

Regional Multi-Purpose Cash Assistance (MPCA) Monitoring Update

January - December 2018

Key Highlights



>2 million people assessed for multi-purpose cash assistance in 2018.



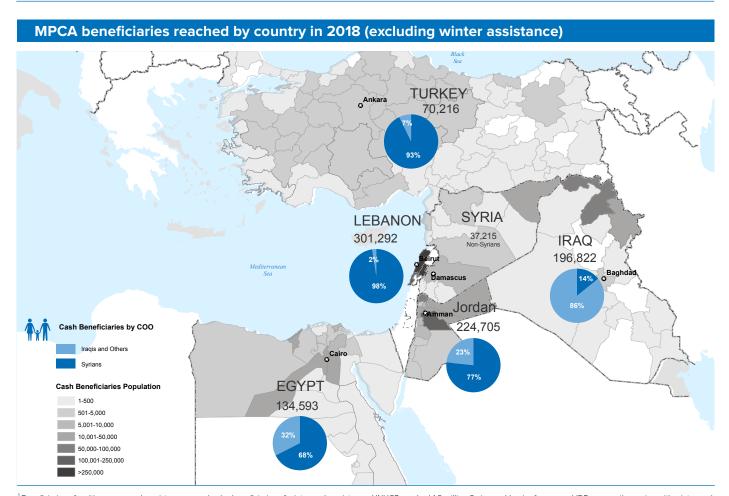
~1 million individuals reached with multi-purpose cash assistance in 2018.¹



207,064 inquiries related to cash assistance in December 2018



USD 232 million distributed via multi-purpose cash assistance in 2018



¹Beneficiaries of multi-purpose cash assistance may also be beneficiaries of winter cash assistance; UNHCR reached 1.8 million Syrian and Iraqi refugees and IDPs across the region with winter cash assistance in 2018, distributing a total of USD 133 million.



Regional Indicators

Needs: The vulnerability of Syrian and Iraqi refugees and IDP populations as a result of the long displacement has gradually worsened over time. From the initial point of refugee registration to ongoing needs assessments, UNHCR leverages protection data and leads jointvulnerability assessments to ensure needs are identified and a comprehensive response plan is put in place to address multi-dimensional individual and community vulnerabilities. In 2018 assessments were conducted across Lebanon, Jordan, Egypt and Iraq. They showed that for example in Jordan an estimated 68 per cent of Syrian refugees live below the poverty line; in Lebanon, this figure is 69 per cent with over half of households living below the Survival Minimum Expenditure Basket of USD 2.90 per person per day and nearly 9 out of 10 Syrian refugees in Lebanon in debt. Despite some improvements, one third of Syrian refugee households

remain moderately to severely food-insecure. In Egypt ² 74 per cent of the total sampled households were identified as having difficulties meeting their basic needs. In Iraq, UNHCR/WFP conducted Joint Monitoring and Targeting Exercise (JMTE) in the nine Syrian refugee camps in KR-I, linked to the Refugee Assistance Information System (RAIS) which allowed cases/individuals identified as having specific protection needs to be referred to relevant services.

Total number assessed in 2018 ³	>2 million
Individuals assessed by household visit in 2018	473,103
# found eligible for cash assistance in 2018	>1.4 million
# of appeals against non-inclusion in Dec 2018	3,141
# of appeals resulting in positive decisions in Dec 2018	440

Protection: Protection risks are exacerbated by socio-economic vulnerability, notably in relation to child marriage, child labour, sexual exploitation, and domestic violence, and particularly so in protracted situations of displacement. UNHCR offers a fully integrated and protection-centred system, ranging from registration, vulnerability assessment, targeting, cash delivery, to monitoring and evaluation, as well as the possibility of leveraging biometric data for identity control and fraud prevention. The fact that both the assessment and post-distribution monitoring stages allow UNHCR the ability to immediate make referrals to other specialized

protection services (as well as cash itself), means that UNHCR's position as a leading agency for cash based interventions (CBI) is integral to the fulfilment of its mandate.

Referrals to case management (CM) in Dec 2018	850
Referrals from CM to cash assistance in Dec 2018	2,005
# of inquiries related to cash assistance in Dec 2018	207,064
# of updates to refugee registration records, Dec 2018	97,372

Response: Across the region, UNHCR uses a common set of measures to identify the most vulnerable refugees, and how much MPCA they are entitled to. These are measures generally a combination of protection risks and socio-economic elements. In addition, UNHCR provides seasonal cash assistance for vulnerable families to meet their additional needs during the winter months. This is separate to MPCA and beneficiaries of one may also receive the other.

Assisted with MPCA in 2018	964,843
Assisted with MPCA in Dec 2018	604,560
USD disbursed in 2018	USD 232 million
USD disbursed in Dec 2018	USD 33 million
Assisted with winter cash in 2018	1.8 million
Winter cash distributed in 2018	USD 133 million

Partnerships: Eight years into the Syrian crisis, impoverishment among Syrian refugees remains high (between 50-70 per cent), along with related protection risks. UNHCR continues to seek synergies and innovative solutions in CBI with international financial institutions, the private sector, and humanitarian and development partners (including the World Bank). Our pioneering work in the LOUISE (Lebanon) and Common Cash Facility (CCF) (Jordan) delivery models are ground-breaking and are the foundation of the December 2018

joint declaration by heads of Agencies (UNHCR, WFP, UNICEF and OCHA) on collaborative cash systems – a prime example of the Global Compact on Refugees in action.

Assisted by partners in 2018	>2 million individuals
UNHCR Syria Sit response 2018 (USD 1.968 B)	50% funded
UNHCR Iraq Sit response 2018 (USD 578 M)	38% funded

² The most recent Vulnerability assessment conducted in 2018, Egypt Vulnerability Assessment for Refugees, EVAR (March- May 2018) where UNHCR conducted a baseline survey with a sample of randomly selected refugees and asylum-seekers from the total population

³ Includes 1.5 million Syrians in Lebanon who are ranked and scored using a desk formula to measure their socio-economic vulnerability within the overall population. This process occurs once a year (most recently in August 2018) and as such all Syrians in Lebanon are considered assessed already. This figure is according to Government estimates, including registered Syrian refugees, unregistered Syrian refugees as well as Syrians residing in Lebanon under alternative legal frameworks.



Jordan's CCF: Increasing efficiency, improving accountability

UNHCR Jordan has pioneered a multi-stakeholder approach for the delivery of cash, known as the Common Cash Facility (CCF). It provides humanitarian actors with direct and equal access to a common financial service provider, with low rates and no management fees. CCF now allows refugees to benefit from cash assistance through mobile wallets to manage and save money thereby promoting financial inclusion (even for those without bank accounts). The CCF is a Public Private Partnership utilized by UN agencies, NGOs and the Jordanian Government (municipalities) to provide cash assistance to the most vulnerable refugee and Jordanian households. It draws on UNHCR's registration database, which in Jordan involves a biometric registration system for fraud-proof caseload identification and management. Head of households which have been identified as vulnerable can withdraw cash using iris-scan enabled ATM machines or receive a transfer to their mobile wallet account. The new CCF agreement is timely as in December 2018 the Principals of OCHA, UNHCR, WFP and UNICEF reaffirmed their commitment to provide cash through common cash systems using collaborative, single transfer mechanisms and joint cash programming.

Cash digitization: UN collaboration, coordination, and harmonization

In collaboration with Price Waterhouse Cooper (PwC), the UN Working Group on Common Treasury Services (WGCTS) considered the question of the short-, medium- and longer-term actions that UNHCR, UNICEF, WFP and other agencies can take to improve the collaboration, coordination and harmonization of digital payment solutions for beneficiaries in a way that enhances the efficiency of humanitarian assistance. The project aims to accelerate the transition from cash to digital payments globally. However, with the top three and six of the eight largest cash-based assistance programmes in the world falling under the Syria and Iraq situation responses, it is particularly relevant to the MENA region. The PWC study, which was commissioned by the Better Than Cash Alliance (BTCA), was entitled "Cash Digitization: UN Collaboration, Coordination, and Harmonization Opportunities". The assessment informed on good practices to enhance the integration of financial digital delivery systems, building on the experience of three UN Agencies: UNHCR, UNICEF and WFP. The study concluded with high-level recommendations to drive building capacity to collaborate, implementing effective inter-agency cash coordination at the global and country levels, and aligning internal and external stakeholders for the implementation of these recommendations.

Egypt – "One-refugee" approach transformation

In 2018, the Egypt Vulnerability Assessment for Refugees (EVAR) constitutes Egypt's first ever cross-population snap-shot survey (the 2016 EVAR was just Syrian refugees). From March to May 2018, UNHCR conducted a baseline survey with a sample of selected refugees and asylum seekers from the total population (selection based on protection and socio-economic profiles of nationality groups). A total of 1,389 households comprising 4,652 individuals were surveyed. The results of the baseline survey were used to formulate the revised eligibility criteria, beneficiary selection and validation. A one-refugee approach, aligning payment amounts and mechanisms, has been finalized and is expected to be rolled out from 2019 onwards. In addition, a biometric pilot in collaboration with two international NGOs was undertaken which would enable cash payments delivery using Iris scan technology in Egypt post offices. This will make the authentication process quicker and smoother as it will not require any documentation from refugees to be submitted before they can withdraw cash assistance. In line with the one refugee approach, Iris scan will be used for refugees of all nationalities from first quarter of 2019.

Turkey: Alternatives to camps

Separate to its targeted cash-for-protection programme, as part of the 'Alternatives to Camps' programme in Turkey, UNHCR has been engaged in largescale cash interventions following the closure of six temporary accommodation centres (TAC). The TAC population has been relocated either to other TACs or to host communities, with the support of the Directorate General of Migration Management (DGMM) and UNHCR. To facilitate this relocation, UNHCR provided a one-off cash relocation package to those relocating to urban areas. From August to December UNHCR reached 60,490 persons (mainly Syrians) with cash grants, intended to help refugees meet their needs during the first three months of relocation to urban areas. The cash was distributed through pre-paid Turkish post office (PTT) cards.



Lebanon hotline – A voice for refugees

UNHCR is committed to ensure that refugees not only have the right to participate in making decisions that affect their lives, but also that they receive the information they need to access to life-saving services and support. UNHCR Lebanon's call center service, set up in 2016 to answer questions related to cash assistance also covers refugee queries related to WFP food assistance. Phone surveys on various thematic areas are also conducted on a regular basis and protection related claims are followed up and tracked accordingly with an innovative customer management system. Between 3,000-8,000 calls are managed on a daily basis by up to 50 phone operators, making it the largest call center in Lebanon. In 2018, over 1.1 million calls were managed. Under the Lebanon One Unified Interorganizational and System for E-card (LOUISE) umbrella, UNHCR, UNICEF and WFP plan to establish a Common Call Center in 2019.

Inter-agency vulnerability assessment in Iraq

The Joint Vulnerability Assessment (JVA) is carried out by the UNHCR and the WFP every couple of years and focuses on the status of Syrian refugees – in camps and outside of camps – to determine food-targeting criteria. In July 2018, UNHCR and WFP started the implementation of a Joint Monitoring and Targeting Exercise (JMTE) throughout the nine refugee camps in KR-I. Through this household visit monitoring exercise and with the use of the Protection Monitoring Tool (PMT) - later re-branded as the Vulnerability Assessment Tool (VAT), the multi-dimensional vulnerability of Syrian households was assessed and eligibility for food assistance was determined. The goal of the joint exercise was to improve targeting for food assistance and to ensure that in addition to already food insecure households, severe and highly vulnerable families at risk of becoming food insecure are also included in food assistance. In urban areas, UNHCR started to conduct household visits in October 2018, through an urban customized version of the VAT. A new MPCA targeting/eligibility methodology has also been developed, with the aim of profiling and ranking cases based on their multi-dimensional vulnerability, taking into account both socio-economic and protection indicators. Starting in 2019, the new MPCA eligibility methodology will be implemented.

An app for peer-to-peer giving

The LittleBitz project is a pilot focusing on non-traditional fundraising, and is sponsored by the Queen of the Netherlands in her capacity as the UNSG's special advocate on financial inclusion. LittleBitz is a Dutch organization which seeks to connect individual donors with refugee families to facilitate direct giving. UNHCR identifies families in need, provide relevant and anonymous data of eligible families (ensuring that no personal data would be revealed), and manage the payment of donations to families via the CCF; UNHCR also report on the completion of each step in the process to enable LittleBitz to notify its individual donors. The primary objective is to establish a genuine direct giving experience with a maximum degree of transparency.

Donors

UNHCR is grateful to the donors who have contributed to the cash assistance programme for the Syrian and Iraqi internally displaced persons (IDPs) and refugees with unearmarked and earmarked funds as well as those who have contributed directly to the operations.

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