Cash assistance for IDPs in Yemen

AUGUST 2020

Cash in the time of COVID-19 and ongoing displacements
UNHCR implements the largest Cash-Based Interventions programme (CBI) for displaced families (IDPs) in Yemen. The country is now in its sixth year of conflict that continues to displace hundreds of thousands of families a year while the economy is dwindling, and discrimination patterns are reinforced by fears related to COVID-19. UNHCR provides cash to ensure access to a multiple range of support, from paying rents to buying food, medicines or winter clothes, and paying back debts.

Cash is also a lifeline for thousands of displaced families and their host communities. Cash provides immediate support to families or individuals at risk of having their rights abused or in need of restoring their rights. By providing beneficiaries with a choice, cash help restore their dignity and foster social cohesion with the host community by injecting much-needed cash into the local market. Since the outbreak of COVID-19, livelihoods opportunities for IDPs narrowed further due to the slowing down of the economy and discrimination against displaced populations seen as transmitting the disease. As a result, more families may be forced to adopt negative coping mechanisms, such as reducing food intake, child marriage or labour, begging or survival sex, to address their rapidly increasing socio-economic vulnerabilities.

In 2020, some 220,000 families will be provided with some USD 49 M to cover their basic needs. Some 345,000 potential cash beneficiary families will be assessed and verified for transparency, prevention of fraud and other errors.

UNHCR's cash programme in Yemen and especially for the upcoming winter remains severely underfunded. The north of Yemen is renowned for its cold and dry climate coupled with frost and snow, endangering some 35,000 families if they are unable to buy extra clothes, fuel for heaters and medicine to cure seasonal flu.
UNHCR ensures accountability and direct oversight of the entire process from assessing beneficiaries to providing cash. UNHCR rolled out strict anti-fraud and oversight measures, including
close monitoring, verification of beneficiaries lists, spot checks at various stages of the process and investigation, if needed, that can lead to halting of cash distributions for certain groups or in certain locations in case of concerns about the integrity of the process. UNHCR’s cash interventions prioritise most vulnerable people including female- and child-headed households, persons with disabilities, unaccompanied elderly, children-at-risk and individuals with severe or chronic medical conditions.

UNHCR’s recent post-distribution monitoring revealed that more than 98 per cent of the families responded that the cash received was used to buy food, followed by health costs including medicine (78 per cent), water (68 per cent), debt repayment (57 per cent) and rent (47 per cent). In the absence of such support, families reported reducing their purchase of hygiene, baby and health products, water, education items and not reimbursing their debts – increase tensions with host communities.

HOW WE ASSIST

1. **Identification** Vulnerable families are identified by Community-Based protection Networks (CBPN) who are trained individuals to identify families in distress and help them find local solutions or refer them to UNHCR’s cash programmes, if needed.

2. **Verification** UNHCR’s protection partners carry out home visits to the families identified by the CBPNs and verify the information collected, against the eligibility criteria.

3. **Data entry** The verified details are entered into an online master database, which will automatically select the families that are eligible for cash assistance.

4. **Finalisation of the beneficiary list and coordination with the banks** The beneficiary family’s list is finalised, and the designated banks are alerted of the payments to be made.

5. **Payment** The bank sends a unique code by SMS to the family. With this code and a valid ID, the beneficiaries can collect the cash from one of the bank branches or other finance service provider agents, located country-wide.