

# UNHCR and CASH ASSISTANCE

UNHCR Cash Based Interventions Section  
 Division of Resilience and Solutions



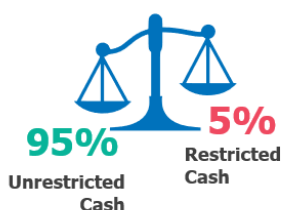
**USD 650M**  
 Delivered  
 Cash Assistance



**6M**  
 Individuals assisted



**100**  
 Countries covered



**USD 445M**  
 Delivered through  
 CashAssist



**38%**  
 Delivered through  
 refugee-owned  
 accounts



**95%** of cash recipients  
 feel that **cash** improved their  
 living conditions and well-being



**17 Cash Working Groups**  
 Co-chaired, as well as the  
 Global Cash Advisory Group

Figures are provisional, and the final figures will be provided at the end of March.

## Key Highlights

- UNHCR delivered more than **USD 650M** in cash assistance to some **6M people** in 100 countries.
- **95%** of the cash was **unrestricted**, providing the choice to recipients in line with the [CBI Policy](#).
- UNHCR's largest operations delivering cash assistance were in **Ukraine, Lebanon, Jordan, Moldova, Afghanistan, Yemen, Iraq, Egypt, Syria, and Mexico**.
- **38% received** digital cash through their **own bank** and/or mobile money accounts, a **2% increase** from 2023 and a pathway to financial inclusion.
- UNHCR implemented **common cash arrangements** with its partners in **30 countries**, whereby cash recipients were provided cash through the same transfer mechanisms.
- UNHCR implemented and documented **cash and sustainable responses** in **Jordan, Uganda, Ukraine and Ukraine-crisis-affected countries, Costa Rica, Egypt, Iraq, Mexico, Moldova, Zambia, and Afghanistan**.
- **Based on its award-winning innovative use of blockchain technology** in the disbursements of cash assistance in Ukraine, UNHCR rolled out the approach to Argentina.
- UNHCR issued guidance on [Cash & Shelter](#); **Cash & Education**; **UNHCR's Approach to Cash and Protection**.
- UNHCR conducted cash preparedness in **90% of countries** at risk of displacement.
- UNHCR used cash to **prevent and respond to climate shocks**.
- Accountable for cash coordination in refugee settings, UNHCR successfully improved the work of Cash Working Groups (CWGs) in refugee settings, strengthening leadership by local actors.

## Outcomes for the people

The preliminary analysis of **UNHCR's unique global post-distribution monitoring (PDM)** data highlights that over 95% of cash recipients feel that cash improved their living conditions and well-being and remains their preferred assistance modality. Yet, needs remain significant. Around 65% of the interviewed households reported meeting only half or less of their basic needs, and over 70% of the households engaged in negative coping mechanisms in the four weeks following cash delivery.

## Cash and Protection

UNHCR developed a **Definition and Approach to Cash and Protection**, trained more than 400 key staff, and shared experience from 10 countries. UNHCR developed guidance on promoting ways for **women to be considered as primary cash recipients on behalf of the household**, therefore providing them with equal opportunities as men while strengthening their financial inclusion and empowerment. It presents inspiring examples from **Ecuador, Mauritania, the Democratic Republic of Congo, Uganda and Iraq**. UNHCR also included in guidance CBI as a *key modality to facilitate access to assistive technology and rehabilitation*.



## Cash Delivery through Blockchain Technology

UNHCR Ukraine and Argentina implemented the innovative use of blockchain technology to deliver cash amounting to more than **USD 4.6M since December 2022**. The cash was used for basic needs, livelihoods, protection, and shelter. In Argentina, 80% of the cash was allocated for business start-ups. The blockchain technology provides **real-time traceability of funds for UNHCR at zero cost**.

## Cash and Sustainable Response

UNHCR used cash to enhance the **Sustainable Responses** objectives through the following ways:

1) Used cash to enhance digital payments and financial inclusion. 38% of cash recipients received the cash through their own bank/mobile money account; 2) Promoted cash for access to national services, including health, WASH and education; 3) Leveraged cash to entry people in social protection; 4) Used cash to increase protection, resilience & self-reliance; 5) Supported cash for return & social cohesion; 6) Used cash to save costs & contribute to local economies & development; 7) Transitioned responsibly from cash when viable exit strategies were in place.

## Emergency Cash and Climate Shocks

UNHCR conducted cash preparedness in 90% of countries with significant displacement risk. Lessons learnt in **Yemen, South Sudan, Mauritania, Brazil, and West Africa** on using cash to prevent/ respond to climate shocks highlight the efficiency and speed of cash responding to climate shocks and its support for early recovery. Preparedness was key to success, including procuring financial services early on with digital payments being particularly efficient. In flood responses, cash was used for emergency shelter and rehabilitation.

## Cash Coordination

Two years into the new cash coordination model for which UNHCR is accountable in refugee settings, the Global Cash Advisory Group (CAG) commissioned a review of the transition: UNHCR was praised for its commitment and cash expertise in transitioning to the new model with a new training, and a cash coordination checklist; UNHCR made significant institutional efforts to promote cash coordination and localization with 83% of CWGs having a local co-chair; UNHCR developed with the CAG the Quality Cash Coordination Framework, including a global CWG dashboard; UNHCR prioritized cash coordination despite budget constraints, and successfully pursued its multi-functional team approach to coordination functions.

## Priorities Ahead

With shrinking humanitarian funding and growing needs, UNHCR will continue implementing the Policy on CBI with an emphasis on increasingly using cash as the primary modality to respond in emergencies and improving quality in its design. UNHCR will leverage cash as a vehicle for protection and sustainable responses. Monitoring and evaluation, and innovative approaches, will remain important along with a strong focus on the quality of cash assistance and continued strengthening of our partnerships.