Aligning aid: Recipient perspectives on humanitarian cash and social protection in Ukraine

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Executive summary

In line with the commitment of aid providers in the Grand Bargain¹, cash assistance has been an increasingly prevalent form of aid since 2016 and is people's preferred way to receive support in Ukraine.² Cash providers can rely on a functioning state system and a range of financial service providers in Ukraine. Ground Truth Solutions has been working with the Collaborative Cash Delivery Network (CCD) since January 2023 to understand people's experiences with cash assistance.

Our <u>first report</u>, published in July 2023, provides an overview of people's diverse experiences, from first hearing about available assistance to receiving and spending it. The <u>second report</u> of December 2023 documents nine user journeys of people with specific profiles in terms of location, displacement status, age, and challenges. This report provides a general analysis of the main themes that emerged from 40 qualitative interviews conducted between August and September 2023, which served as the basis of the user journeys. It adds context and additional knowledge to the most important findings regarding cash recipients' experiences in Ukraine, and provides recommendations for how to improve specific issues.

Key findings

01 · Humanitarian cash assistance does not cover all of people's urgent needs but it does (perhaps unintentionally) complement social protection payments.

Humanitarian cash assistance is not meant to sustain people in the long run, but it has proved essential when state payments have been delayed or insufficient. The people we interviewed said that multi-purpose and sectoral cash assistance had played an important role in covering basic needs or substituting missing income, especially in the first year of the full-scale war. At the same time, humanitarian cash assistance should more intentionally complement social protection, by targeting those who are excluded from existing social protection schemes and other humanitarian cash programmes.

02 · Collaborating with local actors makes cash assistance smoother and more widely available.

Local councils are instrumental to reaching people at every stage of a cash assistance programme. People trust the information they distribute about available assistance. Local councils often ensure that eligible people register by reaching out to them directly, and they can share information that speeds up cash assistance, such as registries of damaged housing. Finally, their support for the registration process and provision of infrastructure increases trust and efficiency in delivering humanitarian cash assistance.

03 · Using preferred information channels is important in order to increase the number of cash recipients.

Our findings reveal that trusted mediators, such as local councils and Roma mediators, as well as acquaintances with positive experiences, play a crucial role in sharing information with eligible people. Trusted communication channels include community chat groups and the official boards of local authorities.

04 · Some groups remain excluded from cash assistance.

Members of the Roma community are often marginalised due to several factors. They may not access the same channels of information as non-Roma. For some, limited literacy results in a lack of confidence in handling administrative matters, such as registration.

- The Grand Bargain was an agreement between 67 signatories, including the biggest donors and humanitarian agencies, to work towards a more transparent, local and accountable humanitarian aid system. Inter-Agency Standing Committee. March 2024. "About the Grand Bargain."
- CALP Network. December 2022. "Increasing the Use of Humanitarian Cash and Voucher Assistance: Opportunities, Barriers and Dilemmas."; according to the most recent Multi-Sector Needs Assessment, far more people prefer cash assistance: 62% of surveyed households preferred to receive cash, 37% chose in-kind, and 28% chose services in a multiple-choice questionnaire: REACH. December 2023. "2023 MSNA Bulletin: Ukraine."

They often rely on alternative information channels like Roma mediators or peers. For lack of documents, skills or information, some interviewees from the Roma community did not receive any social protection payments or humanitarian cash assistance, while it took others up to six months to receive information about relevant payment schemes. We asked people to tell us who they thought was excluded from cash assistance. They mentioned older people, especially those who live alone and do not have anyone to help check information or register online, people with steady but insufficient income, and people with no or fewer than three children, which aligns with our earlier findings.³ Finally, they mentioned people of pre-retirement age, often not considered as the most vulnerable by aid providers, but who struggle with reduced health or physical conditions.⁴

Recommendations

We asked all interviewees for recommendations on how to improve cash assistance. We then presented findings at three full-day workshops, facilitated in collaboration with Open Space Works Cooperative and the CCD, in Dnipro, Odesa, and Kyiv between 25 and 30 October 2023. Over 90 participants from 49 different organisations, including international and national NGOs, UN agencies, local civil society organisations, and donors, attended the workshops to discuss the findings, share good practices, and cocreate recommendations. The following recommendations for improved cash assistance reflect respondent experiences as well as the workshop outcomes, and they are addressed to all assistance providers in Ukraine, including humanitarian organisations and the government.



Design of cash programmes



Better align cash programmes with social protection systems. Use existing social protection systems for guidance in designing programmes and build on the existing national social protection framework when setting up registrations. To avoid excluding the same groups as seen in social protection schemes, humanitarian cash providers need to map out and complement existing social protection and local NGO services, collaborate closely with the local social protection administration to understand who receives which assistance from the state, and have a transition plan so that the programmes may be absorbed or replicated by the government or local actors. Humanitarian organisations should understand which cohorts of people are not sufficiently assisted by the government and target on this basis to meet the needs of groups excluded from the social protection system, and to make sure that humanitarian cash is indeed reaching the most vulnerable.



Consider top-ups to existing social protection schemes, such as those currently implemented by UNICEF, WFP and UNHCR.



Ensure flexible targeting strategies to address the unique needs and vulnerabilities of diverse community groups. Utilise local knowledge and community feedback to inform targeting criteria. Have more honest and open reflection within the designated thematic task team (TT1) of the Cash Working Group (CWG) on what is working, what isn't, and who is left out.

- ³ Ground Truth Solutions. July 2023. "<u>'Keep in touch with the people.</u> Perceptions of aid in <u>Ukraine's changing context</u>," p.12.
- Other studies also mention that 50–70-yearolds are vulnerable, but do not always meet the multi-purpose cash assistance (MPCA) criteria. See CALP Network. December 2023. "Cash and Protection in the Ukraine Response," p. 31.
- CCD and Ukrainian Cash Consortium (UCC). August 2023. "Alignment Options for Humanitarian Cash with the Ukrainian Social Protection System."
- ⁶ Currently, there are three top-up programmes in implementation. The Ministry of Social Policy is cooperating with UNICEF to provide winterisation assistance to low-income families with many children and low-income families with children with disabilities. Ministry of Social Policy of Ukraine. 7 December 2023. "Low-income large families and families with children with disabilities living in the war zone will receive funds for 'winterisation'." With the World Food Programme, it provides additional payments to pensioners who live in combat zones and receive small pensions. WFP. 31 August 2023. "WFP distributes complementary cash assistance to pensioners in Ukraine thanks to European Union and other donors.". With UNHCR, it provides additional assistance for families that heat their homes with solid stove fuel (wood and coal), increasing the amount of maximum support. Ministry of Social Policy of Ukraine 29 November 2023. "Development of social services and further assistance to war victims: The Ministry of Social Policy and UNHCR discussed cooperation plans for the near future."

reach marginalised groups. Roma mediators have played a crucial role in informing members of the Roma community and assisting them with the registration process. Community representatives such as heads of residential blocks have informed potential recipients and coordinated applications for cash for shelter. Social protection workers within communities with in-depth and up-to-date knowledge have informed aid providers about vulnerable members of the community. Lessons should be learned from organisations who have already succeeded in reaching marginalised groups.

Use and promote findings from gender assessments (e.g., the rapid gender analysis conducted by the Gender in Humanitarian Action Working Group)⁷ to address power imbalances and ensure equitable distribution of aid. Such assessments show that both access to assistance and its use are gendered, and that the full-scale invasion changed gender roles and led to different coping strategies for men and women.



Information

Enhance communication about eligibility criteria, duration of assistance, aid recipients' rights, and the cash assistance process, to make sure people understand the programmes they are eligible for. Providing sufficient information can alleviate overburdened feedback mechanisms such as hotlines.

Develop centralised platforms where aid recipients can access all necessary information about humanitarian assistance. Engage the Government of Ukraine to disseminate information about this platform through ministry websites and social media, because people tend to trust official channels.

Leverage online and offline local government communication channels such as local council Telegram channels, chatbots, announcement boards, leaflets, and banners.

Use popular local social media groups (such as on Viber or Telegram) to disseminate updated information quickly, prevent distortions, and adapt communication channels to peoples' preferences. Several interviewees receive or verify information through these networks.

Develop referral systems and social assistance/services mapping, including for government assistance. For example, leaflets have been designed in Poland to help Ukrainian refugees understand their rights with regard to social protection schemes, and how to access these – a similar product could be developed in Ukraine to alert people to the universal as well as low-income schemes to which they are entitled. Information could be shared through the inter-sectoral de-duplication task force recently created under the Inter-Cluster Coordination Group, or the task force of the CWG for post-distribution monitoring.⁸

Have a centralised status checker so that people can follow the progress of their application and understand its status. One UN agency developed such a system for its programming, and it was suggested that similar initiatives could be expanded to the whole response.

OARE. October 2023. "Rapid Gender Analysis Ukraine October 2023."

⁸ Cash Working Group. 10 January 2024. "CWG meeting minutes."



Application and registration



Cooperate with local authorities and departments of social protection to register people for cash assistance. Relying on the local expertise of social protection workers who know the needs of specific people and can conduct registration in particular settlements can help reach more people and reduce queues. Interviewees appreciated being assigned a specific time slot for registration that reduced waiting times. Consequently, they reported feeling safer during registration. Interviewees also appreciated psychological counselling services at registration centres.



Mitigate issues linked to missing documentation. Allow a broader variety of documents to be used for verification, to address the challenge of applicants without official identification documents (e.g., via the Diia app or driver's licenses). In areas where there is significant damage to housing, people living in multi-family buildings have to coordinate applications for a police certificate of destruction. They may face obstacles to obtaining the certificate if some tenants have moved out. Organisations could instead request other means of verification, such as the application to receive the certificate of destruction, or photos, while ensuring the protection of all personal data collected. In the case that the aid provider can conduct an assessment themselves, they could add the option "unable to obtain a certificate for damaged housing" to the application form.



Ensure support for those without documentation by referring individuals without documentation to protection organisations, legal aid organisations, and social workers at local social protection administrations that can assist with obtaining necessary documents. Continue advocating with the government to ensure temporary documentation for people without documents. Those from de-occupied areas cannot access multi-purpose cash assistance (MPCA) programmes unless they have an active bank account, or the partner is using prepaid cards. Temporarily valid documentation in these cases could broaden access to MPCA.



Improve registration processes by providing clear guidelines and simplified forms. Communicating eligibility criteria clearly and early in the process can help reduce the numbers of people registering who are not eligible afterwards. Clear written and verbal instructions about banking information are important in order to avoid errors, as are screenshots to illustrate instructions for online registrations. Inviting people to register at specific times also helps save time and increases trust between recipients and aid providers.



Provide information to recipients on data protection. Our recent study⁹ shows that receiving information on data protection from cash providers correlates with higher levels of trust in aid organisations to use personal data in ethical, lawful, and secure ways. Respondents who have received information on data policies are also much more likely to take action to mitigate the risks of sharing personal information.¹⁰

Ground Truth Solutions. September 2023. "Balancing aid and privacy: Perceptions of data protection policies for cash assistance in Ukraine."

OGround Truth Solutions. September 2023.

"Balancing aid and privacy: Perceptions of data protection policies for cash assistance in Ukraine," pp. 14–15.



Receiving and spending cash



Collaborate with multiple financial service providers to better adapt cash delivery to people's preferences and expand options to ensure inclusivity. This should be based on a mapping of available financial service providers (FSP) – the March 2022 mapping conducted by the CWG could be updated to reflect user experience from the last two years. Whereas young people are comfortable using online banking (like Privat24), less digitally literate and older people need assistance. In their case, delivery through more traditional partners like the Ukrposhta, the national postal service of Ukraine, may be more appropriate.



Address cash assistance taxation. "Non-targeted charitable donations" such as multi-purpose cash assistance are subject to personal income tax at a rate of 18% and a military tax at 1.5%. Internally displaced persons, people living in territories with current or recent hostilities and "war victims" are exempt from taxation, but the latter category is not clearly defined, and organisations may be cautious applying this category broadly. National aid providers can supply a letter to recipients from the CWG, which proves to tax authorities that their assistance is charitable. The CWG could also advocate for legislative changes that allow organisations to assist a wider range of people without risking penalties from the tax authorities.



Feedback



Inform people about the importance of feedback and how their opinion contributes to improved programmes. This should be supported by specific examples of changes based on feedback received. For example, some organisations strengthened offline communication channels based on the feedback received from older, non-digitally literate people, who were not reached by online tools.



Diversify and simplify feedback channels and adapt them to different preferences and capabilities (e.g., have multiple channels available to relieve the overloaded hotlines). In our recent nationwide survey, people expressed a preference for mainly providing feedback through hotlines, private messages through social media, face-to-face to aid providers, ¹² or via online forms. Interviewees appreciated video calls with aid providers, where it was not possible to interact in person. Similarly to previous rounds of data collection, we find that more can be done to diversify communication channels.



Seek feedback proactively and systematically from aid recipients and non-recipients, while ensuring anonymity and data protection. For example, feedback could be collected during any activity with direct contact to aid recipients, while, for instance, assistance is provided for the repair of damaged housing.



Share feedback among aid providers and organise learning events to discuss feedback and lessons learned. In addition to the Ground Truth Solutions—Open Space Works Cooperative—CCD workshops, utilise existing learning and sharing platforms, such as the CWG and the NGO forum. This should also include the sharing and discussions of post-distribution monitoring results.

Cosht. 1 August 2023. "Who should pay for charitable aid and humanitarian aid and how much?"

Ground Truth Solutions. July 2023. "'(Keep in touch with the people.' Perceptions of aid in Ukraine's changing context," p. 24.

Introduction

In January 2023, Ground Truth Solutions and the CCD set out to understand the experiences and perceptions of people who had applied for or received cash assistance in Ukraine, both from humanitarian organisations and through government social protection schemes. The Ukrainian cash response is the largest in the history of humanitarian action, reaching an unprecedented scale in 2022. By December 2023, multi-purpose cash assistance (MPCA), the leading form of cash assistance, had reached 9.7 million people through the distribution of USD 1.87 billion. 13 Cash assistance is further distributed as sectoral cash, group cash transfers, and other smaller forms of assistance, as well as top-ups to government programmes by UN agencies.

Our first round of research, ¹⁴ conducted in January-June 2023 in collaboration with Open Space Works Cooperative, provided an overview of people's experience with cash assistance, from the application stage to spending the money. Through focus group discussions and in-depth interviews, the purpose was to understand the broad range of experiences in different locations across the country.

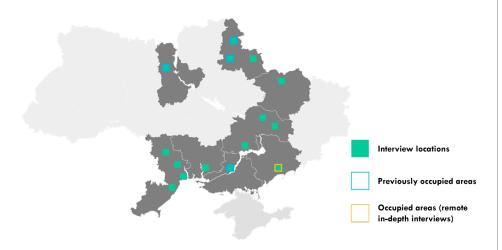


For the second round of research, also in collaboration with Open Space Works Cooperative, we conducted 40 in-depth interviews across eight oblasts in August-September 2023, to gain a better understanding of the personal stories of specific profiles of people. The findings are divided into the general analysis presented in this report, and the detailed user journeys of cash recipients.¹⁵

The nine personas presented represent the user journeys of men and women of different ages, geographical locations, displacement status, and levels of vulnerability, as well as recipients of various types of cash assistance. These personas are fictional but realistic profiles that contain averaged demographic characteristics of different groups. They offer a comprehensive view of their varied needs, behaviours, and experiences of the cash programmes, presented through visual user journey maps.

To complement those findings, this report offers an in-depth analysis of the interview transcripts and includes recommendations from communities and stakeholders involved in cash assistance programmes on how to enhance the humanitarian response in Ukraine.

Map of Ukraine depicting the interview locations:



For more detail, see the multi-purpose cash assistance flash appeals for 2022 and 2023: UN OCHA. 2022. "Multi-Purpose Cash Assistance."; UN OCHA. 2023. "Ukraine Multi-Purpose Cash Overview."

Ground Truth Solutions. July 2023. "Cash is king —if you can get it."

Ground Truth Solutions. December 2023.

"No-one has ever helped me like this."

Background

Despite the full-scale war with Russia, the Ukrainian government's social protection system remains functional and able to extend support to an increasing number of people. According to the International Labour Organisation (ILO), 73% of the Ukrainian population received at least one type of social benefit as of 2021.¹⁶ The World Bank's recent telephone survey shows that pension and social assistance make up more than 70% of household income for the poorest 40% of people.¹⁷ The Ukrainian government aims to meet basic lifecycle needs and achieve a large coverage rate through a multitiered social protection system made up of social safety net programmes (through specific schemes targeting children, older adults, newborns, maternity, people with disabilities, low-income households, etc.) and social insurance programmes.¹⁸

To respond to the extensive destruction of property, infrastructure, livelihoods, and loss of income, the Ukrainian government expanded shock-responsive social assistance to account for the increased risks of the conflict. It expanded current programmes, such as housing assistance for internally displaced persons (IDPs), and enacted new social protection programmes, such as the partial unemployment programme and the compensation programme for damaged or destroyed housing.¹⁹

However, some of these payments do not cover all of people's needs (e.g., child benefits do not extend past six years of age) and the needs of all groups adequately (e.g., the statutory subsistence minimum for people unable to work, which includes older adults and people with disabilities, does not factor any additional costs attributed to their specific needs, such as higher healthcare or transportation costs), especially critical humanitarian needs. This is why aligning humanitarian assistance with social protection payments is essential.

In Ukraine, humanitarian cash assistance is distributed in various forms. Multi-purpose and sectoral cash assistance are complemented by top-ups to insurance pensions and winterisation assistance, ²⁰ group cash transfers, support to survivor- and community-led responses, and different forms of cash assistance from various international and local civil society organisations that are not part of sector-specific coordination. More than 50 reporting partners deliver MPCA in Ukraine, closely coordinated through the CWG. Since August 2023, the Ukrainian Ministry of Social Policy, along with local and international NGOs (LNGOs and INGOs), UN agencies, and a group of donors has tasked a Technical Assistance Facility (the PeReHID initiative) to closely coordinate with humanitarian actors to ensure that humanitarian assistance aligns with the existing social protection system, as well as to propose recommendations to render the social protection system more shock-responsive.

Findings

01

Humanitarian cash assistance is essential to complement social protection payments

The payments from the safety net programmes and social insurance programmes of the Ukrainian government have remained largely uninterrupted since the start of the conflict.²¹ Older people from both government-controlled locations and occupied territories reported receiving their pensions from the government regularly since the full-scale



Almost two years after the house was hit, we wrote a statement to the police and received a report on the damaged housing, but the city council did nothing. My husband went to the city council to ask for windows, but they refused, saying that when there is a victory, then there will be reparations.

Non-displaced woman in Derhachi, Kharkiv oblast



In 2022, we needed [humanitarian cash assistance] very much, as we had neither a main job nor income. I did not work from 24 February to 15 April 2022.

Non-displaced man in Hostomel, Kyiv oblast, liberated community

- CCD and UCC. August 2023. "Alignment Options for Humanitarian Cash with the Ukrainian Social Protection System," p. 14.
- World Bank. April–June 2023. "<u>Listening to Ukraine: Access to social services and income support</u>."
- 18 CCD and UCC. August 2023. "Alignment Options for Humanitarian Cash with the Ukrainian Social Protection System," p. 14.
- ¹⁹ Ibid, p. 14.
- ²⁰ Ministry of Social Policy of Ukraine. 7
 December 2023. "Low-income large families and families with children with disabilities living in the war zone will receive funds for 'winterisation'; WFP. 31 August 2023. "WFP distributes complementary cash assistance to pensioners in Ukraine thanks to European Union and other donors."; Ministry of Social Policy of Ukraine. 29 November 2023. "Development of social services and further assistance to war victims: The Ministry of Social Policy and UNHCR discussed cooperation plans for the near future."
- In the previously mentioned World Bank survey, 90% of respondents reported no disruption in accessing social protection payments between April and June 2023.

invasion. People we interviewed receive social assistance disability payments; childcare payments for children under three years of age; and assistance for low-income single parents, low-income families, and large families (3+ children). The Ukrainian government further provides heating and utilities subsidies and other assistance through several smaller programmes, including one-off payments to specific groups. On top of the regular social protection payments, people we interviewed also received several shock-responsive payments that were established by the Ukrainian government in the aftermath of the Russian invasion. These include the IDP Housing Assistance and other short-term payments, such as the ePidtrymka programme, which, at the beginning of the full-scale invasion, provided a special unemployment payment to those who had lost their jobs or small businesses²². People from liberated communities have also been able to receive one-off government support as immediate relief.

Humanitarian cash assistance was an important additional resource for many people, such as for older people from occupied communities in the early months of 2022, when they reported significant delays with their pensions and used MPCA to cover basic needs. Some people we spoke to waited for months for assistance because of delays in receiving information about its availability rather than because of time elapsing between registration and receiving aid. Interviewees also mentioned receiving cash for shelter from humanitarian providers faster than the government payment under the eVidnovlennya²³ (e-restoration) programme, which allowed for urgent and immediate repairs. Daryna's user journey illustrates this in detail, as she was able to install windows, renovate the children's room, and repair the roof with the cash received.

MPCA is often crucial to cover housing expenses, particularly rent and utilities for IDPs, as the monthly governmental IDP payment of UAH 2,000²⁴ proves insufficient. <u>Vadym</u>'s user journey illustrates spending IDP payments and MPCA to cover rent and utilities. These amount to UAH 9,000 each month, which he only meets by combining the monthly government support of UAH 3,000 for IDPs (increased for a person with a disability), his pension, and the one-time UAH 6,600 MPCA payment. Still, he felt that this amount of humanitarian assistance, intended to cover urgent needs for three months, lasted less than one month.

People also combine different types of assistance – cash and in-kind – to repair damaged houses. Some received MPCA or, in the south and east of Ukraine, a voucher for the purchase of construction materials, before receiving cash for shelter from either humanitarian organisations or the government. With these they have bought construction materials, replaced windows, repaired roofs, and covered installation costs. The amount of cash people received for repairs varied from UAH 2,000 from local authorities and UAH 6,600 in MPCA from a UN agency, to UAH 16,000 and UAH 49,500 in cash for shelter from an international organisation that covered between 10% and 50% of overall repair needs. However, although the cash enabled small-to-medium-sized immediate repairs and urgent repairs before the winter, people with significantly damaged housing mentioned that the support received was often not sufficient.

Some interviewees mentioned that repairs involved hidden costs that they had to cover themselves, such as added payments to remove broken windows. Among our personas, <u>Daryna</u> and <u>Serhii</u> are recipients of cash for shelter; their user journeys provide further details of their experience.

We heard other accounts of humanitarian cash programmes complementing social protection payments, when these are insufficient, from people with chronic diseases, and a mother of a child with a disability. They mentioned spending MPCA on medicine. The mother occasionally spent on private rehabilitation services when state medical services were not available or suitable. Single mothers with young children mentioned spending MPCA on children's goods and items for school, as social benefits from the state were not enough to cover these needs.

People not only use cash, but also in-kind assistance to fill gaps linked to a lack of money. People told us that it allowed them to save money on food and spend it on other needs



I also received in-kind construction materials for my house. But they are basically useless right now. As the house is almost destroyed, this single piece of roofing material will not help me.

Adult returnee woman with a child, employed, low-income, singleheaded household, Mykolaiv oblast



Daryna Read Daryna's full story here.



Vadym Read Vadym's full story here.



I have not spent the money yet. I actually do not know what to do with it – my house is destroyed, and this UAH 16,000 will not help significantly.

Adult returnee woman with a child, employed, single-headed household, Mykolaiv oblast



Serhii
Read Serhii's full
story here.

- People from previously occupied areas and close to the frontline who have lost jobs or businesses because of the war received a one-off basic income payment of UAH 6,500 under the ePidtrymka programme (Ground Truth Solutions. July 2023. "'Keep in touch with the people.' Perceptions of aid in Ukraine's changing context," p. 15). This was only open for registration for one month in March 2022. The Cabinet of Ministers of Ukraine. 9 December 2021. Decree no. 1272. "Some issues in providing assistance within the framework of the 'ePidtrimka' Programme."
- The eVidnovlennya programme was launched in May 2023, offering compensation from the Ukrainian government for damaged housing. In the first stage, the programme targeted people with slightly damaged housing; in the second stage from July 2023, it also targeted those with severely damaged property.
- Per person per household; UAH 3,000 in the case of children or persons with a disability.

– even though there is generally a strong preference for cash assistance over in-kind assistance in Ukraine. <u>Oleksandra</u>'s user journey, for example, illustrates how monthly in-kind assistance allowed her to spend MPCA on home schooling and kindergarten items, autumn clothes, rehabilitation sessions for her disabled child, and – to a lesser extent – utility bills.

Most people we talked to also spent a significant proportion of their MPCA on food and hygiene products, even though they received in-kind food assistance. The in-kind support was insufficient, or not suitable for individuals with dietary restrictions. They use MPCA to purchase food items that align with their specific dietary needs, which appear costly. Young mothers from low-income families told us that the MPCA payments, in combination with in-kind food and hygiene packages, were helpful and allowed them to cover the most urgent needs of their families – rent and utilities or children's clothes.

While our interviewees' experiences illustrate that combining various types of assistance from different actors contributes to meeting their needs, this complementarity is rather unintentional. In the first half of 2022 especially, people recall uncertainty about whether – or when – they would receive cash assistance from the state. In these cases, humanitarian cash was essential in bridging delays until state assistance arrived. Looking at humanitarian organisations' targeting approaches reveals that while they provide additional money, they do not complement social protection in the sense of serving people who are beyond the government's reach, since the CWG's recommended targeting criteria unintentionally mirrored that of social protection payments. This may prevent (multi-purpose) cash providers from reaching vulnerable people who are beyond the coverage of existing social protection systems. Incorporating a social protection lens to humanitarian programme design to address gaps in social protection would be essential to better aligning humanitarian assistance with the social protection system (see the recommendations section for more details).

Preparing for the winter

With over 1.4 million housing units destroyed or damaged since February 2022 and further difficulties arising from the lack of proper maintenance and ill-equipped temporary housing, the winter months pose specific challenges for people in Ukraine. "Winterisation" refers to adapting aid operations to address these challenges, including providing in-kind or cash assistance so that people have appropriate shelter, heating, and essential winter items. People told us that they felt better prepared for the upcoming winter in comparison to the winter of 2022, as they had developed coping strategies. These include producing their own food, installing generators and stoves, and carrying out repairs.

"We are better prepared now than last year. I have also received and installed a stove in our temporary housing, and volunteers provided me with a sheet and warm clothes."

Adult man, house damaged, Kyiv oblast, liberated community

"We still have power banks from last year; we have a generator that runs via the car, and lamps that run on power banks."

Adult woman, unemployed and a returnee, house damaged, Mykolaiv oblast



Oleksandra Read Oleksandra's full story here.



We were still contributing our own money to pay the craftsmen who were fixing the roof. About 15% [of total costs].

Non-displaced older man from Derhachi, Kharkiv oblast



It covered two months [of medicine] – I received medicine to take daily. I am very grateful for this UAH 6,600.

Older woman from Berdiansk, Zaporiz'ka oblast, occupied territories



The food packs helped me save money, because food prices are high now. The money I saved was spent on electricity.

Young, unemployed returnee woman, Sumy oblast, liberated communities



The cash assistance also helped; I bought clothes for my children, and paid utilities and rent.

Young mother of two children, Sumy oblast, liberated communities, close to the Russian border

²⁵ See Annex I for more details on alignment options for humanitarian cash, based on gaps in the social protection system.

Shelter Cluster and UNHCR. August 2023. "Ukraine Winterisation Recommendations 2023–2024," p. 2–3.

However, there is still a lot of uncertainty, especially about covering utility bills. <u>Vadym</u> received a substantial amount of money, UAH 22,000, from international organisations for heating and utilities last winter. Most interviewees, however, are trying to save humanitarian cash assistance to mitigate uncertainty and to cover the costs of firewood, coal, and electricity. In addition, for IDPs, appropriate clothing is often a challenge, as they had to leave most of their belongings behind. People with children also continually need new clothes and shoes. Older people and people with disabilities told us that they try to put some money aside for winter to buy medicine.

"We wanted to apply for a subsidy, but my family's monthly heating bill is UAH 3,500, and the subsidy is UAH 900, so it covers a very small portion."

Adult man, Kyiv oblast, liberated community

"I need a winter jacket, because most of my clothes were left at home and other things have already worn out."

Older displaced man, Odesa oblast

02

Collaborating with local actors makes cash assistance more effective and inclusive

Some of our interviewees received a call from the municipality's social protection office to register for humanitarian cash assistance. The same office created a schedule with appointment times and would follow up with people if they did not attend. This is just one example of local authorities playing an important role in informing people about available cash assistance, and it is highlighted in Oleksandra's user journey. Other examples include local council representatives sharing information through Viber, and announcements at city councils about assistance. A displaced person told us that although their hometown is under occupation, the employees of the city council continue operating remotely from different cities of Ukraine and coordinate support for people from the community. Several regions have such "coordinators" for IDPs. Our interviewee's coordinator created a Viber channel where she informed people about the possibilities of receiving assistance for IDPs.

In addition to sharing information and calling eligible people to register, cash recipients appreciate that local authorities coordinate aid provision. City and village councils provide spaces for registration and organise the process. Some of our interviewees reported receiving calls about what documents to bring to register for humanitarian cash for shelter, others told us how councils made the registration process smoother by creating a schedule to avoid queues, including a schedule with assigned dates for each street. Local councils can make additional social services such as psychosocial support available during the registration process.

People we spoke to trust local authorities, not just as a source of official information. Some also mentioned fears of providing information when filling out forms online, which is not the case when registering in person in the presence of local government officials. They are also confident in local councils that share data with aid providers to simplify the cash assistance process.



Vadym Read Vadym's full story here.



Our village council has a list of people who are eligible for aid, and they also called me to invite me to register. If someone doesn't come, they call.

Young returnee woman on maternity leave, Velyka Pysarivka community, Sumy oblast, close to frontline



I only took my passport and identification code with me. I didn't take anything regarding the damaged housing, but the village council has all the information about people who have suffered.

Non-displaced man from Pidhorodne, Dnipropetrovsk oblast



Oleksandra
Read Oleksandra's
full story here.



We have a street supervisor;²⁷ she knows how many children there are, what kind of people, what age. They know everything.

62 year-old woman, Beryslav, Kherson oblast, liberated community close to the frontline

Street supervisors are community focal points responsible for distributing information about available aid, including the dates and times of deliveries. They monitor people's needs (including hygiene needs, and keeping track of large households, older persons, and persons with disabilities) and provide names and contact information for people who are homeless, in need of special assistance, and need the aid to be delivered to them. Ground Truth Solutions. December 2023. "No-one has ever helped me like this," p. 26.

Local authorities may also mediate between aid providers and recipients. A woman from the liberated community in Galytsynovo, Mykolaiv oblast, mentioned that when the workers did not bring the materials to replace her windows – despite a signed contract with a humanitarian organisation and an instalment company – she reached out to the village council to obtain the manager's contact details and resolve the issue.

Finally, not only local authorities, but also local civil society organisations and individuals contribute to facilitating humanitarian cash assistance. Andriy's user journey highlights the importance of national charitable foundations in informing people and assisting their registration. Andriy learnt about available cash assistance from the Facebook page of such a foundation and received help from their representatives at the registration in photocopying his necessary documents.

<u>Martha</u>'s user journey presents the role of civil society organisations and community representatives in bringing people's needs to the attention of aid providers, and the user journeys of <u>Diana</u> and <u>Zola</u> highlight the important role of "Roma mediators", representatives of the Roma community. Their role will be further described below.

Digital literacy and trusted networks are key

Age and digital literacy influence the ways people receive information about available cash assistance in Ukraine.²⁸ Less literate and older people tend not to trust online methods, or simply cannot use them, and need help from more digitally literate relatives and friends. Even more digitally literate people try to verify information with friends and relatives they trust. A particularly important source in this case is people who have positive experience receiving financial assistance or previous experience with an organisation. People trusted organisations that they knew to have been operating for a long time in the country.

People also often use community chats to obtain and verify information about assistance. For example, a mother with a child with a disability used a Viber group for families with children with disabilities as a source of information about cash assistance. Cash-for-shelter recipients also quoted Viber as a main channel of information about assistance for damaged housing. A younger woman who was an MPCA recipient mentioned a "general Telegram channel for news" where she learnt about assistance provided by a UN agency. Another woman, a cash-for-shelter recipient, recalled the "Humanitarian Aid" Telegram channel as the source of information.

Some groups remain excluded from cash assistance

Certain groups are excluded from accessing assistance due to insufficient or non-inclusive information. Lack of awareness about available aid could be attributed to the channels of communication used, and the sources individuals rely on for information.

<u>Diana</u> and <u>Zola</u>'s user journeys illustrate why some, such as members of the Roma community, may be excluded from assistance, either from the state or humanitarian organisations. It took six months for Zola to learn about the IDP payments from the state. Other Roma women gave her the contact of the Roma mediator who then verified her eligibility, informed her about the documents she needed for registration, and connected her with the local organisation that supported Roma people with the process.

In addition to Roma people, our interviews reveal groups of people whom interviewees



If you don't know how to use it, there are no relatives to help you. If I hadn't helped my friends who are over 80 and who all use push-button phones, they wouldn't have known.

Older woman, Berdiansk, Zaporiz'ka oblast, occupied territories



Andriy
Read Andriy's full
story here.



Martha
Read Martha's full
story here.



DianaRead Diana's full story here.



ZolaRead Zola's full story
here.



I heard about the available cash assistance from a friend who had already applied with an aid provider and had a good experience.

Older internally displaced man, Odesa oblast



We have an online chat group for mothers of children with disabilities. Our kids all visit the same rehabilitation centre. So these mothers shared information about where to apply.

Young returnee woman from an unsafe community, Sumy oblast, close to Russian border

²⁸ See also Ground Truth Solutions. July 2023.
"'Keep in touch with the people.' Perceptions of aid in Ukraine's changing context."

perceive as needing assistance but who remain outside the purview of humanitarian cash providers. Most frequently, they mentioned older people, who were cut off from their pensions because the services of Ukrposhta were disrupted, and who did not have bank cards. Those whose children have left and have no remaining relatives seem particularly vulnerable. Not knowing how to use a smartphone, a computer, or navigate the internet, older people who live alone may not receive any kind of support. Other interviewees pointed to the needs of people aged 50 or somewhat older, a category perceived by humanitarian organisations as less vulnerable, but potentially experiencing delays with transitioning from employment to retirement.

Other people mentioned the importance of considering the actual needs of recipients, even if they have an income or otherwise do not comply with eligibility criteria. A non-displaced man from Derhachi, Kharkiv oblast, for instance, mentioned that his wife can be denied assistance, although she earns very little (UAH 6,000 per month), whereas there are "people who drive their cars and get help." Others asked aid providers to better support people who are unable to work and cannot support themselves.

Behavioural patterns that may influence application for cash assistance

Although the war has been ongoing since 2014, most people in Ukraine encountered humanitarian assistance for the first time after the full-scale invasion. One implication is that people do not always believe it is possible to receive aid, or they at least underestimate the amount they will receive.

"It was hard to believe there would be real help."

Non-displaced man, Moshchun village, Kyiv oblast, liberated communities

"Honestly, I was surprised... it even exceeded my expectations."

37-year-old, non-displaced man, Pavlohrad, Dnipropetrovsk oblast

Encountering aid for the first time means that building trust is important at different stages of cash assistance. Lack of trust may lead people to ignore information about available assistance and not take the opportunity to apply. Knowing someone who has received a type of assistance or from a particular organisation, or knowing the staff that help with registration, can help. People tend to trust information from official channels such as the government and local authorities – something that we have heard frequently in our research.²⁹

"I didn't trust the websites, but I trusted those ladies [NGO workers].

I have known them for many years."

60 year-old retired woman, Berdiansk, Zaporiz'ka oblast, occupied

"Certain organisations can be trusted, but we don't even contact others with obscure names."

68 year-old retired woman, Berdiansk, Zaporiz'ka oblast, occupied territories



A person from Rubizhne told me about an international organisation on Viber. She created a group and is responsible for supporting IDPs displaced to Odesa oblast

> Older internally displaced man Odesa oblast, displaced from occupied Rubizhne, Luhansk oblast



I think rather that some people don't know they can get this help... It depends on who you communicate with, what sources you use, and your personal attitude regarding assistance.

> Non-displaced man, Kyiv oblast



I heard from people [that there is humanitarian aid], but I cannot read and I don't know how to access it.

> Middle-aged and unemployed Roma woman, Korsuntsi village, Odesa oblast



My house burned down, with all my documents; not only mine, but also other people's [...] I can't go to the hospital; no one will admit me without documents

Middle-aged and unemployed Roma woman, Korsuntsi village, Odesa oblast

²⁹ See the <u>Ground Truth Solutions website</u> for all our reports on Ukraine.

On the other hand, established trust can increase people's willingness to apply for aid.

"I trust the organisations that have communicated with me for many years. Whenever they ask me to fill in something, I do everything as they suggest."

60 year-old retired woman, Berdiansk, Zaporiz'ka oblast, occupied territories

People mostly expressed gratitude for the aid provided, which may mean that they are less willing to complain or provide negative feedback to aid providers.

"I wouldn't approach anyone. I don't like to demand things for myself."

46 year-old informally employed man, Moshchun village, Kyiv oblast, liberated communities

However, coming to terms with a degree of dependence also leads to negative sentiment. People reported feeling discomfort because of losing self-reliance.

"Receiving assistance makes you a needy person; I do not like to be needy."

68 year-old woman from Berdiansk, Zaporiz'ka oblast, occupied territories

"I feel uncomfortable because all my life, I had everything I wanted.

I didn't expect that I would need help."

70 year-old, retired man, Safiany village, Izmail, Odesa oblast

"I've always earned my own money; I've never run around begging for anything."

Non-displaced older man, Pidhorodne, Dnipropetrovsk oblast



I do not think the criteria are very fair. Our friends don't have children, but their house was damaged, and they didn't get any help.

> Older non-displaced man, Derhachi, Kharkiv oblast

Methodology

This report complements our <u>December 2023 report</u> with the illustrated user journeys of cash assistance recipients in Ukraine. It provides context to people's experiences and adds more detail to the prominent crosscutting themes that emerge from the qualitative interviews with people living in affected communities.

The research involved 40 in-depth interviews in 25 different locations across eight oblasts of Ukraine between August and September 2023. The sample for the study was built based on input from cash actors during a design workshop held by Ground Truth Solutions and Open Space Works Cooperative in collaboration with the Collaborative Cash Delivery Network in July 2023. It ensures coverage of the main factors influencing people's experience with cash assistance, such as geographic location, displacement status, demographics, vulnerabilities, types of cash assistance received, and the number of cash programmes with which people engage.

The interview guide was designed to elicit detailed narratives reflecting the different stages of a user's journey, and it included four groups of questions. First, we asked people for an overview of their situation, then about how they met their daily needs and with what sources of income. Third, we asked them about their detailed experience at the different stages of applying, registering, receiving, and spending cash assistance. Finally, questions in the fourth section elicited their reflections on the process. We identified interviewees through local governments, NGOs, and charities, and interviewed them in person or online. The interviews were transcribed and coded in a qualitative data analysis programme by two researchers to ensure reliability.

The interviews were first analysed to create a total of nine user journeys. The user journey approach originates from human-centred product and service design, 30 and was developed to understand services from the user's perspective. Groups of four-five interviews were together used to create so-called "personas": composite, fictitious characters that represent the experience of a group of people with similar characteristics. Each persona answers a specific question about cash assistance, concerning things such as the coping strategies of people who do not receive cash assistance, how multipurpose cash assistance and other types of assistance complement each other, or the experience of people in liberated communities, including their perceptions, feelings, and reflections.

In this report, we wanted to show the different layers of experience and perceptions related to the most prominent themes that emerged from the in-depth interviews. We have contextualised these findings alongside existing secondary resources and amidst the current landscape of Ukrainian social protection. The analysis substantiates, through people's experience, the complementarity of humanitarian cash assistance with social payments and other forms of humanitarian assistance, the importance of cooperating with local actors, of recognising the obstacles to excluded vulnerable groups and the spread of information in order to amplify affected people's voices and improve humanitarian assistance in Ukraine.

³⁰ Buchanan, Richard. July 2001. "Human Dignity and Human Rights: Thoughts on the Principles of Human-Centered Design." Design Issues 17 (3): pp. 35–39.

Annex I: Alignment options for humanitarian cash and the Ukrainian social protection system³¹

Maternity-3 years old

Coverage gaps:

• To cover those who may still be left out of the social protection system: those living in oblasts with limited funding for the relevant social protection programmes and those lacking civil registration documentation.

Income gaps: To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:

- Pregnant women receiving the minimum amount of maternity assistance.
- All children 0-3 years old who do not benefit from additional assistance (not part of a large family, or a low-income single-parent household, or under guardianship, or not an IDP) further prioritisation can include children in low-income households.

Access gaps:

- To cover **gaps in time** for those living in areas where limited services hinder their ability to register for programmes (e.g., limited access to health services able to attest to pregnancy, birth of a child, disability, or sickness of a child).
- To cover gaps in information by providing the referral information of available programmes for which they may be eligible

 provide information on eligibility criteria, amount entitled to, where to apply, and information/documents needed to apply
 (information all available in CCD's Social Protection Mapping Tool).

Children 3-18 years old

Coverage gaps: although it is unreasonable to expect the humanitarian community to establish a parallel universal child benefit, key vulnerable groups legally excluded from the system can be prioritised:

- Children of returnees.
- Non-displaced conflict-affected families.
- Children in large families after the age of six.

Income gaps: To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:

- Children in large families.
- Children in low-income single-parent headed households.
- To cover the unmet needs of additional finance for education needs: expand the piloted 2021 government programme
 providing a one-off grant for children entering a new school year. The pilot was only provided to children of low-income large
 families, who were provided with UAH 2,000 per child. Expansion could be provided to children in families de jure excluded
 and de facto excluded.

Access gaps:

- To cover **gaps in time** for those living in areas where limited services hinder their ability to register for programmes (e.g., slowed down process to prove death, and dependents being granted survivor pensions).
- To cover gaps in information by providing the referral information of available programmes for which they may be eligible

 provide information on eligibility criteria, amount entitled to, where to apply, and information/documents needed to apply
 (information all available in CCD's Social Protection Mapping Tool).

Based on the report from CCD-UCC. August 2023. "Alignment Options for Humanitarian Cash with the Ukrainian Social Protection System."

Working-age adults

Coverage gaps:

- Although it is unreasonable to expect the humanitarian community to establish parallel unemployment assistance, key
 vulnerable groups de jure excluded from the system can be prioritised:
 - 1. Unemployed returnees.
 - 2. Unemployed non-displaced conflict-affected households unable to access unemployment insurance with a focus on women in the labour force.
- Cover low-income households with a winterisation package, not excluding those receiving the housing and utilities subsidy
 (HUS) transfer due to its low targeting accuracy and inability to cover the actual costs of housing and communal services, even
 in heating season. To not further contradict on-going cluster guidance, further targeting selection criteria should adhere to the
 forthcoming revised winterisation recommendations from the Shelter cluster.

Income gaps: To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:

• Low-income households with no other sources of income (focusing on recipients of low-income family assistance due to higher effectiveness levels), including IDP households.

Access gaps:

- To increase women's workforce participation and the single-parent workforce, the municipal nanny programme could be expanded further than 3 years of age up to school age, to children who do not live with a disability or a chronic illness. The programme could be expanded until the start of school (6 years of age), but it could also be expanded to single parents with children 6–12 years of age who may still be learning remotely and require supervision. As explored in the previous lifecycle stage of children 3–18 years old, distance learning is still on the rise due to unsafe conditions for presential learning in schools lacking bomb shelter infrastructure.
- To cover gaps in information by providing the referral information of available programmes for which they may be eligible

 provide information on eligibility criteria, amount entitled to, where to apply, and information/documents needed to apply
 (information all available in CCD's Social Protection Mapping Tool).

Older adults (aged 60 years and above)

Coverage gaps: The pension system in the country has near universal coverage through a mix of contributory and non-contributory programmes which are generally functioning. As such it is not expected that the humanitarian community implement a parallel pensions system.

Income gaps: To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum:

- To cover unmet needs for healthcare and human assistance: Functional limitations and healthcare needs increase as people
 age, resulting in increased levels of medical and human support. However, the current transfer value of pensions does not take
 these into consideration. A top-up for older adults who have chronic illnesses and functional limitations (for example difficulties
 in undertaking activities of daily living, including self-care) could be provided to enable access to medication and human
 support.
- Older women who may not qualify for full pensions due to interruptions in contributions.
- Older adults who receive non-contributory pensions.

Access gaps:

- To cover information gaps by providing the referral information of available programmes for which they may be eligible. For older adults who may have less digital literacy and less access to the internet or smartphones, face-to-face referral and support would be necessary.
- To support accessing pensions where the new procedures for collecting pensions delivered by Ukrposhta may present barriers for older adults to access their benefits, especially for older adults with mobility issues. Additional support, such as accompaniment services, can be provided to ensure that older adults are able to travel to banks in government-controlled areas. However, if pension payments have been paused due to non-collection of at least six months, additional support to older adults can be provided so they can request the resumption of payments.

Needs assessment gaps:

To support access and additional support, comprehensive needs assessments in addition to the eligibility assessments made
at the time of registration should be carried out. Needs assessments can include screening questions to identify those with
functional limitations, additional questions on support needs for activities of daily living, and questions around access to
pensions and other social protection programmes.

Persons with disabilities

Coverage gaps: persons with disabilities who are not registered.

Income gaps:

- A top-up for persons with disabilities could be provided to enable access to medication, human support, and assistive devices.
 Additional top-ups for persons with disabilities would bring further alignment between MPCA and the government's IDP housing allowance, which provides a higher amount to persons with disabilities.
- Top-ups to persons with disabilities, especially those in Groups II and III, who receive non-contributory social assistance benefits, and receive less than the statutory subsistence minimum and actual subsistence minimum.

Access gaps:

- To cover information gaps by providing the referral information of available programmes for which they may be eligible in an inclusive communication format.
- To support accessing disability pensions where the new procedures for collecting pensions delivered by Ukrposhta may present
 barriers for persons with disabilities to access their benefits, especially for persons with disabilities with mobility issues (e.g.,
 accompaniment services can be provided to ensure that persons with disabilities are able to travel to banks in governmentcontrolled areas).
- Additionally, humanitarian cash actors can support referrals to local social welfare offices, which are responsible for the provision of assistive devices and rehabilitation services.
- To provide bridging support: provide accompaniment and temporary financial assistance to support children and adults while they go through the assessment and determination process.
- To provide support to restart livelihoods: The majority of persons with disabilities, those belonging to Group III, are able to work, and can do so without losing benefits. Persons with disabilities who are displaced and receiving MPCA may need additional support, through a cash+ livelihoods programme approach to restart their livelihoods.

Needs assessment gaps:

To support access and additional support, comprehensive needs assessments in addition to the eligibility assessments done
at the time of registration should be carried out. Needs assessments can include screening questions to identify those with
functional limitations, additional questions on support needs for activities of daily living, and questions around access to
disability benefits and other social protection programmes.

Note: since the above report was published in August 2023, additional vulnerabilities and gaps within the social protection system have been identified from the CCD social protection advisor's research, which takes into acount recent legislative changes, and evidence from NGOs:

- Due to the inexistence of a universal pre-retirement policy, working age adults close
 to retirement age are unable to withdraw pensions, are not eligible for government
 programmes that provide an alternative means of living and are not prioritsed by
 humanitarian cash aid under current targeting criteria (i.e. a man in his late 50s who
 has lost his livelihood and cannot retrain or find employment could find himself very
 vulnerable).
- Undocumented persons are unable to receive any access to social protection benefits.



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