

Quarterly Regional Cash Assistance Monitoring Update

April to June 2020 (Q2)

The update covers 16 operations in the Middle East and North Africa (MENA) region in which cash-based interventions (CBIs) are currently implemented.

Key Highlights



1,487,204 individuals*

reached with cash assistance **until the end of the second quarter (Q2)** of 2020 (949,595 individuals assisted in Q2 only), out of which the majority, or 1,009,109 individuals (515,017 individuals in Q2 only), were reached with multi-purpose cash assistance (MPCA).



667,277 individuals

reached with emergency cash assistance as part of the **COVID-19 response since the start of the pandemic in March**



USD 120.5 million

distributed via cash assistance **until the end of Q2 (USD 72.9 million in Q2 only)**, out of which USD 79.1 million was to Syrians and USD 41.4 million to persons of other nationalities.

* An additional 79,449 individuals 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.



A Somali refugee collects cash assistance from UNHCR at Kharaz camp in Lahj governorate, south-west Yemen.

Kharaz camp was opened in 2001 and remains the only refugee camp in Yemen. The majority of the nearly 9,000 refugees here are Somali, with others from Ethiopia. UNHCR uses cash-based interventions to provide protection, assistance and services to the most vulnerable refugees – including survivors of sexual and gender-based violence, foster parents of unaccompanied and at-risk children, and families facing acute needs. Refugees receive between US\$80 and US\$200, depending on their needs and level of vulnerability. Despite the conflict that began in 2015, Yemen continues to host over 280,000 refugees and asylum-seekers.

Photo by UNHCR / YPN

Needs

Protection needs

Throughout the first two quarters of 2020, UNHCR continued monitoring and documenting the correlations between socio-economic vulnerabilities and protection risks. In 2019, documented protection risks were recorded in relation to child marriage, child labour, sexual exploitation and domestic violence. UNHCR continues to document how protection considerations are integrated

into the organization's 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.

Response

Across the MENA region, UNHCR implements CBI programmes in a total of 16 operations (see map: **"UNHCR cash operations in MENA in Q2 2020 – budget and number of individuals reached by country"**). These 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 Q2. Out of these, 13 countries have incorporated CBIs as part of their response to the socio-economic vulnerabilities that have emerged as a result of the COVID-19 pandemic. This rapid scale up was possible thanks to the existing implementation capacity for CBIs at country level.

UNHCR targets cash assistance based on need. Targeting approaches are designed based on the context which in the MENA region include: Operational capacity for household survey data collection, type of refugee data available to UNHCR and/or partners, overall scale of the CBI programme, donor specific requirements, country offices' capacity in terms of data analysis, degree of inter-agency collaborations/initiatives, etc. **UNHCR works closely with partners, including the World Food Programme (WFP), in developing targeting strategies in line with the Joint Guidance on Targeting Assistance to Meet Basic Needs.** In general, UNHCR CBI programmes in the MENA region use one or more of the following targeting options:

Proxy-means testing (PMT): This method uses proxy indicators for income and economic vulnerability. Typically, a score is generated for each case based on proxy indicators of economic vulnerability using statistical models. Operations in Jordan and Lebanon are an example of this targeting approach, even with continued progress towards a simplified, scorecard-oriented approach. In Jordan, household assessments are made based on case management, which includes a one-on-one interview, as well as review of additional data from UNHCR registration systems and supporting documents presented by the persons of concern, where eligibility criteria are established based on components of **specific vulnerabilities and protection needs**. In Lebanon, household assessments are done through the annual Vulnerability Assessment of Syrian Refugees (VASyR) and Vulnerability Assessment of Refugees of Other Nationalities (VARON). The results are used by a contracted expert third party to perform the scoring and ranking by applying an econometric formula. In addition, there is the Grievance Redress Mechanism which allows refugees to approach UNHCR/WFP and file their complaint via the call centre and hotlines, which may lead to their eventual inclusion.

Self-targeting/self-exclusion: Through this approach, households apply for assistance if they consider themselves needy and fall into pre-defined criteria. An example of this approach is represented by **some of UNHCR's grants for specific needs** implemented in the Yemen operation, where through self-referrals

(in addition to referrals from partners), refugees and asylum-seekers are assessed for CBI support through home visits by partner staff, who then confirm or deny the right to UNHCR cash assistance. A procedure is available for the applicant to appeal the finding.

Categorical targeting (individual-based or household/case level-based): Targeting is done according to easily observable categories, such as sex of household head, sex/age of principal applicant, dependency ratios, and household size. **One example of this approach is the “Cash for Adolescents/Orphans” implemented in the Turkey operation.** Youths under this programme either arrived to Turkey alone, became unaccompanied during their time in the country, or have recently been discharged from state care institutions after reaching 18 years of age. **The programme is accessible for applicants and status holders of international and temporary protection.** UNHCR conducts a phone survey with the identified youth to assess their needs and motivation and the individual then becomes eligible a month before being discharged.

Score-card: This approach is based on a multi-sector vulnerability score, with indicators and weights defined jointly by the relevant stakeholders, where criteria require an initial validation process to assess for relevance. UNHCR operation in Turkey is an example of this approach, where scorecards were developed and fine-tuned over several years of implementation, **to support specific needs/vulnerable categories** among refugees of nationalities other than Syrians. The scorecard covers indicators on demographic, income and basic needs, living condition and Protection Sector indicators.

Response in Q2¹

# of individuals assisted with cash	949,595
Referrals of CBIs to/from case management	10,793
# of inquiries related to cash assistance	861,548
# of elderly persons (>65 or >60) assisted with cash	10,999
# of children and youth (<18) assisted with cash	403,895
# of transactions	480,508
USD disbursed ²	72,965,611

Assistance gap

# of eligible individuals not reached by UNHCR due to lack of funding	1,083,590
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¹ 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/confirmation of withdrawal and/or reception of funds. Reconciled figures for the entire year will be reported in the Q4 report (January-December 2020).

² This figure corresponds to the implementation of a wide variety of CBIs – see Table 1 for details – which includes multi-purpose cash assistance for basic needs, Cash for Unaccompanied and Separated Children (UASC), Education grants, Livelihood Grants, Shelter grants, Health and hygiene grants.

Partnerships

As indicated in the [Q1 report](#), in Egypt, Iraq 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. 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](#).

In 2020, UNHCR has continued to expand the delivery of funds from private sector sources towards UNHCR's growing [Zakat programme](#), which in 2020 focussed on supporting persons of concern in Egypt, Iraq, Jordan, Lebanon, Mauritania and Yemen.

Type of cash assistance provided by UNHCR in MENA countries

Country Operation	Population group	Type of response		Multi-purpose cash assistance for basic needs	Cash for Unaccompanied and Separated Children (UASC)	Education grants	Livelihood grants	Shelter grants	Health/hygiene grants
		Includes COVID-19 CBIs	Other/non-COVID-19						
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									

The largest share of cash-based assistance is 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 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 on a smaller scale.

Operational Highlights

Algeria

UNHCR has been advocating with relevant authorities for the inclusion of refugees and asylum-seekers into national assistance and support mechanisms set up for the most vulnerable, in particular to find solutions for temporary accommodation, as well as to provide assistance in locations where UNHCR is unable to reach persons of concern due to COVID-19 access restrictions (such as in Blida, outside Algiers). Most asylum-seekers and refugees work in the informal sector and were left without a source of income following government-imposed restrictions. In particular, hundreds of asylum-seekers living in construction sites or other public spaces

have been impacted by measures to curb COVID-19. In this context, specific and targeted assistance to the most vulnerable asylum-seekers is required in addition to the assistance normally provided by UNHCR to recognized refugees.

In Algeria, UNHCR currently implements a CBI modality with direct cash handling through partners. The Operation is exploring the prospect of moving to direct modality, for which the mapping and assessment of Financial Service Providers has been implemented.

Egypt

UNHCR collaborates with WFP on data collection and data analysis, as well as delivering support to vulnerable individuals; a portion of UNICEF cash assistance is delivered through a common financial service provider.

Since 5 May 2020, a one-off hygiene support grant of EGP 100 was introduced, along with cash for UASC aged 16-17, enabling persons of concern to conveniently withdraw their assistance from the nearest Egypt Post Office branch (over 4,000 branches across the country).

To facilitate the multi-purpose cash grants (MPCGs),

UNHCR conducted a rapid market assessment via a third party; the assessment covered a total of 20 shops in seven districts with high refugee concentrations (six districts in Greater Cairo and one district on the North Coast). The assessment data was used to update the minimum expenditure basket (MEB) in complementarity to official sources provided by the Government of Egypt. As a result, the MEB for year 2020 is estimated at USD 144 for single-members households, and USD 577 for households with up to five persons, marking a 21 per cent increase compared to 2019 MEBs.

Iraq

In addition to its regular CBI assistance and in support to the needs from the COVID-19 pandemic, UNHCR is providing assistance to eligible refugees and asylum-seekers, as well as IDPs and returnees throughout the country. Recipients are currently receiving IQD 240,000 (USD 200) per family, to reduce negative coping strategies and to cover basic hygiene items and other needs to prevent the spread of COVID-19. UNHCR aims to assist some 125,000 vulnerable displaced families across Iraq through this intervention, provided funds are available.

Distribution modalities for all UNHCR grants have been adapted to ensure social distancing to mitigate exposure, transmission and spread of infections. Due to restrictions of movements, the disbursement of the

individual assistance was conducted through a phased approach: cash distribution commenced first in refugee camps, followed by IDP camps, through a door-to-door distribution by UNHCR, partners, and financial service providers, to ensure adequate social distancing and avoid mass gatherings. Further distributions were then continued in designated distribution areas, in line with physical distancing and appropriate hygiene guidelines.

Additionally, cash assistance distributed to e-wallets for COVID-19 can be used to purchase items from selected merchants who accept digital payments, with no physical cash involved. The payment is transferred from the beneficiary's e-wallet to the merchant's account, reducing possible further spread of the virus. Beneficiaries have the option to utilize all or part of

the assistance through digital transactions, while other digital transactions can be used to purchase phone credits and carry out person-to-person transfers. UNHCR is providing contactless transactions for cash assistance by utilizing iris payment authentication for the majority of refugees.

UNHCR and WFP recently signed a data sharing agreement for persons of concern's personal data, in order to reach the most vulnerable Syrian refugees and IDPs residing in camps with assistance.

Israel

In Q2, the Office introduced the first round of large-scale CBIs, providing much-needed financial support to vulnerable individuals in the asylum-seeking community, which has been particularly hard hit by national lockdown measures both economically and psychologically (an estimated 75 per cent of asylum-seekers in Israel

have lost their income). The direct delivery of cash by UNHCR allowed for enhanced communication with the community, including an increased dialogue with women engaged in survival sex and the opportunity to inform them of a new UNHCR programme providing employable skills and job training.

Jordan

UNHCR continues to strengthen its Common Cash Facility approach, under which the efforts of six UN agencies including UNHCR are currently coordinated, namely: ILO, IOM, UNESCO, UNICEF and UNRWA.

In addition to the regular basic needs assistance that reaches almost 33,000 families on a monthly basis, UNHCR introduced in Q2 an additional emergency cash assistance scheme, as part of the COVID-19 response. Some 18,000 families were part of the identified vulnerable beneficiaries of the first distribution in May. This emergency cash assistance was part of a sector led approach to help persons of concern cope with the economic impact of the pandemic.

During Q2, UNHCR also encouraged cash assistance beneficiaries to register and use the newly introduced Mahfazati mobile wallet. Some 800 beneficiaries of COVID-19 emergency cash assistance and 701 beneficiaries of the regular basic needs assistance received their assistance through the mobile wallets.

Data collection for the 2020 mid-year Post-Distribution Monitoring (PDM) was completed by Mindset, UNHCR's data collection contractor for Jordan. The PDM results indicated that 95 per cent of the grants received by beneficiaries were used for their intended purpose, and that 100 per cent of surveyed beneficiaries received the allocated sum.

Kuwait

During Q2, UNHCR prepared and distributed the monthly MPCG financial assistance by end-June, as an advance payment for the following three months (July, August and September). This three-month assistance

was prepared to ensure that beneficiaries received their cash assistance and avoided any difficulties associated with movement restrictions and curfews.

Lebanon

UNHCR fostered a similar approach to Jordan on Common Cash systems in Lebanon 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 impoverished Lebanese. It is open to other agencies and non-governmental agencies to join.

In May, UNHCR targeted assistance for 11,500 severely vulnerable families (11,000 Syrian refugee families and 500 refugee families of other nationalities) not currently in receipt of cash assistance for food or other basic needs, with temporary unrestricted cash assistance to

support them with their heightened economic needs due to the pandemic. Between May and July, affected families received a monthly transfer of LBP 320,000.

In June, UNHCR included 16,800 additional severely vulnerable Syrian families in its MCAP/MPCG programme, now reaching a total of 49,800 families. These 16,800 Syrian families also received cash assistance for food from WFP.

In both Jordan and Lebanon, UNHCR actively supported WFP's card validation programmes by enabling access to certain data elements in UNHCR's registration database to allow for biometric verification.

Libya

Due to ongoing protracted conflict and resulting mass internal displacement, UNHCR's programme has been scaled-up significantly in the south and east of the country to support the basic needs of IDP and IDP returnee populations with MPCA (from 269 to 2,504 beneficiary households). UNHCR revised and concluded partnership agreements with two partners for effective delivery of assistance to vulnerable IDP populations.

During Q2, the targeting approach/eligibility criteria for regular cash assistance for refugees and asylum-seekers was reviewed and adjusted. Weighted scores are now assigned to eligibility criteria that focus on the

demographic composition and age profile of household members, along with different categories of individual specific needs and vulnerabilities. It is expected that newly established eligibility criteria will significantly increase the targeted beneficiaries for regular cash assistance.

Similarly, eligibility criteria for emergency cash assistance have been reviewed and updated based on lessons learned during Q1, by introducing additional vulnerability categories for identification of eligible cases. The newly established selection criteria will be rolled out starting from July.

Mauritania

In order to mitigate the immediate shock from job losses and reduced income due to COVID-19, UNHCR distributed a one-off cash assistance for social protection (MRU 1,500 or around USD 40 per month) to 934 households (2,496 individuals) in urban cities of Nouakchott and Nouadhibou. While the distribution was appreciated by refugees, the transfer value remained at 45 per cent of the MEB due to lack of funding.

The distribution was carried out with exceptional measures to avoid large gatherings and reduce contacts. Refugees were requested to present themselves at

designated distribution centres on specific days and staff were provided with personal protective equipment (PPE). A note for beneficiaries to raise awareness and explain the purpose of the programme, the transfer value, and the complaint mechanism, was prepared in French, Arabic, and English.

Given the extremely diverse nature of refugees in urban areas (42 countries of origin), UNHCR reinforced communication with communities by mobilising refugee community members who in turn contacted hard-to-reach and marginalized refugees.

In Mbera camp, UNHCR distributed cash for shelter (USD 200) to 599 refugee families to ensure appropriate social distancing to reduce the risk of exposure to COVID-19.

While UNHCR maintained its cash assistance for vulnerable households in Mbera camp (653 individuals)

and in urban areas (130 individuals), cash for education in urban areas was suspended due to school closures. All 118 university students continued to receive scholarships through the cash modality (DAFI Programme) regardless of the closure of educational institutions, with this assistance intended to cover living expenses.

Morocco

As in much of the region, refugees and asylum-seekers working in the informal sector (i.e. as daily labourers) have been particularly impacted by COVID-19, with little to no source of income during the crisis. UNHCR temporarily adapted its financial assistance to respond to the increasing number of grievances involving extreme financial hardship shared by persons of concern during the COVID-19 crisis. Through its financial service provider, UNHCR carried out two solidarity payments as part of its COVID-19 response, targeting 3,900 households with an average of USD 90 per family.

UNHCR and UNDP 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). The Task Force was established on 26 March 2020 under the co-chairmanship of UNDP and UNHCR, and serves as a forum for discussing the multi-faceted socio-economic impacts of the COVID-19 crisis for both Moroccan and foreign populations (asylum seekers, refugees, migrants), producing joint UN/ECA/WB analysis and coordinating UN response.

Saudi Arabia

In Q2 a total of 28 refugees of Syrian origin and 22 of other nationalities were assisted, through a total disbursement of USD 18,900. UNHCR meanwhile

continues to identify vulnerable cases, who are screened for CBI eligibility.

Syria

Around 1,600 refugee families across Syria were added to the list of eligible refugees this year. Distribution of ATM cards was slowed or halted in late March due to limits on public gatherings, social distancing, and lockdown and movement restrictions between cities and rural areas due to the pandemic. Additionally, to align with the Government of Syria’s response measures, UNHCR took steps including minimizing the physical presence of staff and modifying reception procedures of refugees in the Office. Nevertheless, UNHCR proceeded with the distribution of ATM cards on a smaller scale across various locations, prioritizing the most vulnerable refugees with pressing economic needs.

To mitigate the financial hardship caused by COVID-19 response measures, UNHCR also continued transferring

MPCGs upfront to cover two months (May and June) to eligible families who had not received their ATM cards or who could not easily travel due to measures restricting movement.

Starting in June, due to the suspension of all ATM cards by private banks in the country following the Central Bank of Syria’s decision, UNHCR temporarily blocked all active ATM cards and began delivering cash through over-counter distribution.

UNHCR also provided a one-time emergency cash grant to all refugees not receiving MPCG through over-counter cash distribution, to mitigate loss of income due to COVID-19 prevention measures, except for refugees residing in areas under total lockdown, who were assisted by WFP through an inter-agency agreement.

Turkey

During Q2, UNHCR introduced COVID-19 emergency cash grants targeting both Syrians and non-Syrians with a one-off payment of TRY 1,000 (USD 135) per family, which is in line with the amount the Government of Turkey is providing to vulnerable Turkish citizens. To facilitate implementation, UNHCR worked closely with the Directorate General of Migration Management (DGMM) on targeting and operational aspects. Following crosschecks, data cleaning and verification activities, UNHCR started the distribution of the COVID-19 emergency cash assistance on 29 May. The targeted CBIs aim to support 20,000 households, and to date some 11,000 households are being assisted through different lists disaggregated by vulnerability criteria,

nationality and caseload. Amongst these groups are households with specific needs requiring home support, large households and households with higher dependency ratios.

UNHCR continued supporting refugees with regular monthly CBIs in the protection, education and livelihoods sectors. These payments include refugees and asylum-seekers with particular vulnerabilities, including transgender and intersex persons, adolescents discharged from state dormitories, as well as those attending educational and vocational training courses targeting CBI for specific needs.

UAE

Persons of concern eligible for multi-purpose cash assistance received their assistance in late March during the COVID-19 period of confinement. Many of

them used the assistance to cover their basic needs of shelter, food, clothing and education, which included e-learning digital tools

Yemen

In Yemen, assistance to IDPs for non-COVID 19 represents 93 per cent of all unique beneficiaries³ and 69 per cent of all cash assistance (i.e. C19 and non C19) provided by UNHCR in Yemen in Q2

To adapt to emerging conditions in light of the COVID-19 pandemic, the operation introduced mitigating measures during cash distributions, including staggering arrivals at distribution points, communicating awareness messages through SMS and ensuring social distancing and hygiene measures are implemented at distribution points.

After receiving additional funding for the COVID-19 response, UNHCR set out to conduct a large-scale verification to identify a segment of IDP households that had been, prior to the pandemic, on the cusp of receiving MPCA due to their marginal income but now, with the distressing economic conditions, may be negatively affected and therefore in need of support. In the north, where IDP numbers are much greater, UNHCR verified a total of around 33,000 households, with approximately 17,800 households confirmed to be potentially eligible for the COVID-19 specific cash assistance.

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.

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

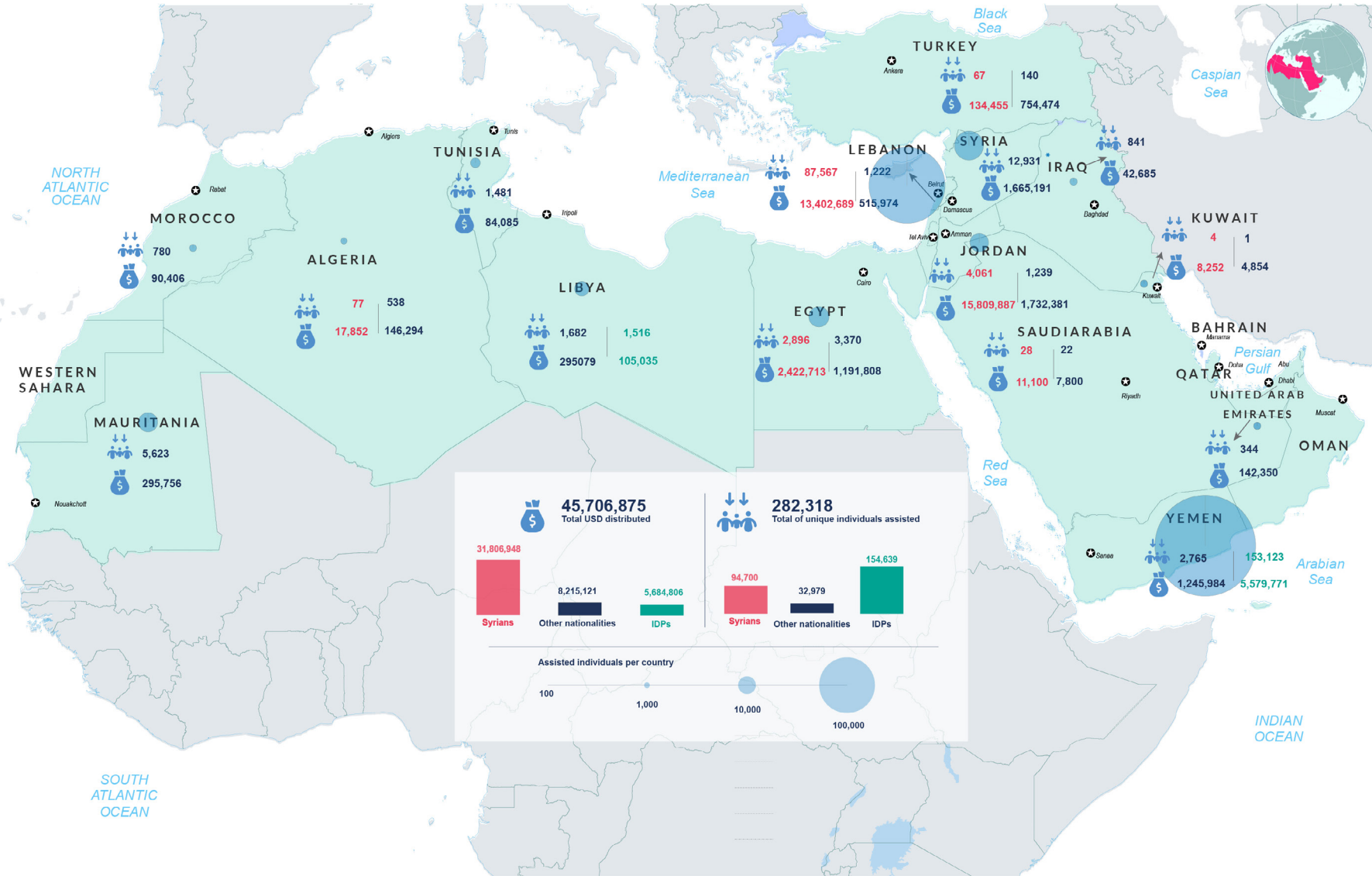


"I would love to bring them cheese, olives, apples, not just bread. Especially as it's Ramadan now. It would be nice not to worry, even if just for a day."
Yemeni refugee Ibrahim and his daughters, Rora, 13 and Hala, 11, stand outside the bank in Amman, after collecting 100 dinar (US\$140) as part of UNHCR's cash assistance for families impacted by the coronavirus crisis in Jordan.
Photo by UNHCR / Mohammad Hawari

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

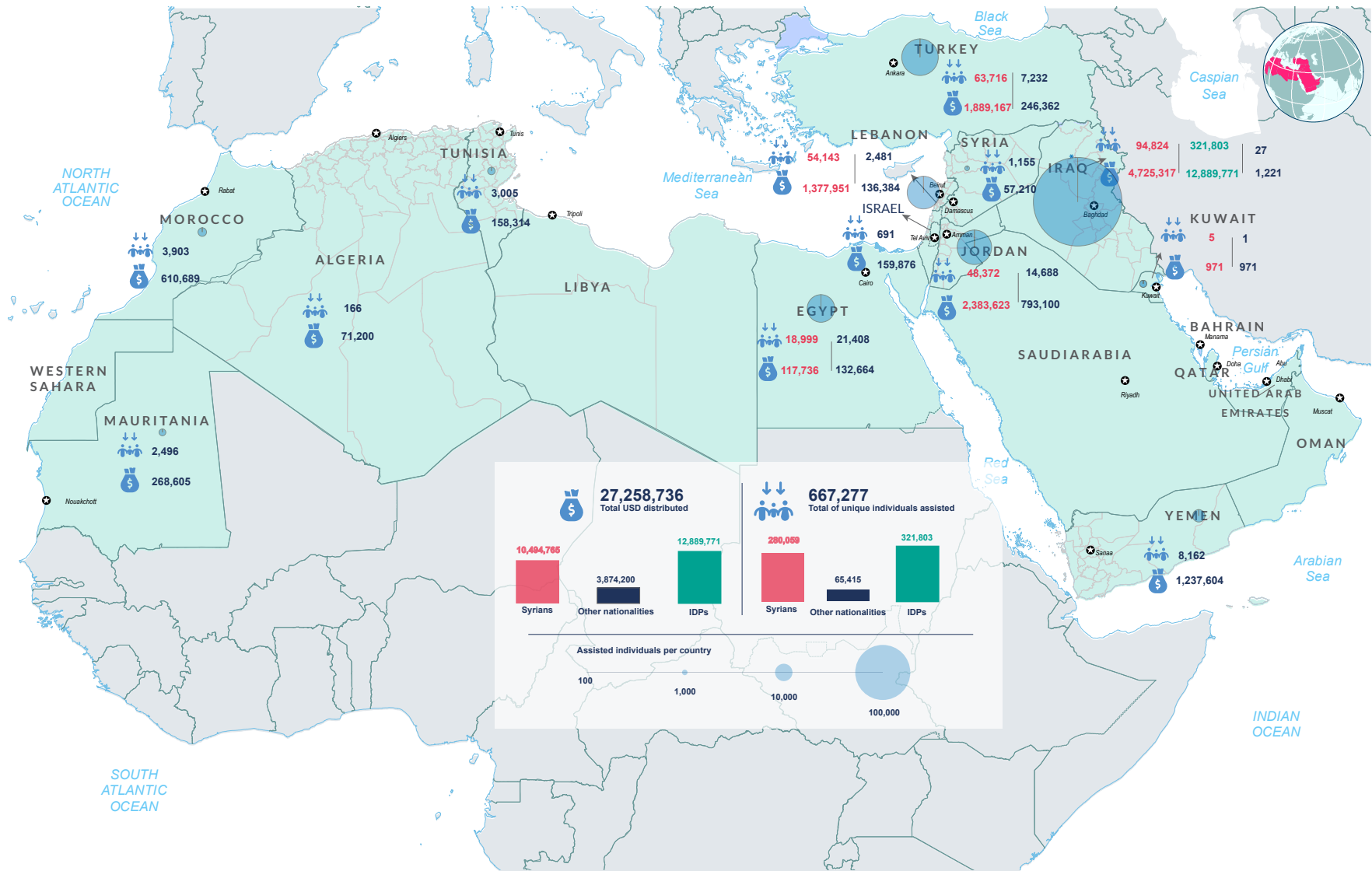
³ The term unique beneficiary applies to the calendar year. UNHCR counts unique beneficiaries only beneficiaries that were added after Q1. When reporting the figures for a given Quarter, individuals assisted in earlier quarter(s) of a given year will therefore not be counted.

UNHCR cash operations in MENA in Q2 2020 – budget and number of individuals reached by country, non-COVID-19 response only



* For Iraq, Libya and Yemen, assistance for “refugees of other nationalities” includes support to internally displaced persons (IDPs). Please refer to the section on “Operational Highlights” for further details.

UNHCR cash operations in MENA in Q2 2020 – budget and number of individuals reached by country, COVID-19 response only



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