

**HANDICAP  
INTERNATIONAL**



August  
2013

**Livelihoods**

**Assessment Report**



Humanitarian Aid  
and Civil Protection

# Livelihoods Assessment Report

Handicap International is an independent and impartial international aid organization operating in situations of poverty and exclusion, conflict and disaster. It works alongside people with disabilities and vulnerable populations, taking action and bearing witness in order to respond to their essential needs, improve their living conditions and promote respect for their dignity and their fundamental rights.

Handicap International was co-laureate of the Nobel Peace Prize in 1997 for its role in the International Campaign to Ban Landmines.

The organization obtained special consultative status, in 1999, with the United Nations.

In 2008, the Nansen prize was awarded to the United Nations Mine Action Coordination Centre for South Lebanon in recognition of the work carried out by its deminers. These deminers included three Handicap International teams.

In 2011, our organization received the Conrad H. Hilton humanitarian prize for our actions in support of people with disabilities coping with situations of poverty, exclusion, conflict and natural disaster.

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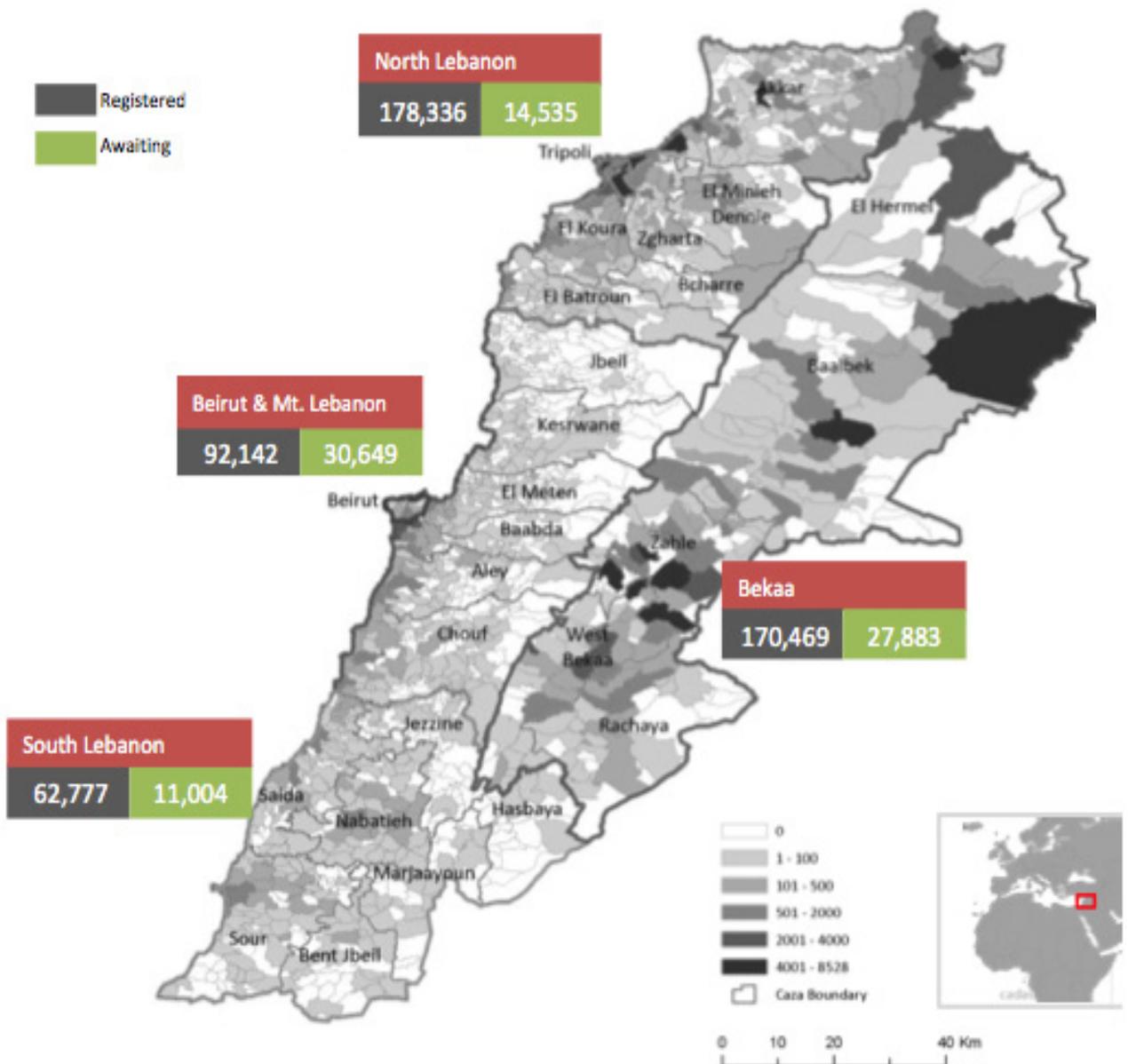
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# 1 Introduction

## 1.1 Background

The Syrian crisis started in March 2011. Conflict within Syria has now spread to densely populated urban areas, leading to increasing level of destruction, casualties, and displacement. Since 2011, Lebanon has seen a continuous influx of Syrian refugees fleeing violence and destruction in Syria.

As of July 7th 2013, UNHCR had registered over 1.5 million Syrian refugees in Syria's neighbouring countries of whom more than 500,000 were in Lebanon, including 100,000 persons still awaiting registration. These numbers are likely to be much higher as many refugees often choose not to register because they fear to be identified by one of the conflict party. By the end of 2013, UNHCR announced that the total Lebanese refugee population will exceed 1.2 million refugees registered.



[ UNHCR Daily statistic Syrian refugees in Lebanon 07/07/2013 ]

## 1.2 HI's Achievements

Since June 2012, Handicap International has been implementing emergency programmes for the most vulnerable people affected by the Syrian crisis in Lebanon, especially in Tripoli, Akkar and Bekaa, along 3 axes of intervention:

1. Enhanced coverage of basic and specific needs for the most vulnerable refugees through the “Disability and Vulnerability Focal Points (DVFP)” mechanism and provision of direct services:
  - Identification of the most vulnerable persons with uncovered urgent needs (including persons with disabilities and injuries in need of physical rehabilitation care and access to basic services)
  - Evaluation of their needs (both basic and specific needs)
  - Support to access external services through appropriate referrals and accompaniment and/or direct provision of services
  - Direct provision of services according to areas of intervention and need:
    - Rehabilitation services
    - Psychosocial services
    - Coverage of urgent basic needs (programme for newcomers and vulnerable populations through winter insulation kits and Non Food and Household Essential Items distribution in Bekaa)
2. Post-operative health care (direct care and/or support to other stakeholders)
  - Static and mobile physical rehabilitation centres
  - Prosthetic and orthotic appliances
  - Capacity building to health centres and rehabilitation centres
  - Deployment of outreach rehabilitation teams
  - Introduction of non-specialized psychosocial support in all activities
3. Inclusion
  - Mainstream vulnerability age, and disability among humanitarian actors
  - Facilitate the holistic inclusion of vulnerable populations in the overall humanitarian response.

At June 15th 2013, a total of 10,940 individuals have been supported by HI's intervention:

- 3,595 rehabilitation sessions were provided to 1,149 beneficiaries
- 655 persons received at least one mobility aid or specific items
- 74 persons were identified and benefit from prosthesis or orthotics
- 267 individuals counselling and 126 families counselling were conducted
- 51 staff of 3 organisations were trained on vulnerability approach in Bekaa (Action Contre la Faim, World Vision, Save the Children)
- 3,500 persons were assisted with winter insulation kits
- 500 persons received Food and Non-Food Items in Bekaa.

## 1.3 Methodology

The assessment done by Handicap International in Lebanon had two main goals. The first was to gain an improved understanding of the economic and needs situation of Syrian refugees in HI's intervention areas. Secondly, the assessment sought to provide an evidence base to inform an operational strategy for a cash intervention programme in agreement with the overall current HI strategy. The assessment was conducted in the Bekaa region and in the Northern Region (including Tripoli), representing the two intervention areas of HI programming.

Information was collected by means of focus group discussions and through key informant interviews such as UNHCR, WFP, Save the Children, International Rescue Committee (IRC), Oxfam, Danish Refugee Council (DRC), Solidarités International, the Syria Needs Analysis Project (SNAP). A survey was carried out with refugees in order to have an in-depth understanding of their needs. A total of seven focus group discussions (three in Tripoli and four in Bekaa) were conducted. Primary data collection had a special focus on markets, especially with main sellers in Bekaa where a weekly price monitoring has been implemented.

Based on the number of refugees in both regions to assess, a panel has been calculated HI considered the household as being the measured unit. As shown in the chart, the number of registered households is 348 805.

In order to break the total target by towns, HI based its estimation on UNHCR's population data. Then, thanks to a simple random sampling method, each beneficiary interviewed has been chosen arbitrarily using a table of random numbers.

To have a large panel in order to avoid making special case considered as a generality the idea is to calculate the sampling size with a very low acceptance margin of error (5%) and a high level of confidence (95%).

Places	Number of refugees registered	Pourcentage	Sample
<b>Bekaa</b>	170 469	049%	191
<b>North</b>	178 336	051%	197
<b>Total</b>	348 805	100%	388

The field assessment covered 61 villages (28 in Bekaa and 33 in North Lebanon) divided in each districts of the regions (Mapping of the villages in annexe 1). The village to assess were chosen randomly upon the UNHCR list and the sample used was based on the number of Syrian refugees registered per village. All sizes of villages were selected in order to have a better understanding of the situation widely across the regions.

District	Places	Number of Syrian refugees registered	Sample used for the assessment
<b>Zahle</b> (Bekaa)	Aali en Nahri	767	02
	Anjar	1 125	03
	Chataura	1 916	05
	Fourzol	492	01
	Majdel Anjar	8 051	19
	Qabb Elias	10 951	26
	Saadnayel	8 517	20
	Zahle	5 069	12
<b>Baalbeck</b> (Bekaa)	Aadous	604	02
	Baalbeck	11 098	43
	Deir El Ahmar	1 014	04
	Haouch En Nabi	149	01
	Iaat	969	04
	Nahle	196	01
	Rasm El Hadet	220	01
<b>El Hermel</b> (Bekaa)	Chouaghir	154	02
	Qasr	82	01
	Mansoureh	127	01
<b>West Bekaa</b> (Bekaa)	Machgara	334	01
	El Marj	7 222	16
	Joub Jannine	4 580	10
	Khiara	428	01
	Loussia	455	01
	Qaraoun	2 205	06
	Sohmor	430	01
<b>Rachaya</b> (Bekaa)	Bire	650	01
	Khirbet Rouha	1 375	04
	Rafid	1 101	02
<b>Akkar</b> (North Lebanon)	Aaiyat	240	02
	Awade	610	04
	Halba	8 359	51
	Qlaiaat	1 115	06
	Ouadi El Jamous	1 072	06
	Rajm Hssein	652	04
	Takrit	470	03
<b>Tripoli</b> (North Lebanon)	Abou Samra	10 870	28
	Dam Wal Farz	1 417	04
	Hadid	393	01
	Maloule	393	01
	Shok	1 171	03
	Tal	3 404	09
	Tripoli	312	01
Zahrieh	2 270	06	
<b>El Minieh-Deni</b> (North Lebanon)	Aadouï	83	01
	Bakhoun	1 412	09
	Bhannine	1 411	09
	En Nabi Youchaa	174	01
	Sir ed Danniye	2 861	19
<b>El Koura</b> (North Lebanon)	Amioun	481	01
	Barsa	635	02
	Btourajtij	407	01
	Dar Baachtar	298	01
	Enfe	823	02
	Kfar Hazir	304	01
	Kousba	537	02
	Ras Maska	405	01
<b>Batroun</b> (North Lebanon)	Batroun	2 373	07
	Kfar Heida	354	01
<b>Zgharta</b> (North Lebanon)	Aalma	322	01
	Miryata	1 671	03
	Zgharta	2 205	04

In order to have a better understanding of the situation, the assessment findings will be analysed by regions when relevant: the Bekaa, Tripoli plus surroundings and Akkar.

Different reports were used to base our reflexion on the livelihood situation in Lebanon. Lebanon Emergency Market Mapping and Analysis (EMMA) conducted by Save The Children, IRC, DRC and Oxfam; Livelihoods assessment Syrian Refugees in Lebanon conducted by Save The Children and IRC; Rapid Needs Assessment in North Lebanon conducted by Solidarités International; Syrian Refugees in Akkar – Assessment report conducted by PU-AMI; Regional Analysis Syria July 2013 produced by SNAP; Vulnerability Assessment among Syrian Refugees conducted by WFP, UNHCR and UNICEF; Prices Survey Monitoring Report produced by WFP.

## Limitations

This assessment aims to highlight the current situation faced by the Syrian refugees, while keeping in mind that due to a large number of new comers arriving every day, the hosting population needs are increasing rapidly.

The security issues faced by Lebanon over the past months are also impacting the aid and assessment process, therefore several villages originally planned, needed to be change for security reasons.

The Syrian population's needs are changing rapidly; therefore, CBO's are doing a lot of assessments on the field to gather information so respondents might get used to give the "right answer" hoping they will get help.

This assessment is based on HI assessments and discussions with other stakeholders, a lack of secondary data and external report has to be notified.

## 2 Main Findings

### Labour Market:

- 64% of the Syrian refugees working are employed as daily workers on a temporary basis.
- The massive refugees arrival has a pervert effect on the labour market, reducing the work opportunities and decreasing the average daily work salary.

### Market:

- No change in overall market prices was noticed.
- Basic food and HEI are available in all markets.

### Shelter:

- Average rent in Bekaa is \$210, in Akkar \$229 and in Tripoli \$209.
- 72% of the refugees are renting, 14% are hosted, 11% are living in a tent, 3% in a collective shelter and 1% in a public building.
- 60% of the Syrian refugees express a need of winterization, 53% need a stove.
- 73% do not fear eviction.

### Wash:

- 19% are buying water to drink.
- 35% mentioned that the cleanliness of water is not acceptable and among those 35%, 88% are drinking this water due to a lack of money to buy mineral water.

### Health:

- 97% access health structure in Tripoli, 72% in Akkar and 62% in Bekaa.
- 89% access medication in Tripoli, 78% in Akkar and 63% in Bekka.
- 73% have no obstacle to healthcare, 24% have financial barrier, 2% have obstacle due to physical access and 1% due to transportation.
- 71% have no obstacle to medication, 27% have financial barrier, 1% transportation issue and 1% fear.

### HEI:

- 80% of households in Tripoli and Akkar have the main HEI whereas 65% does in Bekaa.
- Newcomers are only 14% to have access to HEI while 75% of the Syrian who have been in Lebanon for more than one year have access.

### Food Security and Livelihoods:

- For Syrian refugees getting incomes, the salary is on average: \$194 for Tripoli and Bekaa and \$143 in Akkar.
- Despite salaries, Syrian refugees are relying on other sources such as assistance from Un agencies, other organizations, small remittance, gift and sale of assets.
- The expenditures represents in average: \$227 per month for food, \$168 for rent, \$65 for health, \$30 for transportation, \$25 for clothes, \$3 for education and \$14 for other expenditures.
- Shortfall between expenditures and incomes represents in average \$187 in Bekaa, \$188 in Tripoli and \$413 in Akkar.
- 84% of the Syrian refugees are experiencing lack of money to buy food.
- The average debt is \$330 per family.
- 75% of Syrians assessed report to have debt.
- 40% of the households are running into debt to buy food, 26% to pay their rent, 15% to pay for health care, 11% to pay for transportation and 7% to pay for HEI.
- 65% of the Syrian refugees are planning to reimburse their debt by working, 16% by selling vouchers cheaper, 12% to reimburse their debt when they will go back to Syria, 4% are using the vouchers to pay their debts to the sellers and 3% planning to sell HEI.
- 41% of the refugees are reduce the food quantity per meal, 39% are buying food/HEI on credit, 33% are reducing the number of meal per day, 33% are borrowing food, 6% are sending their children to work, 6% are selling assets and 1% has one the member migrating to find incomes.

### Shelter:

The assessment shows that refugees staying in informal tent settlement and in unfinished apartment are the most vulnerable one, especially during the winter season. Prioritization must be given to this population in terms of shelter rehabilitation, construction.

### Health:

Refugees are experiencing financial issues to access health service and medication, the UNHCR have decreased from 85% to 75% the reimbursement of the primary health cost. Financial barrier to health services should be considered as one of the priority criteria for cash based intervention.

### HEI:

- Continue the in-kind HEI blanket distribution for newcomers in order to reduce their expenditures and reduce their proportion to run into debt.

As mentioned in the HEI section of the report, less than 40% of the new comers have access to basic HEI, while this item of expenditure is considered as a priority to most households (HEI is the third priority after rent and food)

Replacing HEI by sole cash interventions would therefore generate a fall in the numbers of households having access to HEIs. In-kind and vouchers HEI must be combined with unconditional cash transfer for the new comers.

### Food security and livelihoods:

- Promote the UNHCR registration to refugees who are newcomers and/or not registered in order to allow them to get the food assistance from WFP and UNHCR assistance.
- No major sign of food insecurity have been noticed by the main actors, narrowing down the target around populations at risk or in food insecurity should prevail, while increasing the value of households vouchers to maximize the added value of this assistance.
- Reduce the debt ratio of the most vulnerable Syrian refugees by a cash transfer programme with a tight targeting using vulnerability criteria based on livelihoods existing profile.

### Coordination:

Coordination of the intervention within CBOs is a key aspect in order to achieve a proper needs coverage. There is currently a lack of coordination and information sharing between the different actors, working group led by UNHCR must enhance its coordination role towards this issue.

Regarding coordination, a cash working group has been established by the UNHCR in order to coordinate cash interventions. However, a substantial number of cash transfer initiatives are designed and implemented outside this coordination platform, leading to a duplication of effort in the overall response.

The multiplication of the different working group is creating a gap of communication, which must be improved.

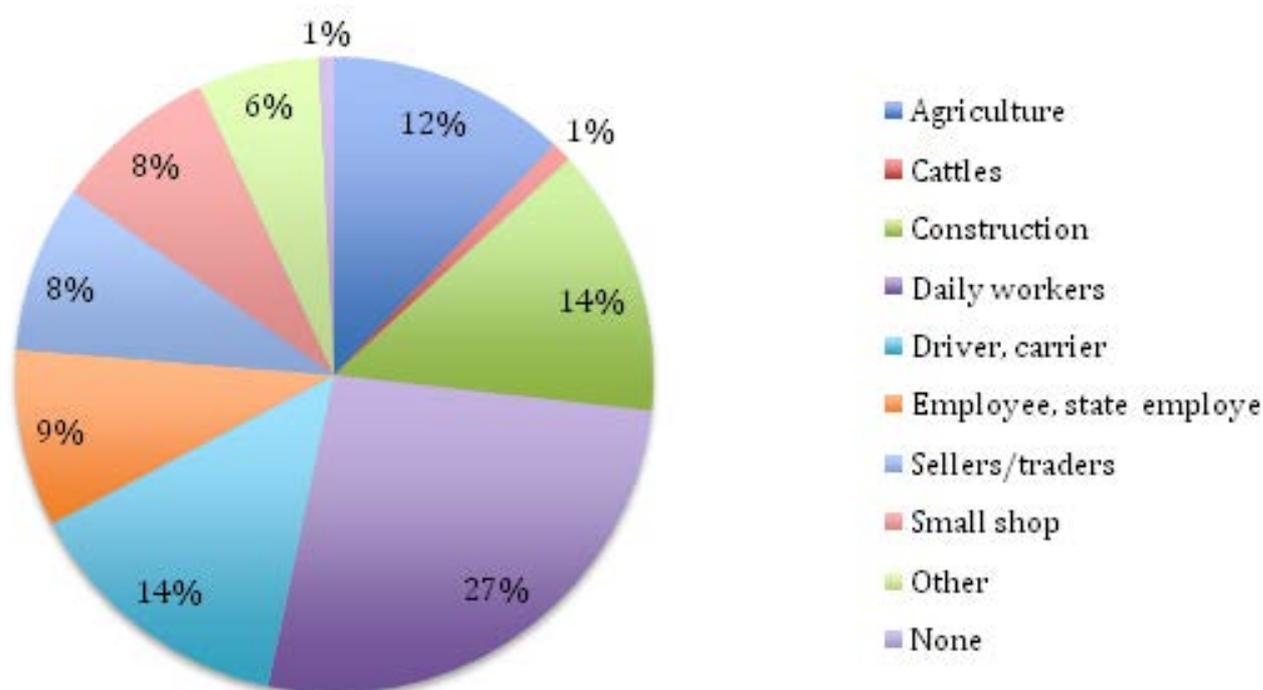
A lot of INGO are implementing programs, doing assessments, collecting a lot of information from the field. The UNHCR must coordinate this information collection, in order to limit the impact on assessed populations and to make them available for all actors.

### 3 Background in Syria

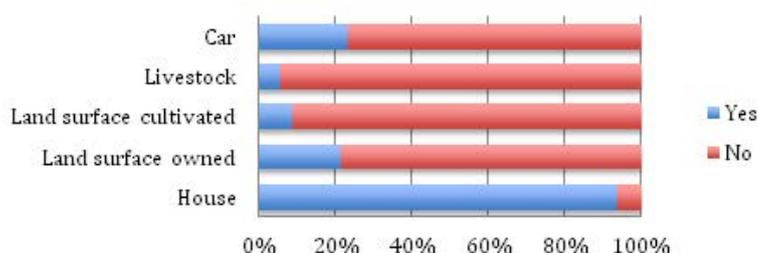
Most of the households interviewed were unskilled workers back in Syria. Some men had been employed (agriculture, construction, drivers), and a few had run their own small businesses (small vegetable stands, sweets shop, small grocery); women stated that they had worked for daily wages, predominantly in agriculture. During the interview, 27% of the respondents answered that they were relying on daily work as their main activity in Syria, 14% relied on construction and driving, and 12% in agriculture. The rest is almost equally shared between employees, sellers and owner of small shop.

- 65% of the assessment respondent cited a medium to poor standard of living and small savings. The average salary in Syria before the crisis was 373\$ per month. The standard of living in Syria was very different from what they are experiencing in Lebanon, mostly because prices for basic products were lower.

#### Work in Syria



#### Assets owned in Syria



- 81% of households interviewed reported to have had assets in Syria: 93% owned a house; 22% had owned land; and 13% had owned businesses.

Most refugees fled Syria for insecurity reasons and because of the shelling they lost all their assets. Some people, who needed special cares or were reliant on the assistance of local organizations, were obliged to flee when the assistance was stopped because of the conflict.

*“During the shelling of our village, my husband and my eldest son were killed. The second son is lost. I do not know, whether if he is alive, jailed, or dead. When my house was hit, I fled with my remaining 5 children to Lebanon.”* Anonymous Syrian refugees in Bekaa.

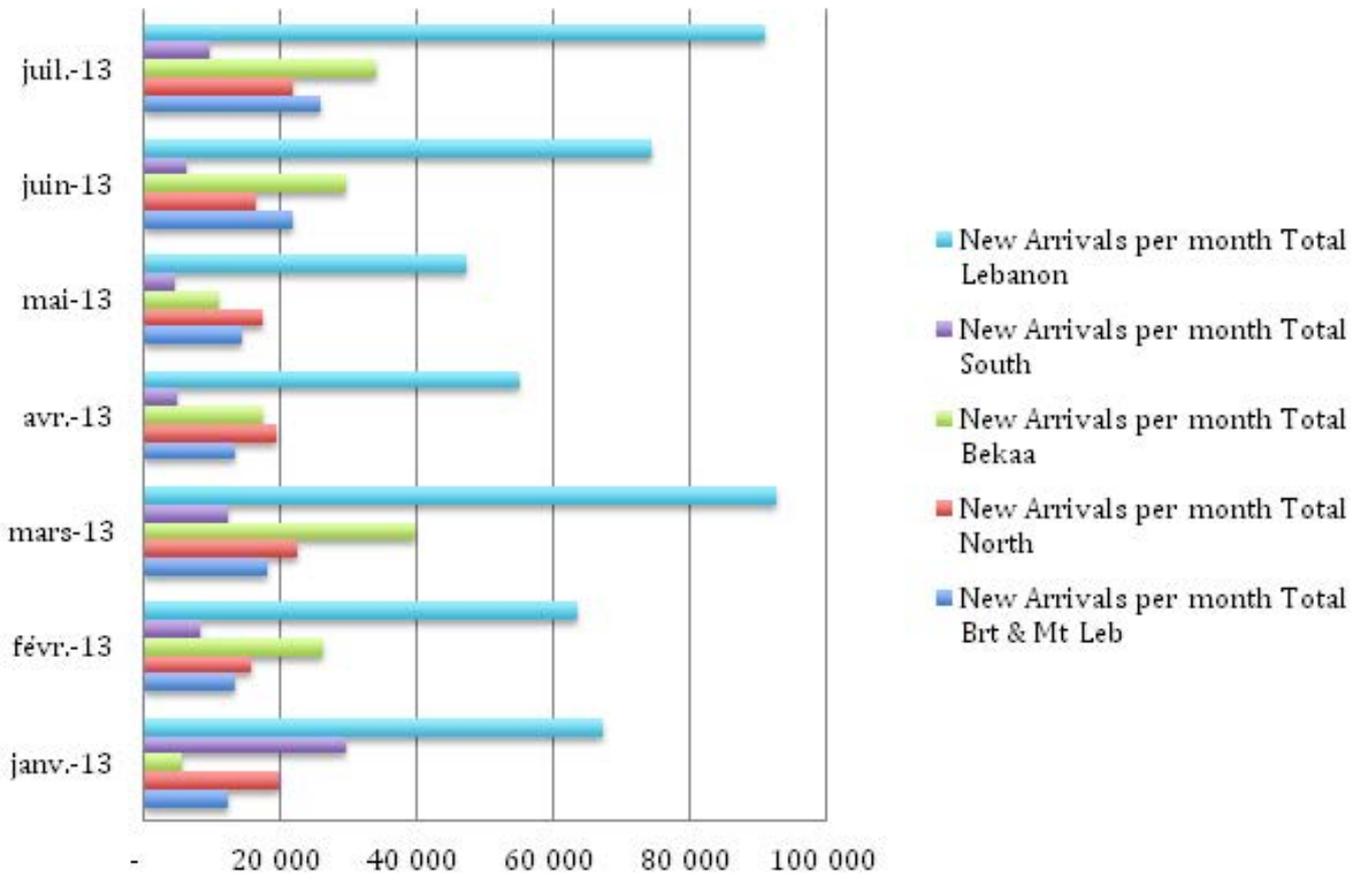
Most refugees interviewed were displaced within Syria before deciding to come to Lebanon. At the conflict’s outset, local associations helped Syrians cross the border and guided them to places in Lebanon where they could get help. Most families arrived in Lebanon by bus or car during a journey, which averaged three days. All the refugees interviewed during the focus group reported that to cross the border they were asked to pay for the taxi and other fees.



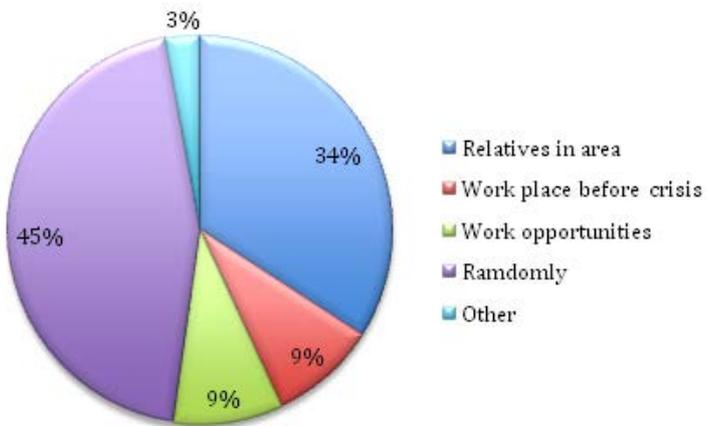
## 4 Situation in Lebanon

The crisis has been on going for the last two years, and refugees have been settled in Lebanon since then, with an increase of the number of arrival per days since the beginning of the 2013.

### New arrivals per month



### Reasons to settle in the area



Upon arriving in Lebanon, refugees settled in different regions for different reasons, though they typically joined other family members already present in the area. Some Syrian refugees chose to come to Tripoli because they wanted to settle in a big town where they could access help from important organizations. Other refugees settled in Bekaa because of its proximity to the Syrian border and the fact that the region is a well-known agricultural area where landowners had employed Syrians on daily basis before the conflict especially in agriculture and represent work opportunities for Syrian refugees.

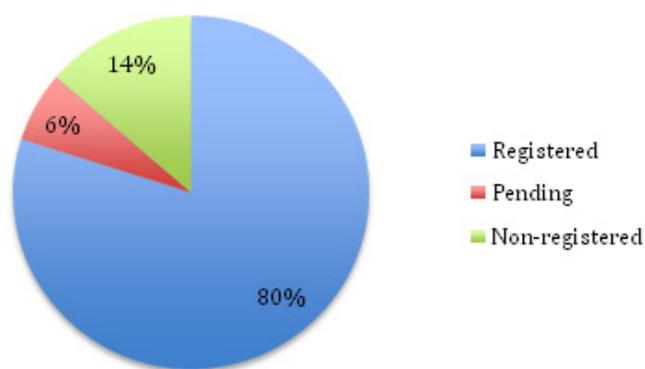
Once settle down in a region, refugees have to approach the UNHCR in order to be registered and get assistance from UN agencies.

The UNHCR began registering the Syrian refugees in April 2011. They have settle 4 registration centres, in Tripoli, Zahle, Tyre and Jnah (in Beirut). When the refugees are arriving in Lebanon they are encouraged to go to those centres, they will get an appointment for the official registration. In average the waiting time to get an appointment for the registration is taking between 3 or 4 weeks. For the appointment, all members of the family must be present in order to be interviewed and photographed; they have to bring all official documents issued in Syria with them, which is an issue for a lot of the vulnerable families living far from the registration centres. According to the assessment transportation represent \$30 average expenditures and is clearly an obstacle to registration.

The UNHCR is then issuing a registration certificate that will allowed refugees to have access for free to primary healthcare through existing Lebanese structures. They will also be covered by the UNHCR for the secondary healthcare intervention up to 75% of the cost.

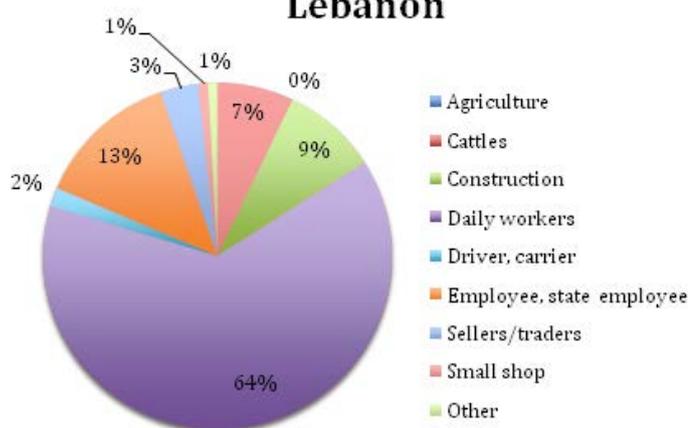
According to the assessment done, 80% of the Syrian refugees are registered to the UNHCR, 6% are pending registration and 14% are not registered.

**Status**



## 4.1 Labour Market

**Type of work done  
Lebanon**



In Bekaa, the main available work opportunities are either in agriculture or construction sectors. The agricultural and construction season starts at the end of winter, in March, and continues until October (Annexe 2: Seasonal calendar). When the conflict started two years ago, refugees could “easily” find work on a daily basis, with an average weekly wage of \$20 in agriculture and \$25 in construction. By early June 2013, the number of refugees has increased so much that demand for work continues to rise, while offers of work remain static.

As a result, the availability of work has decreased by half over the past two years. The impact of this on the labour market has not only impacted Syrian refugees but also the poorest Lebanese households who were relying on agriculture opportunities. These poor Lebanese households are now obliged to adjust their expected wages to the market. Some Lebanese landowners have been found to be hosting Syrian refugees “for free” in exchange of their work in the fields.

## 4.2 Market

Product availability is not an issue in Lebanon. The supplying chain works well since Lebanon is highly developed and has access to most products needed for the refugees. Before the crisis in the border region, Markets were supplying from Syrian producers especially because prices were lower, now they are relying on Beirut supplying. Markets are adequately supplied, especially in food. Finding and purchasing HEIs is not an issue in urban areas, but for most people interviewed in the Bekaa valley HEIs especially in the North, hygiene kits are not always available and can be, due to a lack of competition in some areas, quite expensive. People further reported that the food products coming from Syria are available on Lebanese markets and are cheaper, probably due to the conflict on the other side of the border and the roadblocks.

Before the crisis, Lebanese sellers were supplying predominantly directly from Lebanese producers. Focus groups conducted on markets show that the number of sellers present on the markets has increased since the beginning of the crisis. It is easier for Syrians suppliers to cross the border to Lebanon and to sell their products than to move inside the war-torn country. In the Bekaa, Lebanese sellers reported that the number of sellers has increased of 50% on average according to the market focus group.



Though the number of buyers and sellers increased along with the quantities of goods in the markets, the quality of goods remains the same. Prices have increased by wholesales, but not retailers who face new competitive prices and stagnation in the market flux. Now, they prefer to earn less but sell more, due to the country instability, sellers are reluctant to have product stocked. These cross-border exchanges have created some disturbances within the Lebanese markets, with suppliers selling the same items cheaper and/or with some merchants settling in areas, without paying governmental taxes, which develops tensions

from the Lebanese side. Moreover, Syrian refugees tend to purchase from Syrian suppliers, which further contributes to disturbing settled markets and purchasing habits (especially in rural areas).

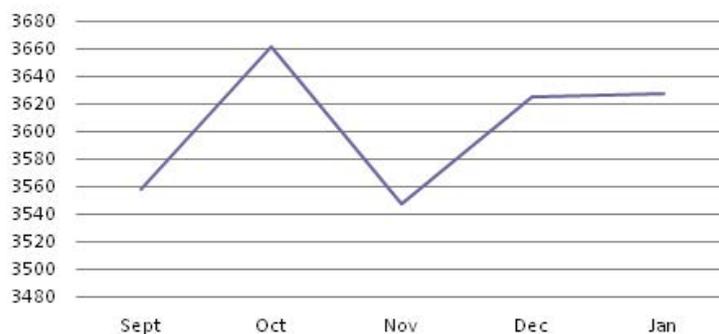
The markets are usually easily reachable by buyers and sellers at any time. Nevertheless, products transport has become an issue due to an increase in cost, government restrictions, and insecurity. Security, especially in North Bekaa and closed to borders, is starting to be an issue on markets for buyers and sellers. Buyers are afraid to stock goods, and sellers are afraid to go to the markets. After the recent shelling in North Bekaa, the markets closed; even rumours of insecurity can produce the same effect. Regarding Lebanese sellers' strategies, even if the demand continues to rise, they are willing to accept less profit instead of increasing their stocks for several reasons:

- They don't have the financial capacity to stock large quantities of goods.
- Many products are perishable and cannot be stocked.
- The main issue is security. Sellers fear that if they stock goods and conflict reaches their area, they will lose all their goods.

Therefore, the consumer will face problem to buy certain products and will rely on shops where prices are known to be higher than on markets according to the Prices Survey Monitoring Report – September 2012 to January 2013 done by WFP.

According to the WFP Price Survey Monitoring Report for Lebanon, there has been no major price inflation during the past few months in the commodity market. The chart below shows the price evolution from September 2012 to January 2013, it is based on the average of retail prices. Prices are usually fluctuating on a seasonal basis but the annual average remains the same.

[ Average of retail prices in the monitored area from September 2012 to January 2013 by WFP ]



If many organizations are doing prices monitoring in the area they are operating, there is a lack of coordination and information at regional and national level. The Lebanese government used to monitor prices in shops and markets on a monthly basis but the information are no longer available since the beginning of 2013. The WFP is currently the only organization to release prices information but on a bi-annual basis. Harmonization and sharing information through working group lead by UNHCR, need to be done by International and National organizations in order to have a clear understanding of the prices evolution.



According to the focus group and to refugees that have been in Lebanon more than 1 year, rent prices have been rising since the last two years and remain an issue. The Central Administration for Statistics (CAS) reveals in its June 2013 report that rent prices have increased more than 44% between June 2012 and June 2013. Syrian refugees who have been in Lebanon since the beginning of the conflict have seen their rent double. These prices demand monitoring, especially as INGOs are carrying out Cash-for-Rent programmes. Even if no evidence-based correlation ratio has been undertaken for now, a substantial scale up of those activities may potentially have a major impact on rental costs.

## 5 Assessment Findings

### 5.1 Syrian Refugees Needs

#### Shelter

Access to shelters and the different types that exist vary widely depending on areas where people settle and in line with the time of their arrival in Lebanon. In fact, finding a building to rent is becoming harder for Syrian refugees, due to a lack of dwellings available. Therefore, a lot of informal tented settlements have appeared in the Bekaa region and in Akkar.

There are many types of shelter available, from family apartments to squats. It is important to be aware of the vast differences in the characteristics of available shelter in order to better understand the living conditions of the refugees. Most refugees interviewed rented a flat. On average, 2 to 3 families shared one apartment to reduce rental costs. The rent price for apartments was reported to range from \$5-\$1000 per month. Some refugees interviewed said they were not paying any rent because they were being hosted by relatives.

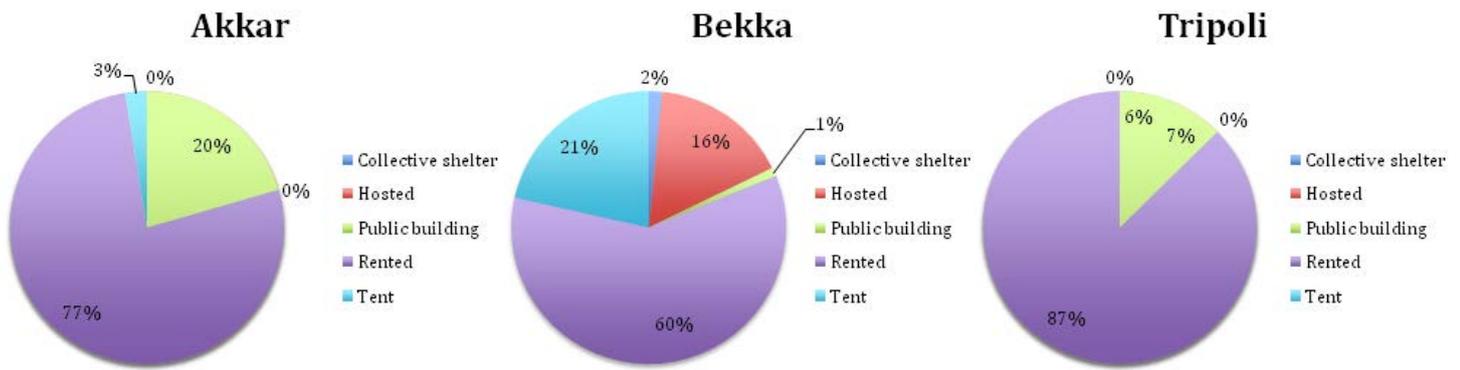
#### Average rent per month



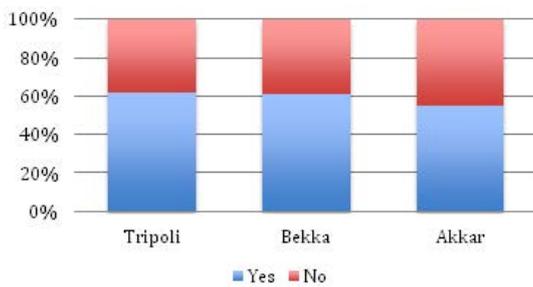
Five different types of shelter were mentioned during the assessment:

- Rented places with an average rent of 225\$ per family.
- Hosted places with an average rent of 208\$ per family.
- Collective shelter with an average rent of 82\$ per family
- Tent with an average rent of 168\$ per family.
- Public buildings where according to the assessment no rent is paid by the refugees.

Most of the refugees are settled in apartments where they are paying a rent but depending on the regions, the shelter situation is different. In the Bekaa valley, 21% of the people interviewed are living in an informal tented settlement, in Akkar, they represent only 3%, while in Tripoli, no one residing in a tent was assessed. Most of the refugees hosted by Lebanese families are not paying rent, according to the assessment, only 7% of them do.



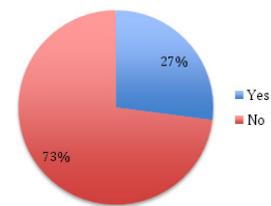
### Winterization needs



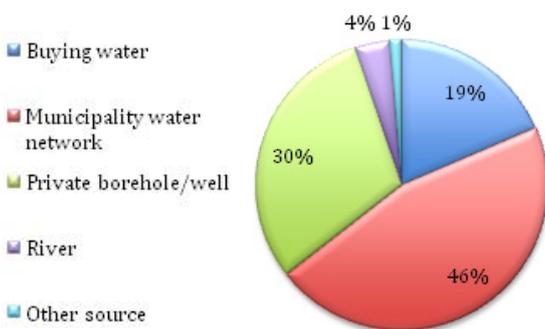
60% of the Syrians refugees express a need of winterization for their dwelling. 53% of the persons interviewed need a stove for the winter and 99% of the refugees in need for winterization need construction such as doors, windows, grand isolation, tent or plastic sheeting. Winterization needs tend to be the same across the regions.

Most of the assessment done by the different CBO's and HI show that risk of eviction doesn't seem to be an issue for the refugees. But this information needs to be taken carefully, if refugees cannot pay their rent, the risk of eviction will increase.

### Risk of eviction



### Drinking water source



The entire household interviewed have access to a water source but 19% of them are buying water to drink. In fact, 35% of the respondents mentioned that the cleanliness of the water is not acceptable.

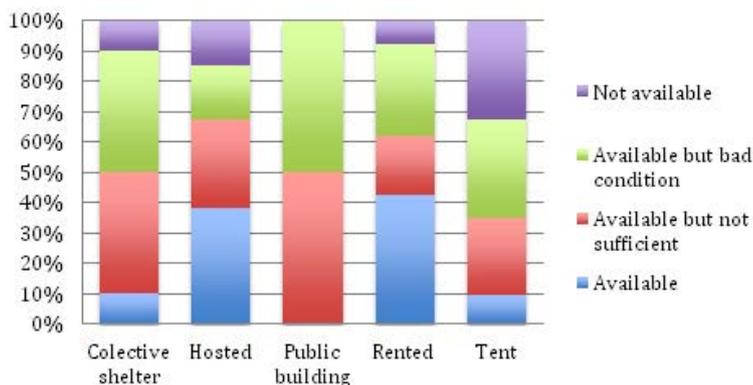
Among those 35%, 88% of the persons are drinking this water due to a lack of money to buy mineral water.

For the household directly connected to the municipality water network, the water cost is directly included to the rent, the others are either getting free water from neighbours or have access to private borehole.



The majority of the households renting or hosted have access to toilets, while there is a current lack of sanitation for the households living in a tent settlement. As most of the time, the shelter is shared with several families, sanitations are shared between a large numbers of persons and there is an important lack of hygiene that could lead to a disease transmission.

## Toilet availability

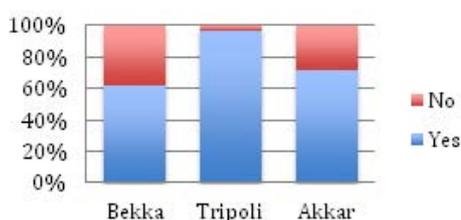


## Health

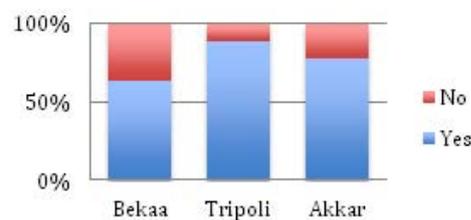
According to the assessment done, access to health care is not an issue in Tripoli where 97% of the household reported to have access to them, whereas in Akkar and Bekaa, respectively 72% and 62% have access to health care. This difference can be explained by the fact that Tripoli is an urban area where several hospitals are concentrated.

The obstacles to health care are mainly financial barriers; in fact health expenditures represent the third main household expenditure, with an average of 66\$ per month.

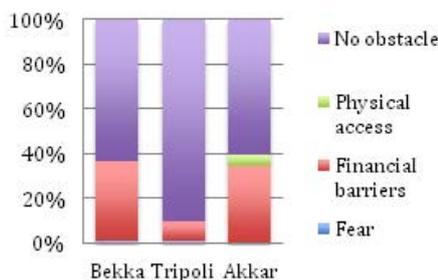
### Health care access



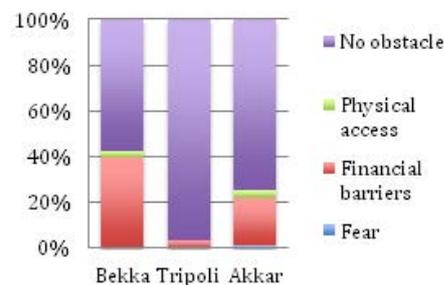
### Medication access



### Obstacles to medication access



### Obstacles to health care



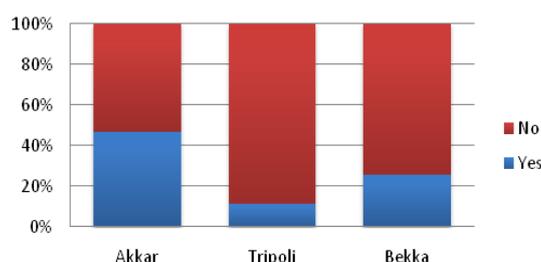
## Household Essential Items (HEI)

Most families interviewed who have benefited from HEI distributions such as blankets; mattresses; hygiene kits etc, reported to have a lack of HEI. HEIs remain a vital need for refugee households for several reasons:

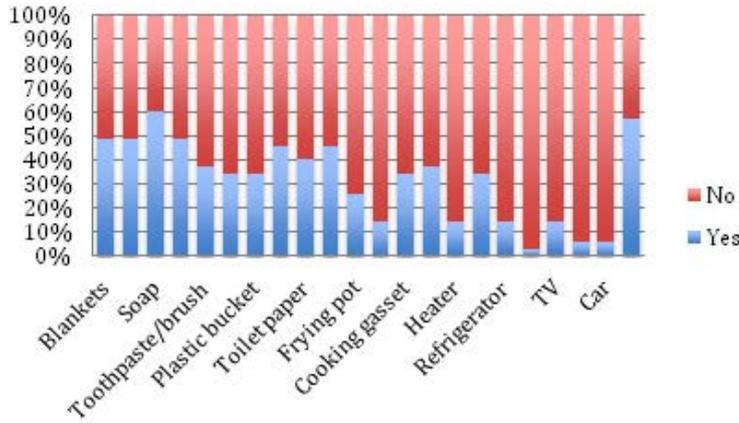
- Quantities of items given were inadequate (for example: four mattresses given per kits whereas the average number of person per family is five.).
- HEIs were distributed in “one shot” with many consumable items such as soap, diapers, etc., which were reported to last in average two week.
- Many essential household items were reported to be missing, such as dignity items for women, kitchen sets etc.

But according to the assessment, 80% of the households in Tripoli and Akkar have access to main HEI, whereas they are 65% in Bekaa.

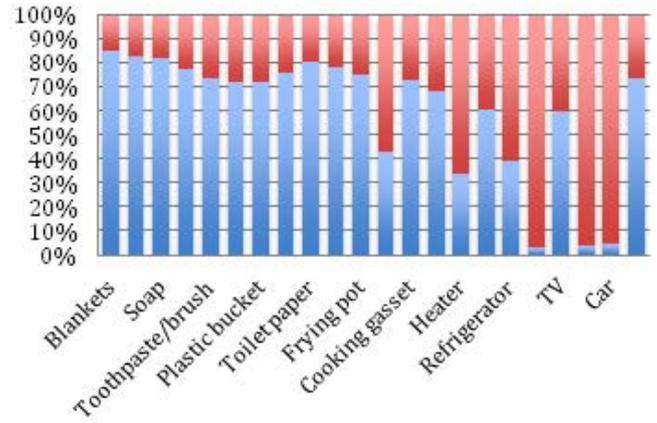
### Refugees covered by HEI distribution



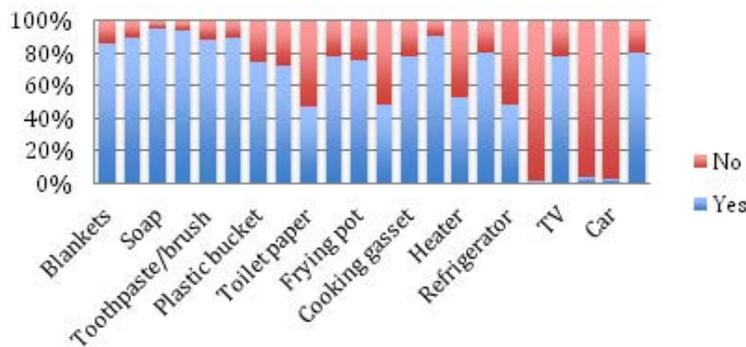
## HEI available New comers



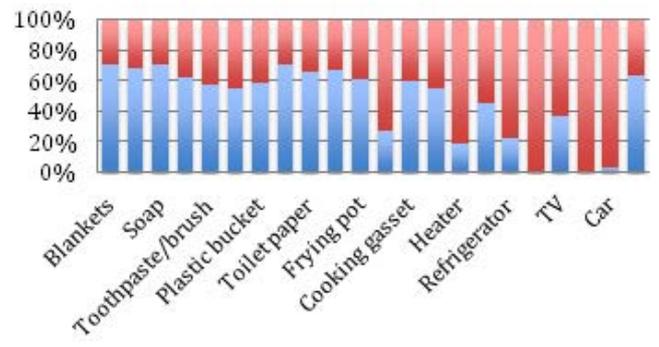
## HEI available > 1 months



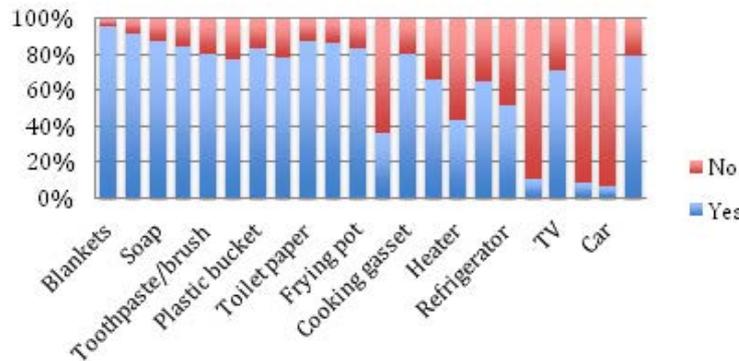
## HEI available - Akkar



## HEI available - Bekaa



## HEI available - Tripoli



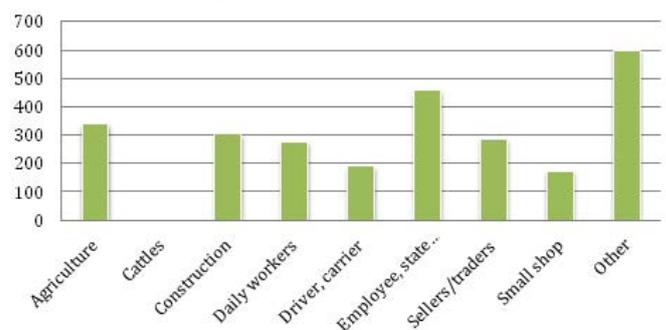
The new comers are in need of basic HEI distribution (blankets, soap, Toothpaste/brush, plastic bucket, toilet paper), only 14% of have access to all those items, while we can see that for refugees who arrived more than 1 year ago, on average 75% on them have access to basic HEI.

## Food Security and livelihoods

### Incomes

In Bekaa and Akkar, most refugees interviewed have some income, mostly in unskilled work such as daily worker in agriculture or construction sectors. These employments are usually daily works of an average of 10 days per month and paid in average 20\$ per pay.

## Average salary per activities



Most of the daily workers are working in agriculture and construction, a differentiation has been made between refugees who are currently employed in agriculture or in construction because they were already working in Lebanon before the crisis, and will be employed on a seasonal basis, whereas daily workers will be employed on a daily basis according to work available.

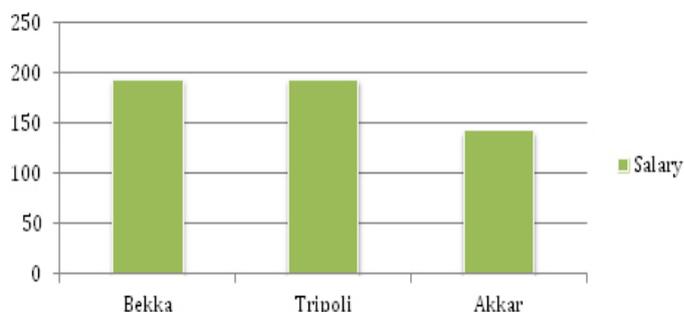
A limitation to this chart must be pointed out as the assessment was made in the summer season where agricultural, construction, restaurant works were available.

As for Tripoli, work opportunities are usually in services and unskilled work (for example, construction or cleaning houses). Most of the time, only skilled Syrian refugees apply for service work, but there are few opportunities and the wages are lower than expected by the workers.

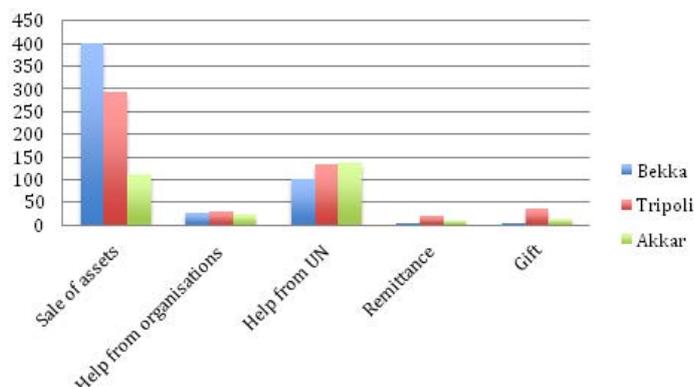
Despite the salary, households are also relying on CBOs help, sale of assets, remittance and gifts.

Despite the salary, refugees are relying on other sources of incomes such as vouchers distributed by WFP, assistance from other organizations. They are also relying on small remittance mostly coming from Syria, gift coming from Lebanese or Arabic people. The main source of supplementary incomes remains the sale of assets, either refugee assets they came with such as jewellery, TV or some of them are going forth and back to Syria to sell the assets that still remain in Syria. No quantification was possible on this aspect.

### Salary in average



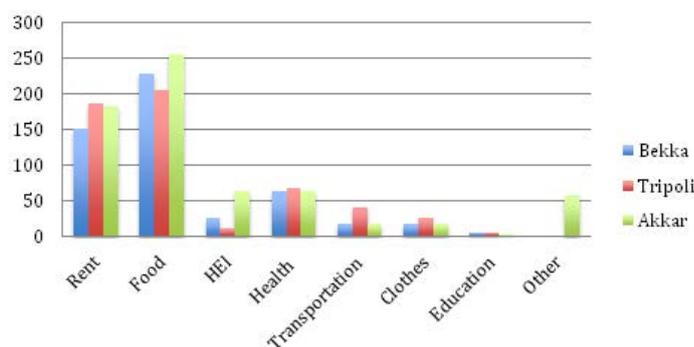
### Other sources of incomes



### Expenditures

The average family expenditure is difficult to compile; each NGO uses a different way to calculate it, some NGO will relate on MEB (Minimum Expenditures Basket) but the items monitored will vary from one NGO to another. HI has chosen to relate on an average expenditures to the main type of expenditures such as rent, food, HEI, health, transportation, clothes, education and other (which include communication, water, electricity).

### Expenditures



According to HI's assessment, one of the main expenditure for families is food. On average, food costs \$227 per month. Rent represents a \$168 per month expenditure, health care represents \$65 expenditure per month, HEIs come next with a \$30 per month expenditure, transportation an average of \$30, clothes expenditures represents \$25 per month, education \$3 and other expenditures \$14 per month (mostly communication cost).

The shortfall between expenditures and incomes represents in average \$187 in Bekaa, \$188 in Tripoli and \$413 in Akkar.

## Shortfall between expenditures and Incomes



## Shortfall between Expenditures and Incomes upon arrival

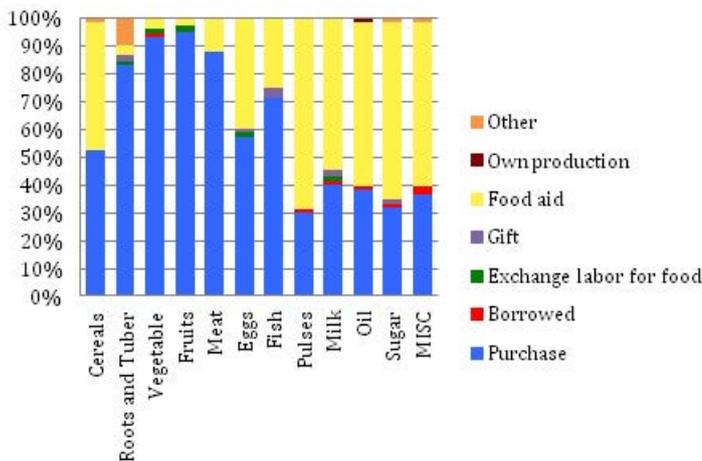


This difference between Akkar, Tripoli and Bekaa is explained by the difference between incomes and expenditures in Akkar. In fact, the average expenditures in Akkar is 29% higher than in Bekaa and 21% than in Tripoli, whereas incomes are 15% lower than in Tripoli and 5% lower than in Bekaa.

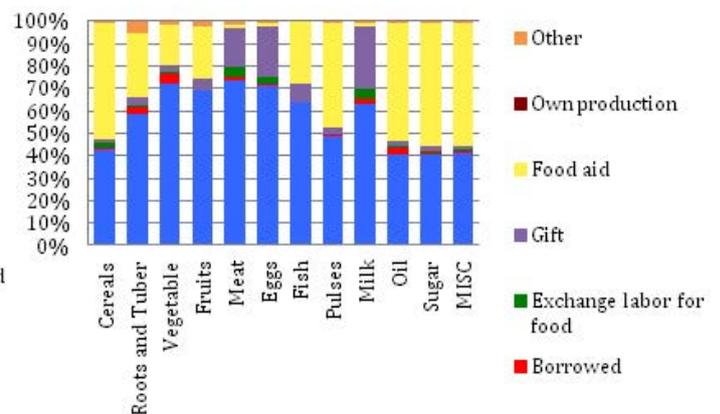
The shortfall remains the same upon arrival, except for the refugees who arrived 6 months ago during the winter season. This difference is explained by large assistance coverage during the winter season.

### Food consumption

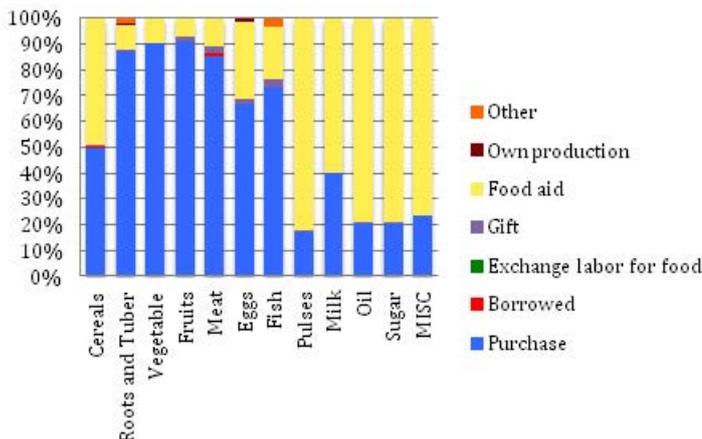
#### Food sources - Akkar



#### Food sources - Bekaa



#### Food sources - Tripoli



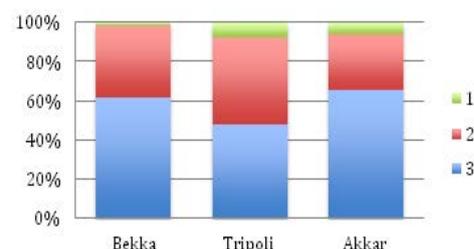
Finding food is not an issue in Lebanon; it is available in quantity and quality in all areas assessed. The food expenditure is on average \$227 registered refugees receive a \$135 food aid voucher each month for a 5 members family. The vouchers are not covering the shortfall, and refugees report not having enough with the voucher to cover their needs during the month. They are therefore, borrowing food directly from sellers, reducing the quantity of food per meals, reducing the number of meals per days or buy food on credit, in fact, 84% of the Syrian refugees are experiencing lack of money to buy food.

Most of the Syrian refugees used to consume 3 meals a day while in Syria, while more than 50% of the refugees in Tripoli have reduce their number of meals per days, 40% in Bekaa and 35% in Akkar.

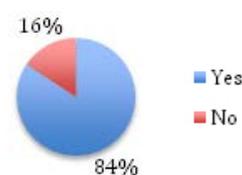
Syrian refugees are also facing some major changes in terms of food diet. In fact, the WFP is providing vouchers to buy cereals, pulses, pasta, oil, sugar, salt, canned meat, milk, lemon and leaves; and therefore reducing consumption of traditional food such as vegetables, meat, cheese...

If today UN/INGO food assistance is mitigating the percentage of people reducing their number of meals per day or the quantity of food per day, use of this coping mechanism will increase when food assistance will be withdraw for around 35% of the population (targeted assistance is planned to be effective from 1st of October 2013). Therefore, food security could start becoming an issue in the community in the next months. People will begin to buy lower quality foods at cheaper prices.

**Number of meals per days**



**Lack of money to buy food**



### ► Coping mechanisms

Many Syrian refugees rely on assistance to meet their basic needs, especially food, HEI and health care, but where this assistance is not enough, they must rely on negative coping mechanisms.

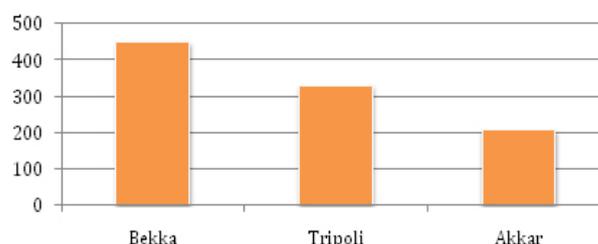
The main copying mechanism used by all the Syrian refugees is debt with an average of \$330 per family. 75% of Syrians reports running into debt, using loans to buy food, pay their rent, HEIs for tented settlement residents, or health care.

Same as for the shortfall, the average debt is lower for the refugees who arrived at the beginning of 2013, due to a large coverage of assistance during this period. Winterisation programmes allowed Syrian refugees who arrived at this period to be better covered and avoid accumulating further debt.

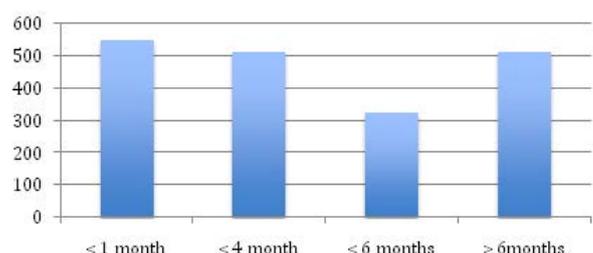
According to HI's assessment 40% of the household are running into debt to buy food, 26% to pay their rent, 15% for the health care, 11% to pay the transport and 7% to pay for HEI.

In 80% of the cases, Syrian refugees are borrowing money from friends or relatives in Lebanon, 11% from friends or relatives outside Lebanon, 8% to sellers and 1% from moneylenders.

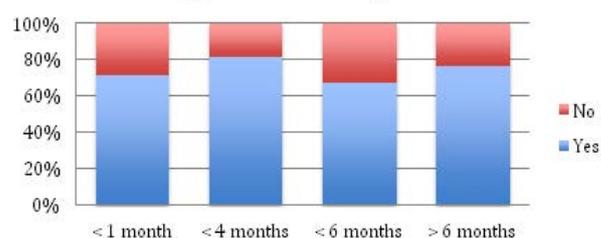
**Debt**



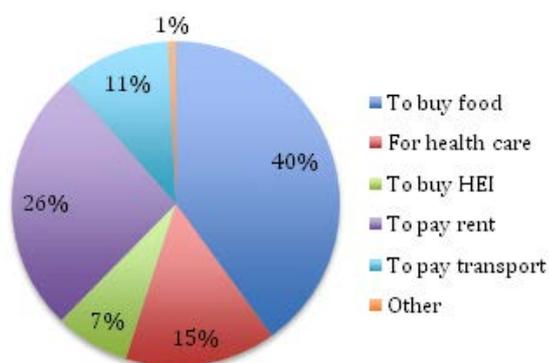
**Average Debt upon arrival**



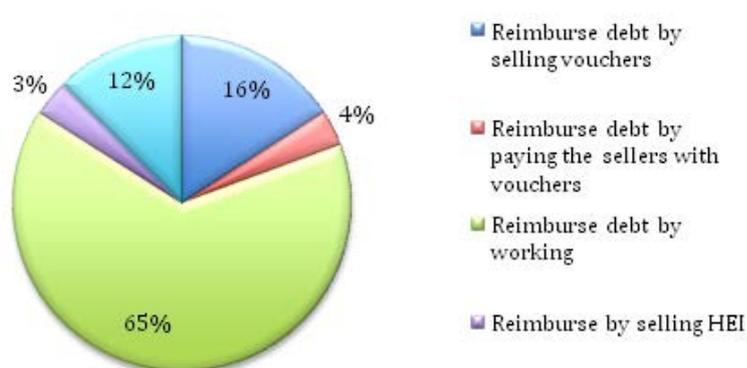
**Percentage of Syrian refugees running into debt upon arrival**



## Reason to run into debt



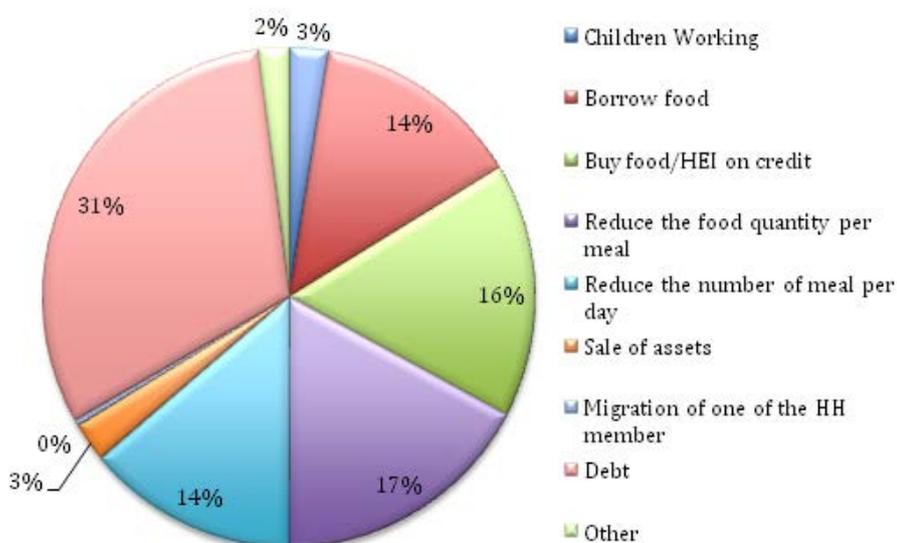
## Debt reimbursement



Syrian refugees are 65% planning to reimburse their debt by working, knowing that the winter season might increase their needs in terms of cash and decrease their chances to find work. 16% are planning to reimburse their debt by selling their vouchers cheaper than the amount they represent. 12% of them plan to reimburse their debts when they will be back in Syria. 4% are using the vouchers to pay their debts to the sellers and 3% are planning to sell HEI to be able to reimburse.

Regarding the other coping mechanism, some Syrian refugees are relying on the help of relatives who settled in Lebanon before the crisis, for example by borrowing food from them.

## Alternative Coping mechanism



The last coping mechanism is to sell assets. This is often done through the sales of small asset items such as jewellery. This coping mechanism is increasingly commonly used by refugees who still have assets in Syria and who have been in Lebanon for more than one year. It is usually the last solution considered, as most refugees hope they will return to Syria as soon as the situation allows it.

## 5.2 Assistance received

### United Nations Agencies

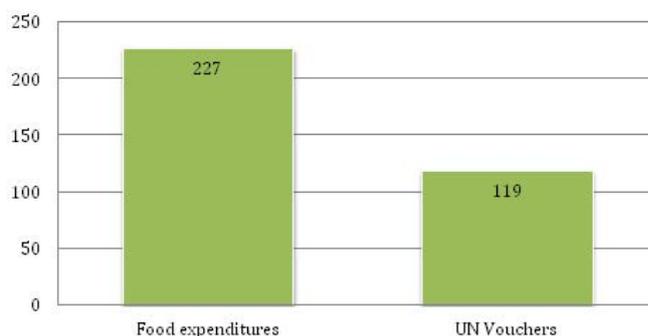
At present, the WFP is providing support to all the Syrian refugees registered by the UNCHR. They are receiving food voucher for an amount of 27\$ per person per month from WFP and its partners, the voucher's value is increased during the winter season up to 31\$ per person. 72% of the respondents have been supported by WFP food blanket or by the UNHCR. 3% of the person who responded to be registered by UNHCR didn't get the vouchers assistance.

Comparing the average food expenditures with the average amount received by beneficiaries from WFP shows that there is still a major shortfall of \$108 for refugees to meet their needs in term of food per month.

The WFP and the UNHCR have launched in May a national assessment to provide targeted assistance to Syrian refugees according to multi-sectorial vulnerability criteria. According to the result of this assessment, the help provided by the WFP will now target 60 % all the Syrian refugees population registered. The UNHCR is planning to assist 22% of the most vulnerable out of the 60% targeting by the VASyr with unconditional cash transfer by giving them 250\$ per month and an additional 25\$ per person in family with more then 5 members. All the assistance of the UN agencies and their operational partners will be based on the vulnerability criteria coming from this assessment.

The UNHCR do not register Syrians who were working before the crisis in Lebanon, but most of them have been joined by their families. There is also a large number of refugees who are not willing to get registered because of fear, lack of documents, lack of mobility or who are not able to offer transportation to the centre. Therefore, those families are left aside from their assistance and their livelihood situation is very different from the one who are registered.

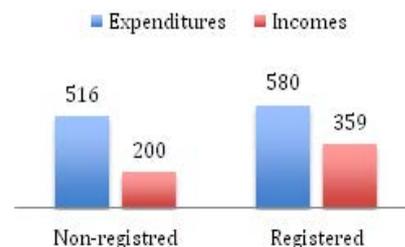
**Shortfall Food**



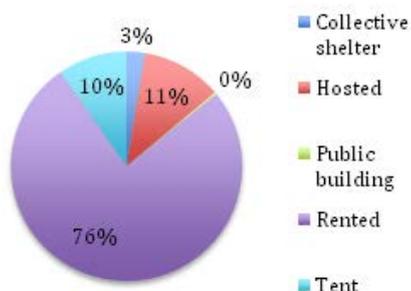
► **Non-registered situation compared to registered situation:**

As the charts below shows it, the difference in terms of vulnerabilities between registered and non-registered is still substantial. On the other side, we noticed that the coping mechanisms are almost identical in terms of status, which shows the limited flexibility to cope in different situation.

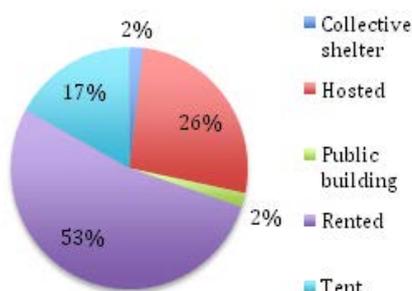
**Shortfall Expenditures Vs Incomes**



**Shelter Registered**



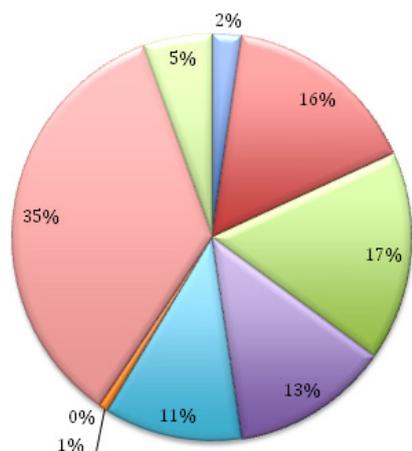
**Shelter Non-registered**



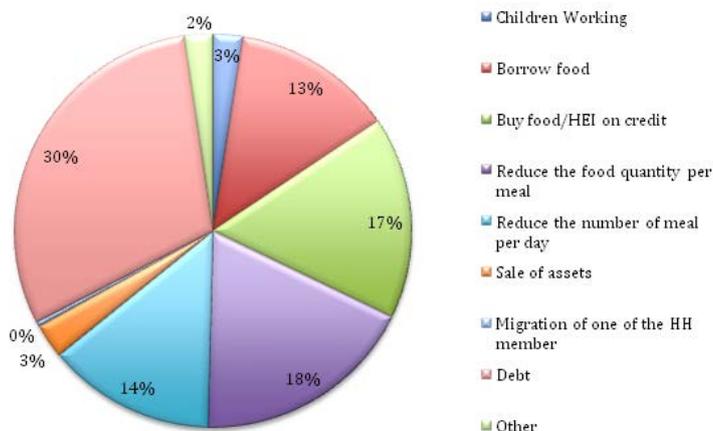
**Average debt**



### Coping mechanism non-registered



### Coping mechanism Registered



Those charts show a major difference between registered and non-registered situation. Non-registered must stay a focus for INGO’s assistance and registration to UNHCR must be encouraged.

### ► International Non Governmental Organization

A lot of INGOs are working in Lebanon, providing assistance in all the necessary sectors, but the humanitarian needs are massive and funding is too limited for such a crisis.

Local and regional associations are also involved with the refugees; their actions are hard to quantify and to locate. They seem to be mostly distributing HEI, food or doing cash assistance, those distributions are mainly one shot and targeted to certain areas.

According to the surveys, 10% of the respondents have received assistance from INGO and 22% have received assistance from local or regional organizations.

## 6 Conclusion and Recommendations

The main Syrian refugees vulnerability is linked with their livelihoods situation. Whereas in Lebanon, refugees could have access to all services, their purchasing power is not sufficient to cover their basic needs. The shortfall between expenditures and incomes points out that refugees are struggling to meet their basic needs. WFP is reducing the gap in terms of food, a large gap still exists on the livelihoods perspectives and needs to be addressed by CBOs.

### Shelter:

The assessment shows that refugees staying in informal tent settlement and in unfinished apartment are the most vulnerable one, especially during the winter season. Prioritization must be given to this population in terms of shelter rehabilitation, construction.

### Health:

Refugees are experiencing financial issues to access health service and medication, the UNHCR have decreased from 85% to 75% the reimbursement of the primary health cost. Financial barrier to health services should be considered as one of the priority criteria for cash based intervention.

### HEI:

- Continue the in-kind HEI blanket distribution for newcomers in order to reduce their expenditures and reduce their proportion to run into debt.

*As mentioned in the HEI section of the report, less than 40% of the newcomers have access to basic HEI, while this item of expenditure is considered as a priority to most households (HEI is the third priority after rent and food)*

*Replacing HEI by sole cash interventions would therefore generate a fall in the numbers of households having access to HEIs. In-kind and vouchers HEI must be combined with unconditional cash transfer for the newcomers.*

### Food security and livelihoods:

- Promote the UNHCR registration to refugees who are newcomers and/or not registered in order to allow them to get the food assistance from WFP and UNHCR assistance.
- No significant sign of food insecurity have been noticed by the main actors, narrowing down the target around populations at risk or in food insecurity should prevail, while increasing the value of households vouchers to maximize the added value of this assistance.
- Reduce the debt ratio of the most vulnerable Syrian refugees by a cash transfer programme with a tight targeting using vulnerability criteria based on livelihoods existing profile.

### Coordination:

Coordination of the intervention within CBOs is a key aspect in order to achieve a proper needs coverage. There is currently a lack of coordination and information sharing between the different actors, working group led by UNHCR must enhance its coordination role towards this issue.

Regarding coordination, a cash working group has been established by the UNHCR in order to coordinate cash interventions. However, a substantial number of cash transfer initiatives are designed and implemented outside this coordination platform, leading to a duplication of effort in the overall response.

The multiplication of the different working groups is creating a gap of communication, which must be improved. A lot of INGO are implementing programs, doing assessments, collecting a lot of information from the field. The UNHCR must coordinate this information collection, in order to limit the impact on assessed populations and to make them available for all actors.

## 7 HI Programmes Strategy and Recommendations for the Cash Transfer Project

In the coming months, HI is aiming at scaling up its activities in order to contribute to mitigate the impact of the Syrian crisis on the most vulnerable persons and their families, including Syrian refugees with injuries and other vulnerable groups, by responding to their basic and specific needs.

### 7.1 Disability & Vulnerability Focal Point (DVFP)



The DVFP mechanism: “**Disability & Vulnerability Focal Point**”, responds to the objective of reducing the vulnerability of the communities affected by a humanitarian crisis. It is composed of multidisciplinary and integrated-type (holistic) teams.

It aims to meet the needs of the most vulnerable individuals and families who are excluded following a humanitarian crisis.

The DVFP rely on a mechanism of community based identification, assessment and referral system, to reach and provide essential information and critical services for persons in a vulnerability situation

including persons with specific needs, and to support optimization of service delivery at local level.

In Lebanon, the DVFP is an integrated approach (through 10 mobile teams in North Lebanon and 10 in the Bekaa Valley composed of 1 social Worker and 1 physiotherapist each), targeting vulnerable families (4,000 targeted families), reinforcing and extending the activities proposed within the DVFP set-up itself, including:

- Complementary identification and response to specific needs of particularly vulnerable persons and families, directly or through referral
- Provision of essential information
- Direct provision of physical rehabilitation, assistive devices (including mobility aids), Prosthesis & Orthotics devices, advising and capacity building of care takers
- Tracing and follow-up of beneficiaries who are discharged from hospitals to ensure continuity of care
- Complementary support for basic needs (not redundant with other organizations)
- Provision of psychosocial support to vulnerable persons and their families as well as specific psychosocial support to people with injuries in particular disabling situation and to their families through Individual oriented activities, group oriented activities

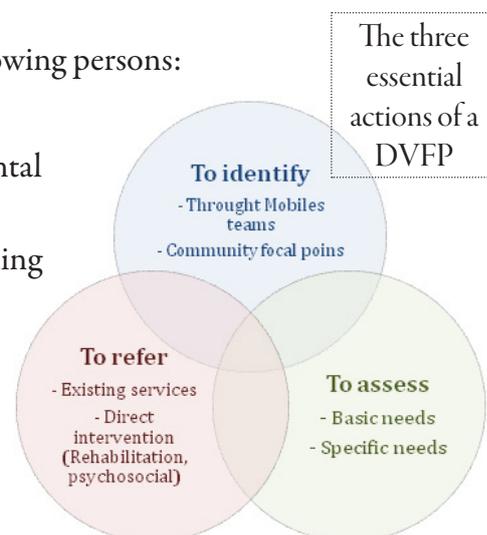
Handicap International is implementing this mechanism since May 2012 in Lebanon.

The DVFP teams, targeted more than 1,700 injured individuals and more than 22,500 vulnerable individuals (4,500 families) since then. The outreach approach of the DVFP in Lebanon allows targeting and identifying the most vulnerable and isolated families in their area of intervention. Each team is responsible for specific geographical areas allowing them to be more effective (enhancing the referral system from other organizations and/or community focal points and a better knowledge of the area).

Currently HI is implementing the DVFP in all Northern Lebanon region (Tripoli city included) through 10 mobile teams and in all Bekaa (North, Central and West) through 10 mobile teams. The immense geographical coverage of HI is representing a clear added value in order to reach the most vulnerable families who do not have access to the humanitarian assistance.

Thought the DVFP mechanism, HI responds to the needs of the following persons:

- Persons with injuries,
- People with physical, sensorial, intellectual disabilities and mental illnesses
- People with chronic disabling disease and other people in disabling situation, or situation of exclusion, such as older persons
- Psychologically affected people,
- Persons potentially at risk of protection violations
- Victims of mines and ERW
- Pregnant and lactating women
- Female and children heading households, Non accompanied children
- Families, care takers and host families of the above targeted persons



## ■ DVFP gaps and recommendations

In its definition, the DVFP project is based on three actions toward the most vulnerable persons:

- Identification;
- Evaluation of their basic and specific needs;
- Referral internally or externally.

If the DVFP project in Lebanon is currently capable to cover the two first actions (identification and evaluation), the referral remains an issue, especially for the most vulnerable refugees regarding their basic needs.

- ▶ Even if some short terms/priority needs are more about availability of services we can highlight that the major parts of basic services are available in Lebanon but not accessible for conflict affected families because of lack of economical resources. Some factors, proper to the family (Head of household that cannot work, large family, etc.) will increase their difficulties to access the different services.
- ▶ Ensure other services for HI beneficiaries is difficult (not enough actors, high number of vulnerable refugees) and the coverage of basic needs services inside the DVFP should be a potential option not to rely too much on other actors for very vulnerable and urgent cases (The referral system is still weak as HI is one of the only INGO working in the most isolated areas.)
- ▶ Because of the lack of existing outreach services for rehabilitation cares, the DVFP mechanism tents to focus on people with disability and people with injuries

## 7.2 Food and Household Essential Items distribution

In Central and West Bekaa, most vulnerable families are targeted by HEI/FI assistance, not according to their registration status but based on their vulnerability, according to several criteria:

- **New comers:** It is a vulnerable condition for these families, according to all basic needs they need to cover (sheltering, eating, protection, health, etc.). As they arrive, they do not know about the assistance system and it is very important to assist them with some HEI/FI but also with some advices and information about all assistance system. Giving them a first assistance kit will help them concentrate on other priority needs they are facing.
- **Poor family** (no/poor income, no/poor HEI) and **large family** (more than 6 individuals) : It is worth mentioning that a large number of about half of the refugees and returnees population are not registered, so won't get access to UNHCR assistance system. Therefore, a big part of the Conflict Affected Families (CAF) did not already access to any assistance or to sufficient assistance. Most vulnerable families are not able to cover the basic needs of their families.
- **Vulnerable host families:** They will have to fill previous vulnerable criteria and to host conflict affected families at their house for free.



### Identification mechanism

Communitarian resources persons' network: In the area targeted by these new activities, HI winterization project and DVFP mechanism already developed a communitarian resources persons' network. The distribution teams will base its outreach approach on the one already developed by winterization project and DVFP teams. This network will be continuously enlarged and developed through the program implementation in order to be more reactive mostly for new comers and to new hosting areas (inside Bekaa but also in south governorate). This communitarian network will be the main identification system for new comers.

These communitarian resources persons can be municipality, religious leaders, health centres, schools, other leaders, etc.

- **DVFP referral:** Targeting vulnerable individuals and their families, DVFP outreach teams will be able to identify important basic needs into the family and therefore refer to distribution team for NIF/FI kits distribution.
- **Door to door identification:** As they will be inside communities, the outreach teams will identify other vulnerable conflict affected families they can assess.
- **External referral:** with a constant communication on HI activities and mandates, other INGOs or NGOs will know about our capacities and refer to our distribution team the vulnerable conflict affected families they identify through their regular projects.

## ► In Kind Distribution strategy limitations

In HEI distribution in “one shot” for new comers remains adequate but a better definition of new comers and tighter vulnerability scoring must be done. The HEI needs are different for a refugee who has arrived in Lebanon since 1 month and one who has arrived since 5 days. Syrian refugees are creating network within each other and borrowing HEI.

Nowadays, HEI is given to every newcomer why very few vulnerability criteria especially socio-economic, which should be avoided and focused on the most vulnerable refugees through vulnerability criteria.

## 7.3 Cash transfer program

Several assessments made by HI show that cash transfer intervention is relevant. In Lebanon, demand is high from the buyers and markets have the capacity to answer this demand and to supply. Furthermore, WFP and several organizations have monitored the prices, there is no signal of inflation but with the scale-up of the operations, monitoring must be continued.

### ► Restrictive or unconditional Cash transfer programme?

Discussions with other organizations involved in Cash transfer programs show that vouchers (food or HEI), Cash for rent, Cash for work and unconditional Cash transfer are the main activities implemented. (Annexe 7: Cash intervention mapping)

A lot of organizations are involved in vouchers programs especially for a large number of beneficiaries. Vouchers are, by definition, restrictive and limit the refugees’ choice. Those organizations are usually working straight with the WFP regarding food, or doing their own vouchers programs for HEI. The vouchers distributed by NGO or by the WFP are based on a common food basket designed by WFP of a 27\$ amount.

Commodities	Ration (g)/day	Prices	Commodities	Ration (g)/day	Prices
Medium grain rice	200	310.0	Iodized salt	5	2.6
Bulgur	130	162.5	Canned meat	38	418.0
Pasta	50	75.5	Milk	5	65.6
Pulses	50	121.5	Lemon	5	5.0
Sugar	50	65.0	Leaves, green vegetables	42	42.0
Sunflower oil	33	82.5			

[ Source: WFP Minimum Food Basket ]

Beyond the fact that the vouchers are not covering all the food needs, they are also restrictive and not based on the food Syrians are used to. Therefore, refugees are trading their vouchers or selling them at a cheaper price to buy the product they prefer, or 16% of the people with debt are selling the vouchers to reimburse their debts. Vouchers require a contract with the Lebanese sellers involved in the program, and a strong monitoring. For the moment, vouchers programs also requested hand-to-hand distributions that have proved over the past year, that it could generate security issues. According to organizations implementing vouchers programs (WFP, DRC, ACF), corruption has been observed in the shops, less quantities given than the voucher allowed, prices are higher for refugees with vouchers than for refugees without vouchers.

One of the main issues faced by refugees is paying rent: that explains why a lot of organizations are implementing Cash-for-rent programmes. Cash for rent is answering to a main need of the refugees, but it's generally given to the Lebanese owner and a contract must be established in order to prevent the rent increase during the duration of the program. A closed rent prices monitoring must be made in order to avoid a generalisation of the prices over the country.

Several assessments made by HI and other CBOs, such as Solidarités International and PU-AMI, show that the needs vary a lot from one household to another, even if paying rent and buying food are the main ones. Furthermore, running into debt is a key coping mechanism adopted by the Syrian refugees, the money borrowed will either be used to buy food or HEI, to pay the rent, transportation or health care. This coping strategy is clearly not sustainable.

## ► Cash transfer distribution

The aim of an unconditional cash transfer is to reduce the shortfall between expenditures and incomes and the debt ratio. Cash transfer program will allow reducing the shortfall between expenditures and incomes. Coordination with the main NGOs doing unconditional cash transfer such as Save the Children, IRC, DRC and Oxfam, is crucial for this program.

An unconditional cash transfer can be done through different ways: through cash envelopes or cheques; western union, through ATMs or mobile banking. The banking network is efficient in Lebanon, providing ATM coverage across the territory. For security and logistical reasons, the option to make cash transfer through envelopes or cheques will not be considered.

1. Western Union has the advantage to have agencies spread all over the country. The process is easy: the money is transferred from the NGO to Western Union; the beneficiaries receive a text message that informs them money is ready and that they can go to any agency to withdraw the money. Once the beneficiaries are registered by the NGO, the list of beneficiaries is given to Western Union and the names are checked in Western Union's sanction list. In order to receive their cash, the beneficiaries must provide an official ID paper in the chosen Western Union agency. They will then get a receipt that will be used for the NGO accountability. This system takes time to be implemented due to the names processing and checking, and it is excluding beneficiaries who have no IDs or who are not willing to give official personal information.
2. Magstripe debit cards or Pre-paid credit cards seem to be the best option and a few banks already provide this service, such as BLF (Banque Libano-française) or CSC Lebanon. Opening accounts for all the beneficiaries will not be possible for several reasons: legal restrictions, beneficiaries will need IDs, too much administrative work, etc. Therefore, for the Magstripe debit cards, a special account must be opened in the name of the NGO and cards will be issued from it, money will be transferred to the bank and the cards will then be issued. To preserve the anonymity of the beneficiaries, their names won't be given to the bank and cards will be issued with serial numbers on it, which will all refer to a person. The pin-code will be in sealed paper and will be kept in a separate place; only key staff such as the program manager will be able to have access to them. The unloaded cards and pin-codes will be distributed by two different persons. Then, according to the schedule, the bank will load cards with a specific amount per month. Most Syrian refugees are not familiar with ATMs; therefore a training session will be organized during the distribution to every beneficiary on how to use the ATMs, the pre-paid cards and the pin-code. A leaflet will be given to all beneficiaries, showing every steps of the withdrawal with ATMs' screenshots. This will be especially helpful for beneficiaries with limited literacy.

The aim of the Cash transfer program is to answer the urgent basic needs of the Syrian refugees, emergency cash transfer not recovery cash transfer. Once the program will be over the Syrian refugees will always have the same vulnerability as long as the crisis will continue. Therefore, the aim of the emergency cash transfer is to meet immediate needs and contribute to livelihoods support or establishment.

## ► Targeting

Refugees with socio-economic vulnerability will be targeted, those who cannot cope with the situation especially who are massively running into debt.

Focus should be given to registered refugees with protection issues, who cannot cover all their needs, non-registered refugees who refuse to register to the UNHCR for protection issues (fear to be registered) and who are therefore left out of the assistance process. But also to registered refugees who have been excluded from the VAsyr (Vulnerability Assessment for Syrian Refugees) and should have been included upon their vulnerability.

### Vulnerability criteria

HI was planning to target its beneficiaries according to vulnerability criteria. The scoring is detailed in Annexe 8.

- Women, elderly person, children, person with disability head of household
- Number of persons in the family (5 members and more)
- Type of shelter (individual house/apartment, collective/shared shelter, squat, unfinished shelter, tent or official camp)
- Risk of eviction from the shelter
- Access to health structures
- Access to medication
- Household no income or limit income.
- Households running massively into debt.
- People with specific needs (injured, people with disability, elderly persons etc..)
- Not receiving UNHCR/INGO assistance

## ► Communication

The assessment and focus group made show that Syrian refugees are willing to benefit from a Cash transfer program, especially unconditional; there is a high expectation regarding a cash program.

Therefore, considering the fact that assistance will not be able to cover everyone and that vulnerability criteria for beneficiary selection must be set up, a strong communication will be the key for the program implementation, along with transparency. The aim of the program is to allow the most vulnerable Syrian refugees to meet their fundamental needs. Therefore, it is very important to make the beneficiaries selection process as transparent as possible; a strong communication regarding the vulnerability criteria has to be done toward the communities before starting the program and during the identification process.

As the aim of the program is not to be sustainable, communication must be made at all stages during the length of the program. In order to reach this goal, an advanced training must be done with the NGO staffs so that they clearly understand the aim of the program, the selection process and the vulnerability criteria, along with the crucial necessity of an extensive communication to communities

The following selection process steps should be done:

- Assessment forms filled
- Internal or external referral from the DVFP or other CBOs.
- Application of the scoring based on the assessment forms.
- Crosschecking of the beneficiaries database and information with other CBOs, and home visits.

## ► **Monitoring**

Monitoring is a critical point for Cash Base Intervention programme, in that sense activities will be regularly monitored on regular schedule reporting time. This will allow following if the program achieves its initial objectives, to measure first effects and also to adapt methods to the context specificities. The programme monitoring will be a tool to measure results and impacts at both household and community level following quality Indicator (intern and extern) and according to the quality reference framework of the project.

Example of indicators to be followed:

- ▶ The project responds to a demonstrated need
- ▶ The project achieves its objectives
- ▶ The project removes or reduces the risk of negative impacts
- ▶ The project aims for positive impacts beyond implementation
- ▶ The project is consistent with the agency's mandate and principles
- ▶ The project respects the population
- ▶ The project is flexible
- ▶ The project is integrated in its institutional context in an optimal manner
- ▶ The agency has the necessary resources and expertise
- ▶ The agency has the appropriate management capacity
- ▶ The agency makes optimal use of resources
- ▶ The agency uses lessons drawn from experience

A project management tool will be produced during the first phase of the project defining OVI to be measured and monitored all along the project

Monitoring and evaluation will be organized along two different steps and processes:

### **Monitoring (during the period of the project):**

1. Market prices monitoring, aiming to determine the minimum expenditure basket that the refugees will need to meet their basic needs, to gather important information on the economic system and to assess the potential impact of the intervention of the market prices. This regular monitoring should allow organizations quickly adjust the strategy of intervention when necessary. Therefore, this monitoring must be done until the end of project.

In coordination with other cash transfer actors within the cash working group, if the prices are increasing above 10%, an examination of the situation will be done by all cash transfer agencies and if the prices are increasing above 20%, a reprogramming of all cash transfer assistance will be done.

2. A Baseline will be conducted; one will be done before the beginning of the programme, which allows HI to have a base-line of the situation. Then, post-distributions monitoring (PDM) will be done every month based on a sample of beneficiaries, who will be calculated according to number of beneficiaries targeting by the program in each region. Those PDM will help determine if the program process is meeting the beneficiaries' expectations and to have an understanding of the way they are using the cash.

### **External evaluation (final phase of the project):**

A final external evaluation will be made to estimate the mid term impact of the program; according to the OCDE/CAD evaluation criteria (efficiency, effectiveness, Relevance, Coherence and Impact). This external evaluation will highlight the lessons learned in term of approach, implementation process and tools and results in terms of livelihoods.

## ► Coordination

The Lebanese government has expressed its concerns regarding Cash transfer program as an answer to the Syrian crisis. Their main expectation is the harmonization within organizations involved in Cash transfer. Therefore, HI will actively participate to the Cash Working group where a consensus inter agencies must be found regarding, an amount to be distributed, a common prices monitoring process and a geographical distribution. As for the moment, no such harmonization has been reach during the cash-working group. INGOs are reluctant to share information despite the high interest of it.

There are a number of other actors involved in cash transfer. Therefore, coordination with other actors is important to decrease the risk of duplication.

## 8 Conclusion

The Syrian crisis has been on-going for more than two years and a large number of refugees are now arriving in Lebanon every days. Refugees were at first relying on their savings and were more or less coping with the situation. Nowadays, longer-term refugees have lost their savings and seen their living conditions deteriorating. Their basic needs are increasing and they have developed negative coping mechanisms. Meanwhile, newcomer refugees have lost all their assets and savings after living for more than 2 years in a conflict area and, because finding a descent place to live is becoming harder, they are settling in informal camps where living conditions are difficult.

The shortfall between incomes and expenditures has increased since the beginning of the crisis. Most Syrian refugees (76%) are now relying on debts to cope with their needs and the relief volume is far from meeting the needs.

Cash transfer programs are a good way to mitigate the shortfall between incomes and expenditures. All the assessments done show that the Lebanese economy will be capable to cope with cash injection: markets are stable and supplied. Unconditional cash transfer programs will help people to prioritize their fundamental needs while having a real impact on their living conditions and coping mechanism.

Unconditional cash transfer programs are an emergency response regarding livelihoods and access to basic needs; it will cover some household expenditure gaps in the month of provision. However the most vulnerable will most probably still be facing the same issues when programs will end. The refugees' situation is known to remain the same in a long-term perspective and cash transfer programs will not be able to support them all way through. Therefore, INGO, CBOs and the Lebanese Government must start thinking of long-term approaches in terms of livelihoods and income generation.

By initiating now open discussions on sustainable income generation programs, we may in a near future offer ways to reduce the negative impact of the crisis on both Lebanese and Syrian populations affected directly and indirectly by the crisis.

# Annexes



	J	F	M	A	M	J	J	A	S	O	N	D
Winter - cold months	■	■	■								■	■
Corn			■	■	■	■						
Wheat					■	■	■	■	■			
Construction Labor			■	■	■	■	■	■	■	■		
Agricultural Labor						■	■	■	■			
Food Stock Purchase							■	■	■			
High Heating Cost	■	■	■								■	■
Ramadan								■				
School Tuition/Materials									■	■		

[ Seasonal calendar, IRC & Save the Children Livelihoods assessment Syrian Refugees. ]

## 1. Data Collection

Date of assessment:

Name of assessor's organization:

Assessor's name:

Governorate:

Village:

## 2. General information on the Household

### 2.1 Head of Household

Date of Birth:

Gender:

Female

Male

### 2.2 Household composition

#	Gender:		Relationship with Head of Household *	Marital Status	Educational level	Age
	<input type="checkbox"/> Female	<input type="checkbox"/> Male				
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

\* 1. Spouse 2. Son/Daughter 3. Spouse of son/daughter 4. Grandchild 5. Father/Mother 6. Brother/Sister 7. Acquaintance 8. None 9. Other

2.3 Where are you coming from in Syria? (Village and region)

2.4 When did you arrive in Lebanon? (month and year)

2.5 Why did you choose to settle down in this area/village?

Relatives in the area  Working place before the crisis  Work opportunities  Randomly

Other, specify:

### 3. Shelter

3.1 Shelter situation:

Rented  Hosted  Public building  Collective shelter  Tent  Squat

Other shelter option (Specify):

3.2 If hosted, by whom:

Relative  Friend  Stranger  Churches/Mosques  Schools

Nationality of Host:  Lebanese  Syrian Refugee  Syrian non-refugee  Other

3.3 If staying in a tent settlement, the land belongs to:

Government  Private  Others (Specify):

3.4 Is there any threat of eviction?  Yes  No

3.5 How many families are sharing the shelter with you?

3.6 Is your dwelling construction sufficient for the winter season?  Yes  No

3.7 If the answer is no, what is missing?

Door  Windows  Grand isolation (moquette)

Stoves  Tent  Plastic sheeting

Other (specify):

### 4. Wash

4.1 What is your current water source for drinking water:

Municipality water network (tap)  Private borehole / well

River  Buying water  Other source

4.2 Distance to drinking water source (if outside of shelter):

Less than 2 min (---<100m)  Between 2 and 5 min (100m< --- < 500m)

Between 5 and 10 min (500m< ----< 1 km)  More than 10 min (----> 1km)

4.3 Drinking Water storage:

Yes, Capacity (----- L) AND cleanliness  Yes  No

4.4 Toilets Type:

Status (observation):

Available  Not available

Available but in bad condition  Available but not sufficient

## 5. Health

5.1 Main health concerns:

- diarrhea  respiratory infections  Hepatitis  Leishmaniasis  
 Other (specify):

5.2 Are you able to access health services?  Yes  No

5.3 Access to health facilities:  hospitals  clinics  mobile clinics  none

5.4 If not, why?  financial barriers  physical access  Fear  
 Other (specify):

5.5 Are you able to access medication?  Yes  No

5.6 Available medication:  Adequate  Basic  Inadequate  Not available

5.7 If not, why?  financial barriers  physical access  Fear  
 Other (specify):

## 6. Food Security and livelihoods

6.1 What was your main activity in Syria?  Agriculture  Sellers/Traders  Small Shop  
 Construction workers  Daily workers  Driver, carrier  Cattles  Employee, State employee  
 Other (specify):

6.2 What were your monthly incomes in Syria? (in dollar per month)  
Rate before crisis: 1\$=50L

6.3 While in Syria, who in your household was working?

6.4 Can you list all the assets in your possession in Syria and in Lebanon? (several answers possible)

- Land surface owned:  Land surface cultivated:  Livestock:  
 House  Shop  Car  Others:

6.5 In Lebanon, what are your last month expenditures and incomes?

Expenditures	Amount in \$	Incomes	Amount in \$
Rent		Work salary	
Food		Sale of assets	
HEI		Debt	
Health		Remittance	
Transportation		From charity	
Clothes		From UN agencies	
Education		Gift (money) from relatives	
Other: _____		Other: _____	



Items	Available, but not sufficiently	Available and sufficient	Not available
Cereals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Roots and tubers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vegetables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fruits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Meat, poultry, offal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Eggs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fish and seafood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pulses/groundnuts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Milk and milk products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Oil/fats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sugar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Miscellaneous	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6.12 Where do you normally buy your food?

Market  Shops  Shops listed by agencies (vouchers programs)

6.13 Did you notice any changes regarding food products prices?  Yes  No

6.14 If yes, in general did you notice:  an Increase  a Decrease

## 7. HEI

Items (1=yes 0= no)	Available in the household (score 1 or 0)
<ul style="list-style-type: none"> <li>› Blankets</li> <li>› Mattress</li> <li>› Soap</li> <li>› Shampoo</li> <li>› Toothpaste + brush</li> <li>› Detergent</li> <li>› Plastic bucket</li> <li>› Towel</li> <li>› Toilet paper</li> <li>› Cooking pot</li> <li>› Frying pan</li> <li>› Diapers</li> <li>› Cooking gas set</li> <li>› Dignity kit</li> <li>› Heater</li> <li>› Water container</li> <li>› Refrigerator</li> <li>› Microwave</li> <li>› TV</li> <li>› Computer</li> <li>› Car/motocycle...</li> <li>› Clothes and shoes</li> <li>› Others (specify):</li> </ul>	

## 8. Coping Mechanisms

8.1 During the last 30 days, did you experience lack of food or lack of money to buy food?  Yes  No

8.2 What are the copings mechanisms currently used by your household? (several answers possible)

- Children are working  Borrow food  Buy food/HEI on credit
- Reduce the food quantity per meal  Reduce the number of meals per day
- Migration of one of household member  Sale of assets
- Other (specify):

8.3 Can you rank those copings mechanisms?

- 1.
- 2.
- 3.
- 4.

8.4 During the last 3 months, did you get into debt?  Yes  No

8.5 How much debts do your household have? (in dollars)

8.6 How do you think you will reimburse your debt?

- By selling vouchers  By paying the sellers with the vouchers
- By working  By selling HEI
- Other (specify):

8.7 From whom did you borrow money?

- Friends relatives in Lebanon
- Friends relatives out of Lebanon
- Money lender
- Bank formal institution
- Informal saving group
- Shop owners
- Other (specify):

8.8 How do you use this money?

- To buy Food  Health Care  HEI  Rent  Transport
- Other (specify):

## 8. Protection

9.1 Reason for fleeing Syria:

- Insecurity in place of origin**    **House destroyed**  
 **Fear of being arrested**    **Injury/medical condition**  
 **Other (specify):**

9.2 Future prospects:

- Returning to the places of origin as soon as the situation allows**  
 **Intend to stay at the current locations**  
 **Intend to move to another location (if yes, location: \_\_\_\_\_ )**  
 **Not confirmed**

9.3 Do you have any security/safety concern at the current location?:

- Yes**    **No**   **If yes, what is the source of your safety concern?**

9.4 How did you access the Lebanese territory?

- Legal entry – location:**  
 **Illegal entry – location:**

9.5 Do you have family members left behind in Syria?    **Yes**    **No**

9.6 If the answer is yes, how many?

9.7 Are they planning to join you in Lebanon?    **Yes**    **No**

9.8 Persons with specific needs/with protection risks in the household?

(number of person, refer to table 2.2)

<b>Persons with Disability</b>	<b>Seriously ill</b>	<b>Separated children</b>	<b>Unaccompanied children</b>
<b>Injured</b>	<b>Chronically ill</b>	<b>Pregnant women</b>	<b>Woman head of household</b>
<b>Others (specify + number)</b>			

### 10. Registration and assistance

10.1 Are you registered to the UNHCR?

- Yes
- No
- Pending

10.2 What kind of assistance did you receive so far?

- Food coupons \$ \_\_\_\_\_
- Hygiene kits
- Food in kind
- Baby kits
- HEI in kind
- Financial assistance including rent
- Tents
- Medication/health services
- Other (specify):

10.3 Which organizations did you get assistance from?

.....

.....

.....

.....

.....

### Notes

.....

.....

.....

.....

.....

.....

- ▶ Name of enumerator:
- ▶ Village/District name:
- ▶ Estimated number of population/refugees:
  - ▶ Number of households:
  - ▶ Number of refugees households:
- ▶ Number of people present during the Focus Group:
- ▶ Date of Focus group:
- ▶ Number of persons:
- ▶ Number of refugees persons:

## GENERAL SITUATION

- ▶ How were those persons living in Syria? (Social condition, work, incomes, estate...)
- ▶ Why did they choose this place to settle down?
- ▶ How does the group qualify the **actual situation**? (What kind of help do they? From Whom? Does this help cover all their needs? Do they have any incomes? Are the children going to school?...)
- ▶ What are the main families expenditures in dollars? (rent, food, HEI, health, transport, children...)
- ▶ According to them, how much (dollar) does one person need to live per day to meet their basic needs?
- ▶ According to them, what are the main copying mechanisms used actually by the households in the community?
- ▶ Rank this copying mechanism from the most important to the less one:
- ▶ Do they have any debts? How much? From whom are they borrowing money?
- ▶ Where do people purchase their basic needs? (Other than vouchers shops)
- ▶ Where is the nearest public market?
- ▶ How many times do they go to shops or markets per week?
  - ▶ According to them, do the prices of basics need change? How much?
  - ▶ Do the rent change in the last months?
- ▶ What are the work opportunities in the area?

- ▶ Name of enumerator:
- ▶ Village/District name:
- ▶ Estimated number of population/refugees:
  - ▶ Number of households:
  - ▶ Number of refugees households:
- ▶ Number of people present during the Focus Group:
- ▶ Number of traders present during the Focus Group:
  - ▶ Number of wholesalers:
  - ▶ Number of retailers:
- ▶ Date of Focus group:
- ▶ Number of persons:
- ▶ Number of refugees persons:
- ▶ Number of big traders:
- ▶ Number of small traders:

## MARKET FUNCTIONING

01. Is the market functioning as usual? (Same numbers of traders, same quantity/quality of items, etc...)  Yes  No ▶ If the answer is NO, explain why:
02. Is the market consider as a:  Principal Market  Secondary Market
03. Is the market consider as a:  Rural  Urban
04. What are the days of market and opening hours: Days:      Opening hours: from to
05. Is the market functioning annually?  Yes  No
- ▶ If the answer is NO, in which season/time is it closed or inaccessible?
  - ▶ When?              Why?
06. How do people (buyer/sellers) react during a crisis situation?
07. Are there some reasons to believe that the market is going to deteriorate in the next few months? (Difficulties for sellers to supply, prices increasing...)  Yes  No
- ▶ If the answer YES, explain Why:
  - ▶ If the answer is NO, explain Why:
08. What is approximately the number of sellers working in this market?

Type of shops	Number of big shops	Number of medium/small shops
Basics items		
Vegetable and fruits sellers		
HEI sellers		
Clothes/shoes sellers		
Restaurants/Tea or Coffee shops		
Arts and crafts sellers		
Other		

09. Did the number of shops significantly change recently?  Yes  No

▶ If the answer YES, give an estimation of this variation (growth or diminution) per type of shops:

Type of shops	Number of big shops	Number of medium/small shops
Basics items		
Vegetable and fruits sellers		
HEI sellers		
Clothes/shoes sellers		
Restaurants/Tea or Coffee shops		
Arts and crafts sellers		
Other		

10. What could be the causes?

11. What is the impact of Syrian crisis this market?

12. Are there any regulation, law restricting the market competition?  Yes  No

▶ If the answer YES, which ones?

▶ If the answer YES, for which activity?

### AVAILABILITY IN THE MARKET

01. Is this market facing current lack of foodstuff/HEI supplying?  Yes  No

02. Are there some foodstuff or HEI rare or not at all available on this market?  Yes  No

▶ If the answer YES, which ones?

▶ If the answer YES, since when?

03. What is the impact of the Syrian refugees flood on the items availabilities?

### MARKET ACCESSIBILITY

01. Is the market easily reachable for buyers and sellers at any time?  Yes  No

▶ If the answer NO, explain why:

02. Where do sellers supply?  Locally  Regionally  Nationally  Internationally

03. How are goods transported to the market?

04. Is it still the case actually?  Yes  No

05. Has transport been a problem recently?  Yes  No

▶ If the answer YES, explain why?  High price  Governmental restriction  Insecurity

06. How do sellers deal with transport problems?

Decrease the items on markets  Rising prices stocking items

## PRICES

01. According to the sellers, what do they think about the present prices in the market?  
 Normal  Too high  Too low
02. What is the impact of a high or low price on the business?
03. Did the Syrian refugees flood had an impact on prices?  Yes  No  
 ♦ If the answer YES, explain which impact?
03. Regarding the duration of the Syrian crisis, the number of refugees arrived and arriving, what kind of changes could we face on the market?

## SELLERS STRATEGY

01. How do sellers usually react when the number of clients changes?  
 Decrease or rising the goods  decrease or rising prices  
 Other, specify:
02. If the number of client increases, how fast could the sellers provide items?
03. Are they going to sell the items at the same price?  Yes  No  
 ♦ If the answer NO, give a estimation of the raising:
04. Are the sellers willing to increase their stock?  Yes  No  
 ♦ If the answer YES, explain why?  
 ♦ If the answer NO, explain why?

## NOTES

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## MARKET PRICE DATA

Item description	Unit	Unit price in LBP	Product origin (Local, Beirut, Tripoli...)	Transportation throw (Beirut, Tripoli, Zahle...)	Quantity available in the market and sellers stock in MT
Rice	1kg				
Sugar	1kg				
Flour	1kg				
Tea	1kg				
Coffee	1kg				
Milk	1L				
Bread	1pc				
Salt	1kg				
Olives oil	1L				
Onion	1kg				
Garlic	1kg				
Parsley	1kg				
Zaatar	1kg				
Tahine	1kg				
Labne	1kg				
Laban	1kg				
Tomatoes	1kg				
Eggplant	1kg				
Zucchini	1kg				
Cucumbers	1kg				
Olives	1kg				
Lentils	1kg				
Foul	1kg				
Chickpeas	1kg				
Potatoes	1kg				
Spinach	1kg				
Pepper	1pc				
Mutton	1kg				
Beef	1kg				
Goat	1kg				
Fish	1kg				
Cheese	1kg				
Soap	1pc				
Omo	1pc				
Powder milk for children	1pc				
Diapers	1pc				
Gaz	1pc				
Diesel	1L				
Kerosene	1L				

- ◆ Number of shopkeepers present on the market?
- ◆ In the past week, did the number of shopkeepers:  decrease?  increase?
- ◆ Why?
- ◆ Size of the staple food stock?

Name of Agency	Operational Area	Duration of Project	Start Date of Project
Caritas	Saida and Jezzine casa	3 months	January 1, 2013
DRC	Cash for Rent	6 months	October 1, 2012
DRC	Cash for Rent	4 months	December 1, 2012
DRC	Special Needs Fund	1 off	
IRC	Akkar	3 months, possible 6 month extension	January 1, 2013
PCPM (Cash for Rent)	Akkar (Bukaya, Kherbet Hayat, Andket, Aidamoun, Jdeide, Chiklar, Qobayat, Bire, Kherbet Daoud)	Untill 30 April 2013 (planned extension until 31 Dec 2013)	August 1, 2012
PCPM (cash for host families)	Akkar (Bukaya, Kherbet Hayat, Andket, Aidamoun, Jdeide, Chiklar, Qobayat, Bire, Kherbet Daoud)	Untill 30 April 2013 (planned extension until 31 Dec 2013)	August 1, 2012
PU-AMI	Saida / Beirut / Mount Lebanon	4 months	March 1, 2013
PU-AMI	Saida / Beirut / Mount Lebanon	7 months	January 1, 2013
PU-AMI	North (Tripoli + Akkar)	12 months	September 1, 2012
PU-AMI	North (Tripoli + Akkar)	12 months	March 1, 2013
PU-AMI	North (Tripoli + Akkar)	9 months	June 1, 2013
Save the Children	Bekaa	6 months	January 15, 2013
Save the Children	Bekaa	5 months	February 15, 2013
Save the Children	Bekaa	6 months	April 1, 2013
Save the Children	Bekaa	8 months	April 1, 2013
Save the Children	Akaar	6 months	January 15, 2013
Save the Children	Akaar	5 months	February 15, 2013
SDC (Swiss Agency for Development and Cooperation)	Akroum, Wadi Khaled	12 months	1 September 2012 (First Payment)

Beneficiary criteria	Number of Beneficiaries	Amount of Cash Grant	Rationale for the Cash Amount
Registered	50HH	7,500,000 L.L.	150,000 L.L.
Registered and unregistered	200 HH	USD 150 in average per month	60-70% Contribution to rent costs
Registered	600 HH	USD 150 in average per month	60-70% Contribution to rent costs
		USD 300	
Syrian refugees; female-headed families; registered and unregistered	300 families	200,000 LL, increasing to 300,000LL with extension of program	200,000 LL based on cost of stove + half month supply of fuel
Rent cases (both registered and unregistered) unable to cover their rent (core rent payment > 50% of income); rent assistance from third month of rental	300 families	Equal to core rent payment (w/o water and electricity); maximum USD 200 to be decreased to max. USD 150 from 1 May 2013	Covering core rent payment (w/o water and electricity) = ensures access to shelter
Host family cases (both registered and unregistered); insufficient income of the Lebanese hosts + limited or no income of the refugees	100 families	USD 80-500 (USD 60/ family hosted/ month + USD 20/person/month)	USD 60/family hosted/month to cover extra water and electricity charges; USD 20/person/month to cover food and other essential expenses
Registered	70 HH	100 USD / Month	Rent Support (based on vulnerability criteria)
All categories	200 HH	Based on rehabilitation costs (BoQ)	Shelter Rehabilitation / Sanitation Facilities upgrading
All categories	700 HH	Based on rehabilitation costs (BoQ)	Shelter Rehabilitation / Sanitation Facilities upgrading
All categories	425 HH	Based on rehabilitation costs (BoQ)	Shelter Rehabilitation / Sanitation Facilities upgrading
All categories	150 HH	100 USD / Month	Rent Support (based on vulnerability criteria)
Unregistered and Lebanese	400	200 USD for 2 months	To meet MEB
Unregistered and Lebanese	120	200 USD for 3 months	To meet MEB (through CFW)
All categories	140	200 USD for 3 months	To meet MEB
All categories	100	200 USD for 3 months	To meet MEB
Unregistered and Lebanese	400	200 USD for 2 months	To meet MEB
Unregistered and Lebanese	120	200 USD for 3 months	To meet MEB (through CFW)
Lebanese families hosting (both registered and unregistered) Syrian families for at least two month without any compensation	Target: 1'800 Lebanese families (hosting 15'000 syrian refugees) Already reached: 1'300 Lebanese families (hosting 10'000 syrian refugees)	USD 200 for hosting displaced families of less than 11 members	USD 100 to support all additional running costs related to displaced families + USD 100 for livelihood support

Name of Agency	Operational Area	Duration of Project	Start Date of Project
THD-L	Tyre	6 months (but one time distribution)	December 1, 2012
UNHCR	Tripoli/North Lebanon	9 months	January 1, 2013
UNHCR	Mt Lebanon, Beirut, Bekaa, Tyre, Saida, Tripoli, Akkar	5 months	August 1, 2013
WFP	All areas	18 months	June 1, 2012
WVI	South, Tyre and Saida	6 months	May 1, 2013
Makhzoumi Foundation	Beirut, Mount Lebanon	3 months	Jan 1, 2013
Oxfam	Tripoli/North Lebanon	6 months	April 15, 2013
Oxfam	Tripoli/North Lebanon	3 months	May 5, 2013
Oxfam	South	3 months	May 5, 2013
Oxfam	Tripoli/North Lebanon	6 months	May 25, 2013
Oxfam	Tripoli/North Lebanon	3 months	June 1, 2013
JRS			
JRS			
JRS			
Action Aid	Bekaa (Aarsal, Jeb Jennine)	3 months	March 1, 2013
Action Aid	Bekaa (Aarsal, Jeb Jennine)	3 months	March 1, 2013
IOCC	Bekaa (Anjar and Sareen)		
Islamic Relief	Bekaa (West and Central)		
Caritas	Bekaa		

Beneficiary criteria	Number of Beneficiaries	Amount of Cash Grant	Rationale for the Cash Amount
old comers Syrians in villages (reg+unreg) + host families	500 HH+100 HH	USD 200	estimation of one month rent + lessons from other actors in Pal camps
Most vulnerable of registered, specific criteria	184HH	USD 150 per family and USD 25 for each additional family member	Estimated cost for housing and HEI assistance
Most vulnerable registered refugees	10000 HH	USD 150 per family and USD 25 for each additional family member	Estimated cost for housing and HEI assistance
Registered	All Registered	USD 31 per person	Min Food Basket based on Leb market prices (SPHERE)
Unregistered	750 per month	150\$ per family	food and hygiene from supermarkets
Registered	100 Prioritised by Vulnerability	225,000 LBP	Cash for Rent
Registered, Unregistered, Lebanese Returnee	1,000 HH	USD 150/HH x 2 rounds	Cash for rent
Unregistered, PRS and Syrian	800 HH	USD 185/HH	Cash for food and hygiene
Unregistered PRS and Syrian	800 HH	USD 185/HH	Cash for food and hygiene
Unregistered Syrian, Lebanese Returnee and PRS	1,000HH	USD 185/HH	Cash for food and hygiene
Registered Unregistered Syrian, Lebanese Returnee and PRS	300 HH	USD 150/HH x 2 rounds	Cash for Rent
		USD 100/Month	Cash for rent
		USD 100/Month	Cash for medication
		USD 100/Month	Cash for hospitalization
	1000HH, 30% Lebanese		Cash for Work
	200HH		Cash Assistance
	130HH		Cash for Rent
			Cash for Rent
	100HH	USD 200/person	Legal Assistance

## Criteria

<b>Household</b>	Women head of household
	Elderly (60+) head of household
	Person with disability head of household
	Person seriously ill head of household
	Person injured head of household
	Person chronically ill head of household
	Child head of household
	Household with more than 5 members (with children under 14)
<b>Shelter</b>	Household living in good condition
	Household living in unfinished building
	Household living in tent
	Household with risk of eviction
<b>Health</b>	Household with no access to health structures because of financial barriers
	Household with no access to medication because of financial barriers
<b>Socio-economic</b>	No income or limit incomes (under the average shortfall)
	Debt under the average
	Debt over the average
<b>Protection</b>	Other person injured in the household
	Other person chronically ill in the household
	Other person seriously ill in the household
	Other person with disability in the household
	Children unaccompanied in the household
	Pregnant woman in the household
/	Household not receiving any assistance

In addition the beneficiaries must fulfil to three sustainability criteria:

- ✦ Willing to participate to a cash transfer program
- ✦ Do not provide false information to project staff during any phase of the program.
- ✦ Intend to stay in the current location during the all duration of the program.