PROTECTION OUTCOMES IN GREECE

A number of factors (both internal and external to) the CBI programme influence the ability of the programme to achieve protection outcomes across the continuum outlined in the theory of change. Because of the complex interplay of needs and vulnerability amongst PoCs, many of these factors influence individuals and households differently depending on their situation. How these contextual factors contribute to and constrain the programme can be summarised as follows:

- » **Blanket assistance for all PoCs** simplifies the programme and allows increased coverage and the meeting of basic needs, but does not account for the differences in vulnerability between households and the subsequent effects on their economic needs.
- » **Freedom of movement** allows PoCs to position themselves in the best place possible to meet their basic needs and avoid protection risks, but a highly mobile population does inhibit the effectiveness and efficiency of the programme due to the requirement of monthly in-person verification.
- » The **location of households** can facilitate or inhibit PoCs from meeting their basic needs. This is interconnected with the type of accommodation in which people live, be that camps, UNHCR accommodation or self-accommodated.
- » The provision of **top up assistance and supplementary services** by humanitarian actors and the Government is, at times, necessary to ensure basic needs are met, despite PoCs theoretically having access to the Greek health and education systems. However, the delivery of these services is not comprehensive.
- » **Free access to healthcare** is key in helping many meet their immediate health needs, but administrative, linguistic and financial barriers to access inhibit the achievement of protection outcomes for those in more economically vulnerable households.
- » **Free access to education** enables children to continue their education and engage with local children, thereby enhancing their ability to integrate. However for some families the low interest in settling in Greece permanently leads to a de-prioritisation of education, while for others the supplementary costs associated with transport, materials and clothing associated cannot be covered.
- » Theoretically, **access to labour markets** provides PoCs with the means to engage in livelihoods activities, become self-reliant and integrate more fully into Greek society and the social welfare system. However, the challenging economic environment and a labour market that is difficult to engage with due to language barriers and high competition from Greek nationals, means that this is seldom achieved in reality.
- » **Equal access to vocational training** theoretically allows PoCs the first step towards their engagement in livelihoods activities, but barriers in language, and compatibility with qualifications in their country of origin makes this difficult.

#### 4.2.1 - FACTORS INFLUENCING THE ACHIEVEMENT OF PROTECTION OUTCOMES IN GREECE

As stated, it is important to emphasise the role of cash within a broader context to determine the extent to which protection is achieved. Section 4.1 highlighted that the achievement of protection outcomes towards the left hand side of the theory of change (in the areas of food, WASH, and a reduction in negative coping strategies) is

easier to attribute to MPGs than those related to access to services and engagement in livelihoods activities. Though section 4.1 went some way to describing the factors that facilitate or inhibit these achievements, this section will elaborate further on both internal and external factors which have contributed towards the attainment of wider protection outcomes.

## **BLANKET ASSISTANCE FOR ALL**

**The move towards comprehensive distribution of MPGs has been a contributing factor to the achievement of protection outcomes, particularly when it comes to meeting basic needs. However, varying household demographics and associated vulnerabilities, along with their associated costs, can be seen as a constraining factor when it comes to the achievement of protection outcomes.**

As part of the EU Reception Directive, the Government of Greece is obliged to meet the basic needs of PoCs in Greece. Although in the initial stages of the crisis these needs were met with the provision of in-kind assistance, the move towards comprehensive distribution of MPGs was initiated in 2016 and continued until 100 percent of formally accommodated PoCs within the government-led response had their basic needs met through cash. This type of blanket assistance (with eligibility based on factors such as 'time in country' and having 'no formal employment') has allowed the UNHCR programme to cover the majority of PoCs in Greece, and ensure protection through the meeting of basic needs and a subsequent reduction in negative coping strategies.

This was certainly appropriate in the early stages of the crisis, where the needs of populations were immediate and short-term. As people settle in Greece, their needs shift towards medium- and long-term needs, and their vulnerabilities change. As mentioned in the sectoral analysis of basic needs, although there is significant disparity of actual and perceived needs amongst PoCs, eligibility for MPGs does not consider vulnerability of the household. Specifically, households containing vulnerable people (specifically children, people with disabilities and people with chronic health conditions) find themselves with a higher cost of living, and faced with more difficult choices when it comes to meeting their needs. For example, with families who have infants or young children, PoCs have mentioned the cost of diapers, baby milk and school-related costs (stationery, bags, clothes) to be the biggest financial burden for the family. For households with higher numbers of people with chronic health conditions, the cost of medication is seen as being disproportionately high when compared to the value of the MPG provided. Not considering the expenditure patterns of these household demographics as proxies for greater vulnerabilities can be seen as a constraining factor when it comes to the achievement of protection outcomes.

## **FREEDOM OF MOVEMENT**

**Freedom of movement allows PoCs the choice to remove themselves from environments which pose a significant protection risk, and the freedom to access markets and services, all of which contribute towards the achievement of protection outcomes. At the same time, high levels of movement among cash recipients is a constraining factor for programme efficiency when it comes to managing cases and ensuring the smooth operation of transactions and payments.**

Article 6 of the Presidential Decree 220, which sets out the minimum standards for the reception of asylum seekers in Greece, articulates the rights of registered asylum seekers to move throughout the Greece once their asylum application has been processed (during the application process their movement is restricted to their island of arrival). Upon registration, PoCs await transfer to UNHCR accommodation, which is usually provided under the ESTIA programme. Due to the delays in transfers from camps to government/UNHCR provided accommodation, some PoCs choose to leave the formal accommodation provided by the state, instead becoming self-accommodated in private accommodation. Though their choice to do so can be linked to a variety of reasons like convenience and a willingness to be with family, it can also be due to protection concerns related to high levels of violence and low quality of life in island camps. In some ways

then, the freedom of movement allowed by the Government of Greece allows PoCs the choice to remove themselves from environments which pose a significant protection risk and contribute towards the achievement of protection outcomes.

However, when it comes to managing cases and ensuring the smooth operation of transactions and payments, the high levels of movement among cash recipients is a constraining factor for programme efficiency. FGD participants and key informants often mentioned missing payments when they change location, due to the time it takes to register the new address and put payments into effect. Missing payments is also related to certification processes, which at the moment require in-person (initial) and/or phone certification, usually once a month. In interviews, CBI staff and partners identified PoC mobility as one of the main challenges for CBIs.

This has created a need for a more flexible system that involves more frequent (remedial) payments. UNHCRs processes have adapted to fit the contextual realities related to this high level of mobility by moving from monthly payments (which as stated above sometimes led to delays in receiving payments) to introducing a more regular payment schedule and remedial payments every two weeks. This has meant that fewer payments are missed, and people are better able to meeting their needs. However, it has also reinforced the importance of providing adequate support for recipients to settle in a self-reliant livelihood pattern, so that they can minimise their need for support via MPGs and create a stable and regular income.

*“The bi-weekly mechanism fits the context of Greece and helps to address the high mobility. Since it is more than once a month, people have a chance to get money if they miss a month. The payment is delayed, but they still get paid.”* CBI Greece staff

## LOCATION OF HOUSEHOLDS

**The location of housing is one of the fundamental elements affecting PoCs ability to achieve protection outcomes throughout the continuum of needs in the theory of change. Each accommodation type carries its own particular constraining factors, which vary in their severity and protection risks.**

The location of households can both contribute to and constrain protection outcomes. One of these considerations is the location of households, which heavily affects the cost of living. The cost of living in rural areas is much lower than in urban centres like Athens and Thessaloniki, and facilitated the meeting of basic needs by increasing the financial capacity of PoCs (although this sometimes can be counterbalanced by increased transport costs).

However, household location can also be a significant constraining factor to the achievement of protection outcomes. This dimension is closely linked with the type of accommodation in which PoCs are living, for example:

- For PoCs in sites, the cash assistance may be used to cover needs that should be met through other services. For catered sites (islands only), complaints regarding the low quality of food or lack of appropriateness related to cultural norms or dietary requirements mean that PoCs buy additional items. Similarly, occasional shelter improvements (summer fans or winterisation) and medicine that are not available through public services become an extra cost for cash assistance recipients. The distance of the site from markets and the cost of transport to the nearest town or city also affects the financial capacity of households and individuals. Examples from key informants highlight: “Some sites may be far away but transport is urban (cheaper ticket) and some are closer to Thessaloniki but transport is outside urban coverage therefore it is more expensive.” In Chios, “the local village near VIAL has a limited market that is not preferred by PoCs, therefore transport is an additional cost since there aren’t public transportation means.” For some PoCs, travel is essential to reach cash points and get their monthly assistance.

*“The programme is horizontally designed for the whole of Greece, therefore some contextual factors for some areas such as Chios context may have not been fully considered.”* CBI Greece

staff

- For PoCs provided with ESTIA accommodation, the quality of life will vary since PoCs may be living in an urban environment or a smaller town or village. In terms of covering basic needs, qualitative data did not yield any conclusive results that can categorise urban or rural locations as enablers or hindrances for buying food, hygiene items, accessing services etc., since each location has advantages and disadvantages. The main issues shared during FGDs arise from miscommunication with the hosting organisation of what is (not) covered in the house and over-consumption of electricity or other bills. Similarly, some key informants highlighted that hosted PoCs need additional 'education' in terms of managing finances to avoid bills that cost hundreds or thousands of euros.
- For the self-accommodated, although moving from camps to accommodation provided under the ESTIA schemes alleviates some of the protection risks associated with the programme, location can prove a barrier to meeting basic needs as PoCs. Though the choice to 'exit' the government-led response is made by PoCs themselves, it often results in a shift in their ability to meet their basic needs with MPGs alone. They often need to rent properties that are further from urban centres because the rent is lower; meaning not only can these properties be further from necessary services, but their remote location can lower the possibility of finding work and of integrating. Most importantly, PoCs that need to cover for their own accommodation may be disadvantaged compared to the ones living in flats, on account of cash assistance being the same for everyone.
- PoCs who are informally accommodated and do not have an official address (i.e. those living in squats or homeless), have until recently been unable to receive MPGs. Given that this population is already living 'outside' the official system, they are already at an increased protection risk when compared to those who have a registered address and can be viewed as 'in' the system. This risk has then been exacerbated by the fact that they cannot receive MPGs, and therefore have little assistance to meet their basic needs. Though this situation has recently changed, with the programme donors ECHO agreeing to provide MPGs to those who do not have a permanent address, it has until this point been a significant barrier to ensuring that all PoCs are able to meet their basic needs.

## TOP UP ASSISTANCE AND SUPPLEMENTARY SERVICES

Various additional services (including supporting health and education services) are available to PoCs at no cost which is a contributing factor to the achievement of protection outcomes. However, these are not scaled up to the entire population, and raised expectations coupled with the feeling that services are provided in a preferential or irregular manner, can leave PoCs feeling that their needs are not being met.

Free services and 'top up assistance' are part of the Greek context, and there are various additional services available to PoCs at no cost. In particular, NGOs and civil society organisations often provide PoCs with in-kind assistance when they arrive in country, for example hygiene kits and clothes. They are also known to provide additional primary health services and educational courses (such as preparatory classes to help children integrate more easily into the Greek education system). Additionally, for PoCs in flats or houses (either self-accommodated or provided by UNHCR), social workers from the hosting agency may be able to point PoCs to free goods (social aid grocery shop)<sup>29</sup> or services to accommodate vulnerable cases or emergency needs (e.g. in the case of loss of money or cash card). In FGDs the support provided through these additional services was identified as making a particularly strong contribution to PoCs being able to meet their basic needs. Notably, when NGOs that have been providing services for some time withdraw from sites, PoCs perceive this as a 'gap' in terms of what they receive on

29 Koinwniko pantopoleio in Greek.

top of the cash assistance.

A factor that amplifies the disparity of PoC needs and the extent to which these are covered is related to accessing services and receiving aid from other organisations or institutions in Greece. Services are not usually provided to the entire population, and in FGDs PoCs expressed concerns about preferential or irregular provision of these services, or difficulty in accessing due to personal circumstances. This can inhibit the achievement of broader protection outcomes because providing these services upon arrival initially heightens PoCs' expectations of the services they can expect to receive in Greece; their subsequent withdrawal at a later date leaves people feeling that their needs are no longer being met.

*"They provide free medicines for the people with special issues, which means not for all the people."* CBI beneficiary (FGD participant)

*"When we were in [Inofita] camp, they were other organisations that were helpful but after we moved out to shelter outside of the camp, once I went to the place in Victoria to get pampers from them for my baby, but they were asking you must show your child to get pampers. I cannot take my child all the way from far distance to Victoria just for getting some few pampers. I would not like to live in the camp, but I would like to have easy access to those organization that were helping us."* CBI beneficiary (FGD participant)

## ACCESS TO HEALTHCARE

**PoCs are entitled to health, pharmaceutical and hospital care free of charge on the same terms as Greek citizens. However, administrative barriers often constrain the engagement of PoCs with the public health system, and can result in them paying for private healthcare in order to meet even basic health needs. Additionally, the costs associated with purchasing pharmaceuticals pose a significant threat to the achievement of protection for families including people with chronic conditions and disability.**

According to Article 9 of the Presidential Decree 220, registered asylum seekers are entitled to 'the necessary health, pharmaceutical and hospital care' free of charge. The provision of free healthcare is critical to the achievement of protection in the form of the right to health, and plays a significant role in allowing PoCs to meet their needs in this area.

In reality administrative barriers often constrain the engagement of PoCs with the public health system. Indeed, difficulties in obtaining the AMKA (social security number), which is required for utilising the public health system, has prevented people from accessing services. This evaluation has also found examples of PoCs having to pay for pharmaceuticals despite having an AMKA number, though this may have resulted from a misunderstanding as to whether they were accessing public or private services. Indeed the costs associated with purchasing pharmaceuticals appears to pose a significant threat to the achievement of protection for households containing people with chronic conditions and disability. On paper, vulnerable groups are entitled to 'special medical assistance' (this includes minors, in particular unaccompanied minors, disabled people, elderly people, pregnant women, single parents with minor children and persons who have been subjected to torture, rape or other serious forms of psychological, physical or sexual violence), but accessing these services seems to be difficult for PoCs, probably due to language barriers, complications associated with the health system, and ineligibility for some social security benefits prior to receiving full refugee status.

In addition to this, the quality of service delivery can also be seen to constrain the ability of PoCs to meet their health needs. Prior to the financial crisis in 2008, the Greek health system was known to have significant deficiencies in its ability to delivery health services equitably and efficiently to the population, some of which included: unequal and inefficient allocation of human and economic resources; fragmented population coverage; the absence of a referral system and effective gatekeeping mechanisms; and inequalities in access to services.<sup>xix</sup> The financial crisis exacerbated many of these issues, with cuts to public funding meaning reductions in health workers salaries placing further stress on an already understaffed system, and overall investment required. Evidence shows that because publically provided health services are seen to be inefficient, with

long waiting times being one among many issues, PoCs find themselves using their money to access private healthcare for both acute and chronic issues. Though MPGs are not designed to cover the financial costs of treating chronic and ongoing medical conditions, it is evident that cash is being used in this way. The likelihood that PoCs sacrifice other elements of their basic needs, especially with critical or chronic medical conditions, and increase the employment of negative coping strategies (particularly those related to food) cannot be ignored when looking to ensure comprehensive protection outcomes.

## ACCESS TO EDUCATION

**Access to free public schooling and preparatory classes by the government and INGOs can be seen as contributing factors towards achieving protection outcomes. Constraining factors most frequently cited were language barriers and the supplementary costs associated with accessing education.**

According to Article 9 the Presidential Decree 220, minors have access to the education system under similar conditions as Greek nationals. As a result, public education is available for free to children seeking or registered as asylum seekers. Contributing to the engagement of children in the schooling system are services provided by both the Government of Greece and other international organisations like UNICEF. These supporting services come in the form of government-provided afternoon preparatory classes run in local schools with the aim of preparing refugee and migrant children for integration into the Greek schooling system, as well as of non-formal education programmes run by UNICEF in camps across Greece and urban areas of Athens, Thessaloniki and Northern Greece. Access to free public schooling and preparatory classes by the government and INGOs can be seen as contributing factors towards school attendance, an element which is vital to meeting the rights of the child and achieving protection outcomes.

However, despite free access to education, significant barriers to access still exist. According to UNICEF, though there are an estimated 25,700 refugee and migrant children in Greece, only 10,100 are enrolled in formal education.<sup>xx</sup> This was supported by the evaluation survey which identified a number of households which likely had children out of school.

The first of these constraining factors, and one of the most frequently cited, are language barriers. Although preparatory classes go some way to preparing children for enrolment in Greek schools by improving their language skills and some of the cultural and behavioural expectations set out for them in school, language barriers remain. UNICEF reports that this is particularly true for children living in camps (when compared to those in urban settings), likely because they have fewer opportunities to interact with local children and practice Greek outside of the school environment.<sup>xxi</sup> This again links back to the location of accommodation, and the need to ensure those living in camps are transferred to sites and accommodation on the mainland as soon as possible, in order to facilitate their achievement of protection across the full spectrum of needs, most specifically protection in the form of 'improved relationships with hosting communities' by optimising their opportunity to interact with their peers in Greece.

Language barriers also persist as a result of PoCs feelings of the utility of learning Greek. For many PoCs, Greece is not their final destination; indeed discussion in the validation workshop uncovered that many intend to settle with family or friends in other European countries once their refugee status (and therefore right to leave Greece) has been achieved. As such their interest lies in learning other languages which they feel will support them in this. Understanding whether or not families see themselves settling in Greece, voluntarily returning home, or moving on to another country will be vital in helping UNHCR achieve protection outcomes and durable solutions for PoCs. However, it is important to recognise that moving on to another European country is not a politically or financially viable option for most PoCs, and therefore incentivising their engagement in the education system (and later labour markets) will be key for meeting longer term needs and reducing PoCs dependency on CBIs.

In addition, this evaluation has shown that the supplementary costs associated with accessing education, such as the cost of clothing, school supplies and transport, have



also proved to be a significant constraining factor. During FGDs parents expressed concerns related to cultural perceptions of their children being discriminated against and treated as ‘foreigners’ because of wearing old clothes. Some PoCs also mentioned the need to cut down on other expenses (i.e. food) so that their children can have all that is necessary to attend school. Clearly, if families are having to engage in negative coping strategies related to food in order to ensure that these additional costs associated with education are met, this represents a risk when it comes to the achievement of protection outcomes for UNHCR.

## ACCESS TO LABOUR MARKETS

PoCs have access to the labour market as employees, or service/work providers from the moment their application has been formally lodged and they have received their asylum seeker’s card. However, engagement in the formal labour market in Greece remains challenging due to administrative and linguistic barriers and work is highly competed for, often against national candidates who do not suffer the same barriers. This prevents PoCs from securing long-term and stable income generating opportunities other than MPGs, which will be key if they are to exit or ‘graduate from’ the programme.

The MPG transfer value is calculated to cover only the most basic needs of PoCs, which includes food, WASH and other essential non-food items, clothing and acute health care needs. However, evidence shows that families either feel that MPGs are insufficient to cover the full range of needs they have, or are already supplementing their MPGs with additional income in order to cover these. This additional income may be in the form of remittances from their families (in Europe or in the country of origin), or income from the formal/informal labour market. The fact that some families or individuals receive additional financial support increases their ability to meet their basic needs and beyond.

According to the Presidential Decree 189/1998, asylum seekers have access to the labour market as employees, or service/work providers from the moment their application has been formally lodged and they have received their asylum seeker’s card. By theoretically giving PoCs the right to enter the labour market immediately, the Government of Greece can be seen to contribute towards the achievement of protection outcomes across the theory of change. Access to the labour market not only allows PoCs to meet their basic needs to the same extent than MPGs (and often more so if the individuals salary exceeds the minimum wage), but also provides opportunities for individuals to increase their engagement with host communities, improve their language and professional skills, and be registered fully under the Greek state, paying taxes and gaining entitlement to more in benefits and support in the form of social welfare.

However, in practical terms it is still extremely difficult for PoCs to engage in formal employment in Greece. In order to work, individuals are required to obtain an AFM or Tax Registration Number. Even if PoCs are able to overcome the administrative and linguistic barriers associated with employment in Greece, securing a position is still difficult. Following the 2008 recession, GDP in Greece continued to decline until 2016, and as a result high levels of unemployment persisted. Though unemployment rates have been decreasing steadily since their peak in 2013, they are still very high at approximately 19 percent, with youth unemployment at an estimated 39 percent in October 2017 (young people aged 18-29 representing 30 percent of those covered by the UNHCR programme). Work that is available is highly competed for, often against national candidates who do not suffer the same barriers related to language that PoCs do. As a result of these constraining factors, engagement in the formal labour market in Greece remains extremely challenging for PoCs in practice.

## ACCESS TO VOCATIONAL TRAINING

PoCs are entitled to access adult education and vocational training in Greece, but a lack of the official documentation required to enrol in the programme, or an incompatibility of their existing qualifications are factors that hinder this.

According to Article 11 the Presidential Decree 220, registered asylum seekers in Greece are entitled to access to adult education and vocational training under the same terms as Greek citizens. The reality is that their engagement in these vocational trainings is often constrained by a lack of the official documentation required to enrol in the programme, or an incompatibility of their existing qualifications with those required by the Greek system. This additional barrier to engaging in the formal labour market further inhibits the achievement of protection outcomes related to sustaining medium- and long-term needs through the attainment of self-reliance in the form of livelihoods engagement, and protection in the form of improved relationships with communities (which could be achieved through attendance in adult learning programmes with other Greek citizens, and subsequently by formal employment).

### 4.3 FINDINGS FOR KEY EVALUATION QUESTION 3

TO WHAT EXTENT ARE MULTI-PURPOSE CASH GRANTS AN APPROPRIATE PROGRAMME MODALITY FOR ACHIEVING PROTECTION OUTCOMES FOR PERSONS OF CONCERN IN GREECE?

#### 4.3.0 - SUMMARY OF THE APPROPRIATENESS OF MPGS FOR ACHIEVING PROTECTION OUTCOMES IN GREECE

MPGs can be viewed as an appropriate modality of assistance for PoCs in Greece because:

- » The **design of the CBI programme** was based on extensive needs and feasibility assessments, which ensure that MPGs were not only a viable but welcome form of assistance for PoCs, NGOs and the government.
- » The **MPG transfer value** was calculated based on the minimum expenditure basket, and has proved sufficient for meeting the short-term basic needs of many households, and indeed, even allows PoCs the freedom and flexibility to start to cover their medium- and long-term needs in most cases.
- » **CBI programme activities have remained 'protection based'** and initiatives, like having protection colleagues at CBI programme activities and a cash helpline, have ensured that protection cases are identified and referred quickly to the necessary services, and that long after it was designed, the programme remains appropriate to the protection environment in Greece.

However, as the needs of PoCs have evolved over time, programme design has not adapted to account for the increased economic vulnerabilities of specific households. As such, the programme does not go far enough in ensuring equitable achievement of protection outcomes for all. Additionally, although the Greek economy and markets have also changed, and while recognising that the MPG transfer value is also dictated by restrictions in the availability of funding, the MEB has not been revised since the outset of the CBI programme.

### 4.3.1 - DESIGN OF THE CBI PROGRAMME IN GREECE

This evaluation has already shown that MPGs are contributing towards protection outcomes in Greece, and allowing PoCs to meet their basic needs across a variety of sectors. It has also highlighted some of the factors external to the programme which contributed to and constrained the achievement of sectoral and protection outcomes. It will now examine whether or not the design of the programme adequately took these factors into consideration, through the use of context, needs and feasibility assessments in its early stages.

**The decision to use MPGs in Greece was based on needs and feasibility assessments conducted by both UNHCR and a range of other NGOs operating in Greece. This decision ensured that the protection risks facing PoCs at the onset of the crisis were minimised or completely removed. Ongoing advocacy for those PoCs who were initially ineligible has meant that over time, these groups are also being included into the programme, thereby increasing the coverage of CBIs and helping to ensure protection for all.**

Since the onset of the crisis in 2015, the needs of PoCs in Greece has changed, and as a result so too has the design of the programme. In 2015 and early 2016, the population of PoCs in Greece was transient, with arrivals remaining in Greece for a limited time before crossing international borders along the Western Balkans. In-kind assistance was the predominant transfer modality, with some cash transfers (in the form of prepaid cards and vouchers) being provided by a limited number of local and international non-governmental organisations (i.e. Mercy Corps in the islands in November 2015).

Following the border closures in March 2016, PoCs were forced to stay in Greece for far longer while they awaited refugee status. The ability of PoCs to meet their basic needs was very limited. Recognising that there was a need to scale up the provision of assistance to meet basic needs, and observing the success of MPGs on the islands, agencies and organisations working in the crisis conducted a number of formal needs and cash feasibility assessments, including:

- Feasibility and market assessments (UNHCR Geneva, 2016)
- Food, Market and Participatory Assessment (UNHCR, 2016)
- Scoping mission on cash feasibility (CRS, 2015-2016)
- Feasibility assessments of cash assistance (2015, IOCC and Mercy Corps)
- Urban Athens assessment (Mercy Corps, 2016)
- Cash baseline (Mercy Corps, 2016)
- Post Distribution Monitoring Surveys (Mercy Corps and IRC, 2016-2017)

The assessments found that: the main sources of income for PoCs were remittances and borrowing, indicating a need for cash and market related programming; and the main unmet needs for PoCs were food, clothing, medical expenses and communication; there was a concerning use of negative coping strategies including reduction of health expenditures, begging, depletion of savings, engagement in informal and exploitative labour, transactional sex, and illegal activities. Only 14.4 percent of PoCs interviewed by Mercy Corps in the Cash Baseline assessment indicated that they did not use any coping mechanisms; and that cash distribution was wanted, needed and feasible.

*“With regard to the islands everything was very basic, needs assessments were done mainly to show that there were not many basic services in place [... referring to situation built up following the EU-Turkey Statement], so we had to confirm whether state services were adequate (and they weren't). Of course, there was provision of food but nothing more.”* CBI Greece staff

Under the European Commission's Reception Conditions Directive, the Government of Greece is obliged to meet the basic needs of all refugees and asylum seekers arriving in

Greece. In this context, the Government in cooperation with the humanitarian sector<sup>30</sup> determined that from early 2017 onwards, the provision of direct food assistance, core relief items and non-food items (such as hygiene kits, winter blankets, clothing, shoes etc.) should be provided, to the extent possible, through MPGs rather than in-kind assistance. The aim of this was to allow the majority of PoCs in Greece access to markets and meet basic individual and household needs with choice and dignity. This was anticipated to benefit not only PoCs, but also hosting communities by having positive impacts on the local economy, resulting in a win-win situation for both groups.

*“CBI resolved the issue of unified assistance and avoids multiple source of donors and funding.”* CBI stakeholder (Government of Greece)

Given that we now know that eligible PoCs who receive cash report using their MPGs to meet basic needs that were previously found to be unmet, namely food, clothing, medical expenses and communication, as well as WASH and other non-food items, we can say that MPGs were an appropriate modality for the delivery of assistance to meet basic needs among this population. Section 4.1 also showed evidence that PoCs feel that cash has directly contributed to increased feelings of dignity and choice when compared to in-kind assistance, and prefer this modality. Furthermore, FGDs and interviews indicated that MPGs may also be contributing to improved relationships with communities, showing its appropriateness for achieving protection across the full range of needs in the theory of change.

However, one area in which the programme design could have broadened its ability to meet protection outcomes for all from the outset was in the development of the eligibility criteria (Box 1). Beneficiary selection and eligibility criteria were set and agreed at a humanitarian community Cash Workshop, hosted by the MoMP and ECHO in December 2016. At this time, it was decided to exclude those living in ‘informal’ residences without a registered address. The result is that this group depended on other NGOs and family to meet their basic needs, support which could not be guaranteed, placing them at an increased protection risk. This situation has now changed, with continued advocacy from UNHCR and other actors leading to a provisional agreement to provide MPGs to those in ‘informal’ settlements. This proactive move towards the inclusion of ineligible groups has increased the ability of the programme to ensure protection for all PoCs.

#### 4.3.2 DEFINING THE MPG TRANSFER VALUE

In order to determine whether MPGs are an appropriate modality in the Greek context, it is important to consider the calculation of the MPG transfer value, and examine whether this took into consideration the financial requirements to cover basic needs, and the evolution of those needs over time.

**The MPG transfer value is sufficient to ensure that PoCs are able to meet their basic needs in the short-term, and as such is adequate to ensure protection in these parameters. However, as the needs of PoCs evolve over time, cash must be complemented with sustained provision of supporting services (such as livelihoods solutions and vocational trainings), and eventually a transition into self-sustaining livelihoods and graduation from the programme. Finally, equitable achievement of protection outcomes depends on the incorporation of some form of vulnerability assessment to ensure that families with additional dependencies and financial burden are still able to meet all their needs (while noting that this value must be aligned with national social welfare support (SSI) and the minimum wage).**

MPGs are designed to cover the most basic needs of PoCs, and are regarded as a basic subsistence to be complemented by other forms of assistance through legal, health, education, psychosocial and protection related services. MPGs for basic needs therefore cover: food, non-food items (NFIs) such as hygiene items and clothing, health (basic and over the counter medicines only), school supplies, phone credit and transportation in and around their location of residence.

30 Cash as a priority to meet basic needs was not only the result of the work of the Cash Working Group, but has also required analysis from and coordination with NFI, shelter, food and protection working groups and coordination mechanisms

The Minimum Expenditure Basket (MEB) is the amount of money required to cover the basic needs listed above and dictates the MPG transfer value. The MEB was first calculated in 2016 by the CWG in collaboration with the Government of Greece (MoMP). As a result it was decided that MPGs may not exceed the national minimum wage (which is currently €683.80) or amounts provided in the existing social solidarity income (SSI) scheme. The SSI is provided to households living in extreme poverty and is based on three pillars: i) income support; ii) access to social services and goods; and iii) provision of support services for (re)integration into the labour market. The MEB calculation also considered weekly withdrawal amounts limited by capital controls (e.g. which is €420 per week from Greek bank cards/accounts).

Considering this, the CWG (endorsed by other sector WGs) agreed to harmonize the MEB calculations based on the household size and location (islands/mainland). The monthly grant (full MEB) ranges from €150 for one individual to €550 for a household of seven and above. These amounts are proportionally lower for households of five and seven. The MPG transfer value also takes into consideration whether or not the accommodation is catered (food provided on site). The only catered accommodation is on islands; PoCs in catered sites on the mainland gradually transitioned to receiving the full MEB as catering was phased out during 2017, with Eleonas being the last site to transition at the end of 2017. Sites on the islands do not have cooking facilities and therefore the site must provide catering. If catering is not provided, than MPGs must be higher in order to cover the food needs of PoCs (Tables 5 and 6).

TABLE 5: MPG - PARTIAL AMOUNTS (WHERE CATERING IS PROVIDED, COOKING FACILITIES ARE NOT AVAILABLE)

CATERED - FAMILY SIZE	1	2	3	4	5	6	7+
Amount (EUR) per month	90	140	190	240	290	310	330

TABLE 6: MPG - FULL AMOUNTS (WHERE CATERING IS NOT PROVIDED, COOKING FACILITIES ARE AVAILABLE):

UNCATERED - FAMILY SIZE	1	2	3	4	5	6	7+
Amount (EUR) per month	150	280	340	400	450	500	550

According to the 2016 lessons learnt report produced by the Greece CWG, most of the cash received by PoC was spent on food, leaving little to spend on clothing and other items. For this reason, a further assessment of the MEB was planned in order to investigate and if necessary, advocate for the most appropriate transfer amounts and family size formula. However at present the amount of MEB is fixed and no change is foreseen in the coming year.

Given that PoCs are spending their MPGs on those needs which are considered most essential, such as food, non-food items (NFIs) such as hygiene items and clothing, health (basic and over the counter medicines only), school supplies, phone credit and transportation in and around their location of residence, it is true to say that the MPG transfer value is appropriate for achieving this objective of the CBI programme.

However, it is important to recognise the external factors which constrain PoCs from accessing supplementary services (health, education and legal services) and labour markets, all of which are meant to support their transition from immediate basic needs to enjoying protection in the form of meeting their medium and long term needs. As such, there is a need to strengthen the links between the CBI programme and sustained provision of supporting services, and eventually a transition into self-sustaining livelihoods and graduation from the programme.

Additionally, MPG transfer values not adjusted to account for any elements of vulnerability that may be experienced by households (chronic health issues, infants, children under five etc.). As such MPGs can be considered to achieve attainment of protection outcomes. Particularly as families total time in Greece increased, the initial vulnerabilities associated with being a newly arrived asylum seeker are minimised,

and the underlying vulnerabilities of certain groups exacerbated. In order to achieve a programme which truly ensures equitable protection for all PoCs, the targeting structure for MPGs must incorporate some form of vulnerability assessment.

### 4.3.3 - CBI PROGRAMME ACTIVITIES AND CASE MANAGEMENT OF PROTECTION ISSUES

The principle objective of the ESTIA programme is 'to enhance the wellbeing of Persons of Concern in Greece through access to protection-based and multi-sectorial humanitarian assistance', with the CBI programme having the specific objective of enabling 'Persons of Concern residing in the Greece mainland and islands to meet their basic needs through the provision of multipurpose cash grants'. This section examines both programme activities to ensure they are 'protection based' and the close working relationship between the protection and CBI teams in Greece to see how these contributed to the achievement of protection. Whether or not activities are seen as 'protection based' here refers to if both UNHCR and partners have an adequate protection case identification and management system in place.

**The CBI programme in Greece worked closely with protection colleagues to ensure that protection is incorporated into all elements of the programme. The CBI programme is viewed as an opportunity for the wider programme in Greece to identify specific protection-related issues due to: the high frequency of direct interaction with PoCs; the protection cash helpline; and extensive database housed by the CBI team which can be used for advocacy purposes. Protection activities like the protection desks provided during implementation of any activity in the CBI programme, and the cash helpline, have ensured that protection cases are referred quickly and effectively, and that activities in the ESTIA programme are adapted to ensure they are 'protection-based'.**

According to CBI protection staff, the UNHCR Protection Unit has contributed to the programme by applying a "protection-sensitive lens" to its CBI approach. This happened at various stages of design, including the development of eligibility criteria. The protection team was involved in the decision to exclude unaccompanied minors from MPGs, as they raised concerns regarding the increased risks associated with this group potentially outweighing the benefits. Unaccompanied minors are currently covered by other protection focused programming rather than MPGs. Similarly, decisions made in collaborating with the protection team have meant that in the event of a case of gender-based violence, domestic abuse or couple separation, the cash cards of the spouses may be separated (although these claims undergo a full case assessment process to uncover false and fraudulent information).

Further to these elements of programme design, the protection team has ensured that activities have remained protection focused. All points of contact with PoCs, offer an opportunity to provide protection services and identify needs and vulnerability. In particular, the CBI programme provides frequent opportunities for interaction with PoCs due to the certification process. The increased frequency of the interaction with PoCs through the CBI programme is beneficial from a protection perspective as individuals have more opportunities to disclose issues that require attention. Subsequently, a number of activities have been incorporated into the programme to ensure that the delivery of MPG services incorporates sufficient and effective protection checks. In accordance with the UNHCR Greece Protection SOPs, for every CBI activity that takes place a protection desk is on site for referral of any protection related concern, including gender-based violence cases and issues concerning unaccompanied minors or documentation, to ensure each case is accessed accordingly (to avoid fraud and for case management purposes). On the islands where UNHCR does not have a permanent presence, a protection referral pathway has been established, with a CBI protection focal point who works in coordination with the Protection Unit.

Additionally, the proGres V4 database which is used in the CBI programme, is a UNHCR registration tool that has been used in other similar interventions and for protection purposes. Therefore, even if it is not a tool designed specifically for CBI programming, it has advantages in relation to case management. A distinct example of its use beyond individual case management is that by removing personal information, data can be quantified and used for advocacy purposes; for instance, by filtering all children of

relevant age, resulting data will indicate the needs in accessing education.

Another mechanism that serves a protection role is the cash helpline. The helpline is managed by Catholic Relief Services, whose staff receive training by UNHCR staff to prepare them for dealing with protection-related issues. In addition, a protection referrals email is in use, when necessary, along with a process to track cases that are under management by the Protection Unit. The cases that are under protection are disclosed only to Catholic Relief Services Country Manager who then refers them to the Protection Unit.

The result of these activities has been that protection issues such as incidents of SGBV, IPV, violence in the household and other immediate protection risks have been raised and referred to the appropriate agency or department, and ensured a timely response from UNHCR and partners.

UNHCR has also continually monitored protection issues among the beneficiaries of its accommodation and services scheme and taken steps to address these. These include:

1. Asylum and family law-related issues – for which the legal assistance requires strengthening (e.g. family reunification and family law, divorce, custody of children, domestic violence; split of families during processing of relocation files by the Asylum Service);
2. SGBV and drug abuse – for which prevention and response mechanisms require additional interventions;
3. Health and mental-health issues which cannot be addressed by the overwhelmed and under-resourced national health care system;
4. Education-related issues – for which UNHCR has been conducting extensive advocacy with education authorities and has established cooperation;
5. Dependency on humanitarian aid – for which UNHCR has mainstreamed, in the minimum package of services, referral to relevant authorities and support for registration that facilitates independent living (e.g. social security number, tax number, opening a bank account, etc.).

Additionally, UNHCR-run FGDs in the north of Greece between May and July 2017 aimed to understand how the cash programme was running and to uncover any protection concerns. This is another example of assessments and feedback used to iteratively improve the programme. Adapting activities to ensure they respond to patterns of protection risk is another example of how the programme has remained protection-based.

## 5 CONCLUSIONS

The purpose of this evaluation was to 1) explore the relationship between the Greece CBI programme and UNHCR's protection outcomes; 2) explore enabling and hindering factors for these results in the Greek context according to a range of contextual factors; and 3) provide recommendations that can be applied to future CBI programmes, both in Greece and throughout UNHCR's CBI programmes globally. The relationship between UNHCR Greece's CBI programme and UNHCR's wider protection outcomes was explored using the framework of a theory of change, which linked the CBI programmes to three protection outcomes:

- Persons of concern are able to meet their basic needs in the following sectors: food security, WASH, shelter, health, education and livelihoods;
- Persons of concern experience improved relations with hosting communities; and
- Persons of concern are able to meet these basic needs with safety, dignity and choice).

Through the exploration of the key enquiry questions and analysis of both primary and secondary data, the following four conclusions are presented:

### 5.1 CONCLUSION 1

**The design of the CBI programme in Greece was appropriate to the context, but future programming must consider varying economic vulnerability when targeting CBIs.**

The design of the CBI programme was protection-focused, with activities appropriately designed to ensure that the programme aligned with UNHCR's protection mandate. The programme design provides blanket assistance to all eligible PoCs, thereby ensuring high coverage.

However, the CBI programme does not differentiate between varying degrees of economic vulnerability among PoCs. Though adaptations have been made to incorporate some of those who were previously ineligible (and therefore more vulnerable to protection risks), more needs to be done to ensure protection can be achieved in an equitable manner.

Finally, while recognising the funding constraints of the CBI programme and acknowledging that the MPG is allowing many to meet their basic needs, the MPG transfer value is not sufficient to facilitate meeting basic needs across all sectors simultaneously and completely eliminating the employment of coping strategies, particularly those related to food.

### 5.2 CONCLUSION 2

**While MPGs allow many PoCs in Greece to meet their basic needs, contextual factors significantly affect how cash contributes to the achievement of protection outcomes.**

In line with the objective of the CBI programme in Greece, MPGs are sufficient to allow PoCs to meet their basic needs in terms of: food, WASH, non-food items including shelter and clothing, health, and education. They also lead to a reduction in negative coping strategies in some sectors.

However, CBIs alone are not sufficient to allow all PoCs to comprehensively meet their needs related to accessing markets and services, such as: interacting with and integrating into local communities and systems, regular use of the health system for chronic conditions, and keeping children in education.

Barriers inhibiting this access include: language barriers, which prevent engagement with markets and both health and education services; deficits in publically provided healthcare which prevent access and reduce the quality of care; and the costs associated with accessing healthcare and education. In this sense, though cash can go some way to meeting these needs, CBIs need to be part of a comprehensive programme of assistance, services and protection which seeks to remove barriers related to accessing these services, and ensure fulfilment of the rights of PoCs.

### 5.3 CONCLUSION 3

**While MPGs help some PoCs engage in the Greek labour market, future CBI programming needs to encourage sustained livelihoods activities and financial independence.**

Despite having the right to work, PoCs remain dependent on CBIs to meet their basic needs, and struggle to engage with the Greek labour market as a result of administrative difficulties, high unemployment, considerable competition for jobs and language barriers. As a result, many PoCs are working in the informal labour market, which itself has increased protection risks associated with exploitation and exclusion from the Greek social welfare system.

While recognising that the programme is not designed to meet the longer term needs of PoCs, there should be some means through which PoCs can 'graduate' from the CBI programme, either through vocational training or some form of livelihoods programming, into sustained livelihoods and engagement in the Greek economy.



#### 5.4 CONCLUSION 4

MPGs allow PoCs an entry point for engagement with host communities, but the complex pathways through which integration occur need to be better understood.

CBIs provide a first step towards social cohesion by: increasing purchasing capacity of PoC populations; injecting cash into local economies; reducing the perception PoCs as a 'burden' on the already stretched Greek social welfare state; and increasing the opportunity of PoCs to interact with Greek nationals.

However, the relationship between PoCs and the hosting community in Greece is affected by a range of economic and cultural elements, such as the link between PoCs perceived feelings of dignity, which link to their feelings of 'equality' with Greek citizens, and their engagement with them and surrounding markets. It is known that social tension resulting from some of these factors can lead to protection risks for PoCs (as well as nationals), so further investigation into the triggers for social tension is required.

## 6 RECOMMENDATIONS

### 6.1 RECOMMENDATIONS FOR CONCLUSION 1

*The design of the CBI programme in Greece was appropriate to the context, but future programming must consider varying economic vulnerability when targeting CBIs.*

#### RECOMMENDATIONS FOR UNHCR GREECE

- 1** In the lead up to the transition of the CBI programme to the Government of Greece in 2020, work with the Government and GCA partners to define a clear set of vulnerability parameters which can be used to identify and target economically vulnerable households and individuals.

As the needs of PoCs in Greece have evolved from the start of the crisis, so too should the parameters used to target and support them. Although the exact form of the Government-led programme remains unclear, this evaluation recommends that targeting should be based on contextually specific parameters of economic vulnerability. This should draw on evidence and best practice from existing CBIs which have established criteria for economic vulnerability in similar populations, and take into consideration the number of dependents in the household and their respective needs e.g. infants have additional economic needs related to hygiene and sanitation, children have additional economic requirements related to education, and those with chronic conditions and disabilities have additional economic needs related to healthcare. Using these dimensions of vulnerability to assist in the targeting of Government support will also help in the defining and justification of different levels of support package for different PoC households (i.e. additional allowances for disability etc.)

- 2** In the lead up to the transition of the CBI programme to the Government of Greece in 2020, work with the Government to ensure that the strong links between the identification and case management of protection issues is explicitly laid out, specifically that there is clear allocation of responsibility, and that adequate procedures and referral systems are in place.

The existing CBI programme in Greece has maintained strong links between the Protection and CBI Units, and ensured that protection risks are swiftly and appropriately referred to the appropriate service. This evaluation recommends that UNHCR Greece work with the government to ensure systems are in place to identify and address non-economic causes of vulnerability, which consider the existing trends seen during protection monitoring (i.e. asylum and family law-related issues, SGBV and drug abuse, health and mental health issues, education-related issues). Prior to the formal transition of the programme, allocation of responsibility, ways of working, and procedures for identification and referral of

protection risks should already be in place to ensure that vulnerable households and individuals are not adversely affected by the change.

- 3** In the lead up to the transition of the CBI programme to the Government of Greece in 2020, work with the Government and GCA partners to review the minimum expenditure basket in order to align it with the current needs of PoCs.

Findings from both this evaluation and existing literature indicate that the MPG transfer value is not sufficient to cover all basic needs for all PoCs. Indeed, there has already been a recommendation to review the MEB in light of the shifting needs of PoCs. While recognising that there are budgetary constraints for existing donors and the Government of Greece, and that any government-led support programme will have to be aligned with existing social security schemes, UNHCR should re-evaluate the MEB. Though increasing the transfer value may not be realistic, knowing the true MEB will ensure that UNHCR is best placed to advocate with the MoMP and other relevant actors for an appropriate transfer amount in the new programme.

#### RECOMMENDATIONS FOR UNHCR GLOBAL

- 4** Where the employment of coping strategies are known to be a driver of vulnerability, UNHCR should ensure that CBI programmes track the employment of these in a systematic and longitudinal manner.

Tracking of negative coping strategies needs to be conducted in a cohort or longitudinal manner, including comprehensive baseline, mid-line and end-line measurements, in order to guarantee that CBIs are achieving their goal of minimising their employment. By utilising a longitudinal model, triangulated with qualitative methodologies to explore why coping strategies are or aren't being used, is vital in understanding shifting needs and the attainment of protection outcomes.

- 5** As part of its role as the global leader in protection, UNHCR should endeavour to uncover trends in vulnerability which inhibit the achievement of protection outcomes, by consolidating (and where necessary commissioning) evidence related to protection and vulnerability.

As a means to assisting countries like Greece and others to establish vulnerability criteria for the targeting of CBIs, UNHCR should examine which vulnerability parameters that have consistently been shown to increase vulnerability and affect the achievement of protection outcomes in its programming. This may involve comparing the effects of blanket versus targeted CBI programmes on the achievement of protection outcomes. The aim would be to produce guidance on which parameters, when adapted to local contexts, should be included in vulnerability assessment frameworks for both CBIs and multi-sectoral programming.

#### 6.2 RECOMMENDATIONS FOR CONCLUSION 2

*While MPGs allow many PoCs in Greece to meet their basic needs, contextual factors significantly affect how cash contributes to the achievement of protection outcomes.*

#### RECOMMENDATIONS FOR UNHCR GREECE

- 1** UNHCR Greece should lead a multi-agency effort to ease the constraints these external factors place on PoCs, in order to alleviate some of these pressures on the achievement of medium and long-term protection outcomes.

These efforts may take the form of coordinated advocacy with other GCA and sectoral partners, continuing to provide information for PoCs and relevant stakeholders, or providing complementary support services and programmes to directly alleviate some of these constraints (e.g. provision of language classes and supportive CBI programming for extreme healthcare needs which are not covered by the Greek health system)

## RECOMMENDATIONS FOR UNHCR GLOBAL

- 2 UNHCR should drive a global level discussion aimed at establishing which elements of multi-sector, multi-agency integrated programming compliment CBIs in the attainment of medium- and long-term protection needs.**

UNHCR should act as a coordinator in this dialogue, pulling on existing global level knowledge of what has worked and not worked in other contexts under existing initiatives like the Comprehensive Refugee Response Framework and other relevant research, and where necessary drive the generation of new evidence to establish the causal linkages between cash and long-term protection outcomes (e.g. what are the key characteristics of 'positive deviant' households who achieve long-term protection outcomes, and how can these be replicated?), as well as assistance modalities and programmes that can deliver these, so that these can be applied to design of country-level programmes in the future.

### 6.3 RECOMMENDATIONS FOR CONCLUSION 3

*While MPGs help some PoCs engage in the Greek labour market, future CBI programming needs to encourage sustained livelihoods activities and financial independence.*

## RECOMMENDATIONS FOR UNHCR GREECE

- 1 UNHCR Greece should take the lead on mapping national-level livelihoods and development programmes which can be complimentary to MPGs and enable graduation from the CBI programme and engagement in the Greek economy.**

This mapping should take place as soon as possible, to not only encourage self-sustaining livelihoods activities prior to transition, but also establish a precedent which can be used to form a model for the Government-led programme post-transition. For UNHCR, complimentary livelihoods activities may take the form of language classes, vocational training and adult education, micro-entrepreneurship, home-based business, group-based business and financial inclusion. Beyond this, discussions should involve engagement with private business which can embed these programmes within existing initiatives to generate legitimate work for PoCs and encourage integration into the Greek labour market. This work can be linked to the existing work on the CRRF and ongoing initiatives aimed at finding enduring solutions and self-reliance for refugees. UNHCR should also position themselves to advise and support others on the protection risks that these programmes would entail.

## RECOMMENDATIONS FOR UNHCR GLOBAL

- 2 UNHCR should generate and aggregate best practices related to the integration of livelihoods and CBI programmes, with the aim of strengthening global evidence for programme modalities which support self-reliance and longer term protection and solutions objectives.**

This research should also evidence key areas of vulnerability which may prevent the graduation of PoCs from CBI programmes into self-reliant livelihoods activities, such as the surrounding legal and economic environment (as is the case in Greece), and gender and cultural norms that constrain or facilitate engagement in livelihoods activities. It is important to appreciate the lack of rigorous evidence available in the literature linking results of cash assistance with evidence of broader macro-economic and social returns at scale, which donors are increasingly requesting in order to justify the adoption of multi-purpose cash as the main modality to deliver aid.

### 6.4 RECOMMENDATIONS FOR CONCLUSION 4

*MPGs allow PoCs an entry point for engagement with host communities, but the complex pathways through which integration occur need to be better understood.*

## RECOMMENDATIONS FOR UNHCR GREECE

- 1 UNHCR Greece should investigate the specific economic and cultural social triggers for tension between hosting communities and PoCs in Greece, and protection risks that arise from these.**

Recognising that the relationships between communities and PoCs is complex and depends on multiple factors, limited research in this area exists. This research should examine the conditions which cause hosting communities to view PoC as a societal burden, and how these perceptions shift. It should also present an entry point for dialogue and increasing social cohesion between groups through complimentary programming.

# 7 ANNEXES

## 7.1 ANNEX 1: EVALUATION TOR



Annex A

### TERMS OF REFERENCE

#### Evaluation of UNHCR's Cash-Based interventions in Greece

These Terms of Reference (ToR) have been prepared by the Evaluation Service (ES) and the Greece country operation and provide the evaluation with its overall purpose, focus and deliverables. They also set out the key evaluation questions to be answered and the methodology to be followed.

#### Purpose and Objectives

Whilst Cash-Based interventions (CBIs) have been used in UNHCR operations for many years, in 2014 the UN High Commissioner for refugees identified Cash Based Interventions (CBIs) as a corporate priority and investment. The Policy on Cash-based Interventions and the UNHCR Cash-Based Interventions Institutionalisation Strategy 2016-2020 provide the framework for the efforts to systematise the expanded use of cash in the response to the people UNHCR serves. A large part of the volume of CBIs implemented by UNHCR are unrestricted Multipurpose Cash Grants (MPGs). The SET has requested a decentralized evaluation of the CBI in UNHCR operations.

There is still significant scope for increasing the use of CBI by UNHCR and partners in UNHCR operations, and to understand what outcomes and impacts have CBI contributed to. In line with UNHCR's mandate, of particular interest is how cash has contributed to the broader protection outcomes in interaction with other support, goods and services provided in a given context by UNHCR and partners, and what are the factors that have influenced these outcomes.

As such, this evaluation will seek to address the following key questions for each of the target contexts:

- To what extent is CBI an appropriate programming modality in the given context?
- Is CBI consistent with the intended outcomes and impacts as outlined in the country protection and solution strategy<sup>1</sup>?
- How and to what extent have CBI, as part of a comprehensive response, contributed to the intended outcomes and impact outlined in the country protection and solutions strategy<sup>2</sup>?

<sup>1</sup> The objectives and/or intended outcomes may also be listed in other relevant documents, such as donor proposals.

<sup>2</sup> As above



- How and to what extent have CBI contributed to the protection and sectoral outcomes and impact in the given context?
  - What positive or negative, intended or unintended, outcomes and impacts has CBI contributed to?
  - Are the outcomes and impact of CBI likely to continue once funding reduces or stops?
  - What were the main contributing and constraining factors influencing the achievement of intended and unintended outcomes and impacts?
- Is CBI cost-efficient as compared to other assistance and service delivery modalities in the given context for the selected objective? Could additional CBI be done to improve the efficiency?

Two independent, decentralised evaluations will be undertaken of UNHCR's response in Rwanda (TBC) and Greece utilising the same evaluation methodology. This targeted, country-specific approach is intended to allow for highly contextualised country-level findings, which may also serve to inform broader insights across contexts; including a synthesis of findings, allowing for some comparative analysis.

## Proposed Approach

The evaluation assignment will likely pass through the following stages:

Stage/Activity	Proposed Dates
Inception Phase, Initial Desk Review and Key Informant Interviews	XX/XXX/2018

This phase of the project will see the submission of existing data, research, tools, and other relevant documents to the Team Leader, allowing him to achieve a detailed understanding of UNHCR and partner CBIs in each of the target countries.

The Team Leader will undertake the development of the evaluation methodology. It is envisaged a quasi-experimental mixed-methods survey approach will be selected, given that many CBI programmes are insufficiently flexible to allow for shifts in delivery to achieve effective RCT design. The use of qualitative instruments, in addition to quantitative, endeavours to provide substantially more explanatory power to the study – the 'why', and the 'how' can be more effectively addressed. Where necessary, historical data will be reviewed. Instruments will likely include the following:

- High-Level Stakeholder Key Informant Interviews (KII)
- Beneficiary Surveys
- Beneficiary Focus Group Discussions (FGDs)<sup>3</sup>
- Document and Data Review

<sup>3</sup> FGDs will be undertaken in a targeted format, speaking in each discussion with a single stakeholder type (e.g. women, girls, vulnerable groups, minority groups, etc.). Targeted insights are anticipated to provide special insight into the impacts programmes are having on these groups; additional insights into programme improvements may also emerge.



This phase of the assignment may also see the implementation of a 'participatory' approach to evaluation design, incorporating inputs from beneficiaries, UNHCR staff, and key stakeholders; on completion of the instrument drafts, and the overarching evaluation methodology, the Team Leader will undertake a set of discussions with key stakeholders in each country, seeking to better understand the focus of the evaluation, and whether the approach taken to data collection is appropriate and well-aligned to on-the-ground realities. These discussions may also inform the refinement of the selected evaluation approach and key evaluation questions.

The Team Leader will also undertake the development of a sample framework, likely to implement a multistage approach, using beneficiary lists and GPS maps to aid in the selection of targeted respondents as far as is possible. Where control or comparison groups are required, great care will be taken to ensure these are as comparable as possible to the targeted beneficiaries; matching criteria will receive substantial attention. The team will endeavour to ensure the achieved sample corresponding to a 95% confidence interval and a 5% confidence level for each sampled cluster. However, resource limitations may require a slightly more pragmatic approach to sampling; where this is the case, the Team Lead will work closely with UNHCR to minimise the impact this may have on the evaluation and strength of the conclusions that emerge.

#### Recruitment of In-Country Enumeration Capacity XX/MMM/2018

As the evaluation methodology is refined, it will be necessary to hire in-country enumeration capacity and assist in their selection and training, especially where quantitative surveys are envisaged. The Team Lead will support with this as required, supporting the wider team to complete the evaluation within the specified timelines.

#### Primary Research in Country 1 XX/MMM/2018

The Team Lead will then undertake the evaluation, as designed in the inception phase, in the first country. While in-country, some modifications to the project methodology may be required as on-the-ground realities pose challenges to the originally conceived approach. Wherever such modifications are required, they will be discussed with UNHCR in detail, and designed to minimise any impacts on the quality of the evaluation.

#### Primary Research in Country 2 XX/MMM/2018

Evaluation activity in the second country will also be undertaken, with any relevant modifications from previous phases implemented. While in-country, some modifications to the evaluation methodology may be required as on-the-ground realities pose challenges to the originally conceived approach. Wherever such modifications are required, they will be discussed with UNHCR in detail, and designed to minimise any impacts on the quality of the evaluation.

#### Primary Research in Country 3 XX/MMM/2018



The Team Lead will close the data collection activity in the final country, with any relevant modifications from previous phases implemented. While in-country, some modifications to the evaluation methodology may be required as on-the-ground realities pose challenges to the originally conceived approach. Wherever such modifications are required, they will be discussed with UNHCR in detail, and designed to minimise any impacts on the quality of the evaluation.

#### Data Analysis and Report Writing

XX/MMM/2018

Specifying a comprehensive data analysis strategy prior to collecting data risks limiting the scope and effectiveness of analyses; emergent understandings of the data and contexts studied are important in effective resolution of evaluation questions. However, as a result of the broad strategy, methods, and instruments described above, several activities must be undertaken to resolve the key research questions. The Team Lead will use a range of statistical and non-statistical methods to analyse the resulting data; descriptive and inferential statistics will both be employed at this stage, with the qualitative data used to contextualise and provide depth to findings. Causal attribution and logic models will also be important in analysis of the data. Data visualisation, while not strictly a data analysis question, will receive substantial attention at this stage; such approaches promote ease of understanding and increase the impact of evaluation papers.

Reports will be drafted in keeping with UNHCR's content and style guidance. One report will be written for each country; a synthesis report may also emerge from these activities, but this will be confirmed at a later date.

#### Feedback Workshops

XX/MMM/2018

The Team Lead will then present the findings of the research to key stakeholders, collecting their feedback on the research and the deliverables. Workshops can be undertaken with each country team with participation from HQ. This may also include (as resources allow) engagement with stakeholders to validate findings and collect any final insights.

#### Closing the Document

XX/MMM/2018

The results of the preceding activities will lead to the completion of the document, circulation for feedback, incorporating all relevant feedback. The Team Lead will also support in the presentation and publication of results, as required, to increase the reach and impact of findings.



## 7.2 ANNEX 2: EVALUATION MATRIX

EVALUATION CRITERIA	EVALUATION QUESTIONS	SUB-QUESTIONS	INFORMATION TO BE REVIEWED OR COLLECTED	DATA COLLECTION METHODS	DATA SOURCE
EFFECTIVENESS	1. <i>To what extent has CBI contributed to positive or negative protection outcomes in the Greek context?</i>	1.1 How has CBI, as part of a comprehensive response, contributed to allowing POCs to meet basic needs in the following sectors?  1.1a Food security 1.1b Health 1.1c Education 1.1d WASH 1.1e Shelter 1.1f Livelihoods	Review of programme monitoring and evaluation documents  Review of programme narrative reports  Perceptions of PoCs about the positive and negative outcomes, contributing and constraining factors  Perceptions of CBI staff about positive and negative outcomes, contributing and constraining factors	Document review  KIs with programme staff/stakeholders  FGDs  Survey	Documents (PDMs, CALP report, narrative reports, FGD report, Outcomes case study)  KIs with CBI staff and partners  KIs with WG and SC members  FGDs with PoCs  Survey with PoCs
EFFECTIVENESS	1. <i>To what extent has CBI contributed to positive or negative protection outcomes in the Greek context?</i>	1.2 How has CBI, as part of a comprehensive response, contributed to ensuring PoCs are able to meet these basic needs with safety, dignity and choice?	As above	As above	As above
EFFECTIVENESS	1. <i>To what extent has CBI contributed to positive or negative protection outcomes in the Greek context?</i>	1.3 How has CBI, as part of a comprehensive response, contributed to supporting improved relations between POCs and local communities/the host population?	As above	As above	As above
EFFECTIVENESS	2. <i>What were the main contributing and constraining factors influencing the achievement of outcomes?</i>	2.1 How do household demographics (including age, household composition, disability) affect programme outcomes?	Review of programme monitoring and evaluation documents  Responses from PoCs related to how demographics affect programme outcomes	Document review  FGDs  Surveys	Documents (PDMs, FGD report, narrative reports)  Surveys with PoCs  FGDs with PoCs

<b>EFFECTIVENESS</b>	2. What were the main contributing and constraining factors influencing the achievement of outcomes?	2.2 How does household location (distance from services, distance from markets, accommodation types) affect programme outcomes?	Review of programme monitoring and evaluation documents  Responses from PoCs related to how household location affects programme outcomes	As above	As above
<b>EFFECTIVENESS</b>	2. What were the main contributing and constraining factors influencing the achievement of outcomes?	2.3 How do access to resources (additional sources of income, other aid - including provision of nutrition, health and education services) affect programme outcomes?	Review of programme monitoring and evaluation documents  Responses from PoCs related to how access to resources affect programme outcomes	As above	As above
<b>EFFECTIVENESS</b>	2. What were the main contributing and constraining factors influencing the achievement of outcomes?	2.4 Are there any additional factors influencing the achievement of programme outcomes, and if so, how do they influence outcomes?	Review of programme monitoring and evaluation documents  Responses from PoCs related to any additional factors affecting programme outcomes	As above	As above
<b>RELEVANCE</b>	3. To what extent are multi-purpose cash grants an appropriate programme modality for achieving protection outcomes for PoCs in the Greek context?	3.1 Was the programme design based on context analysis/needs assessments? If not, how is the programme adapted to the Greek context?	Review of programme design documentation  Perceptions of programme stakeholders about whether the programme is relevant to the context and beneficiary needs	Document review  KIs with programme staff/ stakeholders  FGDs with PoCs	Documents (context analysis, needs assessment, programme proposal/design documents)  KIs with CBI staff and partners  FGDs with PoCs
<b>RELEVANCE</b>	3. To what extent are multi-purpose cash grants an appropriate programme modality for achieving protection outcomes for PoCs in the Greek context?	3.2 To what extent do the programme activities align with the intended protection outcomes?	Review of programme monitoring and evaluation documents  Perception of CBI and protection staff	Document review  KIs with programme staff	Documents (theory of change, M&E plan, logframe etc.)  KII with CBI team and partners  KII with protection team
<b>RELEVANCE</b>	3. To what extent are multi-purpose cash grants an appropriate programme modality for achieving protection outcomes for PoCs in the Greek context?	3.3 How was the minimum expenditure basket calculated, and how often is this re-assessed?	Review of programme design documentation and narrative reports  Explanation from programme staff	Document review  KIs with programme staff	Documents (terms of reference, proposals, narrative reports, etc.)  KIs with CBI staff

## 7.3 ANNEX 3: HOUSEHOLD SURVEY

Questionnaire created by groutz, 16/10/2018 3:29:35 μμ  
Last modified by groutz, 5/12/2018 10:37:58 τμ

Not shared with anyone

Questions: 148.  
Questions with enabling conditions: 44  
Questions with validation conditions: 0  
Rosters: 3  
Variables: 0



# AAH UNHCR Refugee Asylum Seeker Cash Assistance Evaluation Survey

## SURVEY IDENTIFICATION INFORMATION QUESTIONNAIRE DESCRIPTION

### A. SURVEY BACKGROUND

No sub-sections, No rosters, Questions: 14, Static texts: 1.

### C. DEMOGRAPHIC DATA

No sub-sections, Rosters: 1, Questions: 13, Static texts: 1.

### D. BASIC NEEDS

No sub-sections, Rosters: 1, Questions: 21.

### E. FOOD SECURITY

No sub-sections, No rosters, Questions: 5.

### F. HEALTH

No sub-sections, No rosters, Questions: 8.

### G. EDUCATION

No sub-sections, Rosters: 1, Questions: 15.

### H. SHELTER

No sub-sections, No rosters, Questions: 9.

### I. LIVELIHOODS

Sub-sections: 1, No rosters, Questions: 18.

### J. COMMUNITY RELATIONS

No sub-sections, No rosters, Questions: 8, Static texts: 1.

### K. SAFETY, DIGNITY & CHOICE

No sub-sections, No rosters, Questions: 37, Static texts: 1.

## APPENDIX A — INSTRUCTIONS

## APPENDIX B — OPTIONS

## LEGEND

## SURVEY IDENTIFICATION INFORMATION QUESTIONNAIRE DESCRIPTION

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### Basic information

*Title* AAH UNHCR Refugee Asylum Seeker Cash Assistance Evaluation Survey

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### Survey data information

*Study type* Household Survey

*Kind of data* Sample survey data [ssd]

*Mode of Data Collection* CAPI

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### Survey information

*Country* Greece

*Year* 2018

*Languages* Arabic, Farsi

*Unit of analysis* Household

*Coverage* National

*Universe* Refugees and Asylum seekers receiving UNHCR Cash Assistance

*Primary Investigator* Action Against Hunger

*Consultants* Kapa Research

*Funding* UNHCR, Action Against Hunger

## A. SURVEY BACKGROUND

Unique ID	NUMERIC: INTEGER SCOPE: IDENTIFYING	unique_id
Reg_Group_Code	TEXT SCOPE: IDENTIFYING	Reg_Group_Code
Name	TEXT SCOPE: IDENTIFYING	name
Phone_1	TEXT SCOPE: IDENTIFYING	Phone_1
Region	TEXT SCOPE: IDENTIFYING	region
Municipality	TEXT SCOPE: IDENTIFYING	municipality
Accommodation type	TEXT SCOPE: IDENTIFYING	acom_type
Registration date	TEXT SCOPE: IDENTIFYING	registration
Date of arrival	TEXT SCOPE: IDENTIFYING	arrival
A1. Date and time of survey	DATE: CURRENT TIME	start_time
A2. Interviewer name:	SINGLE-SELECT 01 <input type="radio"/> Iman 02 <input type="radio"/> Montaser 03 <input type="radio"/> Nana 04 <input type="radio"/> Sabah 05 <input type="radio"/> Narges 06 <input type="radio"/> Saide 07 <input type="radio"/> Yasser	interviewer
A3. Is the Person/Household selected for the Survey available?	SINGLE-SELECT 01 <input type="radio"/> Yes 02 <input type="radio"/> No	availability

STATICTEXT

E availability==1

**INTERVIEWER READ THIS TO THE RESPONDENT BEFORE PROCEEDING:***Hello, my name is %interviewer% and I work with Kapa Research, a survey organisation working on behalf of the*

Greece Cash Alliance. We would like to ask you a few questions about the work of the GCA. You have been randomly selected among other beneficiaries from a list of card payments nationwide. We would like to ask you a few questions about the work of the GCA and the cash assistance you receive through the GCA card. The answers to this survey will be used as part of an evaluation of the GCA programme and services, including recommendations for improvement. Everything that you tell us will be entirely confidential and anonymous. Your answers will not be used to determine if you are eligible for assistance. This interview will not have an impact on your status in our programme or legal status. We will not share any of the information collected or your personal information with anyone outside of the evaluation team. There are no right or wrong answers. The survey should last about 60 minutes. Participating in the survey is entirely your choice. You can decide whether or not to participate, and you can stop taking part in the survey at any time, for any reason. You can ask me any questions you have about the survey at any time. If you require additional information after this call, you can contact me at this phone number (phone number). Thank you for your time, we really appreciate your participation. Before we start the survey or arrange for a phone call appointment, may I kindly ask for you to state your consent that you have accepted to participate in this survey?

<p>B1. Do you receive cash assistance from UNHCR?</p> <p>I This doesn't mean that they have to be the card holder – it just means they are in a household where one member is a card holder. If necessary describe what cash assistance means and describe the cash <a href="#">And 6 other symbols [1]</a></p> <p>E availability==1</p>	<p>SINGLE-SELECT <span style="float: right;">cash</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>B2. Do you agree to participate in this survey?</p> <p>E cash==1</p>	<p>SINGLE-SELECT <span style="float: right;">consent</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>

## C. DEMOGRAPHIC DATA

E consent==1

<p>C1. Gender/ sex of the interviewee</p>	<p>SINGLE-SELECT <span style="float: right;">gender</span></p> <p>01 <input type="radio"/> Male</p> <p>02 <input type="radio"/> Female</p>
<p>C2. Do you have a UNHCR cash card registered in your name?</p>	<p>SINGLE-SELECT <span style="float: right;">card_holder</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>C2b. What is your relationship to the card holder?</p> <p>E card_holder==2</p>	<p>SINGLE-SELECT <span style="float: right;">card_holder2</span></p> <p>01 <input type="radio"/> Spouse</p> <p>02 <input type="radio"/> Relative</p> <p>03 <input type="radio"/> Other</p>
<p>C2bx. Please specify:</p> <p>E card_holder2==3</p>	<p>TEXT <span style="float: right;">card_holder2x</span></p> <p>-----</p>
<p>C3. What is your nationality?</p>	<p>SINGLE-SELECT <span style="float: right;">nationality</span></p> <p>01 <input type="radio"/> Syria</p> <p>02 <input type="radio"/> Iran</p> <p>03 <input type="radio"/> Iraq</p> <p>04 <input type="radio"/> Afghanistan</p> <p>05 <input type="radio"/> Democratic Republic of the Congo</p> <p>06 <input type="radio"/> Palestine</p> <p>07 <input type="radio"/> Cameroon</p> <p>08 <input type="radio"/> Other</p>
<p>C4. What is your age?</p>	<p>NUMERIC: INTEGER <span style="float: right;">age</span></p> <p>-----</p>

C5. What is your marital status?	SINGLE-SELECT 01 <input type="radio"/> Single 02 <input type="radio"/> Widow/Widower 03 <input type="radio"/> Married 04 <input type="radio"/> Separated 05 <input type="radio"/> Divorced	marital_status
C6. How many people are currently covered by your cash card? I Include the respondent, their spouse or partner and children (if applicable)	NUMERIC: INTEGER -----	number_covered
C7. How many cash cards does your household have, including yours?	NUMERIC: INTEGER -----	number_cards
C8. What is the total number of members living in your household at present, including yourself? I Include the respondent	NUMERIC: INTEGER -----	members

STATIC TEXT

E members>1

**INTERVIEWER READ THIS TO THE RESPONDENT BEFORE PROCEEDING:**

Now for each of the members of your household I would like you to tell me their gender and age. Please answer for each member, separately, including yourself.

C. DEMOGRAPHIC DATA

Roster: HOUSEHOLD MEMBER

generated by numeric question members

hh\_members

What gender is this member of your household?	SINGLE-SELECT 01 <input type="radio"/> Male 02 <input type="radio"/> Female	member_gender
What is the age of this member of your household?	SINGLE-SELECT 01 <input type="radio"/> Less than 5 years old 02 <input type="radio"/> 5-18 03 <input type="radio"/> 19-60 04 <input type="radio"/> Over 60 years old	member_age
C9. Do you have any of the following people living in your household at present?	MULTI-SELECT: YES/NO 01 <input type="checkbox"/> / <input type="checkbox"/> Pregnant women 02 <input type="checkbox"/> / <input type="checkbox"/> Elderly (60+) 03 <input type="checkbox"/> / <input type="checkbox"/> Disabled people (physical or mental) 04 <input type="checkbox"/> / <input type="checkbox"/> Chronically ill people	vulnerable

D. BASIC NEEDS

E consent==1

<p>D1. How do you meet your basic needs? For example, what kinds of income or other support do you reply on?</p> <p>I Do not read the answer choices, let the respondent answer and select all that apply. If necessary, clarify that basic needs can include food, clothing, hygiene products, etc.</p>	<p>MULTI-SELECT <span style="float: right;">basic_cover</span></p> <p>01 <input type="checkbox"/> Catering (meals provided for you)</p> <p>02 <input type="checkbox"/> NGO assistance in-kind (non-food items)</p> <p>03 <input type="checkbox"/> Cash assistance (UNHCR cash card)</p> <p>04 <input type="checkbox"/> Informal work</p> <p>05 <input type="checkbox"/> Use of savings</p> <p>06 <input type="checkbox"/> Borrowing (family/friends)</p> <p>07 <input type="checkbox"/> Gifts from family or friends (not money)</p> <p>08 <input type="checkbox"/> Remittances from family or friends (money)</p> <p>09 <input type="checkbox"/> Selling of belongings (phones/jewellery)</p> <p>10 <input type="checkbox"/> Dangerous or demeaning work</p> <p>11 <input type="checkbox"/> Begging</p> <p>12 <input type="checkbox"/> Credit with shops</p> <p>13 <input type="checkbox"/> Other</p>
<p>D1x. Please specify other way you cover basic needs:</p> <p>E basic_cover.Contains(13)</p>	<p>TEXT <span style="float: right;">basic_cover_other</span></p> <p>-----</p>
<p>D2. Given the choice, how would you prefer to receive assistance to help meet your household's needs?</p> <p>I Do not read the answer choices, let the respondent answer and select all that apply</p>	<p>MULTI-SELECT <span style="float: right;">basic_assistance</span></p> <p>01 <input type="checkbox"/> In-kind assistance (food or other items)</p> <p>02 <input type="checkbox"/> Cash via cash card</p> <p>03 <input type="checkbox"/> Direct Cash (e.g. money in envelopes)</p> <p>04 <input type="checkbox"/> Both cash and in-kind assistance</p> <p>05 <input type="checkbox"/> E-vouchers assistance</p> <p>06 <input type="checkbox"/> Training or other support</p> <p>07 <input type="checkbox"/> Other</p>
<p>D2x. Please specify other way you prefer to receive assistance:</p> <p>E basic_assistance.Contains(7)</p>	<p>TEXT <span style="float: right;">basic_assistance_other</span></p> <p>-----</p>
<p>D3. Do you think that the UNHCR cash card helps you to meet your basic needs?</p> <p>I This question is about the amount received by the card and how often th is amount is received</p>	<p>SINGLE-SELECT <span style="float: right;">basic_card</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> Yes, partly</p> <p>03 <input type="radio"/> No</p>
<p>D4. On a scale from 1 to 5 where 1 means NOT AT ALL and 5 means ABSOLUTELY, to what extent would you say that the UNHCR cash assistance helped you to better meet the basic needs of you and your household?</p>	<p>SINGLE-SELECT <span style="float: right;">basic_card_scale</span></p> <p>01 <input type="radio"/> 1</p> <p>02 <input type="radio"/> 2</p> <p>03 <input type="radio"/> 3</p> <p>04 <input type="radio"/> 4</p> <p>05 <input type="radio"/> 5</p>
<p>D5. How much cash assistance (in EUROS) did you receive last month in your UNHCR card?</p> <p>I Describe that this is for the UNHCR GCACard only, i.e. not for other cards, remittances etc.</p>	<p>NUMERIC: INTEGER <span style="float: right;">card_amount</span></p> <p>-----</p>
<p>D6. How many months have you been receiving UNHCR cash assistance?</p>	<p>NUMERIC: INTEGER <span style="float: right;">card_months</span></p> <p>-----</p>



<p>D7. Have you spent the entire UNHCR cash amount received last month?</p> <p>I Read out answer options</p>	<p>SINGLE-SELECT <span style="float: right;">card_spent</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No, I am saving it</p> <p>03 <input type="radio"/> No, I will spend it during the next days</p> <p>04 <input type="radio"/> Other</p>
<p>D7x. Please specify other way you spent the UNHCR GCA cash amount you received last month:</p> <p>E card_spent==4</p>	<p>TEXT <span style="float: right;">card_spent_other</span></p> <p>.....</p>
<p>D7b. How much of the UNHCR cash assistance did you spend last month? (amount in EURO)</p>	<p>NUMERIC: INTEGER <span style="float: right;">card_spent2</span></p> <p>-----</p>
<p>D8. How much did you and your household spend last month IN ADDITION to the UNHCR cash assistance? In other words, how much did you spend last month FROM YOUR OWN income or savings?</p> <p>I How much did they spend from their own income/savings or remittances</p>	<p>NUMERIC: INTEGER <span style="float: right;">spending</span></p> <p>-----</p>
<p>D9. Who in your household decides how the UNHCR cash assistance should be spent?</p> <p>I Do not read out answer options. Let the respondent answer and select all that apply</p>	<p>MULTI-SELECT <span style="float: right;">spending_head</span></p> <p>01 <input type="checkbox"/> You (the respondent)</p> <p>02 <input type="checkbox"/> Your spouse</p> <p>03 <input type="checkbox"/> Your children</p> <p>04 <input type="checkbox"/> Your relatives or/and extended family</p> <p>05 <input type="checkbox"/> Other/others</p>
<p>D9x. Please specify which other person or persons decide how the UNHCR GCA cash assistance should be spent:</p> <p>E spending_head.Contains(5)</p>	<p>TEXT <span style="float: right;">spending_head_other</span></p> <p>.....</p>
<p>D10. In the last month, did you spend money on...:</p>	<p>MULTI-SELECT: YES/NO <span style="float: right;">spending_items</span></p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> Food</p> <p>02 <input type="checkbox"/> / <input type="checkbox"/> Mobile phone/ communications</p> <p>03 <input type="checkbox"/> / <input type="checkbox"/> Shelter materials, such as plastic sheeting, mattresses, blankets, etc.</p> <p>04 <input type="checkbox"/> / <input type="checkbox"/> Housing-related repairs</p> <p>05 <input type="checkbox"/> / <input type="checkbox"/> Kitchen equipment</p> <p>06 <input type="checkbox"/> / <input type="checkbox"/> Water</p> <p>07 <input type="checkbox"/> / <input type="checkbox"/> Hygiene items</p> <p>08 <input type="checkbox"/> / <input type="checkbox"/> Baby products</p> <p>09 <input type="checkbox"/> / <input type="checkbox"/> Medicines/ medical expenses</p> <p>10 <input type="checkbox"/> / <input type="checkbox"/> Health services</p> <p>11 <input type="checkbox"/> / <input type="checkbox"/> Rent/ Accommodation</p> <p>12 <input type="checkbox"/> / <input type="checkbox"/> Debt repayment</p> <p>13 <input type="checkbox"/> / <input type="checkbox"/> Heating Materials including fuel/ heater</p> <p>14 <input type="checkbox"/> / <input type="checkbox"/> Fuel for cooking</p> <p>15 <input type="checkbox"/> / <input type="checkbox"/> Petrol/ Diesel</p> <p>16 <input type="checkbox"/> / <input type="checkbox"/> Clothes</p> <p><a href="#">And 9 other symbols [1]</a></p>

D10x. Please specify what else you spent your money on:

E spending\_items.Yes.Contains(25)

TEXT

spending\_other

D. BASIC NEEDS

Roster: AMOUNT SPENT LAST MONTH FOR...

generated by multi-select question [spending\\_items](#)

spending\_items\_amount

In the last month, how much did you spend on [%rosteritle%](#)?

NUMERIC: INTEGER

spending\_amount

D12. What did you need last month that you did not have money for?

I Do not read answer options, select all that apply

MULTI-SELECT

needs

- 01  Food  
 02  Hygiene items  
 03  Mobile phone/communications  
 04  Shelter materials (plastic sheeting, mattresses, blankets)  
 05  Clothing  
 06  Kitchen equipment  
 07  Heater/heating source  
 08  Transportation  
 09  Debt repayment  
 10  Gave away/shared with others  
 11  Medicine/medical expenses  
 12  School supplies  
 13  Legal assistance  
 14  Baby products  
 15  Alcohol  
 16  Cigarettes

[And 1 other symbols \[2\]](#)

D12x. Please specify other need of last month that you couldn't afford:

E needs.Contains(17)

TEXT

needs\_other

D13. Was there anyone in your household whose needs were not met last month, and if so, who?

I Do not read answer options, select all that apply

MULTI-SELECT

needs\_person

- 01  Women  
 02  Men  
 03  Girls  
 04  Boys  
 05  Infants  
 06  Elderly  
 07  People with Special Needs  
 08  No one had unmet needs  
 09  Other

D13x. Please specify other person in the household whose needs were not sufficiently met in the last month

E needs.Contains(9)

TEXT

needs\_person\_other

## E. FOOD SECURITY

E consent==1

<p>E1. Did you face any challenges in accessing shops or markets?</p> <p>I Do not read the answer choices, let the respondent answer and select all that apply</p>	<p>MULTI-SELECT challenges_access</p> <p>01 <input type="checkbox"/> Did not know where the market(s) were/ how to get to the markets</p> <p>02 <input type="checkbox"/> Did not have a means of transport to get to the market</p> <p>03 <input type="checkbox"/> Could not afford the transport to get to the market</p> <p>04 <input type="checkbox"/> Fears of safety/ did not feel safe travelling to/from markets</p> <p>05 <input type="checkbox"/> Physical condition/ illness that limits mobility</p> <p>06 <input type="checkbox"/> Weather</p> <p>07 <input type="checkbox"/> Language barriers</p> <p>08 <input type="checkbox"/> Had to pay money, a gift or favour to person(s) to access the market</p> <p>09 <input type="checkbox"/> Other</p> <p>10 <input type="checkbox"/> No challenges</p>
<p>E1x. Please specify other challenges in accessing shops or markets</p> <p>E challenges_access.Contains(9)</p>	<p>TEXT challenges_access_other</p> <p>.....</p>
<p>E2. How much time does it take to get to the nearest market/shop if you need to make purchases?</p> <p>I Select one answer</p>	<p>SINGLE-SELECT Time_to_store</p> <p>01 <input type="radio"/> Less than 15 minutes</p> <p>02 <input type="radio"/> 15-45 minutes</p> <p>03 <input type="radio"/> 45-60 minutes</p> <p>04 <input type="radio"/> more than one hour</p>
<p>E3. How much does it cost you to travel to and from the market in Euros?</p> <p>I Include the cost of transport there and back, as well as additional costs of transporting items home</p>	<p>SINGLE-SELECT cost_market</p> <p>01 <input type="radio"/> Free</p> <p>02 <input type="radio"/> 1-5 Euros</p> <p>03 <input type="radio"/> 5-10 Euros</p> <p>04 <input type="radio"/> More than 10 Euros</p>
<p>E4. Has there been an increase in food/non-food items in the last two months?</p> <p>I Select all that apply</p>	<p>MULTI-SELECT Price_increase_2mon</p> <p>01 <input type="checkbox"/> Yes, food</p> <p>02 <input type="checkbox"/> Yes, non-food items</p> <p>03 <input type="checkbox"/> No</p> <p>04 <input type="checkbox"/> Don't know</p>

## F. HEALTH

E consent==1

<p>F1. How many times in the last month have you or members of your household had to access health services?</p>	<p>NUMERIC: INTEGER health_access</p> <p>.....</p>
<p>F2. Who in the family accessed health services?</p> <p>I Do not read out answers, select all that apply</p>	<p>MULTI-SELECT health_person</p> <p>01 <input type="checkbox"/> Adult male</p> <p>02 <input type="checkbox"/> Adult female</p> <p>03 <input type="checkbox"/> Pregnant female</p> <p>04 <input type="checkbox"/> Elderly</p> <p>05 <input type="checkbox"/> Person with disability</p> <p>06 <input type="checkbox"/> Children 0-5 years</p> <p>07 <input type="checkbox"/> Children 6-18 years</p>

F3. What types of services have you had to access in the last month?	<p>MULTI-SELECT <span style="float: right;">health_services</span></p> <p>01 <input type="checkbox"/> Public hospitals</p> <p>02 <input type="checkbox"/> Private hospitals</p> <p>04 <input type="checkbox"/> Primary health care centre</p> <p>05 <input type="checkbox"/> Emergency services</p> <p>06 <input type="checkbox"/> Dental services</p> <p>07 <input type="checkbox"/> Optical services</p> <p>08 <input type="checkbox"/> Psychological services</p> <p>09 <input type="checkbox"/> Other</p>
I You do not have to read out answers (but you can list them if they need examples), but select all that apply	
F3x. Please specify other types of services you had to access in the last month	<p>TEXT <span style="float: right;">health_services_other</span></p> <p>.....</p>
E health_services.Contains(9)	
F4. Did you face any challenges in accessing health services?	<p>MULTI-SELECT <span style="float: right;">health_challenges</span></p> <p>01 <input type="checkbox"/> Did not know where the health services were / how to get to the them</p> <p>02 <input type="checkbox"/> Did not have a means of transport to get to the health services</p> <p>03 <input type="checkbox"/> Could not afford the transport to get to the health services</p> <p>04 <input type="checkbox"/> Fears of safety/ did not feel safe travelling to/from health services</p> <p>05 <input type="checkbox"/> Physical condition/ illness that limits mobility</p> <p>06 <input type="checkbox"/> Weather</p> <p>07 <input type="checkbox"/> Language barriers</p> <p>08 <input type="checkbox"/> Other</p> <p>09 <input type="checkbox"/> No challenges</p> <p>10 <input type="checkbox"/> Not applicable</p>
I Do not read the answer choices, let the respondent answer and select all that apply	
F4x. Please specify other challenges in accessing health services	<p>TEXT <span style="float: right;">health_chal_other</span></p> <p>.....</p>
E health_challenges.Contains(8)	
F5. How much time does it take to get to the nearest health services?	<p>SINGLE-SELECT <span style="float: right;">health_time</span></p> <p>01 <input type="radio"/> Less than 15 minutes</p> <p>02 <input type="radio"/> 15-45 minutes</p> <p>03 <input type="radio"/> 45-60 minutes</p> <p>04 <input type="radio"/> more than one hour</p>
I This is about the type of health service that they use most frequently	
F6. How much does it cost you to travel to and from the health services in EUR?	<p>SINGLE-SELECT <span style="float: right;">health_cost</span></p> <p>01 <input type="radio"/> Free</p> <p>02 <input type="radio"/> 1-5 Euros</p> <p>03 <input type="radio"/> 5-10 Euros</p> <p>04 <input type="radio"/> More than 10 Euros</p>
I Include the cost of transport there and back	

## G. EDUCATION

E consent==1

G1. How many members of your household are between 5 and 18 years old and are currently attending school?	<p>NUMERIC: INTEGER <span style="float: right;">educ_members</span></p> <p>.....</p>
---	--

G. EDUCATION  
Roster: MEMBER CURRENTLY ATTENDING SCHOOL

generated by numeric question `educ_members`

education

<p>What gender is this member of your household that is currently in school?</p>	<p>SINGLE-SELECT <span style="float: right;">ed_member_gender</span>                  01 <input type="radio"/> Male                  02 <input type="radio"/> Female</p>
<p>What is the age of this member of your household that is currently attending school?</p>	<p>SINGLE-SELECT <span style="float: right;">ed_member_age</span>                  01 <input type="radio"/> 5-15                  02 <input type="radio"/> 16-18</p>
<p>G2. How much time does it take children to get to the nearest school?</p> <p>I Select one. If children attend different schools, select an average                  E <code>educ_members&gt;0</code></p>	<p>SINGLE-SELECT <span style="float: right;">educ_time</span>                  01 <input type="radio"/> Less than 15 minutes                  02 <input type="radio"/> 15-45 minutes                  03 <input type="radio"/> 45-60 minutes                  04 <input type="radio"/> more than one hour</p>
<p>G3. How much does it cost children to travel to and from the school in Euros?</p> <p>I Include the cost of transport there and back. This should be a total for ALL children                  E <code>educ_members&gt;0</code></p>	<p>SINGLE-SELECT <span style="float: right;">educ_cost</span>                  01 <input type="radio"/> Free                  02 <input type="radio"/> 1-5 Euros                  03 <input type="radio"/> 5-10 Euros                  04 <input type="radio"/> More than 10 Euros</p>
<p>G4. Are any adults in your household currently attending higher education in Greece (for example college, vocational training or university)?</p>	<p>SINGLE-SELECT <span style="float: right;">educ_adults</span>                  01 <input type="radio"/> Yes                  02 <input type="radio"/> No</p>
<p>G4a. How many of them are male?</p> <p>E <code>educ_adults==1</code></p>	<p>NUMERIC: INTEGER <span style="float: right;">educ_adults_men</span>                  -----</p>
<p>G4b. How many of them are female?</p> <p>E <code>educ_adults==1</code></p>	<p>NUMERIC: INTEGER <span style="float: right;">educ_adults_wom</span>                  -----</p>
<p>G4c. How much does this higher education cost (total amount in EURO)?</p> <p>E <code>educ_adults==1</code></p>	<p>NUMERIC: INTEGER <span style="float: right;">educ_ad_cost</span>                  -----</p>
<p>G5. How much time does it take to get to the nearest higher education facility?</p> <p>I Select one. If more than one adult attends higher education, select an average                  E <code>educ_adults==1</code></p>	<p>SINGLE-SELECT <span style="float: right;">educ_adults_time</span>                  01 <input type="radio"/> Less than 15 minutes                  02 <input type="radio"/> 15-45 minutes                  03 <input type="radio"/> 45-60 minutes                  04 <input type="radio"/> more than one hour</p>
<p>G6. How much does it cost you to travel to and from the higher education facility in EUR?</p> <p>I Include the cost of transport there and back. This should be a total for ALL individuals attending higher education                  E <code>educ_adults==1</code></p>	<p>SINGLE-SELECT <span style="float: right;">educ_adults_cost</span>                  01 <input type="radio"/> Free                  02 <input type="radio"/> 1-5                  03 <input type="radio"/> 5-10                  04 <input type="radio"/> &gt;10</p>

<p>G7. Did you face any challenges in accessing educational services?</p> <p>I Do not read the answer choices, let the respondent answer and select all that apply</p>	<p>MULTI-SELECT <span style="float: right;">educ_cha1</span></p> <p>01 <input type="checkbox"/> Did not know how to enrol child/self in education</p> <p>02 <input type="checkbox"/> Did not have appropriate qualifications to enrol child/self in education</p> <p>03 <input type="checkbox"/> Did not have a means of transport to school</p> <p>04 <input type="checkbox"/> Could not afford the transport to school</p> <p>05 <input type="checkbox"/> Indirect costs associated with education (school lunches, new clothes, other supplies)</p> <p>06 <input type="checkbox"/> Fears of children's safety/ did not feel safe travelling to/from school</p> <p>07 <input type="checkbox"/> Physical condition/ illness that limits mobility</p> <p>08 <input type="checkbox"/> Cost of fees (higher education)</p> <p>09 <input type="checkbox"/> Language barriers</p> <p>10 <input type="checkbox"/> Weather</p> <p>11 <input type="checkbox"/> Other</p>
<p>G7x. What other challenges in accessing educational services?</p> <p>E educ_cha1.Contains(11)</p>	<p>TEXT <span style="float: right;">challenges_access_Heducation_oth</span></p> <p>-----</p>
<p>G8. Apart from accessing markets, health services and schools, what else do you use public transport for?</p> <p>I Do not read answers, select all that apply</p>	<p>MULTI-SELECT <span style="float: right;">transport_reasons</span></p> <p>01 <input type="checkbox"/> Registering at cash centres</p> <p>02 <input type="checkbox"/> Visiting friends/family</p> <p>03 <input type="checkbox"/> Withdrawing cash at ATMs</p> <p>04 <input type="checkbox"/> Other</p> <p>05 <input type="checkbox"/> No challenges</p> <p>06 <input type="checkbox"/> Not applicable</p>
<p>G8x. What else do you use public transport for?</p> <p>E transport_reasons.Contains(4)</p>	<p>TEXT <span style="float: right;">transport_reasons_oth</span></p> <p>-----</p>

## H. SHELTER

E consent==1

<p>H1a. What type of accommodation do you live in?</p>	<p>SINGLE-SELECT <span style="float: right;">accommodation</span></p> <p>01 <input type="radio"/> Camps (tents)</p> <p>02 <input type="radio"/> Camps (containers)</p> <p>03 <input type="radio"/> Flat or house (paid for by them or friends/relatives)</p> <p>04 <input type="radio"/> Flat or house (paid for by the government or other organisation)</p> <p>05 <input type="radio"/> Hotel</p> <p>06 <input type="radio"/> Other</p>
<p>H1b. How many months have you been living in your current accommodation?</p> <p>I Enter number of months</p>	<p>NUMERIC: INTEGER <span style="float: right;">shelter_time</span></p> <p>-----</p>
<p>H2. How many different places of residence have you lived in since arriving in Greece?</p>	<p>NUMERIC: INTEGER <span style="float: right;">shelter_diff</span></p> <p>-----</p>

<p>H3. How easy is it for elderly people or people with disabilities to access your residence?</p> <p>I Read out options E vulnerable.Yes.Contains(3)    vulnerable.Yes.Contains(2)</p>	<p>SINGLE-SELECT shelter_accessibility</p> <p>01 <input type="radio"/> Very difficult 02 <input type="radio"/> Somewhat difficult 03 <input type="radio"/> Neutral 04 <input type="radio"/> Somewhat easy 05 <input type="radio"/> Very easy</p>
<p>H4. How safe do you feel in your residence?</p> <p>I READ OUT OPTIONS. If necessary, explain that SAFE means that they feel secure in and around their home, not threatened by anyone or anything</p>	<p>SINGLE-SELECT shelter_safety</p> <p>01 <input type="radio"/> Not safe at all 02 <input type="radio"/> Somewhat safe 03 <input type="radio"/> Moderately safe 04 <input type="radio"/> Very safe 05 <input type="radio"/> Extremely safe</p>
<p>H5. Have you used cash assistance or other forms of income to improve the safety of your residence?</p>	<p>SINGLE-SELECT cash_saferes</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>
<p>H5a. What did you spend it on?</p> <p>I The subsections can be read out as prompts, select all that apply E cash_saferes==1</p>	<p>MULTI-SELECT cash_saferes2</p> <p>01 <input type="checkbox"/> General repairs 02 <input type="checkbox"/> Improving accessibility of residence (for disabled or elderly household members) 03 <input type="checkbox"/> Security (alarms, locks) 04 <input type="checkbox"/> Other</p>
<p>H5x. Please specify:</p> <p>E cash_saferes2.Contains(5)</p>	<p>TEXT cash_saferes2_oth</p> <p>.....</p>
<p>H6. Would you prefer to be given cash to spend on accommodation or be provided with free accommodation?</p> <p>I If the participant asks for an amount, do not provide one, but state that it would be enough for basic accommodation for all members of the household</p>	<p>SINGLE-SELECT shelter_preference</p> <p>01 <input type="radio"/> Yes, I would prefer cash 02 <input type="radio"/> No, I prefer to be given accommodation 03 <input type="radio"/> I don't mind</p>

## I. LIVELIHOODS

E consent==1

<p>I1. Does anyone in your household, who is also supported by the cash card, have employment in Greece?</p> <p>I Only for people in the household who are also supported by a cash card</p>	<p>SINGLE-SELECT liv_emp</p> <p>01 <input type="radio"/> Yes 02 <input type="radio"/> No</p>
--	--

### I. LIVELIHOODS EMPLOYED

E liv\_emp==1

<p>I1a. How many of them are male?</p>	<p>NUMERIC: INTEGER liv_emp_men</p> <p>.....</p>
<p>I1b. How many of them are female?</p>	<p>NUMERIC: INTEGER liv_emp_wom</p> <p>.....</p>

<p>12. What type of work are they doing?</p> <p>I write in answer</p>	<p>TEXT <span style="float: right;">1iv_emp_type</span></p> <p>.....</p>
<p>13. Are they paid in cash, by bank transfer, or with an exchange of goods/services?</p> <p>I select all that apply</p>	<p>MULTI-SELECT <span style="float: right;">1iv_emp_means</span></p> <p>01 <input type="checkbox"/> Cash</p> <p>02 <input type="checkbox"/> Bank transfer</p> <p>03 <input type="checkbox"/> In-kind goods/services</p>
<p>14. How much do all of the people in your household, combined, get paid in Euro?</p> <p>I The respondent does not have to respond if they don't comfortable. Leave empty if no answer.</p>	<p>NUMERIC: INTEGER <span style="float: right;">1iv_emp_salary</span></p> <p>-----</p>
<p>15. Do you see cash assistance as helpful or a barrier to getting work?</p> <p>I Do not read out options</p>	<p>SINGLE-SELECT <span style="float: right;">1iv_cash_work</span></p> <p>01 <input type="radio"/> Cash is helpful</p> <p>02 <input type="radio"/> Cash is a barrier</p> <p>03 <input type="radio"/> Both</p> <p>04 <input type="radio"/> Neither</p>
<p>15a. For which of the following reasons you think cash assistance is helpful for getting work?</p> <p>I Do not read the answer choices. Let the respondent answer and select all that apply</p> <p>E 1iv_cash_work=1    1iv_cash_work=3</p>	<p>MULTI-SELECT <span style="float: right;">1iv_cash_work2</span></p> <p>01 <input type="checkbox"/> Able to buy clothes for interviews</p> <p>02 <input type="checkbox"/> Transport to interviews</p> <p>03 <input type="checkbox"/> Allows me to attend language classes</p> <p>04 <input type="checkbox"/> Allows me to attend vocational training</p> <p>05 <input type="checkbox"/> Do not have to worry about basic needs</p> <p>06 <input type="checkbox"/> Other</p>
<p>15ax. Please specify other reason:</p> <p>E 1iv_cash_work2.contains(6)</p>	<p>TEXT <span style="float: right;">work2_other</span></p> <p>.....</p>
<p>15b. For which of the following reasons you think cash assistance is a barrier to getting work?</p> <p>I Do not read the answer choices. Let the respondent answer and select all that apply</p> <p>E 1iv_cash_work=2    1iv_cash_work=3</p>	<p>MULTI-SELECT <span style="float: right;">1iv_cash_work3</span></p> <p>01 <input type="checkbox"/> Concerned I will lose cash assistance if I get a job</p> <p>02 <input type="checkbox"/> Reduced motivation to find work</p> <p>03 <input type="checkbox"/> Other</p>
<p>15bx. Please specify other reason:</p> <p>E 1iv_cash_work3.contains(3)</p>	<p>TEXT <span style="float: right;">work3_other</span></p> <p>.....</p>
<p>16. How well do you speak Greek?</p> <p>I Read out options</p>	<p>SINGLE-SELECT <span style="float: right;">1iv_gr</span></p> <p>01 <input type="radio"/> Quite well (can speak, reed, and write)</p> <p>02 <input type="radio"/> Not so well (only the basics)</p> <p>03 <input type="radio"/> Not at all</p>
<p>17. How well do you speak English?</p> <p>I Read out options</p>	<p>SINGLE-SELECT <span style="float: right;">1iv_en</span></p> <p>01 <input type="radio"/> Quite well (can speak, reed, and write)</p> <p>02 <input type="radio"/> Not so well (only the basics)</p> <p>03 <input type="radio"/> Not at all</p>
<p>18. Are you attending language classes to learn...:</p>	<p>MULTI-SELECT: YES/NO <span style="float: right;">langclasses</span></p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> Greek</p> <p>02 <input type="checkbox"/> / <input type="checkbox"/> English</p>



<p>18a. Are the Greek language classes free or you pay for it?</p> <p>E TangClasses.Yes.Contains(1)</p>	<p>SINGLE-SELECT <span style="float:right">TangClasses_gr</span></p> <p>01 <input type="radio"/> Free classes</p> <p>02 <input type="radio"/> I pay privately</p>
<p>18b. Are the English language classes free or you pay for it?</p> <p>E TangClasses.Yes.Contains(2)</p>	<p>SINGLE-SELECT <span style="float:right">TangClasses_en</span></p> <p>01 <input type="radio"/> Free classes</p> <p>02 <input type="radio"/> I pay privately</p>
<p>19. What is your education level?</p>	<p>SINGLE-SELECT <span style="float:right">educ_level</span></p> <p>01 <input type="radio"/> Primary school</p> <p>02 <input type="radio"/> Secondary school</p> <p>03 <input type="radio"/> Vocational/technical training</p> <p>04 <input type="radio"/> Bachelor's degree</p> <p>05 <input type="radio"/> Master's degree</p> <p>06 <input type="radio"/> PhD or higher</p>
<p>110. Can you tell us approximately what your household yearly income was before you left your country or origin? (in EURO)</p> <p>I Make it clear to respondent they do not have to respond if not comfortable</p>	<p>NUMERIC: INTEGER <span style="float:right">liv_income</span></p> <p>-----</p>

## J. COMMUNITY RELATIONS

E consent==1

STATICTEXT

On a scale of 1 to 5, where 1 means **Strongly DISAGREE** and 5 means **Strongly AGREE**, please indicate how strongly you agree or disagree with each of the following statements:

<p>J1. Owning a cash card has increased my feelings of equality with local citizens</p> <p>I If the respondent answers neither agreee nor disagree ENTER 3=Neutral</p>	<p>SINGLE-SELECT <span style="float:right">cr_equality</span></p> <p>01 <input type="radio"/> 1 = Strongly disagree</p> <p>02 <input type="radio"/> 2 = Disagree</p> <p>03 <input type="radio"/> 3 = Neutral</p> <p>04 <input type="radio"/> 4 = Agree</p> <p>05 <input type="radio"/> 5 = Strongly Agree</p>
<p>J2. Owning a cash card has improved my relationships or interactions with sellers at markets</p> <p>I If the respondent answers neither agreee nor disagree ENTER 3=Neutral</p>	<p>SINGLE-SELECT <span style="float:right">cr_vendors</span></p> <p>01 <input type="radio"/> 1 = Strongly disagree</p> <p>02 <input type="radio"/> 2 = Disagree</p> <p>03 <input type="radio"/> 3 = Neutral</p> <p>04 <input type="radio"/> 4 = Agree</p> <p>05 <input type="radio"/> 5 = Strongly Agree</p>
<p>J3. Owning a cash card makes me feel more confident when interacting with locals</p> <p>I If the respondent answers neither agreee nor disagree ENTER 3=Neutral</p>	<p>SINGLE-SELECT <span style="float:right">cr_confidence</span></p> <p>01 <input type="radio"/> 1 = Strongly disagree</p> <p>02 <input type="radio"/> 2 = Disagree</p> <p>03 <input type="radio"/> 3 = Neutral</p> <p>04 <input type="radio"/> 4 = Agree</p> <p>05 <input type="radio"/> 5 = Strongly Agree</p>
<p>J4. Owning a cash card makes local people treat me with MORE respect</p> <p>I If the respondent answers neither agreee nor disagree ENTER 3=Neutral</p>	<p>SINGLE-SELECT <span style="float:right">cr_respect</span></p> <p>01 <input type="radio"/> 1 = Strongly disagree</p> <p>02 <input type="radio"/> 2 = Disagree</p> <p>03 <input type="radio"/> 3 = Neutral</p> <p>04 <input type="radio"/> 4 = Agree</p> <p>05 <input type="radio"/> 5 = Strongly Agree</p>

<p>J5. Owning a cash card makes local people treat me with LESS respect</p> <p>I If the respondent answers neither agree nor disagree ENTER 3=Neutral</p>	<p>SINGLE-SELECT <span style="float: right;">cr_respect2</span></p> <p>01 <input type="radio"/> 1 = Strongly disagree</p> <p>02 <input type="radio"/> 2 = Disagree</p> <p>03 <input type="radio"/> 3 = Neutral</p> <p>04 <input type="radio"/> 4 = Agree</p> <p>05 <input type="radio"/> 5 = Strongly Agree</p>
<p>J6. Have you experienced tensions or disagreements with your neighbours or other community members?</p>	<p>SINGLE-SELECT <span style="float: right;">cr_tensions</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>J7. What did these tensions or disagreements with your neighbors relate to?</p> <p>I Do not read out options, select all that apply</p> <p>E cr_tensions==1</p>	<p>MULTI-SELECT <span style="float: right;">cr_tensions2</span></p> <p>01 <input type="checkbox"/> Noise</p> <p>02 <input type="checkbox"/> Maintenance and cleaning of communal areas</p> <p>03 <input type="checkbox"/> Different living habits</p> <p>04 <input type="checkbox"/> Children fighting</p> <p>05 <input type="checkbox"/> Other</p>
<p>Please specify:</p> <p>E cr_tensions2.Contains(5)</p>	<p>TEXT <span style="float: right;">cr_tensions2_oth</span></p> <p>.....</p>

## K. SAFETY, DIGNITY & CHOICE

E consent==1

<p>K1. On a scale of 1 to 5, where 1 means Not at all, and 5 means Very much, to what extent do you feel that the cash card money has allowed you to make the best choices to help you and your family live while here in Greece?</p>	<p>SINGLE-SELECT <span style="float: right;">cash_choices</span></p> <p>01 <input type="radio"/> 1 = Not at all</p> <p>02 <input type="radio"/> 2 = A little</p> <p>03 <input type="radio"/> 3 = Moderately</p> <p>04 <input type="radio"/> 4 = Somewhat</p> <p>05 <input type="radio"/> 5 = Very much</p>
<p>K2. In what ways has the cash card money increased your ability to make the best choices for your family?</p> <p>I Do not read answers, select all that apply</p> <p>E cash_choices!=1</p>	<p>MULTI-SELECT <span style="float: right;">cash_choices2</span></p> <p>01 <input type="checkbox"/> I can buy items based on what I prefer</p> <p>02 <input type="checkbox"/> I can buy items based on my priorities and needs</p> <p>03 <input type="checkbox"/> More flexible travel depending on needs</p> <p>04 <input type="checkbox"/> We can choose which services to access</p> <p>05 <input type="checkbox"/> Other</p>
<p>K2x. In what other ways has the cash card money increased your ability to make the best choices for your family?</p> <p>E cash_choices2.Contains(5)</p>	<p>TEXT <span style="float: right;">cash_choices2_oth</span></p> <p>.....</p>
<p>K3. On a scale of 1 to 5, where 1 means Not at all, and 5 means Very much, to what extent do you feel that the cash card money has allowed you and your family to live with dignity while here in Greece?</p> <p>I If they ask what dignity means, define it as being respected by others and feeling respect for themselves</p>	<p>SINGLE-SELECT <span style="float: right;">cash_dignity</span></p> <p>01 <input type="radio"/> 1 = Not at all</p> <p>02 <input type="radio"/> 2 = A little</p> <p>03 <input type="radio"/> 3 = Moderately</p> <p>04 <input type="radio"/> 4 = Somewhat</p> <p>05 <input type="radio"/> 5 = Very much</p>

<p>K4. In what ways has the cash card money increased your sense of dignity?</p> <p>I Do not read out options. Select all that apply. E cash_dignity!=1</p>	<p>MULTI-SELECT <span style="float: right;">cash_dignity2</span></p> <p>01 <input type="checkbox"/> Feel empowered to provide for self or family</p> <p>02 <input type="checkbox"/> Do not rely on others for food or non-food items</p> <p>03 <input type="checkbox"/> Able to participate more easily in daily activities such as going to markets, taking public transport</p> <p>04 <input type="checkbox"/> Does not have to resort to coping strategies such as asking others for money</p> <p>05 <input type="checkbox"/> Increased feeling of self-worth</p> <p>06 <input type="checkbox"/> Increased feeling of self-confidence</p> <p>07 <input type="checkbox"/> Increased respect form others</p> <p>08 <input type="checkbox"/> Other</p>
<p>K4x. Please specify other way in which the cash card money has increased your sense of dignity:</p> <p>E cash_dignity2.Contains(8)</p>	<p>TEXT <span style="float: right;">cash_dignity2_oth</span></p> <p>.....</p>
<p>K5. On a scale of 1 to 5, where 1 means Not safe at all, and 5 means Very safe, to what extent do you feel safe living here in Greece?</p>	<p>SINGLE-SELECT <span style="float: right;">safety</span></p> <p>01 <input type="radio"/> 1 = Not safe at all</p> <p>02 <input type="radio"/> 2 = A little</p> <p>03 <input type="radio"/> 3 = Moderately</p> <p>04 <input type="radio"/> 4 = Somewhat</p> <p>05 <input type="radio"/> 5 = Very safe</p>
<p>K6. What kinds of things make you feel unsafe?</p> <p>I Do not read out answer options, select all that apply E safety.InList(1,2,3)</p>	<p>MULTI-SELECT <span style="float: right;">reasons_unsafe</span></p> <p>01 <input type="checkbox"/> Transport</p> <p>02 <input type="checkbox"/> Accessing markets</p> <p>03 <input type="checkbox"/> Accessing services</p> <p>04 <input type="checkbox"/> Neighbours/community</p> <p>05 <input type="checkbox"/> Family/spouse/relatives</p> <p>06 <input type="checkbox"/> Insecure housing</p> <p>07 <input type="checkbox"/> Location of housing</p> <p>08 <input type="checkbox"/> Overcrowding/bad living conditions</p> <p>09 <input type="checkbox"/> Language barriers/not being able to communicate</p> <p>10 <input type="checkbox"/> Local crime levels</p> <p>11 <input type="checkbox"/> Other</p>
<p>K6x. Please specify other reason for feeling unsafe:</p> <p>E reasons_unsafe.Contains(11)</p>	<p>TEXT <span style="float: right;">unsafe_oth</span></p> <p>.....</p>
<p>K7. On a scale of 1 to 5, where 1 means Not at all, and 5 means Very much, to what extent has the cash card money increased your sense of safety while here in Greece?</p>	<p>SINGLE-SELECT <span style="float: right;">cash_safety</span></p> <p>01 <input type="radio"/> 1 = Not at all</p> <p>02 <input type="radio"/> 2 = A little</p> <p>03 <input type="radio"/> 3 = Moderately</p> <p>04 <input type="radio"/> 4 = Somewhat</p> <p>05 <input type="radio"/> 5 = Very much</p>

<p>K8. In what ways has the cash card money increased your sense of safety?</p> <p>I Do not read out options. Select all that apply. E cash_safety!=1</p>	<p>MULTI-SELECT <span style="float: right;">cash_safety2</span></p> <p>01 <input type="checkbox"/> Reduced tensions within community</p> <p>02 <input type="checkbox"/> Reduced tensions within household</p> <p>03 <input type="checkbox"/> Safer transportation</p> <p>04 <input type="checkbox"/> Knowledge that household can afford food/NFIs essential to health</p> <p>05 <input type="checkbox"/> Other</p>
<p>K8x. Please specify other way in which the cash card money has increased your sense of safety:</p> <p>E cash_safety2.Contains(5)</p>	<p>TEXT <span style="float: right;">cash_safety2_oth</span></p> <p>.....</p>
<p>K9. Has cash assistance led to any tensions or disagreements with anyone within or outside of your household that has made you feel unsafe?</p>	<p>SINGLE-SELECT <span style="float: right;">cash_unsafe</span></p> <p>01 <input type="radio"/> Yes</p> <p>02 <input type="radio"/> No</p>
<p>K10. Who is the person you had disagreements with because of cash assistance?</p> <p>I If they mention any serious issues such as domestic violence, remind them that they can speak with their social worker or call the UNHCR help line. E cash_unsafe==1</p>	<p>MULTI-SELECT <span style="float: right;">cash_unsafe2</span></p> <p>01 <input type="checkbox"/> Spouse</p> <p>02 <input type="checkbox"/> Children</p> <p>03 <input type="checkbox"/> Other family members</p> <p>04 <input type="checkbox"/> Other asylum seekers living in the same building</p> <p>05 <input type="checkbox"/> Neighbours (local residents)</p> <p>06 <input type="checkbox"/> Anyone from the local community (markets, services, etc.)</p> <p>07 <input type="checkbox"/> Other</p>
<p>K10x. Please specify the other person you had disagreements with because of cash assistance?</p> <p>E cash_unsafe2.Contains(7)</p>	<p>TEXT <span style="float: right;">cash_unsafe2_oth</span></p> <p>.....</p>
<p>K11. Has any of the following happened to your household in the past month?</p> <p>I Read out answer choices</p>	<p>MULTI-SELECT: YES/NO <span style="float: right;">occurrences</span></p> <p>01 <input type="checkbox"/> / <input type="checkbox"/> Changed family composition, for example got a divorce to get an additional card</p> <p>02 <input type="checkbox"/> / <input type="checkbox"/> Not sending children to school or keeping children home from school</p> <p>03 <input type="checkbox"/> / <input type="checkbox"/> Living in overcrowded conditions</p> <p>04 <input type="checkbox"/> / <input type="checkbox"/> Living in unoccupied or abandoned buildings</p> <p>05 <input type="checkbox"/> / <input type="checkbox"/> Moved to a less adequate shelter situation</p>
<p>STATIC TEXT</p> <p>K12. Has anyone in your household had to employ any of the following practices in the past month, and if so how often?</p> <p>Please listen carefully each of the practices I will describe you, and tell me if it happens <i>more than once a week, once a week, 2 times or less per month</i> or if it <i>did not happen at all</i></p> <p><b>INTERVIEWER:</b> If something happens only once select <i>less than once a week</i></p>	
<p>Requested increased remittances or gifts as compared to normal</p>	<p>SINGLE-SELECT <span style="float: right;">remittances</span></p> <p>00 <input type="radio"/> Not at all</p> <p>01 <input type="radio"/> 2 times or less per month</p> <p>02 <input type="radio"/> Once a week</p> <p>03 <input type="radio"/> More than once a week</p>

Sent a household member to work elsewhere	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	work
Spend less in order to save money (spending savings)	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	savings
Have household members under the age of 15 in employment	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	underage
Household members under 18 years old accepting risky, dangerous, or exploitative work	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	underage_risk
Household members ABOVE 18 years old accepting risky, dangerous, or exploitative work	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	adult_risk
Reduced essential non-food or basic need expenditures	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	essentials
Asked for money from strangers (begging)	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	begging
Reduce portion size of meals	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	meals_portion
Reduce number of meals per day	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	meals_number
Relied on less preferred, less expensive food	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	food_less

Borrowed food or relied on help from friends or relatives	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	food_help
Purchase food on credit	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	food_credit
Restrict consumption by adults in order for young children to eat	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	food_children
Sold goods to buy food or cover basic needs	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	goods_sold
Delaying attention for critical health problem from professional health care person	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	health_attention
Delaying or reducing buying necessary medication or other health-related items	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	health_medication
Wash or shower less frequently	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	wash_shower
Wash clothes and bedding less frequently	SINGLE-SELECT 00 <input type="radio"/> Not at all 01 <input type="radio"/> 2 times or less per month 02 <input type="radio"/> Once a week 03 <input type="radio"/> More than once a week	wash_clothes
K13. In your opinion, has the UNHCR GCA cash assistance helped reduce the use of any of the strategies mentioned earlier, since you started receiving cash assistance?	SINGLE-SELECT 00 <input type="radio"/> No, Not at all 01 <input type="radio"/> Yes, Slightly 02 <input type="radio"/> Yes, Moderately 03 <input type="radio"/> Yes, Significantly	card_effect

K14. Which of those strategies, in general, has the UNHCR cash assistance helped you to REDUCE?

- I Do not read out initially, but give examples from the incidents above if the respondent is confused or doesn't remember the options. Based on their response, select all types of strategies that they mention.  
[And 6 other symbols \[2\]](#)

MULTI-SELECT

card\_effect2

- 01  Strategies related to undesirable work and additional income  
02  Strategies related to food  
03  Strategies related to health  
04  Strategies related to education  
05  Strategies related to housing  
06  Strategies related to hygiene  
07  Other

## APPENDIX A — INSTRUCTIONS

- [1] [cash: B1](#). Do you receive cash assistance from UNHCR?

This doesn't mean that they have to be the card holder – it just means they are in a household where one member is a card holder. If necessary describe what cash assistance means and describe the cash card.

- [2] [card\\_effect2: K14](#). Which of those strategies, in general, has the UNHCR cash assistance helped you to REDUCE?

Do not read out initially, but give examples from the incidents above if the respondent is confused or doesn't remember the options. Based on their response, select all types of strategies that they mention



## APPENDIX B — OPTIONS

[1] [spending\\_items: D10. In the last month, did you spend money on...:](#)

Options: 1: Food, 2: Mobile phone/ communications, 3: Shelter materials, such as plastic sheeting, mattresses, blankets, etc., 4: Housing-related repairs, 5: Kitchen equipment, 6: Water, 7: Hygiene items, 8: Baby products, 9: Medicines/ medical expenses, 10: Health services, 11: Rent/ Accommodation, 12: Debt repayment, 13: Heating Materials including fuel/ heater, 14: Fuel for cooking, 15: Petrol/ Diesel, 16: Clothes, 17: Utilities (electricity, water bills etc.), 18: Education – school, fees, uniform, books, 19: Transportation, 20: Legal Assistance, 21: Savings, 22: Giving to other family members or relatives other than those under same card, 23: Recreational activities, 24: Giving to friends, 25: Anything else

[2] [needs: D12. What did you need last month that you did not have money for?](#)

Options: 1: Food, 2: Hygiene items, 3: Mobile phone/communications, 4: Shelter materials (plastic sheeting, mattresses, blankets), 5: Clothing, 6: Kitchen equipment, 7: Heater/heating source, 8: Transportation, 9: Debt repayment, 10: Gave away/shared with others, 11: Medicine/medical expenses, 12: School supplies, 13: Legal assistance, 14: Baby products, 15: Alcohol, 16: Cigarettes, 17: Other

## LEGEND

Legend and structure of information in this file

Name of section	Enabling condition for this section	Type of question, scope	Variable name
<b>SECTION 5: OTHER INCOME SOURCES</b>	<code>E s4_other_sources_which.Contains(98)</code>		
<b>Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur?</b>	<p>I This refers to family relations E s3_time_other &gt; 0 V1 s4_re1_leaders_which.contains(98) M1 Can not be itself V2 (s3_time_other_breeding_advice &lt;= (50 - s3_time_art_insen_advice))    s3_time_other_breeding_advice == 0 M2 This person is not in the list F optioncode != s5_ignored_option_code</p>	<p>MULTI-SELECT SCOPE: PREFILLID</p> <p>01 <input type="checkbox"/> Community animal health workers 02 <input type="checkbox"/> Private 03 <input type="checkbox"/> Government 04 <input type="checkbox"/> Livestock keepers association 05 <input type="checkbox"/> NGO And 5 other [13]</p>	s4_re1_leaders_other
<b>Additional information:</b>		<b>Link to full set in appendix</b>	
"I" – Question instruction			
"E" – Enabling condition			
"V1" – Validation condition №1			
"M1" – Message for validation №1			
"F" – Filter in Categorical questions			

Breadcrumbs	Type or roster	Roster Title
CHAPTER 3 IDENTIFICATION / Roster:		<b>LEADER RELATION DETAILS</b>
generated by fixed list:		
	01	Ward Livestock Officer
	02	Village Livestock Officer
	99	Other (specify)
		<b>List items</b>

## 7.4 ANNEX 4: INTERVIEW RESPONSE TEMPLATE

#	Question	Stakeholder	Response
1	Describe your role and involvement in the CBI programme.	All stakeholders	
2	Was the design of the CBI programme design based on a context analysis and/or needs assessment? If so, please describe.	CBI staff SC members NGO partner staff	
3	If not, in what ways was the CBI programme design shaped to reflect the context in Greece and the needs of PoCs?	CBI staff SC members NGO partner staff	
4	Were PoCs involved in any way in the design of the programme?	CBI staff SC members NGO partner staff	
5	Are there any particular contextual factors or needs of PoCs that have been challenging to address? Please describe.	UNHCR CBI staff NGO partner staff UNHCR Protection staff Site staff Field office staff Accommodation partners TWG members	
6	To what extent do you feel that the design of the CBI programme reflects the context in Greece and the needs of PoCs?	Government	

7	Are there any particular contextual factors or needs of PoCs that you feel are challenging to address? Please describe.	Government	
8	How was the minimum expenditure basket calculated? Is this calculation ever reassessed, and if so how often?	CBI staff	
9	In what ways has cash affected food security for PoCs? What issues affecting PoCs are not addressed by the CBI programme?	Field office staff Protection staff Site staff NGO partner staff	
10	In what ways has cash affected livelihoods for PoCs? What issues affecting PoCs are not addressed by the CBI programme?	Field office staff Protection staff Site staff NGO partner staff	
11	In what ways has cash affected shelter for PoCs? What issues affecting PoCs are not addressed by the CBI programme?	Accommodation partners Field office staff Protection staff Site staff NGO partner staff	
12	In what ways has cash affected WASH for PoCs? What issues affecting PoCs are not addressed by the CBI programme?	Field office staff Protection staff Site staff NGO partner staff	
13	In what ways has cash affected health for PoCs? What issues affecting PoCs are not addressed by the CBI programme?	Field office staff Protection staff Site staff NGO partner staff	
14	In what ways has cash affected education for PoCs? What issues affecting PoCs are not addressed by the CBI programme?	Field office staff Protection staff Site staff NGO partner staff	

15	To what extent do you think that the CBI programme has helped PoCs to address their basic needs in the short, medium and long term?	CBI staff Field office staff Protection staff Site staff NGO partner staff	
16	In what ways do you believe that the cash programme has allowed PoCs to meet their needs with safety, dignity and choice?	All stakeholders	
17	What are the challenges for PoCs to meet their needs with safety, dignity and choice? How have/could these challenges be addressed?	All stakeholders	
18	How often are protection needs of PoCs highlighted through the CBI system (for example, PoCs registering for the programme and raising a protection issue)	Field office staff Protection staff Site staff NGO partner staff	
19	To your knowledge, has CBI affected the relationships in any way between communities and PoCs? In what ways?	CBI staff Field office staff Protection staff Site staff NGO partner staff	
20	Do you have examples of how CBI has had affected relations between communities and PoCs?	CBI staff Field office staff Protection staff Site staff NGO partner staff	

## 7.5 ANNEX 5: LIST OF INTERVIEW PARTICIPANTS

	Name	Role	Organisation
1	Kate Washington	Head of CBI Programme	UNHCR
2	Mathilde De Riedmatten	Protection Officer (Thessaloniki)	UNHCR
3	Rodrigo de la Barra	Field Manager (Protection)	UNHCR
4	Panagiotis Tsigotis	Field Officer Attica (CBI staff)	UNHCR
5	Elefterios Konstantopoulos	Cash Based Interventions Assistant Officer	UNHCR
6	Elena Vafeiadou	CBI Associate	UNHCR
7	Kimon Ioannides	Senior Protection Assistant (Samos)	UNHCR
8	Vasilios Ballas	Field Associate (Chios)	UNHCR
9	Reyhaneh Shakibaie	Protection Officer (Attica)	UNHCR
10	Maria Evangelia Garaki	Programme Assistant	UNHCR
11	Erasmia Roumana	UNHCR Protection Unit, responsible for the islands	UNHCR
12	Foteini Sidioglou	CBI staff (focal point for cash - Thessaloniki)	UNHCR
13	Maria Develaska	Municipality Thessaloniki, Project Coordinator	REACT
14	Georgios Kalampokas	Project Coordinator, Livadia Municipality	KEDH
15	Vlad Cozma	Coordinator - Cash Transfer Program - Greece	IFRC
16	Ruben Cano Revillas	Head of Country office	IFRC
17	Evangelia Ktistaki	Department for the Protection of Asylum Seekers	Government
18	Christina Christidou	Ex-MoMP consultant (assistant to Minister of Migration Policy)	Government
19	Germanos local store representative	Store manager	Germanos (store)
20	Joshua Kyller	Country Manager Greece	CRS
21	Eirini Aletra	Cash Project Coordinator	CRS
22	Giorgos Preketes	Senior Project Officer/ Helpline Manager	CRS

## 7.6 ANNEX 6: BACKGROUND DOCUMENTS REVIEWED AND ENDNOTES

	Background documents
1	CBI Evaluation Terms of Reference
3	General information on Cash Assistance in Greece
4	ECHO Single Form for Humanitarian Aid Actions 1
5	ECHO Single Form for Humanitarian Aid Actions 2
6	ECHO Single Form for Humanitarian Aid Actions 3
10	Participatory Assessment UNHCR Greece, April 2017
12	UNHCR Transition Strategy - HC Draft
13	Update of UNHCR transition strategy - August 2018
14	Safety and Dignity FGD report - April 2018
15	PDM: Cash working group common questions analysis (May 2017)
16	PDM: Cash working group common questions analysis (June 2017)
17	PDM: Cash working group common questions analysis (Aug 2017)
18	Final GCA Process and Impact Questionnaire October 2017
19	PDM Report (Mercy Corps) Sept 2017
20	PDM Report (Mercy Corps) Oct 2017
21	October PDM survey (IFRC)
22	PDM Infographic (Mercy Corps) Sept 2017
23	GCA Process PDM (Nov 2017)
24	GCA Process PDM (Jan 2018)
25	GCA Process PDM (Feb 2018)
26	GCA Impact PDM (Jan 2018)
27	GCA Impact PDM (Mar 2018)
28	GCA Impact PDM monitoring data (Sample data)

**ENDNOTES**

- I An Introduction to Cash-based Interventions in UNHCR Operations, UNHCR, 2012.
- II Strategic Note: Cash Transfers in Humanitarian Contexts, World Bank Group, 2016.
- III UNHCR Cash Assistance Fact Sheet, UNHCR, 2017.
- IV Handbook for Protection of Internally Displaced Persons, Global Protection Cluster, 2008.
- V Sustainable Development Agenda, United Nations, 2015.
- VI Mapping of Social Safety Nets for Refugees; Opportunities and Challenges, UNHCR, 2017.
- VII Operational Strategies for Cash-based Interventions in Displacement Settings, UNHCR, 2015.
- VIII UNHCR Cash Assistance Fact Sheet, UNHCR, 2017.
- IX Guide for Protection in cash-based interventions, UNHCR, 2015.
- X Berg, M. and Seferis, L. Protection Outcomes in Cash-based Interventions: A literature review, UNHCR and the Danish Refugee Council (DRC), 2015.
- XI Dunlop, K., Giordano, N., Sardiwal, D. and Gabay, T. Evaluation Synthesis of UNHCR's Cash Based Interventions in Jordan, Action Against Hunger, 2017; Ulrichs, M., Hagan-Zanker, J. and Holmes, R. Cash transfers for Refugees: An opportunity to bridge the gap between humanitarian assistance and social protection, ODI, 2017.
- XII UNHCR Cash Based Interventions Standard Operating Procedures, UNHCR, 2016 (internal).
- XIII Sources: KIIs; Pavanello, S. Multi-purpose cash and sectoral outcomes: Greece case study, UNHCR, 2018; Nataf, R. Greece Cash Alliance Case Study, CaLP, 2018.
- XIV Nataf, R. Greece Cash Alliance Case Study, CaLP, 2018.
- XV UNHCR Greece Cash Assistance Update, December 2018.
- XVI Sources: KIIs; UNHCR Strategy for Greece: 2018-2020.
- XVII Greece: Asylum-Seeking Children Deprived of School, Human Rights Watch, July 2018
- XVIII Berg, M. and Seferis, L. Protection Outcomes in Cash-based Interventions: A literature review, UNHCR and the Danish Refugee Council (DRC), 2015.
- XIX Economou et. Al (2014) Case Study: The impact of the financial crisis on the health system and health in Greece
- XX Refugee and migrant children in Greece Fact Sheet, UNICEF, October 2018.
- XXI Refugee and Migrant Crisis in Europe: Humanitarian Situation Report No. 29, UNICEF, July - September 2018





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