

Cash for Return

Providing choice and opportunity for returning refugees and internally displaced persons

UNHCR has delivered hundreds of millions of cash assistance to returning refugees and internally displaced persons (*hereinafter* returnees). In 2025, UNHCR transferred **USD 56M** in **15 countries**[1]. **52%** of the returnee **cash recipients were female** and digital cash (i.e. prepaid cards, bank and mobile money accounts) was the most common transfer mechanism in line with UNHCR's [CBI Policy](#). Returnees used cash to pay for transport, basic items, food, shelter, and reintegration costs, such as obtaining personal documentation, rebuilding houses, and education. **Cash helps returnees to prioritize what is critical to support rebuilding their lives and make the return sustainable.**

[1] Afghanistan, Burundi, Central African Republic, India, Jordan, Lebanon, Nigeria, Rwanda, Somalia, South Sudan, Sri Lanka, Sudan, Syrian Arab Republic, Türkiye, and Ukraine.



15 countries



US 56M



USD 1
generates
USD 2



DID YOU KNOW?

UNHCR has been a pioneer in cash assistance for return and started large-scale cash assistance programmes to support the voluntary return of refugees already in the 1970s.

Helping 115,000 Syrian returnees

UNHCR Syria delivered in 2025 one-off grants to **115,000 Syrian refugee** returning. **99%** of interviewed cash recipients said **cash was their preferred modality**, and **94%** reported **reduced feeling of stress**. Expenditures on shelter (48%), including rent and shelter repairs, ranked among the highest use, thus improving housing conditions and make the return more sustainable. **96% of households reported that cash assistance improved their living conditions.** UNHCR and partners utilize the Refugee Assistance Information System (RAIS), a secure real-time platform facilitating coordinated delivery, de-duplication, and effective tracking of assistance and referrals. The use of a WhatsApp account increased communication access from 30% to 70%. UNHCR also supported Syrian refugees returning from host countries through cash assistance programmes in **Jordan, Egypt, Lebanon and Türkiye**, assisting some **81,500 returnees with USD 12,4 million.**

Cash for reintegration for refugee returnees in Burundi

In Burundi, in 2025, UNHCR provided **USD 3.4M** in cash for return and reintegration to over **17,500 returning refugees**. It supported transport for spontaneous returnees and reintegration grants for eligible returnees. Some 65% of returnees came from Tanzania while the rest from the Democratic Republic of Congo. **42%** of cash recipients said they used it for **rent** while **49%** for **housing** and **33%** for **purchasing land**, laying the ground for sustainable return. Repatriated women (56%) were able to save part of the cash assistance more than repatriated men (37%). Overall, **87% of cash recipients said that the cash improved their standard of living.** 58% of the respondents were able to open a bank account, a mobile money account, or another official account, including 64% men and 54% women. **This demonstrates how cash for return is also a vehicle for financial inclusion.**

Supporting Sudanese returnees most in need through cash assistance

UNHCR Sudan provided **11,750 refugee returnees** with cash assistance covering immediate shelter, food, transport, and medical costs. UNHCR prioritized **persons with specific needs**, including persons with disabilities, persons with special medical condition, elderly, and other vulnerable groups. Due to liquidity challenges and to create opportunities for financial inclusion, **UNHCR prioritized delivery through bank accounts (68%)**. Cash in hand (32%) modality was only used in cases of the lack of documentation or valid IDs for opening bank accounts. **97%** of respondents from post-distribution monitoring had **strong preference for cash** over other modalities of aid, and they mainly used it to meet immediate needs. **The provision of cash led to greater efficiencies.**

Cash contributes to local economies and social cohesion

Using cash for return increases social cohesion and stimulates the local economy in the areas of return. Studies in several countries show that cash delivered to displaced or returned populations produces an income multiplier for host communities. A UNHCR evaluation in 2025 of cash in Moldova concluded that every **USD 1 of cash generated over USD 2 in household income**. **Cash is a win-win** for those who receive it and for the communities where people spend the money.

Cash proved to be cost efficient

Cash assistance is a very cost-efficient and effective assistance modality with bank charges for UNHCR at 1,6% in 2025. Cash reduces operational overhead, transport and storage expenses, aligning with donor expectations for lean and efficient aid delivery. UNHCR's cash assistance has robust monitoring and tracking systems, ensuring funds are used as intended and reducing risks of fraud and diversion. UNHCR collects real-time and post-distribution monitoring data on spending patterns, household outcomes and impact, allowing for clear, evidence-based reporting.

Cash for transport and restarting lives in Afghanistan

UNHCR Afghanistan provided cash to Afghan returnees when returning mostly from Pakistan and Iran. It covered transport back home and for restarting lives. Food, transportation and shelter remained the main use. **A majority (93%) of respondents reported a noticeable improvement in their living standards.** By monetizing shelter construction and repair, UNHCR Afghanistan saved around USD 1,961,400; in-kind for shelter was 32.7% more expensive than cash. USD 481,000 was saved through the cash assistance provided to refugee returnees by reducing Financial Service Provider fees when introducing a new blockchain-based aid delivery system. **72%** reported that their **stress levels were reduced** thanks to the cash. The PDM findings revealed that **78%** of respondents **reported having a bank or mobile money account**; a vehicle for further financial inclusion. Yet, only 16% reported availability of access to loans or credit.

