

CASH ASSISTANCE IN 2024

Main Outcomes from Post Distribution
Monitoring





Chad. Cash distribution to displaced people after floods in N'djamena. © UNHCR

Summary

This document presents the findings of UNHCR's Post Distribution Monitoring (PDM) of cash assistance in 2024. Cash continued to be effective in responding to people's immediate subsistence needs, improving living conditions and overall well-being across operations. Cash remained the preferred modality of assistance by displaced populations, and overall satisfaction with cash was at 98%. Cash is a cost-effective direct assistance modality, with bank fees ranging from 1-3%, which makes it significantly cheaper to deliver than other forms of assistance. The findings, however, also highlight unmet basic needs and exacerbated protection risks requiring continued care and attention by both humanitarian and development actors.

The findings in this report are based on UNHCR's Post-Distribution Monitoring data. In total, 74 countries conducted PDM in 2024, and the results in this report are based on 38,713 household interviews between January 2024 and February 2025*. Some comparisons are made between the findings in previous years. These comparisons remain strictly indicative and can only be used to depict tendencies, given the different operational environments and sampling methodologies.

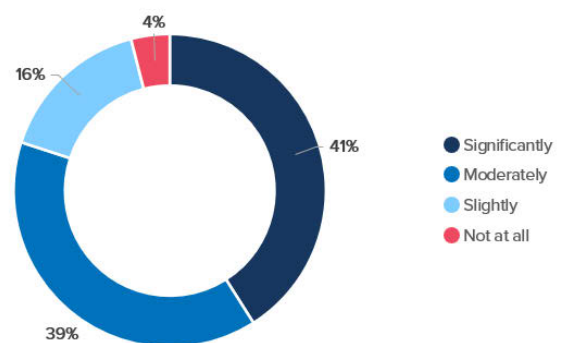
UNHCR's Cash Assistance in 2024

In line with the [Policy on CBI](#), UNHCR delivered USD 656 million of cash assistance to some 5.3 million people in need in over 100 countries. UNHCR used cash for a wide range of purposes, including protection, subsistence needs, education, shelter, health, and livelihoods. In addition to meeting pressing survival needs, cash also promoted sustainable responses. For example, UNHCR uses digital payments and beneficiary owned accounts, to enable refugees' financial inclusion. Cash is also used to promote or leverage access to national services, such as education, health and social protection schemes. In many countries, UNHCR's assistance complements governments' social assistance efforts and promotes the inclusion of refugees in broader social protection systems.

Cash is a key enabler for protection and well-being

Cash assistance continued to be critical for the wellbeing of displaced and stateless people in 2024. 98% of recipients reported satisfaction with UNHCR's cash assistance, of whom 55% said they were very satisfied. 96% of the respondents reported that cash improved their living conditions, which is in line with the findings in 2023 (95%). Of these, 41% stated that cash assistance significantly improved their living conditions, which is a notable increase as compared to 33% in 2023. 39% reported moderate while 16% reported slight improvements. Cash assistance also helped to reduce feelings of stress for all the surveyed households (95% in 2023), highlighting an important, positive psychosocial effect by cash assistance on their well-being.

Percentage of households reporting improved living conditions



**Countries that conducted PDMs in 2024 are: Afghanistan, Albania, Algeria, Argentina, Armenia, Aruba, Australia, Azerbaijan, Bangladesh, Belarus, Bolivia, Bosnia and Herzegovina, Botswana, Brazil, Bulgaria, Burkina Faso, Burundi, Cameroon, Chile, China, Colombia, Costa Rica, Democratic Republic of the Congo, Dominican Republic, Ecuador, Egypt, El Salvador, Ethiopia, Guatemala, Honduras, Hungary, India, Iraq, Islamic Republic of Iran, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lebanon, Libya, Malaysia, Mali, Mauritania, Mexico, Montenegro, Morocco, Mozambique, Myanmar, Niger, Nigeria, Paraguay, Peru, Rep. of Chad, Republic of Moldova, Republic of the Congo, Romania, Russia, Rwanda, Saudi Arabia, Serbia, Slovakia, Somalia, South Sudan, Sudan, Syrian Arab Republic, Thailand, Tunisia, Turkey, Uganda, Ukraine, Uruguay, Yemen, and Zambia. Data analysed in this report has been sourced from UNHCR PDM dashboard on 14 March 2025. The sampling methodologies and target populations vary, and the data is not strictly comparable or representative between countries or years.*

Moldova: Cash assistance in transition

Moldova continues to host a significant refugee population from Ukraine. UNHCR provides transitional cash assistance to newly arrived refugees for a two-month period to help them meet their immediate needs. Beyond this, UNHCR continues to provide targeted recurrent cash assistance for basic needs to highly vulnerable refugees, reducing their reliance on aid and supporting their economic integration. It has also helped pave the way for the inclusion of the most vulnerable refugees in Moldova's national social assistance schemes.

Since the outset of the crisis, 12 rounds of PDM results highlight that cash has consistently and overwhelmingly been the preferred modality of assistance, and that 94% of the households are satisfied with it. No households felt at risk of harm due to cash. Expenditures are primarily directed toward food (77%), health (63%), utilities (62%), rent (22%), and other essentials. Needs remain high and over 65% of the countries refugee populations remain vulnerable (source: UNHCR's Rapid Socio-Economic Profiling Exercise 2024). The PDM results show that more than half of cash recipients (58%) resort to livelihood coping strategies, including reducing essential expenditures (63%), using savings (56%), and, in some cases, skipping rent or debt payments (19%). UNHCR's cash assistance, albeit reduced as compared to the initial emergency response, continues to play a key role in ensuring the wellbeing of the vulnerable groups.



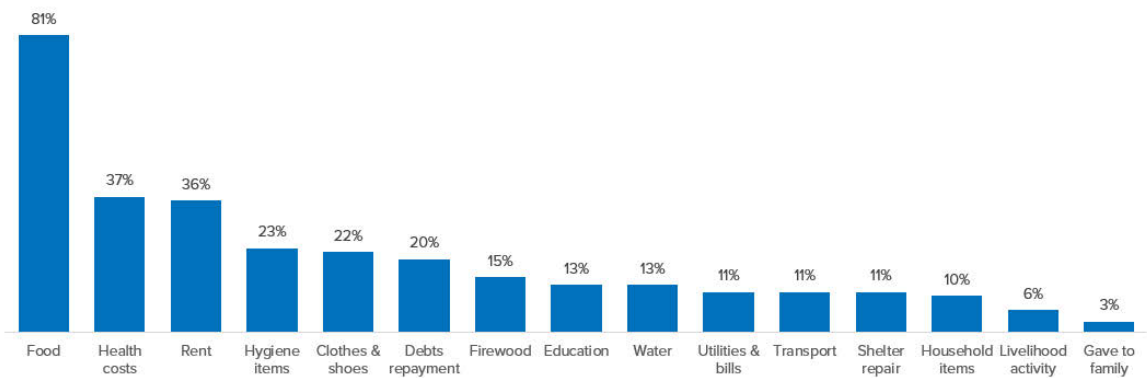
Moldova. UNHCR cash assistance helps refugees from Ukraine make ends meet. © UNHCR

Cash assistance also allowed almost three quarters of the recipient households, that were previously engaged in activities that could be risky or harmful for their wellbeing, to stop or reduce these activities. Households reported across the board that cash assistance allowed them to invest in the future of their children, by buying larger quantities and more diversified foods, paying for adequate shelter, repaying debts, and investing in healthcare and education in a way that would not have been possible without assistance.

Cash is used for basic survival needs

Cash assistance was a crucial safety net for displaced and stateless people, allowing them to meet their immediate basic needs. As in 2023, food, health, rent, hygiene items, and clothing were the largest expenditure categories in most operations, as shown in the graphic below. 20% of the households interviewed also used cash assistance to reimburse debt. As in 2023, investment in livelihood assets and productive capital remained at around 10%, with some variations between countries.

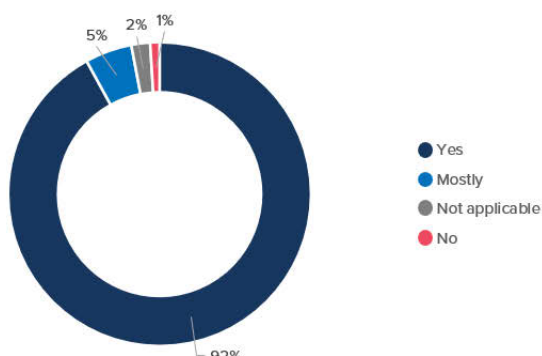
Top expenditures, based on % of households reporting the expenditure



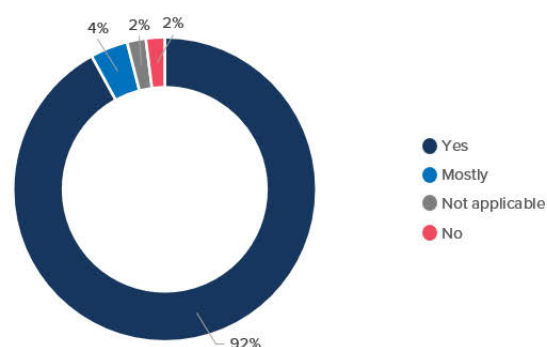
Items and services are readily available in the markets

97% of the households reported having access to key services and goods they needed in the local markets and shops suggesting an increase in access as compared to last year (85%). 96% reported being able to access items and services of sufficient quality, showing that markets were able to absorb any increase in demand due to cash assistance, including in emergencies and remote locations.

Items/services available in sufficient quantity



Items/services available at adequate quantity



Cash is the preferred modality of assistance, with high recipient satisfaction

A clear majority of UNHCR's cash recipients preferred cash or a combination of cash and in-kind as assistance modalities, and only 5% indicated a preference for in-kind assistance. Reasons for preferring in-kind or combination were mostly linked to cash assistance not being perceived as sufficient.

Only 3% of the surveyed households reported some challenges in receiving, keeping, or spending cash assistance, which marks a clear decrease from 11% in 2023 and 18% in 2022. Of these, most challenges related to problems with access code (1.5%), or poor service receiving cash (0.7%), indicating that recipients are comfortable with the process, including using digital payment means. 3% of households also reported feeling at risk when withdrawing, spending, or keeping the money at home.

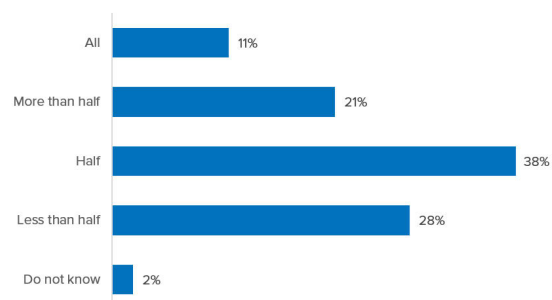
Pakistan: Cash for education to empower girls and foster long-term self-reliance

Pakistan has hosted Afghan refugees for over 40 years and is currently home to 1.4 million registered refugees. The ongoing humanitarian challenges have particularly affected Afghan girls, leaving their education uncertain. UNHCR's cash assistance has specifically focussed on expanding access to secondary schools and has enabled almost 1,000 girls to continue their education. While ensuring the continuity of education, cash assistance also aims to prevent early marriage, domestic responsibilities, and financial pressures that could lead to child labor. Selection for cash assistance is based on need, merit, and parental willingness to support their daughters' education. To receive cash support, students must obtain 70% attendance in school and must achieve above-average academic performance. The program has yielded positive outcomes, with a 93% retention rate. Beneficiaries have excelled academically and in co-curricular activities, shifting community perceptions toward girls' education positively. By empowering young women through education, cash assistance also fosters long-term self-reliance for the refugee communities.

Needs and protection risks remain significant despite assistance

While cash assistance has undeniably helped refugees and others of concern to cover parts of their survival needs, major gaps and protection risks remain. Overall, some 66% of the interviewed households could meet only half or less of their basic needs, while 32% reported that they could meet more than half of or all their basic needs. This is similar to 2023 when 30% of the surveyed households reported being able to meet more than half of their basic needs.

Ability to meet basic needs, per % of households

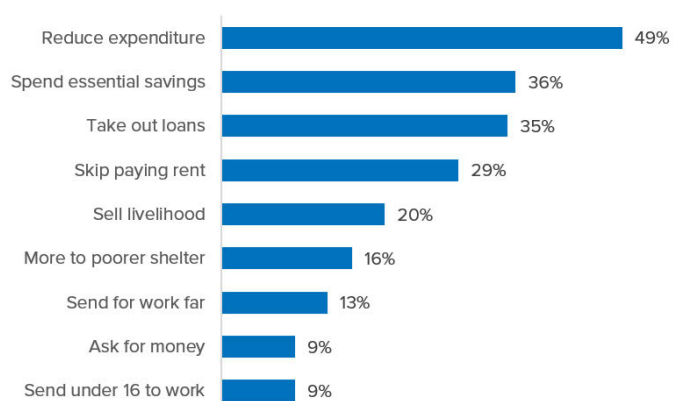


69% of the surveyed households engaged in one or more negative coping mechanisms to meet their basic needs, which shows a deteriorating trend compared to 2023, when 60% of respondents reported using negative coping strategies. There was some variation in the use of negative coping strategies, ranging from almost none to 100% of households engaging in coping strategies in some countries. The situation is particularly concerning for refugees due to limited rights (i.e., freedom of movement, right to work, access to land etc.), affecting their ability to engage in sustainable livelihoods.

Displaced and stateless persons engaged in various coping mechanisms to make ends meet. While reducing food expenditures was the most common coping strategy (49%), 35% of the surveyed households spent essential savings (destined, for example for, health, education or shelter) to meet immediate survival needs and 35% took out new loans indicating immediate and/or mid-term protection risks. 29% skipped paying rent putting them at imminent risk of eviction and 20% sold livelihoods assets, which have negative, long-term socio-economic consequences. As per more severe coping strategies, 9% resorted to begging and another 9% to child labour.

Despite the positive impact of cash assistance, the economic and protection risks demonstrate a need for continued investment in humanitarian assistance, coupled with robust protection interventions and case management, as well as significant investment in displacement settings by both humanitarian and development actors.

Coping strategies, per % of households use**



Burundi: Emergency cash assistance for flood-affected populations

In early 2024, Burundi experienced severe flooding due to heavy rainfall, displacing thousands of individuals, damaging homes, infrastructure, and critical resources. Swift humanitarian assistance was required to support the affected population, including refugees, internally displaced persons, and host populations. Cash was distributed using mobile money platforms, facilitating safe, quick, and efficient transfers, particularly in remote and hard-to-reach areas.

Cash was used to cover immediate subsistence needs, including food, clothing, pay rent, and access healthcare. Some 20% also invested in farming or small livestock. The assistance was used rapidly after the reception, and the overall satisfaction was high. 98% of respondents, irrespective of gender, did not feel in any risks or physical danger linked with the assistance. Despite the floods, a vast majority (85%) of the recipients were able to find the items and services needed in the local markets.

Iraq: Alignment of UNHCR's cash assistance with Government's social safety net

UNHCR provides multi-purpose cash assistance (MPCA) to assist the most vulnerable refugees and asylum-seekers in Iraq to meet their basic survival needs-including food and rent. The assistance is distributed through iris biometric authentication systems ensuring accuracy, efficiency, and speed in the distribution process. Refugees whose iris were not registered yet or who had iris problems, received assistance through mobile wallets. The targeting approach and transfer value methodologies are aligned with the government social safety net programme – a possible pathway for inclusion of forcibly displaced populations in government social safety net programme.

Key findings from the PDM survey indicate that cash is used for basic survival needs, with top spending priorities being rent, food, and health, followed by utilities and debt repayment. Some 22% of the recipients also gained access to productive assets. Desired items and/or services were available in the markets, and almost 100% indicated being satisfied with the process of receiving cash assistance. However, only 13% reported being able to meet all their basic needs while 72% of households reported being able to meet half or less of their basic needs.

***Data on other alarming protection-related coping strategies, such as GBV and early marriage, are not collected here as they require a specialised case management approach.*

South Sudan: Life-saving cash assistance for conflict-affected populations

South Sudan was confronted with compounding humanitarian crises in 2024, with over 250,000 refugees fleeing conflict in Sudan and catastrophic flooding internally displacing thousands of families. UNHCR launched emergency cash assistance to enable households to prioritize their essential subsistence needs through flexible financial support.

Households used the cash predominantly for lifesaving needs, such as food, shelter, and health. The intervention delivered measurable outcomes, such as , 84% of households reported reduced hunger and 76% avoided sales of assets or skipping meals. 90% of recipients affirmed that the cash assistance addressed their most urgent needs. Due to the challenging situation and the flooding, some 20% of the recipients experienced some delays in accessing their cash. As a lesson learnt, the operation is looking at further partnering with mobile network operators to improve speed and coverage of assistance delivery.



South Sudan. Enrolment of emergency affected families for cash assistance. © UNHCR

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FRONT COVER: Jordan. Monthly cash assistance remain
essential for many refugee families © UNHCR



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