



In 2022, UNHCR delivered **USD 977M** to **10M** people in **more than 100 countries**

In 2022, **17 out of 18** operations in Asia and the Pacific used cash assistance

Almost **68 per cent of households** in the region indicate a preference for cash assistance and only 4 per cent in kind

UNHCR Policy on CBIs (2022 – 2026) Summary Outcomes

People forced to flee will:

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

OVERVIEW

UNHCR in the Asia and the Pacific region is working to expand the use and quality of cash-based interventions (CBIs) to better support protection and solution outcomes – in line with UNHCR’s [Policy on CBIs \(2022 – 2026\)](#).¹

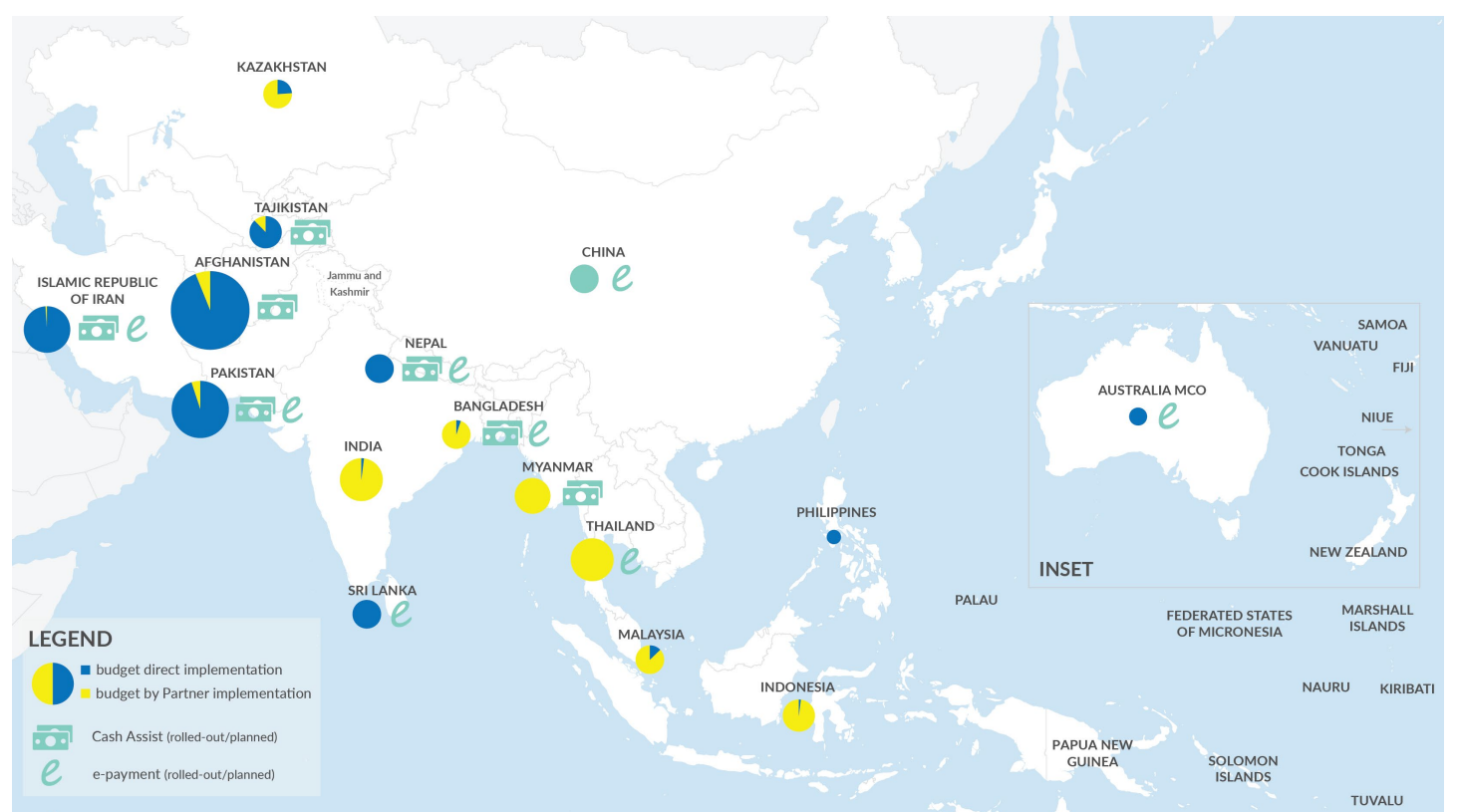
Cash transfers are a crucial tool for providing much-needed assistance in contexts of insecurity and fragility and other complex and protracted situations.² They play an important role in mainstreaming protection principles, supporting social and economic initiatives, and improving living conditions for displaced people, returnees, and host communities.

In recent years, cash assistance has surpassed in-kind aid to become the primary mode of protection delivery for UNHCR.² CBIs have gained widespread popularity due to their effectiveness, efficiency, and ability to promote self-reliance among recipients. However, sustaining and scaling up these interventions requires predictable and flexible donor support to address the growing needs and challenges faced by vulnerable populations, most of whom are not covered by national social protection systems or safety nets.

WHY CBI?

Together with in-kind assistance and the services set up for people forced to flee, cash transfers represent an integral component of a broad and integrated network of activities and services delivered by UNHCR and partners. The benefits of expanding and strengthening CBIs in the region to provide protection and solutions are many.³ Where people can access functioning markets, CBIs are an efficient and effective way of delivering much-needed support in a simple, sustainable and accountable manner that promotes social protection, social cohesion and self-reliance while also restoring the dignity of displaced families via the power of choice.

UNHCR has made considerable and targeted efforts to further expand the implementation of CBIs in recent years. In 2022, 17 out of 18 operations in Asia and the Pacific implemented cash assistance. By mainstreaming cash assistance across sectors, UNHCR and partners have been able to support various programmes, including shelter, health, energy, education and food. Cash is mainly used as multi-purpose assistance to support basic needs. It remains the preferred modality of assistance: in 2022, monitoring showed that almost 68 per cent of households indicated a preference for cash assistance, 28 per cent liked a mixed approach and the remaining four per cent in kind assistance.



The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations.

¹ CBIs are interventions where cash or vouchers for goods or services are provided to individuals, households, or community recipients to increase purchasing power, support efforts to achieve self-reliance and build positive and sustainable livelihoods. They can be stand-alone or used in combination with each other or with in-kind assistance.

² In line with the Grand Bargain commitments that came from the 2016 World Humanitarian Summit and the Global Compact on Refugees (GCR) agenda, UNHCR [delivered some \\$3 billion in cash assistance to 25 million recipients](#) in 100 countries between 2016 and 2020.

³ [UNHCR Policy on Cash-based Interventions 2022 – 2026](#).

SNAPSHOTS FROM UNHCR OPERATIONS IN THE REGION

CBIs are integrated and mainstreamed into various programmes and contribute to improve living conditions, increase access to key goods and services, and support self-reliance. It also reduces stress and helps prevent displaced populations from resorting to harmful coping mechanisms such as sex work, child labour, family separation or forced marriage.

Wherever relevant, UNHCR promotes coordination and collaboration and the use of common cash systems in accordance with the UN Common Cash Statement by the four principals of UNICEF, OCHA, UNHCR and WFP.

In 2022, UNHCR continued to leverage cash assistance via various modalities in UNHCR operations in the region. UNHCR is systematically prioritizing the use of secure and electronic financial services to deliver cash assistance that requires a robust protection policy environment, flexible financing and regulatory context and well-developed social protection systems and safety nets. In contexts where this is not possible, UNHCR delivers cash in hand to beneficiaries.

Delivery Mechanism	Definition	Operations in the region where CBIs are implemented
Direct physical delivery	Cash handed out directly to recipients by UNHCR or its implementing partners hand to hand.	Tajikistan, Malaysia, India, Australia Multi-country Office, Kyrgyzstan, Kazakhstan, Myanmar, Philippines
Delivery via agent – cash over the counter	Cash delivered to recipients through a formal institution that acts as an intermediary (money transfer agents, post offices, traders, or microfinance institutions)	Indonesia, Afghanistan, Pakistan, Sri Lanka, Philippines
Mobile money	Electronic cash transfer to mobile wallets	Bangladesh
Bank account, bank card or prepaid card	Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires recipients to have formal identification documents and often formal residence status	China, Iran, Nepal, Thailand, Kazakhstan

In Afghanistan, UNHCR implements several CBI programmes directly for a wide range of purposes for Afghan returnees, IDPs, refugees and asylum-seekers and host communities in all 34 provinces and in the 80 Priority Areas of Return and Re-integration.⁵ These include cash assistance for basic needs, shelter and core-relief items, education, livelihoods, energy, winterization, transportation as well as food for those displaced or returning from displacement. Cash assistance is delivered primarily through contracted financial service providers from the private sector. A standardized vulnerability assessment tool is used to collect information on household vulnerabilities, capacities and coping strategies. This assessment data is analyzed against set indicators to determine eligibility for the different cash programmes available. To ensure cash assistance is used for its intended purposes, provided to the right person and delivered in accordance with UNHCR standards, payment tools (CashAssist/Global Distribution Tool) for recording and authentication purposes, various rigorous monitoring mechanisms are in place, including third-party post-distribution monitoring. In 2022, UNHCR delivered \$91.8 million to 1.52 million people – corresponding to a yearly average of some \$440 per household (seven members), which represents close to two months' basic needs assistance.

In Pakistan, UNHCR provides cash assistance for emergency purposes to help refugees and asylum-seekers address their immediate needs. In February 2023, UNHCR launched a one-time cash assistance programme for some 1.3 million Afghan flood-affected and economically vulnerable refugees hit hard by the current economic crisis and monsoon rains and floods. The assistance is being provided in collaboration with the Government of Pakistan and targets refugees who are not eligible to access social safety nets available to Pakistani citizens. The initiative is modelled on the Government's emergency cash programme for vulnerable Pakistani families affected by floods. Registered Afghan refugees will receive up to PKR 25,000 (close to \$100) upon verification of the biometrics at banks' agents.

In Thailand, multi-purpose cash grants (MPCGs) are provided to the most vulnerable urban refugees and asylum-seekers living in the country to enable them meet their basic needs. MPCGs are unrestricted cash transfers that place beneficiary choice and prioritized needs at the forefront. They are provided for three to 12 months depending on their vulnerabilities. This programme was particularly helpful in mitigating the economic impacts of the COVID-19 crisis and was scaled up in 2021 and 2022.

In Indonesia, UNHCR supports close to 1,300 vulnerable people who live independently and do not reside in accommodation managed by IOM with a monthly subsistence allowance between \$100 and \$250 per household. UNHCR and partners meet every month to identify, refer and conduct various assessments to ensure the most vulnerable individuals and households with protection concerns are assisted. These transfers are made via local post offices close to where refugees reside. However, more support is needed to scale up support to some 5,700 refugees who live independently.

In both Thailand and Indonesia, UNHCR is actively advocating for beneficiaries' access to financial services (bank cards) to increase the quality of CBIs and to promote financial inclusion.

⁴ [UNHCR - Cash Assistance and Protection: Why, What and How?](#) (Sept 2021) and [UNHCR – Social Protection and the Inclusion of Persons of Concern](#) (April 2022)

⁵ Studies show that people receiving cash grants adopt negative coping mechanisms less frequently than those receiving both short- and long-term cash assistance. See: [Synthesis of Evidence from Evaluations of UNHCR's Cash-Based Interventions](#) (November 2020).

⁶ UNHCR is currently directly delivering cash to recipients in Afghanistan and since August 2021 payments have not been made via the new administration. Previous partnership agreements and memoranda of understanding are currently suspended. Direct cash payments are currently made to partners and vendors until the new administration receives formal recognition.

REFUGEE DATA MANAGEMENT & RISK MANAGEMENT

UNHCR is committed to ensuring data is responsibly managed and that appropriate safeguards are in place via regular data protection impact assessments and robust data sharing agreements with partners.⁶ Cash assistance in the region is guided by UNHCR's Data Protection Policy and commitment to "do no harm".

This is complemented by the integration of risk management into operations' management cycle processes. Several mandatory mechanisms must be in place to prevent and mitigate the risk of fraud. These include HQ cleared standard operating procedures, standardized household surveys, automated targeting systems and transfer amounts, market assessments to determine cash assistance and regular monitoring.

OPPORTUNITIES FOR EXPANSION

Strengthening and increasing CBI usage is an important corporate priority for UNHCR – particularly after the COVID-19 pandemic, which highlighted the importance of widening access to financial services and support for vulnerable communities. However, CBIs must also be complemented by other actions to ensure protection and support self-reliance such as service building and livelihood training. CBIs are usually the most appropriate modality of assistance even in emergency situations and particularly complex contexts like Afghanistan. However, its use in such contexts require more investment in preparedness.

CBIs have also created new opportunities for coordination and collaboration as well as new partnerships and funding opportunities in the region.⁷ In parallel, exploring new and non-traditional partnerships with the private sector, financial institutions and research organizations will be particularly critical when navigating complex regulatory environments, resolving sensitive data protection issues and seizing the possibilities created by rapid technological innovations and tools to pursue common approaches for cash delivery. Eventually, greater CBI investment represents opportunities for financial inclusion in host countries – an enabler to the various objectives of the Global Compact on Refugees – to empower displaced people through digital financial ecosystems rather than simply delivering in kind assistance.

With displaced people often excluded from government assistance programmes or the right to work, and in view of the increasing frequency and severity of crises witnessed in region and their ability to generate new displacements, scaling up and strengthening cash assistance requires greater financial and technical investments and more harmonised approaches. All this will result in more agile, simple and effective humanitarian assistance that increases protection outcomes, acts as a pathway to inclusion and promotes self-reliance. CBIs' potential to achieve both short- and long-term impacts cannot be overstated but their success requires increased funding assistance to address existing needs in the countries of the region.

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"We are thankful for the monthly subsistence allowance provided by UNHCR. The assistance helps us pay for our house rent, electricity bill, and helps with my children's education and transportation fees". Mohd Rahmatullah, Indonesia

⁶ UNHCR – Policy on the Protection of Personal Data of Persons of Concern to UNHCR (May 2015)

⁷ UNHCR Study on Cash Assistance and Access to Formal Financial Services (March 2020)