

Cash Assistance in 2025

Main Outcomes from Post Distribution Monitoring



Sudanese refugee at the Amnabak site in Chad receiving cash for education ©UNHCR/Bienvenu Daldigué

Summary

This report presents key findings and outcomes from UNHCR’s 2025 Post Distribution Monitoring (PDM) of cash assistance. It confirms that cash remained efficient and effective in addressing people’s most critical needs in emergency and protracted situations, contributing to overall well-being and improved living conditions. UNHCR effectively delivered lifesaving cash to 100% of countries where an emergency was declared and contributed to returns in 15 countries. Displaced communities favoured cash over other forms of support, with 89% expressing satisfaction with this modality. Yet, the results highlight persistent protection risks and gaps in meeting the most immediate needs, particularly in a context of constrained funding.

The findings in this report are based on UNHCR’s Post Distribution Monitoring data. In total, 65 countries conducted PDM in 2025. The findings in this report are informed by 26,816 household interviews between January 2025 and February 2026.¹ Comparisons are made with findings from previous years but remain strictly indicative and can only be used to depict tendencies, given the different operational environments and sampling methodologies.

¹ Countries that conducted PDMs in 2025 are:

Afghanistan, Albania, Algeria, Argentina, Armenia, Bangladesh, Belarus, Bosnia and Herzegovina, Botswana, Brazil, Bulgaria, Burkina Faso, Burundi, Central African Republic, Chile, China, Colombia, Democratic Republic of the Congo, Ecuador, Egypt, El Salvador, Ethiopia, Georgia, Honduras, India, Indonesia, Iraq, Islamic Republic of Iran, Jordan, Kenya, Kyrgyzstan, Lebanon, Libya, Malesia, Mali, Mauritania, Mexico, Morocco, Mozambique, Myanmar, Namibia, Niger, Nigeria, Pakistan, Paraguay, Peru, Plurinational State of Bolivia, Rep. of Chad, Republic of Moldova, Romania, Russia, Rwanda, Serbia, Somalia, South Sudan, Sudan, Syrian Arab Republic, Thailand, Tunisia, Türkiye, Uganda, Ukraine; Uruguay, Yemen, Zambia. Data analyzed in this report have been sourced from UNHCR PDM dashboard on 20 Feb 2025. The sampling methodologies and target populations vary, and the data is not strictly comparable or representative between countries or years.

UNHCR's Cash Assistance in 2025

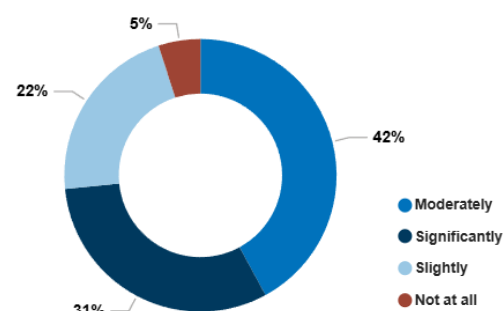
Amid rising needs, severe funding cuts put further strain on humanitarian support, leading to a 30% reduction in UNHCR cash assistance. Despite this, UNHCR rolled out its CBI Policy, prioritizing cash as the primary response modality, delivering over USD 450 million in cash assistance to more than 4.5 million people across some 100 countries. Respondents having faced reduced cash grant values reported worsening living conditions (12% deterioration), lowered ability to meet basic needs (33% decline) and rising reliance on coping strategies (up to 20%). The suspension of assistance also resulted in serious coping strategies, with 12% of respondents in countries that monitored well-being after cash reduction engaging in risky coping.

In 2025, cash was used for a wide range of purposes, including protection, life-saving needs, education, shelter, health, and livelihoods. It was also leveraged to enhance access to national systems, such as education, health, and social protection schemes. In some contexts, UNHCR cash assistance complemented government social assistance efforts and promoted the inclusion of refugees in broader national protection and financial inclusion systems.

Cash improved living conditions and strengthened protection

Cash assistance was critical for the wellbeing of displaced and stateless people in 2025. 89% of respondents reported satisfaction with cash assistance, of whom 46% said they were very satisfied. 95% said that cash improved their living conditions (as opposed to 96% in 2024) of whom 31% stated a significant improvement, and 42% moderate improvement. Cash assistance also helped to reduce feelings of stress for 94% of surveyed households (96% in 2024), highlighting an important, positive psychosocial effect of cash assistance on their well-being.

Cash assistance also enabled improved living conditions for almost three quarters of the recipient households. 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.

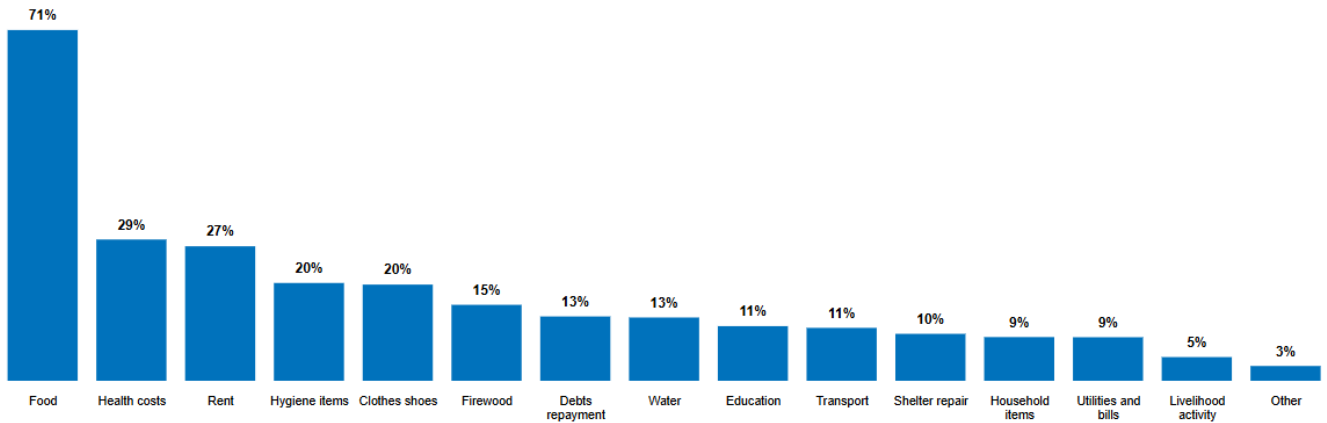


% of households reporting improved living conditions

Cash was used to meet life-saving and critical needs in emergencies

Cash assistance was a crucial safety net for displaced and stateless people, allowing them to meet their most critical needs. As in 2024, food, health, rent, hygiene items, and clothing were the largest expenditure categories, as shown in the graphic below. 13% of the households interviewed also used cash assistance to reimburse debt; a decrease from 20% in 2024, indicating that more cash was allocated to the most immediate critical needs.

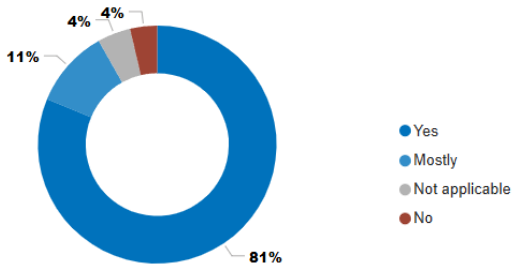
Top expenditures, based on % of households reporting the expenditure



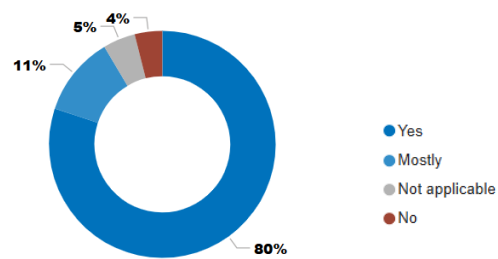
Items and services were readily available in the markets

91% of the households reported having access to required key services and goods of adequate quality in the local markets and shops. 92% reported being able to access items and services in sufficient quantity, 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 quality



Cash remained the preferred assistance modality, with strong recipients' satisfaction

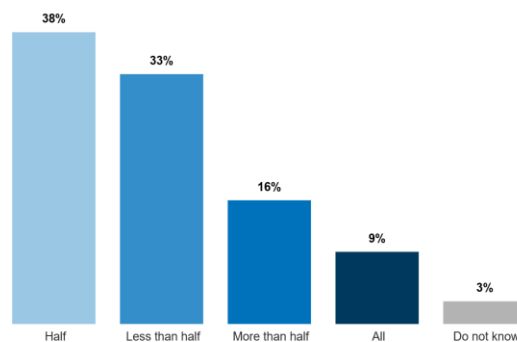
A clear majority of UNHCR's cash recipients preferred cash or a combination of cash and in-kind as assistance modalities, and only 8% indicated a preference for in-kind assistance. Following the significant reduction in funding, reasons for preferring in-kind or a combination were often linked to cash assistance not being perceived sufficient in amount.

Only 2% of the surveyed households reported some challenges in receiving, keeping, or spending cash assistance, which highlights a steady descending trend from 18% in 2022. Most challenges related to encounters with a registered person not being available (0.9%), or problems with accessing codes (e.g. PIN code) (0.7%), or poor service receiving cash (0.7%). These findings indicate that recipients are comfortable with the process, including using digital payment means. 3% of the households also reported feeling at risk when withdrawing, spending, or keeping the money at home, mostly related to fear of assault, robbery or harassment.

Significant needs and protection risks persisted despite the assistance provided

While cash assistance has undeniably helped refugees and others of concern to cover parts of their survival needs, major gaps and protection risks remain. Some 71% of the respondents could meet only half or less of their basic needs, while 25% reported meeting more than half or all their basic needs. This reflects deterioration compared to 2024, when some 66% of the interviewed households could meet only half or less of their basic needs.

Ability to meet basic needs, per % of households



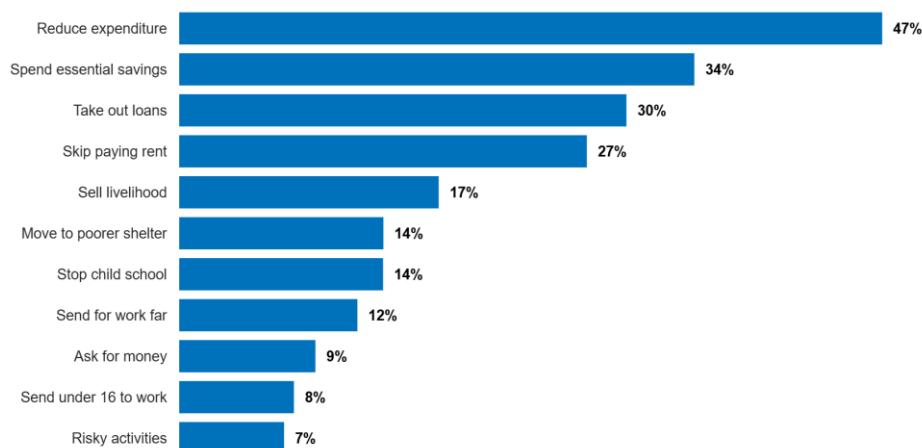
66% of the surveyed households engaged in one or more negative coping mechanisms to meet their basic needs, which is less than

the 2024 findings (69%) but still 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 figure significantly increases in countries with declared emergencies, where the percentage of households engaging in one or more negative coping strategies rose to 73%. 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.

Use of coping strategies, per % of households

66% of households engage in one or more **negative coping strategies** in the last 4 weeks

Breakdown by coping strategy



Displaced and stateless persons engaged in various coping mechanisms to make ends meet. While reducing food expenditure was the most common coping strategy (47%), 34% of the surveyed households spent essential savings (for example on health, education or shelter) to meet immediate survival needs, and 30% took out new loans indicating immediate and/or mid-term protection risks. 27% skipped paying rent putting them at imminent risk of eviction and 17% sold livelihoods assets, which have negative, long-term socio-economic consequences. Additionally, respondents engaged in the most severe coping strategies, such as resorting to begging (9%) and child labour (8%).² The adoption of severe coping strategies was significantly higher in countries with emergency declarations in 2025, where 27% of respondents sold their livelihood assets, 12% reported risky activities, and a significantly higher number of respondents engaged in the most severe coping strategies, such as 15% resorting to child labour and 10% to begging. Despite the positive impact of cash assistance, protection risks demonstrate a need for continued investment in humanitarian assistance, coupled with robust protection interventions and case management, along with investment in displacement settings by both humanitarian and development actors.

Moldova: The reduction of the cash assistance value negatively impacted refugees

UNHCR provided monthly Multi-Purpose Cash Assistance (MPCA) to vulnerable refugee households in Moldova, supporting 8,500 households (17,500 refugees) as of March 2025. Due to an unexpected funding gap, UNHCR reduced the monthly transfer amount by 26% from 2,200 MDL (approximately USD 124) to 1,625 MDL (approximately USD 92) per person starting April 2025—to maintain coverage and avoid excluding highly vulnerable families. UNHCR conducted an ad-hoc PDM survey, comparing results between three previous PDM rounds. The ad hoc PDM pointed to fewer households having reported improved living conditions (down 12 points) and reduced stress (down 28 points), while reliance on negative coping strategies rose from 60% to 80%. Only 12% of households could meet all basic needs, a drop of 33 points, highlighting growing difficulties affording essentials like healthcare, clothing, and transportation. Feedback from the UNHCR-supported helpline confirmed increasing psychological distress and harmful coping behaviors. Overall, the results underscore the need for renewed donor support to maintain refugees' dignity, stability, and protection in Moldova.



Recipients of UNHCR cash assistance in Moldova Refugee Accommodation Centre @ UNHCR

² 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.

UKRAINE: UNHCR cash and government social protection addressed harsh winter conditions

UNHCR provided winter cash assistance to vulnerable people in frontline and border areas of Ukraine, where families are living through severe hardship and rely heavily on solid fuel to keep their homes warm during winter. Through collaboration with the Ministry for Reintegration (MinRe), UNHCR supported 152,382 vulnerable persons remaining within a 10 km zone from the Russian border or line of contact. A second collaboration with the Ministry of Social Policy and the Pension Fund (PFU) reached 96,637 persons registered with the PFU (elderly, disabled, large families with children) not covered by the activities with MinRe. The payments were issued in different batches from October 2024 to February 2025. According to the PDM results, preference for cash remained strong (86%), with PFU beneficiaries showing slightly higher preference (88%) than MinRe (84%). Most households used the assistance for fuel (89%); and 87% covered at least three months of heating. The programme improved living conditions for 82%, reduced stress for 71%, and helped 75% stay warm, though only 9% could fully meet their basic needs. Satisfaction was high (96%), and 99% felt safe.



Fedir received winter cash assistance from UNHCR and purchased enough wood for winter. ©UNHCR/Iryna Tymchyshyn

Syria: Cash assistance for Syrian returnees enhanced protection, living conditions and well-being

UNHCR provided targeted one-off cash assistance to vulnerable Syrian refugee returnees to help them meet basic needs and support immediate stabilization upon return. More than 36,000 returnee families (116,000+ individuals) received a one-off USD 600 cash grant upon arrival. 6,353 vulnerable individuals—including IDPs, IDP returnees, refugee returnees, and host community members—received shelter repair grants ranging from USD 1,300 to 3,500, depending on the level of damage to their homes. UNHCR also delivered livelihoods cash support to 1,439 households, amounting to a total of USD 2.2 million, enabling families to start income generating activities, strengthening their self-reliance. In coordination with the Central Bank of Syria, UNHCR enhanced secure cash delivery mechanisms and became the first agency authorized to provide cash assistance in USD. The PDM results indicate that cash assistance significantly improved wellbeing: 99% preferred cash, 96% reported improved living conditions, and 94% experienced reduced stress. Households primarily spent cash on food (72%) and shelter needs (48%), including rent and repairs. Yet, 71% could cover less than half of their basic needs, leading many to adopt coping strategies, such as reducing essential expenditures (81%), taking loans (58%), skipping rent (41%), or withdrawing children from school (20%).

AFGHANISTAN: Frequent PDM strengthened UNHCR cash assistance

UNHCR delivered cash assistance to vulnerable populations in Afghanistan—including refugees, asylum seekers, returnees, IDPs, and host communities—to meet essential protection and well-being needs. Different PDM rounds throughout the year ensured that programme effectiveness was monitored over time. The frequent PDM captured a significant shift in cash delivery methods, from 92% collecting cash at distribution points in Q1 to 92% receiving prepaid cards in Q2. Comparing PDM rounds in 2025 also shows improved market access: in Q1, 66% reached markets within one hour and 6% took over two hours, while in Q2, 28% reached markets in under 15 minutes, 26% in 15–30 minutes, 21% within one hour, and only 8% exceeded two hours. Overall, most respondents (91%) reported that required items were available, 3% partially available, and 6% not applicable. Nearly all respondents (99%) reported high satisfaction with the cash-out process, and 96% said the assistance positively influenced household decision-making. Overall, 93% reported improved living standards, including 47% significant improvement, 26% moderate, 20% slight, and only 7% no improvement.

Ecuador: Digital cash assistance met the most urgent needs in the early phase of displacement

In 2025, UNHCR Ecuador provided multipurpose cash assistance (MPCA) amid funding reductions and a shrinking humanitarian presence. Digital cash assistance, delivered via prepaid bank cards over three months, helped refugees, asylum-seekers, and other displaced households meet urgent basic needs early in the displacement. The PDM shows positive impact: over 91% of households reported improved living conditions and reduced stress. The cash delivery mechanism was safe, reliable, and widely accessible, though rising food prices and a gap between assistance and the Minimum Expenditure Basket limited purchasing power. Negative coping strategies remained at alarming levels with 97.7% of households reporting at least one such strategy, including reduced food consumption, skipped rent, and protection risks for children. Communication and accountability mechanisms performed well, though awareness of feedback channels could improve. Most recipients (96%) preferred cash assistance for its flexibility. MPCA remains critical for short-term stabilization, but complementary interventions in livelihoods, protection, and social support are essential in the context of ongoing economic and humanitarian challenges.

CHAD: Emergency cash assistance supported cholera prevention in refugee camps

Faced with the massive influx of Sudanese refugees since 2023, Chad is experiencing a major humanitarian crisis, including a cholera outbreak in July 2025. To address this outbreak, UNHCR and partners scaled up cash assistance, assisting 526,849 displaced with cash for soap. This PDM survey covered 11 refugee camps across 4 provinces and a representative sample of 3,000 households. The beneficiary profile shows strong female majority (85%) and a young population (61% under 18). The households included a high proportion of persons with disabilities (69%). Overall satisfaction with cash was high: 87% of beneficiaries were satisfied, and 85% viewed the cash distribution process positively. The local markets functioned well according to 85% of households. 93% of respondents reported improved living conditions and 90% reduced stress. For future assistance, 41% prefer cash, 29% prefer a hybrid model (cash + in-kind), and 29% prefer in-kind support only.



Sudanese refugee at the Iridimi site in Chad receiving cash for education ©UNHCR/Bienvenu Daldigué

NIGER: UNHCR cash addressed immediate needs and resilience to extreme weather events

Niger continued to experience a substantial influx of forcibly displaced populations, including from Nigeria, Mali, Burkina Faso, Algeria and Libya. Recurring cycles of extreme weather events further heightened the vulnerability of affected communities and eroded already fragile livelihoods. Owing to its flexibility, cash assistance enabled almost 185,000 people to meet their most immediate and essential needs. PDM findings indicate that beneficiaries primarily allocated assistance to food (91%), followed by shelter repairs (64%), access to water (39%), the purchase of hygiene items (26%), and clothing and footwear (16%). The psychosocial impact of the assistance was equally important, with 99% reporting a significant or moderate reduction in stress levels as a direct result of cash assistance. Cash assistance also had a considerable positive effect on shelter conditions. Nearly eight out of ten beneficiaries were able to repair or upgrade their shelters and latrines through the purchase of construction materials, rehabilitation of existing structures, or expansion of living spaces. A substantial number of households used part of the assistance to initiate or strengthen resilience-building activities, such as small businesses, market gardening, and livestock rearing, thereby enhancing their capacity for longer-term self-reliance.

UGANDA: Monetization of cash assistance strengthened UNHCR's emergency response

In 2025, Uganda had an influx of 145,000 refugees from the Democratic Republic of Congo. UNHCR provided a combination of cash assistance (one-off transferred via mobile money) and Core Relief Items (CRIs) to support new arrivals to settle in the country. CBI proved to be a critical tool for decongesting reception centers, reducing operational pressure, and supporting a more dignified reception for new arrivals. The PDMs conducted in 2025 targeted 1,441 households no more than 4 weeks after cash delivery. Most refugees (86.4%) preferred cash/in-kind combo over in-kind thanks to the flexibility of cash. Over 92% could find items in the required quantity and quality in local markets. 4.9% felt unsafe withdrawing, keeping or spending their assistance, and fewer than 1% reported household disagreements on the use of cash assistance. Cash contributed to positive outcomes: improvements in food access (78%), improved living conditions (67%), improved households' relations (95%), and reduced feelings of stress (60%). Only 48% met at least half of all basic needs, with 65.6% resorting to some form of negative coping mechanism. The PDM indicates a growing recognition of cash as a more flexible and context-appropriate form of support for most households – offering limited risks and greater outcomes and well supported by existing markets and financial infrastructure in Uganda.

SUDAN: UNHCR provided vulnerable Sudanese returnees with cash and protection

UNHCR Sudan provided 11,750 returnees with cash assistance enabling them to cover immediate shelter, food, transport, and medical costs including other critical needs of women and children of returnees. UNHCR prioritized persons with specific protection needs, such as persons with disabilities, persons with special medical condition, elderly, grandparents with small children and other vulnerable groups. Following the liquidity challenges in Sudan in previous years and opportunities for financial inclusion, UNHCR prioritized cash delivery through bank accounts (68%). The cash in hand (32%) modality was only used where individuals lacked documentation or valid IDs for opening bank accounts. Findings from the PDM exercise conducted in May 2025 indicated that 97% of respondents showed a strong preference for cash assistance over other forms of aid. The cash was mainly used to meet immediate needs such as food (91%), health expenditures (47%), water (26%) and debt repayment (19%). Overall satisfaction was high, though some beneficiaries reported challenges with repeated bank visits and occasional delays in accessing funds. In support of financial inclusion, 237 households (representing 520 individuals) were assisted to open new bank accounts during this intervention.



Digital Cash Assistance to Returnees in Northern State, Sudan ©UNHCR

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