



UNHCR CBI POST DISTRIBUTION MONITORING (PDM) REPORT

UNHCR Serbia / Refugees and asylum seekers

29 Sep 2020, Ivana Jelic, Assistant Durable Solutions Officer

Overview of results – executive summary

➤ **MAIN FINDINGS**

UNHCR should strengthen its programmes of self-reliance for refugees, with the aim of boosting their economic independence. While important in the initial phases after recognition of their refugee status, CBI cannot constitute the basis for long term perspective in local integration.

CBI program in Serbia has matured sufficiently and reached the phase when it would be beneficial to further streamline the program.

➤ **MAIN RECOMMENDATIONS**

Results of this PDM and its analysis should be used as an excellent baseline for drafting new CBI SOPs for 2021 and on, as the current SOPs cover 2019-2020.

CBI team in Serbia, equipped with valuable experience from the last three years and local expertise, should look into defining more precisely and to its best ability: what would be the length of the initial phase when full or even enhanced CBI support is necessary, what would be the optimal duration of CBI support to ensure self-reliance with relevant benchmarks, what would be the expected maximum duration of CBI support and if/when it's extension should be considered (vulnerability criteria, exceptional circumstances...) with relevant and realistic criteria and proofs.

Other areas to look into include: to review basic CBI and to further develop the scales of cash assistance to include support to employed refugees in need of scaled support for a certain period. All this with the view of strengthening the sustainability of self-reliance of people of concern to UNHCR.

➤ **KEY ACTIONS TO BE TAKEN**

Exchange information and experience with other operations with comparable CBI programs; seek support/expertise from Desk/HQ for further development of SOPs and CBI implementation; start consultations with UNHCR Serbia CBI multi-functional team; produce new SOPs which address major PDM findings.

Summary table key indicators

Key Question: How many persons of concern have been assisted with CBI?	Baseline	Actual
Indicator 1.1: # of persons of concern assisted with CBI* at the moment of PDM (July 2020)		47HH/89
Indicator 1.2: # cash transfers made* at the moment of PDM (July 2020)		53
Indicator 1.3: Total monetary value of cash transferred/ distributed* at the moment of PDM (July 2020)		USD 18,698.97
Key question: How efficient was the distribution process?	Baseline	Actual
Indicator 2.1: % of households who received correct transfer value		100%
Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	Baseline	Actual
Indicator 3.1: % of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance*		75.2%
Indicator 3.2: % of households who rate CBI as their preferred modality for assistance*		92.5%
Key question: Risks and problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?	Baseline	Actual

Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance* ¹ AND reasons ranked per % of households stating them		20%
- Feeling at risk (unsafe) going to withdraw the money X / out of which Y due to the COVID19		7.5% / 2.5%
- Feeling at risk (unsafe) deciding how to spend the money		7.5%
- Feeling at risk (unsafe) keeping the money at home		5%
- Feeling at risk going to spend the money / out of which Y due to the COVID19		5% / 2.5%
- Anything else		15%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance* AND problems ranked per % of households facing them		27.5%
- Wrong or forgotten pin code		2.5%
- Poor service at the bank/post office		17.5%
- Any other problem		15%
- Need to pay additional money or do favours in order to get or spend cash		0
Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?	Baseline	Actual
Indicator 5.1: % of households who report being able to find key items / services when needed*		87.5%
Key question: Expenditure: What did people spend the cash on?	Baseline	Actual
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*		1. food, 2. utilities and bills, 3. rent, 4. hygiene items, 5. transport
Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	Baseline	Actual
Indicator 7.3: % of households who report being able to meet all of the basic needs*; AND % of households who report being able to meet more than half of their basic needs*; AND % of households who report being able to meet half of their basic needs*; AND % of households who report being able to meet less than half of their basic needs*; AND % of households who report being able to meet none of their basic needs*		all-12,5% more half-42,5% half-32,5% less half-10% not at all-2,5%
Indicator 7.4: % households reporting using one or more negative coping strategy in the last 4 weeks*; AND Coping strategies used ranked per % of household using them*		65%
- Sell livelihoods/productive assets in order to buy food or basic needs		17%
- Ask for money from strangers (begging)		2.5%
- Move to poorer quality shelter		10%
- Skip paying rent/ debt repayments to meet other needs		10%
- Take out new loans or borrow money		27.5%
- Reduce expenditure hygiene items, water, baby items, health, or education in order to meet HH food needs		57.5%
- Close down the business		2.5%

¹ If several households report feeling at risk, break down the indicator to receiving, keeping and spending the cash assistance. See indicator framework.



Tool 3: UNHCR CBI PDM Report Template

Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	Baseline	Actual
Indicator 8.1 % of households who have a bank account or mobile money account or other official account		100%

1. Background information about the CBI

- Context – humanitarian situation, geographic info, type of persons of concern supported

The Serbian Commissariat for Refugees and Migration (SCRM) is the state institution responsible for integration measures for recognized refugees. In the context of the EU accession process asylum and the legislation relevant for entry and stay of foreigners is gradually being aligned with EU and international standards. After a lengthy process of drafting, the Law on Asylum and Temporary Protection (LATP) and Law on Foreigners were adopted in March 2018, while the Law on Foreigners underwent its first revision in February 2019.

Since the adoption of the first Asylum Law in 2008 until August 2020, 181 persons were granted refugee status or subsidiary protection in Serbia. Additional 324 persons applied for asylum in Serbia in 2019/2020. Asylum seekers originate from Afghanistan, Syria, Iraq and Iran, while those granted asylum and subsidiary protection are mainly from Iran, Afghanistan, Libya, Syria and Cuba.

- Objective of CBI

UNHCR Serbia CBI project provides targeted financial assistance to Population of concern (PoC) with monthly cash grants, with a view to address the most acute material needs of refugees and asylum seekers in private accommodation.

The overall objective of the project is to ensure that PoC have sufficient basic and domestic items, through the delivery of monthly cash assistance meant to cover expenses helping them to settle and stabilize their life upon displacement. This assistance aims to support a longer-term self-reliance with a view to reduce vulnerability, including prevention of high-risk behaviour (survival sex, child labour...). Besides the regular monthly payments, the project covers for emergency needs as one-time cash payment.

UNHCR provides CBI to the most vulnerable asylum seekers and refugees, through direct implementation. Current CBI SOPs were endorsed at the beginning of 2019. The CBI Committee, consisting of representatives of Durable Solutions, Protection and Programme Units decides on allocation, extension or withdrawal of cash assistance to each beneficiary. It normally meets once a month, but since the COVID-19 crisis started, the CBI Committee meets every two weeks.

CBI is meant to help PoCs address their basic needs, including alternatives to camps. The SCRM provides rental subsidy to persons granted international protection, during the first year upon recognition of their status. After that period, and if there are gaps in allocation, UNHCR provides CBI. As opposed to SCRM, UNHCR can also provide CBI to asylum seekers in private accommodation.

In July, UNHCR 47 HH/89 persons received CBI. Half of these households started receiving CBI due to loss of jobs during the COVID-19 crisis.

- Frequency of cash distributions

Key Question: How many persons of concern have been assisted with CBI?	Baseline	Actual
Indicator 1.1: # of persons of concern assisted with CBI*		47HH/89
Indicator 1.2: # cash transfers made*		53
Indicator 1.3: Total monetary value of cash transferred/ distributed*		USD 18,698.97
Key question: How efficient was the distribution process?	Baseline	Actual
Indicator 2.1: % of households who received correct transfer value		100 %

2. PDM survey methodology

UNHCR Serbia contacted all our CBI recipients (47 HH/89 persons) and interviewed 85% of them (40 HH/72 persons) *

Eight UNHCR colleagues from Durable Solutions, Protection and Programme, and five colleagues from two implementing partners performed the interviews over the period of 10 days. Due to the Covid-19 situation, all interviews were conducted over the phone and subsequently entered in KOBO.

* N.B. Percentages are related to household numbers.

3. Key Findings

- Summarise key points from PDM survey section "Interviewee details and household demographics"

Out of 47 HH/89 persons who are CBI beneficiaries 39 are female and 50 are male.

CBI is being transferred to the bank account of the female member of the family (23) except in single male headed households (24).

CBI beneficiaries per status and gender:

Mandate refugee 1HH / 1 PoC (male)
Refugees 22 HH/ 37 PoC (15F/ 22M)
Subsidiary protection 8 HH / 23 PoC (13 M/ 10F)
Asylum seekers 14 HH / 26 PoC (12M/14F)
Humanitarian stay 2 HH /2 PoC (male)

The majority of beneficiaries is in the age group from 18-59 years.

3.1. Receiving and spending cash assistance (basic facts)

All our CBI beneficiaries are well informed, in writing, about the exact amount of cash assistance they will receive and the date of transfer. 85% of the interviewed beneficiaries stated that they knew how much money they would receive, while other 15% didn't know or were not sure.

When asked what other sources of income they had:

27,91% stated formal income,

13,95% were supported by friends,

13,95% received remittances,

13,95% other sources and

11,63% took loans (most likely from friends/family since they do not have access to credits from banks).

Only 9,3% stated that they were using their savings.

All CBI beneficiaries receive cash allowance via their personal bank accounts. UNHCR provides CBI through direct implementation, via our partner bank. Hence, the transfers are received in correct transfer value, normally without delays.

The only exception to this rule is one Mandate refugee who has UNHCR issued documents (not recognized as official ID in Serbia), for which reasons he cannot open a bank account, and has to receive CBI in cash.

Recommendation and Action: UNHCR should strengthen its programmes of self-reliance for refugees, with the aim of boosting their economic independence. While important in the initial phases after recognition of their refugee status, CBI cannot constitute the basis for long term perspective in local integration.



Tool 3: UNHCR CBI PDM Report Template

CBI team in Serbia, equipped with valuable experience from the last three years and local expertise, should look into defining more precisely and to its best ability: what would be the length of the initial phase when full or even enhanced CBI support is necessary, what would be the optimal duration of CBI support to ensure self-reliance with relevant benchmarks, what would be the expected maximum duration of CBI support and if/when it's extension should be considered (vulnerability criteria, exceptional circumstances...).

3.2. Risks and Problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?

UNHCR Serbia CBI team is fully confident that CBI program has not put any of the CBI beneficiaries at any additional risk as withdrawing and spending cash in urban context does not single-out CBI beneficiary in any way. As a precaution and to protect from a possible risks within the household, it should be noted that CBI in Serbia is transferred to the bank account of the female member in the family (23), except in single male households (24).

Beneficiaries withdraw their cash assistance directly from the bank or from ATM.

While a small percentage of them reported feeling at risk when withdrawing the money, keeping it at home and deciding on how to spend it, the biggest problem 17.5% face is related to the bank itself. In our experience and from the complains we receive, these problems include non-recognition of their personal documents by the bank, lack of willingness in the bank to assist (check if their transfer arrived), language barriers, no bank near their place of residence, etc.

In addition, they define the risk itself by having no backup if they loose the money, by not being able to meet the ends one cash assistance is over, by not being able to meet the ends if they fall sick and have to buy medicines, etc.

Recommendation and Action: *UNHCR will continue to work with the authorities to issue more widely recognizable documents to refugees, so that they do not face such problems as described above. Also, CBI should not constitute the basis for long term perspective in local integration.*

Key question: Risks and problems: Did persons of concern face any problems with the CBI? Did the CBI put persons of concern at additional risk?	Baseline	Actual
Indicator 4.1: % of households who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance* ² AND reasons ranked per % of households stating them		20%
Feeling at risk (unsafe) going to withdraw the money X / out of which Y due to the COVID19		7.5% / 2.5%
Feeling at risk (unsafe) deciding how to spend the money		7.5%
Feeling at risk (unsafe) keeping the money at home		5%
Feeling at risk going to spend the money / out of which Y due to the COVID19		5% / 2.5%
Anything else		15%
Indicator 4.2: % of households who report facing one or more problem receiving, keeping or spending the cash assistance* AND problems ranked per % of households facing them		27.5%
Wrong or forgotten pin code		2.5%
Poor service at the bank/post office		17.5%
Any other problem		15%
Need to pay additional money or do favours in order to get or spend cash		0

² If several households report feeling at risk, break down the indicator to receiving, keeping and spending the cash assistance. See indicator framework.

3.3. Markets and Prices: Can persons of concern find what they need in the markets, at a price they can afford?

Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?	Baseline	Actual
Indicator 5.1: % of households who report being able to find key items / services when needed*		87.5%

Only 3 out of 89 beneficiaries stated that they could not find specific hygienic items, spices or cigarettes that they are used to. We do not consider these complaints essential especially because in Serbia the majority of items are available, throughout the year and during the entire time of the Covid-19 emergency.

3.4. Expenditure: What did people spend the cash on?

Key question: Expenditure: What did people spend the cash on?	Baseline	Actual
Indicator 6.1: Top 5 expenditures done with the cash grant*; OR Expenditures done, ranked per % of household doing the purchase*		1. food, 2. utilities and bills, 3. rent, 4. hygiene items, 5. transport

The basic CBI equals the minimum wage in Serbia while families with children get additional allowances. Regardless of this many struggle to meet ends. However, it does come as a surprise to UNHCR that covering the rent comes only at the third place. Paying high rent (overwhelming majority of refugees concentrated in comparably very expensive Belgrade and, as a rule, so many single persons staying on their own) is the main difference identified by DSU/CBI team between most of locals earning and surviving on minimum wage and refugees in the same employment status. Possible other coping mechanisms to which locals can rely more on than the refugees, could be identified as: stronger social support network (family, relatives, friends, neighbours) and taking up additional jobs. UNHCR must take into consideration the extremely low social security thresholds in Serbia and strike the right balance with the often disputed 'consumer basket' which does not include rent.

Recommendation and Action: *CBI program in Serbia has matured sufficiently and reached the phase when it would be beneficial to further streamline the program by: continuing to regularly discuss and review the basic CBI, further develop the scales of cash assistance to include support to employed refugees in need of scaled support for a certain period... All this with the view of strengthening the sustainability of self-reliance of people of concern to UNHCR.*

3.5. Outcomes: What changes is the cash assistance contributing to in persons of concern households?

Recommendation and Action: *UNHCR should strengthen its programmes of self-reliance for refugees, with the aim of boosting their economic independence. While important in the initial phases after recognition of their refugee status, CBI cannot constitute the basis for long term perspective in local integration.*

Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	Baseline	Actual
Indicator 7.3: % of households who report being able to meet all of the basic needs*; AND % of households who report being able to meet more than half of their basic needs*; AND % of households who report being able to meet half of their basic needs*; AND % of households who report being able to meet less than half of their		all-12,5% more half- 42,5% half -32,5%



Tool 3: UNHCR CBI PDM Report Template

basic needs*; AND % of households who report being able to meet none of their basic needs*		less half-10% not at all-2,5%
Indicator 7.4: % households reporting using one or more negative coping strategy in the last 4 weeks*; AND Coping strategies used ranked per % of household using them*		65%
Sell livelihoods/productive assets in order to buy food or basic needs		17%
Ask for money from strangers (begging)		2.5%
Move to poorer quality shelter		10%
Skip paying rent/ debt repayments to meet other needs		10%
Take out new loans or borrow money		27.5%
Reduce expenditure hygiene items, water, baby items, health, or education in order to meet HH food needs		57.5%
Close down the business		2.5%

3.6. Longer-Term Outcomes: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?

Except for one Mandate refugee (explained above) all other CBI recipients (88 persons) have personal ID documents. Persons granted international protection and a/s (after 9 months) have the right to work /work permits. They also have the right to health care, although without national health insurance cards the majority faces difficulties in accessing health care.

CBI is an important measure in bridging the gap when refugees leave the collective centres and start living on their own, in private accommodation and without any other assistance or job. It is an important tool on their pathway to sustainable solutions. However, this is a stop-gap measure and as such is a not a permanent solution in itself. UNHCR works with PoCs on other self-reliance measures so that they do not become completely dependent on CBI.

Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	Baseline	Actual
Indicator 8.1 % of households who have a bank account or mobile money account or other official account		97,5%

3.7. Accountability: Is the CBI accountable to persons of concern?

For this particular question we should not rely entirely on the measurement tool, as it gave a somewhat false result. All our CBI beneficiaries are contacted on monthly basis, by phone, via Viber, Messenger or email. They do know how to reach our CBI focal points and they do so regularly. Hence the result in which only 75.2 % of them know the complaints mechanism is false. They are all aware of the complaint mechanism and are using it extensively whenever they have a concern.

Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)	Baseline	Actual
Indicator 3.1: % of households who are able to correctly identify at least one of the locally available channels for raising complaints or feedback with UNHCR about the cash assistance*		75.2%
Indicator 3.2: % of households who rate CBI as their preferred modality for assistance*		92.5%

4. Recommendations

- Summarise key recommendations from the PDM. Ensure you include operational recommendations, where relevant, to improve the actual implementation of the CBI based on the PDM findings.

CBI program in Serbia has matured sufficiently and reached the phase when it would be beneficial to further streamline the program.

The results of this PDM and its analysis should be used as an excellent baseline, especially as new CBI SOPs for 2021 need to be drafted.

CBI team in Serbia,

equipped with valuable experience from the last three years and local expertise, should look into defining more precisely and to its best ability: what would be the length of the initial phase when full or even enhanced CBI support is necessary, what would be the optimal duration of CBI support to ensure self-reliance with relevant benchmarks, what would be the expected maximum duration of CBI support and if/when it's extension should be considered (vulnerability criteria, exceptional circumstances...).

Other areas to look into include: to review basic CBI and to further develop the scales of cash assistance to include support to employed refugees in need of scaled support for a certain period... All this with the view of strengthening the sustainability of self-reliance of people of concern to UNHCR.