



MPCA Bank checks distribution for Syrian Refugees – Erbil, April 2016

Multi-Purpose Cash Assistance (MPCA) is growing in importance in Iraq and is rapidly becoming an integral part of the humanitarian response. Where markets are functioning, accessible to beneficiaries and transfer modalities exist, unconditional cash assistance provides the opportunity to meet the needs of people affected by crisis in an effective and efficient way.

MPCA emphasizes crisis-affected individuals' ability to prioritize their own needs, upholding the dignity of the beneficiaries. Cash assistance also has the additional benefit of supporting local markets, and boosting the economy.

UNHCR provides multi-purpose cash assistance to the most vulnerable refugee and IDP families living outside the camps in urban areas across Iraq. The majority of Syrian Refugees in Iraq are living outside the camps (**61% = 149,210** individual).

#### Identification of Beneficiaries:

The Protection Monitoring Tool (PMT) has been initiated in January 2016 to be used as an identification tool for refugees, and it is being piloted in Erbil and Sulaymaniyah, through UNHCR protection partners: **Qandil** in Erbil, **Civil Development Organization (CDO)** in Sulaymaniyah. **Harikar** in Dohuk will also begin piloting this tool. Using this tool, families can be identified and referred for cash assistance by UNHCR and partner protection monitors.

Families are referred for cash assistance based on protection and socio-economic vulnerability criteria, and are reviewed and approved by UNHCR field and protection staff.

**Payment amounts** are set based on the number of people in the household and a Survival Minimum Expenditure Basket (SMEB). The Survival Minimum Expenditure Basket reflects the multiple needs of people affected by crisis.

## Multi-Purpose Cash Assistance Non-Camp (Urban Areas)

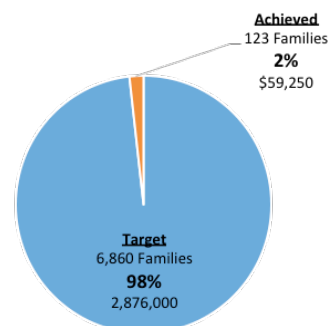
These payments can be distributed for multiple months (up to a maximum of 3 months), depending on the needs and the assessed vulnerability.

Payments are provided as follows:

- \$200 for Single person.
- \$400 for family consisting of 2 – 5 individuals.
- \$560 for family consisting of 6 or more individuals.

#### Progress during January – April 2016

- A preliminary target of **6,860** households in the Kurdistan Region of Iraq (KR-I) was planned according to the available budget (about **\$4,876,000**), while a target of **120** households was planned for Centre and south of Iraq as the geographical distribution of Syrian Refugees is 98% in KR-I and 2% in Centre and South.
- Identification of potential cases started in all governorates of KR-I), **1,295** cases were assessed.
- **634** cases have been approved by UNHCR's MPCA Approving Panel.
- The disbursement of multi-purpose cash assistance commenced in April. Up to the end of April, **123** Syrian refugee families were provided with MPCA across the KR-I (about **\$59,250** was disbursed).



Distribution Progress - KR-I

#### Distribution Mechanism:

The cash distribution is organized by UNHCR's partners in accessible and safe areas, using the existing banking system to make the disbursement through **Bank cheques**. In exceptional circumstances the partner distributes cash assistance through **Money Transfer Companies (MTC)** for extremely vulnerable families residing in remote areas where the banking system is not accessible. Also **Direct Cash** may be used for sensitive cases or extremely urgent cases that cannot be delayed.