

UNHCR CASH ASSISTANCE AND COVID 19

Emerging Field Practices

This document is a snapshot of the many innovative field practices emerging in light of COVID-19. UNHCR preparedness and response to COVID-19 is comprehensive including cash assistance as a quick and efficient means of getting assistance to people fast, empowering families to deal with the crisis and meet their basic needs, mitigating some of the negative socio-economic impacts of COVID-19 on communities. Across the operations, UNHCR is working in partnership with the government above all but also with all other relevant partners to pursue common cash approaches outlined in the UN Principals Common Cash Statement.

SCALING UP CASH TO MITIGATE SOCIO-ECONOMIC IMPACTS IN SOMALIA

The economic impact of COVID-19 is widespread and likely to disproportionately affect persons of concern who largely rely on day to day informal jobs. The restrictions imposed by the government have disrupted food and market supply chains, resulting in increased prices of basic commodities, whereas, the demand for such products including food is on the increase from the onset of Ramadhan. To mitigate such impact, UNHCR is supporting 20,000 refugees with a one-off multi-purpose cash grant to supplement the monthly subsistence allowance to refugees.

UNHCR has also undertaken three months (April-June) pre-payments of the monthly subsistence allowance to refugees to reduce overcrowding in the distribution centers and allow households to stock essential needed items during this crisis and subsequent restrictions.

UNHCR will also provide cash for work for persons of concern to support the much needed local production of masks, handwashing and soap, and to safeguard their livelihoods. UNHCR will also provide cash for NFI and emergency shelter to support the relocation of 6,000 IDPs to decongest IDP settlements, which is a key protection priority to the UN in Somalia. UNHCR also provides hygiene protective items along with other hygiene measures, including awareness raising on COVID-19 through radio and other messaging.

TESTING OF CONTACTLESS BIOMETRICS IN BANGLADESH, ETHIOPIA, ZAMBIA AND MALAWI

UNHCR Bangladesh, Ethiopia, Zambia and Malawi have piloted contactless biometrics through a newly developed BIMS iris scanner and experimented with using it in a zero-contact way. In addition to registration, biometrics is being used to conduct authentication during cash and in-kind assistance in many operations.

Following successful testing, UNHCR Bangladesh has shifted to an iris-only (no fingerprint) registration and assistance management strategy. In Malawi, the government has agreed for UNHCR to continue with biometrics but using the newly developed option.

Advantages of this approach

- Completely reduces the risk of COVID-19 transmission through contact
- Is available now, with small modifications of existing scanners
- Is reversible and can be changed back to the existing configuration at any time.
- Fast and secured biometric verifications
- It can work with both central and field BIMS servers

Risks

- It may be more challenging to acquire and capture the iris images due to external lighting

For more information and guidance, please contact jefferie@unhcr.org.



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Testing contactless biometrics in Bangladesh

A COLLABORATIVE APPROACH WITH 30 ORGANIZATIONS IN JORDAN

The Basic Needs Working Group (BNWG) – made up of more than 30 organizations – has activated its model for emergency response which encourages coordination of assistance. The goal is efficient, effective and transparent management of funds, ensuring maximum coverage of vulnerable families without duplication. The response includes the following:

Expanded Population: The COVID-19 appeal funds will assist new populations, including families that have lost their income due to the pandemic.

Coordination of a standard safety net package: The response includes a standard package for basic needs/social assistance for those not currently receiving assistance. Aligned with the survival MEB, the package will cover basic needs including rent, food, utilities and water.

A single list of beneficiaries: Jordan will assist a pool of families identified as eligible based on a scoring model. A single list can be accessed by all partners.

Prevention of duplication through a RAIS Coordination Module: A COVID coordination module is being developed in RAIS allowing organizations disbursing COVID funds (approved by the government) to “mark” cases in RAIS to avoid duplication.

Exit strategy: An exit strategy is being developed so as to ensure that the population does not move into a “welfare status” but can continue to work towards self-reliance, once the economy opens up and restrictions on access to jobs ease.

Coordinating communication with communities: UNHCR is adapting its helpline, ensuring that beneficiaries receive an SMS notification of assistance availability or delivery, and establishing new measures for agents to troubleshoot challenges with assistance. For more information, contact krishnam@unhcr.org.

LEVERAGING DIGITAL CASH AND RESPONDING TO NEW CASELOADS IN RWANDA

Refugees now have bank accounts with cards but they often cash out rapidly after the distribution. The operation is also exploring making the cards contactless during the pandemic to further minimize contact. Seeing the risk of COVID-19 transmission through handling physical banknotes coupled with liquidity issues in the camps, UNHCR's Financial Service Provider has upgraded its system to include mobile banking and UNHCR is onboarding beneficiaries to enable the use of mobile merchants in purchase of goods in line with the government directives of moving toward digital and cashless payments. A toll-free feedback mechanism through calls and SMS was also put in place in collaboration with partners.

UNHCR in the last payment jointly with WFP and the government also supported Cash In Transit (CIT) to ensure that cash agents in the camps were supported with enough liquidity to avoid unnecessary movements in and out of the camp.

UNHCR, jointly with the FSP, has remotely opened bank accounts for the urban refugees and provided them with cash assistance to mitigate socio-economic impacts of COVID 19. This population is currently relying on informal jobs and is thus heavily impacted by the movement restrictions, resulting in a range of vulnerabilities.

YOUR PHONE, YOUR BANK

Open account (Akokanya)

Pay goods (EazzyPay)

Pay bills

Pay TV subscription

Pay WASAC

Pay RRA Taxes

Move money from your bank to wallets and vice versa

Airtime top up

Money transfer within bank and other banks

Eazzyloan (instant loan)

Buy electricity

Download the EazzyBanking App or Dial *555# and follow the prompts

EQUITY
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ASSISTING COVID-AFFECTED POPULATIONS IN IRAN

The Islamic Republic of Iran is the tenth most COVID-19 affected country globally. With a robust health care system and a National Mobilization Plan for COVID-19, the pandemic combined with economic downturn has overstretched Iran's capacities. Some 1 m refugees (Afghan and Iraqi) and 1.5 to 2 m undocumented Afghan refugees living in urban areas and settlements are at equal risk as nationals to contract the virus or face its direct economic impact. They have free access to the national primary health care service and to free testing and treatment for COVID -19. The government has advised strict social distancing to contain the spread of the virus. COVID-19 cases and families have to ensure mandatory isolation and/or hospitalization and are subject to stringent action otherwise.

UNHCR is assisting refugee households with a member having contracted COVID-19, those at specific risk (those with underlying conditions, elder) and those with immediate income loss combined with specific protection vulnerabilities, with one off cash for basic needs, for three months. This will help address the negative economic impact of COVID-19 due to mandatory social distancing for a prolonged period and cover basic shelter, nutritional and hygiene needs. UNHCR is using simplified targeting criteria for cash assistance along with adjusted Standard Operating Procedures to respond swiftly. Referrals from the authorities with required supporting documents serve as the basis to initiate the assistance process while maintaining due confidentiality.

UNHCR will assist some 5,000 vulnerable individuals with 930 of them being assisted as of early May. As per the new instruction of the Central Bank, banks in Iran cannot provide banknotes in order to avoid the risk of transmitting the COVID-19.

The cash assistance for COVID-19 response is being coordinated with partners including through the Cash Working Group. Efforts will be made to align the cash assistance with the national social safety net. The post-distribution monitoring will be conducted remotely to inform further interventions.

RE-PURPOSING CASH ASSISTANCE IN MOROCCO

The government of Morocco has declared a state of national health emergency responding to the increasing number of persons contracted COVID-19. UNHCR has therefore advanced the payments under the existing cash assistance for the most vulnerable, and reprioritized within the current available funds to support all refugees with a one-time off cash assistance to alleviate the economic impact of COVID-19.



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Digital payments in Uganda

Taking into consideration the movement restrictions, UNHCR has also successfully negotiated with the FSP to accept during this exceptional period refugee documentation – even when expired. Moreover, UNHCR is in discussion with the FSP to ensure the continuity of financial services to refugees and inquire the potential move from over the counter which includes banknotes to digital payments.

CASH TOP-UPS FOR CONNECTIVITY AND HYGIENE IN GREECE

UNHCR is providing support to the government response. Currently monthly cash assistance for all asylum seekers and targeted recognized refugees is delivered through digital payments (cards) across the country. However, communication has proven a challenge for persons of concern due to amongst other reasons language challenges, restrictions of movement and limited network coverage.

As one of the rapid response measures, UNHCR has provided a top-up transfer amounts to cover additional data/mobile connectivity charges countrywide. Improving communications, this will enable beneficiaries to access specific websites and platforms with relevant information on COVID-19 prevention. The transfer value depends on household size.

UNHCR is also supporting the government response through providing hygiene top-up grants for those residing in the Greek Islands Reception and Identification Centers (RICs). This is in light of the overcrowding/surpassing of official capacity of the RICs with limited access to proper sanitation, water and/or basic health services. The cash top-up compliments UNHCR's other support to the Greek Authorities to manage the public health situation on the islands.



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Preparing to assist the most vulnerable in Costa Rica

EXPANDING CASH ASSISTANCE TO THE MOST VULNERABLE TO COVID-19 IN COSTA RICA

UNHCR rapidly shifted to remote registration activities where socioeconomic vulnerability is assessed for multi-purpose cash assistance through KoBo directly by registration staff. The operation launched additional cash grants under COVID-19, including to those at higher risk to COVID-19 targeting elderly and those living with chronic medical conditions (heart disease, respiratory disease, autoimmune diseases, etc.) and those who have suffered from COVID-19 related shocks. UNHCR can derive such information from PRIMES with additional cases included through a specifically developed case management system.

The transfer value of COVID-19 grants depends on family size. Families with elderly (family members over 60 years) and with documented chronic medical conditions will receive monthly payments for the duration of the crisis, and others receive either one-off or monthly payments depending on the level of vulnerability and type of shock. In addition to contact details in PRIMES, UNHCR is using a range of communication channels with the beneficiaries to inform them of this opportunity, including social media campaigns, broadcast SMS messages and outreach through community leaders. UNHCR will start delivering cards through courier service in the coming weeks with strict COVID-19 preventative measures combined with online/phone training on card use and how to protect oneself and family members under COVID-19.



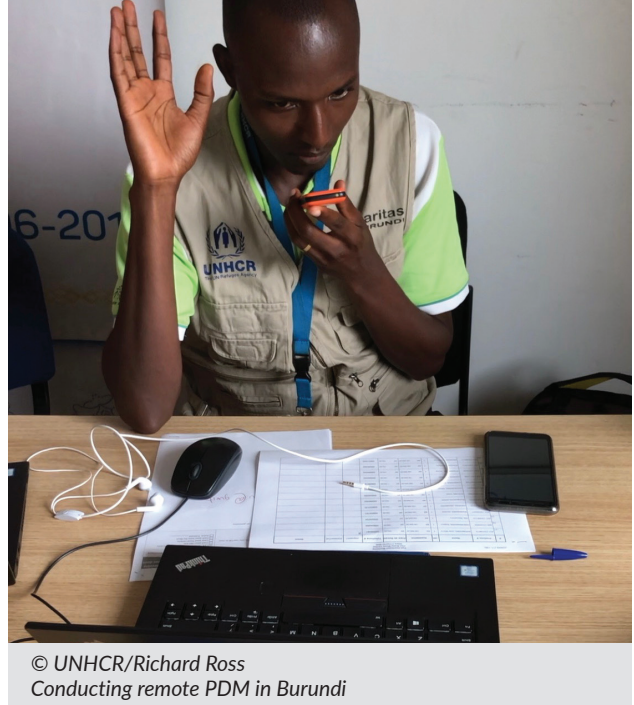
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Preparing to assist the most vulnerable in Costa Rica

REMOTE POST-DISTRIBUTION MONITORING IN BURUNDI

Providing mobile money, where each household receives a phone, has always offered UNHCR a unique opportunity to establish and maintain a communication channel with refugees and others of concern. But now, perhaps more than ever, operations are exploring remote communication possibilities and in the context of cash, PDMs are on the top of the list.

In Burundi, following its recent mobile money pilot, UNHCR and CARITAS tested this new model, conducting remote PDM interviews by telephone. UNHCR ensured that enumerators were provided with the appropriate tools: telephones, headphones, laptops/tablets, and organized calling lists. With UNHCR's corporate PDM tool as a basis, UNHCR adapted the Kobo forms and trained the enumerators. UNHCR conducted interviews with 30% of the beneficiaries having received a phone and a cash transfer during the pilot.

Pursuing remote PDMs proved to save time, reduce costs and cut fuel and other logistics. Now under the tightening Business Continuity Plan, this innovation provided a practical means to continue monitoring while reducing transmission risk of COVID-19. As physical access to persons of concern reduces across the world, remote PDMs may provide a viable option for many operations. For more information, please contact rossr@unhcr.org.



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Conducting remote PDM in Burundi

ADJUSTING TRANSFER VALUE AND DURATION OF CASH ASSISTANCE IN ETHIOPIA

UNHCR Ethiopia is adjusting its cash assistance to refugees in urban settings. The transfer value is being increased to cover additional soap, sanitizer and water in light of COVID-19. The transfer will include a two-month advance payment with a top-up coupled with information campaigns to ensure that refugee cash recipients are aware of the COVID-related impacts and plan the use of the cash provided accordingly.

This preparedness measure aims to prevent refugees from cash withdrawal challenges linked to restrictions, and access to the markets and sufficient goods and services. Above all, it is anticipated that cash recipients will stay at home and hence protect themselves, their families and communities from the exposure to COVID-19.

As the UNHCR Reception Centre will remain temporarily closed, UNHCR has also adjusted its Complaints and Feedback mechanism so to ensure that protection staff receive complaints and provide feedback over the UNHCR landlines and the protection complaint email account.



MORE INFORMATION

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