

IOM

CASH-BASED INTERVENTIONS

Annual Report and Case Studies 2020

The opinions expressed in the report are those of the authors and do not necessarily reflect the views of the International Organization for Migration (IOM). The designations employed and the presentation of material throughout the report do not imply expression of any opinion whatsoever on the part of IOM concerning legal status of any country, territory, city or area, or of its authorities, or concerning its frontiers or boundaries.

IOM is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental organization, IOM acts with its partners in the international community to: assist in the meeting of operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well-being of migrants.

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

This publication was issued without formal editing by IOM.

Maps are for illustration purposes only. The boundaries and names shown and the designations used on the maps do not imply official endorsement or acceptance by IOM.

Cover photo: Voucher assistance in Bangladesh. © IOM 2020

© IOM 2021



Some rights reserved. This work is made available under the [Creative Commons Attribution-NonCommercial-NoDerivs 3.0 IGO License](https://creativecommons.org/licenses/by-nc-nd/3.0/igo/legalcode) (CC BY-NC-ND 3.0 IGO).*

For further specifications please see the [Copyright and Terms of Use](#).

This publication should not be used, published or redistributed for purposes primarily intended for or directed towards commercial advantage or monetary compensation, with the exception of educational purposes, e.g. to be included in textbooks.

Permissions: Requests for commercial use or further rights and licensing should be submitted to publications@iom.int.

*<https://creativecommons.org/licenses/by-nc-nd/3.0/igo/legalcode>

IOM
CASH-BASED
INTERVENTIONS
ANNUAL REPORT AND
CASE STUDIES 2020

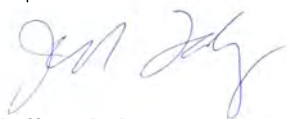
FOREWORD

Humanitarian crises are increasingly complex, with more people in need of support and for longer periods. The international community is in broad agreement that new approaches are required to improve the effectiveness and efficiency of humanitarian assistance to address the needs, risks, and vulnerabilities of those affected by crises. When signing the Grand Bargain in 2016, donors and international organizations committed to deliver more resources into the hands of people in need and to improve the effectiveness and efficiency of humanitarian action by increasing the use and coordination of cash-based programming. Cash-based interventions (CBIs) are seen as a modality to deliver assistance that is more dignified and accountable to the needs of individual beneficiaries and households because it gives aid recipients freedom to choose commodities and services according to their unique needs. If well designed, CBIs can be more cost-efficient than other modalities and allow for better accountability to beneficiaries and donors by supporting the traceability of funds.

As part of its efforts to institutionalize the Grand Bargain commitments, the Department of Operations and Emergencies established a team in 2019 dedicated to institutionalizing CBIs, including building capacity across the organization. The CBI team developed the “IOM Strategy for Humanitarian CBIs 2019–2021” to ensure that country missions are equipped to consistently consider and increase the use of cash and vouchers while ensuring accountability to affected populations. Moreover, internal processes and tools related to CBIs have been reviewed to make sure that IOM country offices are well-equipped to implement and report on CBIs efficiently. These institutional investments have contributed to an increase of 100 per cent in the number of IOM country offices implementing CBIs and an increase of 77 per cent in the number of aid recipients since 2019, reaching more than 1,624,000 people in 2020.

IOM encourages the use of CBIs as part of its global COVID-19 response. Cash and voucher modalities can serve as safer and more effective ways to deliver life-saving humanitarian assistance while also responding to the multiple needs of affected populations and addressing the socioeconomic impact of the pandemic. Often, cash and vouchers were identified as key modalities to support affected populations, considering the evident advantages and the capacity to adapt implementation in line with preventive measures to avoid the spread of COVID-19, such as remote delivering and monitoring of assistance and contactless payment solutions. CBIs were used to address the needs of returning and stranded migrants affected by COVID-19 and related quarantine measures and lockdowns as well as to support vulnerable households compensate for the loss of income caused by the pandemic. The increase in CBIs within IOM in 2020 was partly influenced by COVID-19 and the necessity to rethink and reprogramme interventions, but also because of a commitment to increase and improve the use of CBIs at the institutional level.

CBIs are increasingly relevant for IOM. I am thus very pleased to welcome this report. In collaboration with IOM country offices, the case studies presented in this report provide good practices and lessons learned, and the report offers distinct ways of implementing projects through CBIs. I strongly encourage staff to use this report as a source of inspiration to expand and continue to improve CBIs within IOM.



Jeffrey Labovitz

Director of Operations and Emergencies, IOM

ACKNOWLEDGEMENTS

The CBI Support Team would like to acknowledge the valuable inputs of the following individuals who have provided time, feedback, documents and resources for the development of this report and the case studies:

Abdul Baseer Khan (IOM Nigeria), Akmal Haris (IOM Indonesia), Alia Hirji (IOM Sudan), Aliaksei Kharytaniuk (IOM Bangladesh), Alina Mihai (IOM Jordan), Alisar Bey (IOM Lebanon), Ana María Caldas Botero (IOM Colombia), Beka Butskhrikidze (IOM Georgia), Bernard El Doueihi (IOM Egypt), Boshra Khoshenevis (IOM Headquarters), Brendan Kelly (IOM Tunisia), Bruce Martin (IOM Bangladesh), Christina Ostebo (IOM Jordan), Christoph Rother (IOM Bangladesh), Claudia Samaras (IOM Greece), Conrad Navidad (IOM Philippines), Daniele Viviani (IOM Central African Republic), Dionisios Patmanidis (IOM Greece), Fouad Diab (IOM Headquarters), Francisco Astudillo Poggi (IOM Headquarters), Ghada Barakat (IOM Turkey), Giselle Olvera Ramos (IOM Mexico), Glenda Lozano (IOM Colombia), Guilherme Otero (IOM Brazil), Gul Mohammad Ahmadi (IOM Afghanistan), Hyejeong Yoo (IOM Central African Republic), Ijaduwa Joseph Anamja (IOM Nigeria), Iryna Rozka (IOM Jordan), Jean de Bournazel (IOM Central African Republic), Jessica Mamo (IOM Headquarters), John Nyun (IOM Myanmar), Jorge Baca (IOM Peru), Joshua Thomas Hart (IOM Indonesia), Julia Gimena (IOM Argentina), Julie Gjerlufsen (IOM Headquarters), Kimani Deshields-Williams (IOM Chad), Konstantinos Kousaxidis (IOM Greece), Lasha Vashakidze (IOM Georgia), Lobna Nahla (IOM Egypt), Lucas Riegger (IOM Turkey), Lucia Zanardi (IOM Argentina), Lucila Pizzarulli (IOM Uruguay), Maja Wiebler (IOM Georgia), Manuel Marques Pereira (IOM Bangladesh), Maqsood Akram (IOM Ethiopia), Maria Jovita Descalzo (IOM Philippines), Maria Morera (IOM South Africa), Marisabel Martin (IOM Panama), Matthew Bidder (IOM Philippines), Milan Colic Humljan (IOM Greece), Mohammed Bedru (IOM Ethiopia), Mohanad Ameen (IOM Turkey), Mónica Aguilar Folch (IOM Peru), Moussa Sora (IOM Chad), Muhammad Asar ul Haq (IOM South Sudan), Mustafa Hadeed (IOM Yemen), Naveed Anjum (IOM South Sudan), Nawal Barkat (IOM Tunisia), Nerissa Farret (IOM Brazil), Nicholas Bishop (IOM Afghanistan), Patricia Añazco (IOM Paraguay), Prajwal Sharma (IOM Nepal), Qays Shabanah (IOM Jordan), Racha Challita (IOM Lebanon), Raid Ramahi (IOM Pakistan), Richard Tracey (IOM Myanmar), Roman Lunin (IOM Ukraine), Sara Elwan (IOM Ukraine), Sophie Kharashvili (IOM Georgia), Suzana Paklar (IOM Pakistan), Tiara Sahar Ataii (IOM Somalia), Tua Veera Maaria Jansa (IOM Tunisia), Walaipan Giatmolee (IOM Indonesia) and Washington Lum (IOM Panama).



Customers enjoy morning tea at a tea stall supported by IOM in South Sudan © IOM 2020/Peter CATON

TABLE OF CONTENTS

FOREWORD	iii
ACKNOWLEDGEMENTS	iv
LIST OF ACRONYMS	vi
OVERVIEW OF CBI IN IOM IN 2020	2
CBI IN COVID-19 RESPONSE	6
NEPAL / JORDAN / EGYPT / SOUTH AFRICA / TUNISIA / GEORGIA / UKRAINE / TURKEY / PARAGUAY / PERU / ARGENTINA / URUGUAY / COLOMBIA / BRAZIL / PANAMA	
MULTIPURPOSE CASH ASSISTANCE	18
ETHIOPIA / LEBANON / JORDAN / YEMEN / INDONESIA	
CASH-FOR-WORK	24
CHAD / NIGERIA / CENTRAL AFRICAN REPUBLIC / PAKISTAN / BANGLADESH / THE PHILIPPINES / MYANMAR / LEBANON	
SHELTER ASSISTANCE	34
THE PHILIPPINES / GREECE / PANAMA / NIGERIA / SOMALIA / SOUTH SUDAN	
CBI ASSISTANCE FOR OTHER SPECIFIC PURPOSES	42
MEXICO / PANAMA / ETHIOPIA / NORTHWEST SYRIA / AFGHANISTAN / THE SUDAN	

LIST OF ACRONYMS

CaLP	Cash Learning Partnership
CBI	Cash-based interventions
CFW	Cash-for-Work
COVID-19	Coronavirus Disease 2019
CWG	Cash Working Group
ECA	Eastern Conflict Area
IDP	Internally displaced person
MEB	Minimum Expenditure Basket
MPCA	Multipurpose cash assistance
NDC	Natural Disaster Consortium
NFI	Non-food item
NGO	Non-governmental organization
PDM	Post-distribution monitoring
SMEB	Survival Minimum Expenditure Basket
WASH	Water, sanitation and hygiene

OVERVIEW OF CBI IN IOM IN 2020

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 under the Department of Operations and Emergencies.

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, CBIs could have several forms. They can be conditional or unconditional; restricted or unrestricted and could be delivered through hard cash, electronic cash transfer, paper vouchers or electronic vouchers.

GLOBAL DEVELOPMENTS

in 2020, in accordance with the Grand Bargain commitments and the *IOM Strategy for Humanitarian Cash-Based Interventions 2019–2021*, the **CBI Support Team in Geneva** focused on building IOM's institutional capacity, as well as reviewing internal processes and tools in order to increase and improve the use of CBI as a modality for the delivery of humanitarian assistance. To this end, IOM has developed several new internal tools, including *CBI and COVID-19 Guidance Note* and *Thematic Guidance for CBI staff on Children as Direct Beneficiaries of CBI*.

Simultaneously, IOM revised its budgeting and accounting structure to better record, monitor and report financial data on CBI to partners and donors. A standardized method to report on cash and voucher-related expenses came into effect on 1 May 2020.

To help country offices enhance the quality of their interventions and recognize the multifaceted nature of CBIs across their operational portfolio, several literature reviews were produced and shared within the organization, addressing a variety of cross-cutting themes such as livelihoods, coronavirus disease 2019 (COVID-19), Accountability to Affected Populations and Efficiency and Effectiveness. The CBI Support Team organized a virtual global workshop on CBI that was attended by more than 300 staff members and included sessions on 13 CBI-related topics, including risk mitigation, accounting, disability inclusion and gender-based violence. The CBI Support Team further organized 13 other CBI webinars and two in-person workshops in 2020. The sessions enhanced the administrative and operational capacity of participating staff members and their respective offices and improved their awareness and readiness to implement CBIs while also providing a platform for missions to share practical experiences and best practices.

TERMINOLOGY

For terminology on CBI, IOM generally follows the Cash Learning Partnership (CaLP) 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, www.calpnetwork.org/learning-tools/glossary-of-terms/.

GLOBAL STATISTICS*

In 2020, **IOM** undertook cash-based interventions in 56 countries, reaching over 1,624,000 people, a 77 per cent increase from 2019 and a 124 per cent increase from 2018.

In terms of the total number of aid recipients, the largest programmes took place in Yemen, Afghanistan, Iraq, the Democratic Republic of the Congo and Ethiopia.



56

Countries implemented cash-based interventions

The number of countries increased from

19

In 2018

28

In 2019



1,624,000

Estimated total number of individual aid recipients

The number of aid recipients increased

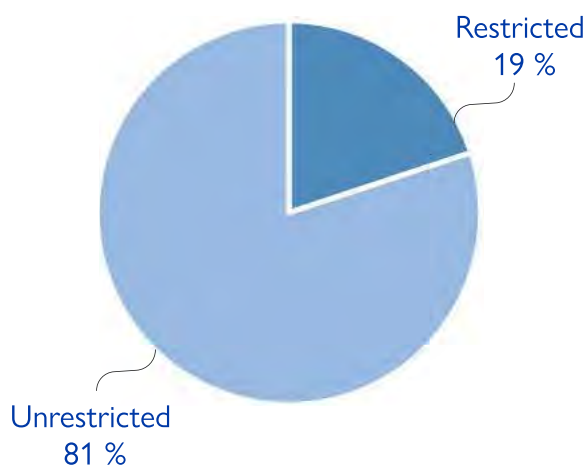
124%

From 2018 to 2020

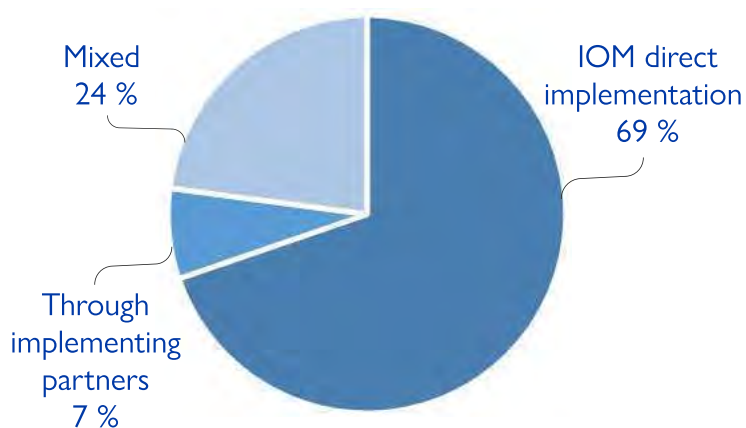
77%

From 2019 to 2020

Type of CBI



Types of Implementation



* The values are based on IOM operations reported by the missions in the 2020 Institutional Questionnaire as reflected in the Global Report.

2020 OVERVIEW

COUNTRIES WHERE IOM IMPLEMENTED CBI

NUMBER OF AID RECIPIENTS



South America

Argentina
Brazil
Chile
Colombia
Ecuador
Paraguay
Peru
Uruguay

North America, Central America and the Caribbean

Bahamas
Dominican Republic
El Salvador
Haiti
Mexico
Panama
Trinidad and Tobago

West and Central Africa

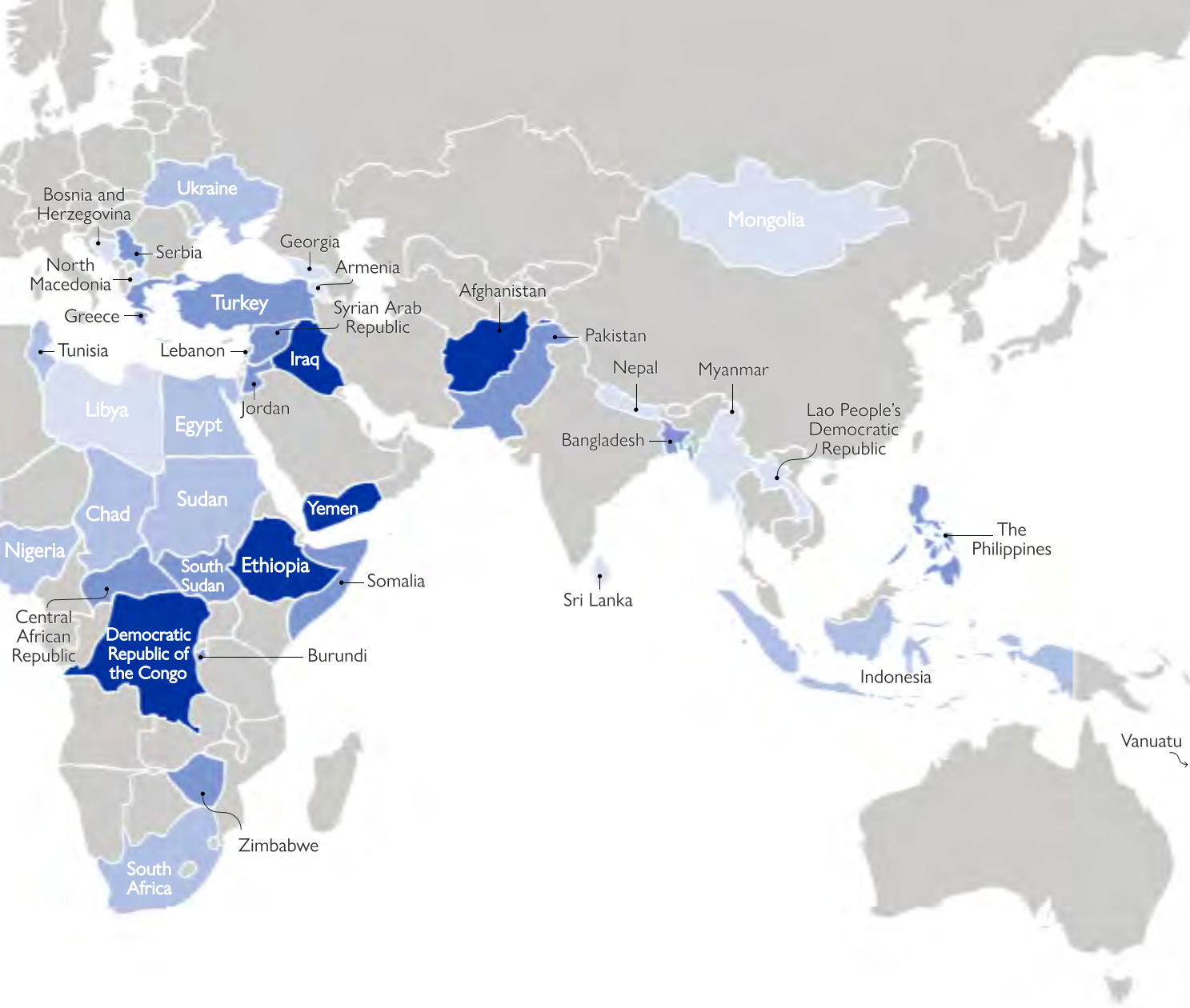
Burkina Faso
Central African Republic
Chad
Côte d'Ivoire
Mali
Nigeria

East Africa and the Horn of Africa

Burundi
Ethiopia
Somalia
South Sudan

Southern Africa

Democratic Republic of the Congo
South Africa
Zimbabwe



Maps are for illustration purposes only. The boundaries and names shown and the designations used on the maps do not imply official endorsement or acceptance by IOM.

Middle East and Northern Africa

Egypt
Iraq
Jordan
Lebanon
Libya
Sudan
Syrian Arab Republic
Tunisia
Yemen

South-Eastern Europe, Eastern Europe and Central Asia

Armenia
Bosnia and Herzegovina
Georgia
North Macedonia
Serbia
Turkey
Ukraine

European Economic Area

Greece

Asia and the Pacific

Afghanistan
Bangladesh
Indonesia
Lao People's Democratic Republic
Mongolia
Myanmar
Nepal
Philippines
Pakistan
Sri Lanka
Vanuatu



CBI FOR 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. CBIs helped vulnerable households compensate for the loss of revenue due to the interruption of income-generating activities caused by the COVID-19 outbreak.

NEPAL

In 2020, IOM Nepal provided recovery assistance to returning migrants affected by COVID-19 in three districts in Nepal. The districts were selected based on the number of people who migrated overseas for jobs, the number of vulnerable returnees from abroad and the number of returnees. The aid recipients were selected based on specific criteria, (a) returning from foreign employment (due to COVID-19), (b) vulnerability, (c) recommended by the local governments, (d) feasibility of business scheme and (e) strong motivation or earlier experience of the aid recipient or their family in income generating activities.

The recovery assistance was intended to support **self-employment and income generating activities**. The assistance was provided in two instalments, the first instalments at the start of the **business** and the second instalment after monitoring at the end of the project duration. IOM project team and the implementing partner coordinated with a bank to provide financial literacy training, support to open a bank account and soft loans to the aid recipients. It was challenging to communicate how the recovery assistance differed from other development projects, as some recipients thought that the support was provided for them to meet their daily household expenses. The intervention was implemented through an implementing partner and the assistance was distributed to the recipients' **bank accounts**.



Kamal Bahadur Rai with his flour mill in Nepal. © IOM 2020

SELF-EMPLOYMENT

Kamal Bahadur Rai lived in a small house with his wife, daughter and son. Kamal was attracted to foreign employment with the hope to earn more money to provide for his family. He left his children and wife and went to Kuwait, only to find the job different from what he had been promised. He worked in a petroleum well which was very difficult, and the sun was unbearable. In Kuwait, he started thinking that if he could give his 100 per cent effort in Nepal, he would earn much more, as the money he was earning in Kuwait would be spent on paying interest and to pay back the money lender in the village. He thought he was earning not for his family but for the money lender.

When COVID-19 cases increased in Kuwait, Kamal's company closed, and he had no option but to return to Nepal. He decided that he would start an income generating activity in his own village. He recalled that the villagers had to go far to grind wheat flour. He decided to use this as an opportunity and planned to set up a flour mill. However, he had not saved money to start the business. Fortunately, Kamal met field staff of the recovery project. He told the field staff his plan to buy a flour mill. With his plan approved by IOM, he was assured that he would receive cash assistance for his flour mill project in two installments. It added a new energy to his life. He added to the first installment and bought a mill and he gained a profit in the first month. He also bought goats with the second installment of the project. He trained his wife on how to operate the mill and saved his time to look after the goats. He said:

“The people in our locality have heard about my mill and started coming to me to grind wheat, millet, maize and spices. I have earned money; they have saved time.”

JORDAN

In Jordan, **voucher assistance** for **food and non-food items** was implemented by IOM with support from a local implementing partner. The assistance targeted stranded vulnerable migrant workers in Jordan who lost their income as a result of the COVID-19 pandemic and related business lockdowns. The voucher assistance was chosen as the CBI modality for the project as it proved to be the most secure and appropriate under the circumstances.

The main challenges during the implementation of the project stemmed from the restrictions imposed by the Government as a response to the COVID-19 pandemic, including limitations on gatherings that slowed down the distribution process. This affected the aid recipients as they had to wait for longer periods to receive assistance due to the changes in distribution schedule. This resulted in an increased number of calls on the project hotlines and pushed some recipients to show up without appointments, requiring bigger efforts from the project team while dealing with the crowd. Post-distribution monitoring (PDM) demonstrated positive feedback from the recipients on the distribution location, waiting time and the transfer value. Good practices from the project was the cooperation with the service provider and well-planned organization and division of responsibilities within the project field team.

EGYPT

IOM Egypt implemented **multipurpose cash assistance** (MPCA) to respond to the needs of asylum seekers and migrants in relation to basic needs and accommodation as well as conditional **health** grants. As a response to COVID-19, food boxes and hygiene kits were provided through an implementing partner and at community-based organizations by IOM. One of the lessons learned was to align cash amounts and delivery mechanism with other UN agencies and organizations.

COVID-19 SUPPORT TO VULNERABLE MIGRANT WORKERS

When the COVID-19 pandemic broke out in Jordan, an elderly couple from Sri Lanka lost their jobs as domestic workers. They were forced to rely on friends who helped them pay for food while the couple stayed at home in home isolation. Just before the four-day lockdown following parliamentary elections in Jordan, the couple reached out to IOM for assistance as whatever available means their friends had had, were now depleted. The IOM team quickly responded so that the couple could acquire food and hygiene items. Following up on the case, IOM is looking into the possibility of extending the assistance to fulfil their wish to return to Sri Lanka.



Sri Lankan couple who lost their jobs as domestic workers due to COVID-19 receive assistance from IOM.

© IOM 2020 /Fedza LUKOVAC

SOUTH AFRICA

Amidst rigorous preventive restrictions introduced by the Government of South Africa, the pandemic led to a gradual worsening of the socioeconomic situation, further affecting the lives of vulnerable groups, among whom were a significant number of stranded migrants. Additionally, the high level of unemployment and inequality in South Africa was further exacerbated by the lockdowns which adversely impacted the economy and rendered more people unemployed, particularly those working in the informal sector. IOM South Africa provided **food voucher assistance** for vulnerable and stranded migrants affected by COVID-19 who did not qualify for social protection in South Africa. The vouchers allowed the recipients to make purchases at three different supermarket chains, catering to high- and low-end consumers. IOM coordinated the response with embassies, civil society organizations, faith-based organizations and inter-governmental organizations.

IOM South Africa experienced some challenges as the migrants lacked documentation and mobile phones. This meant that the delivery mechanism was changed from mobile money transfers to vouchers. An important lesson learned was to work with partners who have experience working in host communities and supporting both migrant and local communities. This would help strengthen social cohesion among migrants and local communities.

FOOD VOUCHERS

“My husband and I have been in South Africa since 2012, and this is the first time we have not been able to work and make a living,” said Patricia Rappi, a Malawian national living in Gauteng. ***“We now have two children, and the youngest was born four months ago prematurely. It has been difficult providing for the family, and even buying diapers. This assistance will help a lot.”***

TUNISIA

Due to the measures taken in Tunisia to contain the spread of the COVID-19 pandemic, the situation in Tunisia turned into an economic and social crisis. While migrants were exposed to the same vulnerabilities as nationals, they were more likely to find themselves in a precarious situation due to factors such as migratory status and lack of access to information due to linguistic and financial barriers. A rapid needs assessment conducted by IOM Tunisia in early April 2020 indicated that migrants in Tunisia were in dire need of assistance, particularly when it came to food, cash and medicine.

As a consequence of enormous job losses for migrant communities due to COVID-19 restrictions, IOM Tunisia, with the support of its two sub-offices, implemented **voucher** distribution for vulnerable migrants in different regions of the country. The vouchers could be used in local supermarkets. The aid recipients were selected based on vulnerability criteria and the project was implemented directly by IOM, in coordination with municipalities. Municipal buildings were used as locations for the distribution of the assistance. In the words of one aid recipient:

“Thanks to today's vouchers and the solidarity of Tunisians, I am able to meet the basic needs of my children in these difficult times.”



Voucher distribution in Tunisia. © IOM 2020

GEORGIA

The project in Georgia was implemented under IOM's Global Strategic Preparedness and Response Plan and the Global Humanitarian Response Plan to respond to COVID-19. Based on findings from the Rapid Needs Assessment of COVID-19 vulnerabilities among migrants in Georgia conducted in April 2020, IOM provided urgent assistance and support to vulnerable migrants to address basic food, hygiene, housing and medical needs. The assistance consisted of **multipurpose assistance** and **cash for medical assistance** and **vouchers for food and hygiene items**. The cash for medical assistance was for basic medical needs, laboratory tests and other treatments and urgent hospitalization needs in exceptional cases. The assistance was delivered through **paper vouchers**, **direct cash** and **bank transfers**.

IOM established a contractual relationship with a supermarket chain to design and disseminate the food vouchers to the affected population. IOM also established partnership relationships with educational institutions, civil society organizations and state

agencies to ensure dissemination of information regarding the project. Based on the feedback IOM received from the aid recipients, multipurpose cash assistance and food vouchers can be considered as successful tools for assisting vulnerable migrants. Some of the recipients of the medical assistance underwent emergency surgeries or gave birth, and they were grateful for the assistance.

UKRAINE

In response to COVID-19 quarantine measures and lockdown, IOM Ukraine piloted a **livelihoods resilience and retention intervention** in Ukraine's Eastern Conflict Area (ECA). The ECA has been plagued by seven years of conflict which has resulted in displacement, infrastructural damage, service decline and substantial economic downturn in both the government and non-government held areas. With the onset of the pandemic in March 2020, IOM ran a series of rapid impact assessments with affected communities and vulnerable groups in the ECA to better understand the immediate impact on households and services as well as households' and businesses' perceptions of their ability to weather and recover from quarantine measures. A rapid impact assessment run with micro business owners found that the majority of businesses were negatively impacted by the quarantine measures, with many having to shut operations completely. Thirty per cent of the surveyed businesses indicated that in the absence of external financial support, they would not be able to reopen their doors to customers once quarantine was lifted.

In response to these findings, IOM developed a livelihoods resilience and retention intervention for **businesses** that had been previously supported by IOM livelihoods grants. To leverage support to businesses that foresaw an inability or difficulty to restart operations, IOM provided **cash grants** to



IOM provided cash assistance to stranded and vulnerable migrants who lost their jobs due to COVID-19 in Georgia.
© IOM 2020

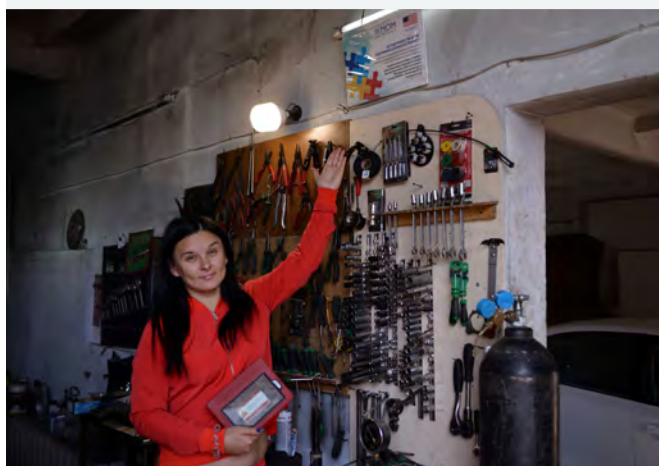
assist with covering operational costs to ensure businesses had greater capacity to remain in operation and retain their staff when restrictions were lifted and increase businesses' resilience in the face of future COVID-19 quarantine measures. Out of 500 businesses assessed for resilience and retention grants, 170 were selected based on vulnerability criteria including operational status at time of survey, staff release, sector, location, female and/or IDP owned business and the presence of vulnerable and economically dependent members in the household.

The selected businesses were invited to submit a business continuity plan outlining the impact of COVID-19 on the business, their intended mitigation measures to address the immediate impact and increase resilience of the business, and monitoring indicators for IOM to release the grants against. Businesses were provided with two instalments over a four-month period, conditional on meeting monitoring indicators that served as milestones to achieve within the first two months. One instalment was restricted to operational expenses and the other allowed for purchasing or upgrading of equipment. The businesses themselves decided the evidence that they would provide for reaching the milestones and IOM staff conducted monitoring of the milestones directly with the businesses to see how they were coming along. Out of the 170 businesses selected for the resilience and retention intervention, only two did not meet their milestones and did not receive their second grant of money.

PDM results demonstrated that the response was well received although it required some development going forward. With the experience of quarantine, many businesses are interested in receiving assistance to develop online sales and marketing capacities and greater guidance on how to better manage possible future restrictions that will help them strengthen their businesses' performance and navigate assistance packages put in place by the Government.

BUSINESS RESILIENCE

Yana Belyh and her family used to own a large car mechanics shop in the city of Horlivka, Ukraine, until they were displaced in 2014. Soon after the displacement, they rented a new facility and started providing repair services again. When the COVID-19 quarantine measures were announced in March 2020, which saw a country-wide freeze on most businesses and movements, the flow of cars quickly reduced to zero and Yana, her husband and brother were left with no work and no means of living. When restrictions were lifted in May, cars started to trickle back into the workshop for repairs, but it was nothing like the queues of cars by their repair shop that Yana remembered pre-quarantine. With the sharp decline in orders, Yana was unable to make up the lost income from the quarantine and feared that harsher restrictions would be applied as COVID continued to spread. With a successful application for IOM COVID-19 business resilience and retention support, Yana purchased a new diagnostic tool which enabled her to diversify the services offered at the garage and branch out to newer vehicles that were not well served in the local market. Yana hopes this, in addition to the alleviation of outstanding costs, will help them manage further restrictions.



Yana and her family received assistance for their business from IOM in Ukraine. © IOM 2020

TURKEY

IOM Turkey implemented an intervention providing one-off specialized emergency cash assistance to vulnerable Syrian refugees under temporary protection. The objective of the assistance was to provide **unconditional and unrestricted cash** to Syrian households under temporary protection to cover their basic living costs and make up for the loss of income due to the impact of COVID-19 and the related business closure and quarantine. IOM Turkey focused on Syrian refugees not benefitting from the Emergency Social Safety Net or other existing socioeconomic assistance schemes to ensure only the most vulnerable were targeted. The assistance was delivered as an **e-transfer via debit cards** and the intervention was implemented directly by IOM. To mitigate the risk of social tension between host community members and aid recipients, the transfer value was aligned with the one-time support provided by the Turkish Government to vulnerable Turkish households in response to the COVID-19 pandemic. The intervention was coordinated with local and national authorities and the United Nations High Commissioner for Refugees (UNHCR).

Due to COVID-19 mitigation measures, IOM Turkey was unable to conduct direct assessments with the affected population, and the assessments were therefore carried out through phones, which necessitated more time to collect and verify their information.



IOM Turkey CBI staff member answering aid recipient's inquiries. © IOM 2020/Firkal ZINIL

PARAGUAY

The context of the health and sanitary emergency due to the COVID-19 pandemic in Paraguay affected the socioeconomic and social conditions, which was reflected in lower job creation and loss of multiple jobs sectors. IOM Paraguay directly implemented an intervention with **supermarket paper vouchers** for **food and hygiene items**. This meant that the recipients could access nonperishable food according to their own needs, which gave them freedom in the choice of products and the time to redeem the vouchers. The aid recipients also received shelter assistance to ensure that the families had a safe place to stay for the isolation period after testing positive for COVID-19.



IOM Paraguay delivered food vouchers to the Venezuelan population in a situation of food vulnerability. © IOM 2020

PERU

Movement restrictions and quarantine measures implemented in Peru in response to COVID-19 had a significant impact on migrants and refugees from the Bolivarian Republic of Venezuela. Most lost their ability to generate income and were not included in national response plans and social protection mechanisms. For this reason, the coordination between IOM Peru and other organizations was essential to develop emergency response projects that included vulnerable Venezuelan refugees and migrants in Peru. CBI was identified as a key assistance modality to support this population, particularly those who had lost their income and were struggling to meet their basic needs keeping at the same time prevention measures to avoid spreading the COVID-19 virus.

The CBIs implemented in Peru focused on **multipurpose emergency assistance**, **health** as well as **seed capital** to generate an income to vulnerable families. IOM co-leads with UNHCR the local Platform for Venezuela Response in Peru and is a member of the CBI Subgroup. During COVID-19, IOM and the CBI Subgroup established the transfer value for the multipurpose emergency cash grants. The transfer value for the health assistance was awarded on a case by case basis following vulnerability criteria previously designed. In Peru, 80 per cent of the CBI assistance was directly implemented by IOM's CBI team while the remaining 20 per cent was implemented by partners.

During COVID-19, the traditional mechanisms to distribute CBI, such as prepaid cards and vouchers, were difficult to implement due to lockdowns and social distancing. The providers did not have products and services that were adjusted to this new reality, so IOM and other CBI Subgroup partners were limited in how to transfer the assistance to the aid recipients. To address these limitations, IOM promoted an effort with the CBI Subgroup to jointly

approach certain banks and service providers. By showing the collective funds to be deployed via CBI through 2021, the Subgroup has a better negotiating position, generating a win-win approach by adapting products and services from these providers to the aid recipients. IOM Peru is working on establishing relations with at least four financial service providers by 2021, and thus, having various mechanisms and providers, including mobile transfers, electronic wallets, prepaid cards, bank transfers and supermarket cards, to ensure that no one is left without access to cash or voucher assistance.

Additionally, IOM developed a national CBI strategy and adapted all their processes so that they can be done via teleworking. This strategy includes the implementation of an email helpdesk and online forms for potential aid recipients to contact IOM directly, strengthening coordination with government entities, non-governmental organizations (NGOs) and civil society organizations for the referral of vulnerable cases. The CBI team participated in the adaptation of identification, evaluation and monitoring tools, participating weekly in virtual team meetings to share experiences, alerts and feedback in general.



Aid recipients receive multipurpose cash through supermarket cards during a pilot project in Lima, Peru. © IOM 2020

ARGENTINA

The COVID-19 pandemic led the Argentinian Government to take strict lockdown measures with the aim of preventing the spread of the virus. As a result of lockdown measures and mobility restrictions, the migrant population in Argentina suffered loss of employment and income. Their access to food, housing and health services was severely affected and their vulnerability was exacerbated. Due to their migratory status, migrants, who had less than two years of residence in the country, were not eligible to receive the financial aid, Emergency Family Income, disbursed by the Argentinian Government during the pandemic. In this context, IOM Argentina implemented a CBI to provide relief, preserve livelihoods and meet the multiple needs of the affected population.

IOM Argentina implemented CBI directly and provided two types of assistance, **multipurpose cash grants** and restricted **supermarket e-vouchers** for food and hygiene needs. The multipurpose cash grants were delivered either as **bank transfers** or **cash in hand** by a remittance service provider. PDM results showed that the recipients mainly used the multipurpose cash grants to pay rent and debt, buy food and cover health expenses. The PDM findings allowed IOM Argentina to better understand whether the established processes and mechanisms were appropriate and to determine opportunities of improvement.

The implementation of the project required coordination with different actors at each stage of implementation. As an example, to identify aid recipients, IOM Argentina worked closely with civil society associations, implementing partners and both local and national authorities. The implementation of the e-voucher supermarket cards was challenging, as the process details were difficult to understand for the recipients and it required thorough monitoring and follow-up. Therefore, IOM Argentina decided to focus on multipurpose cash grants in future projects.

URUGUAY

In 2020, IOM Uruguay received an increased number of requests for assistance due to the impact of the pandemic. The mission worked with partners to provide **food and hygiene vouchers** that were redeemable in specific stores. The vouchers provided the recipients with more autonomy in the choice of products according to their needs and requirements than in-kind assistance. The voucher was delivered as a card with a barcode with information on how much the recipients could spend and what they could spend it on. The vouchers allowed people who had recently entered Uruguay to have resources to cover their needs.

IOM Uruguay worked closely with civil society organizations and the Government and distributed the vouchers in closely coordination and with the support of other UN agencies and NGOs that worked with migrants. In addition, IOM led the Platform Integration Sector together with partners, where IOM managed aspects related to CBI, among others. IOM Uruguay also worked together with IOM Brazil in border cities, delivering food vouchers.



IOM Uruguay distributed vouchers sent by IOM Brazil to people living on the Brazil/Uruguay border. © IOM 2020

COLOMBIA

IOM Colombia implemented a project that sought to assist refugee and migrant families from the Bolivarian Republic of Venezuela and host communities most affected by the health, economic and social crisis, generated by the impacts of the COVID-19 pandemic. The living conditions of the population worsened, and the pandemic led to a series of negative impacts on the country's economy, including informal jobs, which generally was the main source of income for the refugee and migrant population from the Bolivarian Republic of Venezuela in Colombia. The complex situation impacted food security, shelter, health, protection and livelihoods of families, which exacerbated the humanitarian emergency.

Multipurpose cash assistance was provided to the affected population through **prepaid cards**. The cards could be used at commercial establishments or ATMs at no operating cost. IOM implemented the project through an implementing partner. The assistance was delivered twice on a bimonthly basis, equivalent to four months of assistance. The project was coordinated with the Cash Transfer Group, the Ministry of Foreign Affairs and the Response to Migration Unit at the Presidency of Colombia and implemented by IOM and other UN agencies. The intervention included complementary activities and, thereby, covered other needs of the population.

The intervention was implemented in various locations, including Barranquilla, Bucaramanga and Cúcuta and Villa del Rosario. The implementation varied from place to place, but in general the intervention was developed in coordination with local public institutions, humanitarian organizations, implementing partners, local foundations, social assistance services and community leaders. The selection process was based on common criteria coordinated by the Cash Transfer Group and

implemented by all organizations. This allowed IOM to manage equitable and transparently the selection process. The coordination also allowed for a comprehensive response. The intervention was complemented by other activities, including the distribution of in-kind assistance, such as hygiene kits, school kits and other non-food items, psychosocial support and primary health care.

In coordination with the United Nations High Commissioner for Refugees (UNHCR), IOM conducted the PDM. The main results showed that 66 per cent of the respondents stated that the intervention was significant and improved their living conditions, and there was a significant decrease in the use of negative coping strategies. The assistance was mainly spent on food, rent and hygiene items.

A good practice was that an anti-fraud campaign was coordinated with the Cash Transfer Group which sought to inform the affected population that the humanitarian aid programmes did not require any payment and that the services were offered for free. It was likewise important to have complaint and feedback mechanisms in place for the population to report this type of situation.

MULTIPURPOSE CASH ASSISTANCE

According to Azucena, a member of one of the families benefiting from the multipurpose cash assistance:

“They came here, gave me the benefit of the card with the transfer. This helped us a lot because with the pandemic everything got out of control. With that we pay for everything, including utilities.”

BRAZIL

In response to the COVID-19 pandemic and with the aim of temporarily alleviating the socioeconomic impact of the pandemic and improving living conditions of migrants, IOM Brazil implemented a project restricted to **food and non-food items**, including cleaning and hygiene products. The assistance was distributed as an **e-voucher** through a **prepaid card**, and reached aid recipients of 64 nationalities. IOM Brazil partnered with civil society organizations and local governments to identify and prioritize aid recipients and assist with voucher distribution across Brazil.

The project team experienced that many of the recipients used the assistance to cover other expenditures, and because of that, one of the lessons learned was to implement multipurpose cash projects in the future. Another lesson learned was to design CBI programmes that are continuous and not limited to short- or medium-term project cycles, both to ensure the sustainability of the aid and to deepen connections with the affected population and the local network.



Distribution of e-vouchers in Brazil. © IOM 2020/Diogo FELIX

PANAMA

The CBI programme in Panama targeted migrants from the Bolivarian Republic of Venezuela and other countries in the most vulnerable conditions who experienced difficulties to cover their food needs and who had been affected by the COVID-19 crisis, prioritizing migrants with chronic diseases, older adults and pregnant women. IOM Panama's work with CBI focused on **food security, health, shelter and transportation**.

During the first phase of implementation, food assistance was delivered through an agreement with a supermarket, and the project team was able to reach migrants in different provinces of the country. During the second phase, the assistance was focused in Panama and Panama Oeste provinces, since there were more Venezuelan migrants in those areas. The food assistance was delivered as a **supermarket voucher** and implemented through implementing partners and community promoters hired by IOM. IOM Panama found that the paper vouchers to buy food in supermarkets were more practical than in-kind food assistance.



Food assistance was provided by IOM in Panama Oeste Province through supermarkets vouchers. © IOM 2020

MULTIPURPOSE CASH

Multipurpose cash assistance 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.

ETHIOPIA

In 2020, IOM Ethiopia provided **multipurpose cash assistance** to household affected by desert locust infestation. The multipurpose cash assistance aimed to meet various needs, including food, shelter, WASH, livelihood and education, and the assistance was unconditional and unrestricted. The households received one-off cash assistance aimed to cover six months in total. IOM Ethiopia conducted the cash transfer to aid recipients through locally contracted financial service providers and the delivery mechanism was **cash in envelopes** and **bank account transfers**, as preferred by the recipients.

PDM results showed that nearly all the aid recipients used the cash to purchase basic food items, followed by livestock, savings, NFIs, debt repayment, medicine and other purposes, such as seeds and school fees. Similarly, 92 per cent of the respondents preferred the cash modality to in-kind assistance and 95 per cent of the respondents indicated that the assistance had positively impacted their lives and livelihoods by ensuring the food consumption of the household and their livestock. The results also showed the importance of active participation to ensure transparency and ownership of project activities. The assistance gave the recipients the choice on how to address their needs and it also had a multiplier effect.



An aid recipient from Suro Berguda Woreda, West Guji Zone, Ethiopia receives her cash grant at a distribution point.
© IOM 2020

LEBANON

Since the onset of the Syrian crisis, the humanitarian community has increasingly relied on cash-based assistance provided from donor contributions and implemented by aid partners to support severely vulnerable and affected populations in Lebanon. In 2020, IOM Lebanon delivered **multipurpose cash assistance** to assist the most socioeconomically vulnerable Lebanese households and migrant workers to meet their urgent and basic survival needs. IOM provided one-off unconditional and unrestricted multipurpose cash assistance to vulnerable Lebanese households living below the poverty line and impacted by the Beirut port explosion and stranded migrant workers facing socioeconomic shocks and adopting negative coping mechanisms as a result of recurrent crises, including COVID-19, the economic crisis and the Beirut port explosion to stabilize or improve their access to food and basic needs.

The emergency multipurpose cash intervention was conducted in Beirut. The assistance was provided through **cash in envelopes**, directly implemented through the IOM team in Beirut. The transfer values were in line with the Emergency Cash Taskforce in Lebanon for the Beirut Port Explosion Response.



Multipurpose cash assistance was provided to stranded migrants after the Beirut port explosion in Lebanon.
© IOM 2020

JORDAN

As a part of the Regional Syria Crisis Response, IOM Jordan provided assistance to refugees of all nationalities across all governorates. The aid recipients were selected based on needs only. The assistance consisted of **monthly multipurpose cash assistance** and **one-time winterization assistance**. The assistance was provided without conditions nor restrictions and delivered through **bank transfers**. The transfer value of the monthly multipurpose cash assistance was based on the Survival Minimum Expenditure Basket (SMEB) and the household size. IOM Jordan coordinated with the Basic Needs Working Group, the Winterization Task Force and the Common Cash Facility.

In the PDM, IOM Jordan found that the multipurpose cash assistance was typically spent on food, rent and health costs and that the assistance was largely effective in helping households meet their basic needs and improve their living conditions. It was also clear from the PDM that there was a continued preference for cash assistance compared to in-kind assistance or a combination of both.

Compared to other sectors, cash interventions for basic needs remained largely unaffected by the COVID-19 crisis. However, movement restrictions hindered recipients to easily access their assistance as some lived far away from the bank. Similarly, movement restrictions impeded IOM's ability to conduct certain activities, such as home visits for PDM and for distribution of ATM cards. COVID-19 adaption to programming were identified and implemented in close coordination within the Basic Needs Working Group and the Common Cash Facility. Examples of these were the deployment of mobile ATMs to remote areas and coordination of the timing of cash disbursement to avoid sending people to the bank at the same time.

BASIC NEEDS

Ebtisam is originally from the city of Dar'a, Syrian Arab Republic. Like many others, she was forced to flee in 2013, as the conflict escalated. She sought refuge in Jordan, the closest and safest place she could reach. She now lives in the northern governorate of Irbid, Jordan with her two sons and their families. The Syrian Arab Republic is only a few kilometers away. Ebtisam had a stable life and her husband used to work in a factory and had a regular income covering family expenses. But since their exile in Jordan, each day has been a challenge for Ebtisam's family, as they struggle to afford basic goods, water, medicines, rent and electricity bills – especially in the winter. Ebtisam said:

“Life is very expensive in Jordan. The rent alone is JOD 150 [approximately USD 200] for an apartment with two bedrooms and a living room. I also have three children living with me, and in winter we need a new gas cylinder every week for heating [...] IOM's cash assistance helped us improve our living conditions.”

Through the IOM cash for basic needs programme, Ebtisam was able to pay for food, rent, utilities and other costs.



Ebtisam, a Syrian refugee in Jordan, receives cash assistance to help her and her family cover their basic needs.

© IOM 2020/Fedza LUKOVAC

YEMEN

Yemen is suffering from a large-scale humanitarian disaster. The crisis in Yemen has had a profound humanitarian, socioeconomic and political impact on Yemen and its population. An increasing number of people are affected by conflict each year and are facing an inability to meet basic needs and procure basic services. The delivery of humanitarian assistance in this context is both critical and challenging.

In 2020, IOM Yemen provided Yemeni conflict-affected population with **multipurpose cash assistance, Cash-for-Work, cash for shelter, cash for protection and cash for water, sanitation and hygiene (WASH)** to ensure households had access to markets and to enable them to directly purchase and access goods or services to meet their basic needs of food, water and health. By supporting the conflict-affected population with CBLs, the recipients were prevented from resorting to negative coping mechanisms, such as reducing food consumption, early marriage and begging. In PDM, 68 per cent of respondents indicated that their household had to seek or rely on aid from humanitarian agencies.

IOM Yemen provided **unrestricted cash assistance** directly via a **financial service provider**. IOM Yemen worked with the financial service provider to mitigate issues related to physical access by utilizing mobile teams to conduct distributions which allowed greater flexibility to respond to newly displaced households across Yemen while ensuring that those most in need were able to receive critical and timely assistance.

The transfer value for the **MPCA** was determined through a consultative process led by the Yemen Cash and Markets Working Group and based on the SMEB. The SMEB was based on inputs from relevant clusters and prices were monitored by World Food Programme's Vulnerability Analysis and Mapping and

the Cash and Markets Working Group's Joint Market Monitoring Initiative.

As a co-lead of the Cash Consortium of Yemen and the Rapid Response Mechanism Cluster in Yemen, IOM worked together with other humanitarian actors to ensure a harmonized approach and an open and constructive dialogue. This collaborative approach was applied to all IOM programmes to ensure effective coordination, minimize potential issues and address challenges and gaps. IOM Yemen also coordinated with community committees and community leaders in choosing a safe place for distribution and ensuring that the recipients could safely access cash assistance.

MOBILE PHONE

In Aljufainah camp in Yemen, Fatima Hussein Nasser received cash assistance. She used the cash to buy a mobile phone and a SIM card:

"I bought this phone to call my son whom I did not see in a long time. I have been told that he is in Saudi Arabia and that he is very well, but I am worried [...] I also want to call my mother whom I left in Dhania and I am worried also of her health and safety [...] With the rest of the money, I will buy some wheat to make bread, especially since Ramadan is coming, and no one knows what will happen to us in the coming days."



Fatima with her new mobile phone in Yemen. © IOM 2020

INDONESIA

In 2020, IOM Indonesia supported government authorities in providing critical assistance to refugees and asylum seekers. As part of the programme, IOM provided direct assistance to refugees, including **multipurpose cash assistance**, free living accommodation and access to health care and education. The cash assistance was essential for the refugees to meet their daily living needs, as they were unable to legally work in Indonesia. The cash assistance covered basic needs, such as groceries, basic health care, transportation and other essential needs. The majority of the aid recipients received the assistance via **ATM cards**.

IOM Indonesia has been distributing monthly cash allowances to refugees for nearly a decade. In 2018, IOM began to pilot the distribution of monthly cash assistance to refugees 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 aid recipients received monthly cash assistance through ATMs. In the beginning of the implementation through the ATMs, completing the paperwork in collaboration with the banking partner to open an application for each individual refugee required an extensive amount of time and resources. Likewise, building the awareness and familiarity of refugees to utilize the ATM card was a process, but it was successful through regular engagement and communication with the affected population. Because of the adaption of the transfer mechanism from cash in envelopes to ATM cards, there has been an improvement in time efficiency and staff security. At the same time, the recipients also felt safer with the ATM cards and that it offered them more freedom. In the words of one aid recipient:

“It is easy for me to use the monthly cash. I feel comfortable. This way is the best way for cash.”



ATM Distribution in Semarang, Indonesia. © IOM 2020/Elizabeth Diana SARI



CASH-FOR-WORK

Cash-for-Work (CFW) refers to payments provided to participants on the condition of undertaking designated work. It involves conditional payments to aid recipients participating in public or community low skilled work but can also include home-based and other forms of 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 meters 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.

CHAD

As a result of the 2013 crisis in the Central African Republic, thousands of refugees and returnees fled to the south of Chad and many have settled in the region. The target area of the project suffered from underdevelopment, ongoing food security and economic crisis which meant that host communities' absorption capacities were increasingly becoming limited. Moreover, social tensions increased between host, refugee and returnee populations as some groups were perceived to receive more humanitarian assistance than others.

The **Cash-for-Work** component of the project was meant to enhance the purchasing power of the most vulnerable households, namely, to supplement their household expenses. By enhancing purchasing power, local markets were also able to benefit. In order to enhance social relations within the community, the participants worked in mixed teams in which refugees, host community members and returnees worked together. This component seemed to help community members build new relationships.

The one-time **cash** pay-out was provided upon completion of a 15-day work rotation. On the final day of the rotation, IOM and a financial service provider distributed cash to each participant. Additionally, the participants also benefited from an accompanying household management training, which was appreciated by the participants and helped them better manage the cash that they received. While the project is directly implemented by IOM, IOM continuously partners with local authorities in each zone, the Government's project coordination team from the Ministry of Agriculture and with the World Bank's local representation. IOM also worked closely with Project Implementation Teams, who are composed of community nominated representatives. The Project implementation Teams played a key role in the selection of participants and assets to be rehabilitated.

CASH-FOR-WORK

Youssouf Ibrahim, 30 years old, is a young married man and father of seven children. He is from Yaloké in the Central African Republic and he was one of the participants of Cash-for-Work in the Danamadja market. Two weeks after receiving the cash for his rotation, the project team approached Youssouf, and he showed them how the cash gave him back hope and plans for the future:

"I was used to handling large sums of money in the past, now I could not even see a ten thousand franc note with my eyes. My family and I fell into utter misery, and I was desperately trying to get by as a shoemaker. This activity allowed me to have 500fcfa to 100fcfa per day to find something for my family to eat. But I was almost at the end of despair when IOM allowed me to work for 15 days for 30,000fcfa. I used 15,000fcfa to buy a sheep [...] But also, I have enough customers for my shoemaking business nowadays because I have gained a lot of knowledge during the Cash-for-Work."



Ongoing construction of a new cattle market for community members in Anfandock, Am Timan in the Salamat region of Chad. © IOM 2020

NIGERIA

IOM Nigeria implemented **Cash-for-Work** for **rehabilitation of community infrastructure**. Post intervention monitoring assessment conducted for the activities revealed that the amount received as Cash-for-Work incentive was enough for work done and immensely useful as participants were able to utilize it towards their desired objective. Most of the households used the cash received from the programme to purchase items for their household's basic needs, settle their children's school fees, purchase agricultural inputs for farming and some invested it while others saved it. Post-distribution monitoring also found a high percentage of overall satisfaction with the activities and that unskilled participants learned skills from the skilled participants.

The Cash-for-Work programme gained wide acceptance by the community, as it funded the rehabilitation of damaged community assets while maintaining the dignity of the affected population through meaningful community engagement in the selection and implementation of projects. Community participation was ensured throughout the project cycle through the establishment of community platforms. To ensure conflict sensitivity, IOM Nigeria set up local systems to monitor and

manage any potential for conflict throughout the project implementation as well as identified and mitigated any risks of increasing social tensions or conflicts. IOM Nigeria has learned that all forms of activities seeking to overcome conflict and promote transition and recovery must be locally led and owned. This is because only persons impacted by the breakdown in the social fabric can contribute to its sustainable repair. While external actors can support community-led transition and recovery activities, their assistance must be geared towards enabling local actors to empower themselves and take ownership to generate sustainable impact. To practice this, IOM facilitated community-led planning and implementation processes in its recovery and transition efforts which were centred on supporting local communities and authorities to create these localized recovery efforts themselves, thereby ensuring sustainability.

The project team found that it was important to encourage gender balance by engaging female participants during Cash-for-Work activities to avoid gender bias and exclusion during the implementation of the activities as well as promote the participation of women in the planning and implementation of project activities.



Rehabilitated primary health care facility in Yolde pate Yola south Local Government Area, Nigeria. © IOM 2020

CENTRAL AFRICAN REPUBLIC

During the political, military and intercommunal crisis that started in 2013 in the Central African Republic, several areas experienced conflict and forced population movements. Since 2018, the security situation has gradually improved and there has been an increase in voluntary return of internally displaced persons (IDPs) to their usual places of residence. The recurring political and security crisis has had enormous consequences on the population in general, and young people in particular. The risk of young people joining armed groups is great if opportunities for temporary employment and access to sustainable income is not available. IOM Central African Republic implemented several **Cash-for-Work** activities in 2020.

To contribute to the dignified and sustainable return of IDPs, IOM implemented return support projects. In addition to the construction of shelters and distribution of non-food-item (NFI) kits, the project included CFW. The aim was to provide cash to vulnerable young people through CFW as well as unconditional cash grants to the elderly or persons with disabilities who were unable to actively participate in CFW. The participants engaged in the **rehabilitation of community infrastructure and sanitation**. Participants included IDPs, returnees and people from the host communities. The project was implemented in coordination with local authorities and the project monitoring committee, which was made up of leaders of the displaced people and host communities.

Another project sought to improve resilience of communities through **socioeconomic reintegration** of unemployed youth through CFW and to strengthen social cohesion, peaceful coexistence and intra- and inter-communal dialogue. The CFW participants **rehabilitated infrastructure and restored basic services** of community interest. Following the CFW project, the

living conditions of the participants improved, violence in the community and among young people also decreased and the local economy was revitalized. The project was implemented directly by IOM in coordination with relevant partners. A good practice was the establishment of local committees made up of representatives of the different social groups in the community with representatives of the local authority to ensure proper ownership of the intervention.

A third project focused on mitigating risk of inter-communal conflict through **socioeconomic reintegration** via CFW of low-risk former combatants into their communities after having completed the vetting and rehabilitation required by the Government of the Central African Republic's Disarmament, Demobilization and Reintegration process. Among the consequences of armed conflicts in the northern part of the country, significant numbers of at-risk youth were recruited by armed groups in the absence of alternative income generating activities. Their return to their communities was often met with apprehension by their communities of origin, and IOM implemented a CFW project aiming to enhance social cohesion through **rehabilitation of socioeconomic infrastructure** of benefit to the full community. The intervention was implemented directly by IOM in close coordination with local authorities and community leaders. The community-based approach was a good opportunity to promote ownership and sustainability of the project. The project achieved its objectives of promoting peaceful cohabitation and rebuilding community infrastructure.

A fourth CFW project focused on the **rehabilitation of the Koudukou School** in Bangui. Before 2013, the number of students in the school reached 10,000, however, attendance had dropped to 2,400 in 2020, due to poor infrastructure, and the

school's capacity was well below the educational needs of the students in the area. At-risk youth participated in the CFW activity with the aim to restore access to basic educational services. The project included local authorities and community members in the decision-making process to facilitate their empowerment and ownership of the project. A good practice was the monitoring of the project, as IOM set up an activity monitoring system in collaboration with local authorities. This made it possible to quickly detect risk and put in place corrective measures where needed.

A fifth project aimed to reduce **socioeconomic vulnerability** of people living with HIV/AIDS in close collaboration with the local authorities. The project consisted of a CFW activity to **fabricate masks** for use during the COVID-19 pandemic. The CFW was arranged with the involvement of associations of people living with HIV/AIDS. A quota of masks to be made during the activities was agreed with the associations in full consideration of the capacity of the CFW participants.



Distribution of cash grants in the Central African Republic.
© IOM 2020

PAKISTAN

Since 2015, IOM has been leading the Natural Disaster Consortium (NDC) which was formed under the Multi-Year Humanitarian Programme for Natural Disaster Preparedness, Response and Recovery in Pakistan. NDC is mandated to implement emergency response, preparedness and recovery interventions to enhance the resilience of the most vulnerable and at-risk individuals to future shocks. Since its inception in 2015, NDC has implemented response interventions in the wake of various natural disasters including floods, heatwave, cold wave, avalanches and drought and further expanded the activities to recovery interventions.

As part of response and recovery interventions, NDC also implemented cash-based activities with the aim to support households in meeting their basic needs and to decrease their dependence on debt and other negative coping strategies. In 2020, cash assistance was provided as part of the flood and drought early recovery responses, which mainly consisted of **Cash-for-Work**. Participants in CFW received the cash grants in two instalments through **mobile money** or **bank transfers**.

FUEL-EFFICIENT STOVES

Mrs Khatoon, a widow and mother of four children, was among the drought affected families in Pakistan. It was very difficult for her to take care of her children's needs during the drought when she was dependent on agriculture and livestock. NDC identified Mrs Khatoon and her family as one of the extremely vulnerable families, and she was selected for assistance as a participant in Cash-for-Work to make fuel-efficient stoves. This instilled in her a new hope to support her children. She worked for 45 days and made three stoves; one for herself and two for other vulnerable families.

BANGLADESH

The Cox's Bazar District in Bangladesh hosts around one million Rohingya refugees in over 34 camps with most of them having fled in 2017 from neighbouring Myanmar. Since their arrival, IOM, in coordination with other UN agencies, the Government of Bangladesh and other humanitarian actors have been supporting Rohingya refugees through the provision of emergency lifesaving assistance. However, essential assistance such as food, WASH, shelter, health and nutrition have remained insufficient in the Rohingya camps and surrounding host communities. IOM introduced CBI in the camps and adjacent host communities to engage the most vulnerable families in securing access to income opportunities. CBI modalities encompassed **cash transfers** and **multipurpose cash grants** for host communities, **voucher assistance** and **Cash-for-Work**.

Since 2019, IOM CFW has supported more than 50,000 people with opportunities to earn income to supplement humanitarian in-kind assistance provided to households. Through on-site training, IOM aimed to promote skills improvement for participants engaged in IOM activities in **Site Maintenance and Engineering Project, Site Management and Site Development, Shelter construction** as well as **community development** activities. These interventions relieve economic pressure on vulnerable households, contribute to the local economy and reduce the need to resort to negative coping strategies. The CFW engagements also contribute to the increased ownership of camp sites and promote social cohesion and peaceful coexistence between refugees and the host communities.

IOM used different transfer modalities for CFW payments including **vouchers**, **cash** disbursements and direct deposits in **bank accounts** (only for host communities). Most of the participants received cash through a bi-weekly disbursement. IOM rotated the

participant selection to ensure that everyone had the same opportunity to be engaged across the year.

The majority of PDM respondents related that they spent their cash mainly on food, clothing, settling debt and education. Similarly, 84 per cent of the respondents indicated that CFW was the main source of income for their household. Only 40 per cent indicated that the amount of money received was enough to meet their basic needs, underscoring the need for more CFW, where feasible.

In addition to CFW, unconditional cash grants to host communities were very useful to mitigate the immediate shock of the COVID-19 lockdown. IOM field teams motivated the aid recipients to invest the grant in livelihood opportunities which resulted in short-term financial support bringing about long-term improvements in income generation. IOM also provided hand washing stations and hand sanitizer at the CFW working sites and cash distribution points to mitigate the spread of COVID-19.



Cash-for-Work activities in Cox's Bazar, Bangladesh, to support site improvement activities. © IOM 2020

THE PHILIPPINES

IOM Philippines implemented a **Cash-for-Work** project to support the prevention of COVID-19 in earthquake-prone displacement sites in Central Mindanao through camp care and maintenance activities that also generated short-term income for IDPs. The **camp care and maintenance** activities aimed at preventing the transmission of COVID-19 in displacement sites and were determined by local government officials, camp managers and site committees. The activities consisted of regular cleaning and disinfection of existing communal latrines in line with Global WASH Cluster guidance, adjustments to site layout for physical distancing, rehabilitation of existing communal spaces to promote physical distancing, enhancing and enabling entry and exit points and enhancing distribution areas. The project also conducted **positive coping mechanism** activities that aimed at mitigating the socioeconomic impact of COVID-19 amongst IDPs. These CFW activities engaged IDPs in the fabrication of indigenous toys, washable facemasks and bamboo-framed face shields as well as reusable dignity items for mothers and children, such as malongs (indigenous tubular scarf), washable sanitary pads and lampin (washable diapers). The internally displaced persons who engaged in the fabrication of

these items also participated in their distribution to other displacement sites and among host communities, simultaneously promoting social cohesion and supporting vulnerable groups.

The selection of participants in both sets of CFW activities was made in a consultative manner to promote equal access to income generating activities and ensure Accountability to Affected Populations. IOM provided oversight and technical guidance for CFW activities through a combination of in-person and remote support. Based on IOM's experience in the Philippines, money remittance transfer centres are more common than banks or ATMs, especially in rural or geographically isolated areas. Therefore, IOM disbursed the **cash grants** through a **remittance agency** which also allowed the aid recipients equal access while requiring less rigorous documentation. The overall implementation of CFW activities, including designing and monitoring the activities, were carried out in consultation and coordination with the affected population and relevant government authorities. IOM also continuously coordinated with other relevant agencies to encourage more sustainable mechanisms and CFW activities and products.



Cash-for-Work mat weaving activity for displaced, indigenous women in Central Mindanao, the Philippines. © IOM 2020

MYANMAR

IOM Myanmar initiated a **Cash-for-Work** project in Nyaung Chaung Village, Buthidaung Township, Rakhine State, to improve access to the local market and to increase interaction and trade among neighbouring villages while creating short-term livelihood opportunities for the community in the form of Cash-for-Work. IOM coordinated with the Rakhine State Department of Disaster Management, General Administration Department, Municipal Department and Department of Construction and Market Management Committees in identifying the communities that were in need of support.

Nyaung Chaung Village Market is one of the biggest markets in the Southern Buthidaung area and people from over 20 villages rely on this market for trading goods, marketing and livelihood activities. The market in Nyaung Chaung Village is located near a stream and is affected by flood annually as well as water erosion damaging the market area. Many of the villagers use waterways primarily to access the market, however, with no structure for docking in place and no jetty stairs, it has been challenging for boats to dock when coming to the market for trade. Without proper jetty stairs, vulnerable individuals, such as the elderly and women with children, experienced difficulty in accessing the marketplace. The pathway leading to and around the marketplace was an unpaved road that became muddy and inaccessible during the monsoon season, which created difficulties for villagers in loading and

transporting materials and goods to the market. During the past few years, the market had been flooded on a regular basis due to heavy rain that also contributed to major land erosions around the market.

The community leaders had been seeking an opportunity to address this but did not have any means or resource to do so. They wished to upgrade the market infrastructure, construct a retaining wall around the market area and install jetty stairs to prevent further water erosion. During a participatory community meeting with IOM, the community was able to voice their concerns and IOM supported the community in the construction of a retaining wall with two jetty stairways along the bank and a concrete pathway in the market.

Improvement in the accessibility to the market has brought a lot of development to the village in terms of trade, marketing, cargo transportation, market exchange and livelihood opportunities. The accessibility and trade flow improved which had positive impacts on the livelihood development of the communities as they could now easily transport goods to the market. The Cash-for-Work activity not only provided livelihood opportunities for the community, but it also improved social cohesion and participation among community members as well as a sense of ownership among the community members and a better understanding of the construction process.



Before IOM constructed the retaining walls and jetty stairs.
© IOM 2020



After IOM constructed the retaining walls and jetty stairs.
© IOM 2020

MARKET MANAGEMENT COMMITTEE

U Phyu Hla Kyaw, a resident and member of the Market Management Committee in Nyaung Chaung Village, Myanmar, said that:

“Retaining wall and concrete pathways are very fundamental part for this market. Now construction of the pathways to the market have been completed and Nyaung Chaung villagers and villagers from nearby 20 villages can use this strong, durable, rigid road without getting any stress and worries in rainy season and can transport the goods and materials easily to their boats from the jetty. The strong concrete retaining wall will also help to prevent the market land area from water erosion and the pathway can be used as an emergency route during the natural disasters. In addition to this, people had received many job opportunities through Cash-for-Work Activity and social cohesion among different communities have been improved.”



*IOM field team inspecting work in Saadnayel, Lebanon.
© IOM 2020*

LEBANON

IOM Lebanon implemented **Cash-for-Work** activities in North Lebanon, Akkar and Beqaa. For the activities, IOM selected the most vulnerable municipalities with the highest number of COVID-19 cases and the highest rates of tension and vulnerability following meetings with relevant stakeholders in North Lebanon and Beqaa. The cash grant was unrestricted but conditional on 15 days of work and the participants were vulnerable community members. The cash was provided as **bank transfers** through distributed **ATM cards**. Every participant received a bank card and were required to sign in and out for every day of work. The attendance sheet was collected after the last day of the activities in order to be processed, and then the cash would be transferred shortly after. IOM coordinated with local authorities, including municipalities, and the Lebanon Social Stability and Livelihood Sector Working Group.

The IOM team learned valuable lessons during the project implementation. First, participants should be aware about the project timeline and that the CFW activity is temporary. Because the work is temporary, it is important to expect that some participants will quit during or just before the start of the activity. Engaging the municipality in the participant selection might have decreased this. Generally, the participants were supervised by a municipality representative, therefore, it is good to share the number of an IOM field staff so that the participants can contact the field staff in case of abuse or unhealthy working conditions. Moreover, some municipalities assigned easier jobs to locals and left the hard tasks to the refugees. This might increase tension and IOM field staff should ensure that one standard is applied. Another challenge was the fact that it was hard to find female participants who were willing to do outdoor cleaning and construction work. In the future, including indoor activities in the projects might encourage Lebanese and Syrian women to apply.

A woman wearing a vibrant blue and orange patterned headscarf is seen from behind, working on a makeshift shelter. The shelter is constructed from a framework of dry sticks and branches, with large sheets of orange plastic material draped over them. The scene is set in a dry, dusty environment. The background shows more of the shelter's structure and some debris on the ground.

SHELTER ASSISTANCE

CBIs 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 CBIs 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.

THE PHILIPPINES

On 1 November 2020, Super Typhoon Goni, the world's most powerful storm of the year, made landfall in the Bicol region of the Philippines. Following the typhoon, initial assessments highlighted critical needs in the areas of shelter and WASH. Families were trying to leave the evacuation centres and rebuild partially damaged homes, but many were unable to do so without assistance and either remained in crowded evacuation centres or with families or friends, exacerbating the potential spread of COVID-19.

IOM and an implementing partner provided a flexible **shelter package**, which consisted of shelter materials, cash for shelter grants and community-oriented Build Back Safer trainings. This multifaceted package facilitated self-recovery and, in turn, improved access to safer living spaces for IDPs across Albay, Catanduanes and Camarines Sur. By improving access to shelter materials, tools and household items, and improving knowledge of safe construction, IOM empowered communities to determine their own path to recovery in a manner that was grounded on best practice and enhanced through high quality materials.

The second component of the shelter package, the **cash for shelter grant**, enabled the most vulnerable affected families to rebuild or repair their shelters with agency and dignity. The transfer value included cost for labour and for essential household

items that might have been lost during the typhoon, such as blankets and cooking utensils. The assistance was provided as a one-off transfer.

Based on IOM's experience of delivering shelter assistance in response to typhoons, IOM opted not to restrict the use of the cash grant for two key reasons. First, to empower aid recipients to choose the best solution for their individual needs and situation. Second, to expedite shelter repairs, as local markets were often reliant on informal labour and trade. Furthermore, the provision of cash assistance stimulates the local economies and markets which were in the process of recovery. There were no conditions on the cash for shelter grant, but the recipients were sensitized on its intended use.

IOM relied on a flexible distribution modality that could harness either **financial service providers** or **direct cash**, depending on the context and vulnerabilities. In areas that were geographically isolated and had unstable markets, IOM converted the cash grant for shelter into an in-kind provision based on community consultation.

The intervention was closely coordinated with the local government from the barangay, municipal and province levels. They provided support to validate aid recipients and distribution of the shelter cash grants and construction materials.



Cash-based intervention for the typhoon response in the provinces of Albay and Camarines Sur, the Philippines. © IOM 2020

GREECE

Due to its geographically strategic position in South Eastern Europe, Greece remains one of the main entry points for migrants and asylum seekers in the European Union. Given the high number of migrants and beneficiaries of international protection entering and residing in Greece, there has been an urgent need to strengthen the Greek Migration Management System which reached almost its full capacity, as well as to ensure the operation of a rotation mechanism for the overstretched Greek temporary accommodation system. In this context, IOM Greece has been implementing a project since June 2019 that extends into 2021 for beneficiaries of international protection in mainland Greece, North Aegean islands and Crete to support **independent living** for approximately twelve months upon their enrolment in the project. Through the project, IOM aims at promoting the **integration** of beneficiaries of international protection in the Greek society, through integration courses, **rental subsidies** provision and employment support.

In 2020, aid recipients received financial assistance aimed at supporting their independent living. Upon signing a lease agreement in their name, they received rental subsidies which included a contribution to start-up of independent living, a standard amount which is paid one-off foreseen to contribute to the payment of the **rental guarantee and the first settling-in expenses**, and a contribution to **rental costs**, a standard amount which is paid on a monthly basis for covering the costs for renting a house and expenses associated to basic utility costs. The recipients received cash assistance disbursed through **bank deposits** upon enrolling in the project and entering into a lease agreement in their name, which they then submitted to staff in the form of a printout of the official digital platform of the Greek Tax Office. The payment of the initial disbursement, namely the contribution for start-up of independent living and the first monthly

contribution to rental costs, was performed directly by IOM to the recipients' bank account, while the payment of the rest of the monthly contributions to rental costs were implemented by an implementing partner upon receiving proof of the monthly rental payments by the recipients and receiving confirmation of their exit from the previous accommodation scheme. The aid recipients are entitled to a minimum of six months and a maximum of twelve months of rental subsidies based on the date of notification of the decision granting international protection and the date of submission of the necessary documents. Importantly, the provision of rental subsidies is conditional on attendance to integration courses, which focus on Greek language and soft skills necessary for living in Greece.



The belongings of a household are loaded into a truck to transport them to their newly leased apartment in Greece.
© IOM 2020

The project is implemented by IOM in close collaboration with government authorities and relevant stakeholders as well as experienced implementing partners. In addition, recognizing the crucial role of the host community in facilitating the integration of aid recipients into the local society, in 2020, the project organized sensitization activities in collaboration with the Greek local authorities and launched a nationwide sensitization campaign on the integration of migrants in the host community.

The implementation of the project, due to its complex and dynamic nature, involves the collaboration of a considerable number of stakeholders with different interests and capacities, posing many challenges on its smooth implementation and coordination between the different parties. However, through the establishment of effective management mechanisms and proactive communication, such obstacles are mitigated against in an efficient manner.

In addition, the COVID-19 pandemic and the resulting restrictive measures posed many obstacles on the project's implementation since most of the services provided under the project could not continue being implemented in the way initially planned. Aimed at ensuring the continuity of the project and sustaining its impact, the majority of the services were redesigned in order to be provided through a remote implementation modality. While the digitalization of the services was challenging due to the low level of digital literacy of the project's participants, the team and partners provided them with valuable support. The continuation of integration courses also posed many challenges during COVID-19. However, the team successfully created an online e-learning platform through which the participants could continue attending e-learning courses. This platform, which is hosted in IOM E-Campus, gave the opportunity to all the

participants to attend the courses, including those initially excluded for several reasons, such as living in remote regions or pregnancy, and therefore access was given to all without exemptions.

RENTAL SUBSIDIES

A family from Iraq lives in Athens, Greece, in a house rented with the support of the rental subsidies, upon being enrolled in the project in November 2020. The father of the family declared:

“The help that the program offered us was very important, because we managed to get back to a normal life. We left Iraq in March 2018 because we did not feel safe. We were receiving threats.”

Three months later they arrived via Turkey in the island of Kos, where they stayed for approximately 11 months. After receiving asylum, they arrived in Athens, where they realized that they would have to build their lives from scratch. Two out of the three children of the family are learning Greek through the online integration courses, while the third goes to a Greek public school. The father of the family, unlike his children, does not speak Greek well. This fact, however, did not prevent him from finding a job as he is a very good blacksmith, an art that he inherited from his father and practiced in his homeland.

“We made this trip to live somewhere safe and that was the reason we came to Greece. I want my children to study to become independent and at some point, I would like to open my own shop.”

PANAMA

IOM Panama implemented a **cash for rent** project where the cash was delivered as a direct payment to the owner of the property, conditional on signed legal documents that provided both parts, the migrant and the owner of the property, their rights and duties within the rental relationship and legal requirements within the country. The project was implemented by an implementing partner.

NIGERIA

Shelter is a basic human need especially in areas affected by armed conflicts and natural disasters. It is a major determining factor for coping and building resilience in the affected population. IOM Nigeria provides **shelter repair kits** accompanied by **cash support** to complement the shelter repairs. The cash support is conditional on shelter repairs. Some of the families greatly impacted by the crisis in the town of Bama Local Government Area of Borno state received shelter repair kits and conditional cash from IOM to rehabilitate their homes using the minimum rehabilitation standard to repair two rooms for their families.

SHELTER REPAIR

Zara Modu, 60 years old, is a widow living in Modu Goroye, a small village within Bama Local Government Area, Nigeria. Zara was the only person remaining in her village when the village was deserted following an attack by insurgent in her community. She was also forced out of her house by insurgents. She left her village and went to another village called Mallam Bori where she stayed for two weeks, she then proceeded to Maiduguri for fear of eminent attack in the village. Zara was received at Dalori camp where she stayed for three years until her return to Bama about two years ago.

When she returned, her house was destroyed. She gathered some sticks and partially damaged zinc and begged her neighbours to help her make a small makeshift hut where she was living until she received the shelter repair kit and conditional cash to rehabilitate her house. Zara said excitedly:

“I do not have to be living inside the hut again. I am happy with the assistance I received, I have built two rooms and moved inside already.”



Zara's shelter before the shelter repair kit. © IOM 2020



Zara's shelter after the shelter repair kit. © IOM 2020

SOMALIA

Rapid population growth has meant that the shelter and non-food items needs in Baidoa are particularly high, even in comparison to the large caseload Somalia-wide. Some estimations place the Bay region as holding the highest record of origin of both direct impact of drought and drought-related displacement. Due to the large population growth, humanitarian aid has only reached a small percentage of the population. Most IDP families live in makeshift shelters ('buuls') which are made of clothes, cartons, and sticks collected from the market and otherwise discarded, and offer little protection from the heavy rainfall or heat of the sun.

The vast majority of IDP families in Baidoa live off jobs in the agro-pastoralist sector, such as farms and livestock, and as such the residents of Baidoa are particularly vulnerable to climatic crisis and therefore particularly dependent upon humanitarian support. An IOM needs assessment undertaken in November 2020 also showed a high prevalence of vulnerability on the household level as well as a lack of permanent shelter.

IOM Somalia provided CBI through the modality of an **e-voucher** restricted to shelter materials in order to build an **emergency shelter** in the wake of flooding. In addition, the aid recipients received

an **unrestricted, unconditional cash transfer** and an **unrestricted cash grant conditional on successful completion of their shelter**. IOM collaborated with the local government at all points in order to gain buy-in, and also to capitalize off their informational networks to ensure all stakeholders were informed of the intervention. This was in addition to communication with IDP leadership, with the IOM team speaking to minorities in the form of focus groups to ensure the intervention also met their urgent needs.

The main challenges centred around ensuring that the CBIs did not lead to vendor monopolies or exacerbated existing ones, a frequent challenge in Somalia due to the prevalence of corruption. A key method for doing so was established as adopting a participatory approach to market assessment, involving aid recipients to help to establish the market price of commodities, and then using this list of prices with vendors to query whether they would be able to meet this price, encouraging vendors to quote prices more in line with market realities. A second method was determined as increasing the number of commodities on the voucher in order to release the pressure upon certain items, with the added benefit of also allowing households to prioritize according to their own needs.



Emergency shelter construction in Somalia. © IOM 2020/Feisel IMAN and Jama Abdi OMAR

SHELTER MATERIALS

Fadumo is a 45-year-old single mother with seven children, who has lived in the IDP site Jiidow Bakol, Somalia, for the past three years after their first displacement. In the summer of 2020, however, disaster struck once more, and exceptionally heavy rainfall washed away her 'buul' (makeshift shelter) and the small amount of food which she had stored. She and her children were forced to sleep in the open, unprotected from the elements, as her youngest coughed throughout the night from the cold. Fadumo had little hope of rebuilding her shelter after the floods, with their family income barely meeting their basic needs.

“We rely on my two eldest sons who go to Baidoa market daily looking for jobs. Most days, my eldest comes home without having found a job – if he’s lucky, he comes back with 2 USD from construction.”

Fadumo explained that her shelter needs extended to almost every item needed to build a simple shelter for her and her children, including timber, plastic sheeting, strong poles, nails, door hinges, door locks and structural materials. With the e-voucher offered by IOM, she was able to buy these items. In the future Fadumo would like to return to her home, but until then she looks forward to upgrading her shelter, taking advantage of the emergency shelter’s reusable materials to create a more robust, long-term shelter for her children before they ultimately return home.

“Since receiving this support I am overjoyed – the children and I are so excited to have some respite from the scorching sun during the day and the cold during the night. Finally, I can say no more coughing for my children.”

LIVING WITH A DISABILITY

Maluk Alier lives in Langbara village in South Sudan, affected by a flood in 2020. He is 68 years old and living in a makeshift home with his other five family members. Alier has a physical disability. Several years back, due to an accident, he lost one of his legs.

“In November, the flood completely damaged my shelter. We had to relocate to a safe location. I did not have any support or special crutches to walk to a safe location. For me, the evacuation was a difficult choice. We heard that there is an organization that provides crutches to disable people. But I have to go to their office personally. I did not have money to go to town to get crutches from their office.”

In December, the IOM team visited the area and planned to support vulnerable households with a family member with a disability.

“They registered my name and consulted us if we prefer cash or in-kind. Cash was my obvious choice. I need money to travel to town and to contribute to my family expenses. I was happy at that time. My priority was to arrange a means of transport to travel to the NGO office and get my crutches. And then, with the saved amount, I bought food for my family. After so many years, my family had food of our choice with sufficient quantity.”

In 2020, IOM South Sudan’s Shelter and Settlement Unit also piloted a needs assessment tools developed by CBM Global. The tool was specifically developed to assess the needs of persons living with a disability.

SOUTH SUDAN

Protracted conflict in South Sudan has led to a prolonged humanitarian crisis and severe underdevelopment. The crisis that began in 2013 merely aggravated the already dire humanitarian and development problems South Sudan was facing. IOM South Sudan has been using CBI programmes for **Shelter and Settlements** for many years. With improved security situation, access to functional local markets improved in some locations. The Shelter and Settlement Unit utilized CBI modalities in, among other things, the **construction and upgrading of communal shelters** in displacement sites, in the distribution of household **NFI**s, **multipurpose cash assistance**, and in the **repair and construction of homes** as a component of its holistic settlement programming. CBI programming allowed aid recipients to retain autonomy over the fulfilment of their needs and household decisions and empowers individuals by returning a degree of autonomy taken from them by conflict.

In 2020, IOM implemented CBIs in Wau, Jonglei and Abyie Administrative Areas. The Shelter and Settlement Unit assisted affected populations through multipurpose cash assistance and conditional grants for the construction and upgrade of shelters. IOM South Sudan supported vulnerable families affected by the floods with the provision of multipurpose cash assistance. The purpose of the cash assistance was to support vulnerable communities to meet their basic needs. The transfer value of the MPCA was based on a Minimum Expenditure Basket (MEB). IOM needs assessment indicated that communities preferred cash rather than in-kind support in areas where markets were functioning. Cash is considered more flexible and can cover immediate needs to buy NFIs, construct shelters, buy food and build livelihoods and assets. IOM South Sudan implemented CBIs directly after a thorough market assessment. IOM conducted biometric registration and provided each recipient

with a custom-developed token to receive cash assistance while a financial service provider disbursed **cash** to the recipients. This was done to minimize duplication and address the fact that people did not have a national identification card.

IOM South Sudan hosted and co-led the Cash Working Group in South Sudan. IOM provided resources to the CWG for capacity-building of the local partners and the CWG and IOM organized a five-day training on cash and voucher assistance for 40 participants from 37 national and international organizations in 2020.

Post-distribution monitoring report findings indicated that cash and voucher assistance contributed to increasing local markets' capacity and improved resilience. Recipients often prefer cash and voucher modalities to in-kind assistance as they offer more choice and variety. Seventy-seven per cent reported that rain and floodwater did not enter their shelters after the upgrade and 80 per cent indicated that the interventions contributed to improving their resilience at the household level.



Maluk received cash assistance from IOM South Sudan in December 2020 © IOM 2021/Moses ALIER

CBI ASSISTANCE 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 (vouchers) or they are labelled and designed to actively encourage recipients to spend the assistance on specific items or services (cash). Herein, the case studies focus on basic needs, economic integration, NFIs, WASH, food, winterization and reintegration



MEXICO

The migration policy of the United States of America known as the Migrant Protection Protocols, established in January 2019, instructed all foreign migrants and asylum seekers to return to the northern cities of Mexico for the duration of their immigration proceedings. As a result, IOM Mexico aimed to contribute to immediate protection needs of asylum seekers and vulnerable migrants located in northern Mexico, more specifically Ciudad Juarez, Tijuana, Mexicali, Reynosa, Matamoros and Piedras Negras, who had been returned to Mexico or who were seeking asylum from the Government of Mexico, as well as other vulnerable migrants.

The purpose of the CBI was to provide migrants and asylum seekers with enough resources to cover their **basic needs**, including food, hygiene, health and NFIs. The assistance was delivered via **e-wallets** and it was unconditional but restricted to basic needs. The transfer value was dependent on the number of family members and based on the food and NFI allowances of the MEB. The project was coordinated with implementing partners and the Cash Working Group in Mexico.

E-WALLET

A Haitian man, his wife and two children arrived in Reynosa, Mexico, in January 2020. He registered for the Metering list, waiting for their turn to seek asylum in the United States of America. He found a job, but was laid off soon after the pandemic started. In July, he received voucher support from IOM, allowing him and his family to meet their basic needs while he searched for a new job:

“I’m very grateful with the assistance I received, because with the e-wallet I was able to provide food for my family while looking for the job I got in the factory.”



IOM staff leading a training on household budget for e-wallet recipients in Mexico. © IOM 2020/Flor RODRÍGUEZ

PANAMA

IOM Panama delivered CBI through an **entrepreneurship programme** to acquire the necessary goods to develop business projects with the aim of economic integration. During the programme, aid recipients were reached at the national level. Aid recipients received the **cash grants** directly through an implementing partner.

ECONOMIC INTEGRATION

In Panama, Maria received seed capital to start her business of selling “duros”, a type of popsicle, which impacted her life positively. The entrepreneurship programme was her family's only economic support during the pandemic. She received training on how to manage an entrepreneurship business as well as training on personal finances, legal requirements to register an entrepreneurship, and other topics. Following the entrepreneurship programme, she was in the process of expanding her entrepreneurship from a small business to start selling “duros” wholesale.

ETHIOPIA

IOM Ethiopia responded to disaster-affected communities and targeted people affected by conflict and flood with cash-based assistance for specific purposes. IOM Ethiopia provided **cash** intended to meet specific objectives under the **WASH, NFI and shelter sectors** to IDPs and host communities, such as cash for latrine construction and cash for shelter construction and rehabilitation. Displaced households received **cash for NFI** to choose the types of NFI that they wanted from local markets, which gave them a feeling of control over selecting the items that they needed the most. Cash for NFI was distributed as one-off assistance while cash for rent was provided over two rounds for six months and the assistance was unconditional and unrestricted. IOM Ethiopia found that the provision of reliable and timely information about the project objectives and assistance packages contributed to enhancing the understanding, trust, cooperation and support of the aid recipients. During the implementation, access, social protection, security, inclusion and participation were specially considered.

NORTHWEST SYRIA²

In Northwest Syria, IOM implemented sector-specific interventions for **cash for food, shelter** and **NFI** in the seasonal framework of **cash for winterization**. Locally sourced soap was distributed in-kind along with a hygiene awareness flyer with all cash assistance during the COVID-19 pandemic. The intervention was coordinated with the Food Security and Livelihoods, Shelter/NFI and WASH clusters and the Cash Working Group. The transfer values of the cash for winterization assistance and the cash for food assistance were set by the Shelter/NFI and the Food Security and Livelihoods clusters respectively. The recipients were displaced populations and some vulnerable host families, who received the **cash in hand** in an unconditional manner and for unrestricted use. The

CASH FOR NFI

Flooding caused by heavy rains and overflow of the Awash river resulted in the loss of property, livestock and human lives. Dugo Daye, a project participant in Bolayta Kebele, Awash Fentale woreda, Ethiopia, said:

“Different kinds of support have been provided to us since the time of displacement. We were provided with food and clothing immediately. But more than anything, we are happy for the immediate emergency shelter and NFI support [...] with the cash support we were able to buy the most important NFI items. Now we have houses to stay in. Our children are safe. We all know IOM plastic sheet is durable. We have one that lasted for 6 years. The cash support was unique, it helped us to recover from the property damage and has contributed a lot in improving the living condition of families supported.”

distribution was supervised by an implementing partner, while the financial service provider distributed the cash to the designated recipients. PDM results attested of a general preference for cash assistance by the assisted population. The respondents expressed 95 per cent satisfaction on the distributed items (banknotes, soap). The markets did not show a negative reaction to the cash distributions, as security and access was deemed adequate to all, shopkeepers' restocking ensured in three days in average, while prices remained stable.

.....
² This case study is limited to the northwest region of the Syrian Arab Republic, which is currently contested territory, and does not cover the full geographical area of the Syrian Arab Republic which includes territory controlled by the Government of the Syrian Arab Republic. This report will refer to this region as Northwest Syria.

AFGHANISTAN

Preliminary results showed that cash for food was used at 53 per cent on food, followed by fuel, NFIs, health and shelter. When asked about unmet needs, a majority pointed at non-food needs particularly, thus demonstrating that at least, food needs were sufficiently covered. On the winterization assistance, the recipients reported having used the cash mostly on NFIs, food or repayment of debts while about half of the respondents attested of still unmet needs in certain seasonal items, such as shelter reinforcement, fuel and blankets.



Cash and soap delivery to aid recipients in Northwest Syria.
© IOM 2020



A person with a disability receives winterization assistance from IOM in Mehterlam, Laghman, Afghanistan.
© IOM 2020

In 2020, IOM Afghanistan targeted four border provinces with return and reintegration assistance, a further seven provinces of high return with protection assistance and all 34 provinces with a humanitarian assistance programme, which aimed to assist natural disaster-affected population. The four border provinces were the first contact places for targeting the most vulnerable undocumented Afghans returning from Iran and Pakistan, including those facing protection risks. Through the three programmes, IOM Afghanistan distributed **MPCA** to respond to identified needs. Depending on each programme, the aid recipients were supported with cash for transportation, NFIs, food, winterization, rent and cash for protection. The assistance was delivered by a **financial service provider** and provided in an unconditional and unrestricted manner. The transfer value depended on the vulnerability and location of the target group, while it was based on a comprehensive case management assessment for protection. Cash allowed people to choose how to allocate the assistance package they received to meet their specific needs, which vary depending on household-level characteristics, as well as their location and the cause of their displacement.

The **cash modality** of assistance worked very well compared to in-kind assistance, particularly in hard-to-reach areas. Cash was the preferable mode by most of the aid recipients. However, there was risk of misuse by community elders and other people with influence. To mitigate the risks, a robust complaint mechanism was put in place and recipients were alerted in pre-distribution briefings by staff and through leaflets in Pashto and Dari on their rights and that the distributed cash was not meant for further distribution. Considering the liquidity issues that the programme previously faced with several financial service providers, long-term agreements were signed with two financial service providers in 2020 to allow for moving between them depending on their capacity and access.

THE SUDAN

The intensity of the conflict in the Sudan's western region has diminished in recent years, but most of Darfur is still unpredictable and vulnerable to security threats. Darfur still is underdeveloped and politically marginalized. With the combination of these factors, life in Darfur has been made precarious, leading to difficulties in the social, political and economic settings. Given these circumstances and high levels of insecurity, many young Darfurians are driven to leave the country, often using irregular migration routes in search of better lives.

IOM Sudan provided **economic reintegration assistance** to aid recipients. In order to provide the assistance, IOM Sudan applied the cash modality by developing a partnership with a **mobile money** provider. It is evident that the cash grant enhanced the returnee's ownership to choose what they wanted, and it is also faster, safer, more flexible and less costly than other response options, such as in-kind assistance.

In addition to mobile money, IOM linked returnees to start-up and improve your business training that provided returnees with education on labour markets, how to develop a business with the start-up capital provided by the project, and fundamental knowledge on how to sustain the business. This training also linked the returnees to micro-finance institutions and other valuable resources.

REINTEGRATION ASSISTANCE

Ahmed Alday, 32 years old, from El Geneina, West Darfur, the Sudan, went to Libya through the desert and stayed there for seven months until the country's conflict started. He and other migrants were stuck in Libya. They had to go to the Sudanese embassy to ask for support to return, and the embassy guided Ahmed to IOM to assist him in returning to the Sudan and the reintegration support.

Ahmed was received by an IOM team at the Khartoum International Airport where he was supported with pocket money and onwards transportation to his hometown in El Geneina. In close coordination with the IOM office there Ahmed received his economic reintegration assistance. He used his reintegration cash assistance to start farming with his family. In addition, through an IOM partnership with the Food and Agriculture Organization, Ahmed also received complimentary support such as improved seeds for his project. He said:

"I am thankful to IOM, as I have received the cash, the seeds, and I have the land, these will enable me to sustain my cultivation project."



Distribution of reintegration assistance in the office of the financial service provider in the Sudan. © IOM 2020



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