

Post-distribution Monitoring (PDM) is an exercise performed by UNHCR and its partner agencies for all its Cash-Based interventions, based on an institutional-defined methodology and tools, that has also been adapted to the COVID-19 context. This exercise covers various aspects of the programme, including process, implementation, outcomes of cash usage, survival strategies, protection aspects and communication and feedback mechanisms. The results are analysed by a multi-functional team to adjust and improve the programme where necessary.

## EXECUTIVE SUMMARY

This report presents the results of the PDM exercise carried out by UNHCR for refugees receiving cash assistance in the second semester of 2021. Through Multi-Purpose Grants (MPG) delivered via prepaid cards, UNHCR and 11 partners disbursed a total of BRL 6,759,342 (USD 1,300,000) to 2,615 vulnerable households (7,779 persons) in 21 states across the country in 2021. The majority of the population is Venezuelan. Assistance is designed to complement public social protection programs in Brazil (for example, over 53,000 Venezuelans benefitted from Auxilio Brasil in November 2021) and allow refugee families to meet their basic needs and reduce the protection risks associated with survival strategies. UNHCR also uses cash assistance to support Operation Welcome's voluntary internal relocation strategy for those relocated through the employment-based modality as well as a shelter-exit strategy to facilitate local integration.

The results of this monitoring exercise indicate that, as intended, almost all respondents use cash to meet their running essential household needs. The most prioritised expenses included rent, food, utilities, clothing, but also health-related expenditures. The percentage of persons of concern's (POCs) households who have a bank or mobile money account increased from 37% in 2020 to 67% in 2021. Higher inflation rates required UNHCR to review and increase the MPG values in July 2021. Moreover, 64% of respondents indicated that cash assistance received significantly reduced the urgency to generate income to meet their basic needs. When asked about who decides how to spend the assistance, respondents reported that women make the decision in 65% of the cases, underlining that having the cards registered to women enhances their control over resources and boosts their self-confidence and decision-making power, while benefitting the entire family. In 2021, cash assistance was delivered to a total of 2,039 female-headed families.

Another achievement is the reduction in the use of negative coping strategies. Though the majority of respondents (61%) reported using at least one negative coping strategy, this represents a 25% reduction when compared to 2020 results (86%). Furthermore, most people (72%) are more likely to buy less expensive food, and more than half of the respondents also mentioned reducing food portions (60%) or number of meals in one day (56%) as common strategies. Other prominent negative coping strategies not related to food consumption include reducing essential expenditures on hygiene, water, baby items, health, or education, in order to meet food needs (73%). Nevertheless, the positive psychosocial effects of cash assistance continue to be emphasized by the respondents, with many respondents (61%) indicating that cash assistance had significantly reduced their feelings of stress and allowed them to improve their living conditions.

The feedback on service delivery is generally positive, with 83% of the respondents receiving the assistance on time. Most respondents (82%) reported feeling safe receiving, keeping, or spending the cash assistance. Feelings of insecurity mainly relate to general levels of criminality and violence.

## SUMMARY TABLE KEY INDICATORS

	Baseline	Actual
<b>Key Question: How many persons of concern have been assisted with CBI? <sup>1</sup></b>		
Indicator 1.1: # of persons of concern assisted with CBI	8,045	7,779
Indicator 1.2: # cash transfers made	6,636	6,794
Indicator 1.3: Total monetary value of cash transferred/ distributed	BRL 6,046,937	BRL 6,759,342
<b>Key question: How efficient was the distribution process?</b>		
Indicator 2.1: % of persons of concern who received correct transfer value delivered on time	100%	90%
<b>Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)</b>		
Indicator 3.1: % of persons of concern 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.	36.6%	21%
Indicator 3.2: # of complaints received about CBI	30	20
Indicator 3.3: % of persons of concern who rate CBI as their preferred modality for assistance	59.3%	58%
<b>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?</b>		
Indicator 4.1: % of persons of concern who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance	17.2%	18%
Indicator 4.2: % persons of concern who report facing one or more problem receiving, keeping or spending the cash assistance	33.3%	39%
<b>Key question: Markets and prices: Can persons of concern find what they need in the markets, at a price they can afford?</b>		
Indicator 5.1: % of persons of concern who report being able to find key items / services in the market when needed	92.6%	92.5%
Indicator 5.2: % of persons of concern who report being able to find key items / services of sufficient quality in shops/markets	94.6%	92%
Indicator 5.3: % of persons of concern who report no increase in prices of key items/services over the last 4 weeks	13.2%	11%
<b>Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?</b>		
Indicator 7.1: % of persons of concern who report improved living conditions	72.06%	73%
Indicator 7.2: % of persons of concern who report reduced feelings of stress	69.12%	61%
Indicator 7.3: % of persons of concern who report being able to meet all or more than half of the basic needs of their households	49.01%	42%
<b>Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?</b>		
Indicator 8.1 % of persons of concern households who have a bank account or mobile money account or other official account	37.25%	67%
Indicator 8.2: % of persons of concern households who are on a pathway to sustainable solutions	54.41%	75%

<sup>1</sup> This question considers information up to 31 December 2021.

## 1. CBI IN BRAZIL

Brazil hosts over 480,000 refugees and other persons of concern to UNHCR.<sup>2</sup> The large majority come from Venezuela, with Haiti, Cuba, Syrian Arab Republic and Democratic Republic of Congo as other top countries of origin. Most refugees live in the northern states of Roraima and Amazonas, as well as in urban and rural areas in states such as São Paulo, Rio de Janeiro, and Paraná. A study conducted by UNHCR and the World Bank found that Venezuelans registered in the Unified Registry for Social Programs of the Brazilian government (*Cadastro Único*) are on average poorer than their Brazilian peers and that 72.3% of Venezuelans registered in *Cadastro Único* live in extreme poverty, compared to 48% of registered Brazilian nationals.<sup>3</sup> In this context, cash assistance plays a fundamental role to support refugees meet their basic needs, while also empowering them to determine their own needs and the best way of meeting them.

In Brazil, the Government implements various social assistance programmes which target the local population, including refugees and migrants. For example, over 53,000 Venezuelans benefit from the conditional cash transfer program (known as Auxílio Brasil) in November 2021.<sup>4</sup> In addition, cash assistance has already been provided by UNHCR and partners for many years to support the most vulnerable refugees cover their basic needs and complement the benefits available under the Brazilian social assistance programs. Since June 2019, UNHCR's multi-purpose grants are paid through prepaid cards with a financial service provider selected through a nationwide tendering process, providing persons of concern flexibility to use these cards at ATMs and a wide range of commercial establishments.

UNHCR provides MPGs to vulnerable Venezuelan and non-Venezuelan PoCs in need of humanitarian assistance and to support those to be relocated through the government's voluntary internal relocation strategy (*interiorização*). In 2021, UNHCR together with 11 partners assisted a total of 2,615 households (7,779 persons) in 21 states.

Cash assistance is provided after a thorough assessment process. Following a family's registration in UNHCR's registration and case management system (ProGres V4), partner organizations carry out an evaluation to assess the applicants' socio-economic situation and prioritize assistance requests based on pre-set vulnerability criteria, including persons at risk, with disabilities or serious medical conditions.

Assistance is provided for up to 3 months, which can be extended for an additional three months after supplementary evaluations. The MPG value depends on family composition, and ranges from BRL 839 for one person and BRL 1,284 for a family of 6 or more. The amount of assistance provided is standardized based on socio-economic publicly available data through an annual costing survey (minimum expenditure basket). Beneficiaries receive the cash transfer immediately after it is approved by UNHCR. Prepaid cards are distributed by partners and cash is transferred to the cards directly by UNHCR. During the COVID-19 emergency, cash assistance has been delivered following security and preventive measures, reducing personal interactions with remote evaluations and registration.

## 2. PDM METHODOLOGY

- Details about the PDM:
  - Data was collected through phone calls made in November 2021 focusing on the families that received assistance during the second semester of 2021.
  - 15 enumerators supported this exercise (10 women and 5 men).

<sup>2</sup> UNHCR Global Focus, available at <https://reporting.unhcr.org/brazil#toc-populations>

<sup>3</sup> Full text of this research is available at: <https://openknowledge.worldbank.org/bitstream/handle/10986/35358/Integration-of-Venezuelan-Refugees-and-Migrants-in-Brazil.pdf?sequence=1&isAllowed=y>

<sup>4</sup> For more information, see

<https://app.powerbi.com/view?r=eyJrIjoiMmVmNGNkOWEiZjQ2Yi00ZjFjLWExMzQtMjAxNjg2YjMxMzIiwidCI6IjE1ODgyNjJkLTIzZmItNDNiNC1iZDZlWjZlZTQ5YzhjNjE4NiIsImMiOiJh9>

- Due to the COVID context, only three focus groups were organized in Brasilia, Boa Vista and São Paulo.
- Details about sampling:
  - The sample was collected in 11 states out of the 17 Brazilian states where CBI was distributed in 2021.
  - Respondents were selected randomly from the ProGres database out of the total pool of beneficiaries who received the assistance from August to November 2021.
  - With a 95% confidence level, and 7% for confidence interval, the sample size needed for the total of households (HH) assisted was 182. Nevertheless, a total of 400 HH were selected to address the high mobility and lack of phone numbers on record.
  - A total of 174 households answered, out of which 141 were headed by women.
- Limitations and challenges faced:
  - PoCs are usually registered at the border state of Roraima; however, many individuals continue their journey to the country resulting, on most occasions, in a change of phone number. As data is collected using phone calls, this represents a real challenge. An alternative was to reach respondents through WhatsApp for those that were not initially answering.
  - This monitoring exercise was carried out during the COVID-19 pandemic, under the impact of restrictive measures to combat the spread of the disease.

## 3. KEY FINDINGS

### Household demographics

- Average household size 3.8
- Nationalities: 97% Venezuelans and 3% other nationalities
- Number of people by age group who live in the same household:
  - 46% of families are composed of adults (18 to 59 years old).
  - 33% include children between 5 and 17 years old.
  - 17% of household have children from 0 to 4 years old
  - 4% of households have people over 60 years old.
- Women and children represented 50 % and 33 % of the sample respectively. 81% of the families interviewed were female headed households.
- Breakdown of respondents by State: São Paulo (33,3%); Federal District (17,2%); Amazonas (11,5%); Rio de Janeiro (10,9%); Rio Grande do Sul (8%); Santa Catarina (6,3%); Roraima (3,4%); Minas Gerais (2.3%); Goiás (0.6%), Mato Grosso (0.6%); Paraná (0,6%).
- The average amount given to beneficiaries in each disbursement was BRL 1,053.

Number of respondents disaggregated by age and gender			
Age		Gender	
# Cases	Age range	# Cases	Gender
104	18-35 yrs	141	female
62	36-59 yrs	31	male
8	60 yrs +	2	other
<b>174</b>		<b>174</b>	

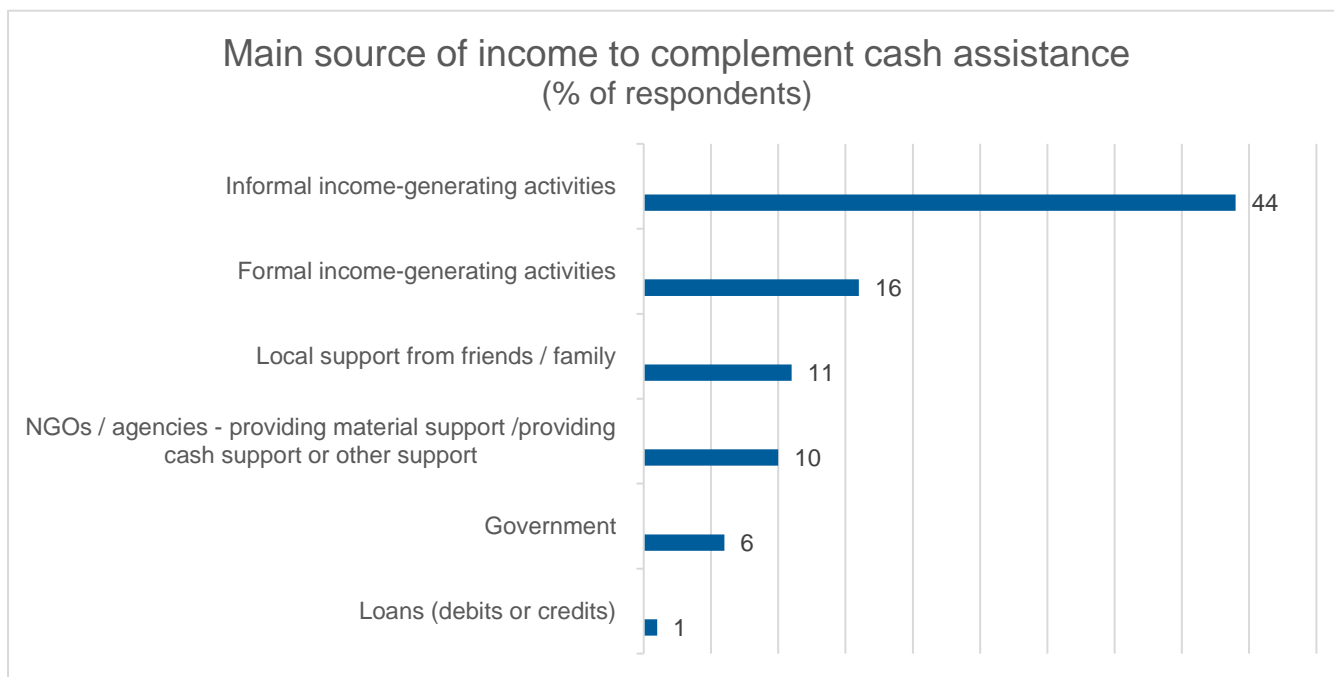
### 3.1. RECEIVING AND SPENDING CASH ASSISTANCE

50% of the respondents indicated receiving 3 allotments, 20% 2 allotments, 20% 1 allotment and 10% have received between 4 and 6

- On the use of the assistance, participants reported that in 65% of the cases the decision was made by a woman; in 15% of the cases, it was taken by the couple together; in 9% the entire family unit

participated in the decision; in 8% the decision was made by a man; 1% the decision was made by a mother or mother-in-law; and 2% by others.

- On the amount received, 76% of the participants interviewed reported that they received the expected amount and 19% answered that they received different values than expected.
- 83% of the participants interviewed reported having received the amount on the expected date and 16% reported a delay.
- The following chart shows the main source of income identified by the respondents to complement the cash assistance provided by UNHCR:



## Risks and Problems

- Most of the participants reported feeling safe (82%) receiving, keeping, or spending the cash assistance. When asking about facing one or more problems receiving, keeping or spending the cash assistance, (18%) participants indicated the main problems were of a practical nature, namely the registered person is not available to withdraw the money, receiving a wrong pin code or forgetting the one received, and/or not been able to enter the PIN code by themselves. When asked in the focus groups some participants recall asking the bank directly for support or contacting the partner organization.

<b>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?</b>	<b>Baseline</b>	<b>Actual</b>
Indicator 4.1: % of persons of concern who report feeling at risk (unsafe) receiving, keeping or spending the cash assistance	17.2%	18%
Indicator 4.2: % persons of concern who report facing one or more problems receiving, keeping or spending the cash assistance	33.3%	39%

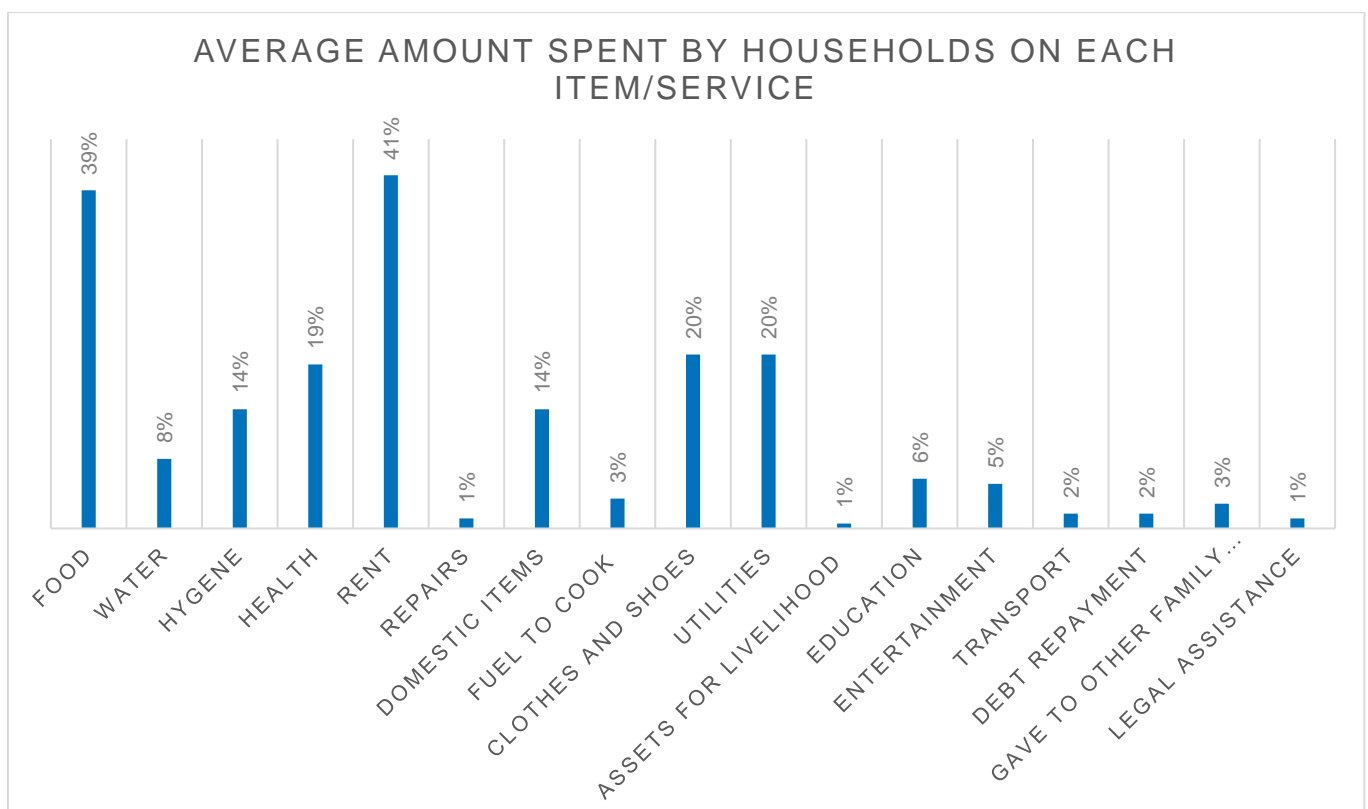
### 3.2. Markets and Prices

- Participants reported being able to find all the products they need in the local market. They reported also that food prices have increased. The official inflation<sup>5</sup> in 2021 closed at 10,6%, which is doubled the inflation rate in 2020 (4.52%). In July 2021, the multipurpose values were reviewed and increased, and for 2022 an analysis of the percentage that the MPG represents in the minimum expenditure basket will be performed.

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 persons of concern who report being able to find key items / services in the market when needed	92.6%	93%
Indicator 5.2: % of persons of concern who report being able to find key items / services of sufficient quality in shops/markets	94.6%	92%
Indicator 5.3: % of persons of concern who report no increased in prices of key items/services over the last 4 weeks	13.2%	11%

### 3.3. Expenditures

- On the use of the cash assistance, 84% of the participants indicated that they had already spent all the money received; 16% saved part of the value received.
- More than 91% of the participants reported, as intended, spending their cash on rent and food. The following table provides an overview on the amount spent by respondents on various items.



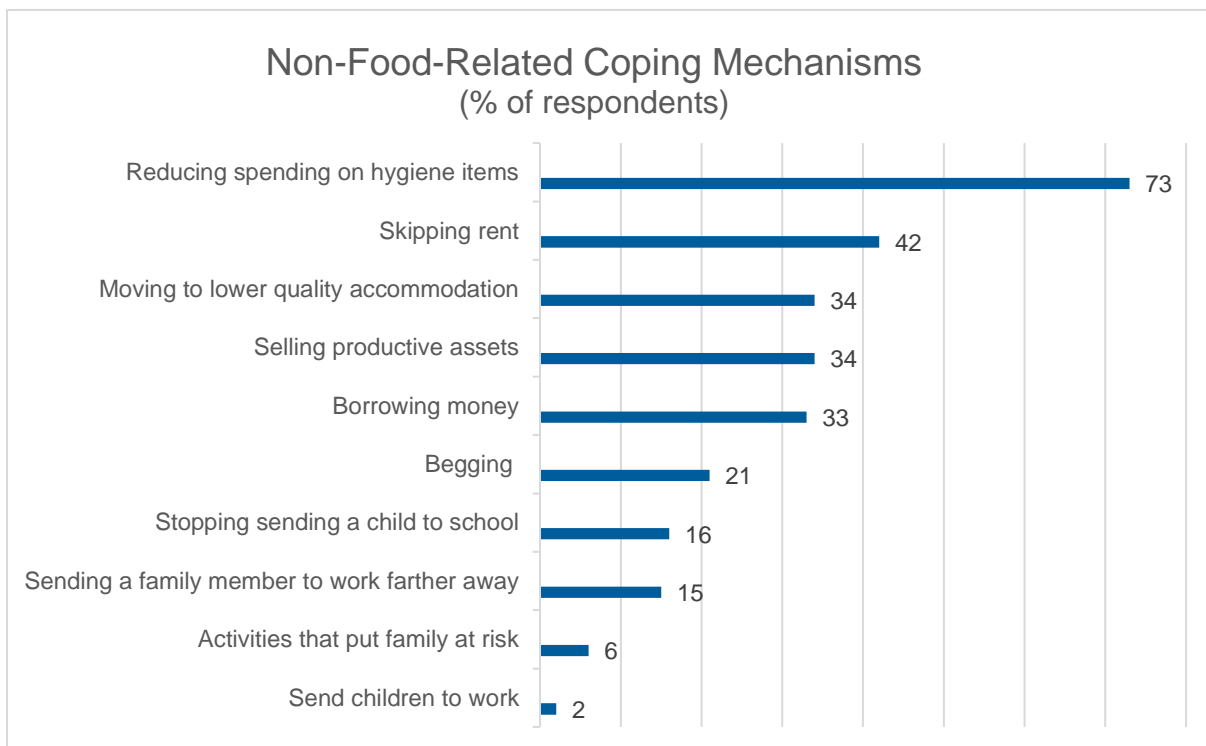
<sup>5</sup> Instituto Brasileiro Geografia e Estatística (IBGE)

### 3.4. RESULTS OF CASH ASSISTANCE

- 64% of the participants indicated that the received cash assistance significantly reduced the urgency to generate income, as they previously used a lot of resources to purchase the items they bought with the assistance; 18% that there was a moderate reduction; and 17% that there was only a slight reduction.
- 61% of the respondents indicated that there was a significant reduction of the stress situation; 21% that there was a moderate reduction; 14% that there was a slight reduction; and 4% pointed out that there was no reduction in stress.
- When asked about their ability to provide basic needs for their homes at the time of the interview, 42% manage to supply all or more than half of basic needs; 24% reported that they are able to supply half of the needs; 26% manage to supply less than half of the needs; and 7% cannot meet basic needs.

#### Coping Mechanisms

- 61% of respondents reported still using at least one negative coping strategy, which is a reduction from 86% in the previous reporting period. The following strategies related to food consumption were recorded: (a) buying less expensive and less preferred foods (72%); (b) borrow food or help from friends or relatives (43%); (c) limit the portion size of the food (60%); (d) restrict the consumption of adults for children to eat (40%); and (e) reduce the number of meals in one day (56%).
- The chart below reflects coping strategies not related to food consumption which respondents used to purchase food. Compared to previous year these percentages have reduced.





Key question: Outcomes: What changes is the cash assistance contributing to in persons of concern households?	Baseline	Actual
Indicator 7.1: % of persons of concern who report improved living conditions	72.06%	73%
Indicator 7.2: % of persons of concern who report reduced feelings of stress	69.12%	61%
Indicator 7.3: % of persons of concern who report being able to meet all or more than half of the basic needs of their households	49.01%	42%
Indicator 7.4: % persons of concern households reporting using one or more negative coping strategy in the last 4 weeks.	86.27%	61%

### 3.5. LONGER-TERM OUTCOMES

- Cash assistance in Brazil is used by the operation as a key tool to help the most vulnerable to cover their survival needs and bridge gaps until inclusion in sustainable pathways, including the national social protection system and labour market, is attained. Cash assistance is generally provided up to 3 months for PoCs with specific needs and critical levels of vulnerabilities, though it can be extended for up to 6 months. A one-off MPG is also given in the employment-based modality of interiorization to support the first month upon arrival at the destination, until the beneficiary receives the first salary.
- 32,8% of the respondents reported having productive assets, in the form of small street vendor businesses. However, two out of three respondents indicated not to have the means to guarantee their families' subsistence. For those with productive assets, this may bring some loss risks due to the potential confiscation of the products by the authorities, or even security risks for having their assets stolen in the streets. Health risks are also present when restrictions imposed by the COVID-19 situation are not observed.
- 67% of participants indicated to have an account with a bank or other financial institution, **which represents an increase of more than 100% from last year**. 33% of respondents do not have an account.
- 7% of the respondents indicated having access to microcredit, but the large majority (90%) mentioned not to have such access.

Key question: Has the cash assistance helped put persons of concern on the pathway to sustainable solutions?	Baseline	Actual
Indicator 8.1 % of persons of concern households who have a bank account or mobile money account or other official account	37.25%	67%
Indicator 8.2: % of persons of concern households who are on a pathway to sustainable solutions	54.41%	75%

### 3.6. ACCOUNTABILITY TO AFFECTED PERSONS

In focus groups all the participants reported receiving information on how UNHCR's cash assistance works, in line with the SOP requiring partners to distribute an informative brochure and send the CBI informative video with the delivery of the prepaid card. Respondents feel the material shared by UNHCR partners contains important and useful information. All respondents indicated receiving the informative brochure but didn't remember the information included and did not know how to raise complaints or ask questions.



<b>Key question: Accountability: Is the CBI intervention accountable to persons of concern? (What preferences do people have over how assistance is delivered?)</b>	<b>Baseline</b>	<b>Actual</b>
Indicator 3.1: % of persons of concern 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.	36.6%	21%
Indicator 3.2: # of complaints received about CBI	30	20
Indicator 3.3: % of persons of concern who rate CBI as their preferred modality for assistance	59.31%	58%

## 4. CONCLUSIONS AND RECOMMENDATIONS

### 4.1. Conclusions

- The results of this PDM show that cash assistance works, it has a positive impact on the improvement of the refugees' short-term, emergency living conditions and on the local economy. Brazil presents many opportunities and potential to expand the use of cash in refugee response, due to the strong local markets and the robust delivery mechanisms and financial service providers.
- This post distribution monitoring exercise also shows that, in line with the Office priorities to reach most at-risk refugee households, most recipients of UNHCR's cash assistance are highly vulnerable households and not able to meet their basic food needs taking into consideration their economic capacities, livelihoods resilience and food consumption score.
- Considering that 2021 ended with a two-digit inflation rate, a revision of the grant values is needed, together with an analysis of the duration of the assistance, to potentially contribute to a greater reduction in the use of negative coping mechanisms.
- In addition, there is a need to further strengthen links between cash assistance and complementary protection support services, including the use of cash in the areas of GBV and child protection case management.
- Upon delivery of the prepaid card, PoCs are provided with general information about the use of this modality, including feedback mechanisms, how to use the card, costs of withdrawals, how to check their balance and report any incident. However, during the focus groups, respondents evidenced a lack of familiarity with basic issues related to the use of the prepaid card and highlighted not recalling the content of the information they had previously received. In this sense, there is a need to work with partners and PoCs to simplify the messages, broaden the channels of communication and deliver better tailored information campaigns to address this gap.
- The positive results attained through cash assistance, as for instance evidenced by the significant increase in the number of households who have a bank account, demonstrate the effectiveness of embedding cash in livelihood activities such as skills training, budget management/prioritization and access to financial services. These actions have successfully strengthened the beneficiaries' self-reliance.

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## 4.2. Recommendations

Continue to ensure Cash-Based Interventions, Protection and Livelihood sectors work more closely together to strategically explore what types and sequencing of interventions work best together, and what combinations of assistance can create greater impact.

- As more organizations are starting using cash assistance, there is a need to develop a coordinated and standardized package of MPGs within the R4V Cash Working Group, complemented by sector specific assistance.
- A revision of the Minimum Expenditure Basket at Cash working group is needed in order to improve the complementarity of assistance and enhance impact, given the limited resources.
- Together with protection and livelihood units, discuss a possible evaluation on other sectoral interventions (in-kind) or referral mechanisms, and how they have impacted the wellbeing of persons of concern together with the strategic use of cash assistance.
- Within the Cash Working Group, continue to promote the implementation of data-sharing arrangements among organizations providing cash assistance with a view to reduce the risk of overlap of beneficiaries.
- Continue to elaborate Communication with Communities (CwC) materials on identified topics, including the good use of cash, complaint, and feedback mechanisms.
- Continue to monitor and analyse in more depth the interplay between UNHCR's cash assistance program and the national social protection programs.