

Regional Cash Assistance Update for 2020

January to December 2020

This update covers 16 operations in the Middle East and North Africa (MENA) region where cash-based interventions (CBIs) are currently implemented as part of UNHCR's comprehensive response.

Key Highlights

 **3,365,583 unique individuals¹** reached with all modalities of cash assistance from January to December 2020.

 The majority, or equal to **2,574,982 unique individuals** were reached with multi-purpose cash assistance (MPCA), and the remaining 790,601 unique individuals with other types sectoral MPCA including grants towards Health, Education, etc.

 **1,422,531 unique individuals** were reached with emergency cash assistance as part of the COVID-19 response since the start of the pandemic in March 2020, for a total of USD 85,793,342 million.

 **USD 315,860,038 million** distributed via all modes of cash assistance from January to December 2020, out of which USD 200,167,051 million was to Syrians and USD 115,692,987 million to persons of other nationalities.

Note: An additional 1,244,650 individuals received cash assistance in 2020 as part of the Winterization Assistance Programme, with USD 68,579,984 million distributed as winterization cash grants.



Jordan: Syrian refugee Abdul and his grandson Odai in front of their home in Amman, Jordan.

"If cash assistance was cut off, we would have nothing. I would have to resort to collecting bread from the bins again."

Photo by UNHCR / Lilly Carlisle

¹ The term unique individual applies to the calendar year. UNHCR counts unique individuals as those that were added after Q1.

Background

The year 2020 saw the expansion of UNHCR's CBI activities across the MENA region, with cash assistance now deployed in 16 operations in the region. Dedicated CBI units were established in **Egypt, Iraq, Jordan, Lebanon, Libya, Mauritania, Syria, Turkey²**, and **Yemen**, while operations in **Algeria, Israel, Kuwait, Kingdom of Saudi Arabia (KSA), Morocco, Tunisia** and **United Arab Emirates (UAE)** implemented CBI activities through existing staff specially trained in cash delivery.

Operations in MENA made use of a wide range of CBIs, including: MPCA for basic needs, Cash for Unaccompanied and Separated Children (UASC), Education grants, Livelihood grants, Shelter grants, as well as Health and Hygiene grants. Moreover, operations are now equipped with the necessary systems, tools, skills and processes to implement and scale up cash assistance programmes. The capacity for a rapid scale up was demonstrated by the ability of 12 operations to quickly expand cash assistance for COVID-19 to over 1,422,531 new unique recipients, in addition to the 2,574,982 unique recipients already assisted with non-COVID-19 cash support.

Regarding systems, 2020 saw the deployment of "**Cash Assist**" software in Jordan; UNHCR is gradually deploying this software across all cash operations globally. The software provides a transparent platform for UNHCR and partners to create and send secured payment instructions to respective financial service providers, ensuring that cash assistance mechanisms remain fully traceable. Further scale up is envisioned for 2021 with additional operations in MENA being considered for inclusion.

In 2020, UNHCR also consolidated the use of biometric-based registration services, as well authentication services for the delivery of cash assistance. The use of standardized CBI post distribution monitoring (PDM) tools was also expanded, with standard PDM tools being deployed in **Egypt, Jordan, Lebanon, Syria** and **Yemen**, thus allowing for centralized and automated monitoring reports and statistics.

The MENA region remains at the forefront of latest available technologies, including beneficiary verification through iris scanning. **UNHCR continues to establish and build upon existing partnerships both within the humanitarian community and private sector to enhance the delivery of cash assistance.**

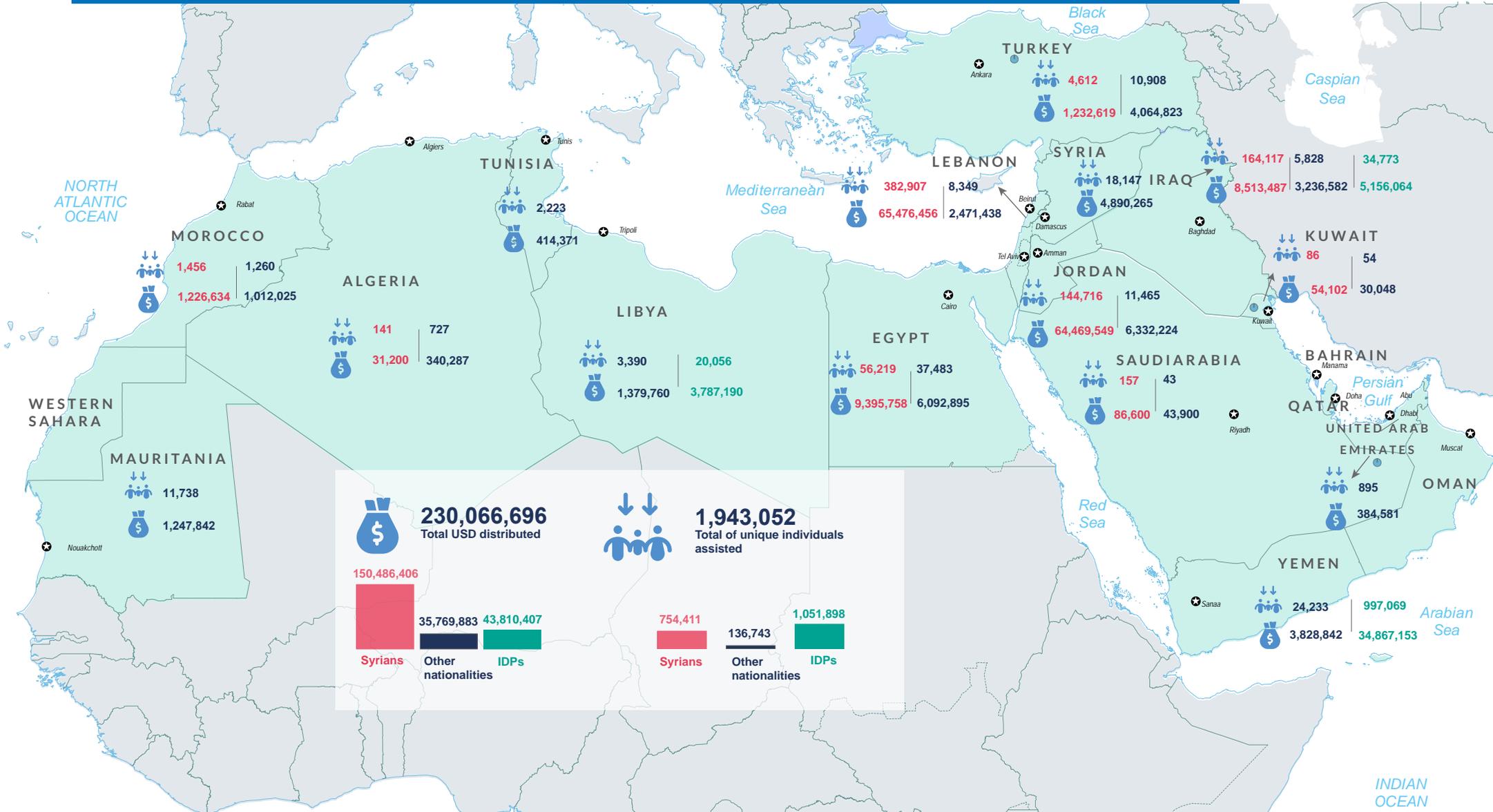


Yemen: "I was working as a housekeeper, but I lost my job. We refugees all lost our work because everyone feared we would bring the coronavirus. The money we received helped us. We used it to pay the rent and buy food, cooking gas and medicine."

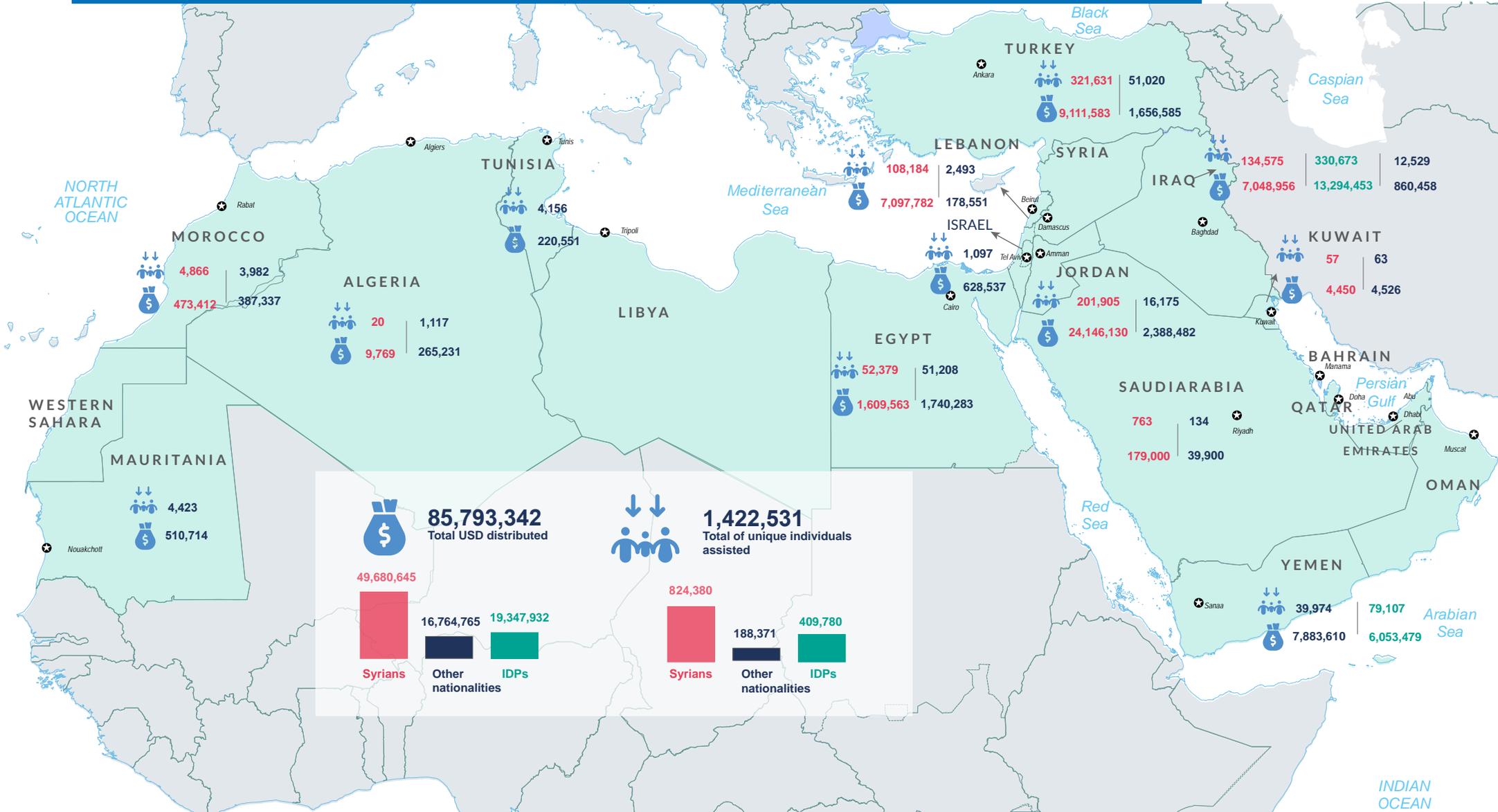
Somali refugee Najma visits the bank in Aden, Yemen, to collect her UNHCR cash assistance.

Photo by UNHCR / Marie-Joëlle Jean-Charles

² UNHCR Turkey reports to the Europe Bureau, however operations in Turkey related to the Syria and Iraq situations are included in this report.

UNHCR cash operations in MENA in 2020 – budget and number of individuals reached by country, non-COVID-19 response only ³


³ All figures reported under this table mostly refer to CBI activities under direct implementation, i.e. under which cash is delivered by a Financial Service Provider (FSP) contracted directly by UNHCR. Activities under indirect implementation, i.e. under which the cash is delivered by one of UNHCR's partners, are generally not included in these tables.

UNHCR cash operations in MENA in 2020 – budget and number of individuals reached by country, COVID-19 response only ⁴


⁴ All figures reported under this table mostly refer to CBI activities under direct implementation, i.e. under which cash is delivered by a Financial Service Provider (FSP) contracted directly by UNHCR. Activities under indirect implementation, i.e. under which the cash is delivered by one of UNHCR's partners, are generally not included in these tables.

Needs

Protection needs

When people are forced to flee their homes, they leave with only the bare essentials, while regularly losing the ability to earn income and support their households. The COVID-19 pandemic has further exacerbated pre-existing protection risks and socio-economic challenges, heightening the risk of persons of concern further descending into poverty and resorting to harmful coping mechanisms. The UNHCR-World Bank report “[Compounding Misfortunes](#)” on the economic impact of the COVID-19 crisis in Jordan, Lebanon and Iraq estimates that in these countries alone, over 4.4 million persons in host communities and 1.1 million refugees and internally displaced persons (IDPs) faced the growing threat of poverty, further impacting their well-being in the immediate aftermath of the crisis.

To meet these challenges, **UNHCR’s CBIs contribute towards protecting persons of concern by reducing the risks they face and support their capacity to meet their essential needs.** The flexible nature of CBIs allows for a more dignified form of assistance, giving persons of concern the ability to immediately prioritize and meet their pressing needs.

To document the impact of CBIs in the MENA region, UNHCR launched a multi-country assessment in 2020 on the impact of cash assistance on child protection in **Egypt, Jordan and Lebanon**. The assessment confirmed that socio-economic vulnerability increases significantly as displacement becomes more protracted, leading to an array of protection concerns, particularly for children. The study also confirmed that CBI interventions have the maximum impact when informed and optimized based on robust protection data, as well as when integrated into complementary protection interventions, including case management.

In 2021, UNHCR will continue to analyse how protection considerations inform CBI activities across the region. As part of this endeavour, beginning in December 2020 UNHCR awarded consultancy services to map

how protection indicators are included into UNHCR vulnerability and targeting models for CBIs; for referral of CBI assistance to/from protection services; and to assess the use of cash in stand-alone protection programmes for specific needs. In addition, UNHCR will explore how the use of CBIs towards the Health sector in MENA has improved persons of concern’s access to healthcare, as well how cash can be used to support Shelter solutions.

Response in 2020⁵

# of unique individuals assisted with cash	3,365,583
Referrals of CBIs to / from case management	72,574
# of inquiries related to cash assistance	9,736,334
# of elderly persons (>65 or >60) assisted with cash	88,341
# of children and youth (<18) assisted with cash	1,709,647
# of transactions	2,156,056
USD disbursed ⁶	315,860,038

Assistance gap

# of eligible individuals not reached by UNHCR due to lack of funding	1,686,893
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⁵ 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.

⁶ 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 Unaccompanied and Separated Children (UASC), Education grants, Livelihood Grants, Shelter grants, Health and Hygiene grants.

Table 1 provides an updated overview of the types of grants distributed across 16 MENA operations in 2020. Out of these, 12 countries have incorporated CBIs as part of their response to the socio-economic vulnerabilities that emerged as a result of the COVID-19 pandemic, mostly during the second half of 2020.

Table 1: Type of cash assistance in MENA countries ⁷

Country Operation	Population group	Type of response		Type of cash-based assistance					
		Includes COVID-19 CBIs	Other/non-COVID-19	Multi-purpose cash assistance for basic needs	Cash for adolescents and/or 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									

In the year 2020, **the largest share of cash-based assistance was allocated for basic needs** — including food, water, and rental costs — delivered through MPCA by way of regular payments but also through one-off emergency payments. Sectoral 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.

⁷ This table includes both CBI activities under direct implementation - i.e. under which cash is delivered by a Financial Service Provider (FSP) contracted directly by UNHCR - and CBIs under indirect implementation - i.e. under which the cash is delivered by one of UNHCR's partners.

Partnerships

Beyond its role in inter-agency coordination for CBIs in several operations, 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.

Contributions from the private sector towards UNHCR's growing [Refugee Zakat Fund](#) continued throughout the year, providing ongoing support to persons of concern in [Iraq, Jordan, Lebanon, Mauritania](#) and [Yemen](#).

Operational Highlights

Algeria

UNHCR **Algeria** delivered CBIs through partner Humanity and Inclusion, assisting vulnerable refugees and asylum-seekers including those impacted by COVID-19.

To respond to the challenges posed by the pandemic, UNHCR advocated with the national post office for cash distributions to be delivered via postal order.

GCC

UNHCR **Kuwait** adapted its financial assistance distribution strategy to the COVID-19 pandemic to limit risk of exposure by reducing frequency of physical contact for both staff and persons of concern. Due to the economic toll of the pandemic on individuals' livelihoods, cash assistance was expanded to cover additional persons of concern whose vulnerability was heightened.

UNHCR **Saudi Arabia** conducted remote registration and verification of vulnerable cases in need of CBI as part of its COVID-19 response. The office recently launched a new [online platform](#) to provide

information and allow persons to register for UNHCR services, including CBIs.

UNHCR **United Arab Emirates** continued to assess new cases for eligibility, as well as reassess earlier cases due for verification. The office employed a new online [Kobo Form](#) which includes a component for verifying the financial needs of applicants. This system replaces earlier physical registration modalities conducted during home visits. The assistance is used to cover basic needs including shelter, food, clothing and education.

Egypt

UNHCR **Egypt** provided MPCA to vulnerable refugees through biometric verification, while processing the renewal of their identity documents. The newly implemented technology allowed for a successful paperless disbursement of cash assistance which aligns

with the national strategy towards enhancing digitization and financial inclusion. The biometric system also proved useful in increasing efficiency of cash delivery due to challenges with document renewal in light of the COVID-19 pandemic.

Iraq

UNHCR **Iraq** delivered CBIs through Emergency Protection Cash Assistance (EPCA), COVID-19, and Winterization, as well as through sectoral grants for Health and Education.

UNHCR also introduced COVID-19 cash assistance for vulnerable refugees, asylum-seekers, and IDPs and returnees. In addition, MPCA for refugees was extended to current beneficiaries for an additional six

months (from 12 to 18 months), to help ease the impact of COVID-19.

For the targeting of multi-purpose cash grants (MPCGs) for COVID-19 and Winterization, UNHCR developed a Proxy Means Testing model for urban areas, while assistance to camp-based refugees was carried out through blanket targeting.

Israel

UNHCR **Israel** delivered cash assistance through MPCGs to the most vulnerable asylum-seekers whose livelihoods were compromised by the

COVID-19 situation. Direct delivery by UNHCR allowed for an enhanced line of communication with persons of concern, as well as improved protection monitoring.

Jordan

UNHCR **Jordan** delivered CBIs via MPCA, COVID-19 cash assistance, Health grants and Education grants. Due to the impact of COVID-19, UNHCR observed an increase in the number of persons of concern requesting to be included in the monthly cash programme. The [2020 Mid-Year Post Distribution Monitoring](#) on MPCA include results also on the COVID-19 cash assistance.

UNHCR's innovative Cash for Health programme aims to ensure vulnerable refugees living in urban settings are able to access the national healthcare system and receive treatment. The programme was previously

only available to Syrians, however following advocacy by UNHCR and health partners, Jordan's Ministry of Health confirmed that non-Syrians would be able to access Ministry of Health services in early 2021 at the non-insured Jordanian rate. As a result, the Cash for Health programme will be expanded to include non-Syrians in urban settings.

In 2020, UNHCR continued to strengthen its Common Cash Facility approach through collaboration with several UN agencies, namely: UNHCR, ILO, IOM, UNESCO, UNICEF, UNRWA and UNOPS.

Lebanon

UNHCR **Lebanon** provided cash assistance through MPCA, which constituted most of the cash support delivered in the country by UNHCR, in addition to Education grants. Refugee families were selected from a target pool of severely vulnerable families, all of whom were also recipients of food assistance by WFP.

In May 2020, UNHCR began its COVID-19 emergency cash response for an initial three-month implementation period, after which the operation extended the programme until end-October 2020, adding additional vulnerable households not in receipt of any form of cash assistance.

UNHCR continued 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 channels 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.

Libya

UNHCR **Libya** delivered CBIs through MPCA. Due to ongoing protracted conflict and resulting displacement, UNHCR significantly scaled-up its CBI programme in both the south and east of Libya to support basic needs of IDPs and returnee populations. UNHCR also adapted its identification system from regular case management

to weighted scoring using data saved and updated in ProGres. This approach allowed for faster identification, making it easier to deliver cash assistance during periods of restricted movements due to the pandemic.

Mauritania

UNHCR **Mauritania** provided cash assistance through MPCA, Education grants and Cash for Shelter. Following the gradual re-opening of schools in urban areas such as Nouakchott and Nouadhibou, Education grants — which had been suspended due to the closure of schools — were resumed in September 2020 to support primary, secondary, and third-level students. In addition, an allowance was provided to extremely vulnerable children who were newly enrolled to facilitate the purchase of books and study materials.

MPCA as well as Cash Grants to support persons with specific needs were provided to refugees to help support their immediate needs in the context of the pandemic. UNHCR also responded to the requests of local authorities to support host communities affected by seasonal flooding, thus encouraging social cohesion in affected areas.

Morocco

UNHCR **Morocco** provided cash assistance through MPCA and Education grants. To facilitate CBI delivery during the pandemic, UNHCR successfully advocated with the national financial service provider to accept refugee documentation as proof of identity, including cards which may have expired.

Syria

UNHCR **Syria** provided cash assistance to refugees through MPCGs in addition to Education grants, COVID-19 emergency grants, and Winterization grants. The new score-based eligibility criteria for MPCGs 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 increase to the targeted population by up to 86 per cent of all registered refugees.

In June 2020, UNHCR began distributing cash assistance to eligible refugees through over-the-counter cash delivery due to the sudden suspension of ATM cards at private banks, following a decision by the Central Bank of Syria.

Tunisia

UNHCR **Tunisia** continued to deliver cash assistance to refugees living in urban areas through MPCGs, as well as Education grants. Meanwhile, refugees and asylum-seekers hosted in shelters and apartments received cash for food and other top-ups. Cash assistance was delivered through the Tunisian Post Office.

UNHCR also provided COVID-19 cash assistance to meet additional needs such as housing costs and healthcare services.

Turkey

UNHCR **Turkey** assisted vulnerable persons of concern through MPCA for Protection, Livelihood grants and Education grants. Starting May 2020, UNHCR launched an emergency cash response in cooperation with the Directorate General for Migration Management to mitigate the effects of COVID-19, during which UNHCR provided cash assistance to vulnerable households.

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

Yemen

Yemen remains UNHCR's largest cash assistance programme for IDPs, with nearly one million IDPs assisted with cash in 2020, including some 500,000 Yemenis directly through MPCA. This steady growth has enabled UNHCR to compile a comprehensive and up-to-date database from nearly 400,000 assessments covering 65 per cent of the total IDP population, giving it extensive information about their protection, socio-economic, and shelter conditions.

UNHCR Yemen provided cash assistance for basic needs through MPCA and Shelter support via rental subsidies. The operation developed and deployed an

enhanced scoring formula for MPCA, 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 households' socio-economic, protection and shelter profiles, and assigns eligibility based on a pre-set threshold for either MPCA or rental subsidy support. The new formula worked to better reflect vulnerabilities stemming from the impact of COVID-19; as a result, a significant portion of IDP households who were initially ineligible for assistance prior to the pandemic met the socio-economic criteria for MPCA in 2020.

Donors:

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

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