

# How is UNHCR cash assistance used by IDPs in Yemen

October 2020



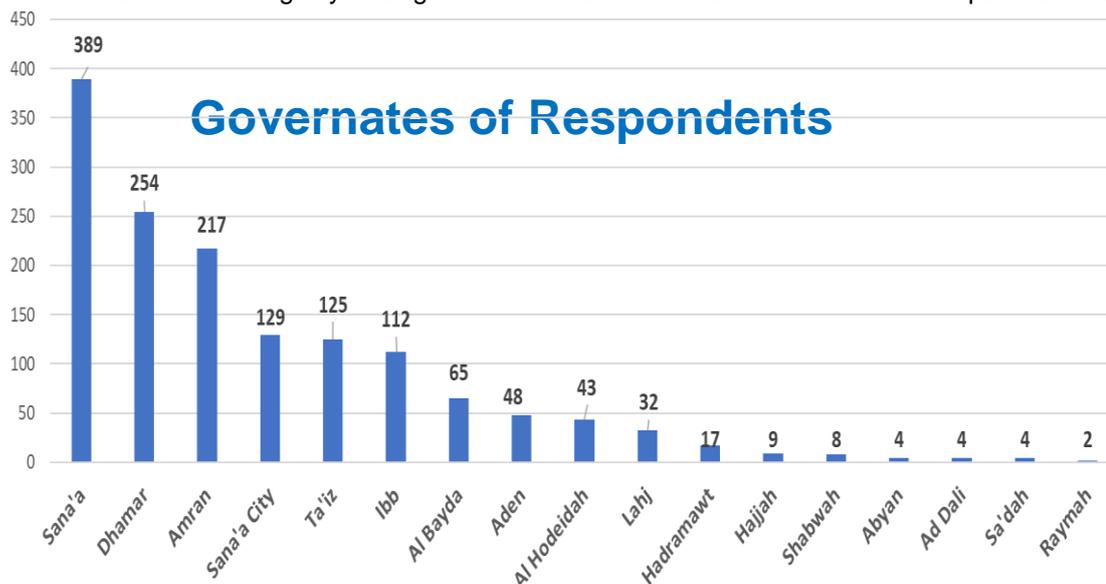
Mohammed is one of the thousands of IDP families who received cash for his vulnerability in Yemen. Displaced for more than five years, he was on the verge of eviction from the landlord. © UNHCR/YRC.

**UNHCR implements the largest Cash-Based Interventions (CBI) for displaced families (IDPs) in Yemen.** Families who have lost their homes and livelihoods as a result of the ongoing fighting, flooding and COVID-19 are regularly assessed based upon socio-economic criteria, including their living conditions (shelter) combined with some protection vulnerabilities analysis. Income, the size of the family, the current shelter arrangement and other considerations, such as disability or children at risk are thus considered. Depending on their vulnerability scoring, families are provided with over-the-counter cash payments to help cover immediate needs,

pay rent or be better protected against the winter conditions. This scoring allows UNHCR to target the most vulnerable.

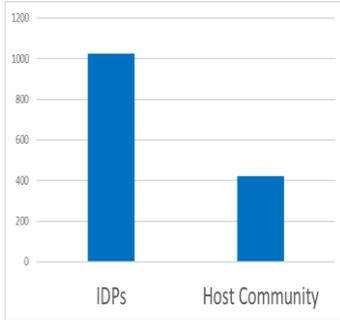
UNHCR Yemen monitors cash assistance through its corporate Post-Distribution Monitoring (PDM) tool which directly evaluates how cash recipients manage and spend the money received, including whether they faced challenges to meet their basic needs.

UNHCR partnered with a Sana'a-based third-party monitoring firm, *Grant Thornton Global*, to serve as an independent party in conducting the survey. The survey, lasting around 15 minutes per household, was conducted over the phone. As a result, **1,460** families who had received a UNHCR cash payment were interviewed. The following key findings are the result of these interviews which took place in June 2020.



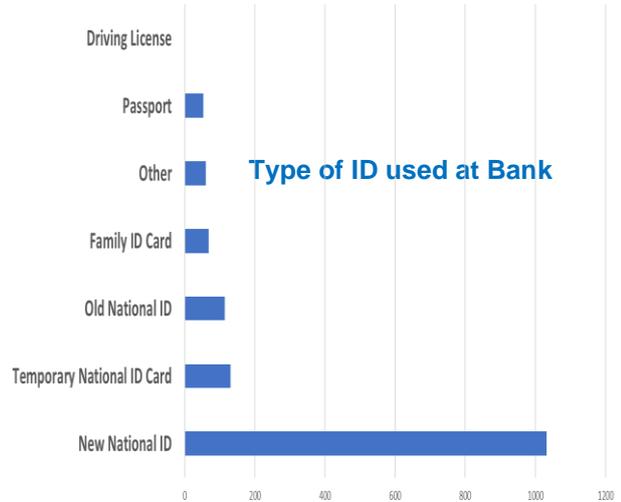
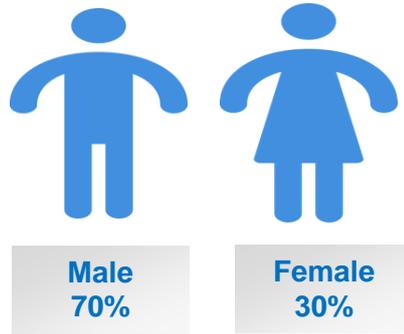
Given that some 80 % of IDPs reside in the North, households living notably in Sana'a and Dhamar governorates constituted the majority of respondents, while households in the southern governorates represented roughly 10%.

### Displacement Status of Respondents



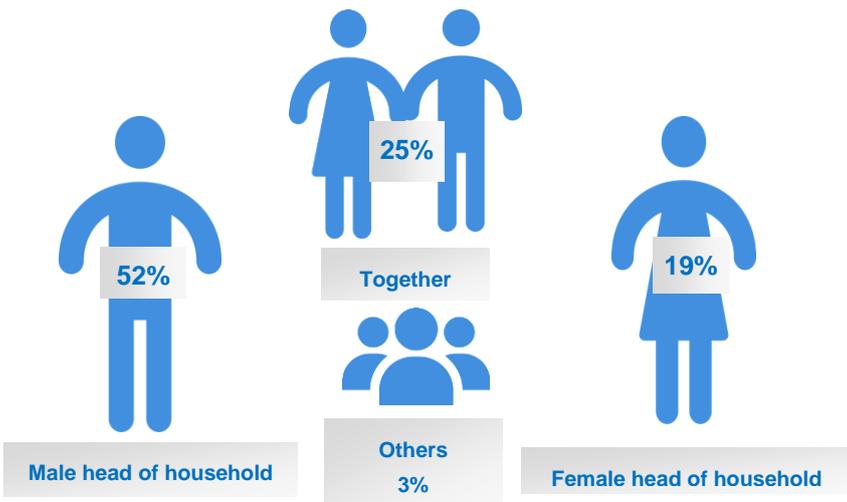
In addressing IDPs needs, UNHCR always aims to target up to **20%** of the community hosting them.

### Sex of Respondents



UNHCR works directly with independent Financial Service Providers that require all beneficiaries to show valid proof of identity (same as the one presented during the assessment) to receive payment and a unique code received by SMS.

### Who decided how the cash should be spent?



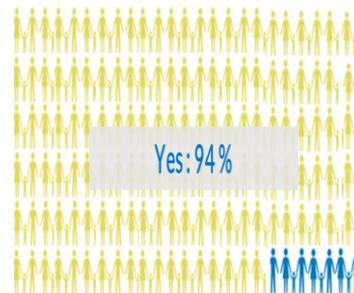
### Was there any disagreement within the family on how to use the money?



### Where did you spend your cash?



### Did you find the items you wanted?



### Access to Livelihood and Financial Inclusion



**6 %**  
 have a bank account or a mobile money account



**16%**  
 have productive or livelihoods assets to earn a living



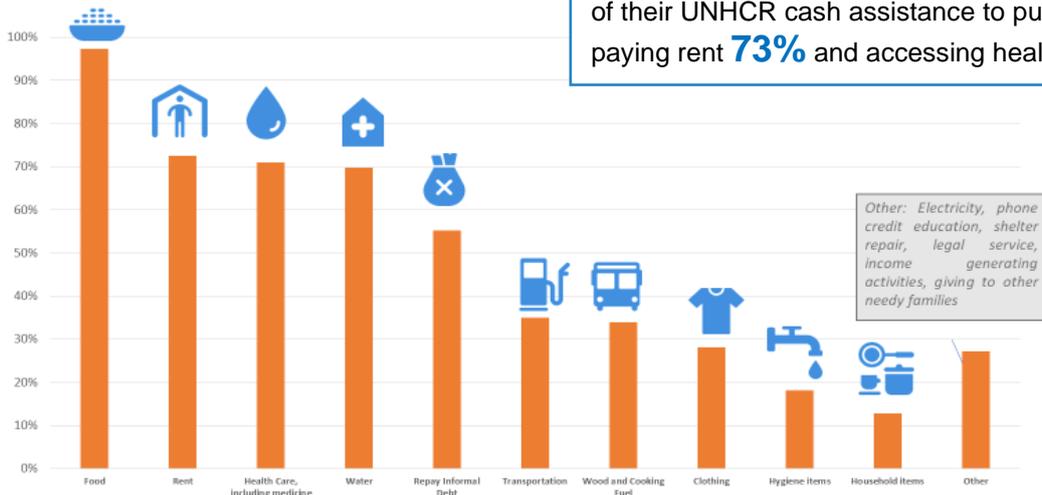
**0%**  
 have access to micro-credits or loans



**10%**  
 have a regular job

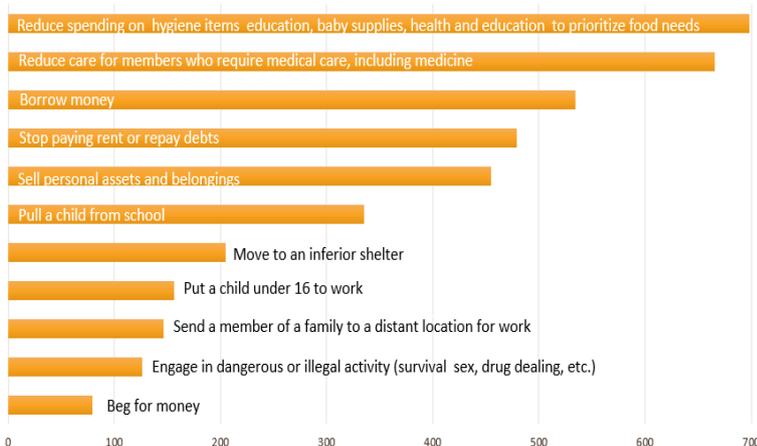
Only a marginal percentage of Yemeni IDP & host community families reported possessing any tangible savings, resources or income-generating activities.

#### What did you use the cash on?



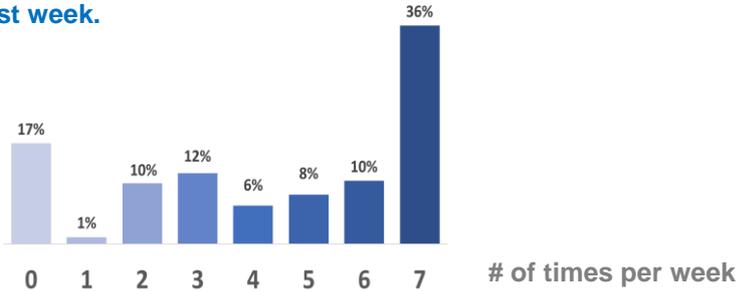
At least **97%** of all households interviewed used some portion of their UNHCR cash assistance to purchase food, followed by paying rent **73%** and accessing health care **71%**.

#### Number of respondent reporting practicing different coping strategies in the last four weeks.



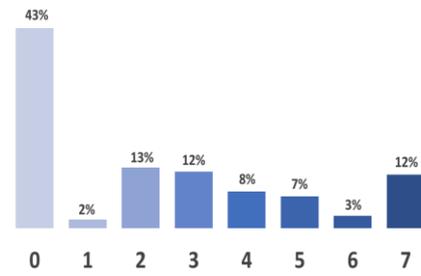
**73%** of respondents engaged in **four or more negative coping mechanisms** to meet their basic needs, with the cutting back on non-food spending as the most common, followed by reductions in health care and taking more loans. Some 50% reported selling off personal assets and belongings and 40% pulling at least one child from school. More severe strategies, such as begging or dangerous or illegal activity are less common but remain a concern at 10% and 14 % respectively.

Percentage of respondents who relied on less preferred or less expensive food in the last week.



Over a **quarter** of households interviewed had to rely on less desirable foods for the last **7** days.

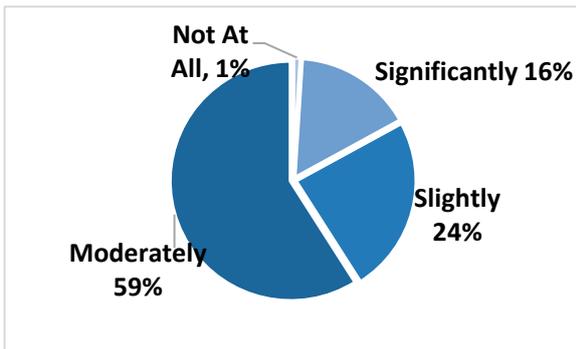
Percentage of respondents who reduced the number of meals eaten in a day?



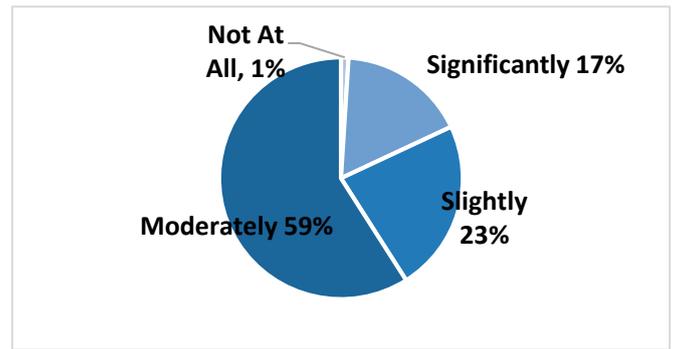
Over **half** of households interviewed had to reduce the number of meals they eat per day at least once in the past week.

### Did the UNHCR Cash Assistance...

improve your living conditions?



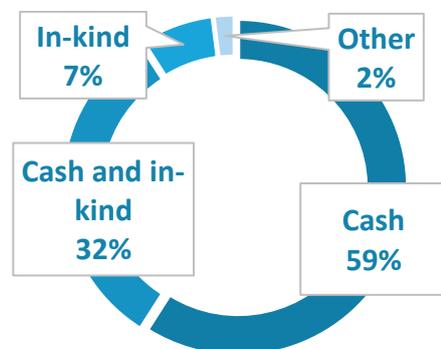
reduce your financial burden?



help you meet your basic needs?



If you were in need of assistance, what would you prefer?



Although over **65%** of the respondents report that cash improved their living conditions and most noted it reduced their financial burden, **68%** continue to face challenges meeting half their basic needs even when receiving cash. Nonetheless, **59%** still prefer receiving cash as the main form of assistance.