Findings from Cash Assistance Post Distribution Monitoring Surveys in MENA 2022

In 2022, UNHCR cash assistance programmes were implemented in 15 MENA operations[1] as well as Türkiye,[2] all of which delivered multi-purpose cash assistance (MPCA) for basic needs of refugees and internally displaced people (IDPs).[3] In addition, livelihood grants were delivered in Egypt, Jordan, Mauritania, Morocco and Türkiye, health grants in Egypt and Jordan, education grants in Algeria, Egypt, Jordan, Lebanon, Mauritania, Morocco, Syria and Türkiye, and shelter grants in Algeria, Lebanon, Mauritania and Yemen. To encourage resilience, promote social cohesion and reduce tensions, UNHCR also provided cash for vulnerable host community members in Libya and Mauritania. Overall, from January to December 2022, 2.2 million unique individuals[4] were reached with all modalities[5] of cash assistance including 1.8 million unique individuals with multi-purpose cash assistance.

To ensure that cash assistance is effective, efficient, relevant, and accessible by people with and for whom UNHCR works, UNHCR conducts annual post distribution monitoring (PDM) exercises. PDM collects information related to the objectives of cash assistance programmes implemented by operations (e.g., access to basic needs and services or shelter construction), coping strategies and spending habits, and the quality of the cash assistance distribution process. PDM surveys were conducted throughout 2022 reaching 10,700 households in camps and urban areas in 12 of 15 MENA[6] operation implementing cash assistance.

Data was collected through quantitative questions, using Kobo survey tool through household visits or phone interviews. The sample size was calculated based on the number of households receiving cash assistance in each operation using a formula for sample size calculation. Households were randomly selected to participate in the survey.

[1] *Algeria, Egypt, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Saudi Arabia, Syria, Tunisia, UAE, and Yemen.*
[2] *UNHCR operations in Türkiye implemented under Syria and Iraq situation are included in this MENA update.*
[3] *Support to address the economic impacts of COVID-19 have now been mainstreamed into regular planned activities across all operations in MENA.*
[4] *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.*
[5] *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.*
[6] *Algeria, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, KSA, Tunisia and Yemen.*

HIGHLIGHTS

94% of households reported that **cash assistance improved their living conditions**.

92% of households said that **cash facilitated the fulfilment of their basic needs** with food, rent, and health as top expenditures.

90% of households **preferred cash** as an assistance type.

88% of households **felt safe** receiving, keeping, or spending the cash.

84% of households **faced no problems** collecting and securing the cash.

79% of households reported **using one or more harmful coping strategies** in the last four weeks prior to the PDM interview.

Jordan. Fajer (48) is a Syrian refugee widow. She and her family fled to Jordan in 2012. Her husband passed away in 2017 leaving her alone with her son Nour (9). They live in a small flat in east Amman. Her son suffers from heart issues, and they both depend on UNHCR's monthly cash assistance to pay their daily expenses and rent. Winter is hard for them, and they count on the winter assistance to be able to pay to refill gas cylinders, for heating and cooking at the same time. They cover themselves with blankets when the cold hits.
Photo: ©UNHCR/Jordi Matas

MAIN FINDINGS

Impact on living conditions

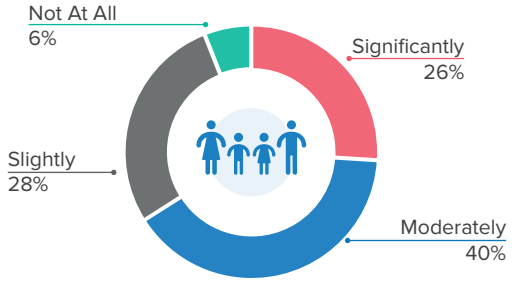
In 2022, cash assistance continued to play a critical role in improving the well-being of those who have been forcibly displaced. In MENA PDM surveys show that 94% of households expressed that cash assistance had at least slightly improved their living conditions with 66% reporting a moderate or significant improvement. Those results are similar to UNHCR global average of 93% of the respondents reporting that cash assistance has improved their living conditions, of these, 65% reporting improvements.

Over 70% of forcibly displaced families in Algeria, Iraq, Libya, and Yemen reported that cash assistance had significantly or moderately improved their living conditions. Among them, approximately 30% stated the improvement had been substantial, while 34% considered it to be moderate. In Egypt, Jordan, Kuwait, Lebanon, and Morocco, an average of 56% of households reported significant or moderate enhancement in their living conditions.

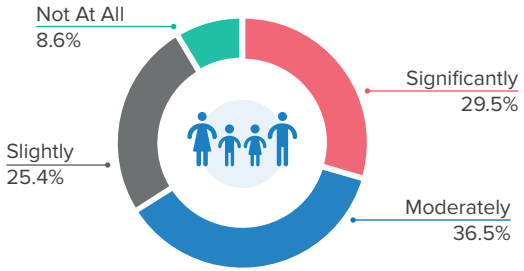
Cash assistance moreover contributed to the social and mental wellbeing of beneficiaries in 91% of cases. In countries where living conditions saw notable improvements (Algeria, Iraq, Libya, and Yemen), 75% of households reported that cash had significantly or moderately reduced their feeling of stress. In Egypt, Jordan, Kuwait, Lebanon, and Morocco, 60% of households experienced a high reduction in stress levels.

Most recipients (92%) reported that cash assistance facilitated the fulfilment of their basic needs such as food, rent, clothes, hygiene items, utilities, and bills. In Algeria, Egypt, Iraq and Mauritania, 80% of respondents affirmed cash helped them meet half or more of their basic needs. This is more nuanced for beneficiaries in Jordan, Kuwait, Lebanon, and Libya (56%). In Morocco, Tunisia, and Yemen, as only 33% of beneficiaries in these countries felt that their basic needs were sufficiently catered for.

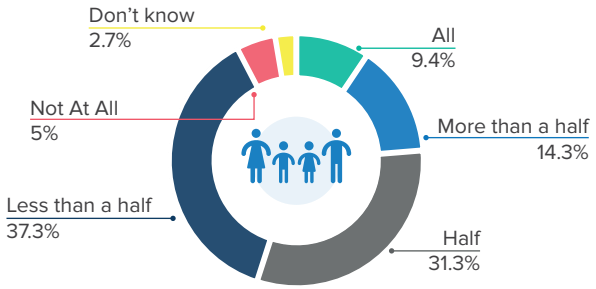
% of households reporting improved living conditions



% of households reporting feeling reduced stress



% of households meeting basic needs



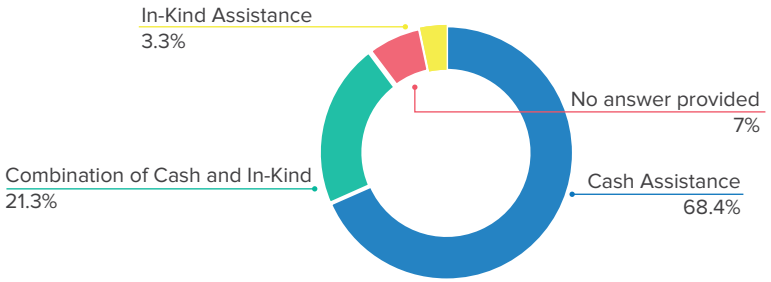
Libya. Refugees receive food and basic relief items from UNHCR after they were released from Ain Zara detention centre in Tripoli. They were among several hundred detained early in 2022 after a protest demonstration outside UNHCR's Community Day Centre in Tripoli by asylum-seekers calling for relocation, protection, and evacuation from Libya.

Photo: ©UNHCR/Ziyad Alhamadi

Assistance modality

Overall, 90% of beneficiaries preferred to receive assistance in cash, where 68% preferred to receive the assistance as cash only and 22% preferred a combination of both cash and in-kind assistance. Only 3% of respondents reported preferring exclusively in-kind assistance (the remaining 7% did not respond to the question). Iraq, Jordan, Libya, and Saudi Arabia exhibited the highest proportion (85%) of surveyed recipients expressing a preference for cash assistance over in-kind aid. Cash assistance was transferred to households using mobile wallet, pre-paid cards, cash over the counter through financial services provider and cash on hand by UNHCR or an implementing partner.

Assistance modality preference, per % of households

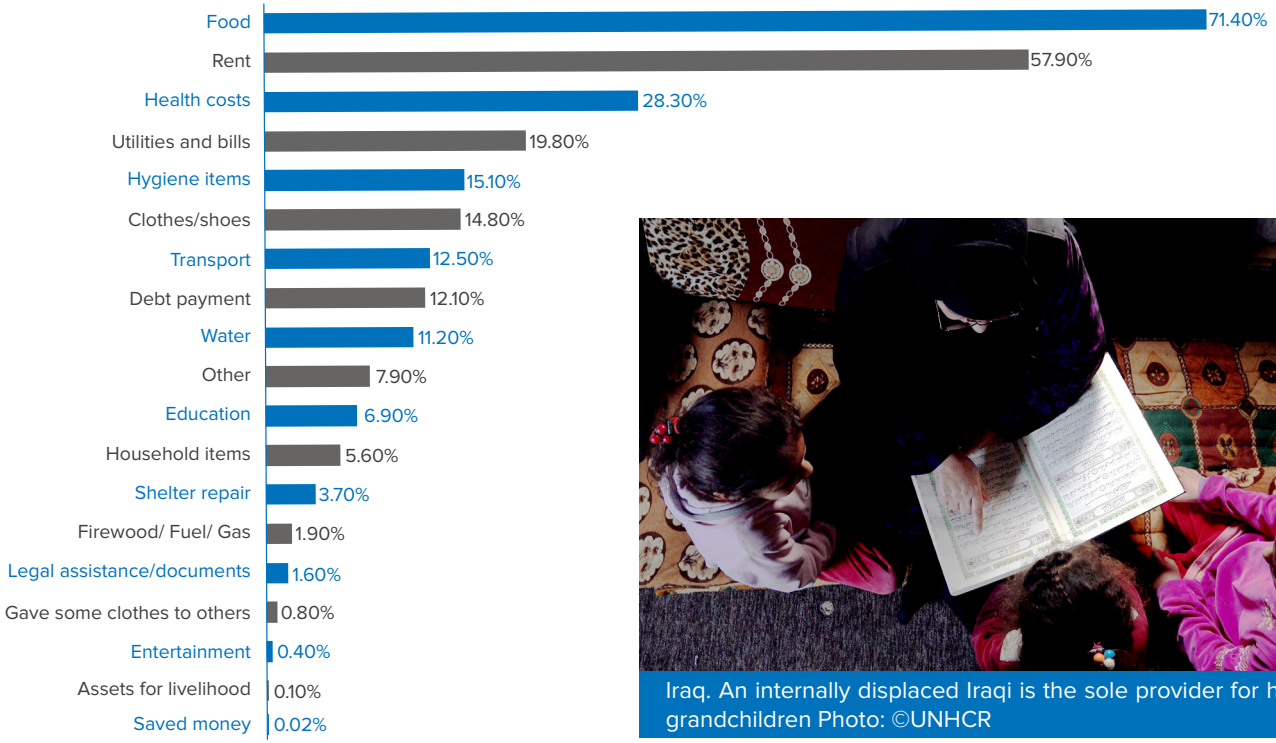


Expediture pattern

To meet immediate basic needs, cash assistance has served as a vital safety net for refugees and internal displaced persons. Most common expenses in MENA were food (71% of households used cash to buy food), followed by rent (56%), health costs (28%), and utilities and bills (18%). Those figures align with the global PDM findings, where in 2022, food, rent, health, hygiene items, and clothes and shoes were the largest expenditure categories in most operations globally.

A high percentage of households in Egypt, Jordan, Mauritania, and Yemen reported being able to find key items and services when needed, with over 90% of households having access to them. In Algeria, Iraq, and Lebanon, percentages were slightly lower, ranging between 80 and 86%. Refugee households in Morocco and Saudi Arabia faced difficulties locating key items and services, with 77% and 71% of households respectively reporting being able to find the necessary items and services. The percentages drop significantly in Libya (56%), Tunisia (52%) and Kuwait (5%), where beneficiaries reported facing obstacles in accessing essential goods and services.

Top expenditures, per % of households doing the purchase



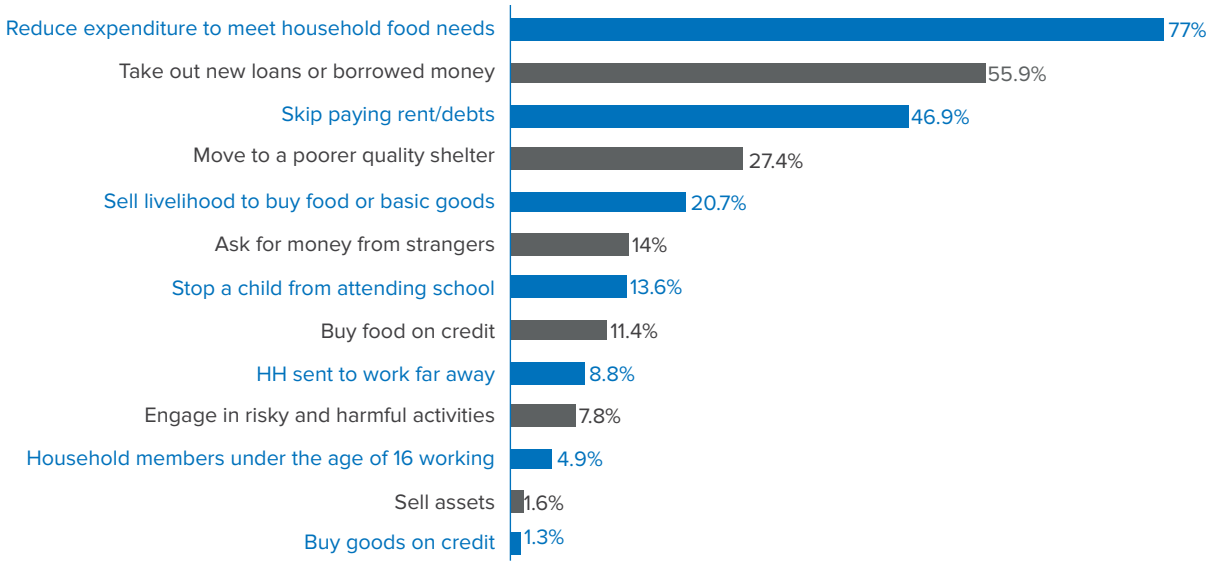
Iraq. An internally displaced Iraqi is the sole provider for her grandchildren Photo: ©UNHCR

Protection risks

While cash assistance is intended to alleviate some of the hardship forcibly displaced families face, the limited amount of financial assistance available, combined with often limited access to livelihoods and self-reliance, means that many beneficiaries of cash assistance continue to face severe financial difficulties. A significant proportion of households reported having to resort to various harmful coping mechanisms due to the inability to meet their families' financial needs.

In eight[7] of twelve countries surveyed, more than three quarters of households reported having to resort to such measures; in five[8] of these eight countries, the proportion of these households was over 90%. Harmful coping mechanisms reported included: reducing expenditure on other items to meet food needs (77%); taking out loans or borrowing money (56%); skipping paying rent or debts (47%); moving to poorer quality shelter (27%); selling items to buy food or basic goods (21%); stopping children from attending school (14%). Additional financial support is needed to help alleviate these challenges. Globally, PDM findings show that 72% of the surveyed households engaged in one or more negative coping mechanisms to meet their basic needs.

Harmful coping strategies used, per % of households using coping strategies



[7] *Algeria, Egypt, Jordan, Kuwait, Lebanon, Saudi Arabia, Tunisia, and Yemen*
[8] *Algeria, Jordan, Kuwait, Lebanon, and Yemen*

CHALLENGES

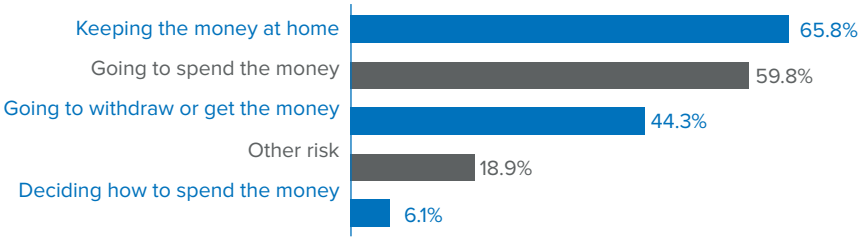
Overall, in MENA, 88% of the respondents reported feeling safe receiving, keeping or spending the cash assistance, while 84% stated they faced no problems receiving, retaining or using the monetary aid. However, 12% and 16% of respondents respectively mentioned facing risks or problems during the mentioned procedures. While globally, 18% of surveyed households reported some challenges in receiving, keeping, or spending cash assistance. A small proportion of households reported feeling at risk when withdrawing, spending, or keeping the money at home.

Most of the challenges faced by the respondents are related to the registered person not being available to access the cash assistance and/or poor service by the Financial Service Provider.

Yemen. Displaced People received Cash Assistance in Shaab IDP site in Aden governerate. Photo: ©UNHCR/ Ahmed Al-Mayadeen

Risks faced collecting, securing and spending cash assistance

In MENA 12% of households reporting facing risks while collecting, securing and spending cash assistance. Main risks reported tend to occur while keeping the money at home (66%), while on route to spend the money (60%) and when they go to withdraw or receive the money (44%).



CONCLUSIONS AND RECOMMENDATIONS

Cash assistance has continued to be highly effective in meeting the immediate needs of individuals, significantly improving their living conditions and overall well-being, including in emergency situations. Across the surveyed operations, cash assistance remained the preferred mode of assistance compared to in-kind support.

It is important to note that forcibly displaced families continue to face ongoing needs and heightened protection risks. Addressing these challenges demands sustained commitment and attention from both humanitarian and development organizations, in addition to continued support from the donor community.

Looking ahead to the 2023 PDM exercise, it is strongly recommended that the aforementioned findings be taken into account. A thorough analysis of both the 2023 PDM exercise and these findings will provide valuable insights into the evolving trends within MENA operations. This, in turn, will enable the enhancement of the cash assistance program's design to better fulfill its intended purpose.

Lebanon. Mouna, a Syrian Refugee in Lebanon and a mother of two dreams of how she used to celebrate Ramadan back home in Syria. Now she relies on cash assistance to put food on her family's table. Photo: ©UNHCR