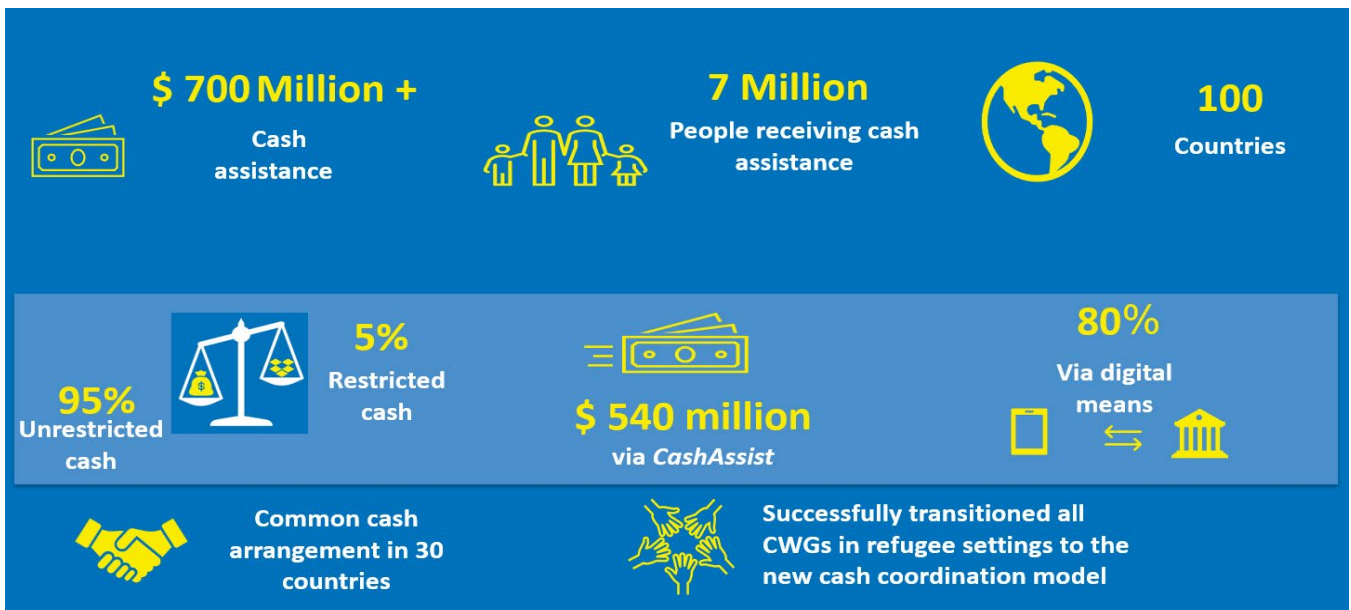


UNHCR and CASH ASSISTANCE

UNHCR Cash Section
 Division of Resilience and Solutions



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

Key Highlights

- UNHCR delivered more than **USD 700M cash assistance to 7M people in 100 countries**.
- 95% of the cash was unrestricted, providing the choice to the cash recipients.
- UNHCR largest operations delivering cash assistance were **Ukraine, Lebanon, Moldova, Jordan, Afghanistan, Yemen, Pakistan, Iraq, Egypt, and Poland**.
- **80%** of cash recipients received cash through **digital means** including **36% through their own bank and/or mobile money accounts**; a 4% increase from 2022 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 documented the [impact of cash on protection in Yemen](#) and [good practices on cash and child protection in Moldova, Slovakia, Bulgaria, Romania Poland and Ukraine](#).
- **UNHCR won an award for its innovative use of blockchain technology** in the disbursements of cash assistance in Ukraine, providing real time traceability of funds.
- Accountable for cash coordination in refugee settings, UNHCR successfully **transitioned all Cash Working Groups (CWGs) in refugee settings to the new cash coordination model**, including ensuring 72% local co-chairs of the CWGs.

Outcomes for the people

Preliminary analysis of the 2023 post-distribution monitoring (PDM) data highlights that over 90% of cash recipients feel that cash improved their living conditions and well-being, and that it remains their preferred modality of assistance. Yet, needs remain significant. Around 77% of the interviewed households reported meeting only half or less of their basic needs and over 60% of the households engaged in negative coping mechanisms.

Cash and Protection

A [recent study on cash assistance in Yemen](#) for internally displaced confirmed that unrestricted cash improving the ability to cover basic needs and debts, has a positive impact on physical safety, deters new displacement, affects the wellbeing of all households' members, including older people. It found that protection outcomes also depend on the cash transfer value and duration. UNHCR published [learning on cash assistance and child protection](#) from **Moldova, Slovakia, Bulgaria, Romania Poland and Ukraine** to promote the implementation of its [Guidance on Promoting Child Protection Outcomes through CBI](#). It highlighted ways of cash as effective enabler for child protection.

Cash Coordination



Following the Grand Bargain decision on a [new cash coordination model](#), UNHCR became officially accountable for cash coordination in refugee settings and OCHA in IASC/ mixed settings. Funding the Secretariat role, UNHCR co-chairs the [Global Cash Advisory Group](#) with OCHA, consisting of 12 organizations. In line with the endorsed transition plan for the new cash coordination model, **all refugee settings (11) planned to transition within 12 months have succeeded**. In line with UNHCR's Grand Bargain localization commitment, for **76% (9 out of 11) of the Cash Working Groups (CWGs) in refugee settings, UNHCR has managed to move to an arrangement with a local co-chair** – either government or local NGO. For more information, see the [cash coordination dashboard](#).

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 response modality, including in emergencies, as it is the modality of choice of people and cost-efficiency. In line with the Global Refugee Forum, UNHCR will leverage cash as a vehicle for inclusion, linking people to financial inclusion, empowerment, economic activity, and social protection. 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.

Cash as a pathway to financial inclusion

UNHCR reached **36% with cash assistance through their own bank and/ or mobile money accounts**. Enabling refugee-owned accounts may contribute to digital inclusion that brings tangible impact to the lives of refugees, including women empowerment. Where national regulations do not allow refugees' access to formal financial services, UNHCR achieved alternative means for delivering cash assistance, such as pre-paid cards. UNHCR aims to invest more in 2024 in financial and digital inclusion of women, working in close collaboration with governments, and other partners.

Monitoring and evaluation

In addition to the 2023 global PDM report to be released early 2024, UNHCR issued regional PDM reports in [Europe](#) and [Asia](#) based on 2022 findings. UNHCR also launched a comprehensive multi-year multi-country research in Mauritania, Moldova and Mexico aimed at collecting high-quality evidence to understand the impact and outcomes of cash on the lives of refugees and other