

# Regional Cash Assistance Update

Q3 (July-September 2021<sup>1</sup>)

## Key Highlights



**3,667,752**  
unique individuals<sup>2</sup>

reached with all modalities of cash assistance from January to September 2021.



**3,013,419 individuals**

reached with multi-purpose cash assistance between January - September 2021, including **383,835 individuals** who received emergency cash assistance<sup>3</sup>.



**\$233 million\***

**distributed via all modes of cash assistance from January - September 2021**, out of which **\$121.5 million** was to Syrians and **\$111.5 million** to persons of other nationalities.

\* An additional **657,701 individuals** received **\$36.6 million** in cash assistance for winterization in 2021.

For more information, please refer to the [Final Report for UNHCR's 2020-2021 Regional Winterization Assistance Plan for the Syria and Iraq Situations](#).



Awadha, displaced from Al Hudaydah, in her tent in Shaab IDP camp in Aden. Awadha received cash assistance from UNHCR and was able to buy a sewing machine, a solar system for her tent as well as medications required during her pregnancy. Photo: ©UNHCR-Ahmed Al-Mayadeen

## Background and operational highlights

During the third quarter of 2021, cash-based interventions (CBI) were implemented across 15 MENA operations as well as Turkey<sup>4</sup>, all of which delivered **multi-purpose cash assistance** (MPCA) for basic needs and one-off emergency support. In addition, **livelihood grants** were delivered in Egypt, Mauritania, Morocco and Turkey, **health grants** in Jordan, **education grants** in Jordan, Lebanon, Mauritania, Morocco and Turkey, and **shelter grants** in Lebanon and Yemen, in addition to other sectoral support such as **cash for youth**,

**adolescents and survivors of gender-based violence** (GBV) in Turkey.

Additional support to address the economic impacts of **COVID-19** continued throughout Q3 in nine operations (Egypt, Iraq, Israel, Jordan, Kuwait, Mauritania, Saudi Arabia, Turkey and Yemen) compared to 14 countries at the end of 2020, due in large part to the mainstreaming of UNHCR's COVID-19 response into regular CBI activities.

<sup>1</sup> All figures are reported cumulatively for the year, with achievements reported on a quarterly basis.

<sup>2</sup> The term unique individual applies to the calendar year. UNHCR counts unique individual as those that were added after Q1. When reporting the figures for a given quarter, individuals assisted in earlier quarter(s) of a given year will therefore not be counted.

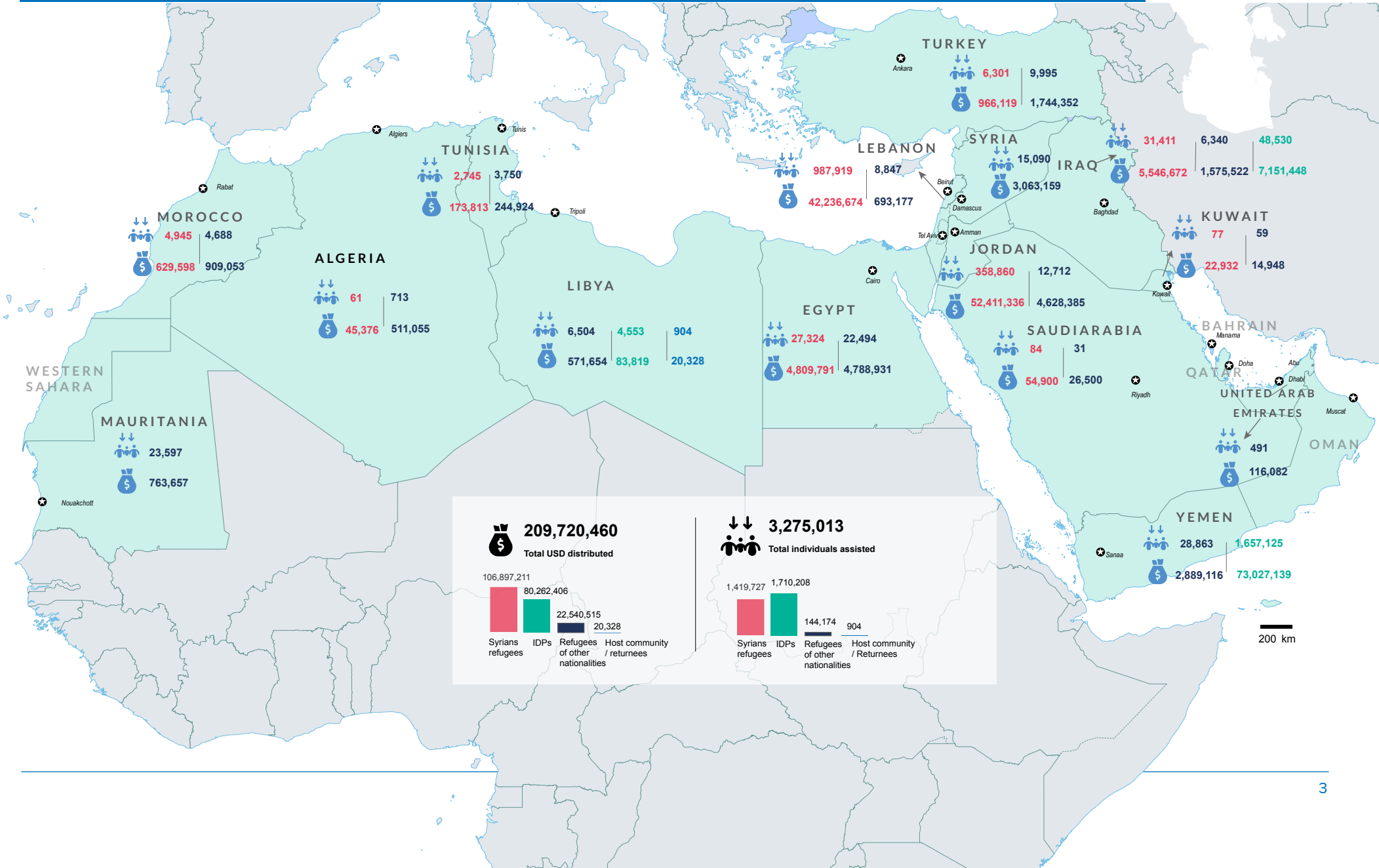
<sup>3</sup> To address the economic hardship compounded by the pandemic, as well as other protection needs, for a total of **\$28.3 million**. The remaining **654,333 individuals** were assisted with other types of sectoral CBI, including grants towards health and education.

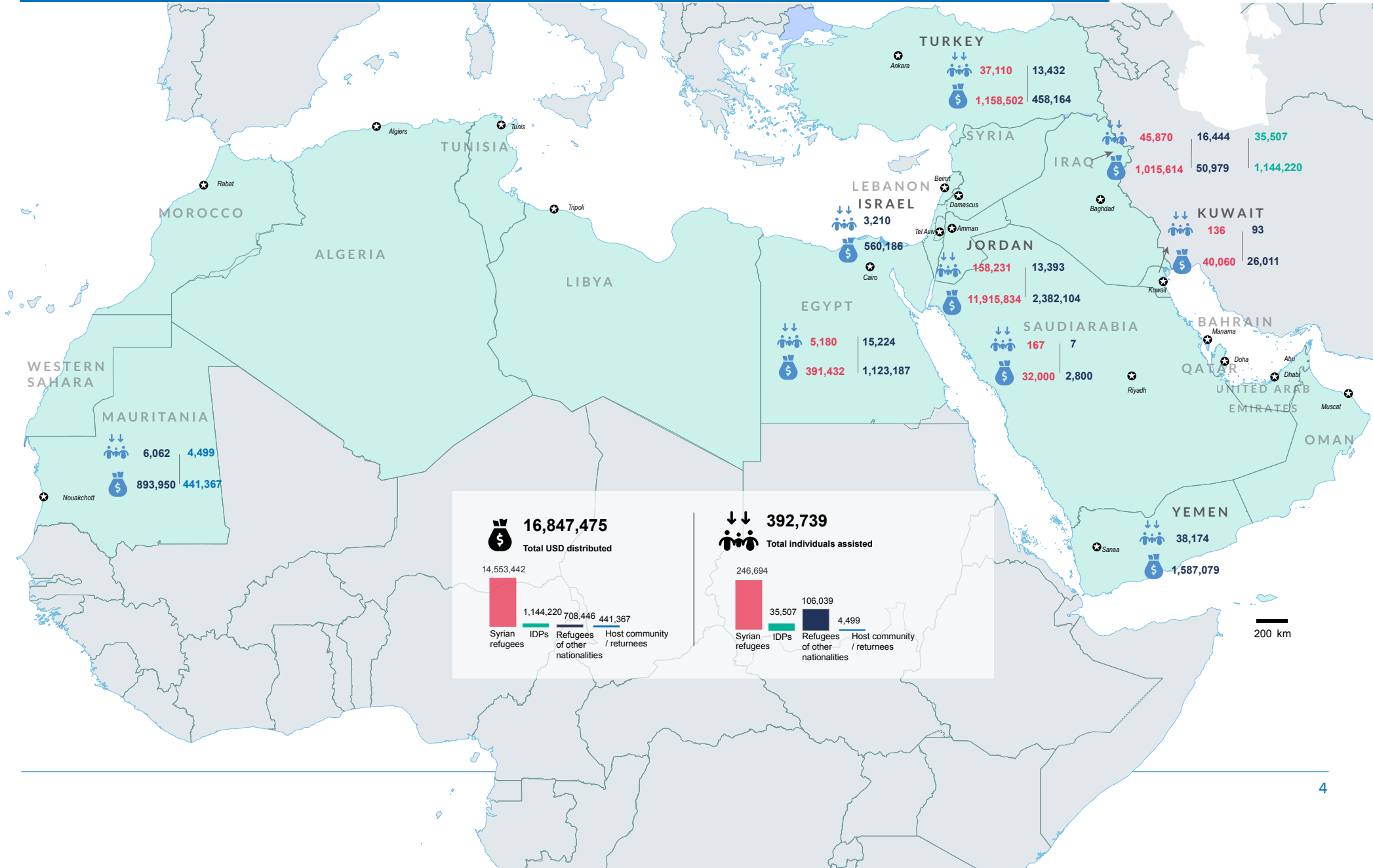
<sup>4</sup> UNHCR operations in Turkey related to the Syria and Iraq situations are included in this MENA update.

## 2021 strategic priorities

In support of the regional strategy for CBI operations in MENA in 2021 - 2022, during the third quarter of this year UNHCR MENA continued to focus on:

- **Expanding standard CBI post-distribution monitoring (PDM) tools:** UNHCR continued to expand the use of standard PDM tools for CBI, now adopted across 14 MENA operations (Algeria, Egypt, Iraq, Israel, Jordan, Lebanon, Libya, Mauritania, Morocco, Saudi Arabia, Syria, Tunisia, and Yemen – in addition to Turkey) - compared to six operations at the end of the second quarter of 2021 (Egypt, Jordan, Lebanon, Syria, Turkey and Yemen). The use of standard PDM tools allows UNHCR to better understand the needs of beneficiaries and for operations to report against a set of comparable indicators, among other outputs. Additionally, operations in Kuwait and the United Arab Emirates (UAE) will adopt standard PDM tools within the first half 2022.
- **Aligning UNHCR's cash assistance programmes with national social safety nets and social protection schemes, in close collaboration with partners:** UNHCR continues to strive for alignment of the selection criteria for its CBIs in the region to those of the equivalent social safety programmes of host countries.
- **Advocacy for the inclusion of people of concern (PoCs) to UNHCR into national social safety nets and social protection schemes:**
  - In **Iraq**, the World Bank and Ministry of Labour and Social Affairs (MoLSA) in the Kurdistan Region of Iraq (KR-I) are planning a pilot project in Duhok in early-2022 which aims to revive cash transfer programming for vulnerable households. UNHCR is exploring options for the transitioning of populations currently supported by UNHCR's MPCA to the future cash transfer programming under the MoLSA. A preliminary study involving a joint assessment in locations hosting internally displaced people (IDPs) and refugee populations will be undertaken in the context of this pilot to generate evidence to support the possible inclusion of UNHCR's PoCs into national social safety nets.
  - In **Mauritania**, with the support of UNHCR, WFP and the World Bank, the Government of Mauritania agreed to include refugee households in the national social registry beginning in the first quarter of 2022, to allow eligible refugees to benefit from assistance under national social protection programmes. The assistance will be delivered by the national social registry to refugees in both camps and urban areas. Assistance provided in camp locations will replace some cash-based assistance currently provided by WFP, while assistance in urban areas will replace a considerable portion of UNHCR's current CBI.
- **Strengthening implementation systems:** During Q3, training on and deployment of UNHCR's Cash Management System 'Cash Assist' continued. This integrated software solution allows for all steps of cash delivery—from attribution of selection criteria, to preparation of beneficiary lists, to automatic reconciliation of cash deliveries—to be managed through a single software platform. Cash Assist is being rolled out globally in all UNHCR operations which directly implement CBIs; in MENA, Cash Assist is currently fully operational in Jordan and Mauritania. By early 2022, Cash Assist will be deployed in Egypt, Iraq, Israel, Morocco, Syria, Tunisia, and Yemen. Roll-out across the remaining operations (Algeria, Lebanon, Libya, Turkey and GCC countries) is planned for 2022.
- **Continued integration of CBI with case management and other protection services:** In Q3, MENA operations continued fostering complementarity between cash voucher assistance (CVA) and UNHCR protection services, which is at the center of UNHCR's use of CVA to address specific protection risks in areas such as education, GBV and child protection. A recent study of UNHCR's cash assistance and protection outcomes in MENA indicates at least 50% of recipients also received protection services including case management, legal assistance, mental health and psychosocial support (MHPSS) and child protection services.

**UNHCR cash operations in MENA in 2021 – budget and number of individuals reached by country, non-COVID-19 response only**


**UNHCR cash operations in MENA in 2021 – budget and number of individuals reached by country, COVID-19 response only**


## Needs

### Protection needs

To support the delivery of CBI for basic needs as well as specific protection risks, UNHCR uses specific needs categories which are defined at the registration stage. Such specific needs categories are integrated at varying degrees into all targeting mechanisms across UNHCR operations in the region, including: self-targeting combined with community-based<sup>5</sup>, Proxy Means Testing (PMT)<sup>6</sup> and score-cards<sup>7</sup>.

Starting in Q3, UNHCR operations in MENA initiated a review of the targeting mechanisms adopted across operations, with an initial focus on Algeria, Egypt, Iraq, Jordan, Lebanon, Mauritania, Morocco, and the UAE. This review aims at achieving a more systematic exchange of lessons learned across operations, further harmonization of the PMT approach where adopted, as well as a review of the score-cards approach in key operations.

## Response

### Response in 2021 (Q3)<sup>8</sup>

<b># of unique individuals assisted with cash</b>	<b>3,667,752</b>
Referrals of CBIs to/from case management	10,606
<b># of inquiries related to cash assistance</b>	<b>1,520,870</b>
# of elderly persons (>65 or >60) assisted with cash	108,154
# of children and youth (<18) assisted with cash	1,966,276
# of transactions	2,046,586
<b>Total \$ disbursed<sup>9</sup></b>	<b>232,943,948</b>

### Assistance gap

# of eligible individuals not reached by UNHCR due to lack of funding	<b>547,867</b>
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Table 1 “Type of cash assistance in MENA countries”

Country Operation	Type of response	Type of cash-based assistance					
	COVID-19	Multi-purpose cash assistance for basic needs	Education grants	Livelihood Grants	Health Grants	Shelter	Other
Algeria							
Egypt							
Iraq							
Israel							
Jordan							
Kuwait							
Lebanon							
Libya							
Mauritania							
Morocco							
Saudi Arabia							
Syria							
Tunisia							
Turkey							
UAE							
Yemen							

<sup>5</sup> Algeria, Israel, Jordan, Kuwait, Mauritania, Morocco, Saudi Arabia and Turkey.

<sup>6</sup> Egypt, Iraq, Lebanon, Jordan, and Yemen.

<sup>7</sup> Libya, Morocco, Syria, UAE and Yemen.

<sup>8</sup> 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.

<sup>9</sup> This figure corresponds to the implementation of a wide variety of CBI (see Table 1 for details) which includes MPCA for Basic Needs, Cash for Unaccompanied and Separated Children (UASC), Education grants, Livelihood Grants, Shelter grants, Health and Hygiene grants.

## Feature on Yemen PDM

As part of UNHCR's interventions to ensure that extremely vulnerable displaced Yemeni families at risk of famine have the necessary means to buy food and other essential items, so far in 2021 UNHCR has assisted over 267,440 IDP families (1,657,125 individuals) with MPCA in 19 governorates, distributing more than \$73 million. [PDM findings](#) from July 2021 reveal a continuous and significant positive improvement across most food consumption indicators and satisfaction and wellbeing parameters of cash beneficiaries over a four-month period:

- A **notable improvement was recorded in the food consumption scores** of displaced families; in only four months (April – July 2021), the percentage of families with poor food consumption scores dropped from 56% to 43%, while those reporting borderline and acceptable levels increased from 44% to 57%. Likewise, the number of beneficiaries who reported being able to meet half or more than half of their needs through cash assistance increased from 11% in April to 23% in July.

- An estimated 91% of respondents in July 2021 reported using all or part of their cash assistance to cover **food-related expenses**, up from 88% in April.
- More than two-thirds of beneficiaries noted that the **cash assistance received was making a difference in their lives** and in their capacity to cope with the stress of being displaced and unable to fend for themselves.
- A **reduction was recorded in most indicators** between April – July 2021, such as in families forced to reduce their expenditure on hygiene items and healthcare, those having to send their children to work, and those sending women and children to beg.

Overall, the results reaffirm previous signs that regular and steady monthly cash assistance significantly supports families to address their immediate food needs and reduce their risk of falling into hunger, while minimizing their exposure to harmful coping mechanisms, confirming the impact of cash assistance in improving the protection space.



Faisal with his children, displaced from Al Hudaydah, residing in Ammar Ben Yasser IDP camp in Aden. Faisal used his savings and fled with his family to Aden, where he has lived in an IDP camp for the past four and a half years. He and his family received cash assistance from UNHCR, enabling them to buy a solar system for their tent. Photo: ©UNHCR-Ahmed Al-Mayadeen

## Partnerships

Beyond its role in inter-agency coordination for CBI in 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 assistance](#) 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.

Contributions from the private sector towards UNHCR's growing [Refugee Zakat Fund](#) also continued throughout the third quarter of 2021. In MENA, this is providing ongoing support to PoCs in **Egypt, Iraq, Jordan, Lebanon, Mauritania and Yemen**.

During Q3, UNHCR continued to strengthen collaboration with the World Bank. Multiple analyses are ongoing or planned, including on the effectiveness of different assistance programmes including CBIs, development of household surveys and improving UNHCR's targeting of cash assistance. More broadly, UNHCR and the World Bank Poverty and Equity Global Practice Group have engaged on a series of joint products with funding from the Joint Data Centre. Beginning in March 2020, UNHCR and the World Bank developed a joint study (['Compounding Misfortunes'](#) Dec 2020), analysing the poverty impact of COVID-19 on host communities and Syrian refugees in Iraq, Jordan, and Lebanon. The [study was updated](#) in March 2021 together with WFP in order to refine the analysis based on additional data.

## Donors

UNHCR is grateful for the critical support provided by donors who have contributed to its operations in the MENA region, as well as those who have contributed to UNHCR programmes with unearmarked and broadly earmarked funds:

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