



Photo: Mercy Corps

SUMMARY

Tools from the Discussion Paper on Alignment Options for Humanitarian Cash with the Ukrainian Social Protection System

AUGUST 2023

Ukraine Cash Consortium



The Collaborative Cash Delivery network (CCD)¹ partnered with Ukraine Cash Consortium (UCC)² to build on CCD’s work of mapping the social protection (SP) system in Ukraine (a live filterable repository³ accessible [here](#) and an infographic shown below) to advance in identifying alignment options for humanitarian cash assistance design programming within Ukraine’s social protection system. The exercise first started with the facilitation of a workshop on July 4, 2023, attended by CCD Community of Practice members and other relevant stakeholders such as the Cash Working Group (CWG) chairs, Task Team 5 (TT5)⁴ members, and the Perekhid Initiative’s⁵ Technical Assistance Facility members. Invitations to the workshop were extended to organizations outside of the CCD to ensure coordination and synergies between all social protection-related initiatives.



Photo: Mercy Corps

The discussion paper is building on the workshop and aims to present humanitarian organizations with program design options for humanitarian cash programming aligning to the social protection system in Ukraine.

This summary tool of the discussion paper highlights the alignment options for each lifecycle stage (maternity to old age, plus disability which runs through the entire lifecycle) according to the analytical framework, triangulating gaps in coverage, income gaps from transfer values of social protection programs, and ongoing unmet needs. It is highly recommended that this summary paper be read in conjunction with the full discussion paper to understand the full analysis and evidence.

The alignment options should be considered while acknowledging the geographic targeting recommendations issued by CWG,⁶ and all options can be further restricted in scope if required. The options are meant to provide a narrowed scope of design for humanitarian organizations to consider, but they are not exhaustive in nature and are highly malleable to the priorities and objectives of each organization.

This discussion paper and its summary aim to be live documents to be continuously updated according to new humanitarian and social protection developments.

- 1 CCD is a global network of NGOs committed to collaborating for improved impacts of humanitarian cash programming. In Ukraine, the CCD has established a Community of Practice (CoP) whose membership includes 21 CCD/non-CCD agencies. CCD has been providing support to the CoP members and wider cash community through its Ukraine Response Shared Services Hub (comprised of 4 technical experts specialized in humanitarian cash collaboration, localization, digital and data governance, and social protection) to support and complement member organizations’ response efforts to deliver quality, accountable and inclusive Cash and Voucher Assistance (CVA) to the Ukraine crisis.
- 2 Ukraine Cash Consortium is comprised of Mercy Corps, NRC and PIN and funded by USAID/BHA. The program provides MPCA and in-kind assistance to meet emergency basic needs.
- 3 CCD’s live excel social protection mapping tool of the Ukrainian system includes all cash programs implemented by the Government of Ukraine relevant to the humanitarian response. The programs can be filtered according to 4 categories:
 - 1) whether the program is Contributory (=social insurance - financed by individual contributions) or Non-contributory (= social assistance or tax-financed); 2) whether the program is Universal (available to all within categorical group, no matter income levels) or Means-tested (available only to low-income individuals/families); 3) According to the lifecycle stage (Maternity, 0–6 years old, childhood, working age adults, older age adults); 4) According to vulnerability criteria (disability, conflict, etc.). Each program is then detailed according to the amount received by the recipient, the duration of the benefit, the government entity granting the enrolment into the program, the eligibility criteria, and any other relevant information. Anything in blue represents a change in the program’s design or operations following the ongoing conflict, when possible this specific change was sourced according to the relevant legal amendment and labelled as shock-responsive social protection (SRSP) amendment. Comments are also used to highlight key changes.
- 4 The overall objective of the CWG Task Team 5 (TT5) was to ensure that humanitarian multi-purpose cash assistance (MPC) in Ukraine complements, links, aligns with, and where possible strengthens, existing government-led Social Protection (SP) systems (Active from June 2022 to July 2023).
- 5 The Perekhid Initiative (PI) Technical Assistance Facility (TAF) is a technical assistance collaboration between international donors, UN agencies, civil society, and the Government of Ukraine which aims to guide the transition of the humanitarian multipurpose cash assistance caseloads to an inclusive shock-responsive social protection system.
- 6 CWG, 2022

1. INFOGRAPHIC OF THE SOCIAL PROTECTION PROGRAMS ACROSS THE LIFECYCLE ACCESSIBLE IN UKRAINE (JUNE 2023)

SP System	Maternity/0–6 Years Old	School Age Children	Working Age Adults	Old Age
Non-Contributory Social Assistance	Maternity benefit	Assistance for low-income families (GMI)		
		Housing assistance for IDPs / SA for evacuated persons and persons living in newly accessible areas		
		One-time compensation and annual assistance to persons and children with disabilities injured as a result of explosive objects		
	Childbirth grant / Assistance in adopting a child / Baby box		State social care assistance	
		SA to children with disabilities and persons with disabilities from childhood and carer allowance for both		
	Municipal nanny		Social pension (disability)	Social pension (old age)
	Childcare for large families		Burial allowance (social pension)	
	Social pension (child of a diseased bread winner) / Allowance for single parent / SA to orphans and children deprived of parental care and financial support to caretaker		Subsidy for housing and utilities (HUS)	
	Guardianship allowance / Assistance to a person caring for a sick child / Alimony benefits / SA for the maintenance of a child in the family of a foster carer		One-time financial aid to state employees and their family in case of disability or death caused by the war (TBD)	
			Temporary host shelter subsidy (rent support) / Compensation for damaged and destroyed property	
Contributory Social Insurance		Temporary disability benefit (care for a sick child/care for a child under the age of 14 or a child with a disability under the age of 18 throughout rehabilitation) / Care for a child under 3 or a child with a disability under the age of 18 in case of illness of the mother or another person who cares for the child	Compensation to the employer for labor costs for employment of IDP	Social (solidarity) pension
	Maternity benefit		Partial unemployment	
			Temporary disability benefit (sickness benefit / care for a sick family member) / Insurance against industrial accidents and occupational diseases that caused disability	
			Unemployment benefit	
			Disability pension	
			Funeral grant	
	Survivor pension			

Legend: ■ Means-tested ■ Addressing disability ■ Conflict-specific

Source: Content and analysis generated by CCD

2. SUMMARY TABLE OF GAP ANALYSIS TO DETERMINE ALIGNMENT OPTIONS FOR THE DESIGN OF FUTURE HUMANITARIAN CASH PROGRAMMING

Gaps in Legal Coverage	Gaps in Effective Coverage	Gaps in Income	Unmet Needs	Alignment Options <i>(Acknowledging that the geographic targeting recommendations issued by CWG includes all conflict-affected persons.)</i> <i>(All options can be further restricted in scope if budget needs require.)</i>																																							
Maternity–3 years old																																											
No significant gaps	<ul style="list-style-type: none"> Possible funding gaps in specific oblasts. Areas with limited services hindering registration. 	<table border="1"> <thead> <tr> <th></th> <th>Statutory</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Subsistence minimums of persons who are unable to work (Maternity)</td> <td>2,093 UAH</td> <td>3,962 UAH</td> </tr> <tr> <td colspan="3">Gap between the SMs and the assistance</td> </tr> <tr> <td>Average monthly maternity benefits (=2,210 UAH)</td> <td>+ 117 UAH (=105% of STM)</td> <td>-1,752 UAH (=56% of STM)</td> </tr> <tr> <td>Minimum monthly maternity benefits (671 UAH)</td> <td>-1,422 UAH</td> <td>-3,291 UAH</td> </tr> <tr> <th></th> <th>Statutory</th> <th>Actual</th> </tr> <tr> <td>Subsistence minimums: Child under 6</td> <td>2,272 UAH</td> <td>4,264 UAH</td> </tr> <tr> <td colspan="3">Gap between the SMs and the assistance</td> </tr> <tr> <td>Minimum monthly birth grant and baby box benefits (860 UAH/month with one-offs of 17,135 UAH upon birth (=476/month from 0 to 36 months) which totals per month to 1,336 UAH/month</td> <td>-936 UAH</td> <td>-2,928 UAH</td> </tr> <tr> <td>+ Large family assistance (2,100/month)</td> <td>+1,164 UAH</td> <td>-828 UAH</td> </tr> <tr> <td>OR + Low-income single parent assistance (1,276/month on average)</td> <td>+340 UAH</td> <td>-1,652 UAH</td> </tr> <tr> <td>OR + Guardianship allowance (5,680/month)</td> <td>+4,744</td> <td>+ 2,752 UAH</td> </tr> <tr> <td>OR + Internally displaced persons (IDP) housing assistance (3,000/month)</td> <td>+2,064 UAH</td> <td>+72 UAH</td> </tr> </tbody> </table>		Statutory	Actual	Subsistence minimums of persons who are unable to work (Maternity)	2,093 UAH	3,962 UAH	Gap between the SMs and the assistance			Average monthly maternity benefits (=2,210 UAH)	+ 117 UAH (=105% of STM)	-1,752 UAH (=56% of STM)	Minimum monthly maternity benefits (671 UAH)	-1,422 UAH	-3,291 UAH		Statutory	Actual	Subsistence minimums: Child under 6	2,272 UAH	4,264 UAH	Gap between the SMs and the assistance			Minimum monthly birth grant and baby box benefits (860 UAH/month with one-offs of 17,135 UAH upon birth (=476/month from 0 to 36 months) which totals per month to 1,336 UAH/month	-936 UAH	-2,928 UAH	+ Large family assistance (2,100/month)	+1,164 UAH	-828 UAH	OR + Low-income single parent assistance (1,276/month on average)	+340 UAH	-1,652 UAH	OR + Guardianship allowance (5,680/month)	+4,744	+ 2,752 UAH	OR + Internally displaced persons (IDP) housing assistance (3,000/month)	+2,064 UAH	+72 UAH	<ul style="list-style-type: none"> Lack of information on availability of programs. Small challenges in accessing food. 	<p>Coverage Gaps</p> <ul style="list-style-type: none"> To cover those who may still be left out of the SP system: i.e., those living in oblasts with limited funding for the relevant SP programs and those lacking civil registration documentation. <p>Income Gaps</p> <ul style="list-style-type: none"> To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum: <ul style="list-style-type: none"> Pregnant women receiving the minimum amount of the maternity assistance. All children 0–3 years old who do not benefit from additional assistance (not part of a large family, or a low-income single-parent household [HH], or under guardianship, or is not an IDP) – further prioritization can include children in low-income HHs. <p>Access Gaps</p> <ul style="list-style-type: none"> To cover gaps in time for those living in areas with limited services hindering their ability to register to programs (e.g., limited access to health services, able to attest to pregnancy, birth of a child, disability, or sickness of the child). To cover gaps in information by providing referral information of available programs for which they may be eligible – provide information on eligibility criteria, amount entitled to, where to apply, information/documents needed to apply, etc. (information all available in CCD’s Social Protection Mapping Tool).
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<ul style="list-style-type: none"> Unemployment social assistance Unemployed returnees Non-displaced conflict-affected 	<ul style="list-style-type: none"> Low coverage of low-income HH assistance. Low coverage of unemployment benefits – and reduction of accessibility due to stricter eligibility criteria and lowering of benefit amount and duration. Areas with limited services hindering registration. 	<table border="1"> <thead> <tr> <th></th> <th>Statutory</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Subsistence minimums: Able-bodied person</td> <td>2,684 UAH</td> <td>6,032 UAH</td> </tr> <tr> <td colspan="3">Gap between the SMs and the assistance</td> </tr> <tr> <td>No minimum universal floor</td> <td>-2,684 UAH</td> <td>-6,032 UAH</td> </tr> <tr> <td>IF low-income HH (5,340/month on average divided by Average HH size of 2.5 = 2,136/month per person)</td> <td>-548 UAH</td> <td>-3,896 UAH</td> </tr> <tr> <td>OR + low-income Subsidies for Housing and Utilities (non-heating period: 1,169 UAH / month and Heating period: 3,176 UAH/month on average divided by average HH size of 2.5 persons = 467.6/month and 1,270.4/month, respectively)</td> <td>-2,216 UAH/ -1,413.6 UAH</td> <td>-5,555 UAH / -4,761 UAH</td> </tr> <tr> <td>(Low-income subsidies for housing and utilities compared to the cost of Housing and Communal services for able-bodied persons determined in the Government's 2022 Actual subsistence minimum cost calculations 1,698.32 UAH/month)</td> <td></td> <td>(-1,231 UAH/ -428 UAH</td> </tr> <tr> <td>OR + IF IDP housing assistance (2,000/month)</td> <td>-684 UAH</td> <td>-4,032 UAH</td> </tr> <tr> <td>OR + IF contributed to unemployment insurance (6700/month)</td> <td>+4,016 UAH</td> <td>+668 UAH</td> </tr> </tbody> </table>		Statutory	Actual	Subsistence minimums: Able-bodied person	2,684 UAH	6,032 UAH	Gap between the SMs and the assistance			No minimum universal floor	-2,684 UAH	-6,032 UAH	IF low-income HH (5,340/month on average divided by Average HH size of 2.5 = 2,136/month per person)	-548 UAH	-3,896 UAH	OR + low-income Subsidies for Housing and Utilities (non-heating period: 1,169 UAH / month and Heating period: 3,176 UAH/month on average divided by average HH size of 2.5 persons = 467.6/month and 1,270.4/month, respectively)	-2,216 UAH/ -1,413.6 UAH	-5,555 UAH / -4,761 UAH	(Low-income subsidies for housing and utilities compared to the cost of Housing and Communal services for able-bodied persons determined in the Government's 2022 Actual subsistence minimum cost calculations 1,698.32 UAH/month)		(-1,231 UAH/ -428 UAH	OR + IF IDP housing assistance (2,000/month)	-684 UAH	-4,032 UAH	OR + IF contributed to unemployment insurance (6700/month)	+4,016 UAH	+668 UAH	<ul style="list-style-type: none"> High and increasing unemployment. Lack of ability to rely on salary as main source of income. 	<p>Coverage Gaps</p> <ul style="list-style-type: none"> While unreasonable to expect the humanitarian community to establish a parallel unemployment assistance, key vulnerable groups <i>de jure</i> excluded from the system can be prioritized: <ul style="list-style-type: none"> » Unemployed returnees. » Unemployed non-displaced conflict-affected HH unable to access unemployment insurance – with a focus on emerging female labor workforce. Cover low-income HHs with a winterization package, not excluding those receiving the HUS transfer due to its low targeting accuracy and inability to cover the actual costs of housing and communal services even in heating season. To not further contradict on-going cluster guidance, further targeting selection criteria should adhere to the forthcoming revised winterization recommendations by the Shelter cluster.⁷ <p>Income Gaps</p> <ul style="list-style-type: none"> To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum: <ul style="list-style-type: none"> » Low-income HH with no other sources of income (focusing on recipients of low-income family assistance due to higher effectiveness levels), including IDP HHs.
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Gaps in Legal Coverage	Gaps in Effective Coverage	Gaps in Income	Unmet Needs	Alignment Options (Acknowledging that the geographic targeting recommendations issued by CWG includes all conflict-affected persons.) (All options can be further restricted in scope if budget needs require.)
Working Age Adults (continued)				
				Access Gaps <ul style="list-style-type: none"> To increase the female workforce participation or the single-parent workforce, the municipal nanny program could be expanded further than 3 years of age up to school age, to children who do not live with a disability or chronic illness. The program could be expanded until the start of school age (6 years of age), but it could also be expanded to single parents whose children 6–12 years of age who may still be learning remotely and require supervision. As explored in the previous lifecycle stage of children 3–18 years old, distance learning is still on the rise due to unsafe conditions of presential learning in schools with a lack of bomb shelter infrastructure. To cover gaps in information by providing referral information of available programs for which they may be eligible – provide information on eligibility criteria, amount entitled to, where to apply, information/documents needed to apply, etc. (information all available in CCD’s Social Protection Mapping Tool).



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Older Adults (Aged 60 Years and Above)																											
<ul style="list-style-type: none"> Not entitled to contributory pension Older women Non-displaced conflict affected 	<ul style="list-style-type: none"> Coverage and benefit level of non-contributory is very low. Pension levels of women are lower. Pensioners in conflict-affected areas may not be able to access benefits. Older adults have more limited access to digital technologies and digital skills, making online registration more difficult. 	<table border="1"> <thead> <tr> <th></th> <th>Statutory</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Subsistence minimums: Persons who are unable to work</td> <td>2,093 UAH</td> <td>3,962 UAH</td> </tr> <tr> <td colspan="3">Gap between the SMs and the assistance</td> </tr> <tr> <td>Contributory pension (minimum level = 2,680 UAH)</td> <td>+587 UAH</td> <td>-1,182 UAH</td> </tr> <tr> <td>Non-contributory pension (= 627.9 UAH)</td> <td>-1,465.1 UAH</td> <td>-3,334.1 UAH</td> </tr> <tr> <td>+ IF State social care allowance (over 80 years = 837.2 UAH)</td> <td>+1,427.2 UAH contributory / -627.9 UAH non-contributory</td> <td>-2,344.8 UAH contributory / -2,496.9 UAH non-contributory</td> </tr> <tr> <td>OR + IF IDP housing assistance (2,000 UAH/month)</td> <td>+2,587 UAH contributory / + 554.9 UAH non-contributory</td> <td>+818 UAH contributory / -1,334.1 UAH non-contributory</td> </tr> </tbody> </table>				Statutory	Actual	Subsistence minimums: Persons who are unable to work	2,093 UAH	3,962 UAH	Gap between the SMs and the assistance			Contributory pension (minimum level = 2,680 UAH)	+587 UAH	-1,182 UAH	Non-contributory pension (= 627.9 UAH)	-1,465.1 UAH	-3,334.1 UAH	+ IF State social care allowance (over 80 years = 837.2 UAH)	+1,427.2 UAH contributory / -627.9 UAH non-contributory	-2,344.8 UAH contributory / -2,496.9 UAH non-contributory	OR + IF IDP housing assistance (2,000 UAH/month)	+2,587 UAH contributory / + 554.9 UAH non-contributory	+818 UAH contributory / -1,334.1 UAH non-contributory	<ul style="list-style-type: none"> Lack of face-to-face outreach and registration barriers to accessing pension benefits. Increasing poverty rates. Specific age-related needs (healthcare and human support). 	<p>Coverage Gaps</p> <ul style="list-style-type: none"> The pension system in the country has near universal coverage through a mix of contributory and non-contributory programs which are generally functioning, as such it is not expected that the humanitarian community implement a parallel pensions system. <p>Income Gaps</p> <ul style="list-style-type: none"> To provide top-ups for those unable to meet, at the very least, their statutory subsistence minimum: <ul style="list-style-type: none"> To cover unmet needs for healthcare and human assistance: Functional limitations and healthcare needs increase as people age, resulting in increased levels of medical and human support. However, the current transfer value of pensions does not take these into consideration. A top-up for older adults who have chronic illnesses and functional limitations (for example difficulties in undertaking activities of daily living including self-care) could be provided to enable access to medications and human support. Older women who may not qualify for full pensions due to interruptions in contributions. Older adults who receive non-contributory pensions.
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Older Adults (Aged 60 Years and Above) (continued)				
				<p>Access Gaps</p> <ul style="list-style-type: none"> To cover information gaps by providing referral information of available programs for which they may be eligible. For older adults who may have less digital literacy and less access to the internet or smartphones, face-to-face referral and support would be necessary. To support accessing pensions where the new procedures for collecting pensions delivered by Ukrposhta may present barriers for older adults to access their benefits, especially for older adults with mobility issues. Additional support, such as accompaniment services, can be provided to ensure that older adults are able to travel to banks in government-controlled areas. However, if pension payments have been paused due to non-collection of at least 6 months, additional support to older adults can be provided so they can request the resumption of payments. <p>Needs Assessment Gaps</p> <ul style="list-style-type: none"> To support access and additional support, comprehensive needs assessments in addition to the eligibility assessments done at time of registration should be carried out. Needs assessments can include screening questions to identify those with functional limitations, additional questions on support needs for activities of daily living, and questions around access to pensions and other social protection programs.

Gaps in Legal Coverage	Gaps in Effective Coverage	Gaps in Income	Unmet Needs	Alignment Options <i>(Acknowledging that the geographic targeting recommendations issued by CWG includes all conflict-affected persons.) (All options can be further restricted in scope if budget needs require.)</i>																								
Persons with Disabilities																												
<ul style="list-style-type: none"> Additional costs of disabilities People with newly acquired disabilities Non-displaced conflict-affected 	<ul style="list-style-type: none"> Insufficient attention to disability extra costs. Barrier to accessing pension benefits, especially for persons with disabilities in conflict-affected areas. Low registration of persons with disabilities. Insufficient link to livelihoods support. 	<p>The Ukrainian Government provides a number of benefits of varying benefit amounts depending on category of disability, age, the level of care and support needed. A high-level summary of the adequacy of benefits against the subsistence minimums is provided here, but it is not inclusive of all benefits. Also, to note is that for children with disabilities, the transfer value corresponds to the SM for persons who are unable to work rather than SMs for children.</p> <table border="1" data-bbox="537 732 953 1458"> <thead> <tr> <th></th> <th>Statutory</th> <th>Actual</th> </tr> </thead> <tbody> <tr> <td>Subsistence Minimums: Persons who are unable to work</td> <td>2,093 UAH</td> <td>3,962 UAH</td> </tr> <tr> <td colspan="3">Gap between the SMs and the assistance</td> </tr> <tr> <td>Non-contributory Group I = 2,093 UAH / month</td> <td>0 UAH</td> <td>-1,869 UAH</td> </tr> <tr> <td>Group II = 1,674.4 UAH/ month</td> <td>-418.6 UAH</td> <td>-2,287.6 UAH</td> </tr> <tr> <td>Group III = 1,255.8 UAH/ month</td> <td>-867.2 UAH</td> <td>-2,706.2 UAH</td> </tr> <tr> <td>Children with disabilities = 1,465.1 UAH/ month</td> <td>-627.9 UAH</td> <td>-2,496.9 UAH</td> </tr> <tr> <td>Contributory pension (minimum level= 2,680 UAH)</td> <td>+587 UAH</td> <td>-1,182 UAH</td> </tr> </tbody> </table>		Statutory	Actual	Subsistence Minimums: Persons who are unable to work	2,093 UAH	3,962 UAH	Gap between the SMs and the assistance			Non-contributory Group I = 2,093 UAH / month	0 UAH	-1,869 UAH	Group II = 1,674.4 UAH/ month	-418.6 UAH	-2,287.6 UAH	Group III = 1,255.8 UAH/ month	-867.2 UAH	-2,706.2 UAH	Children with disabilities = 1,465.1 UAH/ month	-627.9 UAH	-2,496.9 UAH	Contributory pension (minimum level= 2,680 UAH)	+587 UAH	-1,182 UAH	<ul style="list-style-type: none"> Increasing poverty rates. Access to disability-specific support. Barriers to accessing pension benefits. Barriers to disability assessments. Livelihoods support. 	<p>Coverage Gaps</p> <ul style="list-style-type: none"> Persons with disabilities who are not registered. <p>Income Gaps</p> <ul style="list-style-type: none"> A top-up for persons with disabilities could be provided to enable access to medications, human support, and assistive devices. Additional top-ups for persons with disabilities would bring further alignment between MPCA and the Government’s IDP Housing Allowance, which provides a higher amount to persons with disabilities. Top-ups to persons with disabilities, especially those in Group II and III, who receive non-contributory social assistance benefits, and receive less than the statutory subsistence minimum and actual subsistence minimum. <p>Access Gaps</p> <ul style="list-style-type: none"> To cover information gaps by providing referral information of available programs for which they may be eligible in an inclusive communication modality. To support accessing disability pensions where the new procedures for collecting pensions delivered by Ukrposhta may present barriers for persons with disabilities to access their benefits, especially for persons with disabilities with mobility issues (e.g., accompaniment services can be provided to ensure that persons with disabilities are able to travel to banks in government-controlled areas). Additionally, humanitarian cash actors can support referrals to local social welfare offices who are responsible for the provision of assistive devices and rehabilitation services. To provide bridging support: provide accompaniment and temporary financial assistance to support children and adults while they go through the assessment and determination process. To provide support to restart livelihoods: The majority of persons with disabilities, those belonging to Group III, are able to work, and can do so without losing benefits. Persons with disabilities who are displaced and receiving MPCA may need additional support, through a cash+ livelihoods program approach to restart their livelihoods.
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Photos: Mercy Corps

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Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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