



UNHCR CASH ASSISTANCE AND COVID 19:

Emerging Field Practices

This document is a snapshot of the many innovative field practices emerging in light of COVID-19. UNHCR preparedness and response to COVID-19 is comprehensive including cash assistance as a quick and efficient means of getting assistance to people fast, empowering families to deal with the crisis and meet their basic needs, mitigating some of the negative socio-economic impacts of COVID-19 on communities. Across the operations, UNHCR is working in partnership with the government above all but also with all other relevant partners to pursue common cash approaches outlined in the UN Principals Common Cash Statement.

REDUCING COVID-19 TRANSMISSION THROUGH CROWD CONTROL, HYGIENE MEASURES AND MOBILE MONEY IN SOMALIA

UNHCR Somalia is reducing crowds in distribution sites. In some locations only 20 households are paid in the morning and 20 in the afternoon. The financial service provider (FSP) has ensured maximum hygiene is maintained at distribution, including handwashing materials and hand sanitizers in addition to the social and physical distancing protocols; and there is continuous contact between UNHCR and the FSP to adjust to the quickly evolving situation.

The operation is also planning to advance payments of 2-3 months to reduce crowds at cash distributions. As a priority, mobile money is being pursued and will start once agreement is reached with the FSP. Providing cash through digital means is the best option in this context as it reduces crowds, which is already being restricted by the government. Given that vulnerability assessments have been cancelled, UNHCR is using data from previous data collection exercises to define eligibility. Close market monitoring is also undertaken in collaboration with the cash working group, and grant size will be adjusted based on potential inflation of prices.

TESTING OF CONTACTLESS BIOMETRICS IN BANGLADESH, ETHIOPIA, ZAMBIA AND MALAWI

UNHCR Bangladesh, Ethiopia, Zambia and Malawi have piloted contactless biometrics through a newly developed BIMS iris scanner and experimented with using it in a zero-contact way. In addition to registration, biometrics is being used to conduct authentication during cash and in-kind assistance in many operations.

Following successful testing, UNHCR Bangladesh has shifted to an iris-only (no fingerprint) registration and assistance management strategy. In Malawi, the government has agreed for UNHCR to continue with biometrics but using the newly developed option.

Advantages of this approach

- Completely reduces the risk of COVID-19 transmission through contact
- Is available now, with small modifications of existing scanners
- Is reversible and can be changed back to the existing configuration at any time.

Risks

- It may be more challenging to acquire and capture the iris images due to external lighting

For more information and guidance, please contact jefferie@unhcr.org.



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Testing contactless biometrics in Bangladesh

A COLLABORATIVE APPROACH WITH 30 ORGANIZATIONS IN JORDAN

The Basic Needs Working Group (BNWG) – made up of more than 30 organizations – has activated its model for emergency response which encourages coordination of assistance. The goal is efficient, effective and transparent management of funds, ensuring maximum coverage of vulnerable families without duplication. The response includes the following:

Expanded Population: The COVID-19 appeal funds will assist new populations, including families that have lost their income due to the pandemic.

Coordination of a standard safety net package: The response includes a standard package for basic needs/social assistance for those not currently receiving assistance. Aligned with the survival MEB, the package will cover basic needs including rent, food, utilities and water.

A single list of beneficiaries: Jordan will assist a pool of families identified as eligible based on a scoring model. A single list can be accessed by all partners.

Prevention of duplication through a RAIS Coordination Module: A COVID coordination module is being developed in RAIS allowing organizations disbursing COVID funds (approved by the government) to “mark” cases in RAIS to avoid duplication.

Exit strategy: An exit strategy is being developed so as to ensure that the population does not move into a “welfare status” but can continue to work towards self-reliance, once the economy opens up and restrictions on access to jobs ease.

Coordinating communication with communities: UNHCR is adapting its helpline, ensuring that beneficiaries receive an SMS notification of assistance availability or delivery, and establishing new measures for agents to troubleshoot challenges with assistance. For more information, contact barnhart@unhcr.org.

LEVERAGING DIGITAL CASH AND RESPONDING TO NEW CASELOADS IN RWANDA

Moving toward a total close down, UNHCR is in discussion with the FSP to increase the amount of point of sales (POS) devices in the camps to promote the use of digital cash, with no extra cost to the beneficiaries. Refugees now have bank accounts with cards but they often cash out rapidly after the distribution. The operation is also exploring making the cards contactless during the pandemic to further minimize contact. Seeing the risk of COVID-19 transmission through handling physical banknotes coupled with liquidity issues in the camps, a move to digital payments is an effective response measure. A toll-free feedback mechanism through calls and SMS was also put in place in collaboration with partners. Apart from issues related to cash assistance, refugees can also report back price increases.

UNHCR is also planning for a new cash grant in urban settings to mitigate the economic impact of COVID-19 on urban refugees. This population is currently relying on informal jobs and is thus heavily impacted by the movement restrictions, resulting in a range of vulnerabilities.

YOUR PHONE, YOUR BANK

Open account (Akokanya)

Pay goods (Eazzypay)

Pay bills

Pay TV subscription

Pay WASAC

Pay RRA Taxes

Move money from your bank to wallets and vice versa

Airtime top up

Money transfer within bank and other banks

Eazzyloan (instant loan)

Buy electricity

Download the EazzyBanking App or Dial *555# and follow the prompts

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ASSISTING COVID-AFFECTED POPULATIONS IN IRAN

The Islamic Republic of Iran is the seventh most COVID-19 affected country globally. With a robust health care system and a National Mobilization Plan for COVID-19, the pandemic combined with economic downturn has overstretched Iran's capacities. Some 1 m refugees (Afghan and Iraqi) and 1.5 to 2 m undocumented Afghan refugees living in urban areas and settlements are at equal risk as nationals to contract the virus or face its direct economic impact. They have free access to the national primary health care service and to free testing and treatment for COVID-19. The government has advised strict social distancing to contain the spread of the virus. COVID-19 cases and families have to ensure mandatory isolation and/or hospitalization and are subject to stringent action otherwise.

UNHCR will assist refugee households with a member having contracted COVID-19, those at specific risk (those with underlying conditions, elder) and those with immediate income loss combined with specific protection vulnerabilities, with one off cash for basic needs, for up to three months. This will help address the negative economic impact of COVID-19 due to mandatory social distancing for a prolonged period and cover basic shelter, nutritional and hygiene needs. UNHCR will use simplified targeting criteria for cash assistance along with adjusted Standard Operating Procedures to respond swiftly. Referrals from the authorities with required supporting documents serve as the basis to initiate the assistance process while maintaining due confidentiality.

UNHCR will continue using bank transfers and exceptionally gift cards. As per the new instruction of the Central Bank, banks in Iran cannot provide banknotes in order to avoid the risk of transmitting the COVID-19.

As per the new instruction of the Central Bank, banks in Iran cannot provide banknotes in order to avoid the risk of transmitting the COVID-19. The cash assistance for COVID-19 response is being coordinated with partners including through the Cash Working Group. Efforts will be made to align the cash assistance with the national social safety net. The post-distribution monitoring will be conducted remotely to inform further interventions.

RE-PURPOSING CASH ASSISTANCE IN MOROCCO

The government of Morocco has declared a state of national health emergency responding to the increasing number of persons contracted COVID-19. UNHCR has therefore advanced the payments under the existing cash assistance for the most vulnerable, and reprioritized within the current available funds to support all refugees with a one-time off cash assistance to alleviate the economic impact of COVID-19.



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Digital payments in Uganda

Taking into consideration the movement restrictions, UNHCR has also successfully negotiated with the FSP to accept during this exceptional period refugee documentation – even when expired. Moreover, UNHCR is in discussion with the FSP to ensure the continuity of financial services to refugees and inquire the potential move from over the counter which includes banknotes to digital payments.

CASH TOP-UPS FOR CONNECTIVITY AND HYGIENE IN GREECE

UNHCR is providing support to the government response. Currently monthly cash assistance for all asylum seekers and targeted recognized refugees is delivered through digital payments (cards) across the country. However, communication has proven a challenge for persons of concern due to amongst other reasons language challenges, restrictions of movement and limited network coverage.

As one of the rapid response measures, UNHCR has provided a top-up transfer amounts to cover additional data/mobile connectivity charges countrywide. Improving communications, this will enable beneficiaries to access specific websites and platforms with relevant information on COVID-19 prevention. The transfer value depends on household size.

UNHCR is also supporting the government response through providing hygiene top-up grants for those residing in the Greek Islands Reception and Identification Centers (RICs). This is in light of the overcrowding/surpassing of official capacity of the RICs with limited access to proper sanitation, water and/or basic health services. The cash top-up compliments UNHCR's other support to the Greek Authorities to manage the public health situation on the islands.



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Preparing to assist the most vulnerable in Costa Rica

EXPANDING CASH ASSISTANCE TO THE MOST VULNERABLE TO COVID-19 IN COSTA RICA

UNHCR Costa Rica is adapting its cash assistance to provide cash to those most vulnerable to COVID-19 infection, including elderly and those living with chronic medical conditions (heart disease, respiratory disease, autoimmune diseases, etc.). UNHCR can derive such detailed information from PRIMES.

The transfer value will depend on family size. Families with elderly (family members over 60 years) and with documented chronic medical conditions will receive monthly payments for the duration of the crisis. In addition to contact details in PRIMES, UNHCR will use a range of communication channels with the beneficiaries to inform them of this opportunity, including social media campaigns, broadcast SMS messages and outreach through community leaders.



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