

UNHCR AND CASH ASSISTANCE



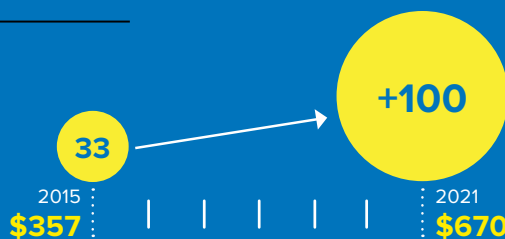
2021 ANNUAL REPORT

This report highlights UNHCR's progress on expanding the systematic use of cash assistance in 2021 in line with the [Policy on Cash-Based Interventions](#). The report provides an overview of the use of cash assistance in UNHCR country operations and the work to make UNHCR cash enabled at all levels of the organisation.

UNHCR CASH ASSISTANCE OVERVIEW:

2015-2021

COUNTRIES WITH UNHCR CASH PROGRAMMES:



More than **33 Million** People receiving cash assistance



\$3.7 Billion Cash assistance reaching people



80% Bank account/mobile money



CashAssist in **31 Countries**



56 Active contracts with FSPs



56 Procurement ongoing



+60 PDMs Countries

KEY HIGHLIGHTS

- Meeting its Grand Bargain commitment, UNHCR delivered some **USD 670 million to some 8.5 million people in 100 countries**.
- UNHCR used cash in emergencies including in challenging contexts such as Afghanistan, DRC, Yemen and Iran.
- 95%** of the cash was **unrestricted**, providing the choice to the beneficiaries.
- UNHCR largest operations delivering cash assistance were:¹ Jordan, Lebanon, Yemen, Greece, Iraq, Egypt, Mexico, Afghanistan, Burundi and Somalia.
- UNHCR responded rapidly and effectively to COVID, scaling up cash in **65 countries**.
- In line with the Global Compact, **6 million persons of concern** accessed **digital payments with 25%** in their own bank or mobile money accounts; a pathway to financial inclusion. UNHCR also launched new guidance [Cash Assistance and Access to Financial Services](#).
- The UN Common Cash Statement resulted in **common transfer mechanisms in +25 countries**.
- UNHCR rolled out CashAssist** – UNHCR's Cash Management System to **31 countries**.
- +60 countries** conducted [post-distribution monitoring](#) using UNHCR's corporate tool.
- UNHCR continued its focus on cash and protection and launched the [Cash Assistance and Protection: Why, What and How?](#) consolidating practice and guidance across operations.

¹ November 2021 figures

KEY GUIDANCE, REPORT AND RESEARCH

- [Cash Assistance and Access to Financial Services](#)
- [Cash Assistance and Protection: Why, What and How?](#)
- [Main Outcomes from Post-Distribution Monitoring](#) (global report and analysis)
- [The Role of Cash Assistance in Financing Access to Health Care in Refugee Settings and other Persons of Concern to UNHCR](#)
- [Guidance on Promoting Child Protection Outcomes through CBI](#)
- [UN Common Cash Statement Progress Report 2021](#) (UNICEF, WFP, OCHA and UNHCR)
- [Cash Assistance and Protection Outcomes in MENA](#)

OUTCOMES FOR PEOPLE

The [global PDM report](#) concludes that cash assistance was effective in responding to people's needs and helping to improve their overall well-being. Markets largely remained functional despite the global challenges posed by the COVID pandemic, and cash was the preferred modality for assistance. 95% of the respondents in 44 countries reported that cash assistance had improved their living conditions and helped reduce feelings of stress. Yet, the results pointed to major gaps in meeting immediate basic needs with 73% of the interviewed households reported meeting half or less.

CASH IN EMERGENCIES

In addition to cash volumes, inclusion and protection, UNHCR managed to leverage cash in emergencies including in challenging contexts such as Afghanistan, DRC, Yemen and Iran. This was not without challenges including security risks, inflation, currency fluctuation, fraud, access to cash to distribute and government restrictions. Innovative ways and persistence of the UNHCR and partner teams were critical.

CASH – A PATHWAY TO INCLUSION

Building on achievements in 2020, UNHCR operations created [pathways to financial inclusion](#) for refugees and others of concern, linked cash to social protection and leveraged our protection expertise in the delivery of cash. UNHCR launched new guidance on [Cash Assistance and Access to Financial Services](#) and on cash and protection [Cash Assistance and Protection: Why, What and How?](#).

A COLLABORATIVE CASH APPROACH

Operations continued to implement the High Commissioner's commitment to collaborative cash

arrangements with partners under the [UN Common Cash Statement](#) (UNHCR, WFP, OCHA and UNICEF) and delivered common cash arrangements in +25 countries, a multi-country learning event, a 20-country survey to enhance common procurement, and a trilateral Data-Sharing Agreement (WFP, UNICEF and UNHCR). UNHCR also continued to coordinate cash in refugee settings.

FUTURE DIRECTION AND PRIORITIES

UNHCR is launching its new Policy on Cash-Based Interventions. It focuses on results for people, and what actions are required to reach those. **The summary outcomes for people include:**

- Increasingly access CBI as the preferred modality of UNHCR assistance from emergency preparedness and response to the achievement of solutions.
- Receive CBI that promote inclusion and access to local sustainable services.
- Access unrestricted CBI along with services as part of a basic needs approach.
- Participate as partners in the design, delivery, and monitoring of CBI to address their protection concerns.
- Access digital payment solutions where personal data is responsibly managed.
- Access CBI through collaborative cash approaches that minimize duplication.
- Receive rapid CBI in a simple, efficient, sustainable and accountable manner that addresses risks.

UNHCR Global Cash Operations

Division of Resilience and Solutions

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