



Providing emergency cash assistance for the most vulnerable Palestine refugees in the West Bank

Project Snapshot	
Total Proposed Budget:	US\$ 150,000
Targeted Programme	Emergency Cash Assistance Programme
Field for Implementation:	West Bank
Strategic Outcome:	Crisis-affected Palestine refugee households facing acute shocks have increased economic access to food
Specific Expected Outcome:	721 Palestine refugee abject poor households (around 3,821 individuals) residing in the West Bank receive cash assistance to cover their basic needs over a period of time of 3 months
Project Duration:	3 months

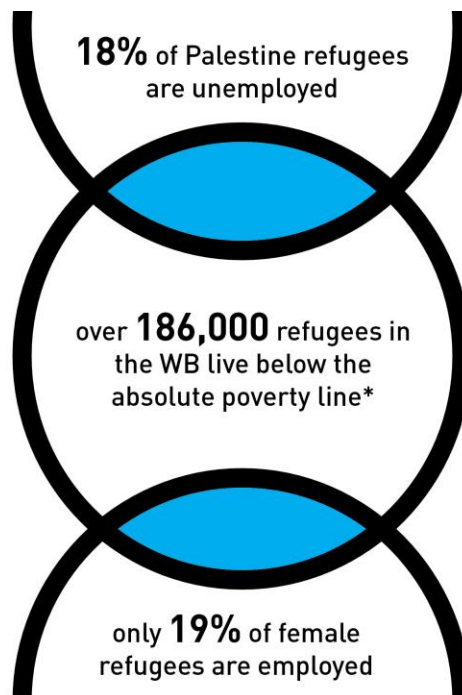
executive summary

Palestine refugees in the occupied Palestinian territories of the West Bank continue to face a human development and protection crisis, with increasing food shortages, poverty, and unemployment. **During this critical time, we hope Hasanah will support our zakat-certified cash assistance programme through making a grant towards our life-saving work for Palestine refugees.**

In 2017, the National Zakat Foundation Worldwide, a neutral entity, certified **UNRWA Food and cash assistance programmes zakat eligible**. In addition, the Higher Islamic Council of Jerusalem issued a fatwa confirming that UNRWA meets all Sharia compliance metrics to receive Zakat donations in support of vulnerable Palestine refugees. UNRWA ensures that zakat funds are spent in compliance with Sharia law. Zakat contributions are segregated into a special sub-account set up specifically for Palestine refugees and will be administered within one lunar year.

1. background

The West Bank, including East Jerusalem, continues to be directly impacted by the Israeli occupation. Representing one-third of the West Bank population, **many of the 846,465 Palestine refugees registered with UNRWA¹ experience challenges marked by continued violence and forced displacement, administrative and punitive demolitions, as well as restrictions on access to services and markets**, particularly for those living in Area C and in the Seam Zone. In addition, the stagnant economy and lack of employment opportunities erodes the purchasing power of Palestine refugees thus classifying them as one of the poorest segments of Palestinian society.



*which stands at USD 2.73 per person per day.

¹ Quarterly Statistical Bulletin, UNRWA HQ Q4/2018

This situation is expected to persist due to further restrictions imposed on Palestinian movement that constrain livelihood opportunities and limit access to land, markets and essential services, including education and primary health care.

2. overview of the emergency cash assistance programme

In 2020, UNRWA seeks to provide unconditional and un-restricted cash assistance through its e-card modality to about 721 abject poor households (3,821 individuals) in the West Bank inside and outside its 19 refugee camps.

understanding poverty lines

US\$ 1.79
person/day

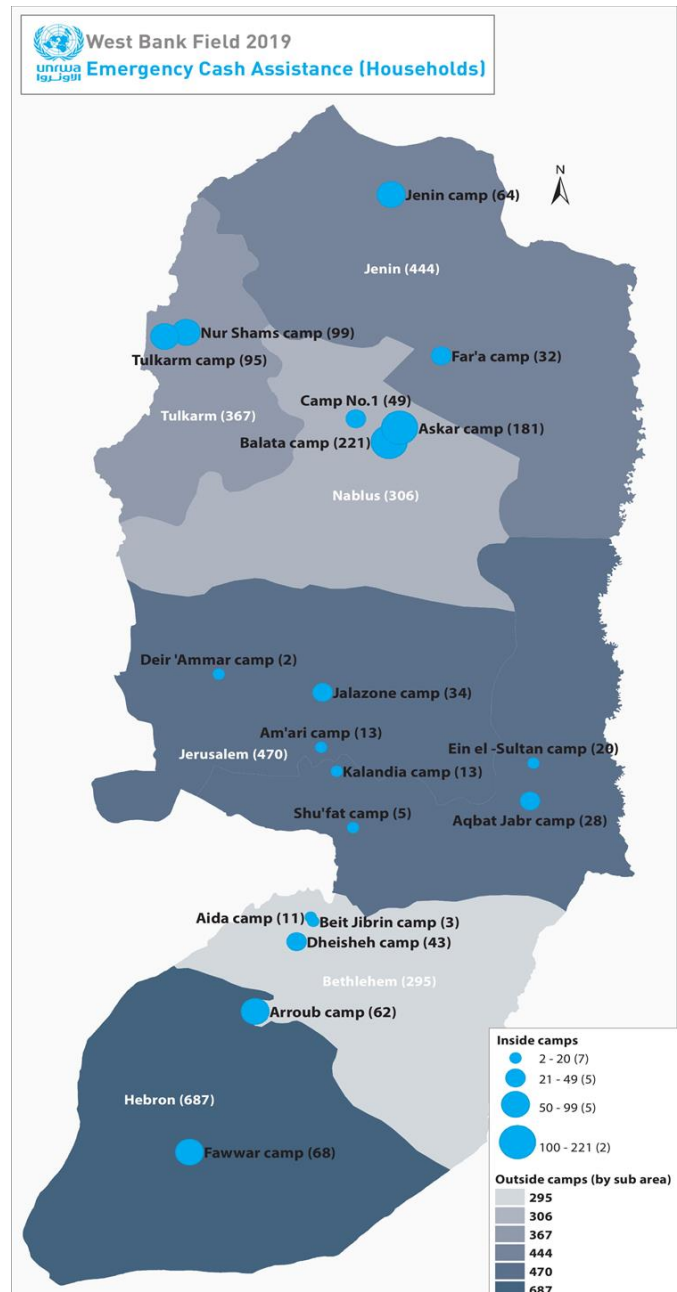
ABJECT POVERTY

Minimum cost of food. Families below this line cannot meet their basic food needs.

ABSOLUTE POVERTY

Sum of the cost of an adequate food basket, as well as the cost of the non-food "basic needs". Families below this line cannot afford some of their basic needs.

US\$ 2.73
person/day



This modality provides cash to vulnerable refugees who live on less than two dollars per day, through bank debit cards in partnership with the Bank of Palestine. Beneficiaries are targeted following assessments by UNRWA social workers. The poverty level of the households is assessed using a Proxy Means Test Formula (PMTF) that takes in consideration other aspects of vulnerability, such as the **presence of chronic diseases, housing characteristics and accessibility to utilities, as well as household composition** (e.g. the number of elderly and persons with disabilities, and female-headed households).

Over the period of 2017-18, UNRWA undertook to fully re-assess all the households served through emergency food security programmes operational in the West Bank. In 2017, UNRWA social workers visited over 16,000 households located inside refugee camps to update their poverty profile, and in 2018 a total of nearly 19,000 households were likewise re-assessed outside camps. **This resulted in the identification of 3,613 abject poor families or 25,563 individuals (1,044 households living inside camps and 2,569 outside).** This caseload has now been prioritised for assistance under the Emergency Cash Assistance programme that started operating in January 2020. Under this intervention, **UNRWA will specifically be looking at assisting youth, women, elderly and persons with disabilities.** Since the introduction of the e-card modality in 2016, UNRWA has improved the efficiency of the programme and has developed specific tools to monitor its implementation. Feedback from beneficiaries has indicated that the new e-card modality provides for more freedom of choice and a protection of their dignity.



© 2016 UNRWA Photo

3. project description

3.1 actions and expected impact

This programme seeks to provide **Emergency Cash Assistance through an e-card modality for 3 months to 721 abject poor refugee households in the West Bank (3,821 individuals) who rely on UNRWA assistance to meet their critical needs. Each household receives 125 New Israeli Shekels (approx. \$36.7²) per person registered in the household and per quarter, through a bank debit card as a mean to help them cover their most basic needs.**

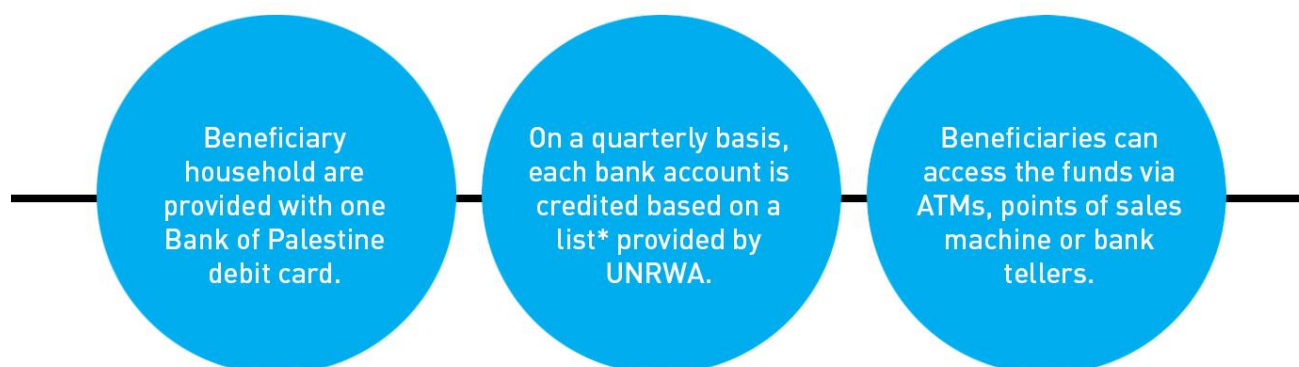
² Dependent on exchange rate at the time of transaction.

Outcome: The severity of refugee food insecurity is tempered in the West Bank.		
Output	Indicator	Target
Abject poor refugees receive emergency cash assistance to cover their basic needs and restore their coping capabilities.	Number of abject poor refugee households in the West Bank (in rural, urban areas and in the 19 camps) receiving cash assistance through the e-card modality	721
	Number of abject poor refugee individuals in the West Bank (in rural, urban areas and in the 19 camps) receiving cash assistance through the e-card modality	3,821

More flexible than food parcel distribution or food voucher, **the e-card system is an easy-to-use and dignified way to support abject poor households, while contributing to the local economy.** The programme is an efficient and effective mean by which to provide abject poor households with a minimum social safety net. Without this assistance many households might have no other choice than resorting to negative coping mechanisms. Through this grant, assistance will be provided to about 721 households (3,821 individuals), targeting female and male refugees equally.

According to the information recently collected, emergency cash assistance has contributed to alleviating food insecurity amongst vulnerable households and has assisted in mitigating vulnerabilities. **Feedback from past beneficiaries has indicated that the new e-card modality enables better flexibility on household spending.** Additionally, the easiness in withdrawing cash from the ATM has been noticed in last reports, along with the decrease in the technical issues encountered. UNRWA also observed a noticeable change of the beneficiaries' attitude in favor of cash.

The Bank of Palestine acts as a financial service provider for the transfer of cash to beneficiaries of the Emergency Cash Assistance Programme in the West Bank.



*detailing the name of the family, the amount to be transferred and the geographical location.

3.2 project management

The story of the Kan'aan family

Wael Mohammed Mahmoud Kan'aan lives with his wife and five children, aged between 9 months and 15 years, in Bethlehem. Wael works as a labourer 4 days a week in a textile factory, and is the sole income earner for the family. As one of his daughters suffers from diabetes and another has special educational needs, this puts pressure on the monthly income as an average of NIS 450 is required each month just for medicines.

The family who was assessed as abject poor, currently receive NIS 875 per quarter under the Emergency Cash Assistance programme to help them cover their basic needs. The e-card modality allows the family to prioritise their expenses and choose the shops that offer the best price for basic commodities. They use the money for basic food items and school expenses.



© 2019 UNRWA Photo by Lola Girard

The Relief and Social Services Department at UNRWA's West Bank Field Office will oversee and manage the programme implementation, ensuring that all eligible Palestine refugee households have access to emergency cash assistance

4. monitoring and evaluation

The Bank of Palestine monitors the process and reports back to UNRWA after each quarterly transfer, as well as raises to UNRWA's attention any technical issues to be solved on a weekly basis. On a quarterly basis, questionnaires are administered to a representative sample of households, with the intention to capture any obstacles faced by beneficiaries and assess their level of satisfaction with the service. The questionnaire includes questions around amounts received, UNRWA's communication and outreach, troubleshooting support, cash withdrawal and use, access to ATM, and protection concerns related to the use of e-card. To guarantee access to the services for all beneficiaries, a hotline is also accessible for both troubleshooting and complaints. To monitor and evaluate the results of Hasanah's generous contribution, scheduled progress updates as well as our 2019 Annual Operational report will be shared with the donor. Progress will be measured closely through specific indicators, such as the number of abject poor refugee families who benefited from the cash assistance programme. Moreover, a financial statement will be issued 6 months into the project, while the second one will be shared upon the project completion.

5. visibility

Contributions toward UNRWA's Emergency Cash Assistance programme are made known to the beneficiaries, the local authorities and other stakeholders on a continuing basis. This takes the form of general periodic reports on UNRWA's emergency programmes, shared widely and published on the Agency's website, as well as photo essays and beneficiary profile stories.

6. budget

Item	Unit cost per quarter (NIS)	Unit cost per quarter (US\$)	Duration (month)	Beneficiaries	Total (US\$)
Direct Costs	125	36.69	3	3,821	140,187
Project Support Costs (7%)					9,813
Grand Total					150,000
The final number of beneficiaries reached will however be dependent on the exchange rate at the time of transfer.					

3.407

UN official exchange rate 1 August 2020

Note: UNRWA is a unique UN Agency, in that it directly implements all programmes, including education, healthcare and social services, without subcontracting to implementing partners. The majority of UNRWA's 30,000 staff members (99 per cent), are Palestine refugees themselves and proudly deliver all the programmes mentioned.

UNRWA maintains its own entire infrastructure and support structures, and covers the full indirect costs associated with security, oversight functions, legal support, HR, finance, project offices, monitoring and evaluation, external relations, public information, ethics office etc. International staff (1 per cent) at UNRWA are covered by funding from the UN Regular Budget. Moreover, the Agency's programs rely majorly on voluntary annual contributions from UN Member States, and multilateral organizations as well as collaboration with the private sector, foundations and the philanthropic community, including Islamic social financing.