

KEY GUIDANCE AND RESEARCH

- Joint UNHCR-NRC Multi-Sector Market Assessment (MSMA) Toolkit;
- CBI Toolkit; Guidance on [cash and health](#) child protection, and research on [cash and environment](#) along with an [Environment Checklist](#);
- Summary of cash evaluations in Jordan, Rwanda and Greece;
- [Review of the impact of cash on child protection in Jordan, Lebanon and Egypt](#); [Digital payments to refugees- A pathway towards financial inclusion](#);
- A WFP/ UNHCR toolkit from the [Mitigating the Risks of Abuse of Power project](#); a Procurement Toolkit;
- and a Risk Management Toolkit for Cash Assistance.

CASH AND COVID

The COVID-19 response in 2020 demonstrated that UNHCR is fit for purpose to deliver cash at scale and rapidly. In collaboration with governments and other partners, more than 65 UNHCR operations launched new cash initiatives and/ or expanded existing cash assistance. The operations adapted existing cash assistance, introducing new approaches and technology, designing new cash grants and targeting criteria to assist new vulnerable populations, developing exit strategies, increasing the use of digital payments, adjusting systems and complaints and feedback mechanisms and, where appropriate, aligning cash assistance with the government social assistance. Good practices are consolidated from 24 operations in the [UNHCR Cash Assistance and COVID 19: Emerging Field Practices I](#) and [II](#). UNHCR issued several cash guidance for the COVID response including for the different sectors such as shelter and education.

A [PDM analysis during COVID](#) highlights that a majority of cash recipients indicated a high satisfaction with cash assistance, that they could find what they needed in the market and that cash has helped to mitigate some of the negative impacts of COVID-19. However, the results paint a bleak picture of the well-being and protection of refugees and others of concern with 74% of them meeting only half or less of their basic needs.

A COLLABORATIVE CASH APPROACH

The UN Common Cash Statement agencies provided guidance and technical support to country operations, including a Trilateral (UNICEF/ UNHCR/ WFP) Data-Sharing Agreement and the [Minimum Core Data Set for the Purpose of Assistance](#). With the implementation of the [Guidance on Collaborative Procurement](#), more than 24 countries now use shared cash transfer mechanisms as opposed

to only a few countries in 2018. The seven focus countries progressed with the implementation of their UNCCS action plans. UNHCR and WFP advanced significantly on making their corporate systems (proGres and SCOPE) interoperable. For more information, see the [UNCCS Questions & Answers](#).

CASH - A PATHWAY TO INCLUSION AND PROTECTION

In 2016, digital payments to refugees, including access to bank and or mobile money, was limited to only a few countries in the operations where UNHCR provides cash assistance. In 2020, as a result of the cash institutionalization process, 47 countries have managed to negotiate access of which 32% has set up mobile money. See [Digital payments to refugees- A pathway towards financial inclusion](#), launched in December 2020. UNHCR also launched the Strengthening Cash and Protection Initiative, including further internal capacity-building, piloting and good practices on cash and protection.

AN ACCOUNTABLE APPROACH

14 operations¹ are now using *CashAssist* – UNHCR’s Cash Management System - to manage lists, payments, tracking and reconciliation for cash assistance. Some 20 operations were trained on its use and many are planned for roll-out early 2021, moving closer to the target of 70 operations using CashAssist by 2021. UNICEF will start using the system in 2021 building on joint development and adjustments in 2020 and a joint mission to Jordan.

UNHCR Global Cash Operations

Division of Resilience and Solutions

For more information: hqcash@unhcr.org

1 Greece, Rwanda, Jordan, Ethiopia, Kenya, Zambia, DRC, Ghana, Cameroon, Burkina Faso, Mexico, Costa Rica, Guatemala and Brazil.