

Cash assistance to support displaced families affected by COVID-19

UNHCR's multi-purpose cash programmes are the largest cash support for displaced populations in Yemen, providing a lifeline to the most vulnerable since 2018. **Delivery of cash-based interventions is a rapid and efficient means to address pressing vulnerabilities.** A total of some 180,000 refugee and Yemeni internally displaced (IDP) families (over 1.2 million displaced people) benefited from monthly or one-off cash support in 2019 alone. With advanced payments of monthly cash assistance to address risks related to COVID-19, over 70,000 displaced families, close to 450,000 individuals have already received cash assistance from UNHCR in 2020.

PROTECTION FROM THE IMPACTS OF COVID-19

Given the stigmatization of these population groups accused of spreading COVID-19 linked to their displacement status, refugees and IDPs are particularly at risk of losing their jobs as the economy slows down, being denied access to medical treatment or having their freedom of movement curtailed. As a result, they will be the primary victims of the socio-economic impacts of COVID-19. Through UNHCR's cash programme, displaced families primarily use cash to pay their rent or secure shelter, pay for doctors' fees and to buy food, medicines, basic hygiene materials or clothes, in particular for women and children, persons with disabilities and older persons. These funds allow families to mitigate the socio-economic impacts of COVID-19, maintain acceptable health and hygiene conditions and a more balanced diet, contributing to improved immunity against diseases.

UNHCR Yemen's comprehensive COVID-19 requirements amount to over USD 42 million. The cash programme, requiring USD 35 million, comprises the majority of UNHCR's COVID-19 response plan.

SUPPORTING THE MOST VULNERABLE

With 24 million people in need of humanitarian assistance, including 4 million displaced, efficient assistance is only possible through strict prioritization. UNHCR and partners carry out vulnerability assessments and household visits ensuring access to disaggregated data on more than 300,000 displaced households. This rich information base allows for a solid knowledge of beneficiaries' potential vulnerabilities and most pressing needs. This base allows UNHCR to act quickly and implement a large-scale and targeted cash assistance programme with strong oversight, mindful of risks due to limited face-to-face interactions related to COVID-19-related movement restrictions.

The two targeted groups are: (1) 21,000 refugee and asylum-seeker families with underlying protection vulnerabilities exacerbated by the COVID-19 outbreak, and (2) 45,000 vulnerable IDP families living in high-risk sites or overcrowded urban centers. The provision of cash, the equivalent of three-month minimum expenditure basket adjusted to family size, will allow families to comply with "stay home" instructions and reduce risks of transmission while searching for meagre livelihoods. Transfer values may be adjusted to follow the economic impact of COVID-19, based on market surveys.

ADAPTING OPERATIONAL MODALITIES

UNHCR-contracted financial service providers (FSP) have put in place COVID-19-related preventative measures at distribution points since March 2020. These include physical distancing

protocols, staggered distributions to prevent crowding, distribution of information on COVID-19 prevention, as well as handwashing stations. UNHCR and FSPs are also exploring options to digitize cash transfers, allowing for a staggered release of assistance amounts, further expanding the number of cash-out points. These measures have been put to the test in large urban areas (Aden, Sana'a), hard-to reach rural settings (Al Jawf, Dhamar), crowded refugee-hosting areas lacking basic infrastructure (Basateen), and even in areas under curfew (Hadramaut, Mukalla). UNHCR is currently piloting a remote *during distribution monitoring* strategy in Marib, combining key informant information and beneficiary feedback through a transparent software solution.

ENSURING ACCOUNTABILITY AND OVERSIGHT

To address the risks associated with the provision of humanitarian assistance in Yemen, and in line with its commitment of accountability to affected populations, UNHCR follows **10 steps** for each cash distribution. These measures provide safeguards, direct oversight and assurance on the integrity of the cash assistance process, enabling UNHCR and its partners to deliver support to a high number of vulnerable people, with adequate risk mitigation measures in place.

1. **Beneficiary identification** through UNHCR and Cluster partners' independent referrals and thorough individual follow-up in case of self-referral.
2. **Vulnerability assessments through household visits** to analyse socio-economic and protection risks, displacement status (IDPs/refugees) and living/shelter conditions.
3. **Automated eligibility screening and targeting** through a centralized system based on objective targeting criteria and a clear audit trail.
4. **Verification of beneficiary information** of three to five per cent of overall potential beneficiaries through phone calls, resulting in strict corrective action for assessment errors.
5. **Notification of beneficiaries** through SMS messages with information on distribution periods/locations and an individual verification code for cash collection.
6. **Identification for payment following know-your-customer principles** allowing beneficiaries to be uniquely identified through both the individual SMS code and presentation of the ID card recorded at the time of the assessment (step 1).
7. **Complaints monitoring** made available to all beneficiaries to allow UNHCR and partners to monitor cash process (from identification to distribution) and troubleshoot problems identified.
8. **Post-distribution-monitoring** carried out by UNHCR staff on an ongoing basis, and through an independent third party for in-depth assessments at least once a year.
9. **Spot checks of documentation** by UNHCR following each distribution of a sample of documents registered by the transfer agents (five percent).
10. **Individual review and investigation of individual complaints or general allegations** received from beneficiaries, protection partners and the FSP are fully investigated by UNHCR, including its Inspector General to ensure remedial action.

TOTAL PLANNED BUDGET FOR CASH IN RESPONSE TO COVID-19:

Target population	No. of households	Budget
Vulnerable refugee families	21,000	USD 8,500,000
Vulnerable internally displaced Yemeni families	45,000	USD 26,000,000
Cash for burial expenses	5,000	USD 500,000
TOTAL		USD 35,000,000