

UNHCR AND CASH ASSISTANCE 2022 ANNUAL REPORT

This report highlights UNHCR's progress on expanding the systematic use of cash assistance in 2022 in line with the [Policy on Cash-Based Interventions](#). It provides an overview of the use of cash in UNHCR country operations and the work to make UNHCR cash enabled at all levels of the organisation.

UNHCR CASH ASSISTANCE OVERVIEW: 2022



100+

Operations with UNHCR
Cash Assistance



95%

Unrestricted cash

5%

Restricted cash



CashAssist in
45 Countries



77 PDMs
Countries



More than
10 Million
People received
cash assistance



\$ 977 Million
Cash Assistance
reached people



80%
Digital Payments

KEY HIGHLIGHTS

- UNHCR delivered USD **977M** to **10M** people in more than 100 countries.
- UNHCR launched the **new CBI Policy 2022-2026** setting the organization's five-year direction for cash.
- UNHCR delivered **cash in emergencies**, such as in the Ukraine crisis, Syria, DRC, Ethiopia, Pakistan and other challenging contexts.
- **95% of the cash was unrestricted**, providing the choice to the beneficiaries.
- UNHCR largest operations delivering cash assistance were: **Ukraine, Poland, Lebanon, Jordan, Afghanistan, Moldova, Iraq, Yemen, Romania and Egypt.**
- **80% of cash recipients received cash through digital means** including some 32% through their own bank and/or mobile money accounts; a **pathway to financial inclusion.**
- The UN Common Cash Statement resulted in common transfer mechanisms in **30 countries.**
- UNHCR rolled out *CashAssist* – UNHCR's Cash Management System - to **45 countries.** *CashAssist* has now channeled **USD 1B cash.**
- UNHCR documented good practices on cash and [WASH](#), [Education](#), [Livelihoods and Economic Inclusion](#) and [Health](#).
- UNHCR became officially accountable for [cash coordination](#) in refugee settings and co-leads with OCHA the [Global Cash Advisory Group](#).
- **77 countries** have conducted post-distribution monitoring using UNHCR's corporate tool.

KEY GUIDANCE, REPORTS AND RESEARCH

- [UNHCR CBI Policy 2022-2026](#)
- [Main Outcomes from Post-Distribution Monitoring](#)
- [Good Practices on cash and WASH, Education, Livelihoods and Economic Inclusion and Health](#)
- [Cash and Protection in Yemen](#)
- [Cash Coordination Model: All you need to know \(inter-agency\)](#)
- [Cash Coordination Survey, Toolkit and Training](#)
- [Cash in Emergencies: Lessons Learnt](#)
- [Guidance on Minimum Expenditure Basket](#)

OUTCOMES FOR PEOPLE

Preliminary analysis of the 2022 post-distribution monitoring data highlights that **some 90% of cash recipients respondents feel that cash improved their living conditions and well-being**, and cash assistance is their preferred modality. Markets largely remained functioning despite challenges with inflation. Yet, 74% reported meeting half or less of their basic needs and 72% engaged in negative coping mechanisms.

CASH IN EMERGENCIES

Operational experience from emergencies highlights that **UNHCR quickly responded to emergencies with cash assistance**, especially, but not only, where emergency preparedness actions have been completed or where existing cash assistance could be expanded. UNHCR responded with cash assistance within a week into the Ukraine crisis. UNHCR conducted lessons learnt in **Afghanistan, Democratic Republic of Congo, Iran, Mexico, Moldova, and Ukraine** to inform further improvement of the speed and quality of cash in emergencies.

CASH – A PATHWAY FOR INCLUSION

In line with the CBI Policy commitment to inclusion, some **80% of cash recipients received cash through digital means** in 2022 including some **32% through their own bank and/or mobile money accounts**. This is a pathway to further financial inclusion. Refugees and others of concern also used the cash to access national services. UNHCR documented such good practices on [WASH, Education, Livelihoods and Economic Inclusion](#) and [Health](#), documenting inspiring examples in **Burkina Faso, DRC, Kenya, Chad, Morocco, Turkey, Egypt, Costa Rica, Egypt, Iraq, Mexico and Peru**.

CASH COORDINATION

UNHCR became officially accountable for cash coordination in refugee settings and co-leads with OCHA of the Global Cash Advisory Group. Country operations have developed coordination transition plans to move towards the **new cash coordination model in 40 countries** and have implemented **common cash approaches in 30 countries**.

FUTURE DIRECTION AND PRIORITIES

UNHCR launched a new [CBI Policy 2022-2026](#) outlining the key priorities for cash assistance in the next five years. UNHCR now knows that cash provides refugees and other people of concern with greater dignity, choices and that it is the preferred modality. The new Policy therefore promotes a **“why not cash” approach**, including in emergencies, where operations must give CBI priority consideration, with a focus on its impact on people’s well-being.

The Policy aims to leverage the contribution of CBI to inclusion, solutions, and protection outcomes. [Building on achievements in 47 countries](#), it suggests further empowerment through the increased access to digital payment solutions with particular attention to responsible management of personal data and gender empowerment.

The Policy also reflects the organization’s continued commitment to the [UN Common Cash Statement](#) - under which we now have shared cash arrangements with partners in over 30 countries. Strong cash coordination in refugee settings remains a key priority, as outlined in its cash coordination accountability under the Grand Bargain.

Simplification is a cross-cutting theme – UNHCR remains committed to make cash delivery agile and simple. Meanwhile, the agency will continue ensuring financial accountability, including through the global roll-out of its financial cash management system *CashAssist*.

Finally, developments and innovations in CBI happen quickly and regularly. UNHCR will continue to be ahead of the curve, building on continued investment in strong organizational CBI capacity and maximizing new developments, partnerships, and speedy approaches.

UNHCR Global Cash Operations

Division of Resilience and Solutions

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