

# Regional Cash Assistance Monitoring Update – Syria and Iraq situations

January - December 2019

## Key Highlights



**>2 million** persons of concern assessed for multi-purpose cash assistance in 2019



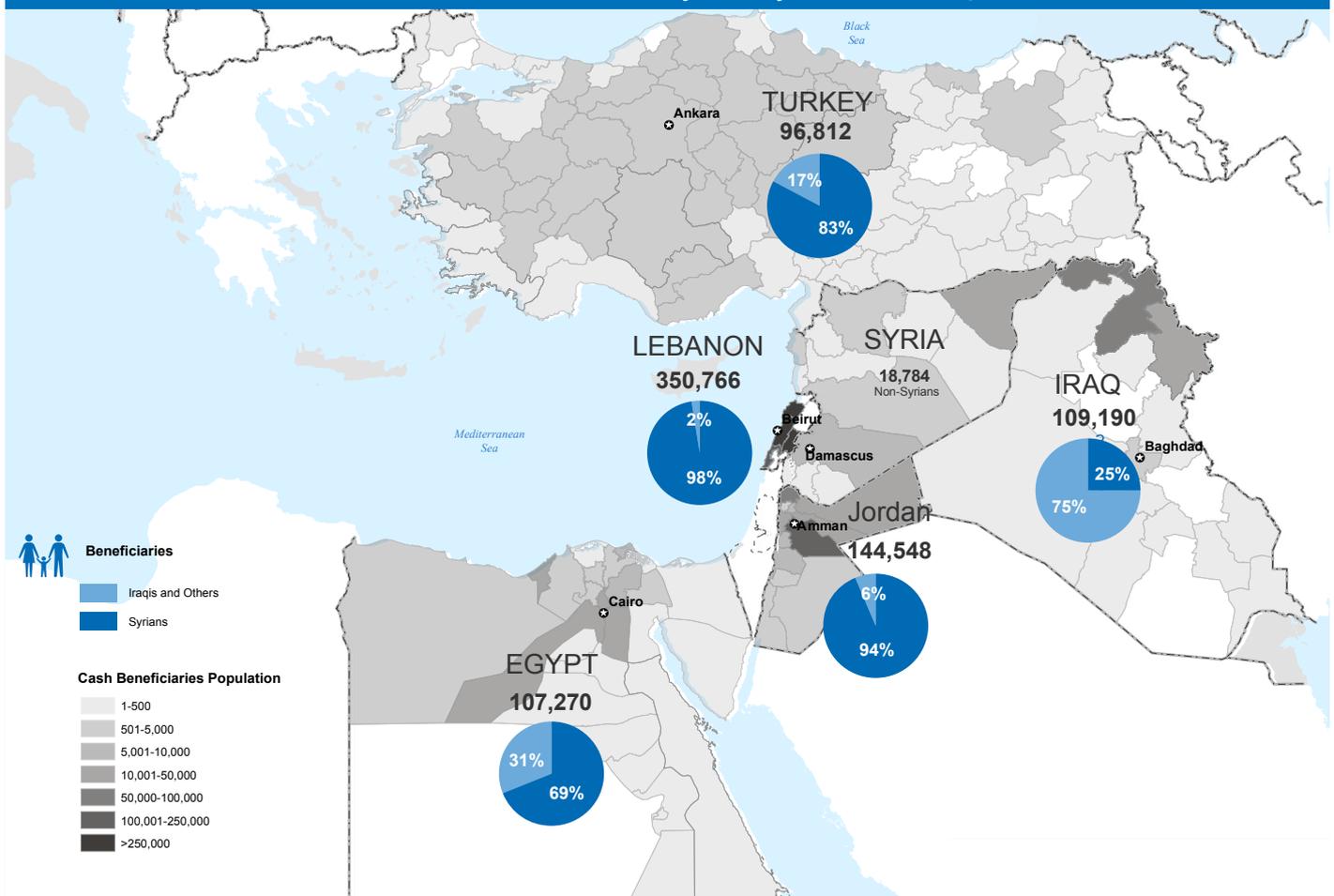
**827,370** individuals reached with multi-purpose cash assistance in 2019<sup>1</sup>



**USD 222 million** distributed via cash assistance in 2019:  
**USD 184 million** to Syrians and  
**USD 38 million** to Iraqis and other nationalities

<sup>1</sup> In addition, as part of the 2019-2020 Regional winterization programme, UNHCR reached 2 million vulnerable people with cash assistance for winterization.

## Individual beneficiaries reached with cash assistance by country in 2019 (excluding cash assistance for winterization)



## Needs

Total # of persons of concern assessed in 2019 <sup>2</sup>	<b>2,012,212</b>
# found eligible for cash assistance in 2019	<b>1,180,976</b>
Individuals assessed by household visit in 2019 <sup>3</sup>	<b>2,327,052</b>
# of appeals against non-inclusion in 2019	<b>85,711</b>
# of appeals resulting in positive decisions in 2019	<b>4,146</b>

## Response

Individuals assisted with cash assistance in 2019	<b>827,370</b>
USD disbursed in 2019	<b>USD 222 m</b>

## Protection

Referrals to case management in 2019	<b>6,497</b>
Referrals from case management in 2019	<b>2,665</b>
# of inquiries related to cash assistance in 2019	<b>1,148,247</b>
# of updates to refugee records in 2019	<b>894,645</b>

**As part of the 2019-2020 Regional Winterization Programme, UNHCR provided cash assistance for winterization to approximately 2,054,890 Syrians and Iraqi refugees and internally displaced persons in Syria, Lebanon, Jordan, Iraq and Egypt.**

## Needs

### Protection needs

Throughout 2019, UNHCR placed an emphasis on monitoring and documenting the correlations between socio economic vulnerability and protection risks and threats. A dedicated qualitative research was performed in the third and fourth quarters, during which the UNHCR MENA Protection Service assessed the protection impacts of cash-based interventions, with emphasis on child marriage, child labour, sexual exploitation and domestic violence in Egypt, Jordan and Lebanon.

### “Impact of cash assistance on child protection in Egypt, Jordan and Lebanon” – main findings

- Cash assistance complemented with case management and other protection services, provided in a sustained manner, results in a greater positive impact on the welfare of children than cash assistance alone.
- Cash assistance has an indirect impact on mitigating structural drivers of protection issues, with specific emphasis on children, when part of a multi-faceted response for improved access to services, such as legal, education, health and psycho-social support.
- Multi-purpose cash assistance led to mitigation of violence against children and reduced the need for children to engage in child labour.
- Cash assistance resulted in an increase in spending on food leading to better dietary diversity, inclusive for children.
- The duration of the cash intervention was found to have favorable protection impact, with longer-term grants correlating with a decreased number of protection incidents.

<sup>2</sup> This includes persons of concern assessed from UNHCR registration records, such as ProGres data sets.

<sup>3</sup> This includes persons of concern assessed through household visits specifically aimed at UNHCR cash-based interventions.

In 2019, UNHCR also commissioned the study “[Cash for education in Egypt, a field experience](#)”. In light of [UNHCR’s Cash for Education: Direction and Key Considerations](#) and translating the vision of [UNHCR’s Policy on Cash-Based Interventions](#) into action at a field level, the study/report provided recommendations on when implementing cash assistance for education. The experience in Egypt demonstrated that cash can be used effectively to facilitate access to and retention in primary and secondary education and is most effective when combined with complementary education services and activities.

### “Cash for education in Egypt, a field experience” – main findings

- Cash for education can effectively be used to facilitate access to and retention in primary and secondary education.
- It is most effective when combined with complementary education services and activities.
- It should be aligned with timing of the school year and the school fee payment schedule.
- Conditionality will vary according to context and the cost implications of conditionality should be considered at the design phase.
- Cash should be provided directly to parents, caregivers and students except in situations relating to specific protection cases.
- The targeting approach for cash for education should consider the level of education and the types of education institutions.

These studies underline the relevance of UNHCR’s strategy for the mitigation of protection risks and threats, where UNHCR provides financial assistance in conjunction with complementary, protection-centred support and services. Across the assistance cycle, from

initial assessment through outreach, monitoring and evaluation, UNHCR leverages the ability to immediately refer cases in need to specialized protection services provided by UNHCR and/or a designated partner, including governmental partners.

## Response

Across the Syria and Iraq situations, UNHCR implements a variety of cash-based interventions, including both conditional and unconditional cash transfer. The largest share goes to multi-purpose cash assistance followed by cash for winterization, the latest being reported separately. Multi-purpose cash assistance is delivered in the form of regular payments, which represent the majority of all support, as well as of one-off emergency payments. Other substantial programmes include cash in support to both primary and secondary education, cash for health and cash for shelter, the latest both in form of grants provided to persons of concern as well as direct payments to landlords.

UNHCR uses a common set of measures to identify, assess and target beneficiaries. These measures rely on a combination of protection risks and socio-economic vulnerability. These approaches are regularly revised to account for changing operational contexts and as needs of persons of concern evolve, to better align with national systems.

## Partnerships

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](#) by OCHA, UNHCR, UNICEF and WFP. In Egypt, UNHCR continued its close collaboration with WFP on data collection and data analysis, while collaboration in the coordinated delivery of support to vulnerable individuals; a portion of UNICEF cash assistance is delivered through UNHCR Financial Service Provider. In Iraq, UNHCR and WFP recently signed a data sharing agreement.

In Jordan, UNHCR has continued strengthening its Common Cash Facility approach, under which the efforts of seven UN agencies including UNHCR are currently coordinated, these including UNICEF, ILO, UNESCO, UNDP, IOM and UNRWA. Moreover, the partnership with Mahfazti/Umniah and Iris Guard has led to the development of a platform that incorporates iris authentication into a mobile wallet payment option.

UNHCR has also fostered a similar approach in Lebanon through LOUISE (Lebanon One Unified Inter-organizational System for E-Cards), which currently includes UNHCR, UNICEF and WFP, to streamline humanitarian cash assistance for refugees and Lebanese. The LOUISE platform allows cash-based assistance to be channelled through one common card and is open for other agencies and NGOs to join.

In both Jordan and Lebanon, UNHCR enabled and actively supported WFP's card validation programmes by having it access directly UNHCR's registration and biometric systems.

In Syria and Turkey, operational coordination with other UN and non-UN actors around cash-based interventions continue, through the leadership and/or participation to the relevant coordination platforms for cash-based interventions.

In Iraq, UNHCR utilized harmonized tools for vulnerability assessments, selection criteria, and transfer values endorsed by the Shelter and Non-Food Items cluster and the Cash Working Group. For the refugee response, UNHCR regularly shares key programmed results of its cash intervention through the Basic Needs Sector under the 3RP platform. Moreover, UNHCR and WFP are working together in some camps and are using the same financial service providers to deliver assistance. Teams from both agencies are working closely to ensure consistency in the delivery of financial assistance.

Furthermore, in 2019, UNHCR expanded the delivery of funds from private sector fundraising such as UNHCR's growing Zakat programme. In 2019, the Ramadan campaign focused on supporting persons of concern in Yemen, Iraq, Jordan and Lebanon.



*Jordan:  
27-year-old Hanaa fled her home in Syria in 2013, after her husband was killed when a local bakery was bombed. Today she lives with her two daughters Joudy (13) and Lojain (10) in a small two-room apartment in Zarqa, Jordan. Thanks to UNHCR's cash assistance programme, she is able to pay the rent and cover her family's basic living costs. Photo by UNHCR/Hannah Maule-ffinch*

## Country Highlights

### Egypt

In late 2019, UNHCR in collaboration with Iris Guard, Egypt Post, Plan International and Catholic Relief Services (CRS) launched the Joint Cash Assistance Framework (J-CAF). The initiative aims to an increased cash coordination, avoiding duplication of assistance and maximizing accountability. The introduction of a biometric enabled process virtually eliminated the need for refugees to

provide identification documents and further ensured an enhanced user-experience. By the end of the year, over 15,910 families - including 9,720 Syrian families - benefited from the new biometric enabled cash services across 54 different iris-enabled post offices. The initiative follows Egypt's National Financial Inclusion Initiative, in which the use of digital financial services is promoted.

### Iraq

In mid-2019, UNHCR and one of its financial service providers (FSP) in the country received note of acceptance from the Central bank of Iraq for the use of biometric authentication (Iris scan) against UNHCR's registration system, as Know-Your-Customer (KYC) for payment processing for refugees in the country. Refugees are now able to receive UNHCR's assistance by biometrically verifying their identity at the moment of cash-out, without any further registration requirements. Based on the formal approval by the Central Bank of Iraq, UNHCR refugee

registration and identity records thus serve as customer due diligence for the cash-out operation. Refugees in Iraq are advised to visit the nearest cash agents, where they receive cash on the spot, following iris authentication by using an EyePay phone. This innovative model offers the highest level of mitigation of fraud protection and improves the beneficiary experience by accelerating the cash out process significantly.

### Jordan

A Winterization Task-force was set in the third quarter of 2019 to develop a coordinated approach for Winterization assistance; a [Winterization dashboard](#) was also created, to track and report the assistance provided by the various agencies. In October 2019, the Basic Needs unit created an automated script to develop the eligibility list pulling elements from proGres as well as home visits. This replaced the earlier approach on eligibility for non-Syrians, which was based upon a manual score

card with scores assigned by case managers. Finally, a primary phone number campaign was launched in the fourth quarter using various communication channels, requesting the persons of concern to use the helpline to update their primary contact numbers. This has helped increase communication with persons of concern for arranging home visits, informing about assistance availability as well as to reach out to the persons of concern under specific sectorial activities.

### Lebanon

During the third quarter, the updated econometric formula for targeting multi-purpose cash and food assistance was run against the UNHCR registration database, resulting in new welfare scores for the refugee population<sup>4</sup>. As a result, over 12,000 families that were previously not assisted were found vulnerable and thus eligible for multipurpose cash. An additional exercise to address exclusion errors was introduced, focusing on segments of the population where research showed that exclusion error is particularly high, such as small households with a disabled head of household and a high

share of elderly. More than 1,500 previously ineligible households across the country were visited and rescored as part of this exercise, resulting in more than 160 families being found eligible for assistance. In addition, a Grievance Redress Mechanism (GRM) was rolled out at the same time to address targeting complaints and further enhance accountability to the refugee community. The GRM is an alternative inclusion pathway for cash and food assistance based on a refugee-initiated process. Some 69,500 claims were received and resulted in 2,490 positive decisions for inclusion.

<sup>4</sup> UNHCR and WFP maintain the targeting system for multi-purpose cash and food assistance in Lebanon. The targeting system is reviewed annually to include trends from the annual vulnerability assessment to capture the changing socio-economic context, the most updated data from UNHCR database, and lessons learned from previous years. A key component of the targeting system is an econometric formula that predicts expenditure. The formula combines data from the annual vulnerability assessment and UNHCR's refugee database to generate welfare scores for each family, who are then ranked by vulnerability category to determine eligibility.

## Syria

In 2019, UNHCR continued to provide multi-purpose cash grants (MPCG) to the most vulnerable refugee families. Meanwhile, cash for food to asylum-seeker families was discontinued from UNHCR's cash programme as of March 2019, following a two-month notice period. Considering the volatile context, UNHCR enrolled families on MPCG assistance for an initial bi-monthly cycle. Eligibility was then reviewed every two months while the entitlements were provided on a monthly basis. With a view of reinforcing the efficiency of its cash programme, UNHCR strengthened its monitoring mechanism to identify persons of concern who did not withdraw MPCG on a regular basis, so as to reallocate the funding based on the needs of persons of concern.

The eligibility criteria for UNHCR's MPCG were reviewed and standard operating procedures were updated at the end of 2019, for implementation starting in 2020. This was the result of an extensive review process and consultation with persons of concern as well as a market assessment performed to better understand the cost of living and the main expenditures of persons of concern. The 2020 MPCG plan is based on the updated eligibility criteria and market assessment that increased the assistance value. Stronger linkages with protection case management and complaints/feedback mechanisms have also been taken into account.

## Turkey

In 2019, UNHCR continued supporting Syrians, Iraqis, and refugees from other nationalities in vulnerable conditions through various cash-based intervention programmes. Of particular relevance was UNHCR's Alternatives to Camps (AtC) programme, implemented in close collaboration with Directorate General of Migration Management (DGMM), which had continued in the third quarter of 2019 and was completed in October 2019. The programme supported

households leaving temporary accommodation centres for settling in non-camp settings in Turkey with one-off cash transfers. The AtC programme, which started in August 2018, is now completed with a total of 135,000 individuals assisted to move to host communities. The Post Relocation Monitoring of the programme was finalized, and results will be disseminated soon.

## 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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For more details, please contact UNHCR MENA Regional Office in Amman (Jordan) at: [MENAreporting@unhcr.org](mailto:MENAreporting@unhcr.org)