

IOM

CASH-BASED INTERVENTIONS

Annual Report and Case Studies 2023



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CONTENTS

ACKNOWLEDGEMENTS _____	iii
LIST OF ACRONYMS _____	vi
OVERVIEW OF CASH-BASED INTERVENTIONS _____	1

Section 1

DISASTER RISK REDUCTION AND CLIMATE CHANGE ADAPTATION _____	4
Burundi / Madagascar / Malawi / the Philippines / Somalia / South Africa	
LIVELIHOOD ASSISTANCE _____	12
Bangladesh / El Salvador / Iraq / Mexico / Nigeria	
RETURN AND REINTEGRATION _____	20
Guatemala / Mali / Morocco	
MULTIPURPOSE CASH ASSISTANCE _____	26
Haiti / Indonesia / Türkiye / Yemen	

Section 2

REGIONAL AFGHANISTAN RESPONSE _____	32
Afghanistan / Kazakhstan / Pakistan	
REGIONAL RESPONSE TO THE SUDAN CRISIS _____	38
The Sudan / Ethiopia / South Sudan	
REGIONAL RESPONSE TO THE SYRIAN CRISIS _____	44
The north-west of the Syrian Arab Republic / Jordan / Lebanon	
REGIONAL UKRAINE RESPONSE _____	50
Ukraine / Bulgaria / Belarus / Latvia / Lithuania / the Republic of Moldova / Poland	
REGIONAL RESPONSE TO THE VENEZUELAN REFUGEE AND MIGRANT CRISIS _____	60
Argentina / Colombia / the Dominican Republic / Ecuador / Guyana / Peru / Uruguay	

LIST OF ACRONYMS

CBI	cash-based interventions
CFM	complaint and feedback mechanism
CFW	cash-for-work
CWG	Cash Working Group
FSP	financial service provider
GBV	gender-based violence
IDP	internally displaced person
MEB	minimum expenditure basket
MPCA	multipurpose cash assistance
NFI	non-food item
NGO	non-governmental organization
PDM	post-distribution monitoring
TCN	third-country national
UNHCR	United Nations High Commissioner for Refugees

OVERVIEW OF CASH-BASED INTERVENTIONS

INTRODUCTION

The International Organization for Migration (IOM) is committed to using the best modalities available to ensure effective and dignified assistance to people in need. IOM views cash-based interventions (CBI) as modalities of assistance where cash or voucher assistance is provided to aid recipients, including individuals, households or communities, to directly purchase and access goods or services. Depending on the context and the project requirements, CBI can have several forms. They can be conditional or unconditional, restricted or unrestricted and they can be delivered through direct or electronic cash transfers and paper or electronic vouchers.

Following the successful implementation of the *IOM Strategy for Humanitarian Cash-Based Interventions 2019–2021*, a substantial increase in the number of people reached through CBI and the increasing use of CBI globally and across IOM's activities, the CBI Unit developed the *IOM Cash-Based Interventions Strategy 2022–2026*. The strategy is focused on further expanding the use of CBI beyond emergency response and across IOM's areas of work and guides IOM's use of CBI globally.

As part of the United Nations system, as a related organization, IOM aims to increase and leverage the use of CBI as a key enabler to improving access of migrants, displaced populations and other affected communities to basic needs, protection and other rights, as well as enhancing their resilience in situations of crisis, transition, recovery and development. IOM also endeavours to use CBI as a catalyst for more comprehensive and sustainable solutions by linking humanitarian cash assistance with social protection systems, livelihood support and other development programmes where possible. To

achieve this, IOM's work will focus on three strategic objectives: first, to address people's needs and reduce vulnerabilities using CBI modalities across IOM programmes, second, to build partnerships and strengthen local systems for increased impact, more sustainable solutions and empowered local actors and communities, and third, to further build institutional capacity to scale up the use of CBI across IOM.

GLOBAL DEVELOPMENTS

In 2023, the CBI Unit in Geneva continued to lead on the institutionalization of CBI across the organization, including provision of technical support and direct in-country operational assistance. IOM organized a total of 38 trainings, workshops and webinars on CBI, reaching 1,697 IOM staff members, including 18 four-day face-to-face trainings. The CBI Unit also created the IOM CBI e-Manual, developed operational guidance, updated six literature reviews and streamlined procurement procedures in support of field operations in coordination with relevant units in IOM. IOM contributed to inter-agency and multilateral initiatives, including as a member of the CALP Network and the Global Cash Advisory Group where IOM contributed to setting standards and supporting cash coordination globally.

TERMINOLOGY

For terminology on CBI, IOM generally follows the CALP Network glossary. CBI is equivalent to terms used by other organizations, such as cash and voucher assistance.

GLOBAL RESULTS¹

In 2023, IOM distributed cash and voucher assistance in 112 countries, reaching close to four million people, a 49 per cent increase from 2022 and a 450 per cent increase from 2018.

In terms of the total number of aid recipients, the largest programmes took place in Afghanistan, Ukraine, Somalia, South Sudan, Bangladesh, Iraq and Yemen.

 **276 million**

Estimated transfers to aid recipients in USD

 **3.98 million**

Estimated number of individual aid recipients

 **112**

IOM country offices delivered CBI

The number of aid recipients increased

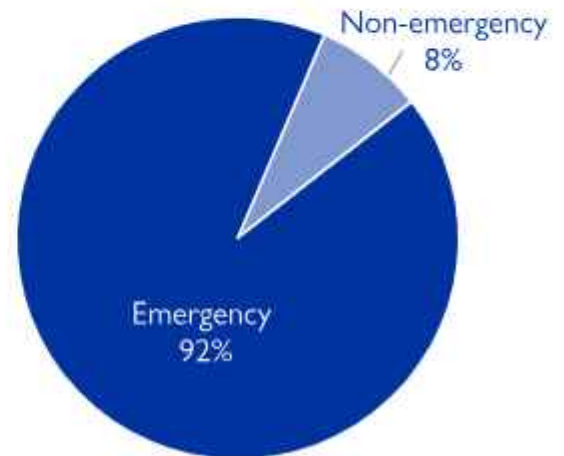
450%

From 2018 to 2023

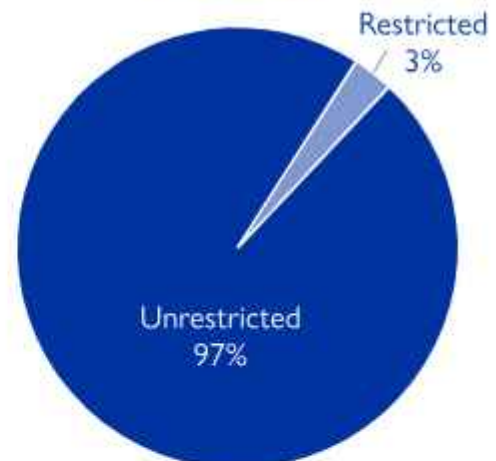
49%

From 2022 to 2023

Percentage of aid recipients in emergency and non-emergency response contexts

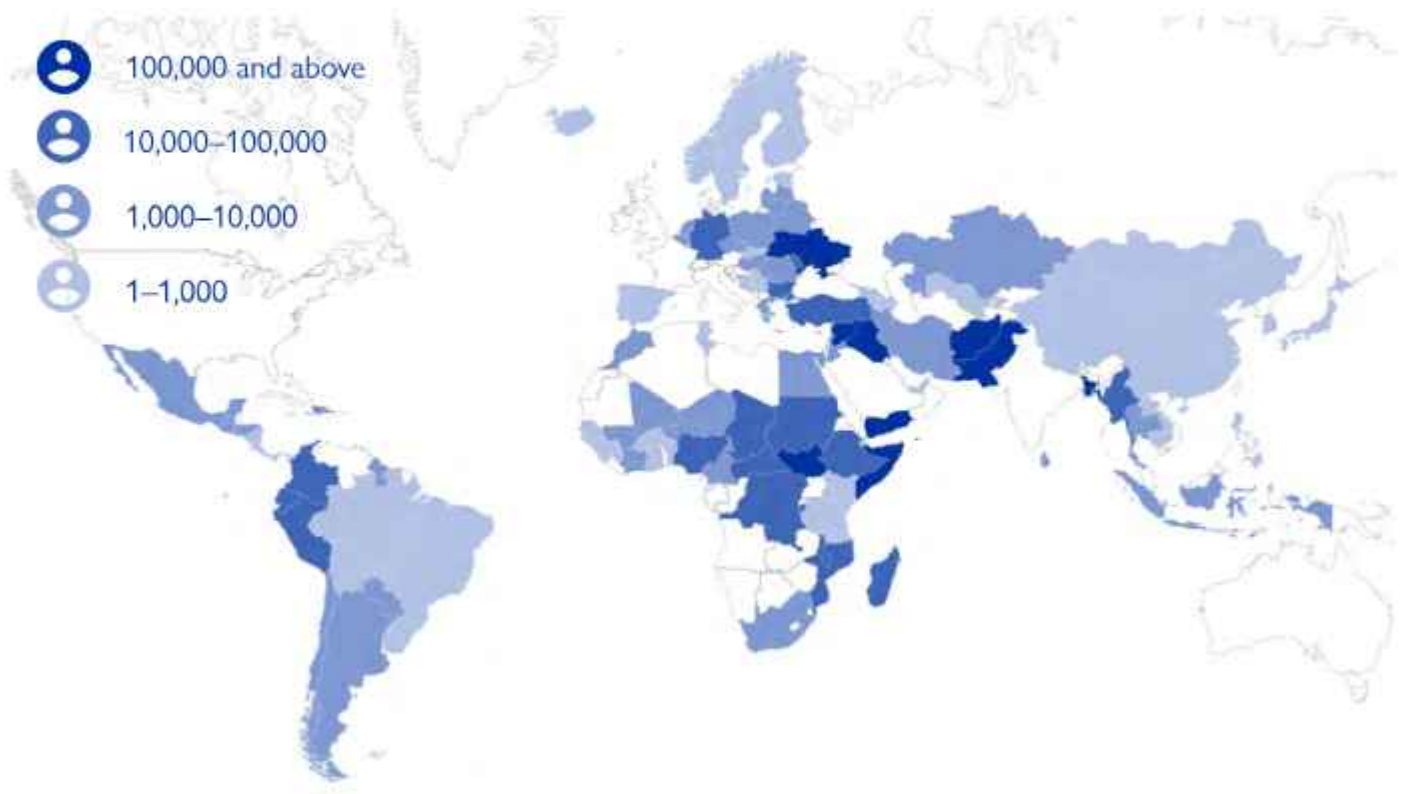


Type of CBI



¹ All values and data presented in this report are based on self-reporting by IOM country offices and IOM operations reported by missions in the 2024 Institutional Questionnaire (2023 data) except for data on the regional response to the Venezuelan migrants and refugee crisis.

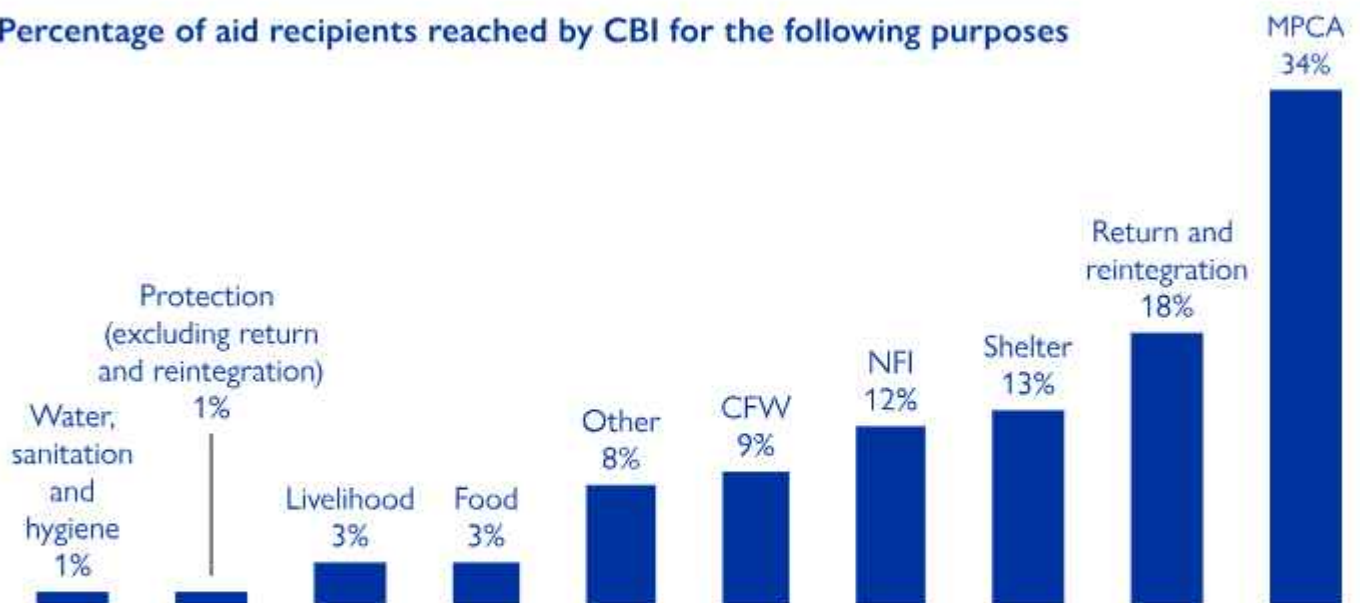
Map of CBI with the number of aid recipients reached

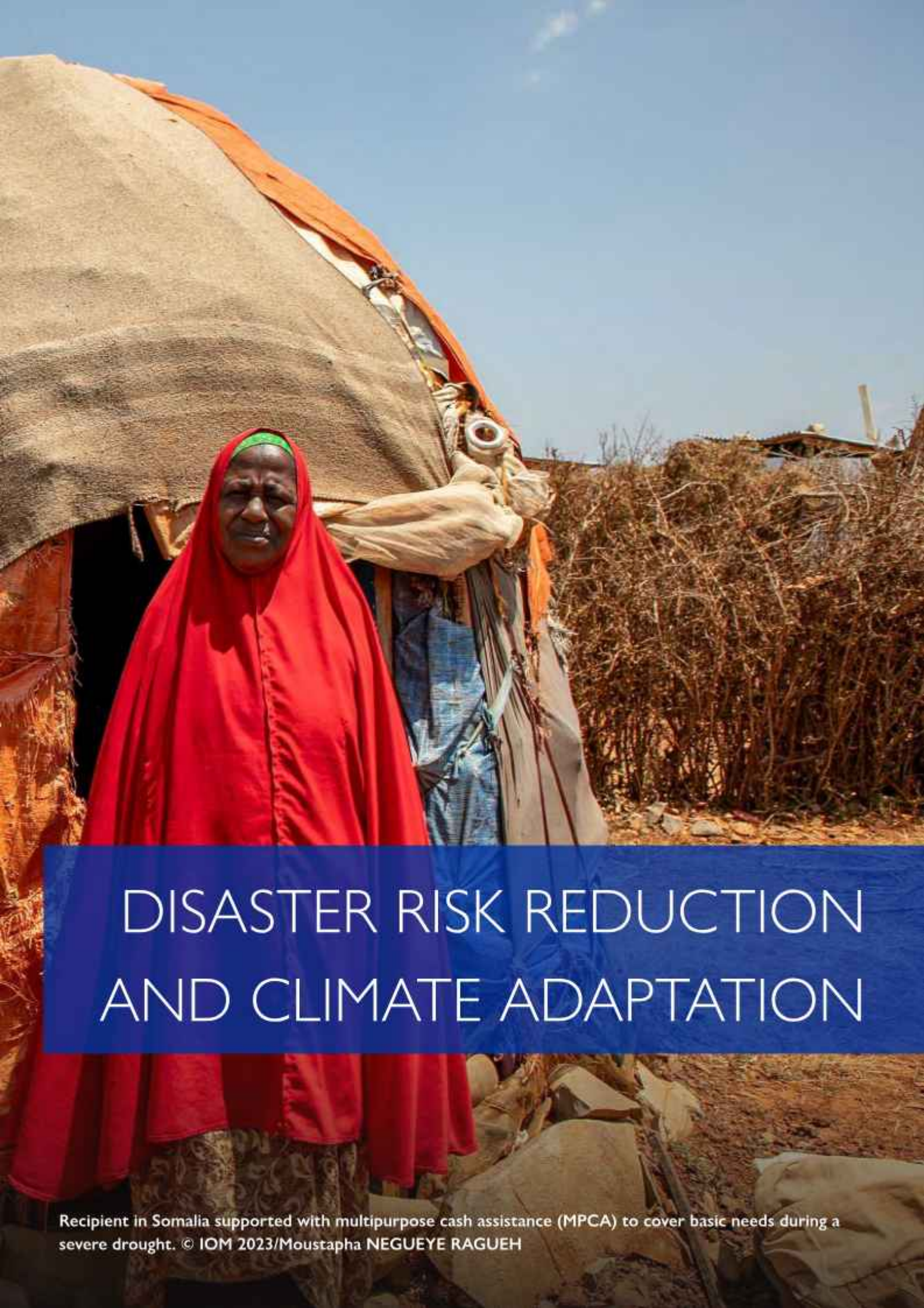


Source: Figma, created by Truman and licensed by MAPSVG.

Note: 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.

Percentage of aid recipients reached by CBI for the following purposes





DISASTER RISK REDUCTION AND CLIMATE ADAPTATION

Recipient in Somalia supported with multipurpose cash assistance (MPCA) to cover basic needs during a severe drought. © IOM 2023/Moustapha NEGUEYE RAGUEH

INTRODUCTION

As the global climate crisis intensifies, the intersection of environmental challenges, climate change and humanitarian and development responses become increasingly significant. Anticipatory cash has the potential to address and mitigate environmental and climate-related risks and vulnerabilities by enhancing resilience and preparedness against future crises and promoting sustainable practices among affected populations.

Cash-for-work (CFW) has the potential of helping communities rebuild homes and infrastructure damaged by typhoons, drought, extreme temperatures, earthquakes or floods. Between 44 million and 113 million people are expected to migrate within their countries by 2050 due to the effects of climate change, making it crucial for the humanitarian and development community to focus on environment related vulnerabilities.

14

IOM country offices used CBI for disaster risk reduction and climate adaptation



Construction of latrines and bathing cubicles in the Philippines in a cash-for-work programme as part of the response to the Mayon volcanic eruption. © IOM 2023/Christine ARMENTA

BURUNDI

In various provinces of Burundi, interventions were undertaken to address the needs of populations affected by displacement resulting from natural hazards and large-scale returnees. Burundi faces significant challenges due to the influx of Burundian returnees returning from the United Republic of Tanzania and other countries, finding their homes destroyed or occupied upon arrival, rendering them homeless. Additionally, displacement due to climate change-induced hazards exacerbates vulnerabilities, with torrential rains and violent winds causing destruction and affecting 650,000 individuals.

To address their needs, IOM Burundi provided cash for rent and cash for construction activities and implemented income-generating activities and climate risk mitigation initiatives. Most interventions were implemented directly by IOM Burundi through a financial service provider (FSP) and distributions were supervised by IOM staff, ensuring transparency and accountability. Different delivery mechanisms were utilized based on the nature of the activities and partnerships involved, including direct cash

transfers and mobile money transfers. For rental support, the transfer value was determined by the Cash Working Group (CWG), varying between rural and urban areas. The transfer value for construction activities was decided in consultation with communities and focus groups involved in the construction work. Community engagement was emphasized throughout the process, through dialogue and discussions to ensure awareness and participation.

CFW initiatives complemented assistance efforts by enhancing social cohesion and skills of participants, while income-generating activities empowered them economically. Protection-focused interventions prioritized resilience-building through reintegration packages and direct assistance, addressing vulnerabilities and promoting self-reliance.

Post-distribution monitoring (PDM) indicated improvements in the living conditions and dignity of aid recipients, particularly regarding shelter and livelihood opportunities.



Distribution of cash for rent to returnees in the Ruyigi province, Burundi. © IOM 2023

MADAGASCAR

IOM Madagascar implemented CBI in the southeast region of the country, covering 16 communes within the districts of Mananjary and Nosy Varika. Given its location as an island in the Indian Ocean, the country faces heightened vulnerability to natural hazards like cyclones and storms, exemplified by the impact of storm Freddy in February 2023, which caused extensive damage to housing and necessitated urgent shelter assistance.

The objective was to rebuild shelters for aid recipients affected by the cyclone through CBI, with a focus on bolstering the resilience of traditional houses against future cyclones by training local carpenters in improved construction techniques. Cash assistance was disbursed through implementing partners via mobile money and cash in hand. The transfer value was determined based on suggestions from the CWG as well as the shelter, non-food items (NFI) and camp coordination and camp management sectors. It was distributed in two instalments. Training sessions covering construction skills and protection against sexual exploitation and abuse were also conducted to empower local communities.

Community awareness sessions were conducted by implementing partners using social media and mobile messaging to inform aid recipients about the assistance, while local authorities managed complaints and feedback mechanisms (CFM) primarily through verbal communication. The integration of digital payment methods, such as mobile money, streamlined recipient payments and follow-up processes. This facilitated progress in nine out of the 16 communes toward the reconstruction of cyclone-affected homes.

A roadmap for sustainability and solutions was established at the project's inception, ensuring continuity beyond the project's duration. Training provided to local carpenters aimed to enable them to continue constructing cyclone-resistant houses independently. While there was no specific transition or linkage with other activities, the project contributes indirectly to facilitating access to work and supporting self-reliance. Although digital accounts were not provided, the project effectively utilized mobile banking for cash transfers. Additionally, the project facilitated access to social services through training sessions for both local actors and aid recipients, promoting community resilience and continuity beyond the project's scope.



Cyclone affected recipients receiving cash assistance in Nosy Varika, Madagascar.

© IOM 2023/Andrianarivo Jean RAKOTOMALALA

MALAWI

In March 2023, tropical cyclone Freddy struck southern Malawi, triggering devastating floods and mudslides. The disaster resulted in 679 deaths with over 530 declared missing and it displaced 659,278 individuals across 15 districts. Close to 11 per cent of houses were damaged, leading to a severe shelter crisis. In addition, food insecurity, a cholera outbreak, economic decline and high inflation rates further exacerbated the situation. In response, IOM implemented CBI targeting the most vulnerable individuals, including pregnant women, lactating mothers, single female-headed households, persons with disabilities and chronically ill internally displaced persons (IDPs).

IOM provided cash in hand for shelter to supplement emergency shelter construction in collaboration with Habitat for Humanity Malawi and the Malawi Red Cross Society. This delivery mechanism was chosen as a last resort measure due to the loss of identification documents and mobile phones among many aid recipients. IOM engaged aid recipients in awareness sessions on cash usage and provided suggestion boxes for feedback during distribution. Timely cash assistance facilitated shelter construction and reduced dependency on donors.

Lessons learned highlighted the importance of establishing agreements with FSPs, advocating for mobile transfers for vulnerable groups and addressing environmental concerns related to cash usage. PDM indicated that cash was predominantly spent on house construction materials, with positive impacts on shelter reconstruction and family reunification. Exit strategies included sensitization efforts for safe reintegration and coordination with district authorities and other partners for continued support to IDPs transitioning from emergency to recovery phases.

RECOVERY AFTER CYCLONE

Rose, a visually impaired single mother of five, lost her home and livelihood to the cyclone. "We lost our house, our farm and our livestock on the fateful day. The only thing I managed to get were clothes that I wore on the day. The next morning, I tried to visit where my house was, and it pained me to see it covered in water. The rains and the floods that came with the cyclone flooded our lake and this affected us greatly." She received emergency shelter and non-food items from IOM, enabling her to construct a temporary housing unit. Additionally, she received unconditional cash assistance to support her family's immediate needs. While Rose and many others continue to grapple with the trauma caused by the cyclone, efforts are underway to provide professional mental health support to those in need. Rose eagerly awaits government support to expedite land identification for relocation to safer areas, away from flood risks.



Cyclone affected mother of five who is part of the CBI programme in Malawi. © IOM 2023

THE PHILIPPINES

The humanitarian context in the Philippines is complex as recurring disasters such as typhoons, earthquakes and volcanic eruptions poses significant challenges. In June 2023, the Mayon volcano erupted which resulted in the displacement of thousands of people and threatened damage to homes, infrastructure and agricultural land. The same region was also affected by super typhoon Guni in 2020. IOM implemented disaster risk reduction projects focused on typhoon resilient shelters for the most vulnerable in preparation for future typhoons.

The safe shelters construction project facilitated deep community involvement with a component of upskilling communities. The project ensured that the benefits of CFW directly impacted community members, fostering a sense of ownership and sustainability. By engaging the head of the family in the construction process, the project not only provided employment opportunities but also empowered individuals to contribute to the development of their own resilient homes, thereby enhancing their sense of dignity and self-reliance.

IOM also facilitated skill training activities supported with cash assistance to equip trainees with the necessary technical and vocational skills and enhance their employment prospects beyond the duration of the programme. During the response to the Mayon volcanic eruption, the implementation of CFW allowed IDPs to participate in the construction and repair of essential infrastructure within the affected areas. This approach not only addressed immediate needs but also provided a source of income for displaced individuals, mitigating the economic impact of the disaster.

RELOCATION AFTER TYPHOON

Vicente and his three children previously resided in a rudimentary dwelling constructed from bamboo and salvaged materials, which had endured damage from multiple extreme weather events, including a devastating category 5 typhoon in 2020. Like many coastal communities, they faced the arduous task of rebuilding their home after each disaster. Upon becoming participants in IOM's typhoon resilient shelter project, Vicente expressed gratitude and eagerly contributed to the construction efforts. He appreciated his inclusion in IOM's CFW which provided technical education to enhance skills and employment opportunities and bolstered community resilience against future typhoons. After residing in the newly constructed shelter for three months, Vicente and his family experienced notable enhancements in comfort, privacy and protection from adverse weather conditions. Designed with the safety concerns of his daughters in mind, the shelter provided a sense of security for all family members, ensuring they felt safe and protected.



Participants in CFW as part of the typhoon resilient shelter project in the Philippines.
© IOM 2023/Lorna HILARIO

SOMALIA

Somalia has been struck by an interlinked cluster of crises and conflict, suffering from periods of climatic shocks, with droughts and floods being the most common. While 2023 saw the ending of a ten-year long drought that had caused mass displacement, loss of livestock, widespread food and water crisis, challenges were exacerbated with flash floods and flooding as a result of El Niño, the world's largest climatic phenomenon. Over 2.3 million people were internally displaced due to climate-related disasters, with the floods affecting 2.48 million people.

Leveraging Somalia's widespread usage of mobile money and the existence of functioning market systems, IOM Somalia implemented MPCA to meet the needs of the most vulnerable. IOM provided cash assistance through mobile money. PDM data revealed positive outcomes, with cash assistance primarily meeting food needs and supporting education and health expenses.

Somalia's challenging circumstances, including restricted access, insufficient infrastructure, security concerns and issues with identity documents, present complex obstacles for humanitarian efforts. Within this intricate environment, IOM Somalia implemented the biometric registration and verification system to streamline humanitarian aid distribution, accelerating registration and targeting vulnerable households effectively. This system aimed to prevent aid duplication, enhance coordination and maximize the impact of assistance, representing a significant advancement in addressing aid diversion challenges in Somalia. IOM enlisted a remote international Somali diaspora team for remote monitoring to ensure neutrality, trust and reach in uncovering potential aid diversion and enhancing the effectiveness and accountability of interventions in hard-to-reach areas. The shift of working with the remote monitoring team led to more flexible and

timely collection of monitoring results, resulting in an improvement in the quality of responses.

NEEDS COVERED BY MOBILE MONEY

Gudey is a 58-year-old mother of eleven children. She has endured substantial hardships stemming from drought and conflict in Somalia. Relocating from Mogadishu to Berdale and eventually settling in Baidoa, she faced many challenges compounded by her husband's illness. Life in the IDP site proved arduous, yet Gudey found relief when IOM intervened. Utilizing a door-to-door registration process, IOM ensured vulnerable households, including Gudey's, received essential aid, enhancing transparency in the distribution process. The implementation of the biometric registration and verification system further extended assistance to individuals unable to access registration points, ensuring inclusivity and safety in aid provision. Gudey received disbursements via mobile money transfers, offering a swift and secure method of financial support. This assistance significantly alleviated the family's burdens, enabling Gudey to procure food, clothing and utensils, easing their circumstances considerably.



Recipient receiving MPCA through mobile transfers in Somalia. © IOM 2023/Moustapha NEGUEYE RAGUEH

SOUTH AFRICA

In the aftermath of the devastating floods in April 2023 over 40,000 people were displaced and faced a compounded challenge as they sought to rebuild their lives. Many of these individuals, predominantly informal traders in Pietermaritzburg, relied on their small businesses for sustenance. However, the flooding compelled them to abandon their livelihood temporarily and seek refuge. Upon their return, they encountered a distressing surge of violence targeting foreign nationals within the local community, exacerbating their struggles and further marginalizing them.

In response to the urgent humanitarian needs of affected families, additional support was provided to host communities through food aid distribution initiatives. These efforts were undertaken in collaboration with representatives from the Government, the private sector and local authorities, preceded by dialogue sessions to ensure a comprehensive and inclusive approach. CBI was integrated into existing programmes to address immediate needs, with vouchers distributed for food purchases. A multifaceted communication strategy, including telephone calls, information sessions, text messages and social media, ensured widespread awareness among aid recipients in Pietermaritzburg. Furthermore, a telephonic CFM was established to address concerns promptly and maintain transparency in the process.

Despite the successes achieved, challenges arose during implementation. Instances of attempted fraud and the sale of vouchers by aid recipients required vigilant monitoring and reporting mechanisms to mitigate misuse. Discrepancies in compiling recipient lists in Scottsburg and Kwa Cele prompted collaboration with community representatives and local authorities to ensure fairness and inclusivity. Logistical hurdles, such as delays in voucher

conversion and distribution, underscored the importance of contingency planning and reliable transportation.

PDM revealed positive outcomes for aid recipients, affirming the effectiveness of the voucher assistance in meeting immediate needs while enabling participation in the local economy. Opportunities for long-term financial and digital inclusion were limited by the short-term nature of the intervention. Looking ahead, efforts are underway to promote sustainable solutions, including collaboration with stakeholders and advocacy for long-term strategies to address food security and livelihood opportunities among the migrant communities. Engagement with the private sector in the information and communications technology sector holds promise for future partnerships aimed at fostering self-sufficiency among vulnerable communities.

VOUCHERS SAVED US FROM HUNGER

Jeanette* a single mother from the Democratic Republic of the Congo faced displacement in Pietermaritzburg due to floods and xenophobic tensions, which left her family starving and unable to afford schooling for her children. The vouchers brought immediate relief and enabled Jeanette to restart her trading business. Grateful for the assistance, she said "these vouchers saved us from hunger. The CBI not only fed us but gave me a chance to rebuild what we lost." The impact extended beyond economic recovery, allowing her children to resume their education, showcasing the transformative power of targeted assistance in challenging circumstances.

*Name has been changed to ensure the safety and anonymity of the woman featured.

A man with short dark hair and a light beard, wearing a dark blue polo shirt, is standing in a library. He is gesturing with both hands raised, palms facing forward, as if speaking or explaining something. The background is filled with bookshelves packed with books of various colors. The lighting is soft and even.

LIVELIHOOD ASSISTANCE

Recipient enrolled in scholarship within the livelihood programme in El Salvador. © IOM 2023

INTRODUCTION

Livelihood interventions are key for recovery efforts as they provide a source of income to meet immediate household needs. CBI can also be critical to the effectiveness of early recovery, livelihoods and market strengthening interventions, whether by providing temporary income to CFW projects,

ensuring participation in vocational or business trainings without adverse opportunity costs and financially supporting new or existing business owners while they are starting or growing their businesses.

 28

IOM country offices provided livelihood assistance through CBI

 430,000

Estimated number of individuals who received livelihood assistance through CBI



Distribution of MPCA to flood affected households in Adamawa, Nigeria. © IOM 2023/Ali INGAWA

BANGLADESH

The year 2023 marks the sixth year since the mass displacement of Rohingya from Myanmar to Bangladesh. While the Government of Bangladesh and the international community have upheld the provision of immediate life-saving assistance, the needs are immense and complex challenges continue to emerge in the response. Almost entirely dependent on humanitarian aid, the possibility of concrete and lasting solutions for the Rohingya refugees remains uncertain. Hosting nearly one million Rohingya, Cox's Bazar is the world's biggest refugee settlement where refugees reside in 33 extremely congested camps. The lack of resources and opportunities in the camps has resulted in negative coping mechanisms including the Rohingya undertaking perilous boat journeys in search of a better future elsewhere.

In response, the implementation of CFW initiatives remained crucial for Rohingya refugee communities and host communities, both within and outside the camps. IOM Bangladesh ensured that all individuals

above 18 years old, including women, persons with disabilities and other vulnerable groups, were eligible. The CFW modality operated in designated camps and adjacent host communities. It engaged the most vulnerable individuals to provide income opportunities and support livelihood activities.

As part of a cash-plus approach, complementary activities focused on capacity-building and skill development, enabling aid recipients to acquire valuable skills beyond the CFW period. Cash disbursement occurred through an FSP with the support of IOM, employing a cash over the counter mechanism on a biweekly or monthly basis. The transfer value was determined through collaborative efforts involving the Government of Bangladesh, the Inter Sector Coordination Group, the CWG and relevant stakeholders. Transparent communication, fair selection processes, a CFM, monitoring and evaluation system and comprehensive orientations were crucial in ensuring accountability to affected populations.



CFW participants working on slope stabilization in Ukhiya, Cox's Bazar, Bangladesh. © IOM 2023/Osman TAHER

INCLUSIVE CASH-FOR-WORK

Hosen resides in Camp 14 in Ukhiya, Cox's Bazar. He is the sole provider for his family of four. He is 33 years old, and he faces difficulties due to a disability, requiring support to stand and walk. His physical limitations had previously impeded his involvement in employment. Therefore, during the shelter upgrade and maintenance distribution in the camp, Hosen was profiled under the NFI unit of IOM and was offered to join CFW activities. Considering his physical limitations, he was assigned the role of distributing rope bundles to eligible aid recipients. During his tenure in this role, he received on-site skill development orientation as part of the cash-plus approach. Hosen expressed overwhelming joy as this newfound opportunity allowed him to use his earnings to provide food and purchase new clothes for his children and wife.

EL SALVADOR

In El Salvador, the lack of education and employment opportunities drives many young people to irregularly migrate to other countries, often resulting in their return under highly vulnerable conditions. To fill the gaps in education and employment opportunities, IOM El Salvador supported participants attending educational training programmes with cash assistance. This contributed to reducing dropout rates and enhancing their employability. The whole assistance package covered food provision, transportation, Internet access and cash assistance for completing assignments and participating in online classes.

The monthly transfer was complemented with specific allocations for daily meals, transportation and monthly Internet access. The transfer value

were determined based on market prices and economic conditions while considering associated risks. The implementation was coordinated with the Ministry of Education, municipal authorities and public and private organizations. The delivery of the cash assistance was monitored to mitigate risks and ensure timely coverage of needs.

Lessons learned included the need to account for inflation in project planning and to enhance administrative documentation mechanisms for improved accountability. Best practices included utilizing bank transfers to minimize delivery risks and expanding the geographic scope through implementing partners. Monitoring and evaluation processes indicated that cash assistance played a crucial role in attracting vulnerable populations to education programmes and reducing dropout rates. The last phase of the programme focused on job placement and aimed at providing participants with better employment opportunities in their communities of origin, thereby, reducing irregular migration.



Recipients of the cash assistance for educational opportunities project at graduation in El Salvador.
© IOM 2023

IRAQ

The humanitarian situation in Iraq remains deeply concerning. Ongoing conflict, instability and violence have uprooted millions of Iraqis from their homes, both internally and externally. IDPs continue to face precarious living conditions, with limited access to basic services and protection. Additionally, Iraq hosts a significant number of refugees, primarily from the neighbouring Syrian Arab Republic, compounding the strain on resources and infrastructure.

IOM Iraq targeted vulnerable communities affected by conflict or who lacked basic services through a graduation approach, specifically focused on female-headed households, including IDPs, returnees or host community members. The identification involved a two-step assessment based on suitability for engagement in a long-term livelihood project and vulnerability. The utilization of CBI within the graduation approach aimed to provide direct financial assistance to individuals or households in need, empowering them to make immediate decisions tailored to overcoming poverty.

Cash assistance was disbursed through various activities, including as consumption support grants, training grants and business support packages. Contributions to training fee payments were facilitated through FSPs with implementation overseen directly by IOM over an 18-month period. The cash provisions formed part of a larger project aimed at supporting vulnerable families on a trajectory toward sustainable livelihood and overall well-being. Additional activities encompassed mental health and psychosocial support, protection activities, commitment-based saving, financial literacy training, livelihood training, coaching and mentoring and referrals to services such as education, health, legal aid and shelter. To mitigate gender-based violence (GBV) risks, efforts were made to engage extended family members and implement

protection measures from the project's inception. Financial literacy courses were offered to increase aid recipients' understanding of financial matters, with stipends provided to open bank accounts.

Challenges related to currency volatility and accessibility of the United States dollar were addressed by anticipating a shift to the official currency rate. Preliminary monitoring data indicated positive impacts on expenditures, income, savings, community acceptance and engagement. Consumption support grants served to stabilize short-term needs, allowing beneficiaries to transition to self-sufficiency through business grants. Discussions on access to services and linkages with governmental social protection systems were ongoing to ensure sustained support beyond the project's duration.

OPENING A WOMEN'S CENTRE

Ghufran is 25 years old and lives with her family of nine, including her father and eight female family members. After the death of her three brothers, Ghufran has been the main breadwinner of her family, as she also takes care of her father who has a disability. Ghufran learned about IOM's Graduation Approach Programme through an Internet post and applied at the community resources centre. Currently, Ghufran is a college student pursuing a degree in Physical Education and Sports Science. As a result of the programme, she has also benefitted from psychological support, business training and business grants. The training sessions helped her shape her business idea of establishing a women's centre offering capacity-building and fitness training programmes for women and youth.

Ghufran wants her training centre to be a safe space for women, especially victims of GBV, as they seek to build their capacities in a peaceful environment. While her close family members support her, she faces numerous obstacles from her relatives and the community that discourages women from working. Her family receives financial support from relatives, but only enough to cover their basic living expenses. Ghufran will open her business in the next few months, aiming to establish a stable income to support her family and make a difference in her community. "I was miserable and now I am more than happy. Now, I do have hope and dream that I am working to achieve," Ghufran said. She wants to set a positive example in her community, challenging prevailing perceptions about women, all the while providing for her family.



Ghufran benefitted from the business training in Iraq. © IOM 2023

MEXICO

In recent years, Mexico has faced diverse migratory patterns, serving both as a destination and transit point for migrants. Evolving migration policies in the region have led to an increase in individuals staying in Mexico, whether as an alternative destination or while awaiting asylum processes in the United States of America:

The assisted population comprised of migrants facing social or economic vulnerability, including families with school-aged children, individuals with illnesses, elderly adults, single female caregivers and women who were victims of serious crimes in Mexico. IOM delivered prepaid voucher cards that gave access to essential items, such as food, clothes, medicine and hygiene products. It was not possible to use the voucher to withdraw cash from an ATM or purchase alcohol and tobacco. Aid recipients received information on family budgeting and referrals to health services if required. They were briefed on the functioning of the voucher which ensured clarity and understanding. The CFM included a WhatsApp number in each implementation city and a call centre provided by the e-wallet providers for issues such as theft, loss and unrecognized purchases.

Lessons learned highlight the importance of targeting vulnerable individuals to allocate resources effectively. PDM revealed positive outcomes, including increased meal consumption, full coverage of food needs, reduced emotional stress and enhanced focus on income-generating activities. While exit strategies have been discussed within the CWG, implementation has been challenging due to the requirement of regular status in the country to access social protection, which not all aid recipients possess.



Delivery of e-wallets in Tijuana, Mexico. © IOM 2023/Valeria BUELNA

HEALTH SUPPORT IN TIJUANA

Silvia is a 53-year-old woman from El Salvador who has been residing alone in Tijuana for the past three years. Despite holding a temporary residency permit, she has encountered challenges in obtaining permanent resident status, prolonging her uncertainty about her future in Mexico. Silvia suffers from uncontrolled diabetes, which severely impedes her mobility and causes chronic pain in both legs, exacerbating her daily struggles. Due to her age, health issues and unresolved regularization process, securing stable employment to cover medical and living expenses has proven elusive, further exacerbating her precarious situation. However, the voucher assistance will enable Silvia to cover her basic needs and allow her to negotiate rent payments with her landlord, providing a temporary respite from her financial burdens. Recognizing her severe condition and mobility limitations, the voucher

assistance was delivered to Silvia's home address to accommodate her needs, ensuring accessibility and convenience.

Furthermore, a medical professional from the IOM Medical Unit accompanied the intervention to conduct a comprehensive medical assessment, update her prescription for diabetes management and provide assistance with mobility aids, reflecting a holistic approach to her well-being. In support of her integration into the public health system, the staff member supplied information on nearby health clinics where Silvia can access regular check-ups and medication, irrespective of her legal status in Mexico, underscoring the importance of equitable access to health care services for all individuals, regardless of their migration status.

AGRICULTURAL SUCCESS

Following the passing of his father, Musa assumed responsibility for his family's farming activities to sustain them. However, their community was affected by insurgency, leading to their displacement and eventual return to their ancestral home. Upon their return, Musa found their house and livelihood destroyed, marking the beginning of immense challenges for him, his siblings and their elderly mother. Despite being married with three children, Musa struggled to provide two meals a day for his family. He was selected as one of the recipients for dry season climate smart agricultural support and received orientation on good agricultural practices. He received farm inputs and kits, including improved seedlings, herbicides, farm implements and cash. Musa expressed optimism about his harvest, expecting significant returns that would alleviate his family's suffering. He conveyed gratitude to IOM and the donor for the support provided. He said, "This plant is just about six weeks, when you come back in two months' time, then you will understand what IOM did for me".



Musa received cash for agriculture activities in Nigeria.

© IOM 2003/Usman KHADIJA

NIGERIA

Despite more than 13 years of conflict and insecurity in north-east Nigeria, the humanitarian crisis persists, impacting millions of lives in the region. Health, food security and protection were identified as critical sectors with over 4 million people needing urgent assistance in each sector.

IOM targeted vulnerable IDPs, returnees and host communities in Gombi during the project, providing a dry season agricultural cash grant to support farming activities. IOM Nigeria used prepaid cards produced by its FSP, as the delivery mechanism and distributed to aid recipients for dry season farming. The transfer value was aligned with inflation rates due to the devaluation of the Naira against the United States dollar.

Aid recipients were provided with awareness sessions throughout the project and community volunteers collected complaints and feedback. Despite challenges with timely crediting of cards, the prepaid card mechanism proved convenient, particularly in line with the government's cashless policies. PDM showed that recipient well-being was adequately promoted, with fewer harmful coping strategies observed.

Sustainability was integrated into the project from its inception, with aid recipients trained on village savings and loan associations and registered as cooperatives through the Adamawa State Ministry of Entrepreneurship Development. The formation of cooperatives and their registration formed part of the exit strategy, with the project designed to create sustainable livelihood and access to soft loans from the Bank of Agriculture.



Respuestas
Integrales

RETURN AND
REINTEGRATION

Guatemalan returnee enrolled in sewing classes in Nebaj, Guatemala, as part of her reintegration.

© IOM 2023/Luis Pedro LARA

INTRODUCTION

Within the framework of return and reintegration, CBI can serve a diverse array of purposes and address a wide spectrum of needs. CBI can be used to address basic needs such as food and accommodation at the pre-return phase, during return travel, as well as upon arrival in the country of origin. Furthermore, CBI can be used across various categories of reintegration assistance such as microbusiness support, medical care and education

or training initiatives. CBI can be tailored to meet specific needs defined in collaboration with the returnee or can be provided flexibly to address emerging needs. While ideally integrated into the returnee's reintegration plan, such assistance can also be extended independently, especially to fulfil immediate needs shortly after return, prior to the development of a comprehensive reintegration plan.²

 47

IOM country offices provided support for return and reintegration through CBI³

 627,000

Estimated number of individuals who received return and reintegration assistance through CBI



Guatemalan returnees enrolled in sewing classes in Nebaj, Guatemala, as part of their reintegration.
© IOM 2023/Luis PEDRO LARA

² For more information on IOM's integrated approach to reintegration, please refer to IOM's *Reintegration Handbook - Practical guidance on the design, implementation and monitoring of reintegration assistance*.

³ Information is based on self-reporting by IOM country offices and might not reflect current operational suspensions put in place by IOM. Therefore, it might not show the full scope of CBI used within return and reintegration.

GUATEMALA

Migration in Guatemala and northern Central America has been marked by significant numbers of individuals and groups undertaking irregular journeys towards the United States and Mexico over the last five decades. This migration is driven by factors such as limited economic opportunities, the desire for family reunification, growing insecurity and climate change, among others. Particularly affected are specific sociodemographic groups, including indigenous persons, women, girls and other vulnerable groups. Many of the migrants face apprehension in Mexico and the United States, leading to a gradual increase in the number of Guatemalan returnees in the last 15 years. Upon return, individuals often encounter new challenges, including difficult living conditions, stigma and discrimination, with limited access to sustainable reintegration solutions to prevent further irregular migration or incurring debt related to their migration and return.

The Integrated Responses on Migration from Central America programme aims to address irregular migration from Central America by promoting safe, regular and orderly migration processes. Under this programme, IOM Guatemala provided support to returnees, their families and community members, prioritizing single mothers, family units with children living in poverty or extreme poverty and vulnerable populations. As part of the humanitarian assistance, IOM delivered vouchers to the most vulnerable families at Returnees Reception Centres in Guatemala City and Tecun Uman. The vouchers could be exchanged for essential and healthy consumption products, such as food, at designated supermarkets.

IOM actively participated in the national CWG and the cash and migration subgroup, collaborating with municipal offices, the Secretary of Food Security and

Nutrition, the Ministry of Health and Social Assistance and other relevant organizations to ensure the accuracy and effectiveness of the assistance provided. Furthermore, IOM coordinated with municipal focal points and other stakeholders to deliver comprehensive reintegration support, including nutrition and health talks, personalized guidance during supermarket visits and referrals to social, psychosocial and economic reintegration activities.

Despite challenges, such as limited geographical coverage of FSP and transportation costs for aid recipients from remote communities, coordination efforts with municipalities and local partners have helped overcome logistical barriers. It was deemed important to provide value vouchers upon return to facilitate building trust with aid recipients and promoting financial education. Future strategies aim to strengthen financial and digital inclusion, enhance follow-up mechanisms for sustainable reintegration and collaborate with partners to support vulnerable cases.



Guatemalan returnee participating in reintegration activities. © IOM 2023/Nancy VASQUEZ

A DREAM COME TRUE

Mariela is a 31-year-old single mother of two children and lives in Coatepeque, Guatemala. Due to her mother's complicated health condition and the family's difficult economic situation, she decided to migrate looking for job opportunities. In 2021, she returned to Guatemala, finding herself in a worse situation than when she left. In 2023, her case was identified by IOM, and she received her first supermarket voucher and started a training on food and nutritional security. She was also assisted with medication to treat an allergic emergency. In May, Mariela received the second disbursement, and she was able to start her business selling meals in her community.

This was the first step to begin fulfilling a dream her mother had: to open their own restaurant. With the income, Mariela decided to finish her studies, and on 22 November 2023 she obtained her bachelor's degree in criminological sciences. Her children also received support from the programme allowing them to complete their school year. Today, Mariela is participating in an advisory course for managing businesses. By completing the course this year, she will receive seed capital to continue expanding her entrepreneurship and get closer to fulfilling her dream.



IOM staff member from the Integrated Responses on Migration from Central America programme. © IOM 2023

MALI

In Mali, a country with a total population of more than 21 million, the crisis has profoundly affected an estimated 13 million people, with 7.5 million requiring urgent humanitarian assistance. Accessing areas where returning migrants settle presents a challenge for Malian authorities, primarily due to the remote geographic locations and escalating insecurity prevailing across the country.

In addressing the needs of returning migrants, all cheques for cash assistance were centrally issued in Bamako, where individuals received assistance from IOM and local authorities at a dedicated government-owned centre. The flexibility of the cheques enabled aid recipients to cash them at any branch of the partner bank throughout the country. Additionally, to support the reintegration of Malian returnees, cash assistance was provided upon return and for partaking in vocational trainings.

This initiative emerged during the COVID-19 pandemic, strategically designed to facilitate aid recipients in launching their own ventures during periods of economic downturn. Highlighted by various assessments, the cash assistance evolved into a central element of reintegration support, empowering aid recipients to allocate funds towards immediate needs such as initial living expenses, entrepreneurial endeavours or debt settlement, addressing significant barriers to community acceptance and combating stigmatization.

The distribution process was exclusively managed by trained IOM personnel. Initially, strict identification

requirements posed challenges, limiting recipient access due to lost, stolen or absent official documents. Subsequent negotiations resulted in the bank's acceptance of alternative identification, when accompanied by a validated certificate from IOM. This pivotal adjustment democratized access to cash assistance, ensuring inclusivity for all returnees. Future plans aim to transition to a more streamlined mobile money transfer system, reducing administrative burdens.

Regular reporting mechanisms, including the submission of achievement reports to the CWG, ensured accountability and transparency in the implementation. Efforts to inform local stakeholders, primarily government entities, were bolstered through organized workshops and the production of audiovisual materials disseminated in host countries.

These initiatives aimed to equip aid recipients with essential information prior to their return, enhancing their preparedness and understanding of available assistance. Comprehensive counselling, both collective and individualized, was integral in empowering aid recipients, guiding them through the various stages of assistance, from initial cash assistance to subsequent training or entrepreneurial ventures. This empowerment enabled most aid recipients to embark on income-generating activities while awaiting further support. Notably, the provision of financial resources contributed to improved mental well-being, enabling aid recipients to support their families and navigate the path to full economic reintegration.

MOROCCO

Migration in Morocco is characterized by its multifaceted nature, serving as a transit hub for migrants from Africa en route to Europe in addition to being a country of origin and of destination. Despite efforts to regulate migration, challenges remain in addressing migrant needs and managing socioeconomic impacts.

CBI in Morocco was utilized within the framework of assisted voluntary return and reintegration programmes to facilitate provision of assistance to vulnerable Moroccan returnees as well as to migrants who found themselves stranded in Morocco during their journey. IOM Morocco implemented CBI in various forms, including pocket money provided on the day of departure, financial support for accessing safe accommodation, transportation cash assistance for migrants living far

from migrant orientation points and supermarket vouchers. All CBI is delivered in cash, except for financial inclusion assistance, which is provided in the form of food vouchers redeemable in most supermarkets across Morocco. Options for bank transfers or cash provision at the bank are considered for reintegration purposes, while fixed amounts for accommodation and transportation are set based on mission memos that establish prices for each city or specific destination.

Exit strategies are integrated into projects, focusing on transitioning beneficiaries to other activities and self-reliance. Additionally, IOM Morocco assists in accessing social services by providing information sessions on registering for the national social security system and distributing flyers on the registration process for Moroccan returnees.



Migrant in the IOM office in Morocco receiving supermarket vouchers. © IOM 2022/Amine OULMAKKI

A close-up photograph of a man with a dark beard and curly hair, wearing a light grey button-down shirt, looking down at a young girl. The girl has curly hair and is wearing a white dress with blue floral patterns and lace trim. They are both smiling slightly. A blue semi-transparent banner is overlaid on the bottom right of the image, containing white text.

MULTIPURPOSE CASH ASSISTANCE

Rashad and his daughter received MPCA from IOM Yemen. © IOM 2023/Haithm ABDULBAQI

INTRODUCTION

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 assistance is 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 (MEB) and MPCA can be conditional or unconditional, the former being the most common.⁴

 48

IOM country offices provided MPCA

 1,220,000

Estimated number of individuals who received MPCA



Rashad and his daughter received MPCA from IOM Yemen. © IOM 2023/Haithm ABDULBAQI

⁴ Note that there are additional examples of MPCA in the chapters on CBI in regional responses.

HAITI

The socioeconomic landscape in Haiti is characterized by profound challenges, including high unemployment rates, limited access to education and health care, and a food crisis impacting over half of the population. Political instability, social tensions, widespread insecurity, and gang violence further exacerbate these hardships, prompting many Haitians to pursue irregular migration in search of stability and better opportunities. Consequently, transit and destination countries have tightened immigration restrictions, leading to an increase in repatriations in 2023.

IOM Haiti provided assistance to repatriated migrants, prioritizing the most vulnerable individuals, such as pregnant women, the elderly, persons with disabilities, and those requiring immediate medical attention, especially at border entry points where migrant numbers are notably higher. This assistance encompasses multipurpose cash assistance, psychosocial support, medical and documentation assistance, as well as provisions for water and hot meals, aiming to alleviate suffering and ensure a dignified return.

Cash assistance is distributed directly at reception centres, chosen for its practicality given challenges with electronic transfers and identification. The amount provided is standardized across entry points to ensure equitable assistance and minimize harm. Upon arrival, beneficiaries are promptly informed about available assistance through awareness-raising activities and provided with hotline access for inquiries and feedback. IOM Haiti prioritized protection, gender mainstreaming, and inclusion, integrating assistance to address specific risks and factors such as gender, age, and disability, thereby enhancing the resilience and well-being of repatriated migrants in Haiti.



Two IOM staff talking to IDPs at the site Jean-Marie Vincent in the centre of Port-au-Prince, Haiti.
© IOM 2024/Antoine LEMONNIER

INDONESIA

In collaboration with the Government of Indonesia, IOM Indonesia was instrumental in providing crucial assistance to refugees and asylum-seekers across the country. This support encompassed various essential services, including MPCA, access to free living accommodations, health care, education, vocational training and psychosocial and protection support. The MPCA programme addressed the daily expenses of refugees who were unable to legally work in Indonesia. The assistance was unrestricted and aimed to cover a wide range of necessities such as groceries, basic health care, transportation and other essentials.

The MPCA programme was implemented directly by IOM. IOM delivered the assistance to aid recipients through bank transfers for ATM withdrawal, with a small percentage receiving cash in envelopes due to exceptional medical conditions. The monthly transfer value varied based on family status and the number of family members. Despite

the programme's success, several challenges were identified during implementation. This included administrative delays in opening bank accounts, difficulties in familiarizing refugees with ATM card usage and technical issues, such as lost or forgotten PIN codes and card malfunctions.

However, valuable lessons were learned through the process. The transition to digital CBI significantly increased efficiency, allowing for quicker distribution and better monitoring of assistance. Integration of CBI into the online recipient registration system further enhanced data management and transparency. Moreover, feedback from aid recipients highlighted the need for regular reassessment of transfer values to account for inflation and changing living costs. In response, IOM plans to conduct a comprehensive survey to reassess basic needs consumption patterns and ensure the continued relevance and effectiveness of the programme.



Renewal of ATM card in Indonesia. © IOM 2023

TÜRKİYE

In the aftermath of earthquakes affecting several provinces in Türkiye, IOM Türkiye implemented a nationwide assistance programme aimed at providing immediate relief to affected refugees and host communities. The primary objective was to offer unconditional and unrestricted assistance to alleviate the immediate needs of those impacted by the earthquakes.

Utilizing a one-time assistance approach, the intervention centred on providing MPCA to identified aid recipients. The MPCA was delivered through debit cards which allowed recipients to address their most pressing needs in the aftermath of the earthquakes. The assistance was directly administered by IOM, with vulnerable families identified and shared by municipalities. The service provider for the debit cards was the National Post and Telegraph Directorate of Türkiye. The transfer value was determined through collaborative efforts with partners in the CWG, which ensured a streamlined approach in line with the needs of the affected populations. A cross-check methodology was systematically employed to prevent instances of duplicating assistance.

Several good practices emerged from the implementation of the project. During the crisis response, IOM employed a proactive approach to inform families about the available assistance. Initially, families were contacted remotely and provided with the IOM Türkiye hotline number. Subsequently, during on-site field visits, informational leaflets were distributed directly to affected families. The extensive network of branches operated by the National Post and Telegraph Directorate of Türkiye across all provinces ensured broad access to assistance for aid recipients, including those in remote areas. Mobile branches were successfully

established in the most affected provinces, simplifying the process for selected families to receive assistance. To enhance accessibility and inclusivity, aid recipients received activation text messages informing them about the assistance in Turkish, Arabic and English. Even if aid recipients did not receive text messages due to changes in contact numbers, they could verify their eligibility for assistance through the widely used e-Devlet application.

Key findings from PDM reports underscored the effectiveness of the assistance. Almost all respondents reported that they were informed about the transfer value with the majority able to fully meet their basic needs during the month of assistance. Additionally, the assistance significantly contributed to households' ability to purchase winter items, with overall satisfaction among respondents reaching 100 per cent.



Household affected by the earthquake receiving MPCA in Kahramanmaraş, Türkiye. © IOM 2023/Lina MANLA

YEMEN

Since 2015, a persistent conflict has resulted in a severe economic and humanitarian crisis in Yemen. As of June 2023, more than 21 million Yemenis were dependent on humanitarian assistance, including 4.5 million IDPs and 71,000 refugees and asylum-seekers.

IOM Yemen undertook the distribution of MPCA through the rapid response mechanism across various governorates in Yemen. The cash programme aimed to address critical basic needs of newly displaced IDP households through unrestricted MPCA via the rapid response mechanism cluster, where IOM Yemen plays a co-leading role. The MPCA was provided as a one-off blanket distribution upon registration. It was distributed directly through a FSP at designated centres or via mobile transfer arrangements facilitated by the FSP and aligned with the cash and markets working group's survival minimum expenditure basket.

The implementation of the CFM ensured that aid recipients were informed about how to access CFM hotlines and assistance, alongside awareness-raising on protection against sexual exploitation and abuse through trainings and dissemination of information.

Third-party monitoring confirmed that cash assistance significantly helped aid recipients in procuring essential goods and services, with a high satisfaction rate of 89 per cent reported among households. Notably, 93 per cent of households expressed a preference for future cash assistance, indicating its relevance and effectiveness. With a focus on inclusivity, efforts to reach female-headed households and people with disabilities contributed to addressing the needs of vulnerable and marginalized groups.

MPCA TO SUPPORT FAMILY

When armed clashes began to intensify, Rashad could no longer access the nearby country where he made the basic income needed to care for his family. Rashad had to make the hard decision to travel to another city in Yemen far away from his home where he still faced difficulties in providing for himself. Later, he was united with his family and learned about the services offered by IOM Yemen. He received assistance allowing him to cook warm meals and secure shelter for himself and his family. This provided them with some comfort that they had not had since they became displaced. Rashad used the second round of cash assistance to buy materials to improve his shelter. He and his family now live in a small but cozy space that offers them a sense of stability, privacy and belonging. The last round of cash brought imminent relief to Rashad, as he used the money to buy food for his children and provide his father with the necessary medicine that relieved him from pain and made him feel better. "I am so grateful for this support. We had nothing before it came," he concluded. Rashad still wishes to build a separate kitchen to cook safely outside their shelter.



Rashad and his family share their story of displacement in Yemen. © IOM 2023/Haithm ABDULBAQI



REGIONAL AFGHANISTAN RESPONSE

Temporary camp accommodating Afghan returnees in the Reception Centre at the Torkham border crossing. © IOM 2023/Mina NAZARI

INTRODUCTION

Afghanistan is facing an unprecedented humanitarian crisis and is on the brink of systemic collapse. Following the turbulent transfer of power in August 2021, there has been a serious reduction in access to basic services due to poor governance, a damaged economy and increasing limits on human rights, particularly for women and girls. Afghanistan

is also prone to recurrent natural hazards, including earthquakes, drought, extreme winters and floods. This leads to further internal displacement and cross-border migration. In 2023, IOM partially responded to the resulting humanitarian needs in and around Afghanistan with CBI.



4

IOM country offices used CBI in the Regional Afghanistan Response

 1,441,000

Estimated number of individuals who were supported with CBI in the Regional Afghanistan Response



IOM staff facilitating cash assistance for Afghans in Almaty, Kazakhstan. © IOM 2023/Raushan DOSSOVA

AFGHANISTAN

In response to the multifaceted challenges faced by Afghanistan, including protracted conflict and recurrent natural hazards, such as earthquakes, droughts and floods, IOM Afghanistan implemented a comprehensive CBI programme across the country. The initiative aimed to provide vital support to disaster-affected communities, enabling them to cope with immediate needs, facilitate recovery and foster context specific reintegration.

IOM Afghanistan's CBI was widespread, covering 31 out of the 34 provinces in Afghanistan. The distribution of cash was facilitated without conditions, with the exception of funds allocated for shelter construction. Cash for shelter construction was disbursed in instalments based on progress of construction and meeting predefined conditions. All distributions were direct cash in hand. For future distributions, FSPs were contracted to include mobile money as an additional delivery mechanism. IOM prioritized monitoring activities to uphold accountability and transparency in cash distribution. Third-party monitoring services were engaged for PDM.

IOM successfully integrated CBI into various programmes, including protection, livelihood, shelter and cross-border post-arrival humanitarian assistance. Notably, the amount of cash distributed in Afghanistan increased by more than 50 per cent in 2023 compared to the previous year, reflecting the effectiveness and scalability of the initiative. Challenges were identified, including the lack of national identification among aid recipients and limited access to technology for e-transfers. In response, IOM endeavoured to identify suitable FSPs and implement timely direct cash distribution across all provinces and ensure accessibility.

TRANSFORMATIVE IMPACT

The success story of the Kabul Bag Company exemplifies the transformative impact of IOM's integrated support in empowering Afghan entrepreneurs. Zamen, the owner, demonstrated unwavering dedication to entrepreneurship despite facing challenges, including limited resources and access to modern machinery. Through IOM's support, Kabul Bag Company experienced significant growth and expansion. Tailored assistance, including apprenticeship programmes, employment retention support and asset replacement, enabled Zamen to enhance productivity, diversify the product range and increase the workforce. Today, the Kabul Bag Company stands as a bright example of Afghan entrepreneurship, employing 23 individuals, the majority of whom are women. IOM's holistic approach not only facilitated business growth but also ensured compliance with local regulations, thereby contributing to the economic empowerment of Afghan communities. IOM's CBI in Afghanistan exemplify a comprehensive approach to addressing humanitarian needs, fostering resilience and promoting sustainable livelihoods in challenging environments.



Women employees sew bag parts at the Kabul Bag Company in Afghanistan. © IOM 2023



Earthquake-affected people receive cash for shelter construction assistance in Paktika province, Afghanistan.
© IOM 2023

KAZAKHSTAN

Building upon the success of previous interventions, IOM Kazakhstan initiated a CBI project to support vulnerable Afghan nationals who arrived in Kazakhstan primarily after 2021 due to the political changes in Afghanistan.

In 2023, IOM Kazakhstan executed CBI activities aimed at addressing the basic needs of aid recipients. Close collaboration with stakeholders and partners at local and national levels ensured effective vulnerability assessments and identification of aid recipients in need. The Government acknowledged the pivotal role of IOM in providing targeted humanitarian assistance to Afghan nationals in Kazakhstan. Initially, IOM collected data and collaborated with the Migration Service of the Ministry of Interior in Kazakhstan to obtain available data disaggregated by legal status and location. Official records indicated a total of 2,400 registered Afghan citizens in Kazakhstan in 2022 and 2023, primarily located in key cities.

Subsequently, a needs assessment was conducted among 509 aid recipients to gather data and evaluate the challenges faced by Afghan nationals in

Kazakhstan. This assessment focused on various aspects including socioeconomic characteristics, migration decision-making and the financial and social impact of migration on individuals and their families. Based on the assessment findings, vulnerable groups among Afghan nationals were identified, particularly highlighting challenges faced by female respondents who reported higher rates of unemployment, lower education levels and larger family sizes compared to male respondents.

In October 2023, IOM Kazakhstan distributed 500 vouchers for food and NFIs to aid recipients across Kazakhstan. Most aid recipients were between the ages of 18 to 39 and mostly students residing in the southern part of the country. Female aid recipients, primarily unemployed married women and students with young children, received support as well as men, students and irregular migrants. Aid recipients highlighted the importance of the assistance in improving their well-being and expressed an overall appreciation. The successful implementation of this third consecutive intervention underscored its positive impact.



IOM staff facilitating cash assistance in Almaty, Kazakhstan. © IOM 2023/Raushan DOSSOVA

PAKISTAN

In response to the influx of Afghan nationals following the political transition in Afghanistan, IOM continued to provide humanitarian aid to the most vulnerable Afghan migrants and host community members in 2023. This assistance aimed to address the basic needs, including nutrition, health, education and shelter, of Afghan nationals. Additionally, the devastating floods of 2022 in Pakistan, affecting one-third of the country's landmass and displacing over 7.9 million people, prompted IOM Pakistan to provide support to the flood-affected and displaced population.

Cash was employed as the primary modality across various interventions, offering flexibility and efficiency in emergency contexts. MPCA was extended to vulnerable Afghan nationals to address their immediate needs, while individual livelihood assistance, including a business support package, aimed to empower skilled and flood-affected individuals in generating income through small businesses. In flood-affected areas, CFW initiatives were implemented to engage community members in activities such as water reservoir cleaning and road levelling, providing compensation upon completion of committed work hours. Moreover, cash for shelter and shelter repair initiatives supported households in repairing flood-damaged shelters in Khyber Pakhtunkhwa and Sindh provinces.

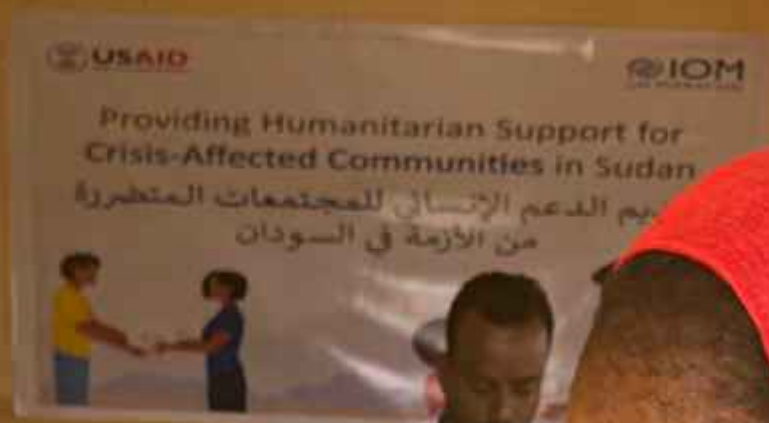
To ensure effective implementation and accountability, IOM utilized various mechanisms such as toll-free call centres for feedback and complaints, household profiling assessments and the disbursement of cash grants in tranches. Focus group discussions facilitated the selection of rehabilitation activities based on community preferences, enhancing community participation and ensuring project relevance.

PASSION FOR AFGHAN CARPETS

Nooriya discovered her passion for carpet weaving as a child when she assisted her mother after school. She honed her skills and gained experience working in a carpet-weaving business of a relative for a low pay. She expressed that she was confident in her abilities and dreamed of one day starting her own business making carpets. After being selected for IOM's individual livelihood assistance programme, she received technical assistance to develop her business plan and a cash grant to execute it. The cash grant she received made acquiring necessary equipment and raw materials, previously out of reach, feasible. Nooriya's handwoven, traditional Afghan carpets are highly ornate, characterized by intricate designs. She weaves the carpets with the support of four other women from her family, imparting knowledge and skills to them as they work together. Nooriya's new business has not only enabled her family to access basic needs and services in a sustainable manner but has also allowed her to support her elderly parents in meeting their basic needs.



Nooriya working on her carpet with support of a family member in Pakistan. © IOM 2023



REGIONAL RESPONSE TO THE SUDAN CRISIS

INTRODUCTION

Since the onset of the conflict in the Sudan in April 2023, IOM has been working with partners to respond to the worsening situation in and around the Sudan where humanitarian needs are at an all-time high. Massive displacement both within and across the country's borders has been triggered by the eruption of fighting. By the end of 2023 nearly

5.8 million persons were internally displaced and 1.5 million crossed into neighbouring countries. IOM is delivering life-saving aid, partially through CBI, to vulnerable people who are unable to leave worst-hit areas in the Sudan, as well as in neighbouring countries where those fleeing the violence require urgent support.



5

IOM country offices used CBI in the Regional Response to the Sudan Crisis

 422,000

Estimated number of individuals who were supported with CBI in the Regional Response to the Sudan Crisis



South Sudanese returnees from the Sudan with token waiting in line for cash assistance.
© IOM 2023/Emmanuel DADA SILVANO

THE SUDAN

The ongoing armed conflict in the Sudan has resulted in the internal displacement of close to 6 million individuals and adversely affected millions more throughout the Sudan. Nearly half of the population requires urgent assistance and protection. This represents a significant increase of nearly 60 per cent from the estimated 15.8 million individuals in need prior to April 2023. Moreover, the conflict has disrupted the humanitarian community's capacity to provide in-kind support to affected populations due to the necessity of importing such items from abroad, a process which is both time-consuming and costly.

Within the framework of the essential services/NFI project, CBI was employed to complement the distribution of NFIs. Reports indicate that aid recipients frequently opt to sell NFI items to meet other essential needs. Consequently, IOM implemented mobile cash assistance initiatives to address additional requirements of crisis-affected populations. Effective coordination with local

authorities, the essential services/NFI cluster and community leaders proved pivotal in facilitating successful distribution efforts. The collaborative approach ensured alignment with local contexts, promoted enhanced community engagement and cultivated a sense of ownership among stakeholders.

Additionally, awareness sessions have been conducted within host communities to disseminate information pertaining to eligibility criteria. This fostered transparency and equitable access to aid.

With the CBI programme, IOM endeavoured to prioritize assistance for the most vulnerable individuals. However, the discrepancy between the limited availability of assistance and the overwhelming scale of need presented a significant challenge to the distribution process. Mitigating this imbalance and ensuring the effective targeting and delivery of aid in the face of heightened demand remains a primary obstacle.



Distribution of complementary cash for NFI assistance in the Sudan. © IOM 2023

ETHIOPIA

IOM Ethiopia implemented CBI directed towards communities affected by drought and targeted Ethiopian returnees from the Sudan. Across all intervention areas, the CBI response was characterized by MPCA.

FSPs were engaged to facilitate the delivery of either cash in hand or transfer via bank accounts. Engagement in national and regional CWG coordination meetings was consistent and interventions adhered to the tools endorsed by the CWG, ensuring alignment with national standards. IOM Ethiopia held training on awareness creation and capacity-building for committee members and government staff involved to ensure they upheld principles of accountability and protection throughout the intervention process.

To facilitate feedback and complaints, a toll-free hotline number and suggestion boxes were established, providing avenues for aid recipients to voice their concerns. Additionally, response committees, elected by the public and comprised of representatives from various segments of the community, served as intermediaries for addressing issues and ensuring transparency in the operations. Challenges included withdrawal limitations and low levels of literacy among aid recipients. To address these challenges, comprehensive communication and awareness-raising efforts were prioritized at the outset of each project. This includes conducting awareness and capacity-building sessions for aid recipients, ensuring they were well informed and empowered to participate effectively in the intervention process.



Recipients in Ethiopia waiting in line to receive MPCA. © IOM 2023/Dagnachew SHIBR

SOUTH SUDAN

Conflict and instability in South Sudan have resulted in large-scale internal and cross-border displacement. IOM South Sudan strategically deployed CBI to address urgent needs across the region. These interventions were targeted in areas experiencing significant displacement due to subnational violence and the influx of South Sudanese returnees from the ongoing conflict in the Sudan.

Certain areas faced severe food insecurity and humanitarian needs compounded by factors such as violence, floods and high numbers of returnees. The assistance provided included a combination of cash, voucher and in-kind support. This comprehensive aid package aimed to assist returnees in rebuilding their lives and integrating into their communities. In addition to aiding returnees, IOM extended diverse support to both new and protracted IDPs, returnees and vulnerable host communities.

IOM prioritized vulnerable groups, such as children, persons with disabilities, female-headed households and elderly-led families, with the assistance. IOM employed various strategies, including direct implementation of cash activities and collaboration with experienced national non-governmental organizations (NGOs) as partners. Different delivery mechanisms were utilized, including direct cash assistance and through commodity vouchers.

Particularly noteworthy was the provision of cash assistance for transportation, a critical aspect of IOM's support. This assistance facilitated the safe and efficient return of South Sudanese returnees from the Sudan's conflict zones to their intended destinations within South Sudan. By covering transportation costs, IOM helped ease the financial burden on returnees and expedited their reintegration process.

Despite the successes of emergency CBI in providing vital support, challenges remain in addressing long-term needs. Recognizing this, IOM is collaborating with the CWG to develop a roadmap and standard operating procedures for a social protection programme. However, funding constraints and the ongoing emergency context present obstacles to the implementation of sustainable solutions, underscoring the continued need for support and innovation in addressing the crisis in South Sudan.



IDP with her cash assistance in South Sudan.
© IOM 2023/Emmanuel DADA SILVANO

A SECOND NEW BEGINNING

Dalaat lost her sight during a clash in the Sudan. She has experienced displacement twice, first due to the South Sudan conflict in 2013 and then by the renewed turmoil in the Sudan in 2023. Now aged 58, she found herself and her family of nine back in Rubkona, South Sudan, with only the clothes on their backs. Despite the challenges in Rubkona, Dalaat found hope when IOM offered vouchers for transportation, providing a lifeline they could not afford otherwise. "I could not see, but hope entered my ears in Joda," Dalaat recounts.

After registering in Renk, IOM facilitated their journey by boat and plane, providing transportation vouchers and cash to cover the last-mile transportation from the State capital to the village. Recognizing Dalaat's vulnerability, IOM assessed her needs and offered her either preselected in-kind support or cash assistance, with Dalaat opting for the latter, allowing her the freedom to purchase.



South Sudanese returnees from the Sudan with token waiting in line for cash assistance.
© IOM 2023/Olam Amum AMAIO ANEI

A young girl with braided hair and a blue flower in her hair, seen from behind, looking out a window with a decorative metal grille. The window has a pattern of octagons and squares. The girl is wearing a light-colored sweater. The background is bright and out of focus.

REGIONAL RESPONSE TO THE SYRIAN CRISIS

INTRODUCTION

The Syrian crisis, now entering its 14th year, remains one of the largest displacement emergencies globally and a severe regional crisis, with more than 12 million Syrians forcibly displaced. Approximately six million displaced Syrians are hosted by neighbouring countries. The humanitarian needs arising from this protracted regional crisis are at an all-time high. The earthquake on 6 February 2023 drastically impacted living conditions for IDPs inside the Syrian Arab Republic and displaced populations

and host communities in neighbouring countries. 4.5 million IDPs live in the country's north-west region, where over half the population reside in emergency shelters and access to safe water, sanitation and hygiene, food, medicine and livelihood is minimal. Humanitarian conditions in north-west of the Syrian Arab Republic worsened as humanitarian access is increasingly threatened. Through CBI, IOM assisted displaced populations and host communities to recover.⁵



5

IOM country offices used CBI in the Regional Response to the Syrian Crisis



Estimated number of individuals who were supported with CBI in the Regional Response to the Syrian Crisis



Cash-for-work participants cleaning debris in the aftermath of the earthquake in north-west of the Syrian Arab Republic. © IOM 2023

⁵ Please find more information in IOM's Global Crisis Response Platform: Syrian Arab Republic Crisis Response Plan 2022.

THE SYRIAN ARAB REPUBLIC

The protracted crisis in the north-west of the Syrian Arab Republic,⁶ characterized by over 14 years of hostilities, resulting in displacement, the destruction of infrastructure, depleted service provision and significant protection concerns. The humanitarian situation was further compounded by a devastating earthquake that struck southern Türkiye and the north-west region of the Syrian Arab Republic on 6 February 2023. The earthquake measured 7.7 magnitude and was followed by another large earthquake. It resulted in significant casualties and widespread destruction, particularly in the north-west region. As of 12 February, the earthquake had claimed over 3,600 lives and left 7,200 individuals injured in the Syrian Arab Republic, with the north-west region bearing the brunt of the impact. More than 11,000 families were rendered homeless as over 8,300 buildings were destroyed and 5,100 heavily damaged. The earthquake exacerbated an already dire humanitarian situation for the 4.1 million people in the north-west of the Syrian Arab Republic, with hundreds trapped in collapsed houses and displacement camps flooded, forcing further movement.

In response, a CFW programme was implemented to provide short-term income generation opportunities for earthquake-affected individuals. Participants worked for 20 days, five to six hours a day, receiving a daily wage, aligned with the social protection system. The assistance aimed to support livelihood, meet basic needs and mitigate the adoption of negative coping mechanisms. Awareness sessions were conducted before the distribution to inform aid recipients of the assistance. A high percentage of participants expressed satisfaction with the assistance, noting that it adequately met their basic needs.

Looking ahead, the success of the CBI programme underscores the importance of leveraging local networks and implementing partners for sustainable assistance delivery. Coordination with other actors on the ground and enrolment in livelihood and early recovery projects will further support the transition to sustainable income generation for vulnerable populations, aligning with the graduation approach and ensuring continued support for those in need.

RECOVERY FROM EARTHQUAKE

Ahmed is 45 years old and faced a significant setback when his supermarket, his sole means of support, was destroyed by the earthquake. Upon learning about the CFW programme through social media, he swiftly registered in the hopes of securing temporary income. Fortunately, he was selected for a forty-day CFW activity just in time for the approaching Eid period, easing his financial burden. Engaged in debris and iron removal, Ahmed diligently worked to clear the disaster's aftermath. He also assisted in returning any personal belongings found to the local authorities, contributing to the recovery efforts. Through this employment opportunity, Ahmed not only regained stability for his family but also found purpose in aiding his community's recovery.



Ahmed was a participant in the CFW programme in north-west of the Syrian Arab Republic. © IOM 2023

⁶ This case study is limited to the north-west region of the Syrian Arab Republic, which is currently contested territory, and does not cover the full geographical area of the Syrian Arab Republic.

JORDAN

In Jordan, the humanitarian context remains heavily influenced by the protracted Syrian refugee crisis, with Syrians constituting a significant portion of the country's displaced population. The influx of Syrian refugees has strained resources and infrastructure, impacting both host communities and refugees alike.

IOM Jordan extended assistance to refugees of all nationalities residing across Jordan's governorates. Selection criteria prioritized the most vulnerable and CBI was provided through various modalities, including monthly MPCA, one-time winterization assistance and emergency cash grants for protection. To enhance engagement and transparency, IOM set up a dedicated helpline, a robust verification system for recipient data and streamlined communication. To reinforce the outreach, partners were briefed on how to handle complaints regarding cash for protection.

Challenges included MPCA recipients dropping out and technical issues accessing ATMs. Due to the implementation of the new retargeting exercise by the United Nations High Commissioner for Refugees (UNHCR) and the World Food Programme, a significant number of aid recipients no longer met the revised eligibility criteria, resulting in a substantial decrease in people eligible for assistance. Despite challenges, PDM revealed positive outcomes. MPCA was primarily spent on basic needs and winter assistance effectively addressed households' winter-related needs. Cash for protection demonstrated tangible benefits, covering immediate household needs and improving mental well-being and household relationships. Exit strategies focused on enhancing self-sufficiency through livelihood graduation approaches for MPCA recipients and advocating for deeper refugee integration in social protection systems for cash for protection recipients.



IOM staff providing cash for protection through an ATM card to a Syrian refugee. © IOM 2023/Fedza LUKOVAC

FROM CASH SUPPORT TO ADVOCATE

Baraa, a female refugee, faced adversity at every turn. Moving from one region to another, she struggled financially as a single mother of five. Yet, she found hope in the Jordanian Women's Union. There, she received legal aid, skills training and a supportive community. Despite ongoing challenges and even abuse, Baraa persevered. Through the Jordanian Women's Union, she connected with IOM, securing crucial financial assistance that helped her stabilize her life and secure a better home for her children. Today, Baraa's story is one of remarkable transformation. Not only did she overcome adversity, but she became an advocate for others. Inspired by her experience, she actively connects struggling women with the Jordanian Women's Union and IOM, guiding them towards resources and advocating for their well-being. Baraa's journey is a testament to the power of resilience and the transformative impact of support systems. She stands as an inspiration to refugees and women facing hardship, demonstrating that even in the face of immense challenges, self-sufficiency and a brighter future are attainable.

LEBANON

Lebanon's economic crisis has deepened, leading to increasing poverty rates, heightened food insecurity and severe strains on public services. The economic downturn has forced households to resort to harmful coping mechanisms, such as reducing meals and irregular migration.

With a growing number of people, predominantly Syrians and Lebanese, attempting to leave Lebanon irregularly by sea, IOM targeted vulnerable populations in both local host and refugee communities with various CBI activities aimed at addressing the deteriorating economic and social situation in Lebanon. IOM Lebanon provided cash for winter support to economically vulnerable households during the winter months, prioritizing those in areas heavily impacted by harsh weather conditions. The assistance targeted refugees, host communities and migrants living in high-altitude areas or informal tented settlements.

IOM also implemented CFW activities that provided short-term income opportunities to individuals in areas prone to irregular migration and tension between host and refugee communities. This activity aimed to support Syrian refugees and local host

communities equally, with priority given to vulnerable groups, such as female-headed households, youth and food-insecure families. In Tripoli, people with struggling businesses that had the potential for growth were supported with cash grants through the Enterprise Development Fund. These grants provided support so that the businesses could create job opportunities and address unemployment, a significant driver of tension and irregular migration. Aid recipients received cash over the counter through a contracted FSP and transfer values were based on sector guidance and local costs. Monitoring was conducted one month after disbursement, ensuring accountability and effectiveness.

IOM adapted its approach to overcome the challenges of limited resources and large caseloads, implementing innovative strategies like sending bulk SMS to raise awareness of the opportunity and online forms for recipient consent. Furthermore, aid recipients with smaller businesses were provided with skills training and support for sustainable livelihoods, contributing to their long-term economic resilience and more inclusive integration into society.



CBW activities in Mekse, Lebanon. © IOM 2023/Alfred KHOURY

BENEFITTING THE LOCAL COMMUNITY

"I cannot describe how my four-year-old son reacted when I gave him a football", recalls Ahmed, a 25-year-old Syrian refugee residing in the town of Al Marj in Bekaa, Lebanon. Ahmed bought the football as a gift for his son Muhammad, after receiving his cash assistance for participating in IOM's CFW activity. Ahmed has been married for five years with one child. His eight-month-old child died, as Ahmed was unable to pay for the needed treatment. Like many in Lebanon, he has been struggling to provide for his family and has fallen into debt as a result. "The economic crisis is more than difficult. I am doing everything in my power to avoid reliving the horror of losing a child," explains Ahmed.

Ahmed was without work for months, until he applied for a CFW opportunity with IOM. "We were living with a lot of tension at home because of my inability to buy what my wife and son

needed," continues Ahmed. "I was afraid for the fate of my family". With the money provided by the CFW, the immediate needs of Ahmed's family have been met. "I was in dire need of a job, and through this project I got a chance to pay off all my debts." CFW opportunities seek to alleviate the pressures on vulnerable Syrian and Lebanese households resulting from the economic and financial crisis in Lebanon. The CFW activities generate short-term income to the most vulnerable while also initiating small-scale public work initiatives that benefit the local community and strengthen social cohesion between Lebanese and Syrian. "I prefer working hard rather than receiving money as charity," affirms Ahmed. "People accepted me for who I was through this project. It gave me morale, that with my abilities, competence and diligence, I was able to secure food for my family."



Ahmed, a 25-year-old Syrian refugee, participates in cash-for-work activities in Al Marj in Bekaa, Lebanon.
© IOM 2023/Alfred KHOURY



REGIONAL UKRAINE RESPONSE

Refugees from Ukraine receiving MPCA at a community centre in Plovdiv, Bulgaria.
© IOM 2023/Dimitar KUTMANOV

INTRODUCTION

More than two years have passed since the Russian Federation launched a broad military offensive against Ukraine. The situation in the country quickly deteriorated and hostilities in Donetsk and Luhansk oblasts significantly intensified. This led to devastating impacts, including civilian casualties, access constraints, critical supply shortages and destruction of civilian infrastructure, leading to increased displacement. Six million Ukrainians have crossed borders into neighbouring countries in

search of protection and support and many more are internally displaced. Currently, 2.2 million refugees in neighbouring countries require assistance. Since 2014, the humanitarian community in and around Ukraine has increasingly considered the use of CBI modalities as a relevant and timely response option in addressing humanitarian needs which has resulted in an unprecedented use of CBI modalities.

 12

IOM country offices used CBI in the Regional Ukraine Response

 600,000

Estimated number of individuals who were supported with CBI in the Regional Ukraine Response



IOM staff providing cash assistance to an elderly Ukrainian refugee in Poland. © IOM 2023/Alexey SHIVRIN

UKRAINE

The conflict in Ukraine exacerbated existing challenges in Ukraine's economic and social fabric, with devastating consequences at both national and community levels. According to IOM estimates from the General Population Survey launched in October 2023, over 3.7 million people remain internally displaced across Ukraine. Despite ongoing hostilities, a significant number of Ukrainians are striving for durable solutions, with over 4.6 million individuals already returning to their areas of origin.

PDM showed that financial support emerged as the most critical need throughout the response, with 73 per cent of IDPs requiring financial assistance in December 2023. Notably, only a third of IDPs identified their salary as their main source of income, underscoring the economic challenges faced by displaced populations. Furthermore, gender disparities persisted, with female IDPs less likely to have paid work.

In response to these pressing needs, IOM implemented a range of CBI to address specific challenges faced by displaced populations. MPCA

aimed to holistically address basic needs, offering flexibility and dignity to aid recipients in selecting how to utilize assistance. Cash for pregnant and breastfeeding women supported expectant and new mothers, while cash for livelihoods aimed to enhance resilience and reduce reliance on humanitarian aid through targeted support. Additionally, cash for winterization addressed winter-related utility costs and provided essential items to war-affected households. The implementation of the CBI programmes involved collaboration with local authorities and implementing partners, with all transfers conducted directly by IOM through various channels.

Lessons learned underscored the importance of diverse community engagement methods and the potential complementarity of cash programming with social protection systems in Ukraine. IOM's support for the Perehid Initiative aimed to transition humanitarian cash assistance to a shock-responsive social protection system, further enhancing resilience and self-recovery among vulnerable households.



Kateryna is a 37-year-old mother of three in Uzhhorod, Ukraine. © IOM 2023

A STORY OF SURVIVAL

In Sumy, Ukraine, Oleksandr and his wife embarked on a new chapter with only one bag of belongings, showcasing their resilience amid war's adversities. Retired from construction, Oleksandr began volunteering at a local humanitarian hub, leveraging his skills in minor electrical repairs. It was here that he learned about IOM's MPCA which provided crucial support for survival. Expressing gratitude for the assistance received, Oleksandr highlighted its significance for pensioners like himself, offering hope and solidarity amid challenging times. However, life took a difficult turn when his wife, a retired kindergarten teacher, underwent surgery due to a blood clot, depleting their resources during what should have been their retirement years. Struggling to adjust to their new reality in a small,

unfurnished flat, Oleksandr found solace in Sumy's parks, reminiscent of his tranquil life in his village near the Russian border.

Born in an era where relations between countries were different, he witnessed the dramatic shift as his village, like many others, faced the brunt of the conflict, compelling them to flee for survival. After enduring two harrowing months in their village, Oleksandr and his wife sought refuge in Sumy, abandoning hopes of reaching western Ukraine due to urgent health concerns. Their journey reflects the plight of many Ukrainians forced to flee their homes in the wake of conflict, underscoring the critical role of organizations like IOM in providing essential support and solidarity during times of crisis.



Oleksander received cash assistance in Sumy, Ukraine. © IOM 2023

CASH FOR HEALTH IN BULGARIA

In July 2023, Bahuslava* arrived in Bulgaria fleeing the conflict in Ukraine with her 12-year-old son who has a disability. She conveyed heartfelt appreciation for the invaluable help and support from IOM as it enabled her to cover transportation costs to hospitals and around the city and to purchase diapers and diaper cloths from pharmacies. She could also finally buy the necessary medicine, vitamins and specialized food to manage her son's illness. Moreover, the assistance allowed her to purchase items for her

son's hearing aid and shoes to address the position of his left foot. Bahuslava expressed appreciation towards a particular staff member for her consistent assistance, support and guidance. Her dedication and guidance played a pivotal role in navigating the challenges faced by Bahuslava and her family, underscoring the importance of personalized support in humanitarian interventions.

*Name has been changed to ensure the safety and anonymity of the woman featured.

BULGARIA

The ongoing war in Ukraine has led to a significant displacement of civilians, with many seeking refuge in neighbouring countries. In response to the crisis, IOM Bulgaria initiated a MPCA programme to provide financial support to vulnerable individuals and families fleeing the conflict. The initiative aimed to alleviate financial hardships and ensure that the most vulnerable populations received support during their displacement.

The primary form of aid provided was MPCA, facilitated through debit cards. This approach allowed aid recipients to access funds for various essential needs, including food, shelter, health care and other basic necessities. To ensure equitable distribution, IOM Bulgaria established clear eligibility criteria for MPCA. These criteria included households with three or more children, households with children with disabilities, persons with disabilities or chronic illnesses, elderly individuals above 65, unaccompanied minors, pregnant single women, victims of human trafficking, victims of

torture and survivors of GBV. The distribution of debit cards was made possible through a global service agreement. Aid recipients received preloaded debit cards, enabling them to make direct payments or withdraw cash from ATMs across Bulgaria. Cash assistance was provided as a one-time payment. In cases of extreme vulnerability, additional payments were considered based on recommendations from social workers or field staff. Transfer values were determined through discussions at the CWG ensuring consistency with disbursements made by other humanitarian actors involved in the Ukraine response.

The MPCA was integrated into a comprehensive package of support services provided by IOM Bulgaria. This included the distribution of medicines, food vouchers, language courses, social support for employment and emergency accommodation, ensuring a holistic approach to addressing the needs of displaced individuals and families.



An elderly Ukrainian refugee is receiving MPCA from IOM staff in Bulgaria. © IOM 2023/Dimitar KUTMANOV

BELARUS

Since August 2021, Belarus has experienced an influx of migrants attempting to enter the European Union. Most migrants originated from Iraq, the Islamic Republic of Iran and the Syrian Arab Republic, with continued arrivals in 2022 and 2023. Additionally, refugees from Ukraine, including third-country nationals (TCNs), have entered Belarus due to the conflict. As of February 2024, over 155,000 Ukrainian nationals have crossed the Belarusian border. These individuals have extensive humanitarian needs, including food, shelter and legal support, amid scarce State provisions.

To address the basic needs of targeted populations, CBI was provided, including MPCA, vouchers for specific purposes and vouchers for medicines. Vouchers were distributed directly by IOM staff. The coordination of CBI was regularly discussed within the CWG meetings, ensuring alignment with other national partners. Aid recipients were informed about voucher distribution during vulnerability screenings, with direct communication confirming the necessity and effectiveness of CBI implementation.

Over 80 per cent of aid recipients expressed satisfaction with the assistance provided, indicating that their humanitarian needs were addressed. CBI contributed to life-saving assistance for migrants and refugees in Belarus, providing flexibility and choice in purchasing necessary items. To ensure sustainability, IOM also covered vocational training, translations and medical check-up costs and supported employment-related activities within the emergency context in Belarus.

OUR ENTIRE LIFE FIT INTO FOUR BAGS

The Marchenko family from Ukraine arrived in Belarus with minimal possessions and their two young daughters. Departing from their hometown in the Donetsk region during the summer of 2022, they ultimately boarded a flight to Minsk in 2023. "Our entire life condensed into four bags. We brought only clothes and religious icons that remind us of home," remarked Victoriya, the grandmother of the children, who arrived first to arrange the relocation of the rest of the family. Having left their apartment in Ukraine secured, after a year and a half of displacement, the family acknowledged the unlikelihood of returning home. They face the task of rebuilding their lives anew: enrolling the girls in kindergarten, forming new connections and enhancing their quality of life. They are now focused on addressing pressing needs such as acquiring winter clothing, bedding and a washing machine.

"IOM provided invaluable assistance," expressed the Marchenko family. "IOM covered two months' rent for an apartment in Minsk, provided free translation services for our documents, purchased a microwave oven, winter clothing, pillows, blankets and cash! When you arrive with nothing, this assistance is monumental." Currently residing in a small town in Belarus, Sergei secured employment in Belarus. His employer also arranged for housing, with the family only responsible for utilities. IOM paid for Sergei's driving courses which will offer him a wider range of job opportunities. Maryna, Sergei's wife, tends to their young children. When asked about their New Year's wish, the family expressed a desire for peace and good health, affirming that they are content with their current situation.

LATVIA

In response to the crisis in Ukraine, IOM Latvia implemented voucher assistance and MPCA programmes to support Ukrainian refugees and TCNs seeking protection. The initiatives aimed to address the immediate needs of vulnerable populations during transit and within Latvia.

Voucher assistance primarily focused on the livelihood and health sector, providing pharmacy vouchers for non-prescription medicines not covered by social services. Eligibility was determined on a case-by-case basis, targeting individuals unable to afford the next leg of their journey. Vulnerable profiles included family reunification cases, elderly individuals, persons with disabilities, women travelling with children, pregnant or lactating women, unaccompanied minors, survivors of violence and abuse and those with health and mental health issues. Additionally, small amounts of grocery and NFI vouchers were distributed.

MPCA, facilitated through prepaid cards, targeted the most vulnerable groups in collaboration with the Riga Municipality Social Service and other municipal social services. Single-headed households, mainly led by women with children and low-income status, were identified as primary aid recipients. In exceptional cases, MPCA was provided to transiting refugees to cover basic needs for one to three days. IOM staff offered consultations, information and referrals to social services and support provided by State, municipal institutions and NGOs.

CFM were put in place through NGOs, municipal social services and online platforms. A hotline for complaints and feedback was available. PDM was conducted to assess the impact of MPCA. Results indicated that 99 per cent of recipients felt that the assistance improved their ability to meet basic needs. Most recipients utilized the funds for food,

medicine and clothing, aligning with the programme's goals of addressing immediate necessities.

The MPCA project was designed as a one-off intervention to link aid recipients with the existing social security systems. IOM staff facilitated referrals to ongoing social services and support, ensuring a smooth transition beyond the assistance period.

MOTHER AND SON

Olena, a single mother of Zakhar, fled war in Sumy, Ukraine, seeking refuge in Riga, Latvia. With limited belongings and her three-year-old son, she faced an exhausting journey and uncertainty upon arrival. Grateful for assistance from the IOM, Olena expressed appreciation, stating, "we are grateful for the money provided by the IOM, because I was able to buy clothes for my son Zakhar." This aid helped meet their immediate needs, offering hope during their resettlement journey.



Olena and her son Zakhar fled Ukraine and sought refuge in Latvia where they received MPCA.

© IOM 2023/Jolanta VOITA

LITHUANIA

As part of the IOM regional Ukraine response, comprehensive assistance was provided across all 10 counties of Lithuania, aiming to support refugees from Ukraine fleeing from war. Both the pharmacy vouchers and rental assistance programmes were guided by extensive eligibility criteria, ensuring support reached those most in need. Vulnerability criteria included single-parent households, families with three children and more under the age of 18, pregnant women, the elderly, families with a member with a disability, persons with disabilities and victims of trafficking, among others.

Based on a DTM survey, medicine was a primary need. To address this, prepaid paper pharmacy vouchers were provided, enabling aid recipients to purchase essential medicines from designated pharmacies. Monitoring also found accommodation to be a major problem due to unaffordable rental prices. Rental assistance thus covered 70 per cent of the first and last month's rent as a warranty for landlords to support Ukrainian and TCN refugees.

The transfer value was determined based on the State-supported income and rental market analysis. Recognizing increasing financial strain, IOM Lithuania identified bank transfers to Lithuanian bank accounts as the most efficient and secure mechanism. An additional 77 per cent of households also received commodity vouchers as complimentary assistance.

Information about the programmes was disseminated through official channels, social media and partnerships with NGOs and State institutions. Robust feedback mechanisms were implemented, with surveys conducted to evaluate the relevance, effectiveness and quality of assistance provided. Lessons learned from the implementation process emphasized the importance of timely feedback, data protection and comprehensive support services.

Good practices included online registration forms, separated responsibilities between team members and well-planned logistics to ensure equal and timely distribution of the support.



IOM form for cash assistance in Lithuania.

© IOM 2023/Julius KALINSKAS

OVERCOMING DISEASE AND WAR

Diana* expressed gratitude to the dedicated IOM Lithuania staff working tirelessly to assist Ukrainian refugees in Lithuania, acknowledging their efforts in enabling her family to receive financial aid. Her spouse has a disability and requires ongoing treatment, and she experienced a relapse of cancer. Given the expensive nature of her treatment, including the simultaneous use of multiple medications, any form of financial assistance, such as obtaining pharmacy cards for medicine, held significant importance in her fight against the disease.

*Name has been changed to ensure the safety and anonymity of the woman featured.

THE REPUBLIC OF MOLDOVA

IOM Moldova provided MPCA to refugees who had departed Ukraine after 24 February 2022, particularly within the Transnistrian region, to address their essential needs. The cash assistance model mirrored the assistance provided by UNHCR on the right bank of the Dniester River in the Transnistrian region.

Aid recipients received their assistance through FSPs and bank transfers. The transfer value was determined by United Nations agencies and the Government of the Republic of Moldova based on prevailing market prices and the MEB. Regular participation in CWG meetings and field

coordination sessions ensured strategic input and ongoing updates. Aid recipients were kept informed through various communication channels, information sessions, hotlines and complaint boxes.

Furthermore, IOM's engagement in CBI extended to supporting vulnerable Moldovans through the national social protection and cash transfer systems. This collaborative endeavour aimed to enhance the Government's capacity to combat poverty and deliver shock-responsive social protection interventions, including the accommodation of refugees as part of the exit strategy for emergency cash assistance.



IOM staff explaining paperwork for bank transfers to a Ukrainian woman in the Republic of Moldova. © IOM 2023

POLAND

From February 2022 up to August 2023, more than 14 million Ukrainian refugees and TCNs have crossed into Poland, with close to 970,000 refugees currently residing in the country. Recognizing the need for flexible and need-specific assistance, IOM Poland commenced CBI in April 2022, focusing primarily on MPCA. The project targeted refugees intending to stay in Poland long-term, with eligibility criteria including Ukrainian nationals and TCNs whose primary place of residence was Ukraine before the conflict and who arrived in Poland after 24 February 2022.

MPCA was delivered via an FSP, and the implementing partner was responsible for recipient registration.

The assistance was provided as a one-off transfer, either through the FSP or direct bank transfers to aid recipients' accounts, covering three months' worth of support. Transfer values were calculated based on household size and aligned with recommendations from the local CWG and the official Polish subsistence minimum.

The project was promoted through social media channels and banners at collective shelters. The implementing partner ran an Infoline service to address queries and provide information. Gaps in national social protection systems were addressed and vulnerable households received crucial support. Exceptionally, vulnerable cases were referred to the Protection unit for further assistance and support.



IOM staff was interviewed by IOM Poland public information coordinator. © IOM 2023/Alexey SHIVRIN

A photograph of two women standing side-by-side against a plain white wall. The woman on the left has dark, curly hair and is wearing a dark grey tank top and a floral patterned skirt. The woman on the right has long, straight brown hair and is wearing a white collared shirt under a blue vest with the IOM logo. A green plant is visible in the foreground on the right side. A blue semi-transparent banner is overlaid across the middle of the image, containing white text.

REGIONAL RESPONSE TO THE VENEZUELAN REFUGEE AND MIGRANT CRISIS

INTRODUCTION

More than six million refugees and migrants have left the Bolivarian Republic of Venezuela because of the political turmoil, socioeconomic instability and the ongoing humanitarian crisis. By the end of 2023, more than seven million migrants and refugees from the Bolivarian Republic of Venezuela were in the Latin America and Caribbean region. Countries in the region have generously opened their borders,

providing Venezuelans with access to health care, education and employment although the support is sometimes insufficient. The Regional CWG under the Inter-Agency Coordination Platform for Refugees and Migrants identified CBI as an appropriate and feasible tool to strengthen integration processes and reduce major social, economic and community gaps.

 15

IOM country offices used CBI in the Regional Response to the Venezuelan Refugee and Migrant Crisis

 66,000

Estimated number of individuals who were supported with CBI in the Regional Response to the Venezuelan Refugee and Migrant Crisis⁷



IOM staff conducting an evaluation interview with a Venezuelan migrant in Huaquillas, Ecuador. © IOM 2023

⁷ Data retrieved from the Inter-Agency Coordination Platform for Refugees and Migrants from Venezuela.

ARGENTINA

Since 2015, Argentina has experienced an influx of Venezuelan migrants facing vulnerability, hindering their effective integration into society. In 2023, an existing comprehensive CBI programme was deepened to support their integration into society. In addition, IOM Argentina implemented a new sectorial CBI programme to support university degree validation focused on the integration of professionals from a variety of disciplines into the host society. Given limited resources, the most vulnerable households were prioritized for assistance based on set criteria, including gender, family composition, housing situation and employment status.

Cash provided aid recipients with the flexibility to address their individual needs. Cash transfers were deposited directly into recipients' bank accounts from IOM's corporate account, with an alternative transfer service available for individuals without a bank account. Two categories of transfer values were defined based on household size, regularly adjusted to counter inflation and currency devaluation. Aid recipients were eligible for additional transfers every six months if vulnerability criteria persisted. Eligibility criteria excluded individuals with access to stable housing, formal employment, social assistance from other programmes, retirement or pension benefits or minors under their care, assuming they have a more stable economic and social foundation.

Good practices were the following: (a) awareness of the programme was primarily raised through civil society organizations and leaflets distributed at community events, with an institutional email provided for complaints or comments; (b) efforts to maintain effective eligibility and prioritization criteria have been challenged by the need to uphold confidentiality and validate information provided in

questionnaires; (c) innovative methods such as WhatsApp messages are being explored to improve communication with potential aid recipients; and (d) continuous efforts are made to expedite the assistance process, aiming for aid recipients to access funds within eight days of submitting their request.

PDM conducted in 2023 revealed that the majority of the recipients utilized cash transfers for rent or food purchases, mitigating the use of harmful coping strategies. There has been a progressive increase in financial inclusion facilitated by more cash transfers to bank accounts and IOM's promotion of financial literacy through webinars and direct engagement with banks. Collaboration with civil society organizations from project inception aims to diversify initiatives facilitating access to employment, entrepreneurship and livelihood options, thereby enhancing conditions for integrating vulnerable populations into society.



Distribution of flyers to Venezuelans in Buenos Aires, Argentina. © IOM 2023/Fernando MORENO

COLOMBIA

Colombia grapples with a multifaceted humanitarian context, marked not only by the Venezuelan crisis but also by the enduring consequences of decades-long civil conflict. The influx of Venezuelan migrants and refugees further strains already stretched resources and services, particularly in border regions. Amidst these challenges, the Government of Colombia and humanitarian organizations face the complex task of addressing the needs of both Colombian citizens affected by conflict and Venezuelans seeking refuge.

To accelerate the stabilization and integration processes of the Venezuelan migrant population with a desire to stay, IOM Colombia used CBI to reduce major social, economic and community gaps. Providing access to safe and dignified housing emerged as an affirmative action, enabling individuals to secure employment, purchase medications and acquire school supplies for their children's continued education.

Improving access to accommodation for a defined period of time for vulnerable migrant and refugee populations from the Bolivarian Republic of Venezuela or returned Colombians was facilitated through cash for rent. This entailed cash payments for partial or full rent payments. Implementation was carried out by partner organizations across various locations, with cash disbursed through banks.

Collaboration with different entities facilitated the identification of potential project aid recipients. Aid recipients were informed about the project via meetings, text messages and informational brochures. The implementation of CFM allowed for real-time resolution of issues, ensuring efficient project operations and fostering continuous improvement based on recipient feedback.

Monitoring and evaluation efforts revealed positive impacts of cash transfers on household dynamics, stress reduction, enhanced decision-making participation and school attendance for children. Furthermore, aid recipients affirmed that rental support enabled them to address other household needs effectively. The programme's efficiency and relevance were underscored by participants' easy access to resources within established timelines, financial stability regarding rental costs and the programme's contribution to economic capacity-building and livelihood transition.

A FRESH START

Maryuri begins her daily routine early, preparing her granddaughter Diana for school and breakfast before tending to her podiatry clinic in Cali. Originally from Cali, Maryuri lived in the Bolivarian Republic of Venezuela for 17 years, where she specialized in podiatry, the medical care and treatment of the human foot. However, economic struggles led her back to Colombia in search of a better future. Facing initial challenges, Maryuri received crucial assistance through a rental support cash transfer project by IOM and partners. With this assistance, she was able to stabilize her living situation and invest in expanding her clinic, now serving more patients. Maryuri envisions further growth for her clinic, aiming to offer comprehensive services to her patients.



Maryuri with her job equipment in Cali, Colombia.
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THE DOMINICAN REPUBLIC

The Dominican Republic harbours the largest Venezuelan population in the Caribbean area, supported by various civil society organizations, some of which were also implementing partners of IOM. These organizations played a pivotal role in delivering essential social services to refugees, migrants and the local host community.

Guidelines were issued to strengthen protection and assistance measures for vulnerable individuals, enhancing operational responses at both local and national levels. Interventions aimed to cover housing, food, health care, taxes and fees necessary for fulfilling the Normalization Plan for Venezuelans in the Dominican Republic. Despite several restrictions, such as limits on rent payments and standardized pricing for basic food baskets due to inflation, assistance was efficiently disbursed through various delivery mechanisms, including food vouchers, cash transfers via mobile money and bank transfers. These approaches were tailored to the specific needs and circumstances of aid recipients. The transfer value was regularly reviewed based on the

funds available and the socioeconomic status of aid recipients.

Aid recipients were identified through comprehensive assessments conducted via telephone or face-to-face interviews, ensuring a thorough analysis of their situations and vulnerabilities. Additional support was provided for grave illnesses, single mothers, persons with disabilities and other vulnerable situations, in line with the evolving needs of the aid recipients.

IOM maintained collaborative partnerships with implementing partners and the CWG to enhance coordination and implementation of aid efforts. Community leaders played an active role in decision-making processes, ensuring that projects were designed and executed in consultation with refugees and migrants. Monitoring and evaluation activities were conducted concurrently with assistance delivery to ensure that the needs of aid recipients were effectively met, contributing to their overall well-being and progress.



Delivery of food voucher assistance to elderly and unemployed people in the Dominican Republic.
© IOM 2023/Zannia MARTINEZ

ECUADOR

Ecuador has become a significant destination for Venezuelan migrants seeking refuge from economic and political instability in their home country. However, these migrants face numerous challenges in meeting their basic needs due to limited financial resources and income opportunities. The Joint Needs Assessment conducted by the Inter-Agency Coordination Platform for Refugees and Migrants in June 2023 highlighted the pressing need for livelihood support among migrant families, with a majority facing income levels far below the MEB.

In response to these challenges, IOM Ecuador has implemented CBI as a strategic approach to address the immediate needs of Venezuelan migrants efficiently. By delivering assistance directly to aid recipients through cash transfers or vouchers, IOM Ecuador has been able to reduce procurement and logistical costs while empowering recipients to make decisions according to their priorities. In 2023, IOM Ecuador expanded its CBI programmes to include MPCA and sector-specific interventions, such as health, migration regularization and protection. These interventions aimed not only to alleviate immediate needs but also to promote integration by supporting entrepreneurship and access to education. IOM Ecuador delivered CBI through various mechanisms, including bank transfers, mobile vouchers and cash in hand. These delivery mechanisms offered flexibility and security, with aid recipients having the possibility to choose the most suitable option for them.

Additionally, a virtual CFM provided aid recipients with accessible avenues to voice concerns or provide input on programme delivery. Given the increasing insecurity in Ecuador, IOM Ecuador has strategically utilized delivery mechanisms, such as cash withdrawals at ATMs and supermarket vouchers, to mitigate risks for aid recipients.

These measures allow recipients to choose safer locations for assistance withdrawal, minimizing exposure to potential security threats. Recognizing the importance of legal status for migrants' integration, IOM Ecuador has supported the immigration regularization process in Ecuador. By providing sector-specific CBI to cover costs associated with visa and identity card acquisition, IOM ensured that vulnerable families were not excluded from essential legal procedures.



CBI focus group discussion in Huaquillas, Ecuador.
© IOM 2023

JOURNEY TO SAFETY AND STABILITY

Trina is Venezuelan and arrived in Ecuador seven years ago, encountering numerous challenges, such as limited employment prospects and discrimination. As a recipient of IOM Ecuador's MPCA programme, Trina received cash to cover immediate needs and costs related to getting her family's visa and identity document for regularization. Additionally, Trina accessed basic health care services through a collaborative project with the Ecuadorian Red Cross, underscoring the comprehensive approach of IOM's CBI. Trina's narrative underscores the transformative effect of targeted assistance and collaborative endeavours in empowering migrants towards integration and protection.

GUYANA

Guyana hosts over 20,000 migrants, the majority Venezuelan migrants. In connection with the crisis in the Bolivarian Republic of Venezuela, Guyana implemented an open-door policy, waiving visa requirements for Venezuelans. However, border closures in 2020 and 2021, due to the COVID-19 pandemic halted the policy. Even before the pandemic, many migrants required assistance due to risks of GBV, human trafficking and exploitation. The pandemic exacerbated the need for humanitarian assistance as some migrants lost their livelihood and new arrivals continued.

IOM Guyana's CBI aimed to increase purchasing power and food security, offering dignity, choice and flexibility to vulnerable migrants. Assistance was restricted to food, non-food items and rent subsidies, provided through voucher assistance at designated supermarkets in Georgetown. Implemented directly by IOM Guyana's Emergency Preparedness and Response team, assistance was based on vulnerability assessed through a recipient assessment form. Paper vouchers, with unique serial numbers, were issued for use at designated supermarkets. Transfer values varied based on household size and vulnerability, with frequency determined case by case, ranging from one-time to thrice-monthly assistance.

Aid recipients also received humanitarian transportation assistance for short distances. IOM Guyana coordinated with partner organizations such as HIAS, UNHCR, local NGOs and the Roman Catholic Church. Notable challenges included a limited number of participating supermarkets and the time-consuming nature of paper vouchers. However, once established, the voucher system streamlined the process, with supermarkets billing

IOM monthly based on voucher usage. Preliminary findings from a PDM indicated positive experiences among aid recipients, with all respondents reporting ease and safety in using the vouchers.

STABILIZING LIFE FOR FATHER OF TWO

Leikis is a Venezuelan migrant and father of two. He faces life with a unique challenge, a physical disability characterized by a significant discrepancy in leg length. Born with this condition, Leikis found himself in poor health and struggling with the complexities of precarious employment when he sought assistance. Not only did he grapple with his health issues, but he also bore the responsibility of caring for his two children. Amidst uncertain employment prospects, Leikis faced the urgent need to secure his stay permit and cover his rent. Consequently, in November 2023, he reached out to IOM for support.

Recognizing the multifaceted nature of Leikis' challenges, IOM provided one-month rental assistance to ensure a secure and stable living environment and offered guidance and support in navigating the process of acquiring a stay permit.

Throughout his hardships, Leikis expressed gratitude for the support extended by IOM. Beyond financial assistance, the support served as a lifeline for a man navigating life's complexities with resilience and determination. In this moment of need, Leikis found solace and strength, underscoring the transformative impact of compassion and support in the face of adversity.

PERU

Peru, the fifth most populous country in Latin America, has become the second largest host of Venezuelan migrants and refugees, with approximately 1.5 million Venezuelan nationals residing in the country as of December 2023. Despite the intentions of about 75 per cent of this population to remain in Peru, the majority faces socioeconomic challenges, with 80 per cent working in the informal sector and earning significantly less than the average Peruvian individual.

Access to essential services such as health care remains a significant challenge, with health identified as the top priority need for Venezuelans. Additionally, xenophobia has been on the rise, fuelled by concerns over public insecurity, posing obstacles to the integration of migrants and creating divisions within the host community. Moreover, over 60 per cent of Venezuelan migrants and refugees lack valid immigration documentation, hindering their access to rights and services.

In response to these challenges, CBI played a crucial role in providing comprehensive assistance to vulnerable migrants, targeting priority groups such as individuals lacking support networks, victims of GBV, pregnant or breastfeeding individuals and people facing homelessness or eviction risks, among others. These interventions encompassed MPCA, health support, seed capital for entrepreneurship, integration initiatives, education assistance, food security support, cash for rent and access to regularization. Delivery mechanisms included wire and bank transfers, prepaid cards, vouchers and cash in hand. IOM collaborated closely with local authorities, State institutions and regional and local governments to ensure effective implementation of CBI. IOM co-led the CBI Task Force created in 2023 to coordinate the emergency response to the El Niño-Southern Oscillation phenomenon, avoiding

duplication and ensuring complementarity. Additionally, IOM remained as co-lead of the national Inter-Agency Coordination Platform for Refugees and Migrants in Peru, actively participating in the CBI subgroup.

The private sector also played a significant role, with IOM engaging financial providers to strengthen relationships, improve efficiency and expand supplier portfolios. Moreover, IOM coordinated with civil society organizations and international organizations to enhance coordination and data protection for referral cases. Lessons learned from CBI implementation include the importance of increasing the number of FSPs with long-term agreements and developing standard operating procedures for case referrals, especially for cases with protection needs. Additionally, thorough assessments were conducted to ensure the effective use of CBI for entrepreneurship and migratory regularization, while MPCA was employed as a supportive component as an exit strategy for specific cases with unique needs and vulnerabilities.



Visit to Venezuelan migrant in Peru under the cash for rent programme. © IOM 2023

A DREAM COME TRUE

Deise is a Venezuelan migrant who arrived in Peru in 2021. She has been able to rearrange her life with this support, especially dedicating more time and attention to her children. As she comments, "well, I had the opportunity this month not to pay rent, and thanks to the savings generated, I was able to buy a small cart and start my own business here in Peru. Thank God, I was given the chance to buy that cart to sell my arepas and cachapas. This way, I see that I have more time to be with my son. Before, I used to work all day from 6 a.m. to 6 p.m., whereas now, with the assistance received and having started my business, it feels like we have a bit more stability and time as a family."



Visit to Venezuelan migrants in Peru. © IOM 2023

URUGUAY

Uruguay has experienced an increase in the number of migrants arriving in the country in recent years. There are processes of labour exclusion that affect the migrant population at different levels, such as the difficulties in accessing formal employment, precariousness, discrimination in wages and overqualification. Often, given the difficulty of accessing documents from the countries of origin, there are barriers to the recognition of labour skills and educational qualifications.

Entrepreneurship or self-employment modalities are not exempt from this; however, these constitute alternative opportunities for generating daily income for people who have difficulties entering the labour market or have greater potential in independent work, which is the case for migrants living in Uruguay.

In 2023, IOM Uruguay supported a project implemented by the civil organization with Manos Veneguayas. The entrepreneurship project had the purpose to provide non-refundable seed funding to support the development or consolidation of ventures. Led by the second cohort of the Training Programme for Entrepreneurs Manos Veneguayas, this capital is intended to strengthen and promote the capacities of small business owners, providing them with the skills to promote their businesses in the Uruguayan market. The project included the development of a training plan, advice and cash transfer to entrepreneurs, with the purpose to establish or strengthen their own businesses.

The project was directed towards people of four nationalities. Participants from the Bolivarian Republic of Venezuela, Uruguay, Chile and Colombia were eligible, conditional on attending meetings. To receive the seed capital in the framework of the partnership between IOM and UNHCR with Manos Veneguayas, the programme participants had to meet certain criteria of attendance, implementation of learning and completion of the training programme. In addition, they had to demonstrate a strong commitment to the development of their businesses, present a plan for the use of the business development grant and commit to actively participate in the activities of the Entrepreneurs' Club for one year. Stakeholders submitted a formal proposal with a detailed plan for the use of funds, substantiating its impact on the entrepreneurship.

THRIVING BUSINESS

Maria is a Venezuelan woman and she received support from IOM Uruguay that enabled her to establish her own entrepreneurial venture. Specializing in a diverse range of desserts, her business has flourished ever since. Now, she is determined to expand her presence by participating in trade fairs and events that demand stringent cold chain preservation for their products. To achieve this goal, she plans to invest in upgrading her workspace by acquiring medium-capacity chilling and freezing equipment. This strategic investment will not only enhance the quality of her products but also allow her to meet the standards required for participation in various events.

Additionally, the acquisition of specialized equipment, such as fermenters and thermometers, will enable her to maintain precise control over her artisanal processes, ensuring consistency and quality in her products. By investing in infrastructure and technology, this entrepreneur is not only improving her business operations but also positioning herself for sustainable growth in the competitive market. With the ongoing support from IOM, she is confident in her ability to achieve her entrepreneurial ambitions and contribute positively to the local economy.



Recipients of the seed capital programme in Uruguay. © IOM 2023/Martin FONT



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