

Democratic Republic of the Congo

Cash and voucher assistance in 2018

February 2019



As a former **focus country in terms of cash and voucher assistance** in 2016 and 2017, UNHCR's DRC operation invested significantly in institutionalizing this type of assistance, and in capacity-building with regard to such modalities.

KEY INDICATORS FOR 2018

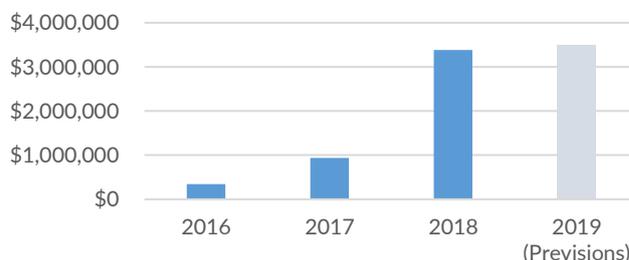
\$3,386,472 were transferred to beneficiaries under UNHCR's programmes (a 261% increase from 2017, and 882% from 2016).

126,300 individuals received cash assistance from UNHCR (over 25,000 vulnerable households).

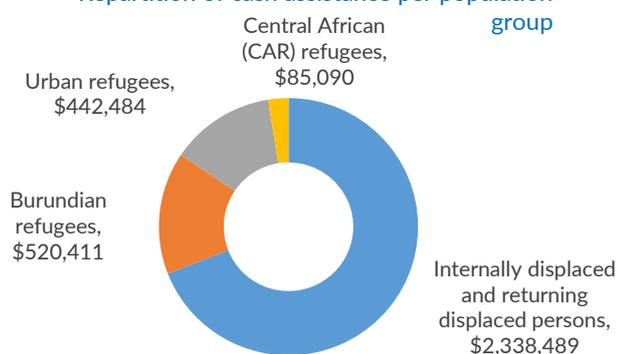
26% of UNHCR's cash assistance was implemented directly by UNHCR, the rest by implementing partners.

76% of UNHCR's cash assistance was distributed through a financial service provider (bank or mobile money provider).

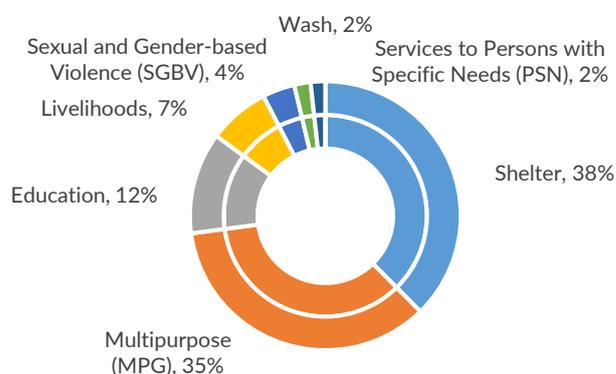
Amount of cash assistance transferred to beneficiaries under UNHCR's programmes



Repartition of cash assistance per population group



Repartition of cash assistance per sector



Jinna, 20, came back from displacement to her village in Kasai Central. She lives with her husband and their two children, and received \$130 in cash assistance from UNHCR. **"It was my idea to use the assistance to purchase sugar, coffee, and tea, to sell in the village. My husband encouraged me. With the profits, I hope to increase my stock. One day, I would love to sell dried fish and clothing."**



Gustave, 70, was displaced by the violence in Kasai in 2017. He received \$130 from UNHCR in cash assistance. He lost his eyesight a few years ago and is excited to buy new bedsheets and cooking pots, and to eat some meat with his multipurpose cash grant.



Veronique, 26, saw her family home being burnt down during the 2017 violence in Kasai. Today, her father, husband and son are still sick with stomach parasites caught during their time being displaced in the forest, and forced to drink puddle water. With the \$100 she received from UNHCR, she hopes to seek treatment for them, and to begin an income generating activity such as raising small livestock. Veronique also received cash, material and technical assistance to build back her family shelter destroyed during the conflict.



"I lived for 6 years in Kyaghala displacement site, North Kivu Province. Conditions were harsh. I decided to leave and with this money, I bought a goat. I hope to integrate here." - Amani, 42.

"After 5 years in Kikuku displacement site, I decided to rebuild my life and bought a parcel of land here. This money helped me pay for my children's school fees, and buy clothes and food." - Bavakure, 34.

In Rutshuru Territory, North Kivu Province, UNHCR provided cash assistance to help former IDPs settle back in their areas of origin.

More testimonies on the [UNHCR in DRC](#) Facebook page.

Cash assistance for IDPs, returnees and people affected by displacement

- In 2018, UNHCR scaled up **unrestricted multipurpose cash assistance to those affected by internal displacement** in Kasai, Ituri and Tanganyika provinces, reaching 48,750 vulnerable individuals (nearly 10,000 households) with transfers of \$100 to \$150.
- UNHCR also scaled up **cash-for-shelter**; 35,000 selected individuals (nearly 7,000 households) received cash, as well as construction materials and tools in multiple phases to reconstruct shelters. In most localities, this was coupled with **multipurpose cash transfers**, to allow households to respond to their basic needs while concentrating on reconstruction. This approach can **positively affect displaced people's decision to return**, paving the way towards durable solutions.
- In North Kivu Province, 300 displaced and returned women and girls, at risk of sexual exploitation, received **conditional cash grants to invest in Income-Generating Activities** (IGA).
- In the Kasai region, UNHCR and its partner War Child started piloting **cash-for-protection interventions** at the end of 2018, aiming to provide **rapid, flexible and adapted solutions to victims of abuse**, and prevent further risks by giving them the means to access needed services. Being a pilot project, it is being closely monitored and documented.



Mobile Money to support refugees' financial inclusion

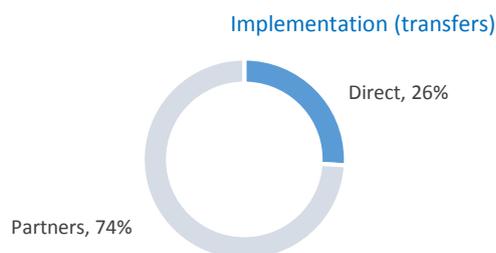
UNHCR started **piloting the use of mobile money** at Mulongwe settlement, South Kivu Province, in 2018. 2,000 Burundian refugee households received a mobile phone, a SIM card and a mobile money account, along with training on the use of mobile money. This allows the transfer of cash assistance both from UNHCR as well as other agencies (eg. WFP), and enables refugees to access other financial services, **improving financial inclusion**. This project was supported and used as a case study by DFID programme ELAN RDC, to support the development of mobile money in DRC. While the use of mobile money still needs improvement, and faced important challenges in 2018, it opened new perspectives for financial inclusion to be part of refugees' self-reliance. In Mulongwe, UNHCR's cash assistance helps Burundian refugees construct shelter and latrines for their families, pay school fees and supplies, and start income-generating activities.

Mitigating the risks: Identifying & preventing risks of abuse

End of October 2018, UNHCR's DRC operation served as the first pilot country for the **global "Mitigating the risks" project, jointly led by UNHCR and WFP**, on identifying and mitigating the risks of abuse of power by financial service providers during cash distribution. The pilot led to the identification of good practices and recommendations, and the production of a toolbox to enhance risk-mitigation and sensitisation of beneficiaries. The DRC case study will inform the global project's next step, and its rollout in 22 additional countries.



Modalities



26% of UNHCR's cash and voucher assistance was delivered directly by UNHCR, the rest being managed by implementing partners.

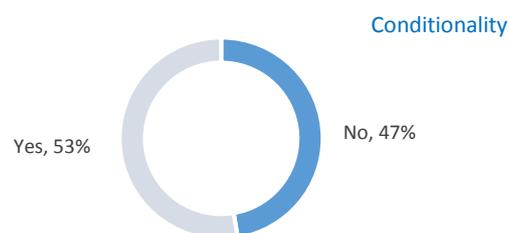


Whether managed directly by UNHCR or by its implementing partners, 55% of cash and voucher assistance was delivered through banks or money transfer companies, and 21% through mobile money.

* FSP = Financial service provider.



94% of UNHCR's cash and voucher assistance was delivered using cash, the rest through vouchers.



53% of UNHCR's cash and voucher assistance was conditional, ie. provided on the condition that recipients fulfilled prerequisite activities or obligations (mainly related to shelter construction, children education and engagement in income generating activities).

Coordination and influence



In 2018, UNHCR co-facilitated the [National Cash Working Group](#) (CWG) and the Kasai Regional Cash Working Group. Over the year 2018, the CWG became a recognized coordination and technical resource mechanism in DRC, and started delivering guidance to partners and the humanitarian community. An online [4W mapping](#) of cash and voucher assistance in DRC was created and is being regularly updated.

UNHCR is active on the [cash-for-shelter](#) topic in the Shelter Working Group (SWG), and facilitated the deployment of a Cash Champion in DRC since July 2018, whom contributed to producing [Lessons Learnt and Recommendations for Cash-for-Shelter Programme in DRC](#) (pictured left) for the SWG, published at the end of 2018.



UNHCR's [cash-for-latrines experience](#) in Nord and Sud-Ubangi provinces is being used as a case study by the Overseas Development Institute (ODI)-led global review of cash for sanitation: *Building Evidence to Inform the Effective Use of Cash in Emergency WASH Programming* (forthcoming publication). This experience was also highlighted in UNHCR's briefing paper [Cash for Latrines - Key learning and checklist](#) (pictured right).

2019-2020 perspectives

- ➔ **Enhance the integration of cash and voucher assistance into self-reliance strategies**, including linkages with financial inclusion, financial education, social protection and the deployment of mobile money services in refugee settlements and camps.
- ➔ **Systematise the integration of multi-purpose cash assistance into responses to internal displacement**, particularly in support of return and durable solutions.
- ➔ **Expand the deployment of mobile money platforms in refugee camps and settlements**, and develop common platforms to facilitate the distribution of cash by other humanitarian actors.
- ➔ **Strengthen UNHCR's cash and voucher systems, procedures and assistance in DRC.**
- ➔ **Strengthen outcome and impact measurement**, in particular the outcomes of multipurpose cash assistance on protection.
- ➔ **Enhance collaboration for joint programming with other stakeholders**, in line with the [Statement from the Principals of OCHA, UNHCR, WFP and UNICEF on cash assistance](#).
- ➔ **Maintain and reinforce UNHCR's contributions to and leadership in inter-agency coordination in DRC**, through actively contributing to or co-leading Cash Working Groups and other coordination fora.
- ➔ **Document lessons learned from the cash-for-protection pilot** in the Kasai region, to inform future programming in DRC and elsewhere.

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