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GOOD PRACTICES ON **CASH BASED INTERVENTIONS**

LIVELIHOODS AND ECONOMIC INCLUSION



This document provides an overview of UNHCR's implementation of Cash-Based Interventions (CBI) to contribute to achieving livelihoods outcomes.

The document outlines current practices, presents existing corporate guidance, and highlights noteworthy and inspiring learning from a diversity of country operations including Brazil, Colombia, Mauritania, and Mozambique.



▼
Brazil



▼
Colombia



▼
Mauritania



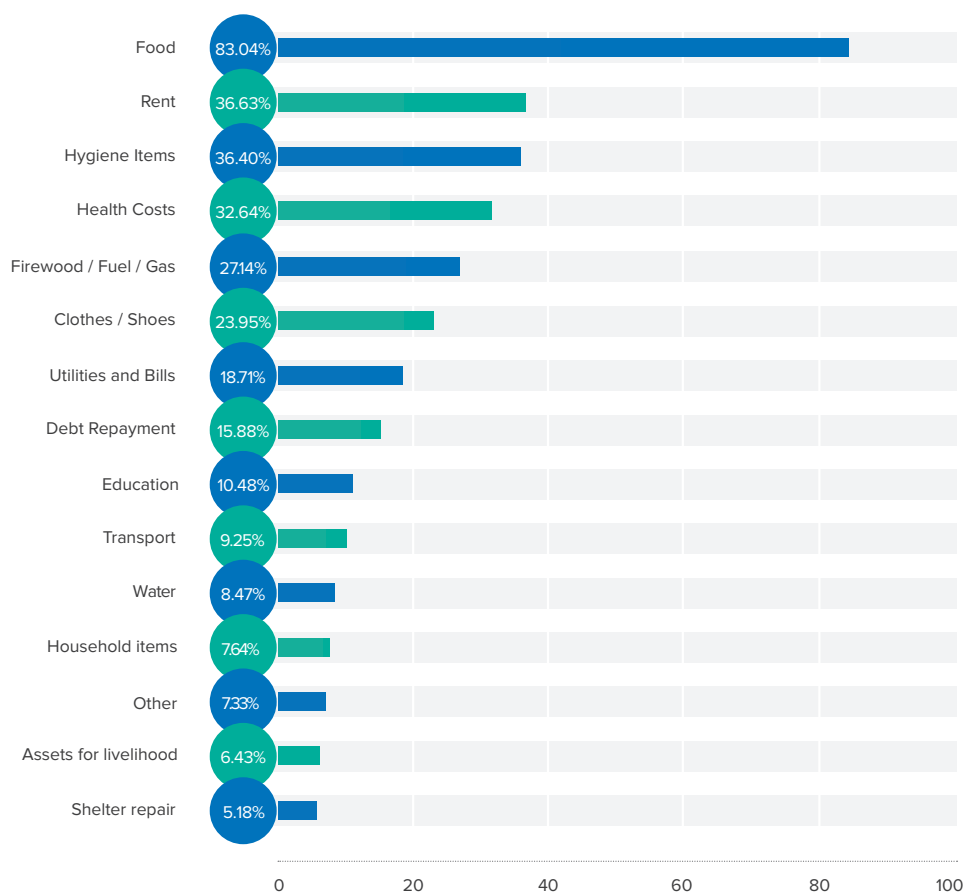
▼
Mozambique

1. THE USE OF CASH FOR LIVELIHOODS

UNHCR advocates for economic inclusion and access to food, resources, services, work, and business opportunities by promoting new and expanded partnerships, facilitating financial inclusion, shaping policy conversations, and disseminating relevant global data and best practices. Support to achieve livelihoods outcomes includes the use of CBI with multi-purpose cash assistance (MPCA)¹ and targeted sectoral CBI. The minimum expenditure basket (MEB) is used to calculate the amount of the MPCA, which considers needs for basic expenses for economic inclusion and livelihoods assets. During 2021, UNHCR disbursed approximately \$670 million in cash assistance globally, of which 81% was directed to MPCA (Expenditures are summarized in Table 1 below).

¹ Multipurpose cash assistance grants are regular or one-off cash transfers to a household that fully or partially cover a set of basic or recovery needs in different sectors (for instance, for shelter, food, education, and livelihood) and support protection and solutions outcomes. By definition, MPCA grants are unrestricted cash transfers that put recipient choice (the prioritisation by recipients of their own needs) at the centre of programming.

Figure 1. UNHCR Total Cash Assistance (MPCA and Sectoral) in 2021



Recipients of MPCA are empowered to choose how to meet their basic needs.² Global data on how cash recipients used MPCA for basic needs³ suggests that only 7% of households are in a position to spend a portion of their cash assistance on assets for livelihoods. Overall, 71% of cash recipient households reported they meet only half or less of their total basic needs.

UNHCR and Cash Assistance

UNHCR continues to increase the use of CBI to achieve protection outcomes for refugees, asylum-seekers, returnees, internally displaced, stateless people, and hosts. UNHCR's policy⁴ aims to expand and systematize the use of CBI as an important modality of assistance, service delivery, and protection to enable inclusion and access to local, sustainable services. UNHCR promotes a holistic approach that includes unrestricted CBI coupled with services to meet basic needs of refugees and others of concern

across protection, shelter, and sectoral outcomes in education, health, livelihoods, and WASH (water, sanitation, hygiene). UNHCR generally advocates the use of unconditional and unrestricted CBI across sectors.⁵

Since the beginning of its cash institutionalization in 2016 through 2021, UNHCR has delivered approximately USD 4 billion in cash assistance to 33 million recipients in 100 countries with 95% disbursed without restrictions.

² UNHCR, Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning, May 2018, <https://www.unhcr.org/5b28c4157.pdf>

³ MPCA used for livelihoods is based on post-distribution monitoring reports across 64 countries as of February 2022.

⁴ UNHCR Policy on Cash-Based Interventions. 2022-2026. <https://www.unhcr.org/61fbc91a4>

⁵ Conditionality refers to prerequisite activities or obligations that a recipient must fulfill in order to receive assistance. Unrestricted CBI are CBI that can be used as the recipient chooses – i.e., no effective limitations are imposed by the implementing agency on how the cash transfer is spent.

2. CBI AND LIVELIHOODS STRATEGY

After fleeing war or persecution, one of the most effective ways people can rebuild their lives with dignity and in peace is through the opportunity to work and earn a living.


UNHCR advocates for refugees' right to work and inclusion in government social protection systems. UNHCR assists them to access the labour market in their host communities through employment and self-employment. To achieve these objectives, UNHCR operations may partner with relevant expert entities engaged in livelihoods interventions, including governments, UN agencies, social enterprises, financial service providers, private sector, development actors, NGOs, academia and research institutions. UNHCR and partners implement a range of support services to promote wage or self-employment, including legal assistance, livelihoods and entrepreneurship skills training, business grants, guidance on labour market opportunities, coaching, job placement services, facilitating access to finance, and CBIs.

CBIs can be used to support refugees with investments in agriculture, self-employment in business, and facilitating access to wage-employment opportunities, for example:

- cash transfers during a shock to prevent distress sales of productive assets and provide consumption support,
- business grants to start or enhance enterprises,
- cash stipends to attend training (e.g., transportation, basic needs to prevent dropouts),
- cash for employment (e.g., work uniforms, administrative fees).

3. COUNTRY SNAPSHOTS

As of 2022, UNHCR delivers cash assistance in 100 countries worldwide and supported access to livelihoods and economic inclusion activities in 75 countries with a budget of \$70.7 million as of 2018.⁶ UNHCR implements a variety of livelihoods and CBIs based on a market-based approach and each country's unique context. The following country snapshots showcase how UNHCR uses CBI to promote livelihoods outcomes.



CBI boosts employment, entrepreneurship, and integration for Venezuelans living in Brazil

Context: Brazil hosts over 480,000 refugees, asylum-seekers, and stateless persons, with the majority being Venezuelans displaced abroad. UNHCR supports Operation Welcome (Operacao Acolhida), the Brazilian government's response strategy to the humanitarian emergency from forced displacement of Venezuelans. This strategy includes voluntary internal relocation of refugees and asylum-seekers, resulting in 62,680 Venezuelan refugees and migrants interiorized since 2018. Support for refugees and migrants includes shelter and CBI for livelihoods with vocational training and employment-based modalities to promote integration and foster social-economic inclusion.

Key Takeaway from Brazil

UNHCR employed CBI to support the most vulnerable refugees and asylum seekers integrate into the Brazilian economy, including specific, short-term cash grants to cover basic needs, transportation to job interviews, social assistance, Portuguese classes, and professional training. UNHCR also complemented CBI with services like the job referral platform, business skills training, and linkages to financial service providers.

⁶ Evaluation of UNHCR's Livelihoods Strategies and Approaches: Global Report, December 2018, <https://www.unhcr.org/5c51a0774.pdf>

UNHCR Global Guidance and Best Practice

UNHCR works to identify responsible financial service providers and ensure that refugees and vulnerable groups in host communities have access to affordable and suitable financial services. UNHCR also raises awareness of the business potential in serving refugees as customers and works to overcome policy constraints that hinder refugees' access to financial services. For more guidance on access to financial services, see: [UNHCR Cash Assistance and Access to Formal Financial Services: Information on assessing KYC and CCD regulations](#).

To learn more about how UNHCR builds partnerships to create and foster an environment where refugees have access to financial services, visit [UNHCR's webpage on financial inclusion](#).

Top Tip from the Field

Consider the longer-term impact of linking refugees and asylum seekers to financial service providers for business credit. For example, UNHCR can be instrumental in facilitating documentation for the Know-Your-Customer (KYC) registration process, which is necessary to open a bank account. This is the starting point, followed by engagement with financial service providers to prepare a pathway for refugees and asylum seekers to eventually access business credit after the entrepreneur has proven their business is creditworthy – typically after six months of operations. For startups, it's important to identify development partners that work with startup entrepreneurs providing seed grants, business training, and coaching before linking them to financing from a formal financial service provider.

Actions: Since 2019, UNHCR has provided approximately 5,300 refugees and asylum-seekers with financial assistance for interiorization. UNHCR connects Venezuelans living in the border regions of the north to private companies in more economically vibrant areas of the country that offer employment. Once companies agree to hire, UNHCR provides a one-time grant to cover basic needs until they begin earning a salary. A complimentary shelter programme also helps refugees and asylum seekers to stay in temporary reception and integration centers for up to three months while they find independent housing. In the absence of social networks, these cash grants are a critical bridge for Venezuelans until they can obtain employment and livelihood opportunities.

In addition to using CBI, UNHCR also supports refugee entrepreneurs to access financial services. To achieve this, UNHCR played a critical advocacy role by engaging the Central Bank of Brazil to publish a booklet promoting financial inclusion for refugees and migrants, which is posted on their website and disseminated widely among financial institutions. Out of this effort, UNHCR established Memoranda of Understanding (MOU) with two financial institutions ([Banco de Povo Crédito Solidário](#) and [Banco Peróla](#)) that have disbursed microloans to 200 refugee entrepreneurs (USD 80,000). Though numbers are small thus far, linking refugees to financial institutions is expected to create more sustainable access to financial services for the long term as successful entrepreneurs can establish relationships and continue to finance their businesses. Still, financial institutions often view startup enterprises as risky. Therefore, in some cases, UNHCR's implementing partners have provided initial seed grants to help entrepreneurs establish a track record so they can later seek formal financing.

Lessons Learned: CBI is critical for refugees to integrate and become self-sufficient; however, cash alone is not enough. Equally important have been UNHCR's advocacy and engagement activities with the Central Bank and financial service providers to consider refugees and asylum seekers as viable customers. In addition, UNHCR's partnership development with various private sector companies, civil society organizations, and professional training institutions⁷ has been critical to help identify employment opportunities, promote hiring of relocated refugees and migrants, and ensure refugees and migrants have the relevant skills to fill jobs and manage enterprises. Other complementary activities have also been essential to achieving employability and economic integration, such as implementing a referral process for finding employment and housing, and training on financial education and business planning for entrepreneurs.

➤ [UNHCR Brazil Latest Updates](#)

➤ [UNHCR Livelihoods and Interiorization Report, May and June 2021](#)

⁷ Professional training institution partners in Brazil include: [SEBRAE](#), a national non-profit micro and small business support service; [SENAC](#), a national service for professional education and commercial training; and [SENAI](#), a national non-profit institute for industrial and vocational training.

CBI catalyze local markets in Mauritania



Key Takeaway from Mauritania

UNHCR's use of CBI in Mauritania has had a multiplier effect on the market and the local economy. It has also enhanced social cohesion with refugees and the host communities. The economic development has led to peaceful coexistence because when refugees have cash to spend with local traders, small shops, and wholesalers, those businesses thrive too. Giving people purchasing power through CBI and livelihoods has been a win-win situation for refugees and the host community.

UNHCR Global Guidance and Best Practice

Markets play a vital role in the lives of displaced persons and their host communities. Not only do they provide people with the essential goods and services needed to survive, but they also create and protect livelihoods.

CBI is a market-based response to promote livelihoods outcomes for refugees and others of concern. It has the potential to contribute to the local economy and produce an income multiplier for host communities. Find other country examples on the multiplier effect in [UNHCR's Cash Assistance to Rohingya Refugees in Bangladesh](#).

Considering the potential impact is part of conducting an initial market assessment that informs programme design and the appropriateness of CBI. For guidance on how to conduct a market assessment, see [UNHCR's Multi-sector Market Assessment Guidance and Toolkit, 2017](#).

Context: As of 2022, there are 80,296 refugees and asylum seekers in Mauritania, most originating from Mali and Western Sahara. UNHCR provides protection and life-saving assistance to refugees living in Mbera camp and to refugees and asylum seekers living in urban host communities in Nouakchott and Nouadhibou. UNHCR has used CBI for the past 15 years in Mbera and urban areas, including MPCA for basic needs and social protection, and in more recent years for livelihoods, shelter, hygiene, food security, peaceful coexistence, services for people with specific needs, and education.

Actions: UNHCR developed a strategy to strengthen livelihoods in host and refugee communities focusing on rural populations. The strategy is based on a value chain analysis and identified priority value chains, including livestock, dairy production, leather goods, and Arabic gum. It also highlighted important sectors including sewing, agriculture, and microenterprises.⁸ Based on this analysis, UNHCR implements CBI with five key livelihoods activities: market gardens, artisanal crafts, livestock sales, milk production and sales, and small business startups. The CBI component for livelihoods provides cash to microentrepreneurs coupled with training for entrepreneurship development ([Start and Improve Your Business](#)).

Over the years, UNHCR supported 5,341 refugees and asylum seekers with CBI for livelihoods, supporting 1,164 microenterprises. Through injections of cash and strengthening of microenterprises, the markets have grown. When doing the initial market assessment, UNHCR found relatively small markets, but rather than discounting them as too small to absorb the cash, it decided to view the longer-term opportunity of using CBI to catalyze markets to grow into well-functioning ones. As a result, a combination of CBI and complementary activities has increased refugees' purchasing power, resulting in an increased number of traders and suppliers. When UNHCR provides cash to microentrepreneurs, they in turn purchase more from local businesses such as equipment, inputs, and supplies, all of which they utilize to create products that they sell back to the same market. In this way, the CBI has had a multiplier effect in the market.

Additionally, UNHCR distributes the cash through two financial institutions including National Bank BEA and a savings and credit cooperative (Caisse d'Epargne et Crédit Djikké-Mutuel) where cash recipients open accounts and participate in financial education training. The financial institutions conduct training on how to save, borrow, invest, and manage money which are valuable skills that advance self-reliance. UNHCR also partners with ILO to conduct training at vocational centers in the camps on skills and competencies to improve refugees' access to work opportunities. To ensure refugees can attend the training, they receive monthly cash transfers to help them meet basic food needs.

⁸ UNHCR, Decentralized Evaluation of UNHCR's Livelihoods Programme in Mauritania (2017-2019), March 2020, <https://www.unhcr.org/5e99ccea47.pdf>

Top Tip from the Field

When doing a market assessment, also consider the long-term perspective. Examine the local market and its connections to regional and national markets, the presence of services, the capacity of implementing partners, financial service providers and mobile network operators, and the needs and capacity of the cash recipients. This approach focuses on opportunities, rather than just whether the market is currently functioning, and instead considers CBI and livelihoods as an opportunity to help the market function better.

One ongoing challenge is the mobile network infrastructure which is not strong enough in the camps to easily use mobile money as a distribution channel for financial services. To improve access to financial services, UNHCR plans to support the savings and credit cooperative to build an office in the camp. Many refugees continue to be self-employed with microenterprises after the cash grants end, so having the savings and credit cooperative's presence in the camp will enable ongoing access to financial services where refugees could seek advice on business plans and access credit to continue growing their businesses.

Lessons Learned: Based on the experience implementing CBI in Mbera camp, UNHCR identified three building blocks that drive economic transformation:

- Plan the intervention with a medium- and long-term vision that is developed in partnership with government, private sector, and humanitarian and development actors.
- Improve financial inclusion of refugees by providing financial education and facilitating their access to existing financial services.
- Monetize assistance programmes to increase the demand in the local market while providing cash to micro, small and medium enterprises to improve the supply.

Overall, CBI for livelihoods expanded business activities and increased the self-reliance of refugees. In addition, CBI contributed to peaceful coexistence between refugees and host communities. Finally, CBI for livelihoods has had a meaningful impact on women entrepreneurs. For many women who have never managed such a significant amount of money, the CBI has enabled them to invest in their microenterprise, grow their self-confidence, achieve a greater voice in society, and maintain a level of hope.

➤ [Decentralized Evaluation of UNHCR's Livelihoods Programme in Mauritania \(2017-2019\)](#)

➤ [Les Interventions en Espèces du HCR en Mauritanie](#)

➤ [UNHCR Mauritania Factsheet September 2021](#)

➤ [UNHCR Mauritania Latest Updates](#)



CBIs support livelihoods and promote gender equality and financial inclusion in Mozambique

Key Takeaway from Mozambique

The CBI and livelihoods programme demonstrated much success. First, the cash grant enabled participants to attend trainings; otherwise, they may have had to sell productive assets or be obliged to seek income to cover basic household needs. Second, conducting focus group discussions with women TVET participants was instrumental in securing commitment and choosing professions the women thought would be most viable in the market, even though these were non-traditional

UNHCR Global Guidance and Best Practice

Access to quality education is the foundation for ensuring that refugees gain the relevant skills and competencies, including technical and vocational skills, for employment, decent jobs, academia and entrepreneurship to integrate in the economy. For more guidance, see [UNHCR's Refugee Livelihoods and Economic Inclusion: 2019-2023 Global Strategy Concept Note](#).

In societies with unequal gender dynamics and entrenched gender roles, cash assistance alone has a minimal impact. It needs to be combined with other interventions. During programme design, it is advisable to conduct a gender analysis as part of the cash assistance feasibility and needs assessment by gathering information about gender relations, responsibilities, and power dynamics within the community before and during displacement. More guidance on this and other relevant topics can be found in [UNHCR's Cash Assistance and Gender: Key Considerations and Learnings](#).

Context: As of 2022, violence perpetrated by non-state armed groups (NSAGs) in northern Mozambique led to an estimated 800,000 IDPs needing protection services and humanitarian assistance. Mozambique also hosts approximately 30,000 refugees and asylum seekers, of whom one-third reside in a refugee settlement in Nampula Province in northern Mozambique, while the remaining live in urban areas throughout the country.

Actions: In 2018, UNHCR and partners implemented the Livelihoods for Durable Solutions Programme for refugees, asylum seekers, and host community members in the Maratane Refugee Settlement and surrounding areas of Nampula. UNHCR and partners used a market-driven approach to develop priority value chains (e.g., tomato, poultry, and egg production, artisanry) and support microentrepreneurs with cash assistance and financial education. UNHCR also engaged a financial institution that extended bank services to Maratane through a Mobile Banking Unit.

UNHCR also implemented CBI in Nampula to support access to technical and vocational education and training (TVET), apprenticeship programmes, and entrepreneurship opportunities by providing cash to 392 individuals (i.e., refugees, asylum seekers, and host community members) to cover basic needs and transportation. Aiming to use CBI as a bridge to financial inclusion, UNHCR distributed the cash into bank and mobile money accounts, which for many was the first time to have a transactional financial account. UNHCR supported refugees and asylum seekers to access the taxpayer numbers and identification cards required to open these accounts.

The experience in Nampula was instrumental in designing a new emergency assistance initiative in urban areas of Cabo Delgado, starting with pilots in 2021 that supported 225 IDPs and host community members. UNHCR partnered with a government-related institution to provide vocational and professional skills training for vulnerable youth. The training focused on jobs with high demand in the market, including plumbing, electrical installation, air-conditioning and refrigeration repair, carpentry, masonry, painting, locksmithing, and blockmaking. UNHCR selected these vocations based on market labor demand and input from youth participants in focus group discussions. The project also promotes gender equality by ensuring equal access to TVET opportunities for girls and women. In addition to school fees paid directly to the training institute, UNHCR paid stipends directly to participants to cover transport and basic needs. UNHCR also supported 45% of the TVET learners to access identification and taxpayer registration documentation. Based on the positive experience with these pilots, UNHCR is scaling up the approach in 2022 to multiple districts.

Top Tip from the Field

Supporting displaced persons to access taxpayer and identification documents is critical. For example, in Mozambique, the lack of identification cards was a barrier to accessing formal work or opening bank and mobile money accounts. Without the taxpayer number, newly trained refugees, asylum seekers and IDPs would not be legally allowed to work. Without the identification documents, project participants could not access a financial transaction account to receive their cash transfer and access other financial services.

Lessons Learned: Cash assistance has been critical for participant retention in the TVET training. One challenge, however, is that the duration of cash assistance may not be sufficient to cover basic needs during the transition period from training until the recipient has found gainful employment.

Another lesson learned is that incorporating input from women and girls into the pilot design was important for their participation and retention. Participants felt more ownership and commitment when allowing them to choose which professional training courses they wanted to pursue, rather than pre-selecting vocations based on traditional norms. Despite traditional gender norms against women working in some of the chosen fields, the women had a strong desire to learn the skills for jobs they felt were most viable in the market. In addition, integrated life skills training (e.g., psychosocial competencies and interpersonal skills) helped empower women and raise awareness of their economic role in the community.

➤ [*UNHCR Mozambique Latest Updates*](#)

➤ [*UNHCR and WFP Learning Exercise on Joint Livelihoods and Self-reliance in Maratane, Mozambique, 2021*](#)



CBI enhances job training participation and entrepreneurial startups in Colombia

Key Takeaway from Colombia

UNHCR achieved livelihoods and economic inclusion outcomes with CBIs in Colombia. However, engagement and advocacy with government, the public, and private sector have also been important to address certain challenges, for example:

- the government set upper limits on cash assistance for MPCA, potentially limiting the amount of support and impact of the MPCA as a component of the livelihoods program.
- lack of documentation and legal status remain a barrier to formal employment for many refugees and asylum seekers who only have temporary protected status for the right to work.

Context: There are 11.4 million IDPs (8.5 million), Venezuelans displaced abroad (2.5 million), and others of concern in Colombia as of 2022. To support Venezuelan refugees and migrants, UNHCR has provided MPCA to meet basic needs and access essential services. UNHCR also provides CBI for livelihoods to improve living conditions through labor market engagement and employability, starting and strengthening small businesses, and financial inclusion.

Actions: UNHCR collaborates with partners to implement two CBI and livelihoods projects that enable local and economic integration for refugees and IDPs, including the programme for formal employability and the graduation approach. Through both programs from 2018 through 2021, UNHCR supported 2,756 individuals and 156 production units (i.e., informal vendors) in the Medellín area, of which 1,707 recipients benefited from cash in 2021. In 2021, UNHCR provided seed capital directly to 413 recipients and two partners (Comfachocó and Corporación Ayuda Humanitaria) provided cash grants to 1,055 recipients participating in the graduation approach. Other partners also provided cash grants for transportation to trainings (25 recipients) and to address other barriers to employability such as transport and consumption support (214 recipients).

- sometimes production units (e.g., vendors) that operate in public spaces have grown their businesses which may cause tension with local entrepreneurs who compete for the same customers.

UNHCR Global Guidance and Best Practice

As part of a coalition, UNHCR aims to increase self-reliance and economic and social inclusion of extremely poor refugees and host community members using the well-proven graduation approach (aka model). This approach combines social protection, cash for basic needs and consumption support, financial inclusion, asset cash transfers, training, and mentoring.

Given the duration is 18-36 months per household and requires ongoing funding, it may not be applicable in all contexts. UNHCR must use the existing transfer mechanisms in place for the cash, not creating parallel systems through partners. However, adopting a resilience strategy helps programmes pivot from humanitarian to development approaches in areas with protracted crises and chronic stressors. For more information on the graduation approach, visit [Poverty Alleviation Coalition's webpage](#).

Top Tip from the Field

Strategic design of CBI for livelihoods programmes is critical, starting with a robust market analysis to understand the possibilities for enterprises and sustainable job options. The amount of cash available needs to align with the objectives, especially with the graduation approach which is more comprehensive than just a one-off grant. Finding a partner that has expertise and experience in profiling beneficiaries (e.g., for employment or entrepreneurship), and capacity to provide the relevant training and coaching is important. Finally, advocacy with financial service providers to allay their perception that refugees and asylum seekers are too risky to provide business credit is also crucial.

The programme for formal employability includes provision of cash grants to cover basic needs so participants can attend training and for specific costs to support new employees with expenses such as sign-up fees or professional clothes. UNHCR's implementing partner, Comfenalco, a national, private organization that offers a range of training for formal workers provides technical, vocational, and soft skills training to support entry into the labor force (e.g., business, production and services industry, entrepreneurship, management, and ICT skills).

The graduation approach is more time and resource intensive. It begins with cash consumption support for basic needs with close follow-up from Comfenalco staff to profile and guide refugees and others of concern towards employability or entrepreneurship. Initial sessions guide participants to identify trades that have higher demand in the labor market or to plan how to utilize start up grants for enterprises. For both tracks, the implementing partner delivers relevant training which may include skills training (e.g., business, entrepreneurial, leadership, human development) and specific vocational training (e.g., barbering, cuisine, hospitality). Cash is a vital component of the programme to cover basic needs so that refugees and IDPs can take time to attend training, pay for transportation, and/or have seed capital to start enterprises. Over the past two years, 30 enterprises have been funded, and some have grown to the point of employing others.

Lessons Learned: Initially partners provided in-kind support and the transition to cash resulted in unexpected benefits. Previously with in-kind support, equipment may have been unfamiliar to the entrepreneur or not appropriate. For example, recipients of sewing machines found them too complicated to use or couldn't find spare parts for repairs. However, since transitioning to cash, there has been a positive change with participants taking ownership and being more actively involved as they learn to engage with suppliers, negotiate products and prices, and prioritize their cash expenditures.

Even when Comfenalco switched to paying small stipends in cash instead of providing in-kind support to attend trainings (e.g., lunch or transportation), participants showed improved participation and commitment when they could determine themselves how to overcome their respective participation barriers, as some needed cash to pay for transportation, while others needed cash to pay for childcare.

➤ [UNHCR Colombia Latest Updates](#)

➤ [UNHCR's Cash-Based Interventions in Colombia 2021](#)

4. KEY GUIDANCE

To learn more about CBI and livelihoods and economic inclusion programming refer to the recommended resources listed below.

➤ Key UNHCR Guidance on CBI and Livelihoods

1. UNHCR, Cash for Livelihoods, Provisional Guidance: Livelihoods Activities and Cash, 2018.

➤ Key UNHCR Guidance on Livelihoods

1. UNHCR, Evaluation of UNHCR's Livelihoods Strategies and Approaches, Global Report, December 2018, <https://www.unhcr.org/5c51a0774.pdf>
2. UNHCR, Refugee Livelihoods and Economic Inclusion: 2019-2023 Global Strategy Concept Note, <https://www.unhcr.org/publications/operations/5bc07ca94/refugee-livelihoods-economic-inclusion-2019-2023-global-strategy-concept.html>
3. UNHCR Livelihoods and Economic Inclusion, Accessed January 2022, <https://www.unhcr.org/livelihoods>

➤ Key UNHCR Guidance on Cash Based Interventions

1. UNHCR, Cash Assistance and Protection: Why, What and How?, September 2021, <https://www.unhcr.org/616fc52e4>
2. UNHCR Cash-Based Interventions, Accessed January 2022, <https://intranet.unhcr.org/en/protection-programme/cash-based-interventions.html>
3. UNHCR, CBI Repository, Catalogue of UNHCR's tools and Guidance for Cash Assistance, <https://intranet.unhcr.org/content/dam/unhcr/intranet/protection-operations/cash-based-interventions/documents/english/tools-guidance/CBI%20Repository.pdf>
4. UNHCR CBI Tools & Guidance, Accessed January 2022, <https://intranet.unhcr.org/en/protection-programme/cash-based-interventions/tools---guidance.html>
5. UNHCR, Multi-Purpose Cash and Sectoral Outcomes: A Review of Evidence and Learning, May 2018, <https://www.unhcr.org/5b28c4157.pdf>
6. UNHCR Online CBI Training Toolkit, Accessed February 2022, <https://unhcr.csod.com/ui/lms-learning-details/app/curriculum/039628b6-2753-41d5-b715-84de737c2f08>

➤ Key UNHCR Guidance on Financial Inclusion

1. UNHCR Financial Inclusion, Accessed January 2022, <https://www.unhcr.org/en-us/financial-inclusion.html?query=financial%20inclusion>
2. UNHCR, Cash Assistance and Access to Formal Financial Services: Information on assessing KYC and CCD regulations, 2020, <https://www.unhcr.org/616e8d244.pdf>