

Quarterly Regional Cash Assistance Update

July to September 2020 (Q3)

This update covers sixteen operations in the Middle East and North Africa (MENA) region in which cash-based interventions (CBIs) are currently implemented.

Key Highlights



2,149,822
unique individuals¹

reached with cash assistance from January to September 2020 (666,927 unique individuals assisted in Q3 only (July to September)), out of which the majority, or equal to 1,757,663 individuals (514,510 individuals in Q3 only), were reached with Multi-Purpose Cash Assistance (MPCA).



1,053,205
unique individuals

out of those provided with cash assistance in Q3 were reached with emergency cash assistance as part of the COVID-19 response since the start of the pandemic in March, for a total of USD 48,546,747 million.



USD
198,583,347 million

distributed via all modes of cash assistance (i.e. both COVID-19 and non COVID-19) from January to September 2020 (USD 76,660,665 in Q3 only), out of which USD 132,231,124 million was to Syrians and USD 66,352,223 million to persons of other nationalities.



An additional
79,449 individuals¹

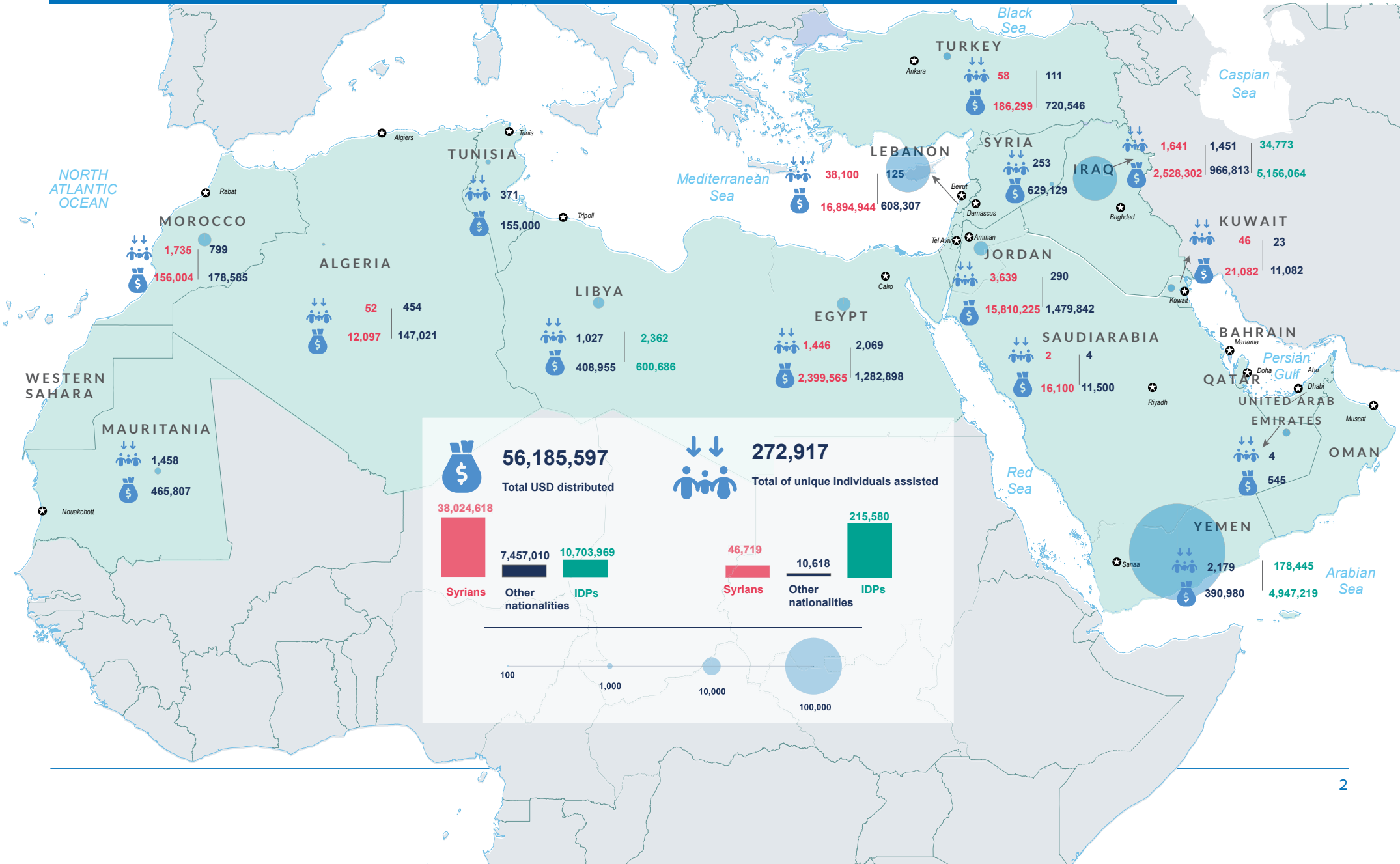
received cash assistance in Q1, with USD 2.6 million in winterization cash grants. For additional information, please refer to the [Final Report](#) for the UNHCR's 2019-2020 Regional Winterization Assistance Programme.



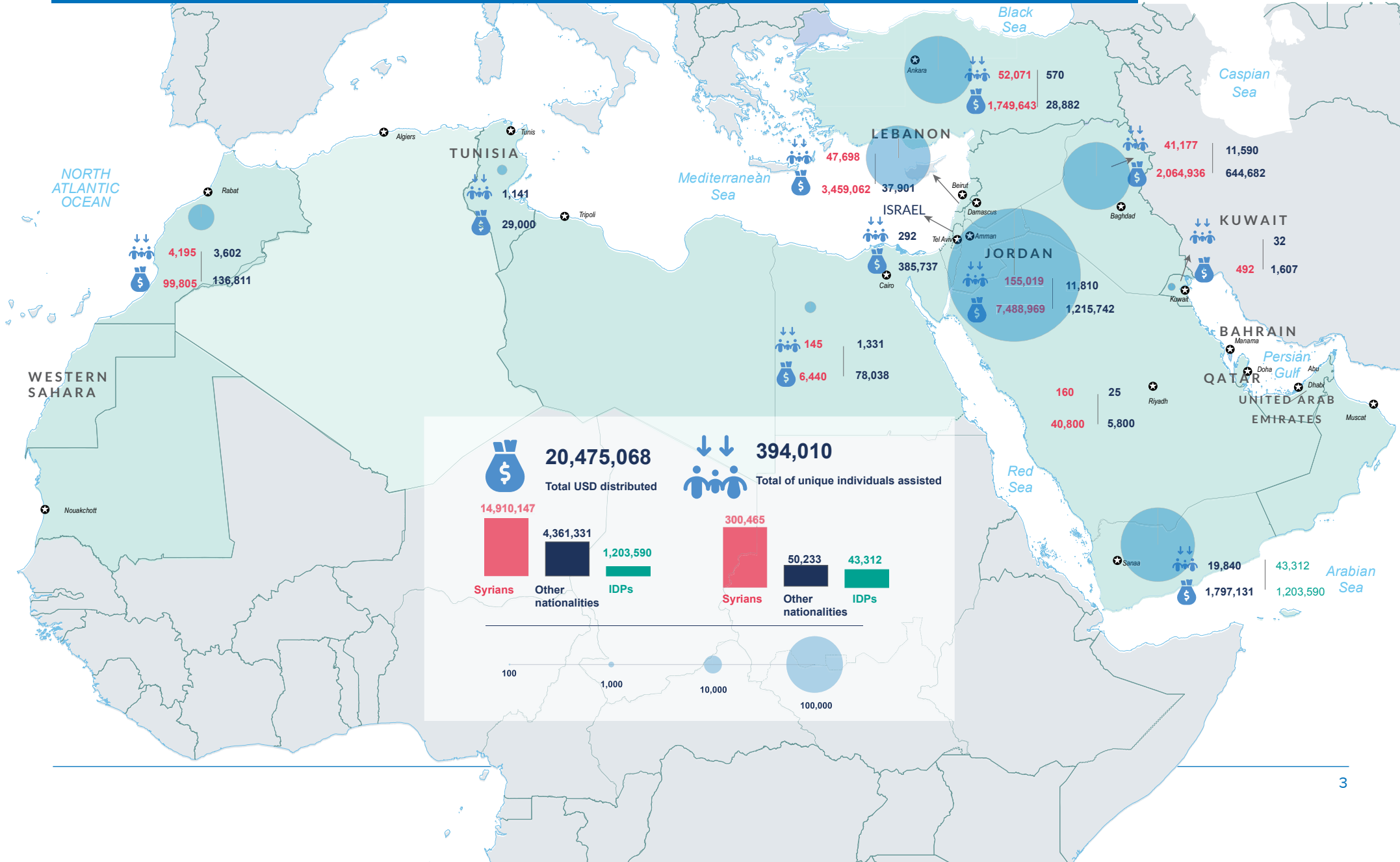
UNHCR distributes winter cash assistance to refugees in Azraq camp, Jordan. Due to the COVID-19 pandemic a detailed schedule has been put in place specifying one representative from each family to collect assistance in order to prevent crowding.

Photo by UNHCR / Mohammad Hawari

¹ The term unique individual applies to the calendar year. UNHCR counts unique individual as those that were added after Q1. When reporting the figures for a given Quarter, individuals assisted in earlier quarter(s) of a given year will therefore not be counted.

UNHCR cash operations in MENA in Q3 2020 – budget and number of individuals reached by country, non-COVID-19 response only


UNHCR cash operations in MENA in Q3 2020 – budget and number of individuals reached by country, COVID-19 response only



Background

When people are forced to flee their homes, they leave with only the bare essentials; they also lose their ability to earn income and support their households. To meet these challenges, **UNHCR's Cash-Based Interventions (CBIs) seek to protect persons of concern by reducing the risks they face and to maintain their capacity to meet their essential needs.** The flexible nature of CBIs make for a more dignified form of assistance, giving persons of concern the ability to immediately prioritize and meet their pressing needs.

Four years of successful cash institutionalization has resulted in almost all UNHCR country operations globally having cash programmes in place. **In the MENA region, CBIs have now been implemented across sixteen country operations.** The region is at the forefront of the latest available technologies, such as cash delivery through ATMs, beneficiary verification through iris scans and the use of EyeCloud platform in Jordan, while building ever-growing partnerships within the humanitarian community and the private sector.

Needs

Protection needs

UNHCR continues to document how protection considerations are integrated into the organization's CBI activities. As part of this approach for the MENA region, UNHCR has advertised and awarded consultancy services for: mapping of how protection indicators are included into UNHCR vulnerability and targeting models for CBIs; for referral of CBI assistance to/from protection services; and the use of cash in stand-alone protection programmes for specific needs. These services will be delivered in the first quarter of 2021, with results published in May 2021. The study will cover each of the sixteen operations in MENA where UNHCR is currently delivering cash-based assistance.

In Q3, a number of operations (including **Egypt, Lebanon, Libya, and Morocco**) launched needs assessments to better understand the impact of the COVID-19 pandemic

on persons of concern, their living conditions, abilities and challenges. Other operations such as **Iraq** and **Yemen** plan to conduct needs assessments during the course of Q4 or early 2021.

In **Lebanon**, the data collection for the 2020 Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) has been completed, with results due in Q4 which will be used to update the poverty threshold for targeting the most vulnerable. In **Libya** and as part of its collaboration with UNHCR, partner REACH concluded data collection and analysis for the Multi-Sectoral Need Assessment (MSNA) on IDPs. Initial key findings are mentioned below. In **Morocco**, a survey was conducted by the High Commission for Planning (HCP), in close collaboration with UNHCR, on the socio-economic and psychological impact of COVID-19 on refugee populations.

Multi-sectoral need assessment (MSNA), Libya

Initial findings confirmed a widespread disruption of the formal and informal labour markets. The majority of persons in need—whether formally employed on an hourly or seasonal basis, or in the informal economy—have seen their livelihoods decimated, some populations more than others, including those without access to national social safety nets or solidarity mechanisms. The inability to access livelihoods and the resulting loss of income continues to be a major obstacle for refugee and IDP communities in Libya, impacting their ability to cover their basic needs and pay rent. The study showed that many IDPs had resorted to selling their personal household belonging, depleting their savings, borrowing money, and reducing expenditure on essential non-food items.

Response in Q3²

# of unique individuals assisted with cash	666,927
Referrals of CBIs to/from case management	20,355
# of inquiries related to cash assistance	2,489,414
# of elderly persons (>65 or >60) assisted with cash	25,861
# of children and youth (<18) assisted with cash	38,474
# of transactions	509,259
USD disbursed ³	76,660,665

UNHCR CBI programmes include both sectorial grants as well as MPCA for basic needs, through both conditional and unconditional cash transfers. Table 1 provides an updated overview of the type of grants distributed in the sixteen operations in Q3. Out of these, ten countries have incorporated CBIs as part of their response in Q3 to the socio-economic vulnerabilities that emerged as a result of the COVID-19 pandemic, down from thirteen during Q2.

Assistance gap

# of eligible individuals not reached by UNHCR due to lack of funding	1,960,966
---	------------------

Table 1 “Type of cash assistance in MENA countries”

Country Operation	Population group	Type of response		Type of cash-based assistance					
		Includes COVID-19 CBIs	Other/non-COVID-19	MPCA for basic needs	Cash for Unaccompanied and Separated Children (UASC)	Education grants	Livelihood Grants	Shelter grants	Health / hygiene grants
Algeria	Refugees & asylum-seekers								
Egypt									
Israel									
Jordan									
Kuwait									
Lebanon									
Mauritania									
Morocco									
Saudi Arabia									
Syria									
Tunisia									
Turkey									
UAE									
Iraq		Refugees and asylum-seekers, IDPs							
Libya									
Yemen									

² All figures related to number of individuals assisted with cash, number of transactions and amount of USD disbursed are based on uploaded lists with the names of payees/eligible beneficiaries, which are sent to the Financial Service Provider(s) for that specific quarter, prior to any reconciliation or confirmation of withdrawal and/or reception of funds. Reconciled figures for the entire year will be reported in the Q4 report (January-December 2020).

³ This figure corresponds to the implementation of a wide variety of CBIs – see Table 1 for details – which includes MPCA for basic needs, cash for UASC, Education grants, Livelihood Grants, Shelter grants, Health and hygiene grants.

As in earlier quarters in 2020, **the largest share of cash-based assistance during Q3 was allocated for basic needs**, delivered through MPCA by way of regular payments, as well as one-off emergency payments, mostly to address situations of acute vulnerability. Sectorial CBI programmes include cash to support both primary and secondary education, grants for UASC, as well as grants to support livelihood opportunities — though on a smaller scale. Cash for health programmes also continue to be implemented in several operations, as well as grants specifically aimed at shelter support, either for upgrades to temporary shelter structures, or for rental costs.

Partnerships

In **Egypt, Libya, and Turkey**, UNHCR currently chairs or co-chairs the corresponding Cash Working Groups, while in **Lebanon and Jordan** UNHCR acts as co-chair of the Basic Assistance Working Groups. Beyond its role in inter-agency coordination, UNHCR continues to place a strong emphasis on common delivery systems and partnerships in the provision of financial assistance, in line with the [December 2018 statement on cash by OCHA, UNICEF, UNHCR and WFP](#). This vision is fully

implemented in Jordan through its Common Cash Facility (CCF), and in Lebanon through the Lebanon One unified System for E-cards (LOUISE) platform.

Contribution of funds from private sector towards UNHCR's growing [Zakat programme](#) continued in Q3, providing ongoing support to persons of concern in **Iraq, Jordan, Lebanon, Mauritania and Yemen**.

Operational Highlights

Algeria

UNHCR's cash assistance programme in Algeria currently include multi-purpose cash grants for basic needs and shelter grants in support of rental costs; both programmes are implemented through UNHCR partners. The Operation is currently exploring the prospect of moving part of its cash operations to direct implementation modality, i.e. with payments distributed through financial service providers under direct contractual agreement with UNHCR.

The impact of COVID-19 on vulnerable individuals—mostly informal workers and daily labourers—continues to be significant. The Operation is currently advocating with authorities for the inclusion of refugees and asylum-seekers into national assistance programs to support the most vulnerable.

Egypt

UNHCR's CBI programme in Egypt include MPCA, Cash for UASC, interim Cash for Protection, Cash for Education, Cash for Hygiene and Livelihood Grants⁴. The Operation maintained cash transfers in support of obstetric services, implemented by UNHCR's health partner.

To improve MPCA and in light of the ongoing pandemic, UNHCR modified its vulnerability assessment approach from face-to-face interviews to remote modality via the dedicated "Signal" app.

⁴ The cash for hygiene as part of the COVID-19 response initiated in Q2 was discontinued for Q3, however is expected to resume during Q4.

To support unaccompanied children (UAC), UNHCR joined forces with WFP and partners to support over 90 per cent of all UAC in the country. Children receive support through Cash for Education as well as Cash for UAC, with additional support provided through the delivery of surface disinfectants and bar soaps, following

in-kind donations to complement CBI-based support. These donations come at a critical time when displaced children face heightened risks due to the immediate and long-term impact of national measures to mitigate the spread of COVID-19.

Iraq

For Q3, UNHCR finalised its planned COVID-19 cash assistance for vulnerable refugees, asylum-seekers, and IDPs/returnees for 2020.

Distribution of cash for winter will be implemented between November 2020 and March 2021. Priority will be given to vulnerable refugees, asylum-seekers, and IDP/returnees living in camps and urban areas. UNHCR developed a dedicated socio-economic model (Proxy

Means Testing Model) to target refugees living in urban areas, while assistance to camp-based refugees is carried out through blanket targeting.

MPCA for refugees has been extended to current beneficiaries for an additional six months (from 12 to 18 months) in order to help ease the impact of COVID-19; beneficiaries are due to receive their remaining entitlements before the end of 2020.

Israel

In Q3, cash assistance was provided to the most vulnerable asylum-seekers whose livelihoods were compromised by the COVID-19 crisis. Direct delivery

by UNHCR has allowed for an enhanced line of communication with persons of concern, as well as improved protection monitoring.

Jordan

During Q3, UNHCR continued with the delivery of CBIs via MPCA, COVID-19 cash assistance, Health grants and Cash for Education.

During the COVID-19 crisis, there has been an increase in the number of refugees requesting to be included in the monthly cash programme, due to loss of economic activities that has resulted in overdue rent and increased debt. The 2020 mid-year post distribution monitoring for basic needs included a section on COVID-19 assistance distributed in May 2020, with results recently published [published](#).

The objective of the Cash for Health programme is to ensure that vulnerable refugees living in urban settings

are able to access the national healthcare system and receive treatment. While the programme was previously only available to Syrians due to limitations of government policy, following advocacy by UNHCR and health partners, the Ministry of Health confirmed in June 2020 that non-Syrians will be able to access Ministry of Health services at the non-insured Jordanian rate by January 2021. As a result, the Cash for Health programme will be expanded to include non-Syrians in urban settings.

In Jordan, UNHCR continues to strengthen its Common Cash Facility approach, through which seven UN agencies currently coordinate, namely: UNHCR, ILO, IOM, UNESCO, UNICEF, UNRWA and UNOPS.

Lebanon

In Lebanon, cash assistance continued through MPCA, which constitute the majority of cash support delivered in the country by UNHCR, in addition to Education grants. Refugee families are selected from the target pool of severely vulnerable families, all of whom are also recipients of food assistance by WFP.

UNHCR continues to foster an approach similar to Jordan's Common Cash systems, through the consolidation of the Lebanon One Unified Inter-Organizational System for e-cards (LOUISE) which currently includes UNICEF, UNHCR and WFP. The platform is designed to channel cash-based assistance through one common card for Syrians, refugees of other nationalities, and disadvantaged Lebanese citizens.

LOUISE also remains open to other agencies and non-governmental organizations.

Data collection for the Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR) for 2020 has been completed. Results are due in Q4 and will be used to update the poverty threshold for targeting the most vulnerable. The results of the VASyR show drastic increase of poverty among refugees, as 88 per cent of the total population fell below the Survival Minimum Expenditure Basket (SMEB), as compared to 55 per cent the year before, while 91 per cent fell below MEB. This precarious situation was caused by the protracted socio-economic crisis, further aggravated by COVID-19 as well as the devastating explosion.

Libya

In Libya, UNHCR continues to deliver CBIs through MPCAs. Due to ongoing protracted conflict and resulting displacement, UNHCR significantly scaled-up its MPCA distributions in the south and east of the country. However due to an acute liquidity crisis, UNHCR is exploring assistance via other modalities such as pre-

paid cash cards that can be used by IDPs. As this is currently not an option for refugees due to regulatory reasons in Libya, UNHCR and WFP began a joint programme to target 10,000 refugees with emergency food baskets, designed to last up one month.

Mauritania

In Mauritania, UNHCR continued to provide assistance through MPCA and Education grants. Following the gradual re-opening of schools in urban areas such as Nouakchott and Nouadhibou, Cash Assistance for Education—which had been suspended due to the

closure of schools—was resumed in Q3 to support primary, secondary and university-level students. MPCA to refugees also continued, as well as Cash grants to support persons with specific needs to help them meet their basic living requirements.

Morocco

UNHCR continued to deliver cash assistance by means of MPCAs and Education grants. To facilitate CBI delivery, UNHCR successfully negotiated with the financial service provider to accept refugee documentation as proof of identity, including cards which may have expired.

Following the widespread loss of employment and diminished livelihoods due to the pandemic, the

Operation delivered two rounds of COVID-19 cash assistance to refugees and vulnerable asylum-seekers not included in the regular cash programme.

UNHCR and UNDP continue to co-chair the Task Force on "COVID-19 Socio-economic impact" in Morocco, in cooperation with UN agencies, the Economic Commission for Africa (ECA) and the World Bank (WB).

GCC

UNHCR in **Kuwait** continued to deliver CBI support through MPCAs in combination with voucher assistance for food delivery. The Office continues to deliver accumulated assistance every three months to ensure beneficiaries receive their cash assistance and avoid any difficulties associated with movement restrictions and curfews.

In **Saudi Arabia**, UNHCR continues to conduct remote registration and verification of vulnerable cases in need of CBI as part of the COVID-19 response.

To maintain delivery of MPCAs to vulnerable individuals, **UAE's** operation continued with the assessment of new cases, as well as the reassessment of earlier ones due for verification; to this end, the Office utilized a new online Kobo Form which includes a component for verifying the financial needs of applicants. This system replaces earlier hard copies completed during home visits. The assistance is used to cover basic needs including shelter, food, clothing and education.

Syria

In Q3, UNHCR continued to provide cash assistance through MPCAs and Education grants. The new Eligibility Criteria (score-based system) which had been adopted by UNHCR since March 2020—based broadly on demographic criteria and specific needs categories such as disability and underlying medical conditions—resulted in an extension of the targeted population up to 86 per cent of all registered refugees.

Cash distribution to eligible refugees continued to be implemented through over-the-counter cash delivery. In Al-Hasakeh governorate, delivery of July-August entitlements were extended until end of Q3, due to movement restrictions and network problems in the majority of bank branches in the governorate.

Tunisia

In Q3, UNHCR distributed the third and last round of COVID-19 cash grants.

UNHCR continued to deliver cash assistance through Multi-Purpose Cash Grants to refugees living in urban

areas. Meanwhile, refugees and asylum seekers hosted in shelters and apartments received cash for food and other top-ups. Cash assistance is provided through the Tunisian Post Office.

Turkey

In Q3, UNHCR continued to provide assistance through MPCAs for protection purposes, Livelihood grants and Education grants. Following cross-checks, data cleaning and verification activities, UNHCR continued the distribution of COVID-19 Emergency Cash Assistance initiated during Q2, in collaboration with the Directorate General for Migration Management (DGMM), which extended to households with specific needs requiring home delivery, large sized households and households with higher dependency ratio. In Q4, the identification of

eligible households and the delivery of cash is expected to increase significantly.

UNHCR continued its regular CBI assistance targeting refugees and asylum-seekers with particular vulnerabilities such as transgender, intersex, and adolescents discharged from state dormitories, as well as those attending various educational and vocational training courses responding to their specific needs.

Yemen

In Q3, UNHCR continued to provide assistance for basic needs through MPCAs and for Shelter support via rental subsidies.

The Operation developed and deployed an enhanced scoring formula for MPCAs, which harmonized data from the two assessment tools utilized by UNHCR in the north and south of the country. The newly developed scoring system gathers data relating to a household's socio-economic, protection and shelter profile and assigns eligibility based on a pre-set threshold for either MPCA

or rental subsidy support. Subsequently, a significant portion of IDP households who were initially ineligible for assistance prior to the pandemic would now meet the socio-economic criteria for MPCA.

To support to the above, verification of household profiles was implemented by means of remote phone-based survey, which resulted in the inclusion of over 15,000 families currently in receipt UNHCR's earmarked COVID-19 cash assistance, provided over three monthly instalments to meet families' basic needs.



"Leaving your home is not easy. We moved to the countryside but the war caught up with us. Here we found the safety which we couldn't in Syria."

Rajaa withdraws her UNHCR cash assistance from an ATM in the city of Mafraq, northern Jordan. She relies on UNHCR's cash assistance, but the 125 Jordanian dinars she receives do not cover the cost of her rent. Despite trying to find work babysitting and selling food, she has had to resort to borrowing money.

Photo by UNHCR / Lilly Carlisle

Donors:

UNHCR is grateful to the donors who have contributed to the cash assistance programme for the internally displaced persons (IDPs) and refugees in MENA with unearmarked and earmarked funds, as well as those who have contributed directly to the operations.

Australia | Austria | Belgium | Bulgaria | Canada | Costa Rica | Cyprus | Czechia | Denmark | Estonia | European Union | Finland | France | Germany | Iceland | Indonesia | Ireland | Italy | Japan | Kuwait | Liechtenstein | Lithuania | Luxembourg | Malta | Monaco | Montenegro | Morocco | Netherlands | New Zealand | Norway | Peru | Poland | Portugal | Private donors | Qatar | Republic of Korea | Russian Federation | Saudi Arabia | Serbia | Singapore | Slovakia | Slovenia | South Africa | Spain | Sri Lanka | Sweden | Switzerland | Thailand | Turkey | United Arab Emirates | United Kingdom | United States of America | Uruguay

For more details, please contact UNHCR MENA Regional Office in Amman (Jordan) at: MENAreporting@unhcr.org