

# Regional Cash Assistance Monitoring Update

January - June 2019

## Key Highlights



**>2 million** people assessed for multi-purpose cash assistance in 2019 so far.



**571,236** individuals reached with multi-purpose cash assistance in 2019 so far.<sup>1</sup>

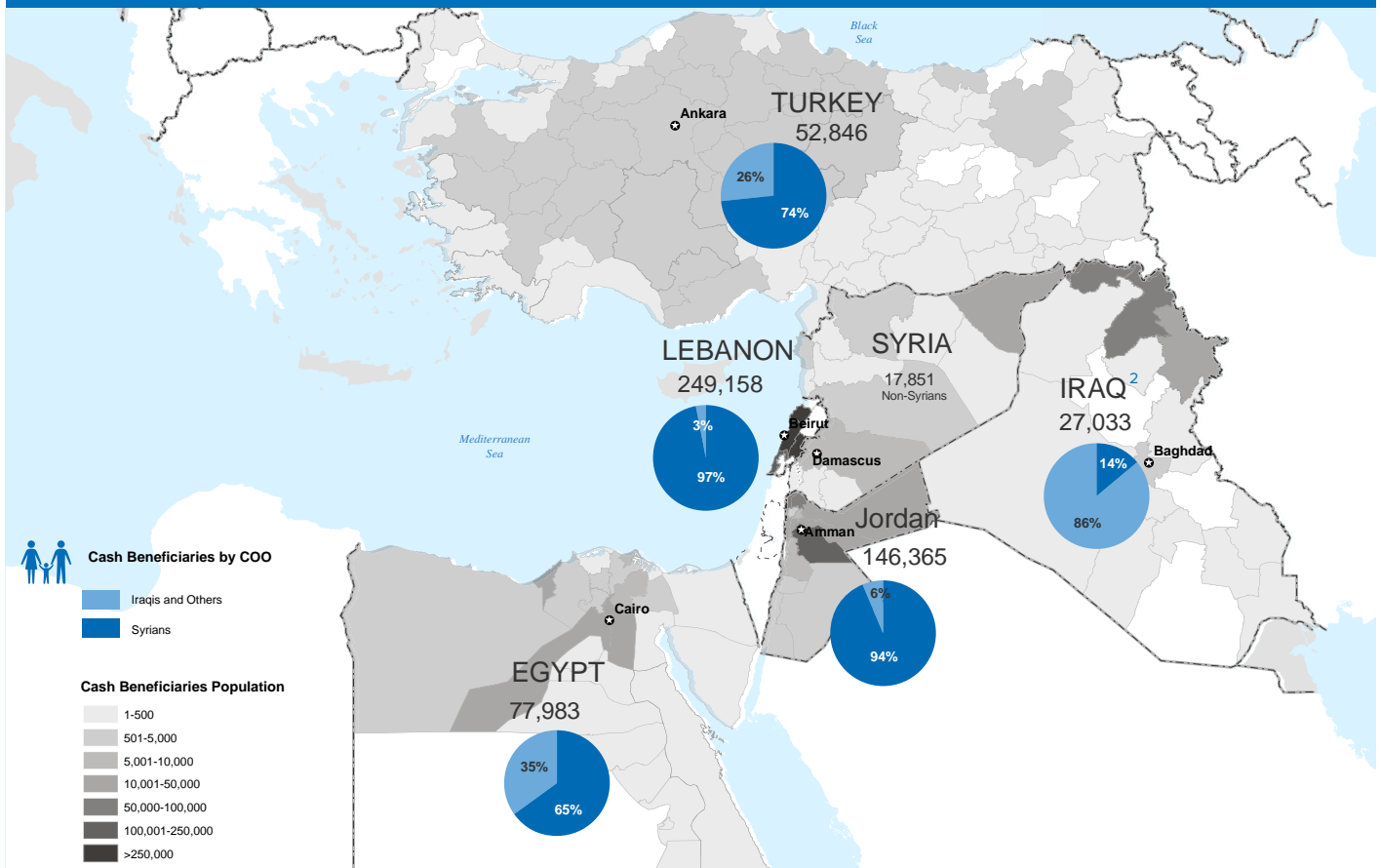


**USD 97 million** distributed via cash assistance in 2019: USD 79.5 million to Syrians and USD 17.5 million to non-Syrians.



**76 per cent** of Syrian families surveyed in Jordan have a level of expenditure per capita below the Minimum Expenditure Basket (MEB)

## Beneficiaries reached by country so far in 2019



<sup>1</sup> Beneficiaries of multi-purpose cash assistance may also be beneficiaries of winter assistance.

<sup>2</sup> For Iraqis in Iraq, the number of individuals is calculated from the total number of households assisted, using an average family size. Figures are subject to revision following final reconciliation of data.

## Regional Indicators

**Protection:** The vulnerability of Syrian and Iraqi refugees and IDPs as a result of prolonged displacement has worsened over time. Protection risks are exacerbated by socio-economic vulnerability, notably in relation to child marriage, child labour, sexual exploitation and domestic violence. In the first half of 2019, UNHCR continued to monitor and document these correlations, for example through the updated Vulnerability Assessment Framework (VAF) in Jordan. To mitigate these protection risks, UNHCR provides financial assistance in conjunction with protection support and services. Across the assistance cycle, from initial assessment through outreach and monitoring,

UNHCR leverages its ability to immediately refer cases in need to specialized protection services provided by UNHCR and/or a designated partner, including government partners. The ability to better provide protection and solutions to refugees is a direct and critical result of UNHCR's ability to provide financial assistance to refugees.

Assisted with Cash in 2019	<b>571,236</b>
Assisted with Cash in 2019 Q2	<b>497,577</b>
USD disbursed so far in 2019	<b>USD 97 million</b>
USD disbursed in 2019 Q2	<b>USD 49 million</b>

**Evidence Base:** In Jordan, the 2019 VAF population study was released by UNHCR in April 2019. The VAF explores different dimensions of vulnerability across multiple sectors from a representative sample of registered Syrian refugees. Exploring relationships between vulnerability indicators and other data collected, the report outlines key trends in the population which guide our programming, including for cash assistance. Most Syrian refugees surveyed in Jordan were found to be unable to independently maintain the financial and nonfinancial standards necessary for a dignified life. Some 40 per cent of individuals surveyed have debts of more than 100 JOD per capita, while 76 per cent of

respondents have a level of expenditure per capita below the level necessary to maintain the Minimum Expenditure Basket (MEB)<sup>3</sup>. The full report can be accessed here: <https://data2.unhcr.org/en/documents/download/68856>

Total Number assessed in 2018 <sup>4</sup>	<b>&gt; 2 million</b>
# found eligible for cash assistance in 2018	<b>1.2 million</b>
Individuals assessed by Household visit in 2019	<b>99,621</b>
Number of appeals against non-inclusion	<b>8,827</b>
Number of appeals resulting in positive decisions	<b>1,078</b>

**Response:** Across the Syria and Iraq situations, UNHCR implements a variety of cash-based interventions (CBIs). The largest is via multi-purpose cash assistance followed by winterization. Other substantial programmes include cash for protection, cash for health and cash for shelter. UNHCR uses a common set of measures to select and prioritize beneficiaries. These measures rely on combination of protection risk and socio-economic vulnerability which are regularly revised to align with national standards and criteria.

Referrals to case management so far in 2019	<b>967</b>
Referrals from case management so far in 2019	<b>503</b>
# of inquiries related to cash assistance so far in 2019	<b>21,993</b>
# of updates to refugee records so far in 2019	<b>367,819</b>

**Partnerships:** UNHCR places strong emphasis on common systems and partnerships, particularly following the December 2018 statement on cash by OCHA, UNHCR, UNICEF and WFP. Accordingly, the Common Cash Facility in Jordan has been upgraded to the benefit of all participating agencies by expanding services to include mobile wallets for refugees. This means that financial inclusion is available for the first time to refugees under a common delivery mechanism. UNHCR continues to invest in innovative partnerships such as the work with the Dutch foundation LittleBitz for a pilot on direct giving or the collaboration with GSMA on the

“Digital Life of Refugees” with an emphasis on mobile payment solutions in Jordan. The growing partnership with IrisGuard is helping the expansion of faster and fraud-proof payment solutions in Iraq and Egypt using biometrics.

Assisted by partners so far in 2019	<b>&gt; 2.6 million individuals</b>
UNHCR Syria Situation funding gap	<b>USD 1.6 billion</b>
UNHCR Iraq Situation funding gap	<b>USD 468.5 million</b>

<sup>3</sup> The Minimum Expenditure Basket (MEB) is defined as what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost.

<sup>4</sup> Includes 1.5 million Syrians in Lebanon who are ranked and scored using a desk formula to measure their socio-economic vulnerability within the overall population. This process occurs once a year (most recently in August 2018) and as such all Syrians in Lebanon are considered assessed already. This figure is according to Government estimates, including registered Syrian refugees, unregistered Syrian refugees as well as Syrians residing in Lebanon under alternative legal frameworks. In addition, over 10,000 households have been assessed by household visit in Lebanon in the first half of 2019.

## Highlights across the region

### Cash assistance coordination in Turkey

In Turkey, multi-purpose cash assistance to meet basic needs is mainly provided to refugees and asylum seekers through ESSN by the government through key ministries, implemented by Turkish Red Crescent and WFP and funded by ECHO. Directorate General of Migration Management (DGMM) is the national authority responsible for registering and processing international and temporary protection applications. UNHCR provides cash and non-cash assistance along with protection to vulnerable refugees and asylum seekers, directly and through partner organizations. DGMM and UNHCR have been implementing the Alternative to Camps programmes since August 2018, with UNHCR providing relocation grants to refugees and asylum-seekers who left Temporary Accommodation Centres in Southeast Turkey following their closure or decongestion, to settle

in host communities in urban and rural contexts. The grant was meant to cover the expenses of the refugee families for the first three months after moving out of the centres, and it was provided to approximately 30,000 individuals only during the first half of 2019.

In addition, UNHCR provides monthly cash assistance to refugees with specific protection concerns (including adolescents released from orphanages, transgender-intersex persons, SGBV survivors, and cash for specific needs) and supports them through education and livelihoods (incentives and business) grants. Until mid of 2019, 12,723 individuals were provided cash for protection, 444 students were provided cash for education and 1,468 individuals were provided cash for livelihoods.

### Jordan's Common Cash Facility (CCF): Increasing efficiency, improving accountability

UNHCR began using mobile wallet transfers in 2018 to promote financial inclusion and provide easier access for beneficiaries. Through mobile wallets, beneficiaries can access banking services via their mobile phones, thereby promoting financial inclusion (even for those without bank accounts). Refugees can use their accounts to manage and save money, make bill payments for utilities and top-up mobile phones, as well as benefit from troubleshooting, provided by a call centre.

The current mobile wallet distribution allows for a direct transfer of assistance from UNHCR's account to a mobile wallet. In 2019, mobile wallet distribution continued for the first group of 650 beneficiaries under the Cash for Education programme. UNHCR is currently working

towards the inclusion of iris authentication for mobile wallet transfers, to be rolled out in the first quarter of 2020.

Even through mobile wallets, the delivery of cash in Jordan continues to be done through a multi-stakeholder platform pioneered by UNHCR called the Common Cash Facility (CCF), with the aim of providing humanitarian actors with direct and equal access to common financial service providers, with low rates and no management fees – ensuring value for money. The CCF is used by UN agencies, NGOs and the Jordanian Government (municipalities) to provide cash assistance to the most vulnerable refugee and Jordanian households.

### Cash assistance validation exercise in Lebanon

As part of its accountability practices, UNHCR undertook a validation exercise in June 2019 to ensure that recipients of cash assistance (multi-purpose, protection and education) were present in Lebanon and that they were in possession of the correct ATM cards. Similar to previous validations, this applied biometrics (Iris scanning and photo taking of beneficiaries) in addition to card verification, maintaining a high standard in terms of identification and data protection of UNHCR persons of concern. During the process, helpdesks attended by partner staff were available at all validation sites. These served to address questions on cash assistance, other

types of assistance, eligibility, and specific card/PIN related issues (i. e. families without an iris scan or photo on record). The help desks also provided counselling to families with protection needs and as such served as a referral pathway to other types of assistance.

The no show rate at the end of the exercise reached five per cent. Prior to completing the exercise, the call centre contacted 'no-show' families to urge them to attend the validation. The majority of these were unreachable; they either didn't answer the calls or their numbers are out of service.

## Egypt – Continued transformation towards a “One Refugee” approach

In close coordination with UNHCR, WFP Egypt started to implement the “One Refugee Policy” through the expansion of its food assistance programme to target refugees and asylum seekers of other nationalities (“non-Syrians”) for the first time since the start of its refugee assistance programme six years ago. This follows the 2018 Egypt Vulnerability Assessment for Refugees (EVAR), which constituted Egypt’s first ever cross-population snap-shot survey (previously EVAR was just

focused on Syrian refugees). Through a joint targeting and beneficiary selection approach developed by UNHCR and WFP, vulnerable refugees were prioritized for food assistance programs regardless of their nationalities. WFP and UNHCR worked jointly to produce a vulnerability scoring criteria with a high priority given to unaccompanied and separated children (UASC) and unaccompanied older persons amongst other vulnerable protection profiles.

## The Zain Cash initiative in Iraq

A new system that is currently being rolled-out for refugees in Iraq replaces the SIM-based mobile money system. The solution is based on a custom-built mobile phone capable of conducting an iris-scan based on IrisGuard standards. This phone will be used by the Zain Cash agents (one of UNHCR’s Financial Service Providers in Iraq). Once the beneficiary has been scanned by the agent, the identity is matched on UNHCR servers, the relevant individual ID is located and any cash entitlements for this individual are visible. If the individual is entitled to cash, the agent disburses the entitlement in the form of cash and a receipt is issued.

This system means that refugees need to present themselves only once for collection of assistance and not multiple times for registration and SIM collection. The solution is also scalable and addresses the bottlenecks of winterization assistance in particular, where mobile money providers had to dispatch mobile teams to help with SIM registration and distribution, creating issues with prompt disbursement.



*Mariam and her six children were forced to flee their home in Aleppo, Syria in 2012. Ongoing violence and airstrikes destroyed their neighborhood and gravely injured her son Mohammad, leaving him paralyzed from the waist down. The family now lives in a small apartment in northern Jordan and depends on monthly cash assistance from UNHCR to meet their basic needs including rent, food and other essentials.*

Photo © UNHCR/  
 Hannah Maule-ffinch

**Donors:** UNHCR is grateful to the donors who have contributed to the cash assistance programme for the Syrian and Iraqi internally displaced persons (IDPs) and refugees with unearmarked and earmarked funds as well as those who have contributed directly to the operations.

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