

MIDDLE EAST AND NORTH AFRICA (MENA)

UNHCR'S CASH ASSISTANCE AND PROTECTION OUTCOMES IN MENA

Cash assistance is a key tool for the realization of protection and solutions opportunities for the forcibly displaced. Globally, in 2020 UNHCR delivered \$695 million in cash assistance, out of which over 55% - or \$384.5 million – was in the Middle East and North Africa (MENA) region. Between January and June of 2021, UNHCR commissioned a review and mapping of UNHCR's cash assistance contribution to protection outcomes in the 16 operations¹ in the MENA region currently delivering cash assistance.

The review targeted UNHCR **cash assistance programming for basic needs** and for **individuals with heightened protection risks**², explored the **role of protection vulnerabilities** in different **targeting modalities for cash assistance** as well as the **prevalence of referrals among UNHCR protection services**³ and **cash assistance**. The review relied on an extensive desk review of available data and literature, as well as multiple rounds of interviews with UNHCR staff from the field, Headquarters and UNHCR's Regional Bureau for MENA.



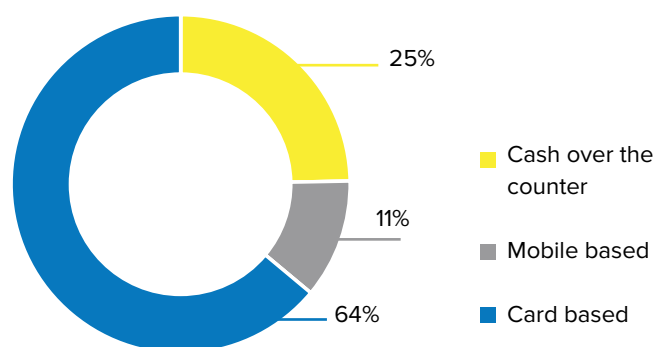
UNHCR Jordan conducts refugee home visits to assess their vulnerability.

Photo: © UNHCR/Lilly Carlisle

Cash assistance in MENA

In 2020, 16¹ UNHCR country operations in the MENA region distributed some \$384.5 million in cash assistance, including \$68.5 million for winterization. Globally, 6 of the 10 largest UNHCR cash operations are in the MENA region⁴. The targeted population varied considerably across countries - e.g. 9,000 cash recipients in Morocco, to 206 in Kuwait, and 1.2 million in Yemen. The countries with the largest population of concern were also those spending the most on cash assistance: \$110 million in Jordan, \$88 million in Lebanon and \$58 million in Yemen. Most of the cash assistance was delivered without restrictions, empowering people of concern in choosing how to use their assistance to meet their needs.

Delivery mechanisms for cash assistance in MENA

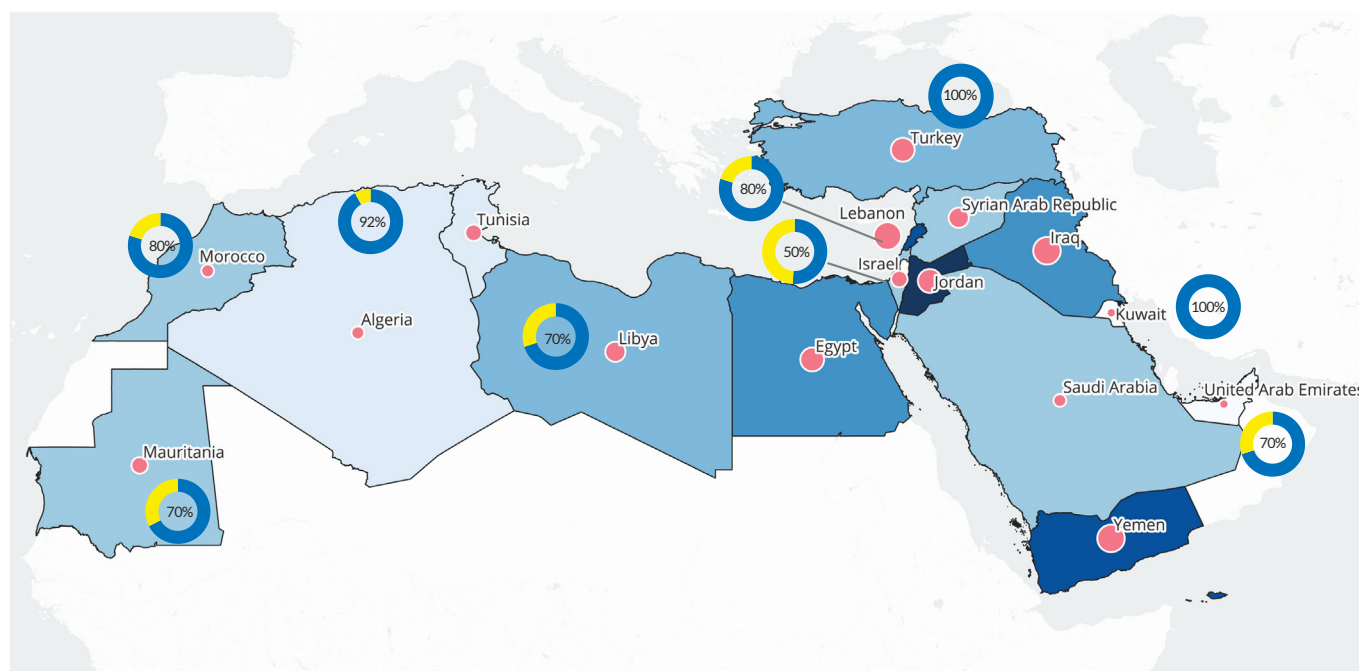


¹ Algeria, Egypt, Iraq, Israel, Jordan, Kingdom of Saudi Arabia, Kuwait, Lebanon, Libya, Mauritania, Morocco, Syrian Arab Republic, Tunisia, United Arab Emirates, Yemen and Turkey (for the implementation of cash assistance in response to the Iraq and Syria situations).

² Some refugee or IDP groups or individuals face heightened protection risks because of their circumstances or the context. Those at higher risk include people commonly known as 'people with specific needs' (PWSN) who face specific barriers due to discrimination, their identity, or other factors that prevent them from fully enjoying their rights or accessing services they need. Individuals in the following categories are generally considered to be at heightened risk: girls and boys, including unaccompanied and separated children; people with serious health conditions; people with special legal or physical protection needs; single women; women-headed households; older people; people with disabilities; and people of diverse sex, sexual orientation or gender identity (LGBTI individuals).

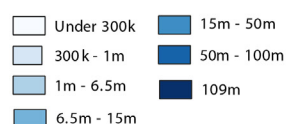
³ Including activities such as: case management, legal interventions, psychosocial support, language and life-skills training, referral systems, information on birth registration processes, etc.

⁴ Egypt, Iraq, Jordan, Lebanon, Turkey and Yemen.



Cash Assistance Budget

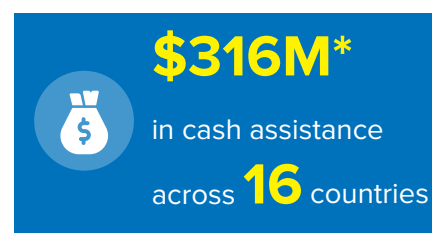
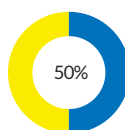
Total cash assistance budget (\$)



Population of concern



% Beneficiaries receiving protection services in addition to cash assistance



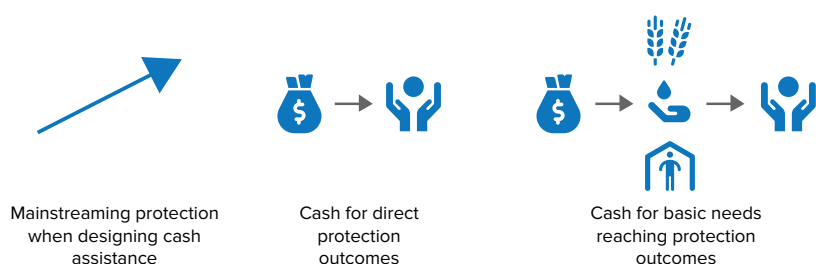
* An additional \$68.5 million in cash assistance for winterization were delivered in 2020. For more information, please refer to the [Final Report for UNHCR's 2020-2021 Regional Winterization Assistance Plan](#) for the Syria and Iraq Situations

Cash assistance and protection

In the MENA region and in UNHCR operations at large, UNHCR's cash assistance addresses protection needs in three primary ways: 1) **Protection mainstreaming** – by ensuring the safe and dignified delivery and use of cash assistance; 2) **Providing cash assistance for basic needs** – by delivering assistance to ensure access to basic goods and services, **with a range of positive protection outcomes**; and 3) **Providing cash assistance to address specific protection risks**, in areas including **education, gender-based violence (GBV) or child protection**. The review also indicated evidence for the realization of PoCs wellbeing through cash assistance and protection services, with at least 50% of cash assistance recipients also receiving protection services⁵, including case management, legal assistance, mental health and psychosocial support (MHPSS) and child protection services.

In MENA, UNHCR has carried out other studies examining the link between cash assistance and protection. Most recently, findings were captured in the [Multi-Country Research on the Impact of Cash Assistance on Child Protection in Egypt, Jordan and Lebanon](#), which highlights the impact of cash assistance on children when implemented together with case management and protection services such as psychosocial support, recreational activities and education.

All UNHCR studies on cash assistance in areas such as [multi-purpose cash](#), [child protection](#), [education](#), [gender](#), [GBV](#), [social cohesion](#) also highlight the positive impact of cash assistance on protection, when combined with other protection services and comprehensive case management.



⁵ Data from Algeria, Israel, Kuwait, Lebanon, Libya, Mauritania, Morocco, Turkey and UAE.

i) Mainstreaming protection in cash assistance

This review confirmed that cash assistance does not expose beneficiaries to additional risks compared to other modalities, such as in-kind assistance: the majority of risks identified when using cash assistance are context rather than modality-specific⁶, i.e. risks are associated to a specific operational context, rather than to the modality through which assistance is delivered. On the contrary, cash assistance has been observed as a way of mitigating risk, being discreet in nature to distribute compared to in-kind assistance—normally delivered via ATM machines and/or e-wallets for mobile phones—as well as easier to track. This review also found that all country operations have conducted thorough risk assessments using standard UNHCR tools.

Protection is therefore mainstreamed through both the modality of cash assistance itself and through the systematic integration of protection considerations in cash programming, through tools such as UNHCR's protection risk assessment for cash assistance. The extent to which protection is mainstreamed is consistently tracked by UNHCR operations in the region through Post Distribution Monitoring (PDM). PDM data confirmed that most cash recipients could find what they needed in markets, rated cash assistance as their preferred modality, could safely and securely withdraw and retain cash, and were aware of avenues for complaints and feedback.

Access to digital payments is another area which brings about positive protection outcomes through cash assistance, notably as a means for financial inclusion. As many refugees and others of concern are unable to open bank accounts and access financial services, digital/electronic payments have the potential to bridge this gap by allowing electronic payment intermediaries such as payment facilitators and payment gateways to process payments across a wider range of channels than ever before.

However, challenges have been observed in some MENA country operations due to a lack of officially recognized identification for refugees and others of concern. The use of digital payments also presents possible protection risks in relation to responsible data management, digital illiteracy and other challenges. Such risks are mitigated by ensuring adherence to stringent UNHCR data protection policies, which are integrated into contracts with both financial service providers and UNHCR's NGO partners.

ii) Using cash assistance for basic needs to achieve protection outcomes

UNHCR provides **cash assistance for basic needs**, i.e. grants that support access to multiple goods and services for sectors

such as food, water, clothing, shelter, sanitation, education and/or health. This type of grant represents a **large proportion of UNHCR's cash assistance support globally and in the region.**

Transfers for basic needs are commonly quantified by defining a set of goods and services under so-called "Minimum" and/or "Survival Minimum" expenditure baskets (MEB / SMEB). Post-distribution monitoring also indicated that most respondents reported a significant, moderate or slight improvement to their living conditions due to UNHCR's cash assistance, as well as a reduced feeling of stress and anxiety. The review also indicated how in its own programming the delivery of cash for basic needs may result in a decreased reliance by recipients on harmful coping mechanisms such as child labor, forced/early marriage and selling belongings. Despite the assistance, many recipients indicated the need to resort to harmful coping mechanisms, including reducing other expenditures to meet household food needs, skipping rental payments, begging, moving to poorer housing and areas, and removing children from school.

While this mapping also highlights that cash assistance has an overall positive impact on areas such as child protection, education, GBV, gender equality and access to documentation, the impact of basic needs assistance on protection outcomes depends on the transfer value and the overall duration of the cash assistance. Additionally, this mapping also indicated the potential for cash assistance to result in protection outcomes through the inclusion of protection-specific costs, in addition to the traditional components of MEB and SMEB for basic goods and services.

iii) Using cash assistance to achieve specific protection outcomes

UNHCR classifies individuals with heightened protection risks in specific categories—including children at risk, people with disabilities, older people at risk, people with specific legal and physical protection needs—for a total of nine categories and 58 sub-categories of people with specific needs (PWSN). To address such vulnerabilities and in addition to cash assistance for basic needs, UNHCR across the MENA region also delivers sectoral cash assistance programmes to support **education, child protection and gender-based violence**⁷ outcomes.

Among these, the review found that the use of cash assistance in support of **education outcomes** was increasing across MENA in line with global trends, with indications that cash assistance can be an effective tool to meet educational needs and boost school attendance. In the MENA region, UNHCR provides cash assistance to support education outcomes to families in need

⁶ See for example: J Hutton, S Boeser, and M Turnbull, "CTP in Challenging Contexts : Cash Study on CTP and Risks in Yemen" (CaLP, 2018).

⁷ UNHCR Global Cash Operations, "[Cash Assistance and Protection Why, What and How?](#)" (UNHCR, 2021). These areas of education, gender, child protection and GBV are however not meant to be comprehensive as to what falls in the category of protection support.

in Egypt, Israel, Jordan, Mauritania, Syria, Tunisia, and Turkey. To a lesser extent, cash assistance is also used to support access to legal assistance, civil registration and civil status documentation, increase the level of individual documentation or improve reception conditions.

In line with global findings⁸, both regional data and interviews with UNHCR staff consistently stressed the importance of complementing the use of cash assistance to address specific protection outcomes with other protection services such as case management, psychosocial support, language and life-skills training, referral systems, and information on birth registration processes.⁹ The review indicated that not all operations are systematically collecting information on such complementary activities.

Cash assistance used to respond to specific protection concerns and/or mitigate exposure to imminent protection risks are either distributed through one-off or regular payments. One-off assistance consists of tailored, ad hoc, unrestricted, and unconditional grants. The review indicated that use of one-off assistance is widespread across MENA.

Targeting cash assistance in MENA

In MENA, three approaches have been adopted by UNHCR for cash assistance targeting:

- **Self-targeting/self-exclusion**

regularly combined with community-based mechanisms: Under this model, households apply for assistance if they consider themselves in need and fall into pre-defined criteria.

Self-targeting combined with community based



Algeria, Israel, Jordan, KSA, Kuwait, Mauritania, Morocco, Tunisia, Turkey, UAE

- **Score-card:** This approach is based on a vulnerability score across various sectors, where criteria require an initial validation process by key stakeholders

Score card



Both self-targeting and score-card approaches are considered less complex to administer as they do not require detailed data collection as part of their set-up. The PMT approach on the other hand requires relatively more complex and large-scale data collection exercises to be established.

When selecting the targeting mechanism, a trade-off exists between accuracy, speed of targeting and resources available. Adopted in large scale operations such as Jordan and Lebanon, the use of PMT allows for rapid targeting of additional households due to households having an already allocated score within the database. However, the PMT approach makes it difficult to address emerging protection needs following the targeting exercise, and even more so between the updates in the database.

Independently from the targeting mechanisms adopted, in most cases the targeting criteria include PWSN – i.e. people with physical or mental disability, chronic and/or temporary illness and injuries, serious medical conditions and people who require support with everyday activities. Eleven out of the 16 country operations¹⁰ include the strengthening of services for PWSN as an operational objective, and of these eight operations intend to do so using cash assistance. Limited socioeconomic rights—notably the right to work among the refugee population—is also used as a targeting criteria.

Cash assistance referral processes

Referral processes largely depends on the size of UNHCR operations in-country. For smaller operations—such as Kuwait, Saudi Arabia, and United Arab Emirates—internal referrals are completed using informal processes. In larger operations, the process is more formalised, with some operations opting to share a common database between cash assistance and protection teams to allow for more systematic and streamlined referral processes. The effectiveness of the referral process is also tied to the flexibility of cash assistance to include additional recipients. This remains a barrier in many operations who use PMT, as people of concern cannot be considered for multi-purpose cash assistance based on protection considerations

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