



IOM

CASH-BASED INTERVENTIONS

Annual Report and Case Studies 2021



IOM
UN MIGRATION

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Publisher: International Organization for Migration
17 route des Morillons
P.O. Box 17
1211 Geneva 19
Switzerland
Tel.: +41 22 717 9111
Fax: +41 22 798 6150
Email: hq@iom.int
Website: www.iom.int

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TABLE OF CONTENTS

ACKNOWLEDGEMENTS	iii
LIST OF ACRONYMS	v
OVERVIEW OF IOM CBI ACTIVITIES IN 2021	1
MULTIPURPOSE CASH	6
ARGENTINA / COLOMBIA / PERU / GREECE / IRAQ / JORDAN / YEMEN / INDONESIA / MYANMAR / PAKISTAN	
LIVELIHOODS ASSISTANCE	18
BANGLADESH / MAURITANIA / MOZAMBIQUE / CENTRAL AFRICAN REPUBLIC / IRAQ / TURKEY / NIGERIA / URUGUAY	
SHELTER ASSISTANCE	28
SOUTH SUDAN / ETHIOPIA / DEMOCRATIC REPUBLIC OF THE CONGO / SOMALIA	
RETURN AND REINTEGRATION	36
CAMBODIA / CÔTE D'IVOIRE / SENEGAL / THE SUDAN / ZIMBABWE	
CBI ASSISTANCE FOR OTHER SPECIFIC PURPOSES	42
ARUBA / CURAÇAO / GUYANA / GEORGIA / TURKEY / AFGHANISTAN / IRAQ / JORDAN	

LIST OF ACRONYMS

CALP	Cash Learning Partnership
CBI	Cash-based interventions
CFW	Cash-for-work
COVID-19	Coronavirus Disease 2019
CWG	Cash Working Group
FSP	Financial service provider
GBV	Gender-based violence
IDP	Internally displaced person
ILA	Individual Livelihoods Assistance
MPCA	Multipurpose cash assistance
NFI	Non-food item
NGO	Non-governmental organization
PDM	Post-distribution monitoring
SMEB	Survival Minimum Expenditure Basket
UMC	Unaccompanied migrant children
WASH	Water, sanitation and hygiene

OVERVIEW OF IOM CBI ACTIVITIES IN 2021

INTRODUCTION

The International Organization for Migration (IOM) is committed to using the best modalities and mechanisms available to ensure effective and dignified assistance to people in need. As a signatory to the Grand Bargain commitments and recognizing the flexibility, efficiency and effectiveness of using cash-based interventions (CBI), IOM is committed to institutionalizing and increasing the use of CBI modalities for the delivery of assistance across a wide range of activities.

IOM views CBI as a modality of assistance where cash and/or vouchers (in one form or another) is provided to beneficiaries (individuals, households or community recipients) to directly purchase and access goods or services. Depending on the context and the project requirements, cash-based interventions can have several forms. They can be conditional or unconditional; restricted or unrestricted and they can be delivered through hard cash, electronic cash transfer, paper vouchers or electronic vouchers.

GLOBAL DEVELOPMENTS

In 2021, in accordance with the IOM Strategy for Humanitarian Cash-Based Interventions 2019–2021, the CBI team in Geneva focused on building IOM's institutional capacity on CBI and continued acting as the institutional lead for CBI, including provision of technical advice and direct in-country operational assistance. The CBI team organized a total of 20 webinars and remote workshops targeting IOM staff members at the global, regional or country-level and three in-person workshops in 2021 in Nigeria, Turkey and the United Republic of Tanzania, reaching more than 800 IOM staff members across

106 country and regional offices. The sessions enhanced the administrative and operational capacity of participating staff members and their respective offices and improved their awareness and readiness to implement CBI while also providing a platform for missions to share practical experiences, lesson learned and best practices and engage in interactive discussions across missions.

The field-testing version of the IOM CBI Manual was developed in 2021 to support IOM programme teams interested in using CBI to design their interventions according to best practices and following IOM internal procedures. To help country offices enhance the quality of their interventions and recognize the multifaceted nature of CBI, several literature reviews were produced and shared within the organization, addressing the Environment and Climate Change, Cash for Rent, Financial Inclusion and Child Protection.

The CBI team regularly attended and contributed to inter-agency and multi-lateral initiatives, i.e. the Grand Bargain Cash Workstream and related fora. Among other activities, IOM followed up to ensure inclusion in the initiatives and alignment with processes and standards of the Common Cash System Statement, including the Collaborative Procurement Initiative.

TERMINOLOGY

For terminology on CBI, IOM generally follows the CALP Network glossary which is the de-facto interagency standard.¹ CBI is equivalent to terms used by other organizations, such as Cash and Voucher Assistance.

¹ Glossary of terms, CALP Network, www.calpnetwork.org/resources/glossary-of-terms/.

GLOBAL STATISTICS²

In 2021, IOM distributed cash and voucher assistance in 119 countries, reaching over 1.9 million people, a 17 per cent increase from 2020 and a 162 per cent increase from 2018.

In terms of the total number of aid recipients, the largest programmes took place in Bangladesh, Afghanistan, Yemen, the Syrian Arab Republic (cross-border response in the northwest) and Iraq.



119

IOM Country Offices distributed
Cash and Voucher Assistance

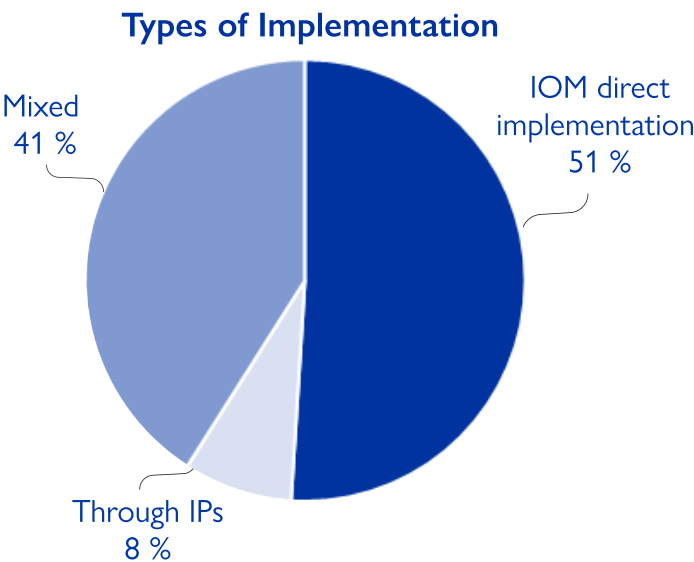
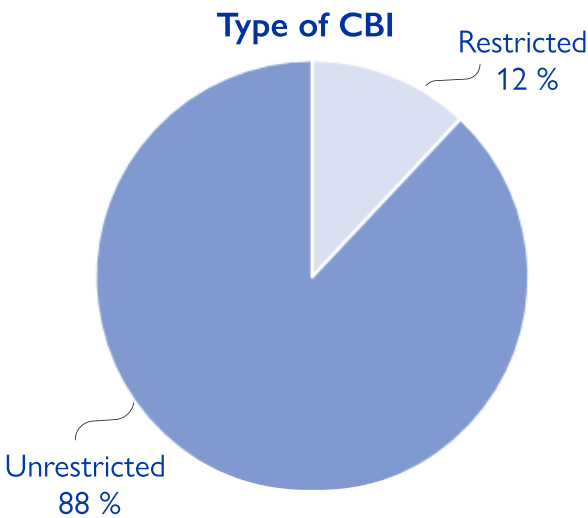
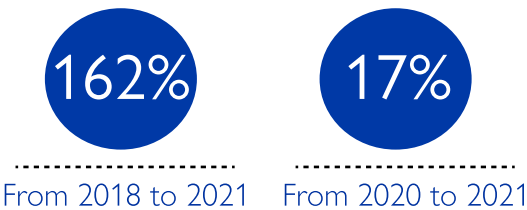
The number of countries increased from



1.9 million

Estimated total number of individual
aid recipients

The number of aid recipients increased



² The values are based on self-reporting by IOM country offices and IOM operations reported by missions in the 2022 Institutional Questionnaire (2021 data).

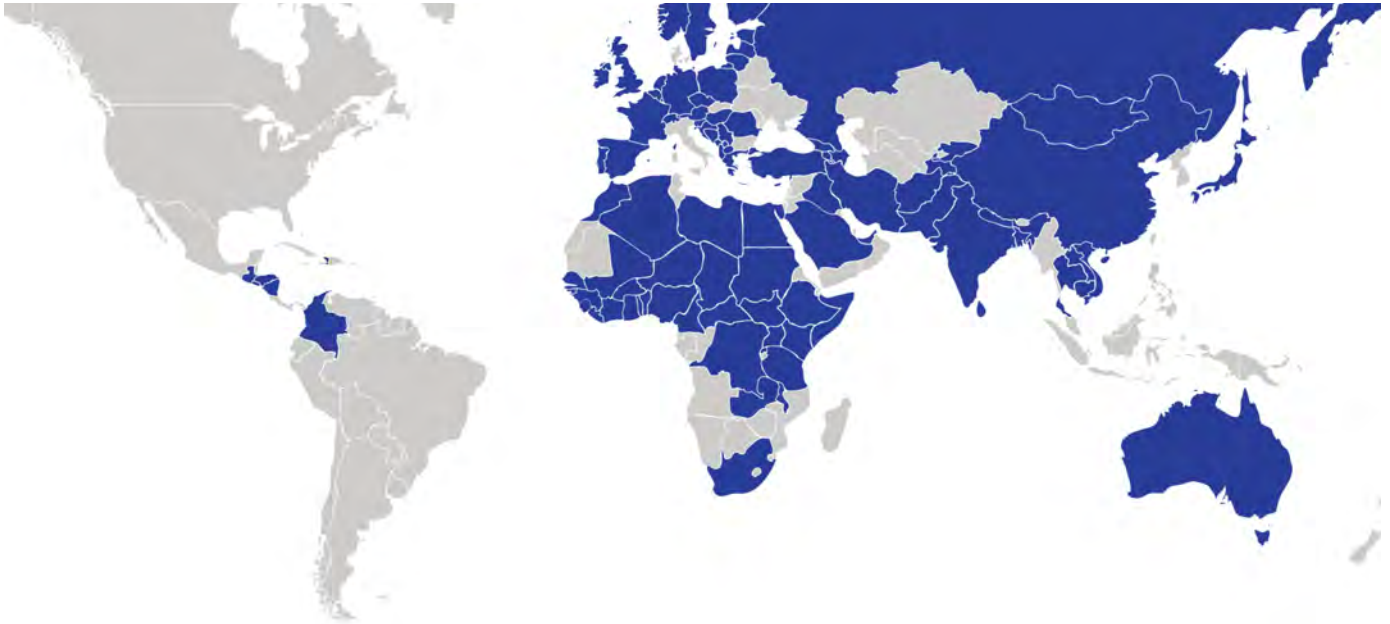
RETURN AND REINTEGRATION

In recent years, and particularly in 2021, the number of country offices managing and implementing cash-based interventions in the context of return and reintegration programmes has increased, reaching

close to 100 IOM country offices in 2021, including offices managing cash assistance distributed both at the pre-departure and post-arrival stage, including reintegration assistance in the country of origin.



RETURN AND REINTEGRATION

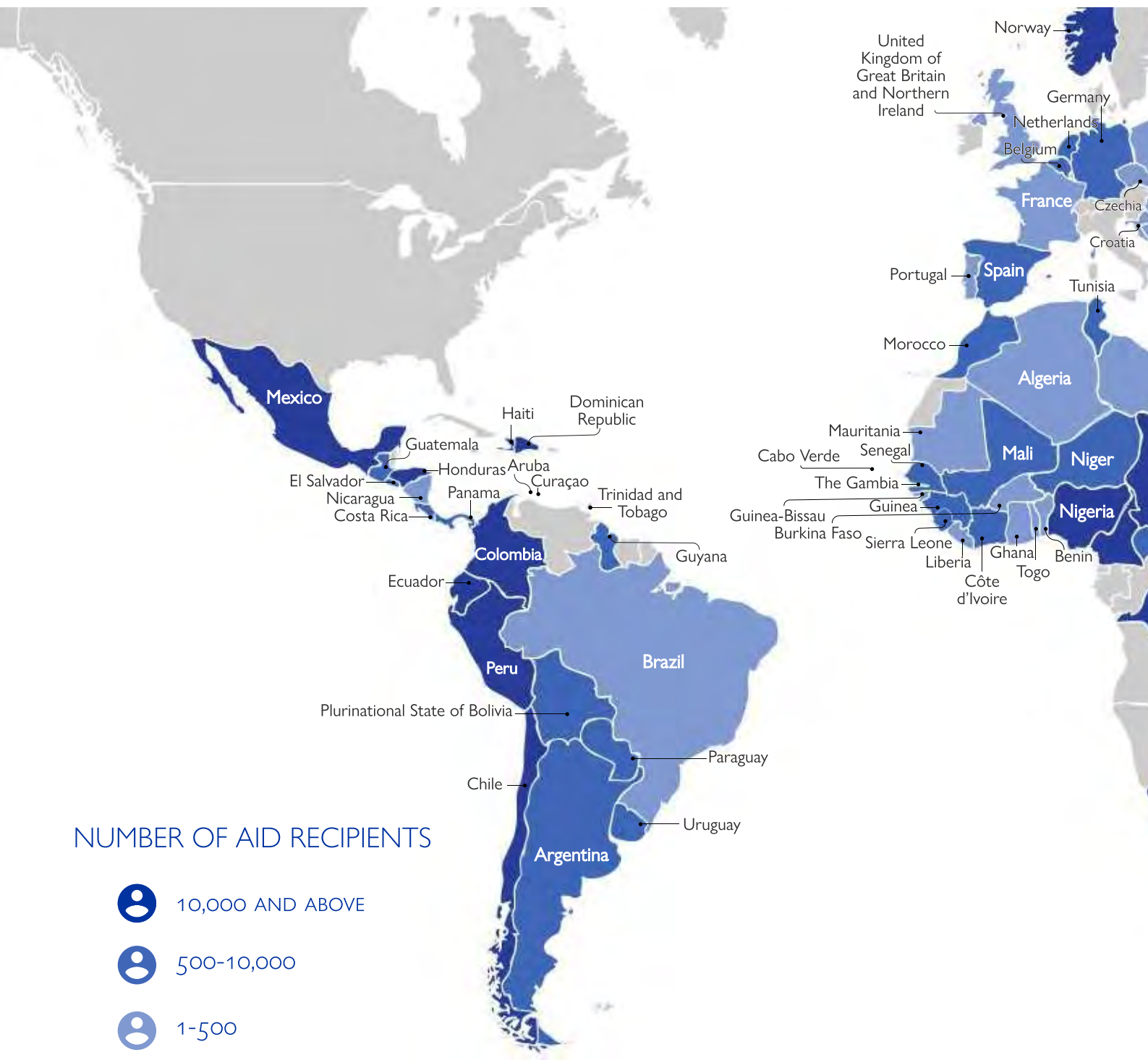


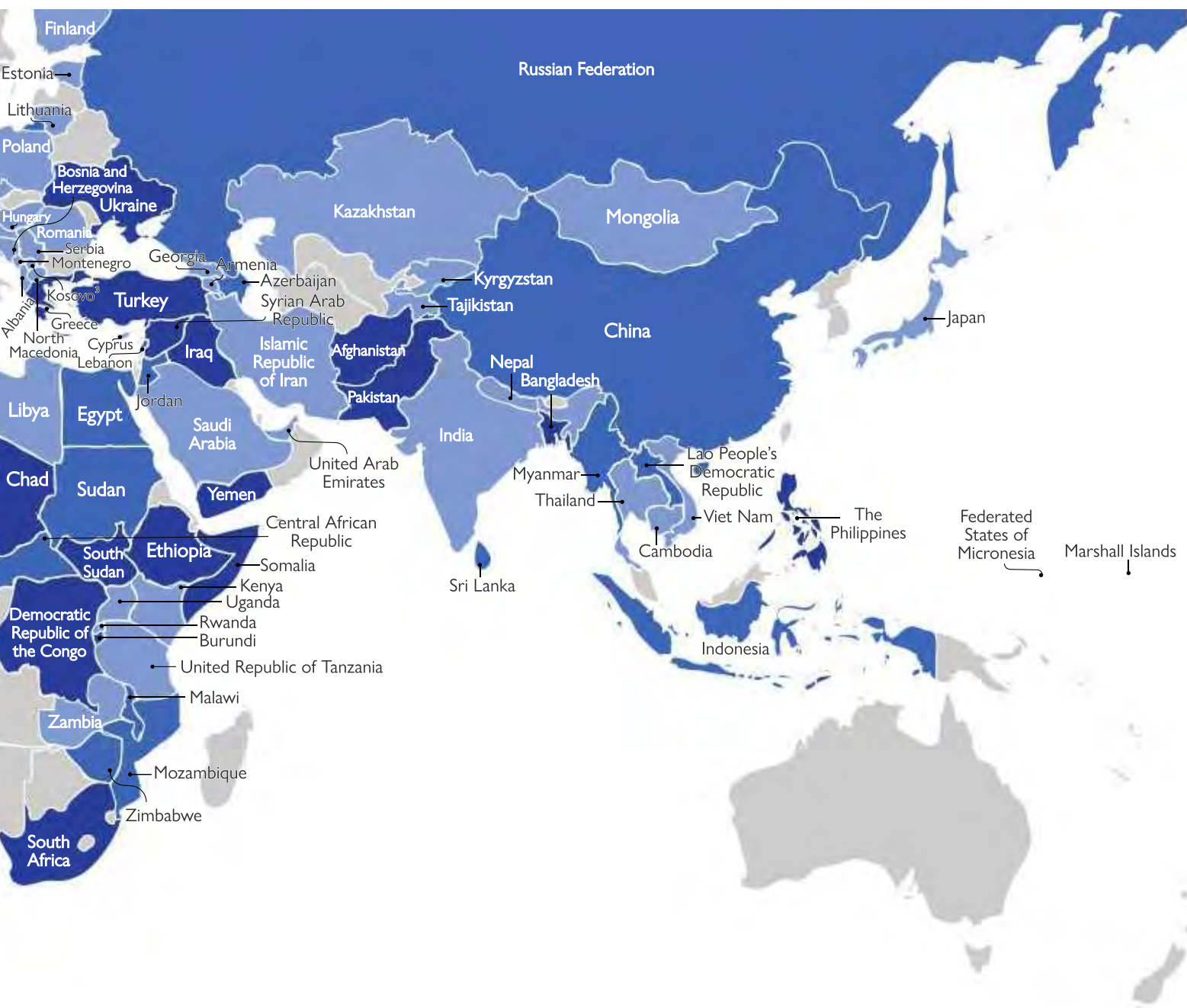
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Cash reintegration assistance distribution in the Sudan. © IOM 2021/Fathia AMIN

PLACES WHERE IOM IMPLEMENTED CBI IN 2021





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³ References to Kosovo shall be understood to be in the context of United Nations Security Council resolution 1244 (1999).

MULTIPURPOSE CASH

Multipurpose cash assistance (MPCA) or multipurpose cash transfers are transfers, either periodic or one-off, corresponding to the amount of money required to cover, fully or partially, a household's basic and/or recovery needs for a set period. Multipurpose cash transfers are therefore designed to address multiple needs, with the transfer value calculated accordingly. Transfer values are often indexed to expenditure gaps based on a Minimum Expenditure Basket and multipurpose cash assistance can be conditional or unconditional, the former being the most common.



ARGENTINA

IOM Argentina assisted mainly Venezuelan migrants and refugees with multipurpose cash assistance. Given the limited resources, the CBI programme prioritized the most vulnerable households based on considerations of gender, family composition and housing and employment situation. IOM Argentina built on previous experience implementing CBI and lessons learned from the implementation of a supermarket voucher targeted food security, and decided to focus on multipurpose cash transfers. This allowed the aid recipients to choose more freely how they would like to cover their needs. The cash transfer delivery mechanism was also easier to understand for the recipients, as the recipients of the voucher found it difficult to understand and use. The assistance was transferred to the recipients' bank accounts while unbanked individuals could access the assistance through a remittance service. IOM Argentina also worked with a local bank to promote banking and contribute to financial inclusion and socioeconomic integration.

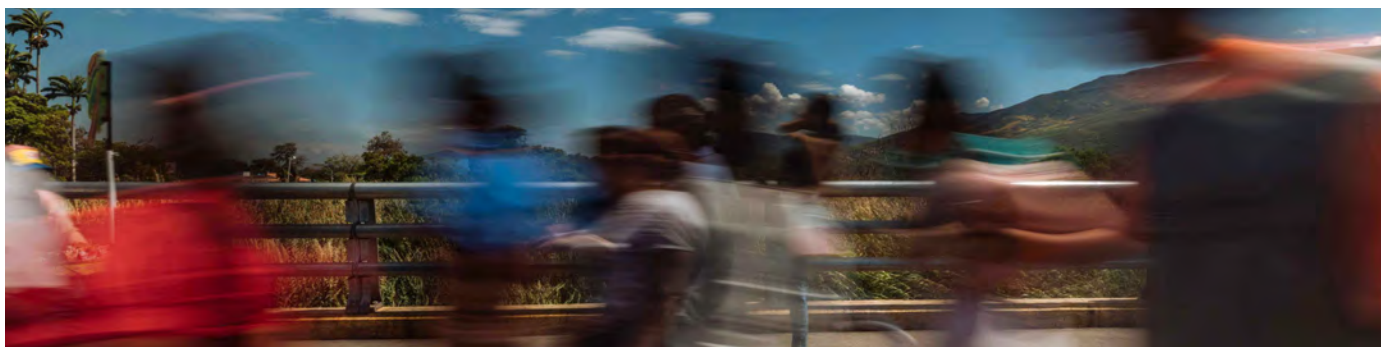
Post-distribution monitoring (PDM) results showed that the aid recipients spent their assistance mainly on rent, food and health and 88 per cent of the respondents found that the assistance improved their well-being. IOM Argentina also found that CBI modalities allow for flexibility and adaptation based on operational and contextual circumstances, and that the programme could, thereby, improve based on feedback, making it more dynamic.

VENEZUELAN CRISIS

Large-scale population movements have been registered in Latin America and the Caribbean as a result of the political, socioeconomic and human rights deteriorated situation in the Bolivarian Republic of Venezuela. In the last five years, Latin America and the Caribbean has faced the largest flow of refugees and migrants in the region's history. More than 6 million Venezuelans have left their country of origin, an estimated 84 per cent in Latin America and the Caribbean region alone.

COLOMBIA

In 2021, IOM Colombia implemented multipurpose cash and cash for rent for Venezuelan migrants and refugees, Colombian returnees and host communities in six departments of the country, targeting people with socioeconomic vulnerabilities, mainly female-headed households and households with children, adolescents, elderly or persons with disabilities, in order to improve access to basic food and non-food items (NFI) as part of the stabilization process. The assistance was provided through bank and wire transfers. The transfer value depended on the number of household members. Post-distribution monitoring found that the cash assistance met the needs of the recipients, and that the MPCA was mainly spent on food, home improvements, rent payments and debt.



Venezuelan refugees and migrants cross the Puente Internacional Simón Bolívar, the busiest border point connecting the Bolivarian Republic of Venezuela and Colombia. © IOM 2019/Muse MOHAMMED

OVERCOMING A DIFFICULT SITUATION

Cristina, an elderly woman from the Bolivarian Republic of Venezuela, arrived in Cali, Colombia, five years ago looking for new prospects for her children and grandchildren. She made the decision due to the shortage of food and medicines, and she left behind her life and her home, where she had lived all her adulthood, and went in search for a better quality of life for her family. Although she had a small job in a market in Maracaibo, Cristina commented that, *“There was nothing to sell, nothing was coming, there was no food. I left because of the hunger that afflicted my country.”*

The journey to Colombia was difficult as she came with five children between five and thirteen years old who were in her care. It was a journey that she would never want to repeat. For past five years, she has gone through many trials and troubling situations to keep the roof over her head that she now calls home, including not being able to pay rent and her second son's cancer.

The first good news Cristina received since she left her country was when she received a call confirming her participation in the project to receive multipurpose humanitarian assistance. In October, she learned about the project led by IOM. Cristina explained, *“Because I, at the time the project came into my life, I was in a hurry. I had to pay the daily rent and take care of my grandchildren and not leave them alone for too long.”* She was able to use the humanitarian assistance to pay for services and catch up on her rent. She was even able to buy some extra food for her entire family. One of her main anxieties, that of avoiding eviction, was overcome due to the support, she concluded, *“I thank them very much for the help they gave me, because the situation was very difficult.”*

PERU

In 2021, Peru continued to be highly affected by the Coronavirus disease 2019 (COVID-19). As a result, the land borders remained completely closed and air traffic was restricted, many businesses were forced to close, and lockdown measures led to an increase in poverty, hunger, limited access to basic services and protection challenges. Even before the COVID-19 pandemic, Venezuelan migrants and refugees were particularly vulnerable, as they lacked social protection, were exposed to abuse and exploitation, and often lived and worked in precarious conditions. The COVID-19 pandemic further compounded their existing vulnerabilities, as well as of those most vulnerable in the host communities. Many Venezuelan migrants and refugees faced stigma and discrimination and were unable to seek assistance to meet their basic needs for fear of arrest or deportation. Because of financial barriers, Venezuelans often faced greater challenges in accessing basic services.



Aid recipients receive assistance in Peru. © IOM 2021

Throughout 2021, increased COVID-19 vaccination rates and other progressive measures implemented by the Peruvian Government allowed for a slow recovery of the country's socioeconomic situation. Despite this, Venezuelan migrants and refugees still faced xenophobia and discrimination, as well as challenges to generate income and gain access to the national response plans and social protection mechanisms. For this reason, IOM Peru, with the support of relevant stakeholders, decided to pursue the implementation of CBI as a key assistance mechanism to support this population in covering their basic needs.

In 2021, IOM Peru implemented multipurpose cash assistance as well as CBI for health and seed capital. The MPCA was unconditional and unrestricted and transferred through wires, bank and mobile transfers, as well as prepaid cards. IOM Peru found that having multiple CBI providers was crucial to put the aid recipient at the centre of the assistance, identifying their needs and providing an appropriate distribution mechanism. The transfer value was established in the CBI Subgroup to match the payments disbursed by the Government to Peruvian families in need during COVID-19. Being an active member of the CBI Subgroup and sharing experiences, allowed IOM to participate in active debates about the criteria to be used for the assistance of the target population, and the challenges faced with the financial service providers (FSP).

During post-distribution monitoring, aid recipients reported that the assistance was appropriate to cover their needs and that it had a positive impact on family relationships, specifically the emotional well-being of the family. The cash assistance was mainly spent on food, rent and health care.

TRAVELLING 2,850 KILOMETRES

It took María a month to arrive in Peru from the city of San Carlos, in the Venezuelan state of Cojedes. In early 2019, overwhelmed by the lack of food in her country, she and her husband decided to set out on foot with their little 5-year-old son to travel the 2,850 kilometres that separated them from Zarumilla, on the Peruvian-Ecuadorian border. When they finally arrived, María and her husband worked odd jobs for months to raise the money needed to buy tickets to Lima, where some family and friends were waiting for them.

“At first it went well for us, we were happy because we found jobs. I was working in a chicken shop and my husband in a plastics company. He worked from eight to eight, from Monday to Monday, but we paid the rent for the room and the food. But then COVID came, and it was a horrible time because we had no one to ask for help. We came to owe seven months of rent”, recalled María. Due to her vulnerable economic situation, María received multipurpose cash assistance, which she used to pay rent and buy food.

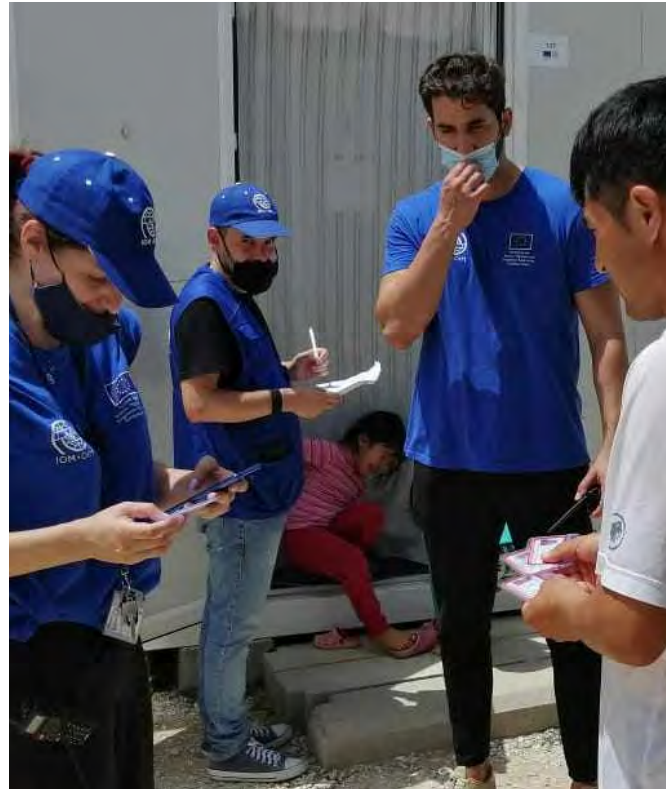


Aid recipients receive assistance in Peru. © IOM 2021

GREECE

In 2021, IOM Greece assisted unaccompanied migrant children (UMC) in transit hubs and long-term accommodation with pocket money. Following meetings in the Child Protection Sub-Working Group in 2017 and 2018, and the exchange of practices on the provision of pocket money in all accommodation schemes operating in Greece, it was commonly agreed among all actors to launch this activity. The pocket money was provided in cash directly by IOM or by the implementing partners of IOM. The pocket money was either distributed once or twice per month, considering the best interest of the UMC. Through the provision of a fixed allowance, all unaccompanied migrant children in facilities in mainland Greece are treated equally.

Considering that most of the UMCs do not receive any other type of economic support, and given their age and needs, the monthly allowance assists the UMCs in socializing while they are with their friends and covering any extra needs while they are in school, additional communication with their families or purchasing materials, such as sport equipment. For example, in one of the accommodation sites, the children bought materials and cooked for their roommates during Ramadan. Through the activity, they developed a sense of community and celebrated their customs and culture. Pocket money and its management contribute to strengthening life skills and developing a sense of responsibility, ownership and self-reliance, with positive implications in their adult life. The UMCs also acquired money management skills as they decide on how to spend their allowance. This was further developed by organizing money management life skills groups which, for example, focused on European currency, how the average teenager can manage future income, the purpose and types of savings, and the timely payment of fixed bills.



IOM staff assisting aid recipients in Greece. © IOM 2021

IRAQ

In 2021, IOM Iraq provided MPCA in two tranches to extremely vulnerable households. IOM received referrals from other agencies and provided assistance to internally displaced persons (IDPs) families in secondary displacement situations who have been affected by previous camp closures but had not received assistance. The assistance was provided by cash, and it was unconditional and unrestricted. IOM Iraq also distributed one-off emergency cash grants to people facing a sudden shock, such as camp closures. After the selection of beneficiaries, IOM used financial service providers to distribute cash to eligible families. The transfer value for the MPCA and emergency cash was set with other actors conducting similar interventions as a part of the Cash Working Group (CWG). IOM Iraq has contracts with multiple financial service providers but used the FSP and modality most suited in the location targeted and according to the project design and the desired outcomes.

A TURNING POINT

Farid, an 18-year-old man from Baaj district, south of Sinjar, fled with his family when his village was attacked by the Islamic State. Farid said *"In April of 2020, we decided to go back to Sinjar and settle in a rented house because our house in the original area was demolished and we did not have the financial means to build it again. At first, we suffered a lot because the house was not complete, so we had to put blankets and pieces of nylon in place of the doors and windows to protect us from the winter cold,"* Farid added, *"We live in a difficult financial situation and we have no source of income. Had it not been for the aid provided by humanitarian organizations, the situation would have been much worse."*

Farid continued, *"IOM provided us with assistance through its programme that it launched in December 2020 in Sinjar. This grant represented us and many families an important turning point, especially as we were in a very critical situation, it helped us to buy the medicine for my grandmother, as well as pay the rent for two months, and buy some household needs."* Farid concluded by thanking the active and key role IOM played in its support to his family.



Farid received MPCA in Iraq. © IOM 2021

JORDAN

Jordan is the second largest host of refugees per capita in the world and continues to be one of the countries most affected by the Syria crisis. The majority of refugees in Jordan live outside camps and struggle to meet basic needs, accumulating debt and relying on negative coping strategies. Refugees from other countries than the Syrian Arab Republic face heightened challenges related to isolation, exclusion and obstacles to accessing formal work, education and health care. Ten years into the Syria crisis, the cumulative effects have taken a toll on refugees and host communities alike, depleting personal savings and assets, straining local service provision and heightening vulnerabilities. Given the scale and protracted nature of the refugee crisis to date, significant needs and gaps are expected to remain for refugees in Jordan for the foreseeable future.

Cash-based programming has proven effective in supporting the most vulnerable populations living outside camps and remains the most viable modality for basic needs assistance in Jordan, where markets are functional, refugee situations are protracted, and cash assistance mechanisms are well established. Though Syrian refugees and refugees of other nationalities in Jordan face similar challenges, the specific needs, priorities and access to services of each refugee household may vary. Unrestricted and unconditional multipurpose cash grants offer an effective alternative to in-kind or other assistance modalities in this context, allowing beneficiaries to make decisions in an individualized and dignified manner.

As part of the Regional Syria Crisis Response and consistent with the One-Refugee Approach, IOM Jordan provided monthly multipurpose cash assistance and one-time winterization assistance to refugees of all nationalities across all governorates. Beneficiary selection was based on needs only and

prioritized the most vulnerable households. The assistance was provided as unconditional and unrestricted cash assistance through bank transfers. The transfer value of multipurpose cash assistance was calculated based on the Survival Minimum Expenditure Basket (SMEB) and the family size, while the value of winterization assistance was based on approximate shelter size, family size, average cost of winter items and depending on whether the household was already receiving MPCA.

PDM found that the MPCA was mostly spent on rent, food, utilities and bills, health costs and hygiene products. The winterization assistance was used to buy winter clothes and shoes and cover heating-related costs. Over 75 per cent of respondents said the assistance moderately or significantly helped their households meet their basic needs, improve their living conditions, and release the financial burden of the household, which also reduced feelings of stress. There was a clear indication that the assistance was effective in avoiding negative coping mechanisms, such as child labour and reducing essential expenditures, such as health and education.

The multipurpose cash assistance consisted of an eight-month cycle which increased the stability and confidence of refugee households to meet their basic needs. A small number of aid recipients did not complete the full cycle of assistance for various reasons, including return to the Syrian Arab Republic, inability to be contacted by IOM or change in eligibility status. IOM followed up closely with these cases. Another lesson learned was the importance of regular coordination and exchange of information with partners through the Jordan Common Cash Facility which had a positive impact on the implementation of activities and ensured no duplication and prioritization of the most vulnerable refugee households.

IMPROVED LIVING CONDITIONS

Abdelwahab is from Darfur, the Sudan. In 2014, due to the armed conflict, Abdelwahab was forced to flee his country and sought refuge in Jordan. Abdelwahab now lives in Amman, Jordan, with his wife and children. Back in the Sudan, Abdelwahab used to work as a teacher. However, Sudanese refugees in Jordan do not have access to formal livelihood opportunities. Being able to pay for rent and food is a daily struggle. *“At any moment, the landlord might knock on our door and tell me to pay the rent or leave the house”*, said Abdelwahab. Since the COVID-19 pandemic started in 2020, Abdelwahab faced additional challenges, including increased prices for utilities and food. IOM supported Abdelwahab’s family with one-time winter cash assistance in November 2020 and monthly multipurpose cash assistance for eight months. IOM’s assistance allowed them to meet their most basic needs and contributed to improve their living conditions.



Abdelwahab and his family in Jordan. © IOM 2021

FINDING SAFETY

Khalil is originally from Daraa, the Syrian Arab Republic. In 2011, as the armed conflict escalated, Khalil was forced to flee with his wife and children, leaving their home and everything behind in the hope to find safety and security. Khalil and his family now live in Irbid, Jordan. Since the COVID-19 pandemic started in 2020, everything changed for Khalil who used to work as a daily wage. He had to stay home for more than six months without any source of income. *“The past year and a half has been really difficult with no job opportunities, and accumulated rent and bills,”* explained Khalil.

IOM provided Khalil and his family with one-time winter cash assistance in November 2020 and monthly multi-purpose cash assistance for eight months. Receiving cash assistance helped them meet their most basic needs, such as rent, food and medication. *“I was relieved during this period and felt safe knowing that at the end of the month something would be coming for sure,”* concluded Khalil.

YEMEN

The Yemeni conflict, now in its eighth year, has evolved into one of the most severe humanitarian crises in the world. An estimated two-thirds of the population require some form of humanitarian assistance, and more than 4 million people are currently displaced. The acute level of humanitarian need is caused, not only by the conflict, but also by structural economic factors, notably the contraction of the Yemeni economy and the devaluation of the Yemeni Riyal. Yemen's economy has shrunk by half since 2015, with over 80 per cent of the population living below the poverty line. This has led to the loss of employment and income generation opportunities in the public and private sectors, as well as to a downward economic spiral. The devaluation of the Yemeni Riyal has resulted in major challenges for average Yemeni households, since many basic household goods, including food, are imported. Remittances from migrant Yemeni workers have seen a dramatic decline and reduced the availability of hard currency. The impact of conflict and the economic collapse has resulted in increased numbers of people forced to flee and



Khalil and his family received MPCA in Jordan. © IOM 2021

worsening social-economic vulnerabilities and acute needs for food, water sanitation and hygiene (WASH), shelter and protection services.

In 2021, IOM Yemen implemented a range of cash-based interventions, including cash for shelter and NFI, cash-for-work (CFW) and cash for WASH, herein, the focus will be on multipurpose cash assistance. IOM Yemen provided conflict-affected populations with multipurpose cash assistance to ensure that they had access to markets and to enable them to directly purchase and access goods and services to meet their basic needs for food, water and health. Supporting conflict-affected populations with cash can prevent households from resorting to negative coping mechanisms, like reducing food consumption, early marriage and begging, and contribute to feelings of choice and empowerment among recipients. Cash assistance can also contribute to the recovery of local markets and financial infrastructure following disruptions caused by the conflict.

The assistance was distributed through a financial service provider as this was the safest and most preferred approach. The financial service provider had national coverage through branches and contracted money transfer agents. To mitigate issues related to physical access, IOM and the FSP were able to utilize mobile teams to conduct the distributions which allowed greater flexibility to respond to newly displaced household across Yemen, including in remote areas, to ensure that those most in need were able to receive critical and timely assistance.

The transfer value for the multipurpose cash assistance was determined through a consultative process led by the Cash and Markets Working Group of Yemen. This started with the design of the SMEB based on inputs by relevant clusters and price triangulation of the Vulnerability Analysis and

Mapping and the Joint Market Monitoring Initiative. The transfer value in Yemen was set at different rates between the south and north of Yemen due to the difference in the exchange rate. The assistance is provided once to newly displaced households, with an additional two payments to the most vulnerable. As co-lead of the Cash Consortium of Yemen and the Rapid Response Mechanism Cluster in Yemen, IOM was working together with other humanitarian actors to ensure a harmonized approach, an open and constructive dialogue and feedback and information. This approach was applied to all IOM programmes to ensure effective coordination and to minimize potential issues and address challenges and gaps.

During PDM, a majority of the respondents confirmed that the cash enabled them to purchase assets, essential goods and services that they otherwise would not have been able to purchase. The cash assistance was mainly used for food, health care and medications, baby items, household items, water and rent. Ninety-four per cent reported that they were satisfied with the assistance and that cash was their preferred modality.



*Recipient of cash assistance in Yemen.
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IN THE BLINK OF AN EYE

When intense fighting approached Fandah's home in Al Jubah, she knew she had no choice but leave in search of safety. The 43-year-old teacher fled along with thousands of people to a displacement site on the other side of Ma'rib governorate, leaving behind her home and all her family's possessions. *"We were among the last people who left Al Jubah. We did not want to flee. We kept our hopes up that the situation would improve, but one day the heavy clashes and explosions around us became too much. We left everything and fled,"* recalled Fandah.

In the weeks before Fandah's displacement, the conflict closed schools in the area, preventing students from going to school and putting teachers like her out of work. Fandah and her family settled in a displacement site. They used the money they had left to buy plastic sheets and wood to make a small shelter for their family. She found herself struggling to provide for her family's most basic survival needs. *"We used to have a real house and a real life. I was working as a teacher and my children used to go to school. Now that life we once had has been destroyed,"* Fandah added, *"In the blink of an eye, we found ourselves here with nothing. Becoming displaced is the hardest situation I have faced in my life."*

Two weeks after Fandah reached the site, she was directed to one of IOM's cash distribution centres to receive cash assistance. For her family, the assistance will help them to supply their shelter with required items and to buy clothing for their six children. *"Life is difficult and the cost of items we need to survive are rising every day. We used to run out of money every now and again, but at least then we had a house of our own and we were among our people who could help us out,"* said Hussein, Fandah's husband. *"Now that we are displaced, the hardship we face has multiplied."*

Inflation in the Yemeni currency has caused a devastating economic downturn. As a result, families like Fandah's have resorted to reducing their meals to save money or taking on debts from relatives. *"When we used to borrow money from our relatives, we were confident that we could repay them when things got better. Now we do not have this confidence. This cash assistance not only comes in the most difficult time of our life, but it is not a loan and we do not have to worry about returning it. This is the first time in a long time that I have had money in my hand and know that I am not going deeper in debt,"* added Hussein.



Fandah's son, Saqr, will be able to purchase new clothing with the cash received from IOM. © IOM 2021/Elham AL-OQABI

INDONESIA

In 2021, IOM Indonesia provided assistance to more than 7,700 refugees and asylum seekers, including accommodation, access to health care and education as well as multipurpose cash assistance. The multipurpose cash assistance was provided on a monthly basis through an Indonesian bank account, with the function of withdrawal through an ATM card. The cash assistance was essential for the recipients to meet their daily living needs, as refugees and asylum seekers were unable to legally work in Indonesia. The assistance covered basic needs, including groceries, basic health care, transportation and other essential needs.

IOM Indonesia has distributed monthly cash grants to refugees and asylum seekers for nearly a decade. In 2018, IOM began to pilot the distribution of monthly assistance via the banking system, which required a significant amount of coordination with national government partners, financial regulators and banking institutions. By 2020, 98 per cent of the recipients received their monthly cash assistance through the banking system. IOM distributed cash in envelopes to aid recipients who were unable to open a bank account and access the ATM card.

Building the awareness and familiarity of refugees to utilize the ATM card was a challenging process, however, it was successful through regular engagement and communication with the recipients. Initially, the aid recipients were sceptical about using the ATM card, as they were afraid of forgetting the PIN number, language barriers and extra charges. After several months, most of the card users saw the ATM card as a benefit and the feedback was mostly positive. During PDM, the aid recipients expressed that the ATM card gave them more freedom and they felt safe using it. The cash assistance also improved the lives and independence of the recipients, especially during the pandemic.

MYANMAR

Southern Rakhine experienced the effects of the second and third waves of COVID-19, the coup d'état by the military on 1 February 2021 and flash flooding in July and August 2021. The combined impacts of the coup d'état, deteriorating security conditions and a renewed surge in COVID-19 cases exacerbated vulnerabilities and damaged livelihoods for households across the country. Vulnerable populations struggled to meet needs after losing regular sources of income from jobs and remittances, giving rise to increasing levels of debt and the use of negative coping capacities.

Multipurpose cash assistance was identified as an effective response option, enabling aid recipients to make decisions based on their individual circumstances and supplementing resources available for purchases at the household level. The implementation of CBI in Southern Rakhine State meaningfully impacted the communities which could overcome the challenges of meeting basic needs and limited income. Generally, the communities were aware and informed well about the purpose of the cash assistance. PDM found that the assistance was spent mainly on food, shelter and clothing at the local market, followed by health and debt repayment.



*Aye received cash assistance in Ta Pun Village, Myanmar.
© IOM 2021/Hla AUNG THEIN*

LEARNING TO WALK AGAIN

Aye, a 61-year-old woman, lived with seven other family members in Ta Pun Village. Ta Pun Village is located on the Western part of Toungup Township, Rakhine State. Most of the villagers are poor and living with very limited job opportunity, mainly relying on agriculture. Aye was suffering from paralysis for many years and her husband, a primary income earner for the family, was also old and not in a good health condition. As they had many members in the family and due to lack of job opportunities in their village, the whole family struggled to earn enough money to meet their daily basic needs. As a result, treatment for Aye's health issue was neglected as they could not afford it.

Aye said, "I am very grateful to IOM and the donor for supporting us with cash assistance in this time of difficulties. Previously, we had to struggle a lot to meet our daily basic needs and I never dream of getting treatment for my paralysis even though I want to. I have been laying on the bed for several years, passing my life unhappily as I could not walk and feel like a normal person. Sometimes I got depressed and felt like I am a burden for my family. But after receiving cash assistance from IOM, our family living conditions has improved and I was able to get treatment for my paralysis. Now I can start walking on my feet with a walking stick."

The lifestyle of Aye changed, in the past she was in her bed all the time but now she has become very active and walk around the neighbourhood, visiting her friends and relatives. Aye also mentioned that she now feels like a normal person, and she believes that in the near future, she can walk on her feet without using a walking stick.

PAKISTAN

With the unprecedented change in the political and security situation in Afghanistan, the number of Afghan nationals crossing into Pakistan increased. New arrivals put pressure on host communities due to pre-existing vulnerabilities related to COVID-19, limited basic services and sparse livelihood opportunities. To address the humanitarian and protection needs of vulnerable Afghan refugees residing in Pakistan, IOM Pakistan assisted Afghan Citizenship Card holders with one-off multipurpose cash assistance. The cash was unconditional and meant to help the aid recipients fulfill their basic needs. The assistance was delivered via cheque or cash-in-hand. Distribution mainly took place in selected venues, but some recipients, including persons with disabilities who were unable to come to the venues, were selected for door-to-door distribution.



Cash distribution in Pakistan. © IOM 2021

LIVELIHOODS ASSISTANCE

Livelihood interventions are key for recovery efforts as they provide a source of income to meet immediate household needs. CBI can also be critical to the effectiveness of early recovery, livelihoods and market strengthening interventions, whether by providing temporary income to cash-for-work participants, ensuring participation in vocational or business trainings without adverse opportunity costs or financially supporting new or existing business owners while they are starting or growing their businesses.



BANGLADESH

For over 900,000 Rohingya in Bangladesh, 2022 will mark the fifth year since their mass displacement from Myanmar. As the crisis protracts, the Rohingya refugees who are living in the camps in Cox's Bazar, the world's largest refugee settlement, are increasingly dependent on aid with little prospect for durable solutions.

As a result of limited access to livelihood opportunities for Rohingya refugees, cash-for-work (CFW) and other cash-based interventions in the camps are the only sources of modest incomes available. In 2021, IOM Bangladesh implemented CFW, primarily focused on site management and development work as well as shelter construction and maintenance activities. Through the participation in the CFW programmes, Rohingya refugees increased their ownership of the camp sites while also earning an income and acquiring skills.

CBI created conditions for a more cost-effective and efficient humanitarian response while also meeting aid recipients' needs in the camps and among affected host communities. CFW lessens Rohingya refugees' financial stress and reduces the need for them to resort to unhealthy coping mechanisms. Lessons learned included that CFW activities gave the people participating a lifeline to tackle the difficult situation arising from COVID-19, which was characterized by regular lockdowns and movement restrictions. Cash assistance combined with skills and capacity-building not only provided short-term income but also increased women's participation and created long-term improvements in access to livelihoods. During post-distribution monitoring, 90 per cent of the respondents identified CFW as their main source of income. A total of 94 per cent of the respondents spent their cash on food, followed by medicine and health-related costs.

CASH-FOR-WORK

Cash-for-work refers to payments provided to participants on the condition of undertaking designated work. It involves conditional payments to persons participating in public or community low-skilled work but can also include other activities, depending on the circumstances. These payments are commonly made according to time worked, such as number of days and daily rate, but may also be quantified in terms of outputs, such as number of items produced, or cubic metres dug. CFW can contribute to sector-specific objectives but in general is considered multipurpose due to the unrestricted nature of the transfer and the flexibility that it gives to the recipient to use the received amounts for any purpose based on their preference.

Cash assistance was also given to assist host communities with shelter construction and livelihood activities targeting the most vulnerable families. IOM field teams motivated recipients of the unconditional grant to invest it in livelihood opportunities, resulting in short-term financial support bringing about long-term improvements in income generation.



Cash-for-work activity in Cox's Bazar, Bangladesh, where the participants make baskets. © IOM 2021

MAURITANIA

The Hodh Chargui region in the south-east of Mauritania is located at the border with Mali, and thousands of refugees from Mali have fled to the region to escape insecurity since 2013. The region is marked by high levels of food insecurity and malnutrition, repeated climatic shocks and lack of infrastructure and basic services, such as education, health and water access. This has led to conflicts between communities over natural resources, including water and grazing fields; resources that are scarce in the arid region. Host communities and refugees depend on agropastoral activities which deepen the competition for scarce resources of water, firewood and pastures. This further exacerbated intra- and intercommunity tensions. With the project, IOM Mauritania aimed to strengthen the livelihoods and improve resilience capacities of refugee and host communities in the Hodh Chargui region.

In 2021, IOM Mauritania implemented CFW for the construction of water infrastructure, including a dike and pastoral reserves. The area was selected based on its limited access to groundwater and the need to develop surface water for livestock and agricultural activities. One CFW activity focused on enhancing the capacity of the communities to cope with droughts and lean seasons by developing pastoral reserves. This would enable all communities to have access to grazing during the lean season. The sites were identified in coordination with local authorities and communities. The second CFW activity focused on improving water access by strengthening traditional water supply infrastructure. The construction of dikes and digging ponds would enable the population to collect water during the rainy season and access water during the dry season for livestock and agriculture. The dike also provided a way for people to protect themselves from flooding during the rainy season.



CFW participants in Mauritania. © IOM 2021

The CFW activity allowed communities to improve their income during the lean season. The involvement of the communities in CFW was a key factor for the success of the project. The families who benefited from the assistance expressed their satisfaction as they were able to cover needs related to food, health and clothing.

BUILDING RESILIENT HOUSES

To promote local ownership and income generation among IDPs and local communities, IOM trained local carpenters and builders like Abacar to work in construction groups building resilient houses for persons affected by Cyclone Kenneth in northern Mozambique. Abacar, who is an IDP himself, highlighted the importance of the support provided by IOM, *“Now we live in this safe area while before we lived in risk areas. I think that the houses we are building with IOM are very important to stay here.”* By working with IOM, Abacar received an income which he can invest in his self-recovery, *“I really want to work with IOM because before starting this work I did not have any way of buying things.”* Abacar works in a team combining various skills, *“It is an interdependent work between the builders and the carpenters that have different tasks.”*

MOZAMBIQUE

From March to April 2019, Mozambique was struck by two tropical cyclones, Idai and Kenneth. Tropical Cyclone Kenneth made landfall in northern Mozambique with 200km/h winds impacting several coastal areas, bringing a path of destruction and damage. Nine months after the passage of the cyclones, many IDPs were still living in resettlements sites with limited access to basic health services.

In 2021, IOM Mozambique implemented CFW focused on construction for a housing programme in northern Mozambique. The aim was to reconstruct shelters that were affected by Tropical Cyclone Kenneth and deliver sustainable housing solutions to IDPs and host community members. IOM sought to strengthen coping capacities, foster self-reliance and create environments conducive to resolving displacement through adequate housing solutions. IOM trained local carpenters and builders to participate in the construction processes. The use of local building groups for the construction of houses created a sense of ownership among aid recipients who were directly involved in the process. It has also strengthened the capacities of the community and mutual trust to promote recovery now and as needed in the future. The CFW participants received cash conditional on the progress of the work either as cash, bank transfers or mobile money transfers. The project was closely coordinated with the community and local governments.

FEELING SAFE

After being displaced by Cyclone Kenneth in 2019, Carlos and his family arrived at Mazuane Relocation site in Cabo Delgado. Upon arrival, Carlos received immediate relief items from IOM and its partners, including capulanas, plastic tarps, plates, buckets and food. Following this support, in a strategy to promote long-term resilience of IDPs like Carlos, IOM constructed permanent houses based on local practices and build-back-better principles.

To support IDPs during construction, IOM trained local building groups on resilient house construction. To ensure ownership of the process, IOM invited aid recipients like Carlos to work with the building groups during the construction, Carlos explained, *"The construction of this house was carried out with my support. The local artisans built the house and did an excellent job."* Carlos still faces challenges, for example, to access services like education and health, *"We do not have a school or a hospital. To access these services, we need to move far and across rivers."* Nonetheless, the support provided by IOM has planted a seed in Carlos' initiative to further work towards the improvement of the living conditions of his family, *"With some money I could start a business as here I feel safe, not like the place from where we left because of the emergency."*



Cash-for-work activities in Mozambique. © IOM 2021

CENTRAL AFRICAN REPUBLIC

An acute humanitarian crisis continued to overwhelm the Central African Republic in 2021. One of the most vulnerable groups was the IDPs who were driven from their communities due to armed violence. In 2021, IOM Central African Republic continued its implementation of CFW activities through several projects in locations with returnees and conflict-affected communities. In one of the projects, CFW activities provided temporary job opportunities to vulnerable people and youth with conflict-carrying capacities. The activities focused on the rehabilitation of roads and the construction of social infrastructures. The activities enhanced youth and community members' participation in community development and contributed to local ownership of the process. The project also aimed at preventing youth from joining armed groups, thereby contributing to the reduction of violence in the communities.

The project was developed in a remote and volatile environment. The participants received cash grants and vocational trainings in business development and livelihoods skills. The project was inclusive and coordinated with local committees, civil society organizations, youth organizations, association of women, local authorities, relevant line ministries and national non-governmental organizations (NGO). After the project, the rate of youth enrolled in armed groups and community violence decreased and young people were focused on the development of their income generating activities. Many of the participants were able to fulfil their livelihoods needs and support their households. The confidence of the participants increased as they were equipped with practical skills to access the labour market.

Another project aimed to contribute to the dignity and sustainable return of IDPs. The project provided

TURNING AWAY FROM VIOLENCE

"I joined armed groups to protect my community and from there I was given a symbolic subsistence allowance after a fight. We were forced to flee in the bushes sometimes. Gradually leaders were no more capable to provide financial support, and together with other fellows in the struggle, we were forced to perpetrate violence against the community to survive. It was a pity because we just robbed food to eat. I am very lucky to attend the programme developed by IOM, I had no training, and I was jobless and did not have any hope. Thanks to IOM this sad page of my life is over. Today I was trained, and I have the capacity to manage a business. I received an income generative package to develop my activity in my community. I benefit from IOM's monthly monitoring support which helps me to fill the gaps. From this activity, I got married and can easily support my wife and my newborn. I will never get involved in violent activities in my life."

cash to vulnerable youth through CFW and unconditional cash grants to the elderly or persons with disabilities. For CFW, participants were engaged in community infrastructure rehabilitation and sanitation works. The unconditional cash was intended for people who were unable to actively participate in the CFW. The allocation criteria and the definition of the people and categories of people receiving this financial support were defined with the community. The project was implemented in coordination with local authorities and strong involvement of the Project Monitoring Committee made up of leaders of displaced people and host community members. Post-distribution monitoring found that 88 per cent of the respondents felt that the cash transfer had positive impacts within households, including keeping children in school and reducing physical and verbal violence, as well as more equitable sharing of decision-making.

IRAQ

IOM's cash-based interventions are aimed at improving people's skills, encouraging entrepreneurship, generating employment opportunities and supporting rural economic recovery through microenterprises, vocational training, on-the-job training and CFW. In 2021, IOM selected communities across Iraq in critical need of livelihoods services and implemented Individual Livelihoods Assistance (ILA) and CFW. The interventions contributed to long-term economic recovery, individual and community resilience and community stabilization. Improved and increased livelihood opportunities as well as improved access to work contributed to the well-being of the community and enabled people to provide for themselves. IOM programming responded to identified community needs and the prevailing socioeconomic context. IOM optimized results by working with enterprises with the greatest likelihood of success and tailored individual livelihoods assistance.

The ILA programme is a tailored response aimed at improving people's skills, encouraging entrepreneurship, generating decent employment opportunities and supporting rural economic recovery. ILA is a package of services consisting of on-the-job training, business support package for new or existing businesses and vocational and farmers training designed to address critical livelihoods and service delivery gaps that early recovery actors can fill by targeting vulnerable population segments of Iraq, that is, IDPs, host communities and refugee populations, particularly women, girls and youth, affected by armed conflict. IOM Iraq provided cash to ILA recipients through direct cash and e-voucher modality. The assistance was conditional and restricted. The cash grants gave the recipients the choice to prioritize their needs and materialize their plans. The cash grants were

provided based on a business plan. The findings of post-distribution monitoring showed the effective utilization of the cash grants by the recipients. The findings further showed that 90 per cent were very satisfied with the services they received, and that the grant was mainly spent on business expenses, such as tools, shop rent, debt repayment and starting a business.

CFW activities provided participants with short-term income to meet their basic needs and contribute to the rehabilitation of community infrastructure and basic services. CFW programmes are a constructive way to inject cash into a community's economy and can also be a channel to directly engage populations in recovery efforts within their communities. The assistance was conditional and unrestricted, and provided as direct cash through financial service providers. Post-distribution monitoring showed an increase in household income after participation in CFW.

IOM Iraq's livelihoods interventions were carried out in close collaboration and coordination with the National Emergency Livelihoods Cluster; the Ministry of Labor and Social Affairs operated Vocational Training Centres, the Department of Agriculture and the Cash Working Group. IOM Iraq is one of the key livelihood actors actively contributing to the cluster-led initiatives and attending regular cluster meetings. In addition, IOM Iraq collaborated with municipal offices, community leaders and other national and international humanitarian organizations at the community level. All CBI programmes were guided by assessments, including labour market assessments, which were carried out to gain a better knowledge of the local labour market ecosystem, operational environment, skill gaps and priority sectors for the investment.

OPENING A PASTRY SHOP

Ahmed, a 55-year-old father of four children, has been in the pastry industry for 14 years. He is originally from Anbar, and this is where he spent most of his time working. Due to the conflict, he was forced to escape Anbar with his family to Baghdad, Iraq, in 2015. He left everything behind and faced several obstacles resulting from his displaced status, including lack of income, and employment opportunities. Despite his 14 years of expertise in the pastry sector, Ahmed was unable to secure a job. As a result, he accepted the challenge of starting his own business. Ahmed applied for IOM's individual livelihoods assistance and received a business support package to launch his microenterprise, a pastry business. He utilized the grant to procure a refrigerator, freezer, and air conditioning unit. Ahmed explained, *"The support I received from IOM came at the right moment and helped me much in starting my business and supporting my family."* He has a clear vision and goals for the future of his business. He is planning to relocate his business closer to the centre of Baghdad and expand his business to increase the number of customers.



Ahmed in his pastry shop in Iraq. © IOM 2021

TURKEY

Turkey hosts over three million Syrian refugees, of whom the majority live in "out-of-camp" settings. Many refugees and migrants face issues in accessing basic social services due to language barriers, mobility, lack of documentation and insufficient financial resources. These barriers, coupled with economic insecurities, can create new or exacerbate existing vulnerabilities of Syrian refugee households. Assessments have shown that social tension may be undermining relations between Turkish and Syrian communities. This highlights the need to contribute towards harmonization and integration.

In 2021, IOM Turkey provided cash grants for small business start-ups to support vulnerable Turkish and Syrian households to become more self-reliant. IOM provided the cash grants in line with the needs and skills of the individuals to encourage income-generating activities. This means that the transfer value was adapted to the business plan of the recipients. IOM utilized the cash modality to ensure greater flexibility and timeliness of the assistance. The assistance was delivered through debit cards which allowed the recipients to directly purchase equipment and material to start their small business.

IOM coordinated with an NGO to provide business development training to the recipients. In collaboration with the organization, IOM developed online tools to deliver the training remotely. The training ensured greater clarity on all aspects of a business, from marketing and finance to operations, legal and products and services. Post-distribution monitoring results showed that 83 per cent of the respondents found the assistance sufficient to start their own business and the vast majority were satisfied with the cash assistance. The businesses mainly focused on construction, food, tailoring, barber, hairdresser and electronics.

NEW OPPORTUNITIES

Suha reminds us of the importance of persistence and patience, *“You should work hard and stand out to succeed. Good things only come around when we try hard enough.”* She is a migrant, a businesswoman, a mother of three children and a wife. When the conflict escalated in 2012, she left her home in the Syrian Arab Republic, and settled in Şanlıurfa, Turkey with her children because relatives of her husband were living there. She brought her family to Turkey with little money as the war forced them to leave all they owned.

Suha explained that she decided to go to work the day after she arrived in Turkey, and she worked as a cleaner for five years while working in a hairdressing salon. *“In the beginning, the people here helped us a lot, the Turkish people did so much for us, we were so lucky, we still are,”* she said. She was grateful that she was making money and supporting her family, but raising a family is expensive, even in a welcoming country like Turkey and the paycheck was not enough to cover her family’s costs. She had always been independent and owned her own hairdressing salon for almost ten years. She dreamed of re-establishing her salon in Turkey, but it was not easy in a new country, with no savings.

One day she made the decision to change her way of thinking and to live without allowing her conditions to limit her choices. That day Suha decided to restart her business. After making the decision, one of her friends mentioned IOM. She enjoyed talking about that memory because life started to offer her new opportunities right after she made that decision, as she applied for and was approved to receive a business cash grant.

“It was not easy to attract people in the beginning, but when people started to know me, everything

worked perfectly. It is always like that in life, if you are a stranger, it is so normal for people to be distant from you, but when we started to communicate, talk, share and know each other, we can build a healthy relationship that can be with your customer, friend, or neighbours,” she said. She described herself as a simple person, *“I am always smiling, therefore, I have a good relationship with people. I love them and, they love me back.”* When talking about her workspace, she emphasized the importance of building a community, a pleasant atmosphere for her customers, mostly women, to be together, and have coffee and talk about anything. She was very happy to be able to operate her salon, provide a space for women to come together and highlight the importance of showing solidarity in tough times, *“I was affected by the economic difficulties during the pandemic as many others, but we keep working with close attention to the rules.”* For the future, she plans to develop her business and engage in new certification programmes so she can continue to improve her services to her clients, by so doing, she expects to provide a good life for her children.



Visiting cash grant recipient in Turkey.
© IOM 2021/Begüm BAŞARAN

NIGERIA

Since the beginning of 2015, the north-east of Nigeria has witnessed an increase in violence perpetrated by non-State armed groups, causing a major humanitarian crisis. The intensification of attacks resulted in prolonged insecurity, exacerbating the plight of vulnerable civilians and triggering forced displacement, as well as violation of human rights. Despite the efforts of the Nigerian authorities in addressing the crisis in North-east Nigeria and the increased number of humanitarian actors on the ground, the situation remains precarious. Over the past years, affected populations have been suffering from a continuous deterioration of living conditions, a disruption of pre-existing protective mechanisms and a lack of access to essential services. They have accumulated protracted stress and experienced extreme violence, and loss of family members, social connections and property.

In 2021, IOM Nigeria implemented a livelihoods project where business start-up cash grants were provided for soap production. IOM coordinated with community stakeholders and institutions, and identified State-based government institutions, specifically colleges of education and technology, to train vulnerable individuals on soap preparation to contribute towards hygiene and livelihoods promotion in Borno and Adamawa states. This intervention was tailored to enhance good hygiene practices, that serve as barriers to human-to-human transmission of the COVID-19 virus in homes, communities, health-care facilities, schools, and other public spaces, and to further mitigate secondary impacts of COVID-19 on community livelihoods and well-being. These secondary impacts include disruptions to supply chains, inability to pay bills, or panic buying, which have negative impacts on the ability of affected households to access and pay for WASH services and products, such as soap and disinfectants.

STARTING A SOAP BUSINESS

Zainab is from Adamawa state. Her husband died in communal clashes. Since his death, Zainab faced raising their three children alone and they moved to Ngure IDP camp. Zainab was a petty trader in her community, but since the death of her husband, it has been challenging raising and providing for her children.

“Raising my children after the death of their father has been a great task. I go to the mountain top to crush rocks and sell the gravel,” said Zainab. She was very happy to be among participants for the skills-training as she was able to use the business start-up cash grant given to her and the income from her soap business to meet her immediate family needs.

The business start-up cash grants were conditional on successfully complementing the skills-acquisition training. Participants received a one-month training on soap production techniques, production of antiseptics, and disinfectants, as well as a business management and financial literacy training. Further, a two weeks post-training monitoring was established for participants to produce some quantity of soap with less or no supervision after being provided with a start-up cash grant and linked to the local market. Post-distribution monitoring found that the cash grants were mainly invested into the businesses.

IOM Nigeria also implemented CFW in fragile returnee communities. The participants rehabilitated markets, health facilities and school structures in Borno and Adamawa states. The rehabilitated community infrastructures were handed over to relevant community stakeholders after the work was completed to ensure that the facilities were appropriately managed and used.

URUGUAY

Uruguay has experienced an increase in the number of migrants arriving in the country in recent years. In this context, forms and expressions of discrimination against migrants have been growing. This limits available jobs, salaries, working conditions and professional growth. Uruguay was affected by the COVID-19 pandemic, leading to a major increase in unemployment. Entrepreneurship or self-employment modalities are not exempt from this; however, these constitute alternative opportunities for generating daily income for people who have difficulties entering the labour market or have greater potential in independent work, which is the case for migrants living in Uruguay.

In 2021, IOM Uruguay supported migrants with an entrepreneurship project with the purpose of creating income generating opportunities for migrants and promoting social and labour inclusion. The project included the development of a training plan, advice and monetary transfer to entrepreneurs, with the purpose to establish or strengthen their self-employment. The project was directed especially at migrant women. In general, women in Uruguay receive lower salaries, have a higher unemployment rate, work in sectors of lower productivity and are overrepresented in the informal sector.

The cash assistance was delivered by bank transfer. In order to receive the assistance, the aid recipients had to complete the training and submit a budget to IOM. IOM Uruguay coordinated with civil society organizations and authorities for the identification of entrepreneurs and the development of the training. The purpose of the initiative was achieved as it contributed to the generation of opportunities that improved the quality of life of migrants and promoted autonomy and economic inclusion.

THRIVING BUSINESS

Yoselin from the Bolivarian Republic of Venezuela was supported by IOM Uruguay to create her entrepreneurship called Andina Alimentos. Andina Alimentos sells garlic paste, and because of the support received by IOM, Yoselin was able to improve her business and its branding. She also carried out registration procedures, acquired a bar code and purchased materials, such as garlic, olive oil, dry spices, as well as a processing machine and packaging material. Likewise, she was able to make her business known in natural stores, acquire clients in the interior of the country and present the product in markets and fairs.



*The Andina Alimentos stall at a market fair in Uruguay.
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SHELTER ASSISTANCE

CBI modalities can be utilized in sector-specific responses, such as shelter assistance. The aim is to address shelter needs of IDPs, returnees and other crisis-affected populations. Different types of CBI can be used to deliver shelter outcomes, such as cash for rent, vouchers restricted to purchase shelter material and cash conditional on building a shelter according to agreed standards.



SOUTH SUDAN

Over seven years of ongoing conflict and instability combined with three years of consecutive flooding have resulted in large scale displacement. More than two-thirds of South Sudan's population, 8.9 million people, need humanitarian assistance. Around 80 per cent of the population is below the poverty line, with communication and infrastructure almost non-existent in most of the country. An estimated 1.7 million individuals are displaced and rely on humanitarian assistance. In order to address humanitarian needs and support local markets, IOM South Sudan is increasingly implementing cash-based interventions to complement in-kind assistance in emergencies. In areas where markets are functional, IOM uses CBI modalities to rehabilitate people's shelters, engage communities to protect key infrastructures from floods, and provide multipurpose cash.

In 2021, IOM supported conflict and flood-affected populations across South Sudan with the provision of cash assistance. Following tragic flooding in the country, the IOM South Sudan team supported communities to repair and maintain dikes and protect community infrastructure through CFV activities which resulted in the protection of residential areas. The conditional grant supported returnees and the most vulnerable individuals reconstruct their shelter. Without it, they would not have the resources to rebuild their homes and would have been forced to live in IDP camps.

Flood-affected women, children, and persons with disability headed households reported a decrease in negative coping mechanisms, less reliance on their relatives, and reduced borrowing due to the cash assistance from IOM. In Raja, IOM provided cash assistance to returnees to help build their shelter through mobile money. In addition, aid recipients

received mobile phones to encourage mobile cash and cashless transactions. In IDP camps, IOM assisted IDPs with restricted vouchers for NFIs support, which empowered IDPs with the independence of choice regarding what NFIs to buy.

IOM South Sudan hosts and co-leads the Cash Working Group in South Sudan. The CWG has over 50 entities, including national and international NGOs, UN agencies, Red Cross, donors, private sector, clusters and consortiums. In 2021, the CWG coordinated the Joint Market Monitoring Initiative and provided technical support to sectoral cash and voucher assistance by organizing capacity-building for gender-based violence (GBV) Sub-Cluster and WASH cluster. In addition, the CWG supported the inclusion of cash and voucher modalities in the sub-cluster strategy and a Market-Based Approach in the WASH cluster strategy. The CWG supported activities, including developing a guideline on CFV, a harmonized approach to Financial Service Provider's service fee and updated SMEB.

IOM put in place robust procedures to measure CBI feasibility, transfer value appropriateness, protection risks, quality of the whole process and the impact of CBI on the local economy. Rapid monitoring, exit interviews and post-distribution monitoring facilitate determining the process and quality of interventions. IOM ensured that protection risks were identified, mitigated and regularly monitored before and after the cash-based interventions. Based on our recent monitoring, 99 per cent of the respondents shared that the selection process was fair, inclusive and transparent. More than 90 per cent preferred cash over in-kind support, and the respondents indicated that the intervention improved their living conditions, with 91 per cent of respondents spending the money themselves.

PLANNING FOR THE FUTURE

2021 was the third consecutive year when flooding in South Sudan displaced thousands from their homelands. Alok, an elderly blind woman, was one of the many who lost their shelter and property due to the flood in Bor. Before the floods, she lived in a *rukuba*, an emergency shelter, with her eight family members, mostly children and women.

Alok's family lost their shelter, goats and other assets in the 2020 floods and moved to a safe location. She described how hard it was for her to walk to different places, sometimes carried by the family members as the water level was high and she could not see due to her visual impairment. With the help of community members, her family managed to reconstruct an emergency shelter, hoping that there would not be any flooding in the coming year. Unfortunately, 2021 was no different. The flood struck again. *"Like most people displaced from Panapet, I prayed and hoped flooding subside so that that I can stay at my home"*, shared by Alok. However, she had no other choice but to leave her home again.

Alok recalls that one day, living in a temporary shelter with other displaced persons, the IOM team visited her family as they were conducting flood damage and needs assessment. Alok said, *"We already knew that IOM was protecting the town from floodwater. They have engaged local youth to reinforce the dike. The IOM team asked about our critical needs during the assessment and sought whether we liked in-kind items or cash. Cash was my obvious choice as I wanted to buy items of my choice. However, my needs were different as I had to reconstruct my shelter, buy medicines, food and non-food items and contribute to my family expenses. IOM team informed us about the date, time, location, and amount of cash I would receive. I walked through*

the distribution centre with my family members, where IOM teams asked me if it was safe for me to travel with money or if I felt any risk due to the cash amount. The distribution process was smooth, the team was polite, and I was offered a chair and water while waiting for my turn."

Alok continued, *"My family was really happy when I received cash. I bought shelter materials to reconstruct our shelter, medicines for myself and saved some amount for livelihood purposes. We had a plan in mind about how we were going to spend the money. After such a long time, we had food of our choice with sufficient quantity, and we were not relying on friends at least for some time. Importantly to note, I cannot wait to have my shelter completed such that I can once again sleep in a warm, safe and decent shelter. My shelter is almost complete with a proper roof. We managed to save some amount and started a small coffee stall. Though currently, it is not doing well, I am hopeful that our small business will thrive with many people returning, and we will be able to meet our emergency food needs. I see my new shelter as a gift from IOM."*



Alok's shelter before she received cash assistance.
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ETHIOPIA

The humanitarian situation in Tigray remains dire, while the spill over of the conflict to neighbouring Amhara and Afar regions is rapidly increasing the humanitarian needs in the neighbouring regions. The deterioration of the security situation in Northern Ethiopia, particularly Tigray and Northern Amhara, which are among the main areas of origin for IDPs in the country, also jeopardized safe return of IDP returnees to their areas of origin in October 2021. The conflict has resulted in large numbers of persons displaced from their place of origin and forced to live in host communities or in rental facilities at the place of displacement. According to an IOM Displacement Tracking Matrix report⁴ there were 2 million IDPs in Tigray, Amhara and Afar regions, with very limited means to fulfil their basic needs, including Shelter and NFIs. The Shelter and NFI Cluster in Ethiopia indicated that 72 per cent of the IDPs in Amhara region were in need of Shelter and NFI assistance as of November 2021.

In November 2021, in coordination with the Shelter Cluster, IOM Ethiopia Shelter and WASH teams conducted an assessment in the area and a significant need for cash distribution was found at the top as IDPs had to pay their rent and those who lived in alternative sites needed NFIs. Based on the needs of the internally displaced persons and the local community, recommendations by the local government and the gap analysis, IOM decided to provide cash for NFIs and cash for shelter rental support to the displaced population. The assistance was unconditional and distributed through a financial service provider. In addition to the Shelter Cluster, the cash-based response was coordinated with National and Sub-National Cash Working Group to harmonize transfer value and avoid duplication of effort in the response locations.

SAFE SHELTER

Sentayehu, a mother of four, was displaced in South Wello in Ethiopia in late October 2021 as she fled the conflict in North Wello. For Sentayehu, it was the second displacement within six months, as she was initially displaced from West Wollega of Oromia region in May 2021. During her first displacement, she did not receive humanitarian assistance. Sentayehu experienced several challenges since her first displacement, including food and NFIs. She said, *“During the first displacement I was with my husband who has been of great support for me, but this time he did not come with me and hence I am alone with my four children. Now I am in a very critical situation as there is limited assistance provided to me. Apart from food there is no support I received since I arrived.”*

Sentayehu was targeted for assistance based on criteria identified by the IOM field distribution team in coordination with the local government representatives, and she received cash for NFI assistance. During beneficiary targeting, she was pregnant and waiting her for delivery that was expected within two weeks. It was on the distribution date that she gave birth and the IOM distribution team coordinated the financial service provider who provided her cash assistance at home. *“This cash is a lot for me and beyond what I expect. I have various needs mainly bedding items, cooking materials, jerry can and washing items are among my top list that I am going to spend the cash on. I wish to say a lot but no words than thanking you,”* said Sentayehu. During remote monitoring, Sentayehu told the IOM team that she used the cash to buy bedding, kitchen and WASH items.

⁴ Emergency Site Assessment: Northern Ethiopia Crisis 8, published on 10 December 2021.

DEMOCRATIC REPUBLIC OF THE CONGO

The humanitarian situation in the Democratic Republic of the Congo remains complex and acute. Armed conflicts, intercommunal conflicts and natural disasters continue to affect the lives of millions of Congolese and have created one of the world's most complex and long-standing crises. The ongoing violence and inter-ethnic and -community tensions continued to cause massive displacements and an increase in the number of people without access to basic services, coupled with the COVID-19 pandemic, placed significant pressure on the provision of and need for humanitarian assistance in the eastern part of the Democratic Republic of the Congo. IDPs living in spontaneous displacement sites across the eastern provinces are particularly vulnerable as they are exposed to protection risks, lack of adequate and secure shelter, clean and safe drinking water, adequate sanitation facilities, limited access to livelihoods opportunities and essential services. Women and children face enhanced protection concerns as they are separated from traditional support networks and live in precarious and insecure conditions.

From 2018, the Tanganyika Provincial Government in the Democratic Republic of the Congo shared their intention to progressively close five IDP sites in Kalemie town and asked the humanitarian community for support to provide assistance to the IDPs leaving these sites. In order to assist these vulnerable household to return or relocate in areas of origins in a durable and dignified manner, IOM provided cash assistance for transportation from the IDP site to the return or relocation area, multipurpose cash assistance to facilitate the recipients to cover their most immediate and critical needs and cash for shelter to enable the recipients to build a durable shelter in the return or relocation area of their choice. The cash for transportation and multipurpose cash assistance was provided at the

departure site as one-off unconditional and unrestricted assistance. The cash for shelter was distributed in two installments, the first instalment after the completion of the shelter foundation, structure and temporary roof, and the second instalment after the finalization of the shelter. The project was implemented in close coordination with relevant Working Groups, to ensure complementarity of assistance with other actors and sectors, and relevant ministries, government bodies and local and customary authorities, herein to facilitate access to land and potential conflict resolution in areas of return or relocation.

Prior to finalizing the design of the interventions, three assessments were conducted to accurately tailor the assistance and capture the context. First, an intention survey, second a conflict-sensitivity analysis, within the framework of the *do-no-harm* principle, and second, a market assessment, to ensure availability, capacity and updated market prices. This enabled the project team to adjust some aspects of the initially planned assistance, such as the transfer value, modality and timing of the different instalments, and to adapt it better to its context and mitigate any protection risks for the aid recipients. The market assessment showed that the planned transfer value was too low to locally purchase all the items described in the project bill of quantifications for Shelter. Although the market assessment supported adjusting the transfer value to more accurately reflect the market prices, the final value could not be set only taking into account the market assessment, as that would have induced potential tensions with recipients of previous assistance or other actors, for which the value of the assistance was considerably lower. The social cohesion factor, within the frame of the *do-no-harm* principle, thus also influenced the final transfer value set for the cash for shelter assistance.

SAFE SHELTER

Georgette, a 56-year-old widow, was relocated with her three grandchildren in the village of Saliboko, within Kalemie territory in the Democratic Republic of the Congo, after having lived for three years and a half in the IDP site of Kalenge. She had left her village of origin because of intercommunity violence, which took away her daughter and threatened the rest of her family.

As the living conditions in the Kalenge displacement site were particularly harsh, precarious and unsafe, she mentioned her gratitude in being able to resettle in the area of her choice, *"I will not stop to thank IOM for their help in providing me a safe shelter."* She continued, *"The money I have benefited from enabled me to buy some wooden sticks, reed and straw, but also to pay labour in order to build this home, providing a safe shelter against strong winds and rain."*

PEACEFUL LIFE

Jean, a 41-year-old father of four, lived in an IDP site in the Democratic Republic of the Congo for four years, after witnessing his house being burned down and killings in his community, resulting from inter-ethnic conflicts. The living conditions were extremely difficult but increasing threats of evictions plunged the family into constant stress and uncertainty. With the cash assistance, Jean resettled in an area of his choice and adopted a more durable lifestyle. Jean said, *"The money that IOM has given me enabled me to construct a shelter by purchasing wooden sticks, straw and reed. I can guarantee that today, I can live a peaceful life with my wife and children, and with the dignity of a father."* He continued by explained the impact of the assistance on his livelihood, *"Another part of the cash assistance enables me to feed my family. I was able to buy half a bag of dried fish, which I also sell in the village. I now feel much more responsible than during my life in the site."*



Shelter in the village of Lukwangulo, Democratic Republic of the Congo. © IOM 2021

SOMALIA

Even though there have been improvements to the peace and security situation in Somalia since the formation of the Federal Government in 2012, the situation remains fragile. Drought, flooding and conflict continue to drive displacement within Somalia. Somalia is highly susceptible to the effects of climate change and extreme weather conditions, and the country experiences periods of extended drought, flash floods, cyclones and sandstorms.

Baidoa hosts the largest number of IDPs in Somalia after Mogadishu. In Baidoa, displaced populations move to spontaneous sites that are overcrowded, lacking services and present a risk of eviction. The vast majority live in buuls, makeshift shelters made from clothes, carton and sticks, and offer little protection from heavy rainfall or the heat of the sun. Baidoa is affected by frequent flash floods and assessments have shown that households have lost their shelters and livelihoods because of the floods.

In 2021, IOM Somalia implemented a cash for shelter project in Baidoa. The main objective of the project was to contribute to dignified, safe and secure living conditions and access to basic services for affected populations. A market analysis showed that there were sufficient shelter materials in the market and that the markets were accessible. The project was closely aligned with the results of the market assessment with the transfer value based on locally available materials. The shelters drew upon local construction techniques, incorporating an elevated platform built from rock masonry to form a strong foundation and prevent localized flooding. The walls were constructed using the “wattle and daub” method, which includes thatched bushes to create the cladding, then plastered with stabilized soil. The roofing was installed using timber and corrugated iron sheets procured locally by the aid



Newly constructed shelter in Somalia. © IOM 2021

recipients. The other materials were also procured locally which strengthened the local markets and minimized potential environmental impacts, whilst ensuring that the recipients would be able to maintain their shelter in the future.

Each household received a cash transfer through a financial service provider using a mobile wallet to procure shelter materials in three tranches; each tranche was released on successful completion of a construction stage pre-agreed with the homeowners and upon verification of the works by an engineer. IOM only released the funds once all households within the targeted group had delivered the required work within a specific stage in the construction process which created an incentive for other households to pitch in and help others that might be falling behind. The construction of shelters was closely monitored through expert supervision, and technical assistance was provided to vulnerable households. The owner-driven approach allowed the aid recipients to make saving in procurement of construction materials and hiring labour that translated into the use of the remaining cash for other needs, such as food and other household items.

BUILDING A NEW LIFE

Tamima and her husband have nine children and live at an IDP camp in Baidoa in Somalia. *“Before coming to Baidoa, we lived in Ooflaaw,”* Tamima explained, adding, *“We were farmers; we grew maize, sorghum and other crops.”*

However, Tamima and her family were unable to stay in their village due to the drought that has devastated much of Somalia. *“The drought was recurring, and we had not seen a drop of rain in three farming seasons, leaving us with nothing to produce or eat,”* Tamima explained. *“My husband and I realized we could not stay in this village any longer, so we decided to come to Baidoa,”* she said.

Left with nowhere else to go, Tamima and her family decided to settle in one of the city’s IDP camps. Newly displaced families such as theirs faced many difficulties, as Tamima explained, *“In one of the IDP camps, we built a makeshift house out of sticks, old clothes, and plastic sheets. It was not a safe place to live because thieves and intruders could easily gain access inside. The makeshift house did not protect us from the heat during the day or the cold at night, and if it rained, the water poured in. We had lived there for four years.”* They were also at risk of eviction because the IDP camp where they were staying was on private land.

“When we heard that IOM was building shelters for IDPs we were fortunate to be added to those receiving shelter assistance,” Tamima said, reflecting about the initial process. Some displaced persons like her who were at risk of eviction had received a small plot of land from the Government without the means to make use of it.

The family was fully committed to being part of the construction process, excited just like any family, about the construction of their new home.

“We contributed to the construction by gathering rocks, mud and other materials. We also assisted with the building by mixing the mud and using it to plaster the walls.” She explained with pride, *“It was a challenging task, but it was worthwhile.”*

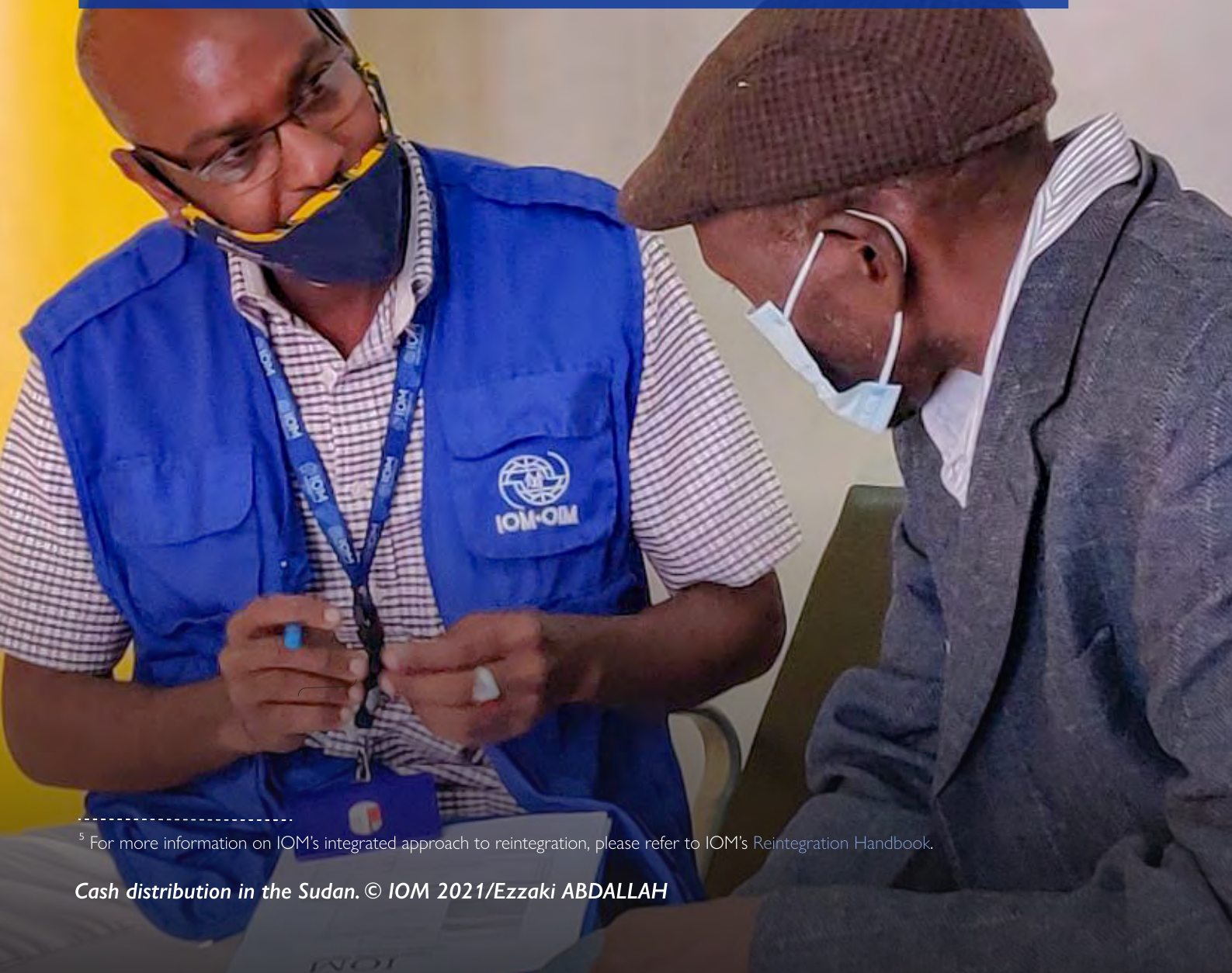
The selected families lead the entire construction of their shelters, allowing them to gain skills that can be used in the future and making the project more sustainable in the long-term. *“IOM sent in their staff, workmen and engineers to measure the houses, and also provided everything needed for construction, such as water, and they were extremely helpful to us.”* This also included a small cash grant to pay for building materials if they did not have them, transportation, or any other needed items.

After four years of living in a makeshift shelter, Tamima described her new house with gratitude, *“IOM built a good house for us, with a rock foundation, corrugated iron and wood for roofing, a door, a concrete floor, and walls made of thatched bushes plastered with soil and mud. This is a nice place to live now.”* She continued, *“The previous makeshift house we lived in was not safe; robbers could come in or poke their hands through the side and take anything. This house, on the other hand, we are not worried about burglars or anyone else breaking in because it has a lockable door and a solid wall that is difficult to break.”*

The family is now less concerned about flooding or extreme weather. *“The house has a strong roof and a cement floor and the temperature in the house is never too cold or too hot.”* Tamima said that in the future she hopes her large family can expand their new home by adding a one more room. Tamima said, *“This is now my home, and I have no plans to leave; we cannot return to the village from which we came; we want to build a life here.”*

RETURN AND REINTEGRATION

CBI in the context of return and reintegration can either be provided pre-departure (e.g. pocket money for the travel or to cover immediate needs prior to departure) or post-arrival to cover immediate needs or longer term needs through reintegration assistance. Each cash grant is predetermined through the programmes under which the returnees are assisted, and is either given as one lump sum or in instalments. The general purpose of such grants is to provide returnees with the financial means of meeting their basic needs throughout the whole return and reintegration continuum, for example, food, clothing, housing and other necessary items, as well as their longer term needs across the economic, social and psychosocial dimension through reintegration assistance.⁵



⁵ For more information on IOM's integrated approach to reintegration, please refer to IOM's Reintegration Handbook.

CAMBODIA

In 2021, IOM Cambodia provided return and reintegration assistance to victims of trafficking and vulnerable migrants. The assistance was coordinated by the Regional Office in Bangkok. The cash grants were determined on a case-by-case basis, and there were no restrictions on the assistance.

FINANCIAL STABILITY

Reaksmey, a 39-year-old woman, returned to Cambodia in October 2021 after four years of working as a domestic worker in Malaysia. In 2017, she travelled to Malaysia by land using irregular migration channels without any travel document and work permit. In the midst of COVID-19 pandemic, back in August 2021, she was reported to immigration services by her employer and was detained for three months.

Reaksmey first migrated abroad after her parents passed away and she lost her home to floods. Upon her return to Cambodia, IOM supported Reaksmey with a cash grant to cover her necessities. After her return, Reaksmey stayed in a women's centre in Phnom Penh. Reaksmey said, *"I am grateful to IOM for helping me return home and for their financial support. My next challenge is to find employment and find a home, but the cash grant has given me the financial stability I lacked after coming back from Malaysia with no savings."*

CÔTE D'IVOIRE

In 2021, IOM Côte d'Ivoire provided cash reintegration assistance in the context of the COVID-19 pandemic to limit the spread of the virus when implementing reintegration activities for returnees. The aid recipients either received a check or a bank transfer with the assistance. The mechanism was approved by the technical working group of the project, the main government counterparts and the donor. The aim of the cash grants was for the recipients to create micro-businesses. The assistance was conditional on the participation in reintegration counselling sessions for the development of a business plan.

Post-distribution monitoring found that the recipients used the cash to create businesses, but also to pay for medical care or reimburse debt. There was a high level of satisfaction with the cash reintegration assistance which allowed the recipients to gradually reintegrate in economic life through a chosen professional project. The recipients were actively involved in the preparation of the business plan, and the success of the projects were dependent on the level of motivation, commitment and ability to implement it. Monitoring showed that the cash assistance had many advantages in contributing to the sustainable reintegration of returning migrants, and it was recommended to continue providing cash assistance for future reintegration activities beyond the pandemic context.



Aid recipients receiving assistance in Cambodia. © IOM 2021

SENEGAL

IOM Senegal provided cash assistance for protection and reintegration of returned migrants. The reintegration assistance was originally provided in kind, but it was agreed with the donor in June 2020 that this would be reconfigured to a mixed modality approach with in-kind and cash assistance to help immediately counter negative socioeconomic effects of the COVID-19 pandemic. Since then, cash distribution has been in place.

The cash assistance is unconditional and distributed by IOM reintegration facilitators in the field. IOM Senegal discussed with various cash disbursement agents in 2020 and 2021, but none of the agents were present in all locations and they did not have the necessary systems in place to cover such a wide geography and such a high number of aid recipients. After these discussions, IOM Senegal opted to continue with the cash disbursement via its facilitator network that functions across all regions.

Many recipients opted to use the cash assistance for immediate and basic needs, but some used it to complement their in-kind reintegration assistance and add to their micro-business.

MIGRANT RETURNEE

Ibrahima, a young Senegalese man, left his country in 2014 for Europe. During his journey, he experienced many challenges until he finally ended up in Morocco. In Morocco, he had no place to sleep and had to beg to survive, despite his skills in metalwork. Ibrahima decided to voluntarily return home to Senegal through IOM's return and reintegration assistance, where he received in-kind support to open his welding workshop and received cash assistance to cope with the difficulties related to the impact of COVID-19. He is now very successful in his community and was able to expand his micro-business and recruit three young apprentices.

Post-distribution monitoring found that the majority of the respondents used all of the assistance to fulfil their basic needs, including paying off debt, buying food or basic items and paying bills. A large part also used the assistance to buy some items for their economic activity. Overall, the aid recipients were satisfied with the amount of assistance.



With the reintegration assistance, Ibrahima was able to open a metal carpentry workshop and fulfil his immediate needs.
© IOM 2021

SECURING ECONOMIC REINTEGRATION

While returning migrants usually face significant obstacles in re-establishing their lives back home, Fatima has taken the challenge in her stride. After her husband re-married, 49-year old Fatima became the main breadwinner to her four daughters. Motivated by the desire to secure a better future for them, she migrated in Egypt in 2017, taking her two youngest daughters with her. *"I took one step at a time, but I always had the mindset of trying and succeeding for my daughters,"* she said.

"Leaving my two older daughters behind was one of the most difficult decisions I had to make," explained Fatima. She barely managed to survive on short-term jobs as most employers would not hire her because of her age. *"They told me I was too old and unfit and when my daughter, who was 17 at the time, applied for jobs, they told her she was too young,"* said Fatima. Before the onset of COVID-19, migrants in Egypt and elsewhere were already vulnerable. This worsened after the pandemic, even for Fatima and her daughters who struggled to make ends meet. *"We suffered even more and there was no one to help us,"* Fatima recalled. The most viable option for them was to return to the Sudan. Through the Sudanese community in Egypt, Fatima learned about IOM's Assisted Voluntary Return and Reintegration Programme and immediately made contact.

In June 2021, IOM arranged for Fatima and other Sudanese nationals stranded in Egypt to return. After arriving in the Sudan, Fatima was among those who received reintegration assistance in cash, which allowed her to cover her needs across the economic and social dimensions of reintegration. Indeed, this enabled her to establish a micro-business as well as to register for National Health Insurance that also covered her two daughters, both of whom were supported to pursue their education through the programme.

Fatima had set her sights on establishing a utensils trading business. *"It took less than a month for me to receive assistance, which made me even more determined to start a business of my own,"* she said. For her business, she purchased some household utensils from a wholesale market to sell to the women in her community. Soon customers started purchasing from Fatima. To further expand her business, Fatima also started selling cooked meals across the health-care facility in her neighbourhood, which did not have a cafeteria for the patients and visitors. *"To further support me and my daughters, I started the food business as a plan B,"* she said. Fatima concluded, *"My businesses are going well, and I can now provide for my daughters. Returning to Sudan was the best thing I could have done."* Fatima can now look back and take pride in having turned her life around.



Cash distribution in the Sudan. © IOM 2021/Yasir ELBAKRI

THE SUDAN

The Sudan is compounded by deep-rooted poverty and a worsening economic crisis. The country continues to face several overlapping challenges, including internal displacement triggered by conflict, and climate and sociocultural conditions leading to high levels of food insecurity and malnutrition. The Eastern and Central Regions of the Sudan lie on the border with Ethiopia and Eritrea and have experienced an unprecedented social and economic impact of the COVID-19 pandemic. This exacerbated the already rising prices of basic food, medicine and other commodities, rising unemployment and falling exports.

In 2021, IOM Sudan provided reintegration assistance for voluntary humanitarian return⁶ recipients and stranded migrants which included the provision of economic reintegration assistance in the form of mobile money. This was complemented by business trainings to equip recipients with the skills to establish and manage their own business as they restart their lives. The modality allowed the recipients to choose which business they wanted to start. IOM Sudan found that the cash modality to be faster, more flexible and less fraud prone than other modalities, such as in-kind assistance.

Post-distribution monitoring was conducted to collect feedback from the aid recipients on the quality, sufficiency, utilization and effectiveness of the cash assistance delivered through the mobile money system. The post-distribution monitoring found that the majority of the respondents were overall satisfied with the assistance as well as the distribution process and the amount received. The cash assistance was mainly used to purchase business assets, food and clothing as well as to pay for rent, repay debt and for savings.



Cash distribution in the Sudan. © IOM 2021

ZIMBABWE⁷

The outbreak of COVID-19 in Zimbabwe further exacerbated the need for humanitarian assistance as the pandemic added another significant shock to the economy, increasing poverty and inequalities. The COVID-19 pandemic posed a profound risk for communities in fragile or crisis-affected contexts, particularly for IDPs and host communities, and other vulnerable and at-risk groups, such as stranded migrants living in neighbouring countries in irregular conditions, given their limited access to services and information on protective measures. The socioeconomic implications of COVID-19 damaged livelihoods strategies and social coping mechanisms, leading to further displacement and inward migration.

Zimbabwe is characterized by both internal and cross-border displacement of large parts of its population. The principal country of destination for Zimbabwean migrant workers is South Africa. A majority of migrants work under informal or casual arrangements, which leaves them unprotected and vulnerable to exploitation, poverty and food insecurity. The impact of COVID-19 has resulted in loss of jobs and unstable incomes, hampering migrant workers' capacity to access and purchase

⁶ Voluntary humanitarian return is based on IOM's assisted voluntary return and reintegration approach but applied in humanitarian settings. It often represents a life-saving measure for migrants who are stranded or in detention.

⁷ This case study does not fall within the Return and Reintegration portfolio, but it supported the reintegration of returnees.

CREATING A SUSTAINABLE LIVELIHOOD

Freddy lost his job in South Africa at the peak of the COVID-19 pandemic in June 2020. He was forced to come back home to Zimbabwe at the end of 2020, as he had no savings to continue to sustain his life in South Africa. Upon his return, he was quarantined and during the time he was under a lot of pressure and worrying about his family's future. Freddy said, *"It felt like my whole world had crushed and there was no hope at all as everyone was looking up to me as the bread winner."*

Freddy was very grateful as the assistance returned hope to his life. Through IOM's assistance, Freddy started a small gardening project, and he was confident that the profits from this small project would be sufficient for him to start a poultry project. The cash assistance helped create a sustainable livelihood for Freddy who lost his source of income due to the COVID-19 pandemic.

IOM Zimbabwe worked to assist returning migrants by fostering their well-being and empowering them through income generating activities to build resilience, reduce aid dependency and giving them the prospect of a durable solution.

adequate food, and forcing them to return to Zimbabwe as a last resource. Since the beginning of COVID-19, around 500,000 migrants have returned to Zimbabwe, expecting job opportunities and reintegration. According to an IOM Zimbabwe socioeconomic survey, 70 per cent of the returnees arrived empty handed, creating further pressure in their receiving communities that were already vulnerable as a result of economic shocks and the fact that they are no longer receiving remittances or

support from abroad. None of the people interviewed had an immediate source of food or livelihood and they rely on survival mechanisms and other means to support their families.

IOM Zimbabwe received support from multiple donors to provide access to immediate livelihood support to migrant returnees and IDPs in host communities, tailored to their needs in the form of multipurpose cash transfers or in-kind distribution according to their place of destination in urban or rural areas. The in-kind assistance was an agricultural kit, including a hoe, garden fork, garden rake, spade, seasonal vegetable seeds and fertilizer, and was provided to those living in rural areas. The migrants whose final destination was an urban area received a cash transfer to ensure that they could access assistance for shelter, rent, food and clothes for the following three months. This assistance allowed returnees and IDPs to rapidly recover from the initial shock and to prevent them falling further into the crisis. The support was aimed to foster their reintegration while mitigating risks related to stigmatization, reducing social tensions and improving social cohesion.

The cash assistance was transferred to the recipients through a mobile money transfer agent and it was unconditional. The cash transfers were unrestricted and flexible to cover livelihoods, rent, food or other basic needs. IOM Zimbabwe is part of the National Cash Working Group and received regular updates on cash transfer modalities and recommended transfer values. During post-distribution monitoring 98 per cent responded that they were grateful for the assistance given. The project team experienced some difficulties with the collection of information on aid recipients as some information was incorrect which delayed the distribution of cash. A lesson learned was the need to ensure that the correct information is captured at points-of-entry to mitigate against further delays in cash distributions.

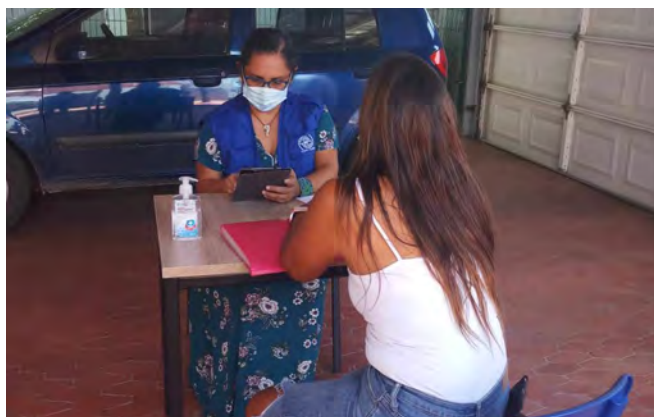
CBI FOR OTHER SPECIFIC PURPOSES

Assistance for a specific purpose or sector-specific interventions are designed to achieve specific, often sector-specific, objectives. These types of interventions either have specific restrictions that limit the use of the assistance by the recipients, such as voucher assistance, or they are labelled and designed to actively encourage recipients to spend the assistance on specific items or services.

ARUBA

Aruba is a constituent country of the Kingdom of the Netherlands and represents one of the closest physical points for Venezuelan refugees and migrants to travel to, approximately 17 miles (27 kilometres) of the coast of the Bolivarian Republic of Venezuela. Aruba is currently hosting an estimated 17,000 Venezuelan refugees and migrants, making the island one of the highest per capita hosts of Venezuelan migrants and refugees. Even though the borders with the Bolivarian Republic of Venezuela are closed, the inflow of refugees and migrants is expected to continue. While most Venezuelans arrived in Aruba with a tourist visa or initial permit, many have overstayed their visas or permit lengths, and, as a result, find themselves in the country irregularly. Some Venezuelan migrants and refugees are also reaching Aruba by boat through irregular pathways which exposes them to dangerous sea journeys as well as serious protection risks, including long detention periods and risk of refoulement.

Venezuelan migrant and refugees lack pathways to regularize their stay which exposes them to various protection risks. The COVID-19 pandemic increased the vulnerability of Venezuelan refugees and migrants in Aruba. Aruba's main industry is tourism and the country stopped receiving visitors affecting most sectors of the economy and resulting in high unemployment. Since then, migrants and refugees have not been able to obtain a regular migratory status. Due to the lack of work opportunities, many families are struggling to pay their rent and utilities. Especially for Venezuelan refugees and migrants, the COVID-19 pandemic and the economic crisis has represented a rise in violence, lack of job opportunities and increased risk of exploitation. The current context shows the need to focus efforts in supporting families to meet their basic needs and access to services, such as access to food and NFIs.



Voucher distribution in Aruba. © IOM 2021

In 2021, IOM Aruba distributed e-vouchers valid in certain supermarkets for food and NFIs, in coordination with an implementing partner. The main purpose of the intervention was to increase the purchasing power and food security of the targeted population, and to offer greater dignity, choice and flexibility to migrants in vulnerable situations. The transfer value was calculated based on the number of persons in the household and their vulnerability. The assistance was only provided once per household. In post-distribution monitoring, respondents expressed that they would have liked to receive assistance more than once, that the transfer value should increase and that they also had needs in other sectors not covered by the voucher.

CBI IN COVID-19 RESPONSE

During COVID-19, cash and voucher modalities served as safer and more effective ways to deliver life-saving humanitarian assistance and responding to the multiple needs of affected populations, addressing the economic impact of the pandemic. IOM encouraged the use of CBI as part of its global COVID-19 response. CBI contributed to compensate for the loss of revenue for vulnerable households due to the interruption of income-generating activities caused by the COVID-19 outbreak.

LIGHT AT THE END OF THE TUNNEL

Merida came to Aruba in 2016 as she was struggling to support her family in the Bolivarian Republic of Venezuela. When she arrived, it was not difficult for her to find a stable, well-paid job, but it has become hard to feed herself and her growing family. Merida sells rice pudding and cupcakes, and she also cleans houses to earn a living, but it is not enough for their expenses. She received a hygiene package with diapers, sanitary wipes, toothpaste, soap, shampoo, deodorant and toilet paper after contacting IOM. IOM also assisted Merida to pay her rent and medicine. Merida was grateful for the assistance and said, *“There is always, always a little light at the end of the tunnel.”*

FOR HER DAUGHTER

Gabrielle is from Jamaica and left for Curaçao as she experienced violence and threats in Jamaica. She knew people in Curaçao, and she had previously worked there, so she decided it would be a good place to go. She said, “I moved just to get a better life and stability for my daughter.” Gabrielle came with her two-year-old daughter, but the living condition for her and her daughter were not good. Gabrielle was stressed about her daughter and wants her to be okay. A teacher started helping her with food and learning Dutch and Papiamentu. Gabrielle received an e-voucher, and she explained, “The voucher was very good because I could afford to buy things that I have to eat and I could afford to buy food for my daughter to take to school and all the things that we need so it was very helpful”. Gabrielle suffers from diabetes and benefited from the autonomy that the voucher provided her to buy food in line with her medical condition.

CURAÇAO

Curaçao is a small island with 164,000 inhabitants and an estimated 20,000 migrants. The COVID-19 pandemic significantly deepened the vulnerability of marginalized inhabitants and severely impacted livelihoods and employment; many families and individuals remain at risk due to the pandemic. This includes the population of irregular migrants in Curaçao, predominantly Colombian, Dominican, Haitian, Jamaican and Venezuelan nationals, who are suffering because of the pandemic. The need for food assistance has increased and approximately 6,000 households continuously rely on food aid.

In 2021, IOM distributed food kits and e-vouchers for food and NFIs. The intervention targeted migrants in an irregular situation with no access to basic services, such as shelter, health care and childcare as well as formal employment and rent. The objective of the intervention was to increase food security and ensure that the basic needs of irregular migrants in Curaçao were met.

The e-vouchers could be used at seven supermarkets across the island to purchase food and NFIs. The e-voucher system was completely digitized which facilitated monitoring. This allowed the team to report in-depth and anticipate trends. The transfer value was aligned with the social protection system in place for resident and it was set in coordination with the Ministry of Social Development, Labour and Well-Being and the Red Cross. IOM worked with implementing partners for the registration and distribution of assistance. During post-distribution monitoring, the majority of respondents reported being satisfied with the selection and distribution process. All respondents reported that the e-voucher was a good way to receive food assistance.

GUYANA

Since the beginning of the humanitarian crisis in Venezuela, the Government of Guyana has shown solidarity by welcoming Venezuelan migrants through policy mechanisms for their regular stay. The humanitarian crisis deepened with the COVID-19 pandemic as a consequence of the closures of borders and heightened risks for migrants. Even before the pandemic, many migrants needed food and NFIs and other assistance such as accommodation and protection services. Because of the COVID-19 pandemic, the need for humanitarian aid has continued to grow as many migrants lost their livelihoods.

In 2021, IOM Guyana provided paper vouchers for food and NFIs. At the same time, food and hygiene kits were provided to persons who were not in a location where the vouchers could be redeemed. The main purpose of this intervention was to increase the purchasing power and food security of the targeted aid recipients and to offer greater dignity, choice and flexibility to migrants who were in vulnerable situations and in need of assistance. The vouchers were restricted to purchasing food

SUPERMARKET VOUCHER

Daniela from San Felix in the Bolivarian Republic of Venezuela left her country as she wanted to improve the quality of her and her family's life. Daniela used to be an administrative assistant, but she is now too old to work, and she requires medical assistance. When Daniela and her family received the voucher, she said, *"It was a relief for us."* Daniela continued, *"I did not expect this help and I am very grateful that they are supporting me, I never thought we were going to have this help, my grandchildren were happy when we went to the supermarket but we really thank you on behalf of my family for having supported us."*

and NFIs in one supermarket in Georgetown and one supermarket in Lethem. The frequency of the assistance was determined on a case-by-case basis. While most of the recipients only received the assistance once, some received it up to three times. During post-distribution monitoring, all respondents said that there were no challenges in using the vouchers and that they felt safe while using it.



Voucher distribution to Venezuelan migrants in Lethem, Guyana. © IOM 2020

GEORGIA

Critical needs prevailed among migrants in Georgia during the protracted COVID-19 crisis, deriving from the health risks associated with the disease, barriers in access to medical care and COVID-19 vaccination, but were also strongly exacerbated by the socioeconomic consequences of the preventive measures implemented by the Government and lack of access to mitigating support measures. Stranded migrants and migrants in an irregular situation experienced higher vulnerability than migrants with regular immigration status and migrants more integrated in local society.

Vulnerable migrants were reluctant or unable to access health assistance and social protection services and to afford health insurance and services, and experienced livelihood insecurity. Many of the stranded and vulnerable migrants were in need of essential humanitarian assistance, medical assistance and legal counselling. In 2021, IOM Georgia provided cash for accommodation, food vouchers and urgent medical services for vulnerable migrants. IOM Georgia also conducted a regional migrant survey in close collaboration with IOM Azerbaijan and IOM Armenia to examine the impact of COVID-19.

GETTING BACK ON YOUR FEET

A single father from Iraq with three children approached IOM in late 2021. Due to the deteriorated economic conditions in Georgia, he lost his job in the tourism industry and was left without any source of income. He was stranded in Georgia and in a vulnerable situation. After his case was evaluated, he received cash assistance for accommodation and food vouchers to meet his and his children's basic needs. He was able to find the place to stay, buy food and hygienic items and search for a new job because of the assistance.

TURKEY

Turkey hosts over three million Syrian refugees, and many refugees and migrants face issues in accessing basic social services due to language barriers, mobility, lack of documentation and insufficient financial resources. Several assessments have shown deteriorated economic conditions, widespread psychological distress, interrupted access to basic services and increased risk of domestic violence and conflict due to the conditions brought on by the COVID-19 pandemic.

In 2021, IOM Turkey responded to rising needs across Turkey, focusing on the provision of socioeconomic and protection assistance to refugees. IOM Turkey provided one-off unconditional, unrestricted emergency cash assistance to Syrians under temporary protection to cover basic living expenses and make up for loss of household income due to the impact of COVID-19. The assistance was delivered through debit cards. This allowed the recipients to directly purchase basic necessities and mitigate some of the socioeconomic impact of COVID-19. The FSP had a large number of branches across all provinces in Turkey which allowed access also to recipients in more remote locations. The provider sent the aid recipients an activation text message and informed them about the assistance in three languages.



*Aid recipient receives her debit card in Turkey.
© IOM 2021/Hiba ALIBRAHIM*

A COMFORTING MESSAGE

“Oh, my goodness!” thought I, when a message from IOM Turkey popped up on my phone, informing me that I received some money,” said Mohanad with a big smile on his face. Mohanad is a Syrian migrant living in Gaziantep province, Turkey. He loves his children, and they were the main reason for him immigrate to Turkey for a peaceful life. *“My little girl woke up scared in the night, saying ‘A bomb, a bomb!’”* recalled Mohanad. Seeking safety, he had to leave Deir-Ezzor, his hometown, in the Syrian Arab Republic, to Al Hasakah province before making it to Turkey in 2016.

He came directly to Gaziantep, where he had a friend. *“When we first came here, we did not have any money, and I borrowed some from my friend to rent a house for my family,”* said Mohanad. Having experience in trucks maintenance and repair in the Syrian Arab Republic, he wanted to find a similar job. He had to take up seasonal jobs in the beginning before he found a mechanic job.

Today, he still works in the car mechanic shop. He has a very good relationship with his Turkish employer, and from time to time, his employer visits Mohanad at his place and helps him and his family to satisfy their basic needs.

During the COVID-19 pandemic, people’s lifestyles changed, and so did the income of many households. Craftsmanship work like Mohanad’s was hit the hardest by COVID-19. *“We receive just a few cars to be repaired, not as many as we used to. People are scared of coronavirus and do not spend a lot of time outside,”* explained Mohanad. A few months ago, when Mohanad was working, he saw a message notification on his phone, it was a message from IOM Turkey informing him to go to a post office to receive cash assistance. *“I was so happy when I read the message! It was really on time as I did not know how to buy firewood to warm up my family, and it was freezing at the time,”* concluded Mohanad.



Visiting COVID-19 Emergency Cash Assistance recipient, Mohanad and his children, in Turkey.
© IOM 2021/Mehmet SADIKOĞLU

AFGHANISTAN

Cash-based interventions are a key element in multiple programmes in Afghanistan. In 2021, IOM Afghanistan implemented multipurpose cash assistance under the cross-border return and protection programmes to assist with onward journeys. Under the humanitarian assistance programme, IOM provided cash for NFIs, transport, shelter construction and repair, CFW and cash for winterization. At the same time, IOM Afghanistan also implemented cash for protection, cash for food, cash for rent, cash for education and cash for civil documentation. The assistance was unconditional and unrestricted and provided through financial service providers. The transfer value depended on the vulnerability and location of the target group and the purpose of the assistance.

The assistance was provided in bordering provinces which were the first contact place for targeting the most vulnerable undocumented Afghans returning from the Islamic Republic of Iran and Pakistan and provinces with high numbers of returnees and internally displaced populations who fled conflict or natural disasters. PDM found that the great majority were satisfied with the assistance provided by IOM and that the assistance met their urgent needs.

Lessons learned included the need for a robust complaint and feedback mechanisms, including a complaint/feedback desk during the cash distribution, sensitization of target groups and providing a pre-distribution briefing on the hotline and complaint/feedback approach. After 15 August, IOM Afghanistan experienced challenges with the collapse of financial institutions, cash liquidity and limited capacity of financial service providers. One lesson learned was to contract multiple suppliers at the same time to ensure a backup in case the primary financial service provider fails to deliver.

A COMFORTING MESSAGE

Mohammad is 60 years old and blind. He was displaced from Khashrod district to Zaranj city due to drought and unemployment. He lived in a rented house with no electricity nor windows together with his wife and their ten children. Mohammad's eldest son is 20 years old, and he went to the Islamic Republic of Iran for a daily wage opportunity and he is the only income earner in the family. *"We had our own farmland in Khashrod district, but we have not cultivated it since 2018 due to drought. There was no other source of income, and we were obliged to migrate to Zaranj. We faced terrible financial issues since our displacement, my elder son attempted many times to find at least a daily wage opportunity in Zaranj, but could not and was compelled to leave to support us financially,"* said Mohammad.

He further added, *"During our displacement, we had no cash for food and other items, so I borrowed from one of my relatives to purchase the most required items. Now he demands that I refund him, but I am unable to pay him back. Similarly, the temperature has dropped, but we have no electricity and we are living in rooms which have no doors and windows and a leak in the ceiling. Currently, my family face terrible hunger and we do not have any winter clothing."*

IOM's assessment team surveyed his house and selected him for provision of winterization assistance. Mohammed said, *"The assistance I received from IOM would sort out most part of my needs specially for heating. By the help of this assistance I would purchase gas and bush (wood) to keep my family members warm during the winter period."* Mohammad was extremely pleased, and he added, *"The assistance has brought utmost positive changes in our life, and we feel comfortable."*

STARTING OVER

Fawzia fled Afghanistan in September with her six children following the Taliban takeover of the country in August, hoping to reach safety in the Islamic Republic of Iran and get a job to support her family. One of her daughters had worked as an interpreter for the international forces, and the family feared for their safety. Within days of arriving, Fawzia and her children were arrested and held in a detention centre in very difficult conditions before being deported.

IOM was able to provide emergency response to Fawzia and her children when they arrived at the border. The family had nothing but a small bag of belongings with them. IOM provided shelter and cash for transportation so they could travel to their destination the following day. When they arrived late in the evening, an on-the-spot case management assessment was conducted by the local caseworker who arranged emergency rental accommodation as they only had a small tent which put them at risk of harassment and abuse.

In the following days, a follow-up visit was conducted and cash for protection and NFI was distributed to the family, and they were referred to winterization and food assistance. The accommodation only had basic amenities, and the cash they received covered expenses for food, kitchen items and blankets to stay warm at night. The cash was part of a case management plan designed to enhance their safe and dignified return and enable the family to recover and plan for the future. *"It is not easy to start over in a new place," said Fawzia, "But for us it felt impossible. We thought we had been exiled, but IOM stayed behind, they supported us with extraordinary assistance, and greeted us like family when we returned to our homeland."*

IRAQ

In 2021, IOM Iraq provided e-vouchers for NFIs for households throughout Iraq, targeting the most vulnerable families that were displaced or recently returned to their communities of origin. The project aimed to meet the basic needs of IDP and returnee households and contribute towards durable solutions to displacement. IOM Iraq provided unconditional but restricted cash through e-vouchers for NFI support to offer aid recipients a degree of choice and flexibility to cover their most pressing basic needs.

CONTINUED EDUCATION

Mahmoud used to live in Tal Afar district where he worked as a daily wage worker. He lived a friendly and simple life, working to provide for his family's needs, especially four of his children who were blind. He remained in the village and did not leave during the occupation by the Islamic State, and he and his family suffered during this period. They were grinding wheat and making bread, as this was their only food until April of 2017, when he and his family fled to Tel Zalal, which belongs to the Mosul district, where the army transferred them to Haj Ali camp. They remained in the camp until September 2019. He cannot go back to the village because his house there was destroyed so he rented a house in Al-uboor neighbourhood after leaving the camp. He worked as a daily wage worker to provide for his family's needs, and his blind children entered a school for the blind. He was struggling to cover transportation costs for his children and provide for other needs. After receiving a cash grant for the NFIs, he was able to provide for some of his family's needs.

JORDAN

After years of displacement, the majority of Syrian refugees in Jordan struggle to meet basic needs, with limited access to sustainable livelihoods and high levels of debt accumulation. Many barriers remain for refugees of all nationalities in Jordan to access economic opportunities, quality education and essential services, hindering the fulfilment of their rights and contributing to heightened protection risks, including GBV. Prolonged displacement has increased GBV risks and exposure, in particular for women and girls. Measures introduced by the Government of Jordan in March 2020 to curb the spread of COVID-19 placed additional strains on the economic situation, exacerbating pre-existing risks and vulnerabilities for refugees.

The Jordan Cash for Protection Task Force identified a variety of circumstances in which customized cash-based support may be required as a complementary measure for a limited period of time to prevent, mitigate or respond to a protection situation experienced by vulnerable individuals or households. Though specialized protection services and follow-up are essential to responding effectively to these needs, case management alone is not always sufficient. Likewise, the Gender-Based Violence Sub-Working Group in Jordan identified a gap in the availability of tailored CBI to address protection and GBV concerns, given that most organizations providing case management in Jordan have not embedded cash assistance into their programmes.

In 2021, IOM Jordan provided tailored short-term emergency cash grants for protection to refugee survivors of GBV in partnership with specialized GBV service providers. In line with evidence and best practices highlighted by the Global Protection Cluster's Task Team on Cash for Protection, the pilot cash for protection intervention aimed to complement GBV case management services with a

DENIAL OF RESOURCES

An elderly Syrian female refugee contacted a partner organization, following recurring denial of resources from her son living in the same household and who was taking the assistance she received from other organizations for himself, thus preventing her from accessing financial resources. In line with her case action plan, the partner organization referred her to IOM. She received three months of emergency cash assistance which allowed her to reduce the exposure to denial of resources and kickstart a small business, thus improving both her financial and protection situation.

cash response and effectively contribute to prevent, mitigate or respond to GBV risks or incidents and achieve protection outcomes, such as ensuring access to urgent protection services, reducing risks of GBV or exposure to GBV and avoiding negative coping mechanisms. The duration of the assistance ranged from one to three months, based on specific protection risks and needs of each case. The transfer value was calculated according to the specific protection needs of each case and based on the SMEB. The duration and the value were tailored and determined on a case-by-case basis to respond in an individualized and effective manner to identified protection risks and needs. The assistance was unconditional and unrestricted, thus ensuring flexibility to respond to a range of protection needs, while allowing GBV survivors to prioritize according to their own understanding of the situation.

Through post-distribution monitoring and key informant interviews, the aid recipients reported that the intervention had a positive impact on their physical and psychological well-being, financial situation, relations within their respective household as well as their ability to make decisions regarding

their own safety. The PDM showed that the cash for protection was mainly spent on rent, health, utilities, food and debt, followed by clothes, shoes, education, shelter and legal support.

IOM's cash for protection assistance was provided through a safe referral pathway established between specialized GBV actors providing case management and IOM. As the first cases referred did not meet IOM's eligibility criteria, IOM organized a series of capacity-building activities with caseworkers from the referring GBV actors, to clarify the purpose and scope of the intervention as well as its eligibility criteria. IOM also translated its referral form and operational workflow into Arabic, and consistently provided feedback to referring organizations, explaining why a case could not be approved and requesting additional information, as needed.

Lessons learned from this pilot included to follow a tailored and flexible approach to calculate the transfer value and duration of the assistance, and to avoid a one-size-fits-all cash response to better address the specific needs of each GBV survivors. Other key learnings include to allow GBV survivors to choose between various delivery methods, including cash in hand, to mitigate risks related to the provision of emergency cash and to ensure meaningful access to emergency cash assistance to all GBV survivors, including male GBV survivors, persons with disabilities, elderly people, vulnerable migrants, and unregistered refugees. Finally, it is critical to ensure linkages with longer-term and more sustainable support options for survivors through case management, including referrals to monthly multipurpose cash assistance and livelihoods programmes.

REDUCING EXPOSURE TO GBV

A Sudanese female refugee reached out to a local organization for support, following recurrent physical assault as well as emotional and psychological abuse perpetrated by her husband. After a referral to the relevant authorities dealing with family protection in Jordan, the physical violence ended, but she faced an increase in emotional and psychological abuse due to the household's poor financial situation. Her case was referred to IOM, and she received three months of emergency cash assistance, allowing her to repay accumulated debts, prevent risks of forced eviction, reduce the financial burden, improve relations with her husband and reduce the exposure to GBV.

IMPROVING PROTECTION

A Syrian female refugee living with her husband and five children reached out to a local organization for support, disclosing an incident of sexual assault which was perpetrated against one of her children in the neighbourhood where they lived. This GBV incident had a negative impact on the survivor and the entire family, resulting in an increase in physical assault from the husband and stigma from the community. While the local organization provided her with GBV case management, empowerment activities and legal support, her case was referred to IOM. She received three months of cash assistance which allowed her and her family to move to a new neighbourhood, reducing the exposure to GBV and improving her protection situation.



International Organization for Migration (IOM)
17 route des Morillons, P.O. Box 17, 1211 Geneva 19, Switzerland
Tel.: +41 22 717 9111 • Fax: +41 22 798 6150
Email: hq@iom.int • Website: www.iom.int