

Mid-Year Regional Cash Assistance Update

(January - June 2022)

Key Highlights



1.7 million
unique individuals¹
reached with all modalities² of cash
assistance from January to June 2022.

out of which:

1.5 million
unique individuals
were reached with multi-purpose cash
assistance, and **224,574 individuals**
assisted with other types of sectoral
cash assistance, including grants
towards education, livelihoods, health
and shelter.



\$118.3 million
distributed via all modes of cash
assistance from January to June 2022,
out of which **\$78 million** was to Syrians
and **\$40.3 million** to people of other
nationalities.

An additional **1.5 million individuals** received **\$26.2 million** in cash assistance for winterization in 2022. For more information, please refer to the [Final Report for UNHCR's 2021-2022 Regional Winterization Assistance Plan for the Syria and Iraq Situations](#).

Background and operational highlights

During the first half of 2022, cash assistance was implemented in 14 MENA operations³ as well as Türkiye,⁴ all of which delivered multi-purpose cash assistance (MPCA) for basic needs. In addition, livelihood grants were delivered in Egypt, Mauritania, Morocco and Türkiye, health grants in Egypt and Jordan, education grants in Egypt, Lebanon, Mauritania, Morocco and Türkiye, and shelter grants in Lebanon and Yemen. Other sectoral



Mahmoud is a Syrian refugee who fled to Jordan from his home in Jamlah in 2014. His wife sadly passed away from cancer prior to his displacement, and with impending kidney failure, Mahmoud felt he wasn't able to look after his three children by himself, especially considering the difficulties in accessing the Syrian health system due to the ongoing conflict. He therefore decided to join his sister in Amman, Jordan who was able to support him while he underwent the strenuous cycle of dialysis every week.

While Mahmoud previously worked as a nurse in Syria, his current health condition combined with the fact that nursing is a closed sector for Syrian refugees to work in Jordan means that he is reliant on UNHCR's monthly cash assistance to cover his living costs. Every month, he receives JOD 125 (approx. \$175) from UNHCR which goes towards paying bills and rental costs, which he splits with his sister.

Mahmoud says he misses his old life, including going to work and living in the beautiful countryside of the Golan Heights. Now all his hopes are poured into his children: **"Despite everything, at least this cash means I can put a roof over us."** Photo: ©UNHCR

support such as Cash for Protection (GBV/UASC) and Cash for Work were delivered in Egypt and Jordan, as well as cash support for Voluntary Repatriation in Mauritania.

Contributions from the private sector towards UNHCR's growing [Refugee Zakat Fund](#) also continued, with approximately \$18.5 million [raised](#) as of mid-year. In MENA, this is providing ongoing support to people of concern in Egypt, Iraq, Jordan, Lebanon, Mauritania and Yemen.

¹ The term unique individual applies to the calendar year. UNHCR counts unique individuals as those that were added after Q1. When reporting the figures for a given quarter, individuals assisted in the earlier quarter(s) of a given year will therefore not be counted.

² Including: multi-purpose cash assistance for basic needs, Education grants, Livelihood grants, Health grants, Shelter grants and ad-hoc cash programming in support to specific needs categories. Winterization assistance is reported separately under [Final Report for UNHCR's 2021-2022 Regional Winterization Assistance Plan for the Syria and Iraq Situations](#).

³ Algeria, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Saudi Arabia, Syria, Tunisia, UAE, and Yemen.

⁴ UNHCR operations in Türkiye related to the Syria and Iraq situations are included in this MENA update.

2022 strategic priorities

In support of the implementation of [UNHCR Policy on Cash-based Interventions 2022-2026](#) in MENA, during the first half of 2022, UNHCR's focus remained on:

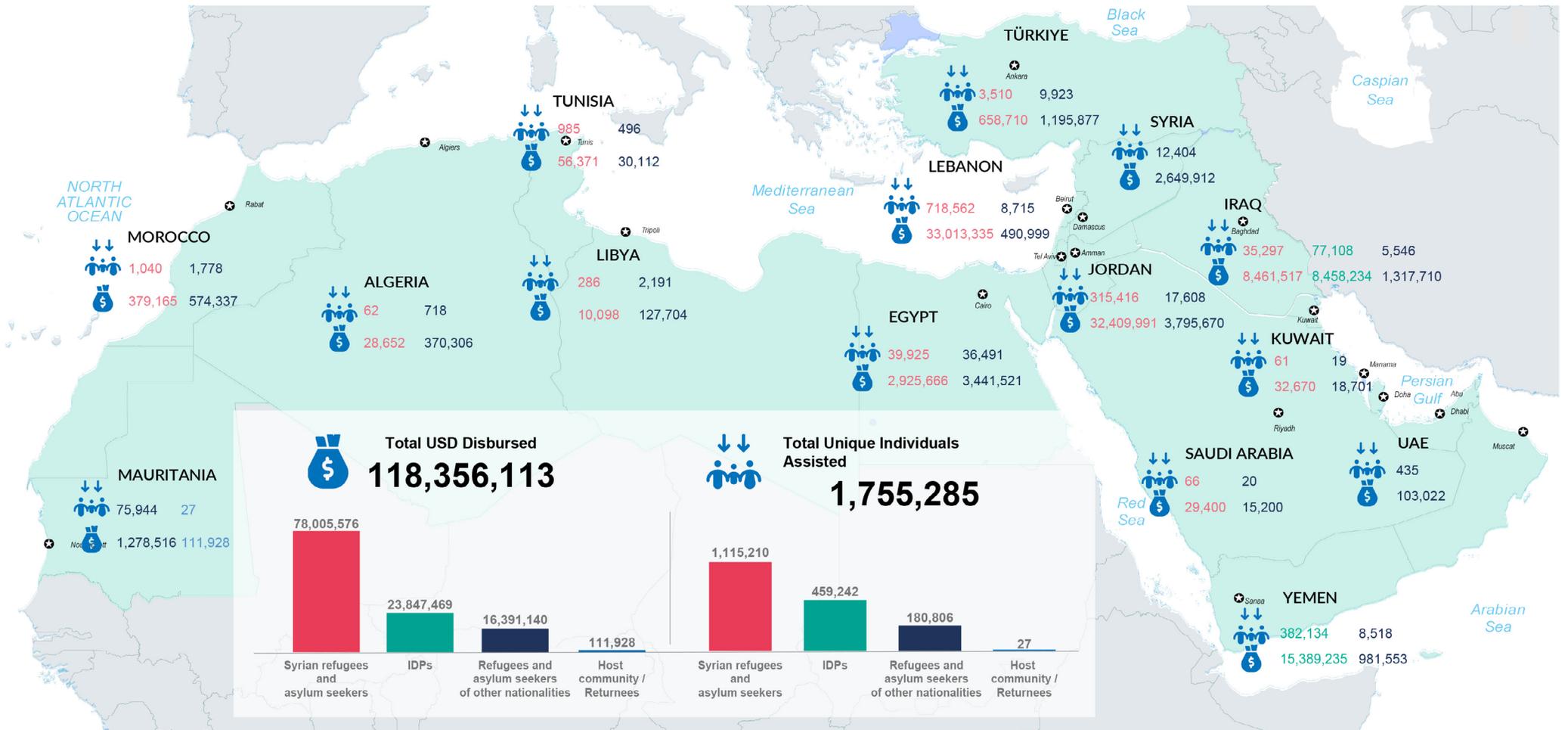
- **Strengthening the collaborative approach to cash assistance across sectors:** Among other impacts, this enhanced standardization of sectoral cash assistance, such as cash for health, education, unaccompanied and separated children, and shelter programmes.
- **Improving targeting approaches:** Morocco drafted a first score-card which was field tested earlier in 2022 and will be adopted later this year, upon adaptation of certain questions and corresponding scoring system/marks. UNHCR Mauritania initiated activities on targeting through UNHCR-WFP targeting hub in camp settings. In Algeria, UNHCR began a review of the current targeting approaches. In Egypt, an extensive review of the targeting approach was initiated, articulated around the Proxy Mean Testing (PMT) model, which is currently being refined. UNHCR Lebanon meanwhile began its annual validation of the PMT formula, which is ongoing.
- **Continued expansion of standard cash assistance post-distribution monitoring (PDM) tools:** Following dedicated knowledge and capacity building in 2019 and 2020, standard cash assistance PDM tools were adopted in 2021 across 15 operations (Algeria, Egypt, Iraq, Israel, Jordan, Lebanon, Libya, Mauritania, Morocco, Saudi Arabia, Syria, Tunisia, Türkiye, UAE and Yemen) out of 16 with cash interventions (Kuwait will adopt standard PDM tools during the course of 2022). In Q1 and Q2, dedicated PDM exercises were undertaken in support of cash operations for winterization, the results of which will be made available during the third quarter of 2022.
- **Use of biometric data for delivery of assistance:** Acknowledging the need for increased and more systematic accountability on the use of biometrics in delivering cash assistance, in late 2021 UNHCR initiated a region-wide Data Protection Impact Assessment in the three MENA operations using biometric data for delivering cash assistance (Egypt, Iraq, and Jordan), with results expected in the second half of 2022.
- **Strengthening implementation systems:** In 2022, UNHCR's cash management system '[Cash Assist](#)' was deployed in Jordan, Tunisia and Syria, while its use in Mauritania was temporarily deferred due to technical issues which are currently being addressed. Advanced testing was done for Egypt, Morocco and Yemen, with deployment expected later in 2022. In Algeria and Libya, cash interventions are delivered through Indirect Implementation only and Cash Assist is therefore not yet a requirement, while Cash Based Interventions (CBI) in Kuwait, Saudi Arabia and UAE are proceeding but on a smaller scale. Lebanon and Türkiye use their own dedicated software and along with Kuwait, Saudi Arabia and UAE, the use of Cash Assist in these operations will be explored later this year.



Six years ago, Fatima lost her husband when hostilities broke out in Hudaydah, Yemen. Ongoing instability forced her and her children to flee their home in 2018 with few belongings, ultimately settling in a hosting site with more than 570 other displaced families in Sana'a. With no source of income, Fatima struggled to meet their basic needs and was unable to afford schooling and medical treatment for her children, including two with chronic health issues. With no source of income or opportunity for work, Fatima had little hope for the future.

Following a needs assessment, Fatima qualified for UNHCR winterization cash assistance to meet her family's most pressing needs, including food and medicine, helping to ensure a better standard of living while avoiding reliance on harmful coping mechanisms.

Photo: ©UNHCR/Alejandro Staller

UNHCR cash operations in MENA in 2022 – budget and number of individuals reached by country


Response

Response in 2022 (January to June):⁵

# of unique individuals assisted with cash	1,755,285
Referrals of CBIs to/from case management	27,745
# of inquiries related to cash assistance	1,055,946
# of elderly persons >60 assisted with cash	59,366
# of children and youth <18 assisted with cash	882,697
# of transactions	1,988,097
Total USD disbursed ⁶	118,356,113

Assistance gap

# of eligible individuals not reached by UNHCR due to lack of funding	442,886
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Type of cash assistance in MENA countries

Country Operation	Type of cash-based assistance					
	Multi-purpose cash assistance for basic needs	Education grants	Livelihood Grants	Health Grants	Shelter	Other
Algeria						
Egypt						
Iraq						
Jordan						
Kuwait						
Lebanon						
Libya						
Mauritania						
Morocco						
Saudi Arabia						
Syria						
Tunisia						
Türkiye						
UAE						
Yemen						

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 cash assistance (see Table 1 for details) which includes MPCA for Basic Needs, Cash for Unaccompanied and Separated Children (UASC), Education grants, Livelihood Grants, Shelter grants, and Health and Hygiene grants.

Partnerships

Beyond its role in inter-agency coordination for cash assistance across 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 the Common Cash Facility (CCF), and in Lebanon through the Lebanon One Unified System for E-cards (LOUISE) platform.

In the first half of 2022, UNHCR continued to strengthen collaboration with the World Bank. Multiple analyses are ongoing or planned, notably on the effectiveness of different assistance programmes including cash, development of household surveys, as well as improving UNHCR's targeting of cash assistance. More broadly, UNHCR and the World Bank Poverty and Equity Global Practice Group are engaging in a series of joint products funded by the Joint Data Centre.

Building on global efforts to improve sustainable food and nutrition security with WFP and other partners, UNHCR and WFP finalized a roadmap for UNHCR MENA Regional Bureau's "Strategic Regional Engagement with WFP" and agreed on strengthening respective engagement in the following areas:

- Joint and coordinated assessments and plans.
- Predictable food assistance for refugees, to routinely share details on assistance (e.g., type of assistance, number of beneficiaries, transfer values) or funding shortfalls.
- Understanding on mutual active engagement and participation in the 3RP.
- Coordination on cash assistance, with the recognition that at the regional level UNHCR should reach a common consensus with WFP on the agencies' respective roles, in light of the Grand Bargain Caucus on Cash Coordination and taking country contexts into consideration.
- Close collaboration with the UNHCR-WFP Joint Targeting Hub, a concrete example of positive inter-agency collaboration.
- In line with the [Joint Strategy](#), moving towards a "Sustainability Agenda" with Jordan as a pilot: the agenda pillars touch on most of the issues of joint interest including analysis, beneficiary profiling, advocacy and resourcing.
- Inclusion of refugees in the expansion of social protection schemes in the MENA region.

Both UNHCR and WFP agreed to strengthen collaboration on research and analysis; WFP's contribution of data to the [update](#) of the UNHCR-WB "[Compounding Misfortunes](#)" study—which was presented at Brussels V conference in March 2021—was a significant and well-received development in this regard.

Stories from the field:



Saad, an Iraqi refugee now living in Amman, Jordan fled his home in Baghdad in 2016. As a member of the Mandaean religious community, Saad recalls how the advent of armed militia at the time threatened their safety. **"I was working at the Ministry of Health. Life was normal. But then everything changed. People became less accepting of religious minorities like ours. We had no choice but to leave."**

Unfortunately, last year his wife passed away following her battle with cancer, leaving Saad to raise their three children. After informing UNHCR about the change in his family's composition, Saad became eligible for cash assistance. For the last three months he received JOD 125 (approx. \$175) from UNHCR to support his family's basic needs.

Non-Syrian refugees like Saad are currently unable to formally work in Jordan, making them almost completely dependent on humanitarian assistance. **"It has been a lifeline. Now it is just me who is responsible for my children. There is no time to try to find even informal work."**

Despite the challenges of the last few years, Saad has found stability in Jordan. He says there is a strong Mandaean community, many of whom are also refugees. His children (ages seven, eight and ten) are also attending local school.

Photo: ©UNHCR



“The cash assistance gave me a second chance to rebuild my life. I feel blessed, and I remain focused on improving my work”

Resan was just 18 when he and his family fled violence in Kirkuk, Iraq following the arrival of armed militias in 2015. The family settled in Klesa village in the northeast of the country, where they started a new life for themselves. After marrying in 2017 and welcoming his first child, Resan became the sole breadwinner for his family, leading him to undertake an apprenticeship with an electrician and later taking up the trade on his own. However, he did not possess the adequate tools and equipment for his business, thereby limiting his earning potential.

Following a UNCHR assessment, Resan qualified for a one-time cash grant of \$650 to afford new tools for his trade. **“With this support, I was able to pay for the necessary tools to continue my work, and now I can make a regular income to support my children.”**

Resan wishes to expand his business, and regularly puts aside part of his earnings. He recently bought a second-hand motorbike to reach other villages for his work. **“I dream of having my own shop, where I can assemble the electric boards and sell them ready-made for my customers. There are still needs, but I was able to take the first step thanks to UNHCR’s support.”**

Photo: ©UNHCR

Donors

UNHCR is grateful for the support of donors who contributed to its operations in the MENA region with unearmarked and earmarked funds, including private donors:



For MENA regional and country reports, please visit: [UNHCR Global Focus](#); [UNHCR Operational Portal \(Syria Regional Refugee Response\)](#); and [The Regional Refugee and Resilience Plan website](#)

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