



# Multi-purpose Cash and Sectoral Outcomes

# GREECE CASE STUDY

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## Acronyms

**ESTIA** Emergency Support to Integration and Accommodation

**GCA** Greece Cash Alliance

**MoMP** Greek Ministry of Migration Policy

**SSI** (Greek) Social Solidarity Income



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## Executive Summary

Starting in 2015, the European Commission has been providing funding to support the humanitarian response in Greece through the Emergency Support to Integration & Accommodation' (ESTIA) programme managed by its European Union Civil Protection and Humanitarian Aid (ECHO). ESTIA is implemented by UNHCR and a wide array of partners to provide a package of assistance that entails multipurpose cash assistance to meet basic needs, housing and services to refugees and asylum seekers (persons of concern).

Multipurpose cash is a dignified and appropriate form of assistance in a European country like Greece and is helping persons of concern to meet their basic needs, with the bulk of cash spent on food. The provision of urban accommodation with bathrooms, running drinking water, washing and cooking facilities, utilities and internet – all free of

charge – has helped persons of concern meet their shelter needs and most of their WASH and energy needs in a dignified manner.

Synergistic impacts have been created by the combination of cash assistance and free urban accommodation, with positive protection outcomes, such as widespread feelings of safety and minimization of particularly harmful coping strategies. Negative protection outcomes that multipurpose cash has not been able to redress are for instance linked to accommodation in sites on islands, where thousands of persons of concern live in overcrowded and in some instances unsafe conditions.

The cash value was indicated by all persons of concern met and several key informants interviewed as insufficient to address multiple



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## Key Findings: Sectors

### Food security

household basic needs, including food, hygiene items and education costs. Large families with children faced substantial additional costs for baby diapers, while persons of concern living away from downtown Athens incurred large transport costs.

Developing a strategy to integrate persons of concern into the social protection scheme and clarifying the duration of the cash and housing assistance, are recognized by all as critical priorities, and rightfully so. While efforts are directed at developing a way forward, there is a pressing need to improve information flows and communications and explore ways to put persons of concern on a more explicit path towards self-sustainability and integration in Greece.

Cash assistance is an appropriate response to the food needs of persons of concern living in urban areas in Europe. The shift to a cash-based response has led to dignity gains, increasing the ability of households to create meals according to food preferences and needs. The great majority spent the bulk of cash on food. At the same time, the cash amount was reported as not enough to satisfy food needs for the whole month. Complementary activities that warrant attention include the provision of additional transport services or monthly transport tickets/cards for persons of concern living in buildings in isolated areas and stepping up work around value chain analysis to support access to food at reasonable prices. This would maximize the value of the cash transfer.

## Livelihoods

While persons of concern can legally access employment opportunities in Greece, in practice it is extremely difficult for them to do so. None of the Focus Group Discussion (FGD) participants stated that they were working (either in formal or informal work), and there were no reports that the cash transfer had any effect on enhancing persons of concern' ability to work.

Despite the availability of English and Greek language classes to redress language barriers, only a handful of the persons of concern interviewed said they actually attended such classes. Social and cultural norms that limit the movement of women and girls outside the home and the desire of persons of concern to leave Greece and live in other countries in northern Europe were among the key reasons. Vocational training was perceived of critical importance by UNHCR and other actors to improve livelihood opportunities in this context, although no systematic efforts were found in this regard.

## Shelter

The ESTIA accommodation scheme has faced huge implementation challenges, including finding safe, affordable buildings in relatively central urban areas, and xenophobic attitudes in some municipalities. In non-European humanitarian contexts where multipurpose cash assistance is most often delivered, such implementation difficulties are likely to be amplified. The scheme is not premised on a cost-effectiveness analysis that compares the provision of in-kind accommodation with a cash approach. The replicability of this intervention and its cost-effectiveness are questionable.

## WASH

Baby diapers and lice shampoo were widely mentioned by persons of concern interviewed as the two main recurrent and occasional hygiene expenditures, which were met in part or fully with the multipurpose cash grant. The cost of diapers was a prominent monthly expenditure for the great majority but covering it with the cash transfer was

difficult. Sacrificing other basic needs, deploying negative coping strategies or using remittances were mentioned as ways to cover this expenditure.

## Health

Despite legal provisions that allow persons of concern free access to the public primary health care system, supply and demand side barriers make access to health a challenge: health personnel are not always aware of the legal framework, and without interpreters, persons of concern find it difficult to interact with health providers.

To ensure health expertise is included in the cash response, it is essential to better understand cash expenditure on health, to explore the provision of family planning and reproductive health services to persons of concern, to scale up dissemination of information regarding availability of translation and other services, and to carry out sensitization around mental health support.

## Education

Despite legal provisions that allow persons of concern free access to the public education system, indirect schooling costs, such as new clothes and providing children with lunch money, are barriers to education. Persons of concern indicated that the multipurpose cash transfer was not enough to extend to these additional costs, which are perceived as necessary to facilitate integration in school, boost children's confidence and protect them from bullying.

In the 2016–2017 school year, the Greek Ministry of Education in cooperation with UNHCR and other actors established free preparatory classes, where children living in urban settings can learn Greek, English, mathematics, arts and other topics with a view to eventual integration into public schools. While this initiative is welcome, there remain gaps around provision of pre-school education, senior secondary (over 15 years old), higher education and vocational training.



## Introduction

As ample evidence of the past ten years demonstrates, cash is an important part of the humanitarian toolbox that can allow people to meet their basic needs effectively and with dignity. Little evidence however exists on how far multipurpose cash contributes to sectoral outcomes in health, WASH, shelter, food security and nutrition, education, livelihoods, energy and environment programming and how sectoral interventions should include multipurpose cash along with accompanying support activities to best reach intended sectoral outcomes that contribute to protection.

This case study in Greece is part of a review commissioned by UNHCR to investigate the contribution of multipurpose cash assistance in meeting sectoral outcomes, the activities

and interventions that can best complement multipurpose cash in different sectors, and related challenges, gaps and opportunities. This case study focuses on multipurpose cash assistance to meet basic needs of refugees and asylum seekers, delivered by UNHCR and partners under the umbrella of the Greece Cash Alliance (GCA).

This case study relied on a mainly qualitative methodology and collected primary and secondary data through key informant interviews with UNHCR Greece and other organizations, such as UN agencies, INGOs and national NGOs. In addition, monitoring and evaluation data provided by UNHCR and partners on the cash programme under analysis and other relevant studies were used, as well as Focus Group Discussions (FGDs) with beneficiaries of multipurpose cash assistance.

## Limitations

A last-minute cancellation of the domestic flight to Ioannina prevented FGDs with beneficiaries of multipurpose cash assistance in the Epirus region. Budget and time constraints also prevented visits to refugee camps or sites<sup>1</sup> on the mainland and Aegean islands.<sup>2</sup> Those limitations meant that it was possible to organize and conduct only five FGDs with beneficiaries of the ESTIA Programme in Athens.

In general, FGD participants were keen to engage and discuss, and most discussions lasted approximately two hours. However, owing to the limited number of FGDs conducted, the findings presented in this review need to be treated as insights into beneficiaries' experiences, cash expenditures and perceptions of outcomes. Also, they are limited to a specific sub-group of refugees and asylum seekers. As such they are not representative of the larger refugee and asylum seekers' population scattered across the mainland and islands and cannot therefore be generalized.

## Quality of Evidence

Only a handful of multipurpose cash Post-Distribution Monitoring (PDM) reports were provided by UNHCR partner agencies, and relevant findings have been included in this report (e.g. IRC Greece, 2017; Mercy Corps Greece, 2017; CRS, 2017). These PDMs were produced by individual partner agencies before the harmonized monitoring of the Greece Cash Alliance (GCA). Their methodology, cash expenditure categories, presentation of findings and, ultimately, quality varied substantially. There was very limited, if any, disaggregation of cash expenditures (e.g. hygiene), and some reports grouped and presented different, largely unrelated, cash expenditure categories together (e.g. food and clothes).

Furthermore, reflecting the overarching operational structure, PDM findings pertain to the specific operational area of each agency only. For instance, PDMs of Mercy Corps are focused towards camps on the islands, with Moria camp in Lesbos representing a significant percentage (30%) of the sample surveyed for October 2017 report (Mercy Corps Greece, 2017). Similarly, IRC Greece (2017) focuses on Schisto camp in the mainland, and Catholic Relief Services (CRS) on urban accommodations in Athens (CRS, 2017). From available PDM reports it is not possible to gain a comprehensive picture of cash expenditures and outcomes or a comparison between cash expenditures and outcomes in camps vs urban accommodations.

Lastly, data collection for the first GCA PDM report was ongoing at the time the mission for this review took place, in December 2017. At the time of writing this report, findings of the GCA PDM report had not been published and therefore have not been included.

<sup>1</sup> Refugee camps are referred to as 'sites' by the Government of Greece (who also manages them) and humanitarian actors. The term 'site' is also used in this report to refer to refugee camps in Greece, either on the mainland or on the islands.

<sup>2</sup> In addition, at the time of the mission in December 2017, UNHCR Field Offices were busy with the ongoing transfer of asylum seekers from islands to mainland, which further hampered a field visit there. For more details on this operation see: <https://reliefweb.int/report/greece/more-speed-needed-help-refugees-stranded-greek-islands-0>





## UNHCR multipurpose cash in Greece: programme background

Since 2015 the European Commission (EU) has been providing funding to support the humanitarian response to the refugee and asylum seeker crisis in Greece. Through the Ministry of Migration Policy (MoMP), the Government of Greece (GoG) coordinates the response, with support from UNHCR and other international aid agencies, national and community-based organizations, as well as via sectoral Working Groups established at the national and field level (UNHCR Greece, 2017b).

### Multi-purpose Cash and the Greece Cash Alliance

In 2017, at the request of European Civil Protection and Humanitarian Aid Operations (ECHO), UNHCR and five INGOs<sup>3</sup> came together as the Greece Cash Alliance (GCA) to implement the Emergency Support to Integration & Accommodation (ESTIA) programme. Under the leadership of UNHCR, the GCA has sought to replace and build on the work of the Cash Working Group (CWG), and to harmonize and streamline the various cash transfer programmes that previously existed in the country through a single card delivery mechanism and one database approach. The objective of the GCA is

<sup>3</sup> International Federation of Red Cross and Red Crescent Societies (IFRC), Samaritan's Purse, International Rescue Committee (IRC), Catholic Relief Services (CRS) and Mercy Corps

to provide eligible<sup>4</sup> persons of concern<sup>5</sup> across Greece with a package of assistance that includes multi-purpose cash to meet basic needs (UNHCR Greece, 2018a).

As of January 2018, the total number of beneficiaries of the GCA was slightly less than 40,000 people (39,233), of which 6,000 were refugees and nearly all others asylum seekers<sup>6</sup> (UNHCR, 2018). A break down by nationality shows that 43% are Syrians, 20% Iraqis, 19% Afghans, and the rest are from Iran, Palestine, Pakistan, Kuwait and other nations. Nearly half (44%) of multipurpose cash beneficiaries are located in Athens, 26% on the islands, and 17% in Central Macedonia.<sup>7</sup>

The cash transfer value is based on and equals the Minimum Expenditure Basket (MEB), developed by the CWG in 2016. The MEB calculation takes into consideration the national poverty line, the minimum wage, and the value of cash transfers delivered to Greek families assisted by the national Social Solidarity Income (SSI). The GoG has imposed an upper limit on the value of GCA cash assistance, which cannot exceed that of SSI national cash transfers. This decision was made against the background of the ongoing financial recession and austerity measures, and to avoid negative repercussions arising from providing cash assistance to persons of concern of higher value than national SSI.

As shown in Annex 3, the MEB calculation does not include accommodation or costs such as electricity, water and internet, as these are all provided for free, either in government-managed sites (on the islands and mainland) or in the

urban accommodation scheme under the ESTIA programme (but not for 'self-settled' persons of concern, as outlined below).

The MEB calculation, and in turn the GCA cash value, also takes into account whether persons of concern are provided free meals. Hence, those living in sites on the islands where catered meals are provided by site management actors receive a multipurpose cash grant, delivered to the head of household, that includes partial food costs and amounts to a total of 90 EUR per month for the first adult, increasing by 50 EUR for the subsequent four persons, then 20 EUR for each subsequent person to a limit of 330 EUR for a seven adult household.

By contrast, persons of concern without catering support (in all mainland – both sites and urban accommodations, as well as some island sites) receive a full cash value, which includes 'full' food costs, and amounts to 150 EUR per month for the first individual, up to 550 EUR for a family of seven members.<sup>8</sup> The cash grant value is not adjusted to take into account household specific needs (e.g. health issues, large families).

## Accommodation scheme under ESTIA

Urban accommodation provided through the ESTIA programme<sup>9</sup> aims to provide persons of concern with a sense of normalcy and facilitates their access to services and education, and also facilitates the eventual integration of those who will remain in Greece (UNHCR Greece, 2018). The great majority

<sup>4</sup> Eligibility criteria for multipurpose cash assistance are: arrived in Greece after 1 January 2015; have been registered by the Greek authorities and continue to reside in the country; have either: a pre-registration or full registration trifold with the Asylum Service; any other valid official document issued by the Greek Government, such as a valid Police Note; are above 18 years of age; live in designated sites or in rented accommodation (refugees living in informal settlements are excluded from the scheme); are not employed with a NGO or UN agency; are not employed and receiving a salary (UNHCR Greece, 2017). Non-eligible PoCs are: unaccompanied minors; living in 'squats' (e.g. irregular residence not approved by the government); PoCs in detention, with expired documents or fringing geographical restriction (temporary eligibility), working receiving the minimum wage.

<sup>5</sup> As ESTIA assistance targets both refugees and asylum seekers, and as FGD conducted also comprised both asylum seekers (the majority) and refugees, the expression "person of concern" is used in this report to refer to both groups.

<sup>6</sup> As highlighted by a key informant, some persons of concern are technically not asylum seekers but holders of police notes (either have not yet applied for asylum seeker status or have been rejected and are awaiting return to their country of origin). These cases are mainly found on the islands.

<sup>7</sup> <https://data2.unhcr.org/en/documents/download/61138>

<sup>8</sup> MEB calculations are based on the average family size of the PoC population and expected family need; the total cash value is not generated by a ratio of individual values, rather it is calculated by factoring in savings and sharing of family members. Hence, the amount allocated to a family of five does not equal an individual amount multiplied by five.

<sup>9</sup> PoCs receive both cash and housing assistance, although in some cases they may be discontinued from either cash or accommodation. As explained by UNHCR staff, in some extreme cases an individual may be asked to leave the accommodation scheme (for example because of inappropriate behaviour) but continues to receive cash assistance.

of persons of concern in urban accommodations are fully registered asylum seeker families (average size four people) with specific needs, such as serious medical conditions of one or more family members, or households headed by a single parent or caregiver (UNHCR Greece, 2017a). These families have qualified for transfer from sites on the islands to urban accommodations precisely because of the presence of those needs in the household.

Nearly all beneficiaries of the urban scheme are housed in buildings, either inhabited by persons of concern only, or with other tenants of Greek and/or other nationality. A very small minority are accommodated with host families and in hotels. According to figures provided by UNHCR staff in Athens, between 2015 and December 2017 the cumulative number of beneficiaries in the accommodation scheme was nearly 40,000. The buildings are typically run by national or local NGOs, and sub-contracted by UNHCR INGO partners. The three buildings visited for this study had one staffed office to offer onsite support to residents. Staff typically consisted of the building/project manager, social worker(s) and translator(s).

A small caseload of around 1,400 persons of concern benefit from cash assistance but are 'self-settled', as a number of key informants defined them: they pay their own rent and do not benefit from additional accommodation support. In Attica, the International Rescue Committee (IRC) was handling this caseload, and in January 2018 it was handed over to CRS. In northern Greece, the International Federation of Red Cross and Red Crescent Societies (IFRC) is in charge of this caseload.

## Services, activities and in-kind distributions

A range of complementary services, activities and in-kind support are provided free of charge to beneficiaries of the ESTIA programme. These include psychosocial support, translation services (e.g. a resident translator in the building), homework afterschool support, Greek and English classes for children and adults, recreational activities, new arrival kits (e.g. diapers, baby creams, sanitary pads,

toothpaste and toothbrush), and when available, distributions of in-kind donations (e.g. clothes, shoes, hygiene items).

ECHO's humanitarian presence in the country is scheduled to end by January 2019 with a view to hand over the response to the GoG, with support from the EU. As of December 2017, the exit strategy of the ESTIA programme and the handover process were key concerns of UNHCR and partners and were surrounded by much uncertainty. Ongoing discussions among all parties (UNHCR, partners, GoG, ECHO) were reported as focusing on how to build linkages with the SSI and options related to the handover of the GCA cash delivery mechanism and system to the GoG, as well as integration of the beneficiaries' caseload into the SSI.

Discussions were described as hampered by an array of technical, financial and political hurdles. As explained in interviews with UNHCR staff, once asylum seekers become recognized refugees (a process that currently takes over six months), they are eligible for assistance under the ESTIA programme for a grace period of six months only. After that, some should supposedly have reached self-reliance and integration, while others (for instance vulnerable cases) will be in need of continued assistance and, in theory, should be integrated into the SSI.

In the absence of an agreed handover process to the GoG and integration strategy with the SSI, there is no clarity in relation to how long ESTIA beneficiaries will continue to be assisted. As explained by some UNHCR respondents, discussions between UNHCR and the GoG suggested that an agreement was being reached (as of December 2017) to extend the grace period for 12 months as a temporary measure while the development of the exit strategy remained ongoing.



## Multipurpose cash and protection

Given the increasingly prominent role of cash in the humanitarian response in Greece, discussions with protection experts of UNHCR and partner agencies indicated that specific attention is being given to ensure protection sensitivity of the multipurpose cash assistance.

Discussions on eligibility criteria for GCA cash assistance between the UNHCR protection unit and the Ministry of Migration Policy (MoMP) were reported by a number of UNHCR staff interviewed as ongoing. Specifically, discussions continue to be focused on unaccompanied children (under 18 years old) who are currently not eligible to receive cash assistance as a result of a decision largely driven by the MoMP.

Between 2016 and 2017, the UNCHR protection team spearheaded the development of Standard

Operating Procedures (SOPs) together with partners to ensure that protection considerations are included in the planning, implementation and monitoring of multipurpose cash assistance. In particular, the SOPs focus on two categories: *individuals* who are not eligible for cash assistance but reside in sites (e.g. unaccompanied children, persons without documentation), and individuals eligible for cash assistance who need further support to access assistance, such as persons with specific needs (UNHCR Greece, 2017b). Protection actors interviewed found that SOPs were an important step forward in accommodating the specific protection needs of persons of concern in the cash response. However, the cash value does not increase on case by case basis to take into account specific needs – what UNHCR staff from the Protection Unit defined as a “protection top-up”. This was considered a shortcoming.

Since 2012, UNHCR in Jordan has worked to improve the targeting capacity of its cash response to Syrian refugees and has conducted a vulnerability analysis to shed light on the economic vulnerability and welfare of persons of concern (Verme et al., 2016). In Greece, a similar vulnerability assessment could usefully provide the basis for identifying persons of concern that would be eventually integrated in the SSI, a number of whom are currently residing in urban accommodation having already been identified with specific needs. As indicated by UNHCR staff, discussions are ongoing between UNHCR and MoMP on the possibility of rolling out a vulnerability assessment, couched in broader discussions on the ESTIA and GCA exit strategy. Progress so far is limited.

Increasingly, much needed efforts are taking place to improve monitoring of the multipurpose cash assistance including a focus on protection. Field Offices, such as Thessaloniki and Attica, reported having recently trained their protection field staff on qualitative methods to support in-depth, qualitative work and analysis to deepen understanding of gender-based access to multipurpose cash and risks of fraud.

Existing PDM reports also show attention to protection. Dignity and safety have been used as proxy indicators to capture protection outcomes in this context (Mercy Corps Greece, 2017; IRC Greece, 2017). Mercy Corps uses indicators such as decision-making in the household, integration through social participation, and improved sense of safety (Mercy Corps Greece, 2017). Building on PDM findings and to gain better understanding of gender dynamics on access to cash and use of cards, Mercy Corps also conducted a gender assessment in May 2017 (Mercy Corps Greece, 2017a).

In recent months, UNHCR and GCA partners, with input from protection experts from UNHCR and other agencies, have developed a consolidated PDM data collection tool to produce unified GCA PDM reports on a monthly basis to capture issues related to cash processes, and on a quarterly basis to capture impacts of cash assistance. It is refreshing to see in the tool a focus on impact as well as coping strategy indicators for different

sectors, such as shelter or health. It is hoped that once data collected is systematically analyzed, and the findings presented in a user-friendly way and regularly published for the wider public, this initiative will contribute to redress one of the key shortcomings found by this review – the scant availability of good quality monitoring data on cash expenditure and, critically, on outcomes.

To further enhance understanding of outcomes in this context, there is also scope for capitalizing on the qualitative analytical capacity being developed at Field Offices level. Some of the quantitative findings that will emerge from the GCA PDM, on protection and other sectoral issues, could be further investigated through qualitative analysis to strengthen understanding of outcomes (and other dynamics) in different sectors.

## Protection outcomes of multipurpose cash

Since the start of the response to the refugee and migrant crisis in Greece, cash has been increasingly scaled up to replace in-kind food and non-food assistance. According to key informants interviewed, the shift to cash was overwhelmingly perceived as an appropriate and dignified form of assistance, particularly in light of the operational context where the cash response is taking place – a developed, European country.

Findings of available PDM exercises capture positive perceptions of safety among cash beneficiaries living in sites. Mercy Corps PDM of October 2017 found 75% of respondents stating an improved sense of safety linked to cash assistance, with persons of concern receiving the full MEB having a more enhanced sense of safety compared to recipients of the partial MEB (Mercy Corps Greece, 2017). The IRC PDM of August 2017 reported similar findings, with 76% of respondents claiming to feel safe thanks to cash distributions (IRC Greece, 2017).

FGD findings also point to a causal pathway between the provision of accommodation in urban areas and persons of concern' feelings of safety, with positive protection outcomes as a result.

Safety was overwhelmingly indicated by persons of concern as an important positive aspect of life in urban accommodations, especially following experiences in their war-torn home countries. In Peania, one Syrian female describing aspects of her life under the ISIS regime added, with visible relief, “thank God for safety here. This is the best thing about this building and life in Athens. To wake up here and feeling safe”.

Comparisons were also made with the dire living conditions that many had experienced while living in sites on the islands, where thousands of persons of concern continue to live. The overcrowded sites and the multiple protection risks – including clashes, violence, as well as sexual violence – have been an ongoing source of concern and have been amply documented (Action Aid et al., 2016).<sup>10</sup>

Despite overwhelmingly positive perceptions of safety in urban accommodations, findings also point to ongoing tensions and frictions among persons of concern and their neighbours, which were reported as frequent and linked to issues such as children fighting, noise, maintenance and cleaning of communal areas (e.g. stairs, washing areas and elevators), as well as different living habits.

In Peania, the isolated location of the building and consequences of this on persons of concern’ life was a recurrent theme of FGDs conducted in the area. In addition, the building hosted both persons of concern (153 families) and non-persons of concern (around 30 families) of Greek, Albanian and Armenian nationality who often complained to NGO staff about noise made by children on the stairs and communal areas, and about loud music often played by persons of concern at night. During FGD discussions, male and female persons of concern said they never interacted with other tenants because of language barriers, but were aware of complaints made against them to NGO staff.

A Mercy Corps PDM found 71% of beneficiaries associating multipurpose cash with enhanced ability to take decisions within their households, and 39% agreeing that cash had positive effects on feelings of equality with the host community (Mercy Corps Greece, 2017). The findings of Mercy Corps gender assessment revealed that the majority of both male and female beneficiaries interviewed perceived an improvement in well-being within the household accompanied by a decrease of intra-household tensions as a result of the cash assistance (Mercy Corps Greece, 2017a).

Key informant interviews and FGDs conducted for this review in Greece did not point to the existence of particularly harmful negative coping strategies (such as child labour, transactional sex, engagement in exploitative and risky livelihood activities) among respondents living in urban accommodations. To a certain degree therefore, the provision of cash assistance with free urban accommodation and a range of complementary services seems to have had a protective function. As elaborated throughout the following sections however, while multipurpose cash assistance was unequivocally found by this review to be an appropriate measure to restore dignity and safety, the cash amount was reported as insufficient to meet all basic needs (see also Mercy Corps Greece, 2017a).

<sup>10</sup> See also: <https://data2.unhcr.org/en/news/20607>; <https://nyti.ms/2JR67qg>; <https://bit.ly/2I2DSio>



# Multipurpose cash and sectoral outcomes: key findings

## Food Security

### Food security sector outcomes and the contribution of cash

Following the findings of a review of cooking facilities in all sites (UNHCR, 2016c), the provision of free catering<sup>11</sup> was gradually discontinued in some sites on the mainland and islands in 2017. In parallel, communal cooking facilities were scaled up and persons of concern who were no longer provided with free meals were transitioned from partial to full cash transfer values. Respondents explained that today, catering services have been discontinued in all mainland sites and only a few have remained on the islands.<sup>12</sup>

Key informant interviews and FGDs pointed to widespread perceptions that the shift to a cash-based response had a number of important gains, including dignity gains. The meals served in sites were widely described as bland, “like bad hospital or in-flight food”, and unsuited to the food habits and tastes of the different nationalities. According to one respondent, it was commonplace for site residents to queue up at the canteen just to take a piece of fruit from the food ration and discard the rest in the garbage. Because of this, cash transfer beneficiaries living in sites with good access to shops and with the financial means to do so were often buying food – such as sandwiches, snacks, spices, chicken, and vegetables – to supplement their diet or to replace catered meals, using the cash transfer and/or their own savings.

<sup>11</sup> Catering consists of three cooked meals per day served in plastic containers, mostly provided by the Ministry of Defense or MoMP.

<sup>12</sup> Depending on the situation and future needs, catered sites on the mainland might be reopened and used to accommodate POCs transferred from the islands.

### Box 1: Poor quality of food in sites

One FGD participant showed on his phone a collection of photos that he took while living in Moria site, Lesbos. Some were of piles of food rations discarded on the ground, a daily sight according to him. Nearly every day he walked to town to buy *gyros*<sup>13</sup> and other sandwiches and whatever food he could afford for the family, because “the food served was horrible. We could not eat it and my children were crying”. He noted that the cost of food in Lesbos was very high, much higher than Athens, and estimated that in the period spent in Moria he used approximately 1,000 EUR in food, using the cash transfer and tapping into his savings.

All persons of concern interviewed greatly valued the ability to buy food as it enabled families to eat meals that were closer to their taste and needs than those served in catered sites. Some women also expressed appreciation for being able to use their cooking skills, something they had not done since they fled. In addition, food preparation and cleaning were seen as useful tasks that alleviated some of the daily boredom.

Available PDM findings in sites indicate that more than half of the multipurpose cash assistance is spent on food. (Other expenditures, such as clothing, transport, health, are not consistent across different PDM reports, making it difficult to generalize a hierarchy of expenditure prioritizations (Mercy Corps Greece, 2017a; Mercy Corps Greece, 2017; IRC, 2017.) CRS has noted similar food priorities (at around 60% of expenditure) among persons of concern in urban accommodations (CRS, 2017; CRS et al., 2016).

Available PDMs do not capture food security indicators<sup>14</sup> and findings presented in reports are not disaggregated by food items. Furthermore, PDM reports include “unmet” or “unsatisfied” food and

other needs, with food being the main, recurrent “unmet” need, together with clothing, transport, health and other needs (in no specific order) (Mercy Corps Greece, 2017; IRC Greece, 2017; CRS, 2017). However, since reports do not elaborate whether “unmet” refers to quantity, availability, or specific food items, little can be concluded (on the basis of existing evidence) on food security outcomes of multipurpose cash transfers in this context, or the actual food and nutrition gap.

In line with PDM findings, male and female interviewed unanimously stated that the majority of the multipurpose cash transfer is spent on food. In addition, there were common complaints related to the inability to satisfy food needs for the whole month. Most indicated the ability to do so only for approximately 20 days a month. In turn, a range of negative strategies appeared to be deployed by FGD participants. These included reducing quality and quantity of food among adults to feed children, eating animal protein once a month or less, reducing purchases of milk and baby formulas (often accompanied by troubling feelings of babies and toddlers growing up without necessary nutrients), borrowing from others,<sup>15</sup> and sacrificing needs in other areas.

The above negative coping strategies were reported by all but appeared to be especially pronounced among persons of concern living in suburban Peania. Male and female persons of concern spoke animatedly and at length of the serious challenges they faced in accessing cheap food and complained that supermarkets and grocery stores in the area were particularly expensive.

The building in Peania is located around 20 km east of Athens city centre, near to the international airport on a main road with no pavement. The location is relatively isolated compared with the other two areas visited for this study in central Athens, where supermarkets, grocery and other stores are widely available. Public transport (bus

<sup>13</sup> Gyros is a Greek dish made of meat cooked on a vertical rotisserie and served wrapped in a flatbread.

<sup>14</sup> The GCA PDM collects coping strategies, both general and food-related.

<sup>15</sup> PoCs who do not receive remittances borrow from those who do and pay back when cash is disbursed the following month.



and metro) from Peania is infrequent, and a return journey to downtown Athens, for example to Omonia central municipal market where food is more affordable, takes over three and half hours.

Men reported that at times they evaded fares on public transport to Omonia market, as the cost of the return journey, at around 4 EUR, was considered prohibitive. Some received fines. As explained in FGDs, since the risk of being fined or the transport costs to Omonia market both outweigh the benefit of accessing cheaper food, most often persons of concern end up shopping locally, and expensively. The cash transfer was thus indicated as not enough to address food and other needs.

UNHCR and other actors also overwhelmingly stated that food was the largest cash expenditure. At the same time however, interviews revealed substantially divergent opinions and a great deal of speculation as to whether beneficiaries struggled to address their food needs.

Questions were often raised about persons of concern' real motives for stating that they are unable to meet basic needs, food in particular, and that the "cash is not enough". Poor household budgeting, high expectations in relation to the level of assistance, and high living standards, including being used to buying large quantities of food before displacement (Syrians and Iraqis in particular), were all seen as counter-explanations.

By contrast, equally strong opinions were found among other key informants that the cash amount is not sufficient to cover food and other monthly needs of many persons of concern, as persons of concern are more economically vulnerable than poor Greeks, since one of the parameters in the development of the MEB has been the poverty line. Key drivers of vulnerability, indicated by informants, included the high costs of living in Greece, with food in particular being costly; lack of social and familial support networks and asset ownership, particularly houses or flats; and family size, which is much larger than the average Greek family. As further explained in the following sections, there are also indications that geographical remoteness from schools and urban centres may be drivers of economic vulnerability.

With scant evidence on household food cash expenditures, no evidence on food security outcomes in urban accommodation versus in sites, and a limited understanding of the socio-economic situation and vulnerability of persons of concern across the country, it is not surprising that diametrically divergent opinions on food security outcomes of multipurpose cash emerged in this context.

What can be concluded, however, is that cash is an appropriate response to the basic needs – particularly food needs – of persons of concern living in the cities and towns of Greece, where markets are well-developed and functioning and food is available.

### **Complementarity with other programmes**

The difficulties in accessing cheap food, the long travel distances, infrequent public transport and costs associated with transport were among some of the negative aspects of life experienced by persons of concern living in Peania. The full cash transfer value includes nearly 10 EUR a month for transport costs, regardless of the size of the family (for an individual, a family of five or seven members). For the average family in Peania however, 10 EUR barely covers a one-way trip on public transport to downtown Athens for the whole family. This case study recognizes that not all persons of concern live in isolated locations. However, to redress the negative impacts of geographical distance from urban and commercial centres, including barriers of access to cheaper food, the provision of additional transport services or of monthly transport tickets/cards should be rapidly explored.

The findings also point to the need to better understand how to support persons of concern (both in urban accommodation and on the islands) to make informed decisions when buying food, and explore ways to support them to access food at reasonable prices and maximize the value of the cash transfer. Livelihood support initiatives around value chain analysis and work with the private sector seem to be especially relevant in this context.



## Livelihoods

### Livelihood sector outcomes and the contribution of cash

The enactment of Law 4375/2106 in 2016 has allowed all persons of concern to access wage employment or self-employment according to the same terms and conditions that apply to Greek nationals, provided that refugees hold a valid residence permit, and asylum seekers have fully registered their application and have a valid asylum card (Karantinos, 2016; GCR, 2016). One of the eligibility criteria of multipurpose cash assistance (and in turn of the housing component) is that persons of concern should not be employed and in receipt of a salary (UNHCR Greece, 2017). While persons of concern satisfying the above conditions can legally access employment opportunities in Greece, in practice it is extremely difficult for the great majority to do so. Interviewees indicated that the protracted financial recession and high unemployment rates are key reasons why finding a job in Greece today is difficult for all, whether Greek national, foreigner or persons of concern. As

is often the case in other contexts worldwide, and as discussed below, persons of concern are also faced with additional barriers of access, such as language.

In FGDs, male and female participants unanimously stressed that finding a job is a major challenge and many appeared to be visibly frustrated. Sleeping till late, being bored and not knowing what to do with their time were frequent complaints in all locations and confirmed by NGOs staff running the buildings visited. The dearth of job opportunities was commonly mentioned as a key reason for wanting to leave Greece and settle in northern Europe.

None of the FGD participants stated that they were working, and there were no reports during FGDs or key informant interviews suggesting that the cash transfer had any effect on persons of concern's ability to work. In the country's economic climate, it seemed highly unlikely that any of the persons of concern interviewed would be able to secure a job in the formal economy. Fears of losing cash and housing entitlements may have deterred persons of concern disclosure of informal work.

Lack of or limited English and Greek language skills were constantly indicated as a barrier to finding jobs. In the words of one man:

“  
*We are here because we hoped for a better life. I wish I could work. Back in Syria I used to be a handy man and I was good at fixing air conditioners. But how can I find work here if I don't speak Greek or English, who will give me a job? And even if I go out and try to find a job, how do I ask if there's a vacancy in the first place?*

The desire to find work appeared to be more pronounced among males than females, most likely because of cultural norms and gender-based expectations among Syrians, Iraqis and Afghans, who see the man as the main breadwinner. Nonetheless, women also often stressed the desire to work and learn new skills. One woman in Peania explained:

“  
*We asked the NGO [running the building] for a sewing machine. She [pointing at one FGD participant] was a tailor in Iraq and could teach us. We could learn from her and make clothes for ourselves and our children, keep ourselves busy, and maybe find a way to sell something. The NGO told us that the only way that we can get the machine is through a donation. We hope for it, we are waiting.*

Persons of concern' perceptions about the future of assistance and their own plans were discussed during some FGDs, pointing to uncertainty and different expectations. Many were determined to continue their journeys onto northern Europe: through legal means, as some were eagerly awaiting the outcome of their reunification applications; through illegal means, as explained by Afghan males in Kypselis Square; or through the re-opening of the borders, allowing them easy access to other European countries, Germany in particular, as in 2016. Worries that assistance would end abruptly and fears of what was to come were

also found among many. Despite being concerned, some were under the impression that they were entitled to assistance, both cash assistance, which they called *rateb*, meaning income or monthly salary in Arabic, and housing. There were also clear expectations that the current level of assistance would continue in some form or another. In the words of one Syrian female in the Soulioton building, “we are with the UN. They cannot just kick us out from here. As they moved us from the camp to this building, they will have to move us somewhere else”.

The above perspectives are ultimately a reflection of the great uncertainty surrounding the future of assistance in this context, where effectively no one knows what will happen. While UNHCR and the GoG remain in discussion about the response handover process, persons of concern have little information to form realistic expectations of future assistance, or indeed of asylum in other countries. Some NGOs staff appeared equally uncertain about the future and felt that communication from UNHCR was lacking. Speaking about the duration of housing and cash assistance, one NGO staff explained, “We don't know. No one knows and there are a lot of rumours. persons of concern talk to each other and come up with all sort of scenarios about the future. This is an important issue and it is their future. Communication should come from an official channel”.

### Complementarity with other programmes

Greek and English classes and vocational training were frequently mentioned by key informants as critical to support persons of concern to better integrate in Greek society and the economy. The three buildings visited for this study all offered Greek and English classes, either on premises or in other locations close by. Greek and English classes are also offered by other actors, such as the IFRC at their Multifunctional Centers for Refugees and Migrants (MFC) in Athens and Thessaloniki.<sup>16</sup>

<sup>16</sup> Other services offered free of charge in the MFC include paralegal and psychological support, afterschool homework assistance, and social welfare services.

Despite the availability of language classes in Athens, and also in sites, only a handful of persons of concern interviewed stated that they actually attended classes. Key informant interviews and FGDs pointed to different reasons. Social and cultural norms that limit the movement of women and girls outside the home seemed to play a role in this regard, with the significant majority of females interviewed stating that they rarely went out. Likewise, figures provided by staff of the MFC in Athens in relation to users of the centres indicate a disproportionately higher percentage of male users (65%) to females (35%). Some NGO staff added that since many persons of concern want to leave Greece and go to other EU countries, attending language classes, Greek particularly, is not a priority.

Some key informants expressed concerns that the current package of assistance is not geared towards enhancing self-reliance, and it is not equipping persons of concern with the ability to become self-sustainable and live independently in Greece. Vocational training, for example, was perceived of critical importance by UNHCR and other actors, but no systematic efforts were found in place to provide such training. In none of the buildings visited were vocational training or other livelihood support activities found.

According to Article 11 PD 220/2007, asylum seekers and refugees can access vocational training programmes implemented by public or private bodies (GCR, 2016). Access to existing programmes delivered by Greek bodies is however clearly hampered by language barriers. One UNHCR staff explained that setting up targeted vocational trainings for persons of concern independently (e.g. by UNHCR and partners) is constrained by regulations and quality standards that need to be met (e.g. ISO 9001 quality standard) for participants to obtain certifications that are recognized in the labour market.

Indeed, debates on plans to eventually integrate part of the ESTIA beneficiaries' caseload into the SSI underline the urgency to step up livelihood

support efforts, including but not limited to vocational training, to help both male and female persons of concern into work. Addressing language barriers seems to be a key priority in this regard. Better understanding of the dynamics related to uptake of language classes, together with challenges and opportunities, is also needed. Substantial efforts need to be directed at asylum seekers without reunification prospects who will most likely remain in Greece, as further elaborated in the Shelter section below. Support to strengthening uptake of Greek and English classes should also be couched in information campaigns to discuss realistic options for the future in relation to residence and integration, in Greece rather than elsewhere.

## Shelter

The ESTIA accommodation scheme has undergone substantial changes in response to the evolving operational and political environment. When it was first established with EU financial support and strategic direction,<sup>17</sup> it was envisaged as a way of encouraging persons of concern, mainly Syrians, to take up the Relocation Programme and use a legal route into other EU states, rather than the 'Balkan route'. The closure of the Balkan route in March 2016, the establishment of the EU-Turkey deal, growing opposition among several EU member states to fulfil their asylum quotas as proposed by the EU, all engendered dramatic changes in the operational environment in Greece. As explained by key informants, these factors contributed to the stabilization of persons of concern in Greece and in parallel prompted a rather sudden need to further enhance the country's reception and hosting capacity.

In 2016 and against this background, the eligibility criteria of the accommodation programme were amended. From temporarily accommodating relocation candidates, the programme became increasingly concerned with targeting vulnerable asylum seekers who effectively had no other options than to remain and settle in Greece, as well

<sup>17</sup> Note that this programme has been called ESTIA only since 2017.

as asylum seekers awaiting reunification with family in other countries. Indeed, these were the main categories of participants to the FGDs conducted for this review.

As explained by UNHCR staff, no housing market assessment or feasibility study was conducted by UNHCR prior to rolling out the urban accommodation scheme in 2015, nor subsequently. Significant changes in programme strategy, objectives and targeting were indicated as reasons for the intervention not being premised on a housing market assessment, although the findings of recent relevant studies (Action Aid et al., 2016; CRS, 2016; Deprez and Labattut, 2017; Nowden, 2017) are used to inform ongoing planning and implementation today.

In interviews, UNHCR staff spoke of the huge implementation challenges. A first hurdle was the availability of affordable, safe buildings in good condition that UNHCR could rent in relatively central urban areas to host several families (to ensure economies of scale). Subsequently, it became apparent that some buildings required substantial renovations, which entailed additional costs and the need for technical expertise. Among other challenges were xenophobic attitudes in some municipalities where authorities and citizens strongly opposed the idea of dedicated buildings hosting persons of concern, and limited availability of local partners with experience and ability to work at scale.

As the findings show, providing in-kind accommodation through a programme of such scale and cost and ensuring that beneficiaries ultimately live in dignity, privacy and security is no doubt hugely challenging. In non-European humanitarian contexts where multipurpose cash assistance is most often delivered, some of the above implementation difficulties are likely to be amplified. The replicability of this intervention elsewhere is therefore called into question.

In light of the significant changes the programme has undergone and in the absence of a cost-effectiveness analysis comparing the provision of in-kind accommodation with a cash approach, the cost-effectiveness of the intervention is questionable. Increasing the cash transfer to

enable beneficiaries to also cover rent costs could potentially be a more cost-effective, simpler way of addressing the shelter needs of persons of concern in this context (see also Jackson, 2017). This however would need to be premised on a market and housing analysis and on a change in the political and operational context. For the latter, the GoG would need to agree to the lifting of the upper limit of the multipurpose cash transfer (thus exceeding the value of the SSI, as discussed above); several respondents felt this was unlikely in the current economic context.

## Energy and the Environment

### Energy sector outcomes and the contribution of cash

The flats where persons of concern interviewed resided all supplied electricity, heating (either central or electric portable heaters) and internet access free of charge. None of the FGDs or key informant interviews revealed any expenditures to address unmet energy needs in this regard. Available PDMs also do not capture any energy-related expenditures or unmet needs in this sector.

## WASH

### WASH sector outcomes and the contribution of cash

Since the flats where persons of concern live are equipped with running water of drinking quality and bathrooms, the water and sanitation needs of persons of concern, including washing of clothes, food preparation in communal kitchens, personal and household hygiene are all met through the ESTIA accommodation scheme. In addition, in the three buildings visited, washing machines in communal areas with laundry detergent were provided free of cost. There were no indications during FGDs and key informant interviews that the multipurpose cash assistance is used to meet any of the above WASH needs.

Bidun females from Kuwait in Soulioton building appeared particularly happy to have access to

drinkable tap water. As one female explained, “just opening the tap and drink” was something that they had never experienced. As marginalized and stateless Bidun<sup>18</sup> in Kuwait they never had access to proper housing and had lived all their lives in overcrowded shacks with no water, sanitation or electricity. They felt that they were now living in “luxury”.

Baby diapers were mentioned by the great majority of persons of concern as an essential monthly hygiene expenditure. A large portion of persons of concern benefiting from the urban accommodation scheme, and indeed persons of concern that participated in the FGDs for this review, are families – either male or female-headed, with babies, toddlers and small children for whom diapers are a routine cost. In FGDs there was also mention of families with older children buying diapers regularly, as ongoing bedwetting was a problem.<sup>19</sup>

The cost of diapers inevitably varies from household to household and is dependent on the number and age of children. It was therefore difficult to get an exact understanding of the monthly expenditure. What was clear however was that persons of concern interviewed found the price of diapers high: a pack of 72 diapers was indicated at around 12–15 EUR (or more, depending on quality) and monthly expenditures on diapers per household ranged from 60 to 150 EUR (again dependent on the number of children). Covering this cost with the multipurpose cash grant was indicated by all as difficult. One Iraqi male respondent in Peania with a family of five small children stated, “We basically spend all the cash on diapers; if it wasn’t for my wife’s parents in Germany who send us money, I don’t know how we would eat. All I want is to go to Germany”.

Persons of concern in Peania and Kypselis Square complained that lice infestations among children were often occurring and lice shampoo was reported as an occasional hygiene cash

expenditure. At around 5 EUR a bottle, the cost of shampoo was considered high, especially as more than one bottle was typically needed to treat all family members.

A review of available PDMs indicate that only Mercy Corps reports (September and October 2017) include diapers as a separate cash expenditure from hygiene items, possibly denoting an awareness that this is an important expenditure. The October PDM report indicates that hygiene items (with no breakdown) amounted to 4.5% and diapers also to 4.5% of cash grant expenditure (Mercy Corps Greece, 2017). The findings of a 2016 satisfaction survey conducted by CRS, Caritas Athens and Caritas Hellas among persons of concern living in urban accommodations mentions diapers as an expenditure, but it is grouped under a broad 10% hygiene costs (CRS et al., 2016).

Baby diapers and lice shampoo were recurrent and occasional hygiene needs that were reported as been addressed either in part or fully with the cash grant. While no one reported savings, some, as the quote above shows, did indicate that they received remittances which helped make ends meet. Discussions on the above hygiene expenditures, diapers in particular, were often linked to the need to sacrifice other basic needs and deploy negative coping strategies, as discussed in the ‘Food’ section above. The inadequacy of the cash amount was again a recurrent theme of discussions.

## Health

### Health sector outcomes and the contribution of cash

Since 2007, Greek law (14 PD 220/2007) has allowed refugees, migrants and asylum seekers free access to the public primary health care system (Action Aid et al., 2016; GCR, 2016). Until 2016, fully registered persons of concern needed

<sup>18</sup> PoCs in Kuwait are the stateless *Bidun*, in Arabic meaning *without* (i.e. without nationality). Under Kuwaiti law, Bidun are considered illegal residents and are denied citizenship, essential documentation, including birth, marriage, and death certificates, access to free government schools and legal employment opportunities. They are considered as extremely vulnerable, suffer from limited freedom of movement within the country and live under the constant fear of deportation. <https://www.hrw.org/news/2011/06/13/kuwait-stateless-bidun-denied-rights>.

<sup>19</sup> Frequent bedwetting and involuntary urination among children has been found by several studies as widespread among Syrian and Iraqi children and linked to war-related traumas. See for example Save the Children, 2017.

an AMKA number (National Insurance Number) to access secondary health care and also medicines, which if provided on prescription by a doctor working in a public health facility are free of charge (UNHCR, 2016c). In 2016, a new national law (Article 33 L 4368/2016) has extended free access to the public health system (primary and secondary) and pharmaceutical treatment to all persons of concern, regardless of whether they have an AMKA number (GCR, 2016).

Despite legal provisions, supply and demand side barriers make access to health an ongoing challenge for persons of concern. As explained by some key informants, one barrier stems from the supply side. Personnel in public health facilities may not always be aware of the legal framework governing persons of concern' access to health and in turn either charge them or refuse to provide medical care. From the demand side, language was widely mentioned during both key informant interviews and FGDs as a key barrier of access. As also observed during visits for this review and elaborated below, the majority of persons of concern do not speak Greek and only a limited number speak English. English is also not widely spoken among health care staff or the Greek population in general. Without interpreters, persons of concern are faced with significant challenges when interacting with health care providers, and to understand their pathologies and treatment options.

Significant, recurrent health expenses for illnesses and disabilities, or costs to and from health facilities, did not stand out during FGDs conducted for this review. A health specialist indicated that some persons of concern with chronic illnesses may pay up to 40–50 EUR a month for medicines. As he explained, while the cost of medicines should be free for all persons of concern, demand and supply barriers, mean that some may end up paying for medicines using the cash grant.

While access to health facilities was not an issue for persons of concern interviewed in the two central locations in Athens, for those living in Peania it was a problem. One male Syrian PoC explained that the torture he had suffered in jail had left him with a limp and a chronic injury that

led to constant swelling of the feet. When he first arrived in Athens he went twice to a public hospital and was prescribed some medicines, all for free. However, the long journey on public transport left him exhausted. In his own words, “by the time I got back here [the building] my feet were swollen and aching. It is not worth me being in pain for days because I actually go to see a doctor. I never went again. It is too far.”

Health costs do not appear as a substantial expenditure in PDMs reviewed. The survey conducted by CRS et al. (2016) in urban accommodations find that 3% of the cash grant is spent on health. Mercy Corps Greece (2017) in Moria camp however notes that the bulk of transport costs – 5% of the cash transfer – were for access to health. However without proper disaggregation of expense categories it is difficult to draw clear conclusions in this regard.

One UNHCR staff member interviewed identified a number of areas for potential collaboration between health specialists and the GCA. These include joint work to better understand cash expenditure on health, including transport costs to access health services; exploring the provision of family planning and reproductive health services to persons of concern; scaling up dissemination of information regarding availability of translation and other services; and sensitization around mental health support.

## **Complementarity with other programmes**

One of the complementary services offered by the ESTIA programme in urban accommodations is translation. In all the buildings visited, a resident translator was available on a daily basis to support persons of concern with translation services, including making appointments at health facilities and accompanying them to provide interpretation. As the majority of persons of concern recognized language barriers as a problem in their daily life in Athens, this service was greatly valued. At the same time however, resident translators are not always available, for example on weekends or out-of-office hours, making access to emergency services, and also scheduled appointments, at times difficult. One male Afghan PoC in Kypselis Square recalled:

“

*The morning of my hospital appointment the resident translator was sick and did not show up here at the building. I decided to go to the hospital by myself. After the doctor did an x-ray on my chest, I did not understand how to get the results. I waited, but then I got upset as I could not understand what was going on and I left. I never got the results or a diagnosis for my cough.*

In addition to resident translators, persons of concern in Athens can avail of translation services offered by other actors. Following recent collaboration between the Health Working Group (which UNHCR co-chairs) and the Ministry of Health, translators are increasingly available in selected public hospitals in Athens only, either on site or on stand-by to offer free services to persons of concern. The Hellenic Red Cross is offering a toll-free number that persons of concern can use to book a free translation service for scheduled appointments at health facilities. However, as some interviewees noted, gaps in the dissemination of information mean that some persons of concern may simply not be aware of these services. Indeed, this was confirmed during FGDs conducted for this review; no persons of concern – or indeed NGO staff working in one of buildings – knew of these services.

As already discussed in the preceding sections, access to information about services and entitlements persons of concern have within public health services, as well as assistance provided by other entities, such as NGOs, is clearly an area that requires attention.

Psychological support is a confidential and anonymous service also provided free of charge to persons of concern living in urban accommodations. Several key informants emphasized how critical this was, given the prevalence of trauma as a result of war and displacement, and the limited availability of psychosocial services and mental health support in

the public health system. Indeed, in almost all FGDs conducted for this review, participants recalled traumatic events, including life under the ISIS regime, torture at the hands of the Syrian regime, beatings by smugglers, as well as perilous boat journeys and landing in dangerously overcrowded reception sites on the Aegean islands. In some discussions the emotional distress was palpable and some cried.

Psychological support was available in all three buildings visited and provided by a qualified Greek psychologist available for consultations in one office room on a weekly basis. Sessions were delivered upon request, and in the Soulioton building<sup>20</sup> were also attended by the female resident translator to offer interpretation.

A small minority of persons of concern reported using this service. In the FGD with male Afghans in Kypselis Square, only one participant stated that he had been seeing the psychologist, every week for the past few months. He was satisfied with the support and said, “it helps a lot”. He felt that other residents as well in Lesbos, where he and his family resided before being transferred to Kypselis Square, had mental disorders but were not seeking support.

Feelings of shame and being uncomfortable with the idea of speaking about one’s own emotions were all highlighted by FGD participants as reasons behind low uptake of this service. Similar issues, as well as the stigma associated with seeking mental health support, also emerged during the FGD with female persons of concern in the Soulioton building. One female participant gave insight in this regard when she said, “back home in Aleppo one of my neighbours became depressed. Poor woman! We all started to gossip behind her back saying that she had lost her mind [*everybody laughs*]”.

Cultural factors were also found to present barriers to services. In addition, the presence of the resident translator during consultations may well act as a

<sup>20</sup> The day of field visit to the Soulioton building coincided with the day the psychologist was on site for consultations and this provided opportunity for useful observations.



deterrent to the use of the service, given fears of compromised anonymity and confidentiality.

While no doubt positive and needed, free psychosocial services may not therefore be accessed by those who need it. There is a need for greater understanding of demand-side factors influencing utilization of psychosocial services in this context. Joint work between UNHCR health coordination and partners' health staff on sensitization activities and awareness campaigns, to address stigma and inform potential recipients of the nature, rationale and benefits of this service, would be beneficial to increase uptake.

No assessment or regular monitoring was found by this review to support understanding of the impact of complementary services delivered, including psychosocial support, as well as their effectiveness and appropriateness, uptake and barriers of access experienced by different persons of concern (e.g. by age, sex, nationality, status). These services can however have a pivotal function in enhancing the well-being and protection of persons of concern, and also supporting self-reliance and local integration, for example through the provision of language classes and afterschool support.

Furthermore, while no doubt a positive step forward in improving monitoring, the focus of the newly developed GCA PDM is largely limited to cash assistance. As such, it does not capture the holistic nature of assistance in this context where cash, housing and complementary services are provided in synergy to ultimately help persons of concern achieve better standards of living, and for many, integrate. The GCA PDM tool could be usefully paired with other tools that, jointly, bring the spotlight on the combination of assistance provided, examine the synergistic impacts created (and potential for such impacts), and evaluate the types and sequencing of interventions that work best to enhance sectoral outcomes.

## Education

### Education sector outcomes and the contribution of cash

Under Greek law (Article 9 PD 220/2007), all asylum-seeker and refugee children have the right to enrol in public schools (GCR, 2016). However, distance to school and indirect costs of education, food and clothing in particular, were mentioned as barriers to enrolment in school.

Education was indicated by many persons of concern as an important priority, seen as a pathway for children to attain a better life, but in Kypselis and Souliouton buildings, not all persons of concern were sending their children to school. In Peania none did. Here, the building located approximately 2 km away from the nearest public school but with no public transport links. The only means of access is by foot along a busy road with no pavement, which was considered by persons of concern and NGO staff as too dangerous. One Iraqi female with four children, all of school age, said:

“

*We left Iraq so that our children could have a better future. My husband and I keep telling them that we'll find a way to send them back to school. After months on Kos Island we are here. My 13 year old son is very angry and sad all the time, all he wants is to go to school. I feel I have let him and his siblings down [starts crying].*

Indirect costs of education, mentioned by several persons of concern in all three buildings, included buying new clothes and providing children with packed lunches or lunch money, which were considered necessary to facilitate integration in school, boost confidence and protect children from bullying.

These additional costs were however considered prohibitive, in light of the financial hardship that virtually all persons of concern interviewed reported. The cash transfer was considered by all as not sufficient to extend beyond basic needs, such as food. In the words of one Afghan male in Kypselis Square, “we are outsiders, we don't

want our children to stand out even more and feel uncomfortable by looking poor. We fear that other children will make fun of them if they are not dressed nicely.” Similarly, one female in Peania explained, “we have to give our children whatever others take with them as packed lunches or snacks. We can’t just give them a za’atar<sup>21</sup> sandwich here in Greece, can we?”

Inability to afford these costs was found to represent a barrier of enrolment for many, and particularly for families with more than one child of school age. The same Iraqi female of the quote above in Peania felt that even if free transport was available, she would find it difficult to send all her four children to school, precisely because of the costs involved.

### Box 2: Children enrolled in school in Athens

In Kypselis Square one Afghan man explained that his eight year-old son was enrolled in the public school located at walking distance from the building. At the beginning of the school year in September he bought him new clothes for around 100 EUR. He estimated that he used approximately 35 EUR from the monthly cash transfer and the rest from the remittance that he regularly receives from relatives in Iran. He gives his child 1 EUR a day to buy snacks at school. While at the start of the school year his son was “shy” and found it difficult to follow the classes, nearly four months into the school year he feels that he is increasingly enjoying school and his Greek is improving. (The child was possibly attending preparatory classes as part of the new Government initiative, see below.)

## Complementarity with other programmes

Afterschool homework support is one of the complementary services provided by the ESTIA programme. In Soulioton and Kypselis Square, persons of concern mentioned that NGO staff and volunteers offered this service free of charge to children who were attending school. This however appeared dependent on staff or volunteer availability, and was not a regular, systematic service. persons of concern did not elaborate on the quality and perceptions of this service, though a few simply said that “it helped”.

In Peania, where none of the children went to school, NGO staff said that they were making a special effort to step up provision of English and Greek classes for children and encourage them to attend. They were also organizing recreational activities on a regular basis, such as art, dance and music lessons (such activities, both for children and adults, were also mentioned in other buildings visited). At the same time they were exploring options to provide a free daily bus to and from the school, but funding was reported to be an issue. In all buildings visited, no systematic non-formal education was provided, mainly due to funding and resources constraints, according to NGO staff.

In the 2016–2017 school year, the Greek Ministry of Education, Research and Religious Affairs in cooperation with UNHCR, UNICEF and IOM rolled out an initiative aimed at integrating children (aged 6–15 years) living in urban settings into the education system. This has entailed the establishment of free preparatory classes (in schools identified by the Ministry) where children learn Greek, English, mathematics, art and other topics with a view to eventual integration into public schools. While this programme is of course welcome, there remain gaps around provision of pre-school education, senior secondary (over 15 years old), higher education and, as mentioned above, vocational training

<sup>21</sup> A traditional Middle Eastern blend of thyme and other herbs, spices and sesame seeds.

# Conclusions

Through the EU-funded ESTIA programme, UNHCR and partners have been providing a package of assistance comprising multipurpose cash, urban housing and complementary services to eligible persons of concern in towns and cities in Greece.

Multipurpose cash is a dignified and appropriate form of assistance in a European country like Greece and is helping persons of concern to meet their basic needs, with the bulk of cash assistance spent on food. The cash value however was considered by all persons of concern and several key informants interviewed as not enough to address multiple household basic needs, including food, hygiene items and education costs. This appeared particularly true for large families with significant diaper expenses, and for persons of concern living away from downtown Athens paying higher transport fares.

Some health and education needs are met through cash, although language difficulties, lack of awareness of rights and entitlements, and indirect costs of education were found to be limiting access to these services. The discussion has highlighted a causal pathway between the provision of accommodation in urban areas and persons of concern' feelings of safety, with positive protection outcomes as a result. Multipurpose cash assistance has not however supported their ability to access livelihood opportunities, and despite expressing strong desires to work, persons of concern are unable to find employment easily.

The provision of urban accommodation with bathrooms, running water, washing and cooking facilities, utilities and internet – all free of charge – has also helped persons of concern to meet their shelter needs and most of their WASH and energy needs. The provision of complementary services in urban accommodations are of pivotal importance in this context as they help address critical aspects of welfare (e.g. psychosocial support) and self-reliance and local integration (e.g. language classes, afterschool support).

Poor monitoring has hampered understanding of cash expenditures and outcomes across different

sectors. It has also contributed to divergent opinions among humanitarian actors on whether the cash value is enough, and what “unmet” needs exactly are, for whom and where.

The forthcoming, consolidated GCA monitoring tool is a positive and welcome step forward, and findings collected through the tool have the potential make a solid contribution to the global (currently limited) evidence base on multipurpose cash and sectoral outcomes. Complementing the findings with qualitative analysis has the potential to deepen understanding of cross-sectoral outcomes and the multiple pathways through which positive outcomes in different sectors can be promoted. Attention should also be paid to exploring how to jointly monitor the cash, housing and complementary service components of the ESTIA programme.

Developing a strategy to clarify the duration of assistance of ESTIA beneficiaries, possible future integration of some of the current caseload into the SSI, and handover and exit processes are recognized by all as critical priorities, and rightfully so. While efforts are directed at developing a way forward, there is a pressing need to improve the information flow and communication.

To advance current debates on the exit strategy of the ESTIA programme, a number of actions with interlinked benefits could be prioritized. Sustaining discussions with the GoG on the advantages that a vulnerability assessment would harness in this context is a key step. Assessment findings would provide the basis for a more flexible cash response to the needs of persons of concern. They would also help to profile the persons of concern that will require ongoing cash and other support, possibly through integration into the SSI. Ongoing discussions are based on the premise that some persons of concern will reach self-reliance and integration and in turn their support will be phased out. At the moment the self-reliance of the majority of persons of concern in urban accommodations is questionable. As such, parallel, bolder efforts should be directed at exploring ways, primarily around livelihood support, to put persons of concern on a more explicit path towards self-sustainability and integration in Greece.

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# Annex 1:

## Key informants interviewed

Organization	Name and surname	Title
UNHCR	Marina Dimitrijevic	Senior Interagency Coordination Assistant
UNHCR	Alison Carascossa	Inter-Agency Coordinator Officer
UNHCR	Rami Beirkdar	Greece Cash Alliance Coordinator
UNHCR	Kate Washington	Senior Inter-Agency Coordinator Officer
UNHCR	Rachel Maher	CwC National Coordinator
UNHCR	Liliana Ionescu	Senior Project Manager
UNHCR	Josep Herreros	Protection Officer
UNHCR	Vincent Briart	Senior Protection Officer (Thessaloniki)
UNHCR	Dr Evangelos Tsilis	Health Coordinator
UNHCR (Attica)	Joo Hee Kim	CwC / Protection Officer
UNHCR (Attica)	Panagiotis Tsirigotis	CBI Team Leader
DRC	Petra Samways	Protection Advisor / Co-Lead Protection WG
DRC	Petros Passas	Programme Coordinator
Arbeiter-Samariter-Bund (ASB)	Ljubisa Vrencev	Programme Manager
ECHO	Yorgos Kapranis	ECHO's Greece representative
MercyCorps	Maggie Gallagher	Director of Programs
MercyCorps	Stavroula Palaiologou	MEL Manager
Solidarity Now	Giannis Kontogiannakis	Project Manager, Urban Accommodation, Peania – Athens
Catholic Relief Services (CRS)	Georgios Preketes	MEL Officer
CRS	Eirini Aletra	Senior Cash Project Officer
CRS	Milad Waskut	Translator and refugee from Iran
CRS	Josh Kyller	Country Manager Greece/Europe Zone
IRC	Lucia Steinberg-Cantarero	Economic Recovery and Development Coordinator
Oxfam	Ahmed Tawil	Protection Officer and former Cash Officer Ioannina Field Office
IFRC	Vlad Cozma	Cash Coordinator
IFRC	Ruben Cano	Head of Country Office
Caritas	Vera Markou	Field Manager, Urban Accommodation, Athens
Caritas	Merfat	Female Egyptian translator working at Soulioton female-only shelter, Athens

## Annex 2: FGDs conducted in Athens

FGD PoC participants	Nationality	Urban accommodation, Athens
Females, married with children	Iraq and Syria	Peania building
Males, married with children	Iraq and Syria	Peania building
Females, married with children	Afghanistan	Kypselis Square building
Males, married with children	Afghanistan	Kypselis Square building
Females living with children (no husband)	Syria and Kuwait	Female-only Soulioton building
Total number of FGDs <b>5</b>		

## Annex 3: Partial and full MEB calculations

Item	Partial MEB			Full MEB		
	Individual	Family up to 5	Family up to 7	Individual	Family up to 5	Family up to 7
Food	45.75	160.13	194.44	91.50	320.25	388.88
NFI (hygiene)	6.43	13.91	15.58	16.07	34.77	38.96
NFI (clothing and child)	4.5	48.08	55.34	4.50	48.08	55.34
Health	10	20	30	10	20	30
Shool Supplies	0	7	14	0	7	14
Phone Credit	10	10	10	10	10	10
Transportation	9.8	9.8	9.8	9.8	9.8	9.8
Total	86.48	268.91	329.16	141.87	449.90	546.98
<b>Transfer Amounts</b>	<b>€90.00</b>	<b>€290.00</b>	<b>€330.00</b>	<b>€150.00</b>	<b>€450.00</b>	<b>€550.00</b>



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