

# Cash-Based Interventions

## 2025 Annual Report

### Key Highlights

- UNHCR delivered some **USD 450M** in cash assistance to more than **4M people** (53% female) in **100 countries**.
- **95% of the cash was unrestricted**, providing the choice to cash recipients as per the [CBI Policy](#).
- Cash assistance is a very **cost efficient modality** with only **1-3 % in bank fees**.
- UNHCR's largest cash operations were **Ukraine, Lebanon, Jordan, Moldova, Afghanistan, Yemen, Iraq, Egypt, Syria, and Sudan**.
- **96%** of recipients were overall satisfied with the cash, and it was the **preferred cash modality of 91%**.
- **100% of declared emergency countries** distributed some **USD 193 M in survival cash**.
- UNHCR provided **56M for return in 15 countries** in above all **Syria and Afghanistan**.
- UNHCR implemented **common cash arrangements** with its partners in **31 countries**, whereby cash recipients were provided cash through the same transfer mechanisms.
- UNHCR launched **[guidance promoting women to be primary cash recipients for household grants](#)**.
- UNHCR and WFP launched the **[Responsible Cash Toolkit](#)** with over **200 cash tools** to strengthen protection, women empowerment and financial inclusion.
- UNHCR's Cash Management System – **CashAssist** – channeled **96% of UNHCR's cash volume** with **74 countries** using the system; a **26% increase** since December 2024.
- As co-chair of the global **Cash Advisory Group**, UNHCR led coordinated cash responses with **89%** of Cash Working Group members confirming that CWGs **met ToRs** and **81%** affirming **inclusive leadership**.



**4M people  
reached**



**USD 450M  
distributed**



**100 countries**



**96% satisfied with  
assistance received**



**100% of declared  
emergencies used cash**

### Outcomes for the people

UNHCR's unique global post-distribution monitoring (PDM) data\* in over 60 countries highlights that **95%** of cash recipients feel that **cash improved their living conditions** and a **majority (91%)** said **cash** is their **preferred assistance modality**. **73%** of the interviewed reported **meeting only half or less of their basic needs**, and **67%** engaged in coping strategies to survive, such as moving to poorer shelter.



\*Final figures will be available in March 2026.



## CASH IN EMERGENCIES

Operational experience from emergencies highlights that UNHCR can quickly respond to emergencies with cash assistance, especially, but not only, where emergency preparedness actions have been completed or where existing cash could be expanded. **100% of emergency declared countries** provided **USD 193M worth of survival cash**. **Egypt, Chad, South Sudan, Libya, Ethiopia, Mali, Niger, Cameroon, Myanmar, Syria, and Nigeria** were some of these countries.



## CASH FOR RETURN

UNHCR provided **56M for return in 15 countries**, including **Afghanistan, Syria, Burundi, Sudan, Lebanon and Turkey**. The use of cash reduces logistics overheads for transport and/or in-kind repatriation assistance packages, while also ensuring that returnees have resources to rebuild their lives, shelter and livelihoods, make their own choices and stimulate the local economy in the areas of return.



## CASH, PROTECTION AND FINANCIAL INCLUSION

**53% of cash recipients were female**. UNHCR worked hard to increase this number through guidance and training promoting women as cash recipients on behalf of the household. The launch of the **WFP/ UNHCR Responsible Cash Toolkit** was another milestone to increase women empowerment, protection and financial inclusion. Building on years of collaboration, including 15 WFP/ UNHCR field missions to countries like **Iraq, DRC, Burundi and Cameroon**, it includes **200 practical tools** targeting staff and financial providers with guidance.

## BLOCKCHAIN DELIVERY AND FINANCIAL SERVICES

In 2025, UNHCR had **78 contracts with financial service providers** to support its cash delivery. UNHCR implemented the innovative use of blockchain technology to deliver cash amounting to more than **USD 28M** in countries in the Americas and Asia. UNHCR introduced a new **blockchain-based aid delivery system** in **Afghanistan**, reaching around **500,000 refugees and returnees** for protection and livelihoods support.

## CASH COORDINATION

As co-chair of the global Cash Advisory Group (CAG) with OCHA, UNHCR supported effective and accountable cash coordination in 2025. Despite funding constraints, **89% of Cash Working Group (CWG) members** reported that CWGs are **meeting their terms of reference**, and **81% confirmed inclusive leadership**. **Localization** continued to expand, with 46% of CWGs co-chaired by local or national actors globally, rising to **64% in refugee settings**, and **40% of members representing local or national organizations**.

## 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 for return**. With cash being the most cost-efficient assistance modality, prioritising cash as a protection tool to save lives and relief suffering while linking people to sustainable solutions, such as financial inclusion and social protection, will thus remain a key priority.