



UNHCR CASH ASSISTANCE AND COVID – 19

Emerging Field Practices II

This document is a follow up to the [UNHCR Cash Assistance and COVID - 19 Emerging Field Practices](#) and presents additional snapshots from the many innovative field practices on cash assistance in light of COVID-19. More than 65 UNHCR operations have now launched new cash initiatives and/or expanded existing cash assistance as an efficient means of getting assistance to people fast, empowering families to meet their basic needs, mitigating some of the negative socio-economic impacts of COVID-19. UNHCR works in partnership with the governments to complement their social protection response while pursuing collaborative cash arrangements with relevant partners in line with the UN Principals Common Cash Statement.

DIGITAL CASH AND REMOTE REGISTRATION AND ASSESSMENT IN PERU

In Peru, UNHCR has entirely switched to remote registration and assessment procedures to reduce the transmission risks of COVID-19. While continuing to provide cash to existing beneficiaries through pre-paid cards, UNHCR and partners are also increasing the use of mobile money to reduce COVID transmission risks and enable new beneficiaries to receive assistance despite the significant movement restrictions in place.

The transfer value of UNHCR's assistance is aligned with the government's social safety grants for vulnerable Peruvian families as part of its emergency response to the pandemic. Since the start of the crisis, UNHCR and partners have assisted some 2,606 cases, or 8,450 individuals – over 85 per cent of whom received mobile payouts. Yet, the needs are immense, and UNHCR aims to urgently scale up the cash assistance provided along with sector specific interventions, such as shelter support.

A COLLABORATIVE AND DIGITAL CASH APPROACH IN IRAQ

UNHCR and WFP are working with the same financial service providers (FSP) in Iraq to provide assistance in the camps; WFP provides cash for food while UNHCR assistance for basic household and hygiene items (COVID-19 assistance), which will be provided through cash. UNHCR is coordinating closely with WFP and the FSPs to facilitate the cashing-out of the assistance in a safe and secure manner.

Given the government restrictions and other financial limitations (liquidity) of the FSPs, a digital option is being introduced through the contracted shops of WFP. In collaboration with WFP and the FSP, assistance provided for COVID-19 can be used to purchase items from selected merchants that accept digital payments (no physical cash is involved – the amount is transferred from the beneficiary e-wallet to the merchant e-wallet). Persons of concern have an option to utilize all or part of the assistance in digital transactions. Other digital transactions can also be used to purchase phone credits and person-to-person payments. Overall, UNHCR has provided 550,000 people from the refugee, returnee and IDP communities with cash assistance so that they can purchase basic hygiene items to prevent the spread of COVID-19.



CASH FOR PROTECTION AND EMERGENCY CASH GRANTS IN UKRAINE

Jointly with its NGO partners, UNHCR provided cash for protection to persons with specific needs in Donetsk and Luhanska oblasts. This included individuals who remained stranded at the Entry-Exit Checkpoints (EECP) in eastern Ukraine since the movement across the contact line was suspended on 22 March. Among those supported with cash for protection were families stranded at all the EECPs. With this assistance, affected persons were able to rent apartments close to the checkpoints, allowing them to stay in dignified spaces while waiting for permission to cross to their places of residence in the non-government-controlled areas (NGCA). UNHCR is also supporting the most vulnerable refugees and asylum-seekers with one-time emergency cash assistance disbursed through the local post offices. The targeted recipients are vulnerable households having lost their primary source of income due to quarantine and other COVID-related measures, those with serious medical conditions and persons at heightened risk of homelessness. In addition to covering the most urgent needs, the assistance will also help beneficiaries protect their assets, enhance their resilience and post-crisis recovery capacities. UNHCR's cash assistance also extends to persons having received self-reliance grants in 2018-2019 but whose successful business start-ups have been negatively impacted by the quarantine. UNHCR is also providing one-off emergency cash assistance to refugees and asylum-seekers with specific needs.





LAUNCH OF MOBILE MONEY TO IDPS IN THE DEMOCRATIC REPUBLIC OF CONGO

UNHCR and its partner INTERSOS have launched cash assistance through mobile money to nearly 6000 IDPs living in the towns of Beni and Butembo in North-Kivu, which is the second most affected region in DRC with COVID-19 cases, after Kinshasa. Actions were taken to reinforce COVID-19 preventive measures while assisting hundreds of IDPs in a school compound in Beni on the first day of distribution attended by the Mayor of Beni who welcomed the use of mobile money. The beneficiaries were pleased with the assistance with most saying that they will use it to pay their current rents, rent decent accommodation and conduct an income-generating activity. Following the lessons learned from the first days of distribution, UNHCR DRC strengthened distance measures at distribution through the use of a hopscotch game scheme.

EXPANDING CASH ASSISTANCE AND REMOTE REGISTRATION IN MEXICO

In Mexico, UNHCR is expanding its multipurpose cash assistance to 1) enable people to make necessary payments for rent, food and/ or other basic needs; 2) mitigate some of the negative socio-economic impacts of COVID-19 on families and communities; and 3) deliver targeted assistance for persons of concern facing protection risks. UNHCR has expanded the targeted population to 80% of the eligible asylum-seekers to minimize the risk that they descend into poverty and adopt negative response mechanisms,

The assistance is being determined through the registration process as well as the application of a ScoreCard methodology – both processes now managed remotely through telephone interviews. The cash assistance is accessed through a debit card which UNHCR distributes outside to beneficiaries without symptoms of COVID-19, keeping the social distancing protocol once all remote screening/ registration steps have been completed. For cases with symptoms or in locations without UNHCR presence, remote delivery options are implemented (e.g. DHL, partners) with further options being explored (negotiations ongoing with Amazon/Oxxo).



EXPANDING CASH WITH STRICT HYGIENE MEASURES WHILE MOVING TO DIGITAL CASH IN MOZAMBIQUE

UNHCR has extended its regular cash grants as part of its livelihoods programme to support refugees and Mozambicans to cope through this crisis without being forced to sell productive assets under the duress of loss of income. The COVID-19 pandemic has heavily compromised UNHCR livelihoods interventions in the Maratane Refugee

Settlement with several wage employment hiring processes being suspended until further notice and risks for interruption of the work of the current employed project participants.

As the current payment modality is cash-in-hand, UNHCR has put in place the required hygiene measures, including allocating the payments of project participants in several time slots to avoid gatherings and washing stations and guidance on hand washing. At the same time, UNHCR is about to move to digital cash through a financial service provider that can provide mobile banking services in the remotely located camp on a weekly basis.



CARD LESS ATM WITHDRAWALS IN ECUADOR

Following the COVID-19 restrictions, UNHCR immediately adapted its existing cash assistance to help the most vulnerable to cover their basic needs. UNHCR has shifted its delivery mechanism from cash in hand to withdrawal from ATMs using codes. This mechanism allows the user to withdraw the money transferred from any of the over 1200 ATMs in the country, with no need for a physical card. The codes are created by the bank, assigned to the beneficiary by a partner and communicated to the beneficiary over the phone. The ATM withdrawal with codes limits the risk of COVID-19 as it does not involve any direct interaction between people nor require financial service providers to remain open during the emergency. UNHCR also shifted its previous eligibility process of each individual case to remote through phone or video calls.

UNHCR successfully managed this transition without any disruption in on-going assistance; this was key to UNHCR at a time where people call the emergency lines in desperate need of assistance to survive. Based on the change in needs, UNHCR has expanded its eligibility criteria including additional families facing protection risks due to the loss of livelihoods and income. In the first month of the crisis, almost 3,000 HH received multipurpose cash assistance.

ONE-TIME CASH ASSISTANCE TO URBAN REFUGEES IN CAMEROON

UNHCR Cameroon is launching a one-time unrestricted cash assistance to more than 11,000 refugees in four different urban locations who normally live of daily salaries and work in the informal sector. As a result of COVID-19, they now face immense challenges to sustain any income and hence pay for rent, food and other essential needs. The aim with the cash assistance is to meet their immediate basic needs, mitigate some of the socio-economic impact of COVID-19 and support the compliance with the government mitigation measures put in place.

Building on existing transfer mechanisms in place and to avoid transmission of COVID-19, UNHCR will provide the cash digitally through mobile money in close collaboration with the financial service provider MTN. UNHCR is also strengthening communication with communities around the governments' mitigation measures as well as protection, such as community mobilization around increased risks of sexual gender based violence or other protection risks.



EMERGENCY CASH ASSISTANCE IN SOUTH CAUCASUS

In South Caucasus, UNHCR has undertaken comprehensive needs assessments to detect new emerging vulnerabilities as a result of the COVID-19 mitigation measures introduced by the governments in Armenia, Azerbaijan and Georgia. Based on the various levels of vulnerability, UNHCR has distributed one-time emergency cash assistance to cover urgent basic needs of the most needy families already benefiting from cash assistance as well as newly identified vulnerable households with no access to the state-introduced support schemes. More specifically:

In **Armenia**, UNHCR has prioritised one-off emergency cash assistance to 500 of the most vulnerable households. For other vulnerable persons of concern not directly assisted, UNHCR continues advocacy for their inclusion in the state-run social assistance schemes and projects run by non-state actors.

In **Azerbaijan**, UNHCR's one-time emergency cash assistance for the most vulnerable refugee households complements the government response plan, which provides for health and education related needs of persons of concern. Access to food assistance is being ensured through the Ministry of Labour and Social Welfare in addition to non-state actors, such as commercial companies and volunteers.

In **Georgia**, in addition to expanding the scope of cash assistance for refugees and asylum seekers in Tbilisi Administered Territory, UNHCR also provides cash assistance to address urgent and critical needs of vulnerable IDP returnees in Abkhazia whose livelihoods and resilience have been severely jeopardized by COVID-19 related measures.

NEW CASH GRANTS FOR REFUGEES IN URBAN MAURITANIA

Due to the scarce resources of the government in the COVID-19 response, UNHCR has deployed as an immediate measure, a new cash grant for refugees living in the urban centers. Over their years of exile, they have developed resilience and livelihoods strategies similar to the most vulnerable families in the host community.

In light of COVID-19, UNHCR has prioritized with its cash assistance 1,028 households without savings, social networks, at risk to eviction and far from able to meet the most urgent needs. They will receive a one-off payment covering their needs – approximately 40% of the MEB – for three months. Assessment of the socio-economic situation and other protection risks of the refugees is being done remotely through telephone. A complaint mechanism is also being established to address questions, such as around inclusion or exclusion errors in the targeting of assistance.



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