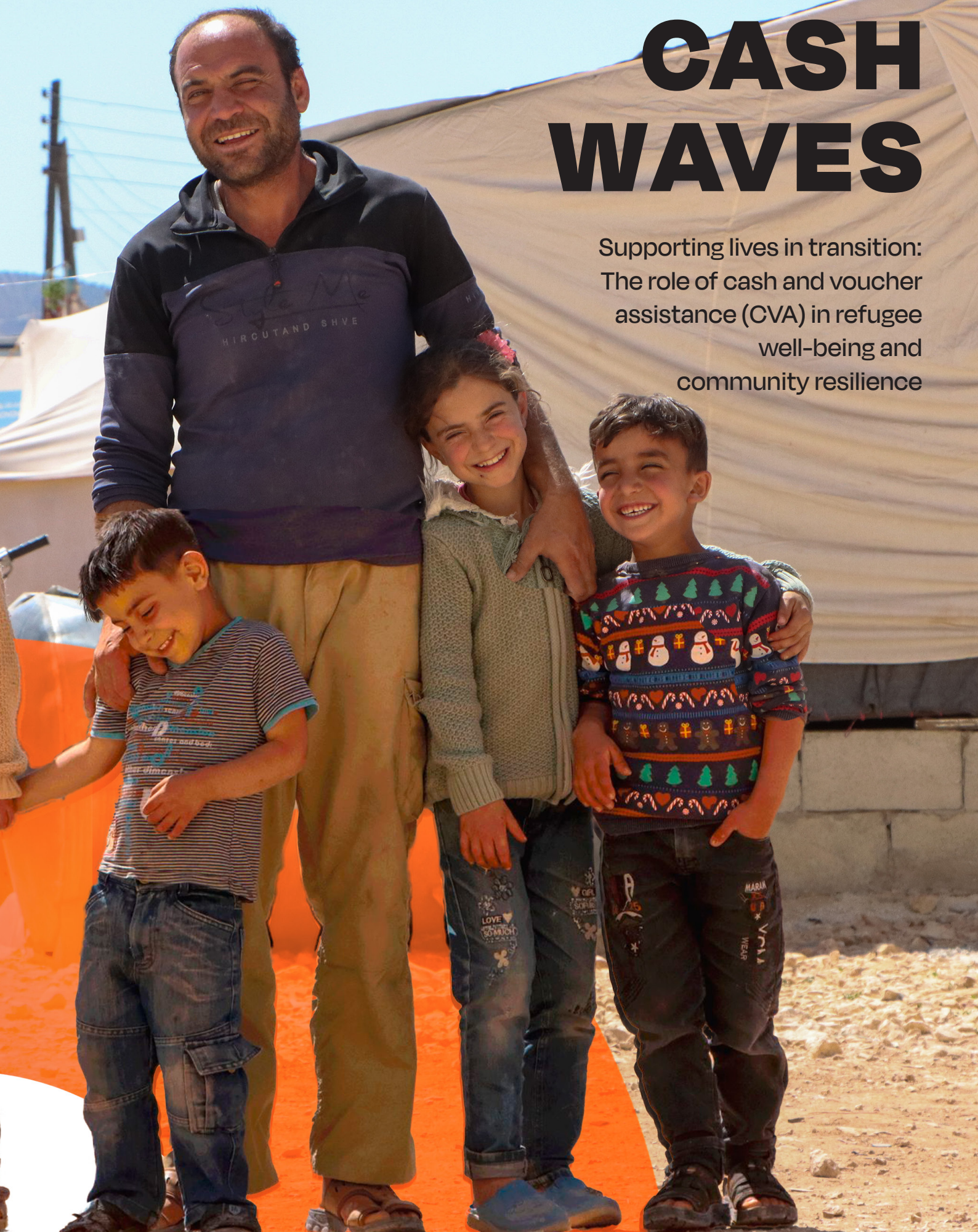


CASH WAVES

Supporting lives in transition:
The role of cash and voucher
assistance (CVA) in refugee
well-being and
community resilience



ACKNOWLEDGEMENTS

This report is a public-facing version of a longer technical research report, *Cash Waves: Transformative Pathways to Resilience and Well-Being in Cash and Voucher Programming in the Middle East and Eastern Europe*, prepared by the World Vision Middle East and Eastern Europe Regional Office (WVMEER) in partnership with Qualisus Consulting.

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CHILD AND ADULT SAFEGUARDING

World Vision ensured the safe and ethical participation of girls, boys and women, adhering to World Vision's Safeguarding policy and protocols on data collection and World Vision's Code of Conduct. Data collectors were trained on psychological first aid and how to conduct interviews in an ethical and safe manner. Names of participants have been anonymised and changed to ensure confidentiality. Participants were oriented on the possibility of withdrawing from the interview process at any moment. Identified cases of child and adult abuse and violence were referred to specialised agencies for case management.

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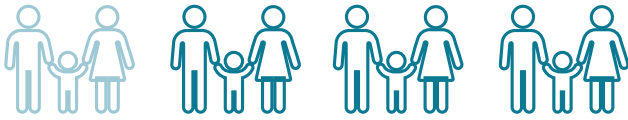
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SUMMARY OF KEY FINDINGS



3 out of 4 refugee families said CVA improved their children's well-being by addressing basic needs like nutrition, health care, and education

More than half
(53%)

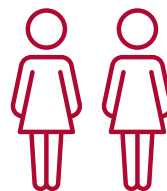


of Syrian refugees reported that CVA played a crucial role in ensuring their children could continue their education.



100%

of refugee families' economic stability improved with CVA



The percentage of women generating income **doubled** after receiving CVA

Half of households
(54%)

said CVA improved their relationships within their community



Almost half of households
(44%)

said CVA helped them be able to participate in community activities more often



Almost all refugees
(94%)

reported their mental health and well-being was subjectively improved

More than a third of refugees
(38%)

said they did not need additional coping mechanisms after receiving CVA



EXECUTIVE SUMMARY

This unique report uncovers the transformative potential of cash and voucher assistance (CVA) beyond emergency humanitarian responses. Self-reported perceptions of CVA impact, collected from refugee programme participants in Romania, Georgia, Jordan and Lebanon point to CVA as a pathway to resilience, well-being, and livelihood recovery. These findings reflect the experiences of some of the most vulnerable populations affected by conflict and displacement in the Middle East and Eastern Europe. It highlights the experiences of two distinct refugee groups – Ukrainian and Syrian refugees – within the same study, offering insights that are rarely brought together in one place.

Drawing on the lived experiences of Ukrainian and Syrian refugees, the report shows how CVA, while addressing immediate needs, can contribute to improvements in child well-being, livelihood resilience, community cohesion and mental health. It highlights how CVA empowers refugee families, strengthens community bonds, and provides refugee households' economic stability, while also revealing challenges that limit refugees' ability to fully thrive. For refugees, the long-term impact of CVA is often constrained by systemic barriers such as high housing costs, debt, limited livelihood opportunities, and social exclusion. The findings offer valuable insights, from improving children's access to

education and nutrition to empowering women and strengthening the protective factors within communities, guiding better support for displaced populations.

As the global humanitarian landscape faces increasing funding cuts, the ability to scale and sustain CVA programs is at risk. These reductions in funding threaten the continuation of critical support and undermine the longer-term impact of CVA in helping refugee populations rebuild their lives and move beyond mere survival. The report underscores the urgent need for continued investment in CVA to ensure that refugees avoid falling back into cycles of insecurity and poverty.

Core insights from the study include:

- CVA as a pathway to resilience, going beyond preventing backsliding and helping communities move forwards.
- Real stories from Ukrainian and Syrian refugees accounting for how CVA impacts their daily lives in displacement.
- The multisectoral benefits of CVA across child well-being, livelihood resilience, community cohesion and mental health and psychosocial well-being.



BACKGROUND

In recognition of World Refugee Day, this briefing draws from a broader study to specifically highlight the role of CVA in strengthening protective factors for refugees, particularly Ukrainian and Syrian refugees across Romania, Jordan, Georgia, and Lebanon. It explores how CVA programmes enable refugees to navigate immediate challenges, improve family well-being, and build more resilient communities amidst the ongoing displacement crisis.

Using data from World Vision's 2024 [Cash Waves](#) study, this report explores key findings in child well-being, livelihood resilience, community cohesion, and mental health and psychosocial well-being, offering valuable insights into how CVA can enhance refugees' ability to rebuild their lives. Additionally, it highlights the hidden vulnerabilities Syrian and Ukrainian refugees face in neighbouring host countries, exacerbated by single-headed households' caregiving responsibilities, disability-related challenges, and the socioeconomic structural barriers they encounter.

Context

Syrian and Ukrainian refugees represent the two largest refugee groups in the Middle East and Eastern Europe region (MEER), driven by prolonged armed conflict and war. However, it is the countries neighbouring Syria and Ukraine who have played a pivotal role in hosting these refugees, with more than two in every three refugees globally (69%) residing in a neighbouring country.¹

Host countries for Ukrainian refugees

As of 2025, 6.9 million of Ukrainians are refugees who have been forcibly displaced because of the ongoing conflict. The majority, 6.36 million

are hosted across European countries with 3% residing in Romania, and Georgia is hosting close to 30,000 since February 2024.² Programmes like multipurpose cash assistance support local markets and meet urgent needs, though currency instability and volatility pose challenges to the long-term impact of these activities.³



Romania has hosted over 1.2 million Ukrainian refugees since 2022.⁴ This displacement crisis has strained social services and

economic resources. Due to these challenges, CVA has been pivotal in supporting refugees, enabling them to meet basic needs while easing the strain on public services.⁵ However, issues like market instability and refugee integration remain.⁶

As a transit and destination country for many refugees, including 30,000 displaced people from Ukraine,⁷ Georgia continues to face significant economic challenges, including unemployment and poverty. The country's economy is closely tied to Ukraine and Russia, and the war in Ukraine – along with associated trade shocks, fluctuating remittances, and inflation – has exacerbated uncertainty and vulnerability for displaced individuals. CVA programmes, though relatively new in Georgia, have shown promise in supporting refugees and integrating them into the local economy, addressing immediate needs and fostering long-term resilience.⁸

Host countries for Syrian refugees

The proportion of refugees hosted by neighbouring countries has varied historically, peaking at 82% in 2015 during the Syrian refugee crisis. As of mid-2024, Türkiye hosts 50% of registered Syrian refugees, Lebanon hosts 12%, and Jordan hosts 10% according to UNHCR's official records.⁹

¹ UNHCR, Global Trends Report 2024

² https://data.unhcr.org/en/situations/ukraine?utm_source

³ IMF, 2024

⁴ IOM, 2023

⁵ IOM, 2024

⁶ CALP, 2023

⁷ UNHCR, 2023

⁸ CALP, 2023

⁹ <https://www.unhcr.org/refugee-statistics/insights/explainers/refugee-hosting-metrics.html>



Lebanon has been experiencing an unprecedented economic crisis since 2019, amongst other successive crises, while playing host to 1.5 million Syrian refugees, the highest refugee-to-population ratio globally.¹⁰ Compared to its population, in 2023, Lebanon hosted the highest proportion of refugees – with one in six people living in Lebanon being a refugee.¹¹ CVA has become essential for refugees and vulnerable Lebanese, providing relief amidst high inflation (170%) and severe food insecurity.¹²

These interventions help refugees maintain dignity and access essentials. However, while notably lower than Lebanon a slightly fluctuating inflation between 2%-4% in recent years in Jordan has decreased purchasing power, highlighting the need for ongoing programme adjustments.¹⁵

CVA programmes assessed among refugee populations



Jordan is home to 740,000 refugees, mostly Syrian.¹³ To alleviate the significant pressure on resources and job markets, CVA has been widely implemented, especially in refugee camps like Zaatari and Azraq, with programmes, such as the Common Cash Facility, offering monthly stipends.¹⁴

In the Middle East and Eastern Europe, countries where World Vision is respectively supporting Ukrainian and Syrian refugee communities in Romania and Georgia, and in Jordan and Lebanon using CVA to address critical crises, including displacement, food insecurity, and regional instability (See **Table 1** for specific projects studied among refugee populations).



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¹⁰ UNHCR, 2024

¹¹ UNHCR, 2023

¹² FAO, 2024

¹³ UNHCR, 2024

¹⁴ The Common Cash Facility (CCF) in Jordan, led by UNHCR, is a collaborative platform designed to streamline and coordinate cash assistance for refugees and vulnerable Jordanians. It offers cash transfers to vulnerable populations based on need, not for employment. The assistance is provided to support basic needs such as food, shelter, and healthcare. Cash is delivered through a single financial service provider, Cairo Amman Bank, with biometric iris scanning for secure beneficiary identification (CALP, 2021)

¹⁵ IMF, 2024

¹⁶ Each round is 2 months.

RESEARCH DESIGN

The *Cash Waves* study was conducted between August and September 2024 using a sequential exploratory mixed-method design to assess the impact of CVA across five key domains: mental health and psychosocial well-being, livelihood resilience, community cohesion, gender equality

and social inclusion, and child well-being. The study combined qualitative and quantitative approaches, beginning with in-depth qualitative data collection, which included focus group discussions (FGDs), in-depth interviews, and was followed by a large-scale household survey.

Table 1. CVA programmes assessed among refugee populations

District, Country	Population Groups	Programme Nature	Transfer Value (US\$)	Transfer Frequency	Donors / Support Offices
Suceava & Constanta, Romania	Ukrainian Refugees	Multipurpose cash assistance	120/person/month	3 transfers	GIRO555
		Cash for Protection	120/person	One-off disbursement	Private Funds - WV Korea
		Food Voucher	50/person	One-off disbursement	DEC - UK
Batumi, Georgia		Multipurpose cash assistance	95/person every two months	Every 2 months	ADH, WV Private Funds
		Cash for Protection	370/person	One-off disbursement	WV Private Funds
		Winterisation Voucher	111/person	One-off disbursement	WV Private Funds
		Cash for Food	75/person	One-off disbursement	WV Private Funds
Azraq Refugee Camp, Jordan	Syrian Refugees	Cash for Work	195/person/round	Up to 3 rounds ¹⁶	GIZ
Bsarma in Koura & Berqayel in Akkar, Lebanon			12-14/person/day	Up to 40 working days	GIZ

World Vision conducted 13 FGDs with 92 refugee mothers, fathers, girls, and boys, including:

- 6 FGDs with Ukrainian refugees (n=43)
 - 24 Ukrainian mothers (9 in Romania, 15 in Georgia)
 - 12 Ukrainian refugee girls (4 in Georgia, 8 in Romania)
 - 7 Ukrainian refugee boys (2 in Georgia, 5 in Romania)
- 7 FGDs with Syrian refugees (n=49)
 - 14 Syrian refugee girls (7 in Lebanon, 7 in Jordan)
 - 13 Syrian refugee fathers (5 in Lebanon, 8 in Jordan)
 - 12 Syrian refugee boys (4 in Lebanon, 8 in Jordan)
 - 10 Syrian refugee mothers (2 in Lebanon, 8 in Jordan)

To gain deeper insight into specific outcomes, three in-depth interviews were conducted with Ukrainian refugee mothers whose children showed significant changes since participating in a CVA programme, including:

- 2 interviews with Ukrainian refugee mothers in Georgia
- 1 interview with a Ukrainian refugee mother in Romania

A household survey was conducted with 505 vulnerable CVA participant households of Ukrainian and Syrian refugee mothers and fathers as part of the quantitative phase (see **Figure 1**).

- 318 Ukrainian refugees (63%) in Romania (187) and in Georgia (131)
- 187 Syrian refugees (37%) in Jordan (147) and in Lebanon (40)



PARTICIPANT DEMOGRAPHICS

World Vision spoke with 361 Ukrainian and 236 Syrian refugees, including 438 mothers, 114 fathers, and 45 children (26 girls and 19 boys). The sampling approach purposefully oversampled female CVA recipients to ensure a deeper understanding of the impact of CVA on women, a primary focus of the study. This was achieved through stratified sampling with a

gender ratio of 80:20 (women to men) in these contexts. The sample included approximately 150 CVA participant households per country, ensuring representation of different programme types, demographics, and geographical areas. This approach allowed for a more nuanced analysis of the unique experiences and outcomes for women within the CVA framework.

Figure 1. Refugee participants by nationality and location (n=505)

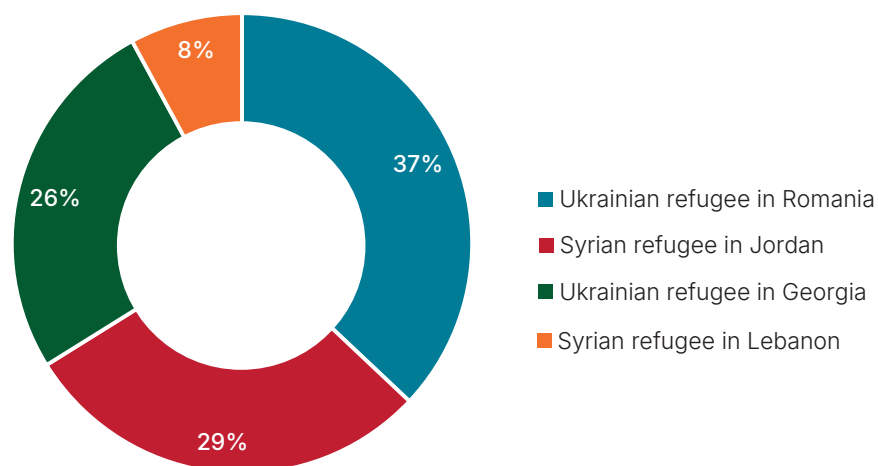
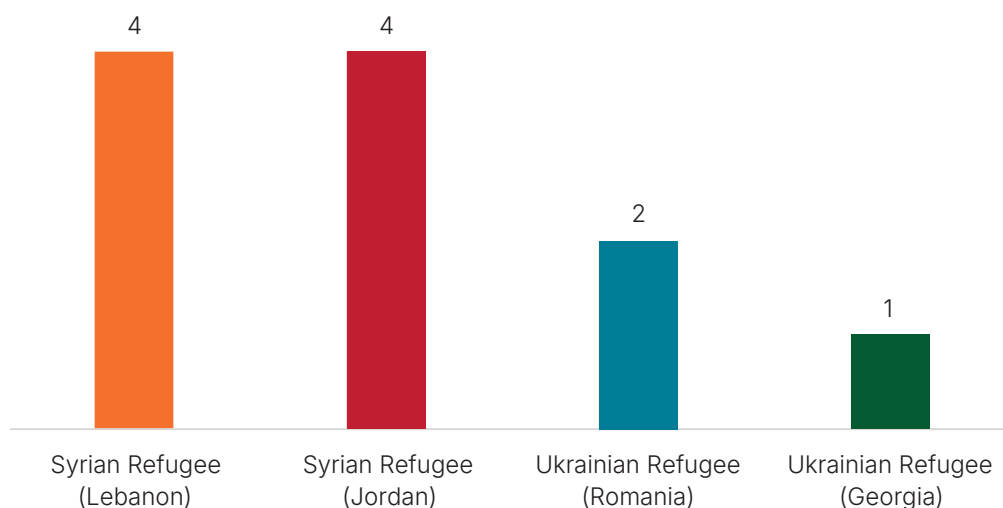


Figure 2. Average number of children under 18 by nationality and location



- Almost half (45%) of refugees had a PWD – someone with a chronic health issue or disability – living in their household.
- 23% (or 118) of households were female headed.
- Three-quarters of respondents (74%) reported that they were married or living with a partner, with a smaller percentage stating they were separated/divorced (14%) or single (6%).
- Two out of three respondents (65%) told us that they were married at age 18 or older, but 9% (or 45 women), mainly Syrian refugees, said they were married before they turned 18. However, a quarter of respondents (26%) refused to answer the question about their age at the time of marriage. The majority of those who did not answer the question were Ukrainian refugee mothers in Romania and Georgia who were either separated/divorced, widowed, or facing the absence of their partner due to distance and other difficult circumstances such as incarceration.
- Many research participants have at least secondary education (20%) or primary education (24% overall, mostly Syrian), and about half (47%) with university degrees (mostly Ukrainians). Only 8% have vocational/technical education (mostly Ukrainian).
- Very few of the refugees we spoke with, mostly Ukrainian, said they were formally employed (14%) or self-employed (2%). However, many (31%) engaged in informal labour or volunteer work – 52% Syrians and 18% Ukrainians. Others said they were homemakers (23%) or unemployed (19%). The low rates of formal employment among refugees can be attributed to a combination of legal, economic, and social factors. In many host countries, refugees face legal restrictions that limit their ability to work in the formal sector. Even when legal frameworks exist, bureaucratic delays in issuing work permits, can further hinder access to employment. Economically, refugees often turn to the informal labour market due to more immediate opportunities, despite lower wages and fewer protections. Additionally, refugees may face discrimination, language barriers, or a lack of recognition of their qualifications, which further limits their access to formal jobs. These factors combined create significant barriers to formal employment for refugees, making informal work or precarious work conditions a more common reality.
- Informal employment (37%) and humanitarian assistance (30%) were



reported to be families' primary sources of income. However, some respondents, particularly Ukrainian refugees, relied on remittances (24%) or formal employment (18%).

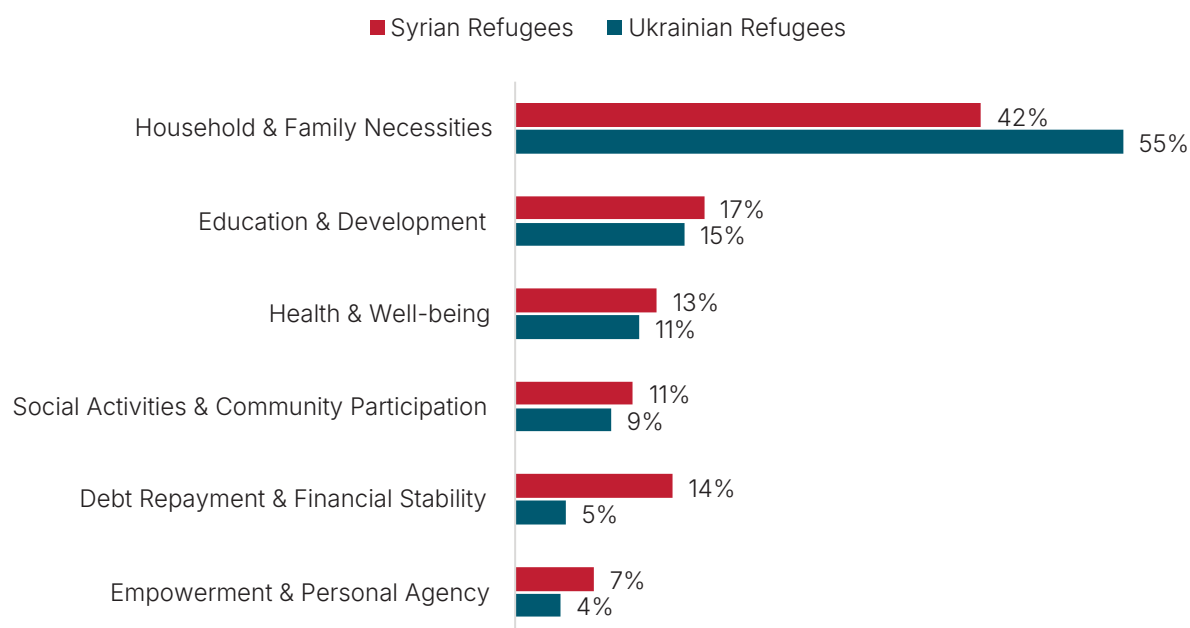
- Half of respondents (50%) told us they were in debt, underlining the financial strain many are experiencing. Notably, all Syrian refugees in Lebanon (100%) and a majority of those in Jordan (94%) reported being in debt, while the percentage was lower amongst Ukrainian refugees, with one in three (35%) stating this in Romania and just 7% in Georgia. Debt levels may be more pronounced among Syrian refugees in Lebanon and Jordan, reflecting the broader economic challenges they face. This may be partly due to the longer duration of the Syrian conflict, which has led to greater debt accumulation over time. Syrians have primarily relied on informal employment and NGO support, while Ukrainians have had access to remittances, formal employment, and savings, which could explain the lower debt levels. The low debt percentage in Georgia could reflect access to alternative financial support.
- Two-thirds of refugee families (67%) were renting accommodations, but

housing insecurity was also prevalent, with nearly a third of respondents (30%) living in temporary shelters (mostly Syrians).

CVA usage by demographic

The majority of all refugees spent their CVA on household and family necessities, speaking to their immense need as these programmes targeted the most vulnerable people in their contexts. These were reflected in spending on food staples and essential nutritious items, ensuring children had school supplies, replacing their children's worn-out clothes or those they had outgrown, covering healthcare costs, repaying debts and securing transportation. Ukrainian refugees primarily used their CVA to meet household and family necessities (55%), followed by education and development (15%) (see **Figure 3**). Syrian refugees similarly used their CVA for household and family necessities (42%), but they were more focused on debt repayment and financial stability (14%) compared to Ukrainian refugees (5%) (see **Figure 3**). Both groups showed modest engagement in social activities and community participation. These differences reflect the varying priorities and challenges faced by each refugee group.

Figure 3. Demographics of refugees' CVA spending



KEY FINDINGS

Child well-being



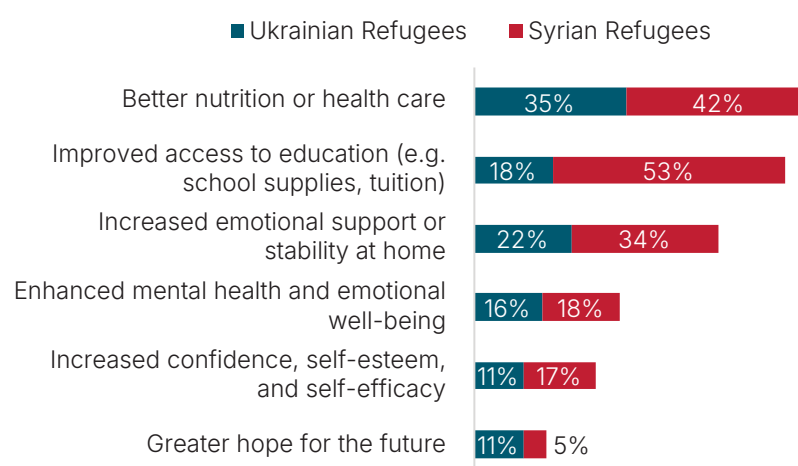
3 out of 4 refugee families said CVA improved their children's well-being

When asked about refugee children's well-being (CWB), measured by their ability to access education, health care and nutrition, and the perceived emotional stability in the household – nearly three out of four refugee households (72%) reported that the CVA had a positive impact on their children's well-being. Just 16% said they did not see any significant impact, and no one (0%) reported that they saw any negative impact on their children.¹⁷ Positive CWB outcomes were primarily driven by better nutrition or health care for children, education access, and improved emotional stability and mental health, with increased confidence and hope for the future noted in lesser part (see **Figure 4**). However, these gains are often overshadowed by ongoing economic and survival pressures.

Most refugees who responded (38% or 191) said that their children's well-being was improved by CVA reported improvements in their nutrition and health care (see **Figure 4**).

More than a third of respondents (36%) reported a large improvement in their children's health care, and nearly half (47%) noted the same improvement in their ability to make healthier food choices. Additionally, approximately one in three observed moderate improvements in health care (30%) and healthier food choices (32%). It is worth noting that Syrian households generally have a higher average number of children under 18 – four in both Lebanon and Jordan – while Ukrainian households report an average of two children in Romania and one in Georgia. Syrian refugee households also have a higher percentage of members with disabilities or chronic diseases (55%), compared to 39% amongst Ukrainian participants. This disparity creates an additional health-care cost burden for the Syrian households, as they face increased medical expenses associated with managing these conditions.

Figure 4. Reported impact on children's well-being in refugee households receiving CVA (n=505)



¹⁷ The remaining 12% stated this question was not applicable to them.

Another significant impact of CWB improving was increased access to education for Syrian refugee children – more than half (53%) reported that CVA played a crucial role in ensuring the continuity of education for their children compared to one in five Ukrainian refugees (18%). Among the refugee households reporting improved access to children's education, about half (47%) also reported a large impact on access to educational resources (i.e. tablets, school uniforms, books, stationery, etc.)¹⁸ and the majority (59%) also observed improvements in regular school attendance.¹⁹ The vast difference in improved access to education between Syrian (53%) and Ukrainian (18%) refugees can be partly explained by the higher debt burden amongst Syrians and their limited access to employment opportunities in Lebanon and Jordan. These harsher economic conditions and greater vulnerabilities restrict their ability to afford tuition, educational materials, and opportunities for their children without CVA.



CWB was also measured by children's emotional support or stability at home – one in five (22%) Ukrainian refugees and two-thirds (34%) of Syrian refugees reported they saw an increase in this in their children. However, more modest improvements were reported in their overall emotional well-being (16% for Ukrainians and 18% for Syrians).

Amongst the mothers and fathers who noted an improvement in their children's emotional well-being,²⁰ half (51%) reported a large improvement, with the other half (49%) observing that their children felt more secure and less anxious.

A smaller group (11% Ukrainian refugees and 17% of Syrians) shared they had seen greater confidence, self-esteem, and self-efficacy in their children. Of those refugee mothers and fathers who perceived this,²¹ half (48%) also reported a large increase in their children's confidence to pursue their dreams. Additionally, 52% said²² their children felt more hopeful about the future, more capable of achieving their goals, and more confident in their abilities. While positive impacts on mental health and self-efficacy appear to be more limited when compared to the more immediate improvements seen in areas like nutrition, education, and emotional stability at home (see **Figure 5**), with only some progress noted, the ongoing hardships and economic barriers have made it harder for many refugees to experience sustained mental health improvements. This lack of improvement could also be partially attributable to other reported barriers facing refugee families around social integration and economic inclusion, compared to host, internally displaced, and returnee families. Furthermore, many refugees have endured significant hardship and potential trauma while confronting the pressures of daily survival and uncertainty about their futures may resurface, even as they begin to recover.

¹⁸ n=157 Refugee households reporting improved access to children's education.

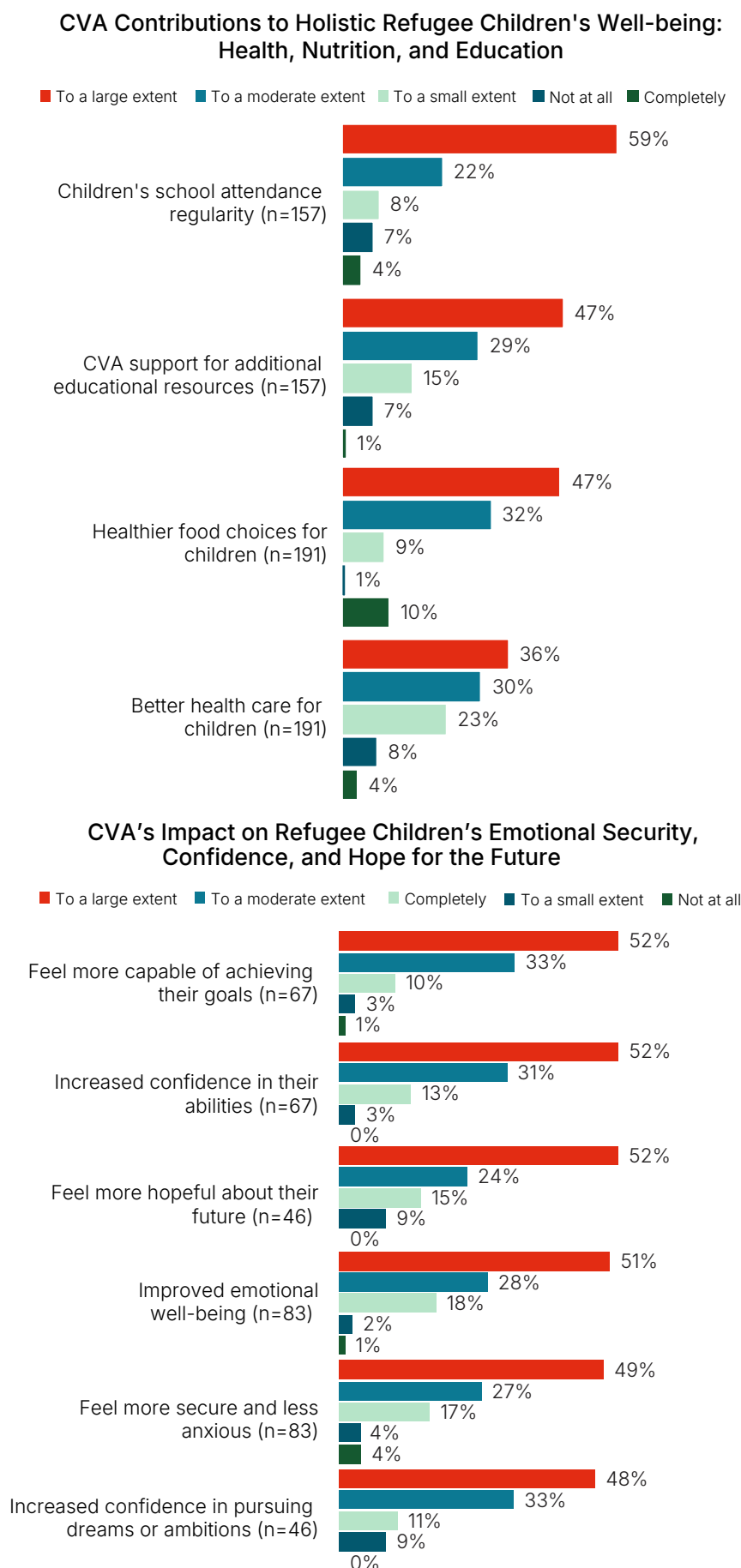
¹⁹ n=157 Refugee households reporting improved access to children's education.

²⁰ n=83 Refugee households reporting children's enhanced mental health and emotional well-being

²¹ n=46 Refugee households reporting children's greater hope for the future

²² n=67 Refugee households reporting children's increased confidence, self-esteem, and self-efficacy

Figure 5. Comparative contributions of CVA towards children's well-being impacts



Livelihood resilience



Housing and debt were the most pressing issues for Ukrainian and Syrian refugees



100% of refugee families' economic stability improved with CVA



The percentage of women generating income doubled after receiving CVA

Refugees experience varying economic pressures, influenced by the economic context of their host country. The primary economic challenges reported across the surveyed countries reflect the varied impacts of displacement, depending on their context, and underscore the vulnerability of refugees in their host communities. The most common challenge reported was accommodation costs (i.e. rent), as many Syrian and Ukrainian refugees live in temporary housing in their host countries. Nearly half (42%) of respondents reported this as a primary concern – however, these were predominantly Ukrainian refugees (65%) living in Romania and Georgia.

High debt was the second most significant economic pressure reported by one in five (19%) respondents, with it being a major issue for Syrian refugees (43%), compounded by their lack of employment opportunities (21%). All refugee households in Lebanon (100%) and

94% of households in Jordan reported being in some level of debt. The situation was less severe for Ukrainian refugees, with one-third of respondents in Romania (35%) and just 7% in Georgia facing debt. Health-care costs posed a considerable challenge though, particularly for Ukrainian refugees, who were the majority (13%) citing this as an issue.

However, CVA reportedly did play a role in enhancing economic conditions for many refugee families. Participants explained how CVA had an impact on their households' economic stability, economic challenges, and mothers' roles in business. Since receiving CVA, 100% of research participants said that CVA improved their overall economic stability, with half stating that their household's economic stability has somewhat improved, while the other half indicated a more substantial, greatly improved financial situation (see **Figure 7**).

Figure 6. Comparative challenges by refugee population

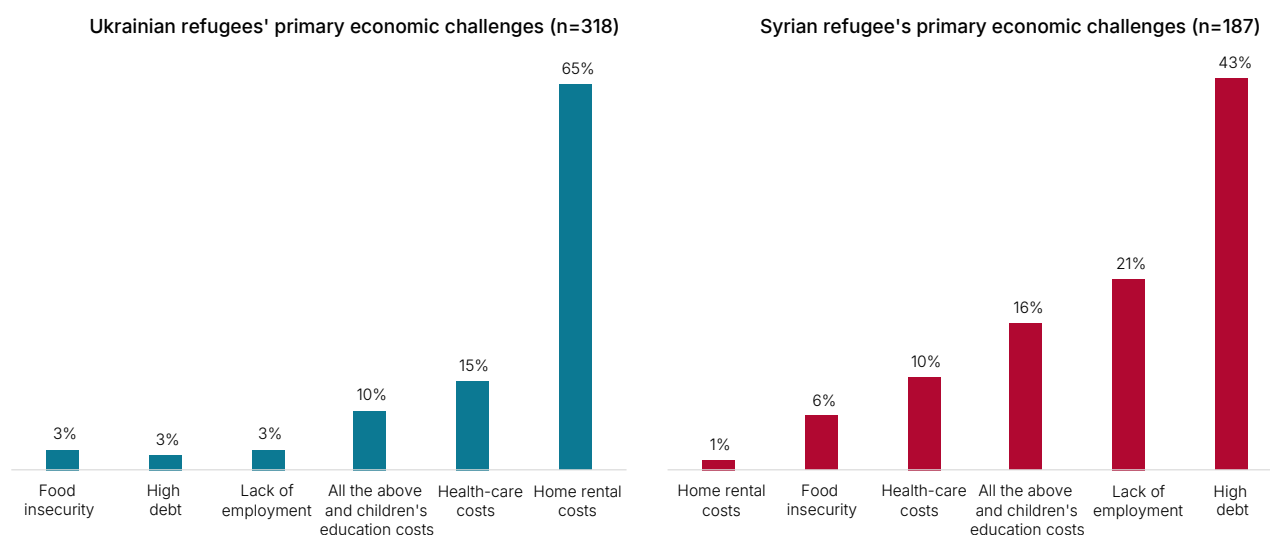
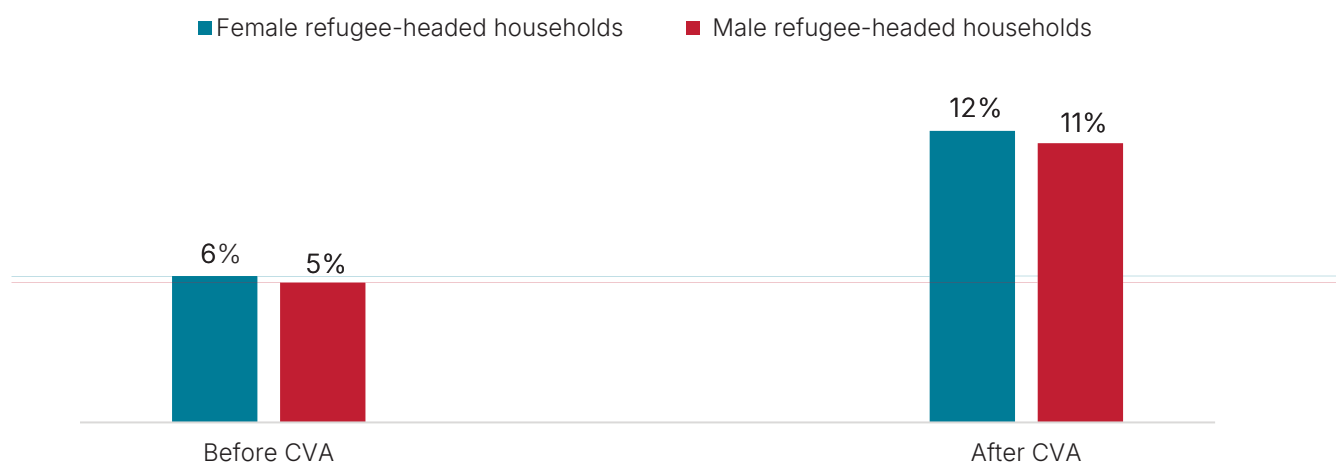


Figure 7. Rate of perceived improvement in economic stability

The number of women generating income doubled after their households received CVA. Refugee women in female-headed households joining the workforce or earning money in the informal sector increased from 6% to 12%, similarly to those in male-headed households, which jumped from 5% to 11%. While the overall impact remains modest, this highlights that progress *can be* made towards enhancing refugee women's economic opportunities. However, it must be noted that many refugee women, particularly those heading households alone or caregiving for family members with disabilities or chronic diseases, continue to face intersectional vulnerabilities and these issues should be considered when developing CVA programmes. These challenges reflect the broader economic barriers that many refugee women navigate, underscoring the importance of sustained and targeted support, especially in contexts where single-parent and caregiver roles compound the difficulties they face in achieving financial independence.

**Figure 8. Percentage of refugee women generating income**

Community cohesion



Two in five households (19%) said CVA significantly improved their relationships within their community



Nearly half of households (44%) said CVA helped them be able to participate in community activities more often

CVA was shown to foster stronger community cohesion for many refugee households, but structural barriers to integration remained a challenge. This research also revealed insights into the impact of CVA on community relationships and dynamics as well as participation in community activities amongst refugee households. More than half of all respondents - 57% of households without a person with disabilities (PWD) and 52% of those with PWDs - told us that CVA significantly or somewhat improved the dynamics between their families and their host community (see **Figure 9**). However, nearly half still reported no change in their community relationships (47% of households with PWDs and 43% without PWDs). One possible explanation for these findings is that caregiving responsibilities often increase time poverty, limiting opportunities for engagement in community activities and within social networks. This underscores the importance of designing CVA interventions tailored to equitably reduce social barriers across diverse household profiles.

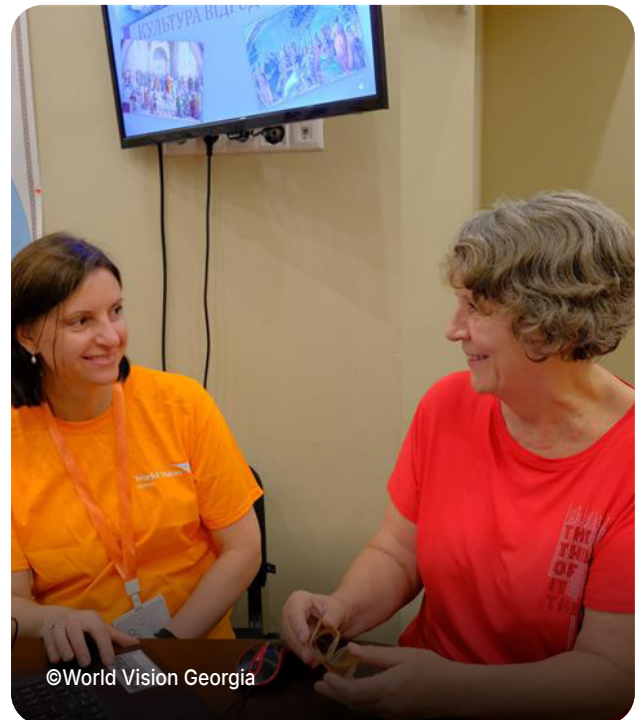


Figure 9. Perceived impact of CVA on refugee households' community relationships

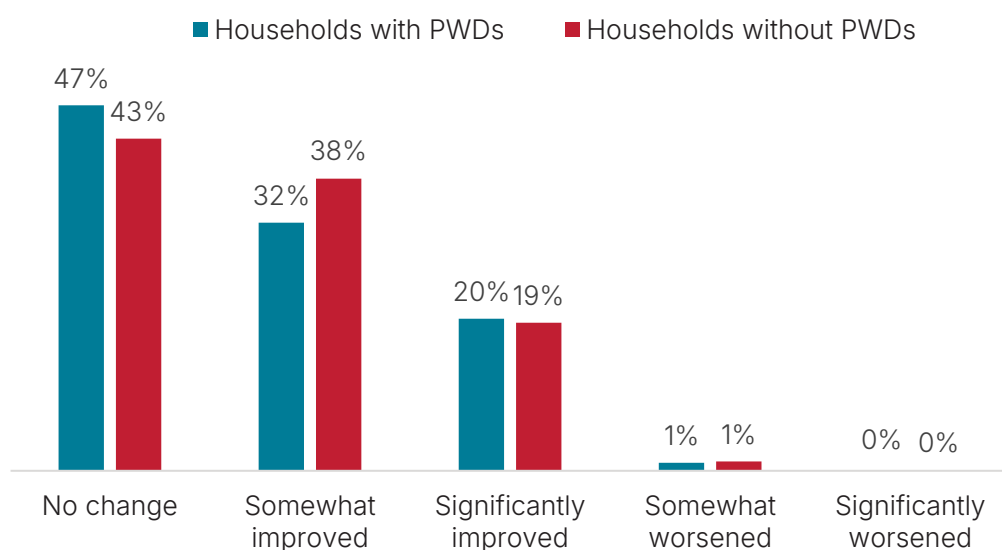
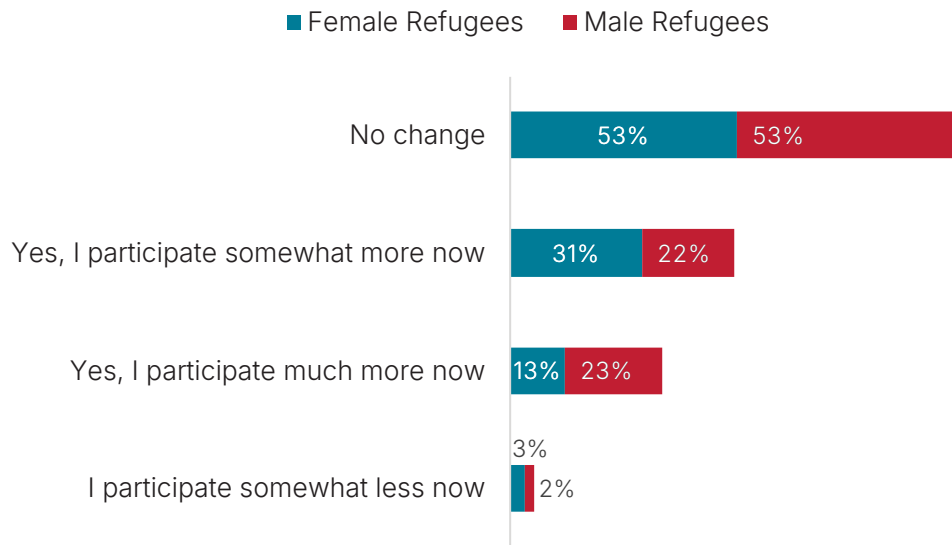


Figure 10. Impact of CVA on refugees' community participation



When it came to engaging in community activities, men and women responded slightly differently around how CVA influenced their participation. While about half (53%) of refugee mothers and fathers reported no change in their community participation, the same amount stated that CVA helped them be able to participate in community activities “somewhat more often” (see **Figure 10**). However, more men told us that

CVA helped them significantly increase their participation – about one in four (23%) said they were participating much more, compared to just 13% of female refugees. The limited improvement for female refugees, highlights the need for targeted initiatives that specifically empower women and break down the sociocultural barriers to their participation.



Mental health and psychosocial well-being

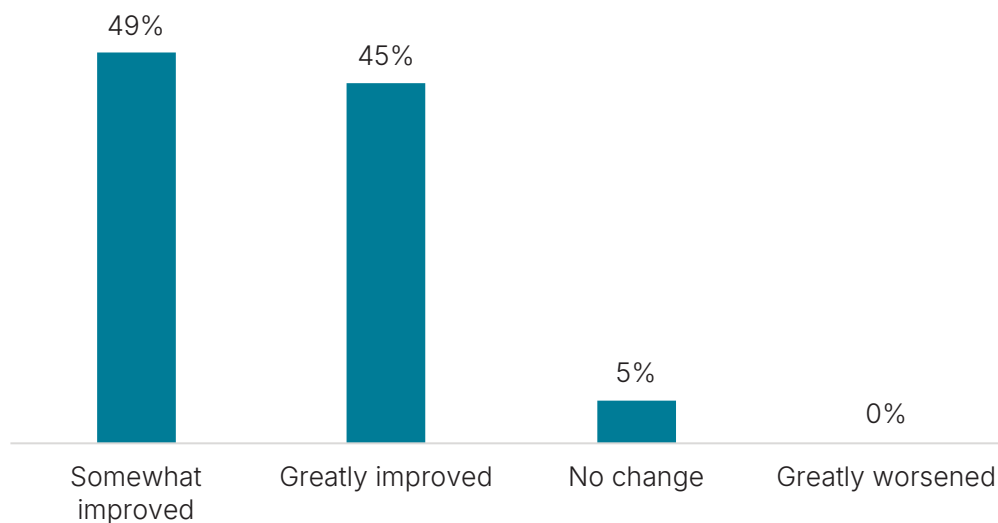


Almost all refugees (94%) reported their mental health and well-being was subjectively improved



More than a third of refugees (38%) said they did not need additional coping mechanisms after receiving CVA

Figure 11. Impact of CVA on refugees' subjective overall well-being

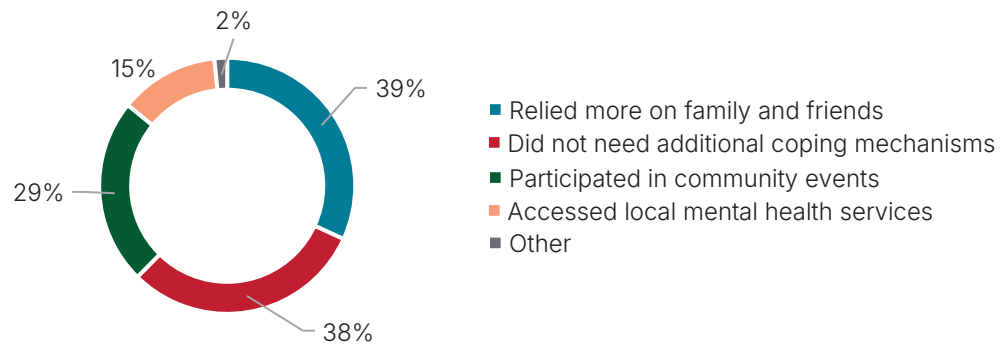


The research found that most refugees felt like receiving CVA had positive impacts on their overall well-being and mental health – they thought they were better prepared to access coping mechanisms to build their resilience, they felt useful and were functioning, and they believed they were connected socially. About half (49%) told us that their well-being had “somewhat improved” and 45% noted a “greatly improved” effect on their mental health. A small percentage (5%) reported no change, and a minimal number (<1%) indicated that their well-being had worsened. The vast majority of participants²³ (99.6%) reported that they did not experience any emotional or psychological pressure from family members around how they handled the CVA funds they received. However, two respondents said they experienced emotional or psychological pressure, often from male relatives (e.g. brothers, husbands, or in-laws), which led to conflicts or tensions within their households.

More than a third of refugees (38%) indicated that they did not need additional coping mechanisms after receiving CVA; however, nearly the same proportion reported that they primarily relied on family and friends (39%) to cope with the challenges they continued to face. Participation in community events was another common coping strategy (29%), and 15% said they accessed local mental health services. These findings highlight the importance of family networks and social ties as vital support systems for refugees. To ensure broader and more sustainable support, World Vision has established programmes that connect refugees with community-based social support networks and local mental health and psychosocial support services. Initiatives like Happy Space in Georgia and Happy Bubble in Romania strongly complement family bonds and help maintain strong kinship for refugee families, particularly in the absence of stable family composition and when additional practical or emotional support is needed.

²³ 503 out of 505 respondents

Figure 12. Reported coping mechanisms and support systems post-CVA



Even with these perceived improvements in refugees' emotional well-being, CVA alone is insufficient for refugees facing displacement,

trauma or significant loss without access to comprehensive mental health care and community integration support.



REFUGEE PERSONAS

Refugees in each country shared their perspectives of how their participation in cash and voucher programming had an impact on their families. Some of their insights varied according to their age or gender.

**All personas' names have been anonymised to protect their privacy.*

Diana*, 39-year-old Ukrainian refugee mother and multipurpose cash recipient in Suceava, Romania



“I collected the money we received from the programme and was able to buy a laptop for the children, because there are two children, and they needed two devices for online learning. So, thank you, it really made a significant impact on their studies and their lives.”

Ukrainian refugee mothers told us that timely and consistent cash assistance helped their families meet their immediate needs, like food, rent, and utilities, and improve their emotional well-being. It also allowed them, as mothers, to support their children's education, ensuring they can continue to access learning opportunities, despite the challenges we face being displaced. Community-building activities and courses were also reportedly vital for reducing their social isolation, particularly for teenagers and the elderly.

Kalyna*, 16-year-old Ukrainian refugee girl in Constanta, Romania

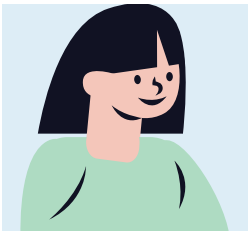


“It's important, because ... I have a sister with a disability and, well, thanks to the help, we were able to travel to another city for treatment, for rehabilitation.”

Children in Romania told us that the financial assistance their families received reduced the anxiety levels at home and even observed that it had a noticeable impact on their mothers' empowerment; however, some households continued to face challenges, such as when a mother had to stay at home to care for a child with a disability. This illustrates the continued barriers to economic participation for some mothers, despite receiving financial aid.

Children benefitted directly from the assistance. Purchasing school supplies and covering technology costs facilitated children's educational progress in displacement, making learning more accessible and effective. CVA not only helped the children academically but also socially, easing their transition into their new environments. It allowed them to participate in social outings and activities, helping foster community bonds and integrate into their new communities better while enhancing their overall well-being. Yet, despite the financial assistance, families still had challenges securing educational opportunities and spots in schools for their younger children due to the limited availability of learning spaces, as enrolment at existing schools were often already at full capacity.

Aleksandra*, 44-year-old Ukrainian refugee mother and multipurpose cash recipient in Batumi, Georgia



“We [as adults] can wear old skirts for 10 years, but children grow up. The choice between feeding your child or buying them necessary shoes or a jacket is a significant stress. Naturally, when some financial assistance comes in, we are very happy. It feels like a gift, especially during the war.”

“Not just dressing in humanitarian aid but going to Waikiki [a clothing shop]. The children were thrilled. For us as mothers and parents, this internal burden is eased because we’re under constant stress, not knowing how to make ends meet. You can’t choose between food and shoes. Both are needed. So, of course, you mentally relieve yourself of this problem. At least the child eats and has shoes, and then you can tackle your own issues.”

“I gave birth to a child here, was on maternity leave, and couldn’t really work. My hormonal and psychological state was very mixed. For me, especially, this help with clothing was extremely useful because my child (who was 11 when we arrived) grew up, and he’s now 12. I didn’t have the opportunity to buy anything because I had to choose between buying baby food for my child or other items. Naturally, we prioritised baby food. So, when I was offered these vouchers for clothing, I felt complete relief.”

Refugee mothers in Georgia told us that the financial assistance provided their families emotional relief, relieving their stress significantly and easing their daily worries of how they could cover their basic needs and ensure their children’s well-being, but that irregularity and delays in payments remained a key source of anxiety for them.

“Happy Space is like our big family now. If Happy Space were to close as a project, it would be very sad.”

“For me, financial assistance also did not become some kind of engine of progress. We got to know each other better here at Happy Space while visiting all these clubs and various activities for children. And this, I’ll say, is great, when you come to an unfamiliar city and there is an organisation that organises activities for children, the same trips to the city, the same language courses for children. This is super. But the financial one, no, it’s gone.”

Assistance, especially in the form of vouchers, also had a positive impact on their children's happiness and social inclusion, as they were able to buy them desired items and attend social events. While the financial aid did not directly improve their families' social ties, supplementary community-based support, like Happy Space, did help mothers meet others and engage in local networks, mitigating their feelings of isolation. Thanks to Happy Space, mothers said they were not just surviving, but living, learning, and interacting with others. They relayed that it gave their children a chance to be part of something positive.

A refuge for connection and healing

Happy Space serves as a cornerstone for emotional and social resilience, particularly for mothers and children. While financial assistance provides immediate relief, Happy Space goes beyond material support by fostering community, emotional healing, and local integration. By connecting refugees with local communities through shared events and language courses, Happy Space plays a pivotal role in promoting cultural integration and reducing feelings of isolation.

- Happy Space helps refugee mothers build meaningful relationships, offering a vital network of support and solidarity in a foreign environment.
- Activities such as art therapy, language courses, and community events provide a safe space for emotional expression and healing, mitigating the psychological stress that often accompanies displacement.
- The space allows children to engage with peers in a safe environment, promoting social interaction and psychological development, and giving mothers peace of mind.

Happy Space is helping Ukrainian refugees in Georgia reconnect with their sense of belonging and rebuilding hope for a better future.



Kateryna*, 15-year-old Ukrainian refugee girl in Batumi, Georgia



“This year, I took exams, and I also had a lot of tutors, so yes, it helped. 100%. I was able to buy all the school supplies I needed with the money my family received.”

“I was so excited that I get to play games at Happy Space and my sister really loves the art therapy classes.”

“A woman can choose what she does, work or stay at home. However, in my family, my mom has to work because of our financial situation.”

CVA provided a sense of security, with many noting that it helped reduce family anxiety. Financial support contributed to children's education, enhancing their ability to focus on their studies. Children were also able to engage in social activities, build friendships, and develop social bonds, improving their integration into the community. Many children expressed positive changes in their social relationships and overall environment. Despite the benefits they saw from the assistance, they also recognised the complex realities of economic pressures.

Layla*, 36-year-old Syrian refugee mother and cash-for-work participant in Azraq Camp, Jordan



“Thanks to me being able to work in the community-awareness sessions – this [job] gave me and the other volunteers a sense of purpose and confidence, helping us to build social connections and engage with the wider community. We were shy at first, but now we feel proud to share knowledge and

engage with the community. It’s made a huge difference in how we see ourselves.”

“My son was happy when he went out to play with the kids and got an allowance like them.”

The cash-for-work CVA project empowered mothers in Azraq Camp by reducing the financial burden and allowed for more shared family responsibilities. It also facilitated volunteering and community engagement, boosting self-confidence. Mothers told us that it had a significant psychosocial impact on them, giving participants the relief they needed to meet immediate family needs and reducing their stress related to financial instability. Their ability to buy school supplies, provide tutoring, and purchase essential goods also helped improve children’s well-being and confidence, especially amongst those feeling socially excluded.

“Before working on the [World Vision CVA] project, I had my own home-based business – a beauty salon – but there was a shortage of raw materials. I had to borrow money from a friend to cover part of the cost for these materials. However, when I started working with the [World Vision] programme and received the cash and voucher assistance, I was able to repay the debt and purchase the remaining raw materials [to continue my business].”

“People now trust in giving us credit because they know about this cash voucher assistance and believe in our ability to repay the debt.”

CVA further fostered community cohesion by encouraging mothers to engage in social activities, like hosting family feasts and helping neighbours, which enhanced social trust (with the possibility of informal credit lines extended). This growing trust in women’s financial responsibility also opened the door for informal lending networks to re-emerge. However, while CVA helped with short-term livelihood stability, there was still a need for more sustainable job opportunities and long-term economic support to create lasting resilience.

Mohamad*, 39-year-old Syrian refugee father and cash-for-work participant in Azraq Camp, Jordan



“The cash assistance improved my situation for the better. I bought a new electrical appliance and paid off part of my accumulated debts.”

Syrian refugee fathers told us that the cash-for-work project in Azraq Camp was a major psychosocial relief for them, providing participants with the financial means to meet basic needs and improving their mental well-being by reducing stress and debt. This financial assistance allowed fathers to support their children's education by providing school supplies and private tutoring, which was a source of pride and emotional relief. The CVA also contributed to community cohesion by enabling fathers to engage with their community through social activities, hospitality, and by helping neighbours, which in turn strengthened relationships and trust.

CVA additionally enabled fathers to take greater responsibility for their households, giving them the confidence to manage finances, repay debts, and provide for their families. While this empowered them in both social and familial roles, it had a limited impact on their long-term livelihood resilience, with fathers emphasising the need for more stable employment opportunities and skills training.

Ahmad*, 14-year-old Syrian refugee boy in Azraq Camp, Jordan

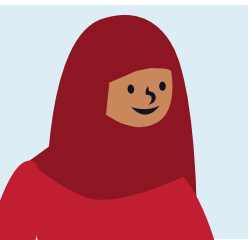


“We're now able to buy school supplies and take private lessons, though some friends had to leave school due to financial pressure.”

Ahmad also reported that, despite the overall financial limitations, the ability to participate in social activities had increased. His family was now able to engage more in community events, helping to reduce tensions within the neighbourhood.

However, he acknowledged that the assistance did not cover all of his family's needs, especially concerning long-term financial stability.

Amina*, 15-year-old Syrian refugee girl in Azraq Camp, Jordan



“When my mother got a job, she bought toys for my siblings, keeping them home and reducing conflict with neighbours.”

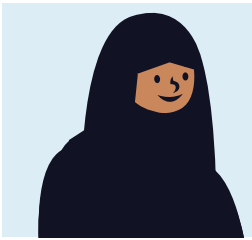
The improved financial situation allowed her mother to buy clothes, household items, and toys for her siblings. Many girls shared that the financial assistance helped improve their family dynamics, lessening tensions and irritability at home.

Other girls shared that their responsibilities increased when their mothers engaged in work.

“Most of us girls have more responsibilities when our mothers start working because we have to take care of the house and looking after our siblings.”

Similarly, girls whose families were also caring for a family member with a chronic condition or disability often did not experience emotional relief.

Ahlam*, 37-year-old Syrian refugee mother and cash-for-work participant in Bsarma, Lebanon



Syrian refugee mothers in Lebanon told us that they found the CVA assistance to be a significant financial and psychosocial relief, allowing them to meet their basic needs and repay debts. They expressed how CVA brought significant improvements to their families' well-being.

“I was able to perform surgery on my son in Syria.”

The financial support gave mothers the means to access essential medical care, while others noted how CVA provided relief in managing household needs. Additionally, CVA helped extend informal credit lines within the community, fostering a sense of trust and financial security among participants.

However, participants expressed concerns that this assistance did not adequately support their children's larger educational or medical needs, reflecting a gap in the programme's ability to address the full scope of family responsibilities.

“We felt comfortable psychologically, we benefited financially, our family situation improved, and we were able to pay off our debts.”

Even though refugee mothers told us that they benefited overall from the CVA, some cash-for-work participants felt like that the amount provided was insufficient compared to the level of work required in the programme and the high cost of living in Lebanon. They thought that the CVA helped foster social connections, as they were able to help others and participate in community events; but, injustice in the distribution and payment delays added to their stress and resulted in debt accumulation, undermining the psychosocial benefits of receiving the assistance and affected community cohesion, as some mothers felt their efforts were underappreciated.

Despite these concerns, the CVA was still viewed as empowering, with participants sharing how it gave them a sense of control over their finances, helped them manage household needs, and enabled them to engage in community activities like hosting guests and supporting neighbours, and even helping extend informal credit lines among participants.

Assia*, 16-year-old Syrian refugee girl in Akkar, Lebanon



“I'm happy for my parents because they are less worried.”

Displaced Syrian children whose families received CVA in Lebanon told us that despite financial hardships, both boys and girls reported increased involvement in social activities and school participation, thanks to the resources provided by CVA. Another key benefit they observed in their families' overall well-being was that they thought their parents felt less worried as a result. However, the added responsibilities placed on girls, due to maternal employment, stood out as a key issue, with some girls embracing the added responsibility and others feeling the strain. They also noticed that the attitudes towards women working outside the home varied widely, with some strongly supporting the notion of their mothers contributing to the family's income and others were concerned about the societal stigma associated with it.

RECOMMENDATIONS

CVA has consistently demonstrated its effectiveness and adaptability in various contexts impacted by displacement. CVA's success is evident in the economic recovery and restoration of well-being among communities, families, women, and children. However, for refugees, the impact of CVA is relatively more modest compared to internally displaced or host populations, due to compounded challenges, such as limited access to formal employment, legal restrictions, and enduring economic instability.

The findings from this study highlight that while CVA provides crucial short-term relief, its long-term impact for refugees is constrained by systemic barriers, such as high debt, limited livelihood opportunities, and social exclusion. Refugees reported the highest levels of financial hardship post-CVA, with many still struggling with debt, unemployment, and housing costs. These insights underscore the need for targeted, long-term and holistic CVA interventions that address the structural and multi-dimensional challenges that refugees face, particularly in times of increasingly limited humanitarian and development funding.

To enable sustainable recovery for the most vulnerable population groups impacted by displacement, allowing them a second chance at life. Below are four key recommendations for donors and humanitarian actors:



Child well-being: CVA empowers displaced families to build more stable, nurturing environments for their children. It facilitates better access to education, improves health and nutrition outcomes, and supports emotional resilience in children navigating the challenges of displacement.

Donors and humanitarian actors must recognise that CVA not only supports household resilience but also plays a vital role in helping children thrive. CVA programming must be primarily designed to invest in children's well-being by enhancing access to quality education, health care, and psychosocial support. Multisectoral CVA approaches that address both financial and emotional needs are essential for enabling displaced boys and girls to lead healthy, fulfilling lives.



Livelihood resilience: CVA is playing a pivotal role in supporting economic recovery for displaced families, especially women and children, by providing essential financial relief. However, structural barriers, such as labour market restrictions and limited financial inclusion, continue to limit refugees' ability to achieve long-term livelihood resilience.

While CVA offers crucial immediate relief, particularly in fragile contexts, its long-term impact depends on the programme addressing systemic socioeconomic barriers, especially those affecting refugees and women. Donors and humanitarian actors should integrate CVA into broader livelihood programming – such as income-generating activities and peer-led savings groups – that are especially transformative for women and refugees alike while contributing to overall household resilience. Strengthening these pathways promotes not just recovery, but lasting self-reliance.



Community cohesion: The ability of refugee CVA participants to engage in community activities, as shown in the personas, strengthens social ties and community cohesion. For many participants, CVA increases opportunities for social participation, leadership in community initiatives, and eases financial tensions – such as debt repayment – which fosters trust and safe spaces for dialogue. However, without deliberate design to encourage community-based activities, refugees and women often remain excluded

due to the persistent socioeconomic barriers that can negatively impact their economic resilience in the long term.

To strengthen community cohesion, donors and humanitarian actors must fund and implement CVA programmes that actively promote social and economic inclusion, particularly for refugees and women who are often the most marginalised at the financial levels. By highlighting the unique contributions that women and refugees can offer their communities, these programmes can build trust and further refugees' and women's participation in local community initiatives and decision-making processes.



Mental health and psychosocial well-being: CVA plays a critical role in enhancing mental health, emotional resilience, improving feelings of safety and reducing stress amongst displaced groups. Displaced women in particular have experienced greatly improved well-being and reported feeling more secure when receiving cash assistance.

Donors and humanitarian actors must prioritise the integration of mental health and psychosocial support services (MHPSS) within CVA programming, with a strong emphasis on gender-responsive approaches. By combining CVA with tailored MHPSS support, safe spaces for women and girls, and community-based care models, CVA practitioners will be able to address trauma and psychosocial needs alongside economic recovery. This integrated approach strengthens overall well-being and resilience – particularly for vulnerable groups such as refugees and women – while amplifying the long-term impact of cash assistance.





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