



Quarterly Regional Cash Assistance Monitoring Update

January to March 2020 (Q1)

The update covers 14 operations in the Middle East and North Africa (MENA) region in which cash-based interventions (CBIs) are currently implemented.

Key Highlights

 **551,595 individuals¹** reached with cash assistance in the first quarter (Q1) of 2020, out of which the majority, or 504,680 individuals, were reached with multi-purpose cash assistance.

 **over USD 48 million** was distributed via cash assistance in Q1, including: USD 37.3 million to Syrians and USD 10.7 million to persons of other nationalities.



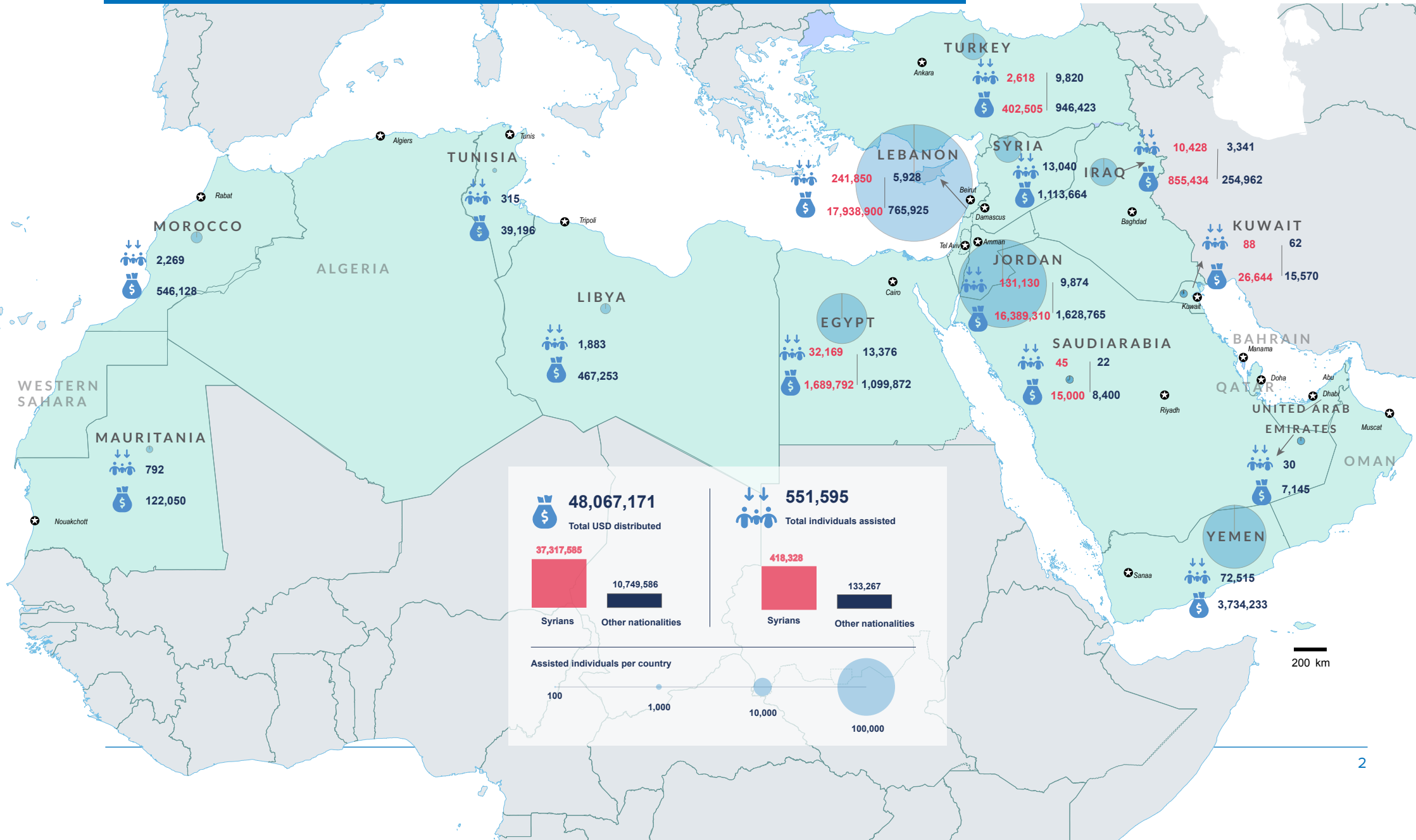
"Leaving your home is not easy. We moved to the countryside but the war caught up with us. Here we found the safety which we couldn't in Syria."

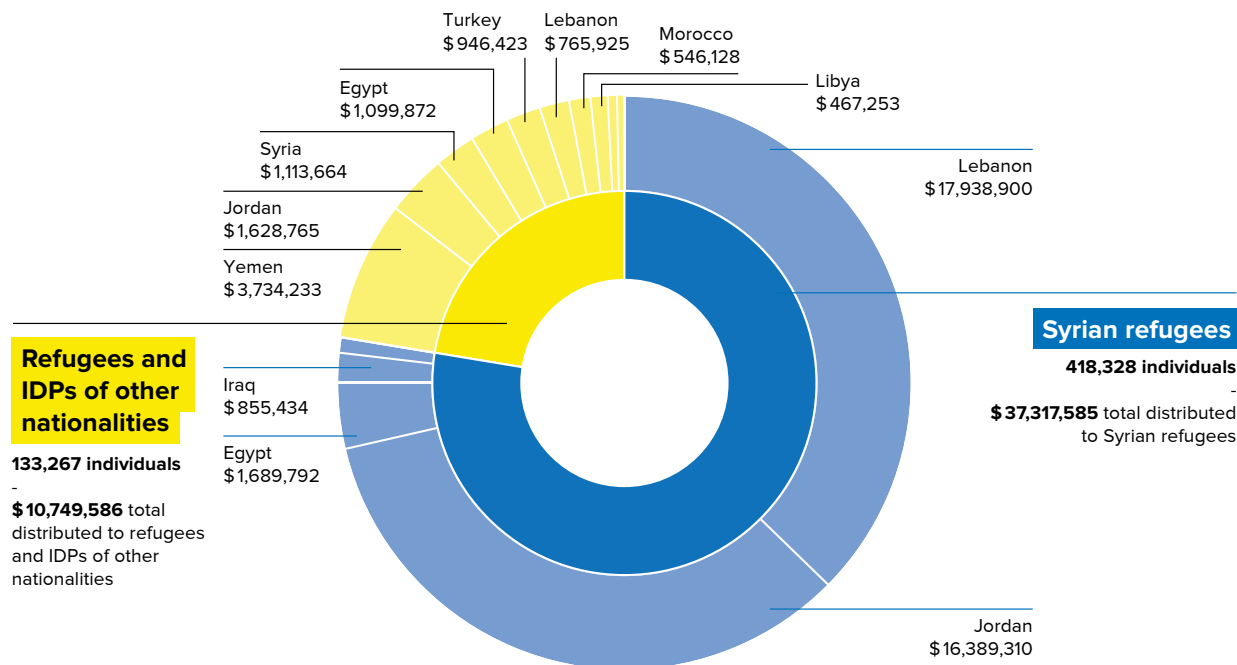
Rajaa withdraws her UNHCR cash assistance from an ATM in the city of Mafraq, northern Jordan. The Syrian refugee fled Homs with her four children in 2013 when her husband was killed on his way to work and her mother was killed while buying bread. After crossing the border, they found themselves in Zaatari refugee camp, before moving to nearby Mafraq. After her flat was flooded, Rajaa has temporarily moved into an apartment with her sister and her three children, and her eldest son Assam and his family. Rajaa relies on UNHCR's cash assistance, but the 125 Jordanian dinars she receives does 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

¹ An additional 79,449 individuals were assisted via cash assistance for winter in Q1, with the delivery of USD 2.6 million. For additional information, please refer to the [Final report for the UNHCR's 2019-2020 Regional Winterization Assistance Programme](#).

UNHCR cash operations in MENA in Q1 2020 – budget and number of individuals reached by country



USD disbursed in Q1 2020 by refugee and IDP nationality / country operation


Needs

Protection needs

Socio-economic vulnerability exacerbates protection risks and threats, notably in relation to child marriage, child labour, sexual exploitation and domestic violence. Throughout 2019, UNHCR had placed an emphasis on monitoring and documenting these correlations. The [2019 Regional Cash Assistance Monitoring Update](#) presented the results of a dedicated qualitative research on the impact of cash assistance on child protection in Egypt, Jordan and Lebanon as well as a study on cash for education in Egypt. To further illustrate the linkages between CBIs and UNHCR's protection mandate, during 2020 UNHCR will aim to document how protection considerations are integrated into UNHCR CBI activities, including but not limited to: the inclusion of protection indicators into UNHCR vulnerability and targeting models; referral of persons of concern receiving CBI assistance to protection services and vice versa; as well as the use of cash in stand-alone protection programmes. More information on the status of this review will be included in forthcoming quarterly reports.

Needs

# of eligible individuals not reached by UNHCR due to lack of funding	213,595
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Response²

# of individuals assisted with cash in Q1	551,595
# of transactions in Q1	313,019
USD disbursed in Q1	48,067,171

Protection

Referrals of CBIs to/from case management in Q1	21,087
# of inquiries related to cash assistance in Q1	1,400,202
# of elderly persons (>65 or >60 ³) assisted with cash in Q1	20,222
# of children and youth (<18) assisted with cash in Q1	329,607

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

³ The age threshold for elderly individuals may vary across different country operations.

Across the MENA region, UNHCR implements CBIs in a total of 14 operations (see map: “[UNHCR cash operations in MENA in Q1 2020 – budget and number of individuals reached by country](#)”). UNHCR cash programmes in the region include a variety of both sectorial grants as well as multi-purpose cash assistance for basic needs, including through both conditional and unconditional cash transfers. Table 1 provides an overview of the type of grants distribution in these operations.

Coverage⁴

2020 UNHCR MENA funding gap

USD 2.26 billion
Table 1: Type of cash assistance provided by UNHCR in MENA countries

Country Operation	Population group	Multi-purpose cash assistance for basic needs	Cash for Unaccompanied and Separated Children (UASC)	Education grants	Livelihood grants	Shelter grants	Health grants
Egypt	Refugees & asylum-seekers						
Jordan							
Kuwait							
Lebanon							
Mauritania							
Morocco							
Saudi Arabia							
Syria							
Tunisia							
Turkey							
UAE							
Iraq	Refugees and asylum-seekers, IDPs						
Libya							
Yemen							

The largest share of CBI is in support of basic needs, delivered through multi-purpose cash assistance by way of regular payments, as well as one-off emergency payments, mostly to address conditions of acute vulnerability. Sectorial CBI programmes include cash in support of both primary and secondary education,

cash for health, and cash for shelter provided to persons of concern as well as through direct payments to landlords. Grants for unaccompanied and separated children (UASC) as well as grants to support livelihood opportunities are also implemented, though at a smaller scale.

⁴ Figures as of 31 March 2020

Partnerships

In Egypt, Iraq, Jordan and Libya, UNHCR chairs the corresponding country Cash Working Groups, while in Lebanon and Jordan UNHCR acts as co-chair of the Basic Assistance Working Group. Besides 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](#).

- In **Egypt**, UNHCR collaborates with WFP on data collection and data analysis, as well the delivery of support to vulnerable individuals; and a portion of UNICEF cash assistance is delivered through a common financial service provider.
- In **Iraq**, UNHCR and WFP recently signed a data sharing agreement.
- In **Jordan**, UNHCR has continued strengthening its Common Cash Facility approach, under which the efforts of seven UN agencies including UNHCR are currently coordinated, including ILO, IOM, UNDP, UNESCO, UNICEF and UNRWA.
- In **Lebanon**, UNHCR fostered a similar approach on 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 built to channel cash-based assistance through one common card for Syrians, refugees of other nationalities, and impoverished Lebanese. It is open to other agencies and non-governmental agencies to join.
- In both **Jordan** and **Lebanon**, UNHCR enabled and actively supported WFP's card validation programmes by enabling access directly to UNHCR's registration and biometric systems.
- In **Libya**, UNHCR's leadership of the Cash and Market Working Group (CMWG) is focused on developing and harmonizing tools, procedures, approach, learning and advocacy across all cash actors, and is integrated within the Protection Sector. The vast majority of all CMWG members are UNHCR partners, implementing cash assistance across all persons of concern.
- In **Morocco**, at the onset of the COVID-19 crisis, UNHCR entered into a partnership with the highest national authority dealing with planning and national statistics (the High Commissioner for Planning), to conduct a household survey on the socio-economic impact of the COVID-19 crisis on refugees; the survey will be conducted in Q2.

In 2020, UNHCR will continue to expand the delivery of funds from private sector sources such as towards UNHCR's growing refugee Zakat fund, which in 2019

focused on supporting persons of concern in Yemen, Iraq, Jordan and Lebanon.

Operational Highlights

Egypt

During Q1 and as part of the 'one refugee' approach, UNHCR started finalizing harmonized cash assistance amounts for all refugees and asylum-seekers receiving multi-purpose cash assistance. This resulted in refugees and asylum-seekers being assisted with similar amounts of multi-purpose cash assistance, without any distinction based on nationality. Cash amounts

only varied according to beneficiaries' family size. This harmonization marked the penultimate aspect in the application of the 'one-refugee' approach in the multi-purpose cash assistance programme.

Meanwhile, in January, a vulnerability assessment was initiated to determine eligibility to UNHCR's multi-purpose cash and other forms of assistance, with over 1,400 Syrian families so far assessed.

Iraq

As in previous years, UNHCR's winterization assistance programme via CBIs was followed by a post distribution monitoring (PDM) exercise carried out by REACH/

IMPACT to assess the effectiveness and impact of assistance provided by UNHCR. Data collection is done through phone surveys and focus group discussions and analysis is underway.

Jordan

In addition to its regular multi-purpose cash assistance for basic needs, a total of 473 Syrian students were assisted as part of the DAFI scholarship for the spring semester, where assistance was transferred to students' mobile wallets. Since refugees can often be denied opening bank accounts due to documentation

requirements, UNHCR designed a modality through which students can receive and transfer money through mobile wallets, by presenting either a UNHCR asylum-seeker certificate and a Ministry of Interior Service card or a valid national passport.

Kuwait

During Q1, UNHCR directly distributed multi-purpose cash grants assistance as per the regular monthly schedule. At the end of March, considering the onset of the COVID-19 crisis and socio-economic impact on refugees, UNHCR distributed an advance of the financial assistance for the three months of April, May and June. In alignment with COVID-19 safety measures, digital means of payments were adopted for beneficiaries with bank accounts.

During Q1, UNHCR distributed multi-purpose vouchers as a part of its COVID-19 response, reaching 32 households. The vouchers were added onto the assistance of the original multi-purpose cash grants recipients and targeted an additional 21 vulnerable households based on a specific needs assessment.

Lebanon

Between January and March 2020, UNHCR Lebanon supported 1,687 cases through its Protection Cash Assistance Programme (PCAP). PCAP is provided to individuals and families experiencing or facing an imminent risk of serious protection problems, such as child labor, sexual and gender-based violence (SGBV), exploitation or harassment. PCAP directly contributed to both responding to the protection issue (e.g. paying transportation to go to court or relocating away from an exploitative landlord), and providing a safety net to help meet basic needs during that crisis period without having to resort to negative coping mechanisms.

In Q1, UNHCR assisted on average 32,556 Syrian families (232,522 individuals) per month with multi-purpose cash assistance, including 2,291 particularly vulnerable families (elderly at risk, female-headed households and people with disabilities) identified through the Grievance Redress Mechanism who started receiving multi-purpose cash assistance in January. A physical validation was held in February to ensure that the right beneficiary family was in possession of the right card. As a result, 97 per cent of assisted families were successfully validated using biometric authentication. Families who did not attend were contacted to understand why. Those with an invalid reason or who could not be reached despite multiple attempts will be replaced by families who are next-in-line for assistance according to the targeting formula ranking.

Libya

UNHCR continues to guide its partners and other cash actors by harmonizing key tools, including for eligibility determination. During Q1, UNHCR guided the periodic identification and review of risks and mitigation measures, while continuing to support monthly market monitoring initiatives that were then used for monthly review of transfer values for asylum-seekers/refugees and IDPs. In Q1, UNHCR was also called to respond to

mass detention centre releases as well as plan for cash support to those rescued at sea; eligibility criteria, cash transfer values and instalment plans were amended accordingly. In addition, UNHCR initiated a tendering that would enable UNHCR to adopt digital means of payments, i.e. gift cards for refugees and asylum-seekers and pre-paid cards for IDPs. In parallel, UNHCR carried out advocacy to support access to such digital payment mechanisms by persons of concern.

Mauritania

In the context of the response to the socio-economic impact of COVID-19, and due to the Government's scarce resources, UNHCR started to design a new "Cash for Social Protection" assistance programme

for refugees living in the urban centres of Nouakchott and Nouadhibou. The identification of vulnerable households and the distribution of cash assistance will be implemented in Q2.

Morocco

During Q1, CBIs continued to assist refugees and asylum-seekers across different regions, with the majority of needs in Rabat and Oujda (32 per cent and 23 per cent respectively of all demands for cash assistance).

Saudi Arabia

UNHCR continued individual case assessments to identify the most vulnerable cases eligible to receive CBIs through UNHCR direct implementation.

Syria

In March, UNHCR introduced new eligibility criteria for the beneficiaries of its cash assistance programme, through a score-based system focusing on demographics as well as specific needs, with particular attention to disabilities and medical conditions or through a panel review of individual protection risks by a multi-functional team.

Following this, UNHCR increased its target for multi-purpose cash assistance to approximately 86 per cent of refugee families delivered. Refugees are receiving monthly an average of USD 140 per family/month (considering an average family size of three members) which is delivered via ATM cards issued by private bank.

Tunisia

During Q1, UNHCR continued to provide its multi-purpose cash assistance and cash to support education. UNHCR also revised its food assistance

programme from a voucher-based system to a cash-based system, with implementation planned from April.

Turkey

In March, in response to the COVID-19 pandemic and in close coordination with the Directorate General of Migration Management (DGMM), UNHCR initiated an emergency cash assistance programme targeting Syrians under temporary protection as well as international protection beneficiaries and applicants, rendered vulnerable by the impact of the COVID-19 crisis. The programme is designed to assist vulnerable refugees who are not recipients of the larger Emergency Social Safety Nets (ESSN) assistance programme, initially with one-time cash assistance of TYR 1,000 per

household, transferred through the Turkish Post Service (PTT) to address their most urgent needs during this crisis. Implementation is expected to start in Q2.

In addition, UNHCR supported a rapid needs assessment with the Temporary Protection (Syrian) and International Protection (Non-Syrian) refugees to understand the economic effects of the results of the COVID-19 crisis. The activity covered 1,481 households in 36 provinces in Turkey.

UAE

During Q1, UNHCR distributed one-off emergency cash assistance to individuals with extreme financial vulnerabilities, as well as to some families on the regular cash assistance list. For the majority of families

on the regular cash assistance list, assistance for Q1 was combined with Q2, with distribution to beneficiaries planned in Q2.

Yemen

UNHCR provides cash assistance to both IDPs and refugees in Yemen, based on vulnerability assessments. Multi-purpose cash assistance is provided for vulnerable IDPs facing protection risks, to help address their basic needs and respond to specific protection needs, such as access to rental accommodation. During Q1, UNHCR updated the assessment form and eligibility criteria for

its CBIs, inclusive of engaging in a clearing process with the relevant line authorities. UNHCR also continued its engagement with the Joint Market Monitoring Initiative monthly reports through the country Cash and Markets Working Group (led by OCHA), collecting data on exchange rates, food and main commodity prices to help inform cash transfer values.

Donors:

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

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