

Regional Cash Working Group (CWG) Refugee responses to the Ukraine Situation

24 March 2022 - Meeting Minutes and Action Items

Chair: UNHCR

Participants: CaLP, IFRC, IOM, Mercy Corps, NRC, UNICEF, UN Women, WFP, WVI

Action Items

- Participants agreed to convene weekly meetings on Wednesdays at 13:00 Geneva-time. UNHCR will circulate a recurring invitation.
- Participants agreed to activate the Regional CWG for an initial six-month period, after which the need for an extension will be assessed.
- Membership of the Regional CWG was discussed with participants agreeing to keep the forum operationally focused with partners working on CASH in the refugee context coupled with information exchange with the broader network of actors interested in regional cash issues.
- General information for a will be held for wider information sharing, such as for example the weekly NGO meetings that UNHCR calls, as well as through the dissemination of relevant materials.
- Initial feedback on the draft Terms of Reference (TORs) will be incorporated and the document will be recirculated among participants for additional comment. UNHCR will seek endorsement of the TORs at the next meeting on 30 March.
- Key issues raised by participants to be discussed in subsequent meetings include: 1) challenges with identifying vulnerable people outside the border areas, 2) avoiding duplication of registration and assistance, 3) ensuring transfer mechanisms are fit for the purpose future and financial inclusion, including those reliant on the Ukrainian financial system, 4) accommodation and rental market 5) protection and policy issues related to cash for unaccompanied and separated children (UASC), 6) taxation of benefits, particularly for host community beneficiaries, and 7) linkages with national social protection systems.
- The European Commission (EC) [Communication](#) on Welcoming those fleeing war in Ukraine released on 23 March is attached.

Meeting Minutes

- **IFRC** is working to scale up capacities for national societies in the region that lack previous experience with cash assistance. Key challenges include identifying people in need of assistance outside the border areas, particularly once they have dispersed into communities and urban areas and ensuring non-duplication of registration and services.
- **UNHCR** also noted issues with outreach beyond border areas. UNHCR has adopted a community-based approach to registration that relies on diaspora networks and various online channels, which has taken time to tap into and build up.
- **UNHCR** proGres tool is open for use by partners, which helps with duplication concerns. Partners in the surrounding countries to Ukraine are being trained on proGres.
- **NRC** has started small-scale cash activities in Ukraine building on its previous footprint and is working on doing so in Poland and Romania.
- **NRC** raised the issue of how the common data points agreed upon in Ukraine can be leveraged for regional cash assistance efforts, and the need to think through challenges of using the Ukrainian financial system for transfer mechanisms.
- **Mercy Corps** noted that some countries are requiring proof of residency to open bank accounts. Some reports also indicate that those with Ukrainian bank accounts have restrictive spending and withdrawal limits. It was noted that in a [communiqué](#) dated 21 March from the National Bank of Ukraine, there is a UAH 100k limit per month on withdrawals made abroad, but no transaction limits for card based payments

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- The **European Commission (EC)** [Communication](#) on Welcoming those fleeing war in Ukraine released notes that beneficiaries of temporary protection have the right to a basic bank account and that the EC is in contact with the banking industry to ensure implementation of this. EC guidance on implementing the Temporary Protection Directive (TPD) also recommends that Member States (MS) facilitate the opening of a bank account even before a residence permit is issued. Reports from on the ground indicate that MS are not implementing these recommendations evenly yet or at the same pace.
- **UNICEF** and **UNHCR** are engaged in discussions around cash for protection for UASC at the country level, including in Poland and Romania. UASC are among the vulnerable groups prioritized for cash assistance, but protection referrals and relevant national legislation need to be factored into provision of cash to this group.
- **UNICEF** also raised the need for agreement on the taxation of benefits, particularly in countries where cash transfer programs will include the host community, such as in Moldova.
- **UNHCR** noted that the pace at which refugees will be able to access social protection systems in the various countries will differ, and this will need to be taken into consideration by cash programs in the different countries.