

NFIs / BASIC NEEDS
CHAPTER

METHODOLOGY

The sector chapters were predominantly designed to present the data that exists, and that was shared with the Multi Sector Needs Assessment (MSNA) team. Annex A provides a summary of the assessments and reports reviewed for the chapter. There is much that sector experts know from experience that is not captured in the assessment reports. To capture some of the expert views within the Sector Working Groups (SWGs), MSNA SWG workshops were facilitated by the MSNA team and sector experts. These views are taken into account throughout the document. However, due to the short notice, attendance was limited in some workshops and the views presented in the chapter cannot be considered as representative of all SWG members.

The MSNA team aimed to provide an objective overview of the available data and SWG views and therefore has not altered the data or language used in the reports and assessments.

The following target groups were used for the purposes of data analysis:

- Syrian refugees registered with UNHCR or awaiting registration
- Syrians living in Lebanon who have not been registered with UNHCR
- Palestinian refugees from Syria (PRS)
- Vulnerable local Communities including Host Communities and Palestinians (PRL)
- Lebanese returnees

Analysis was undertaken at the lowest possible geographic levels for the various target groups, depending on the type of information available. Where possible, information was aggregated to; Mount Lebanon and Beirut, South, Bekaa, Akkar, North/T+5, Palestinian Camps, and Outside Palestinian Camps.

Main Steps



- **Identifying information needs:** In order to identify the relevant research questions for collation, the Thematic Working Group (TWG) combined the indicators of the Syria Regional Response Plan (RRP6) with additional information needs from the SWG. These information needs were used to form the basis of the chapter themes.
- **Secondary data collation:** An assessment inventory was developed and shared for input from as many stakeholders as possible; to encourage sharing of assessment data. A sector focal point was assigned from the TWG and supported the MSNA team to collect data from the sectors. Within the team, analysts were assigned to sector chapters and a number of partners were approached including: INGOs, UN agencies, the Ministry of Social Affairs Lebanon (MoSA), the National NGO forum and the World Bank with requests for assessment reports.
- **Data categorisation:** To facilitate the data analysis component, all data was summarised and categorised into an excel spreadsheet.
- **Analysis and Writing:** The Sector Leads and respective analysts assessed the usefulness of the reports and used them accordingly. For example, a nationwide multi-sector report would have been used to develop broad conclusions, whilst an assessment with a small sample size in one particular location may have been used to provide examples to support/contradict the overall findings.
- **Review and Consultation:** The MSNA team reviewed a number of databases, assessments and reports that were provided by partner agencies. In order to obtain as comprehensive overview as possible a number of consultations were built in with the SWGs.

For more information on the methodology please refer to the main report.

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SECTION 1

1. KEY FINDINGS

Summary of Priorities

Based on the data review and inputs from the Sector Working Group we can provide the following preliminary conclusions:

The overall impression gained from the available evidence and focus group discussions is that the sector is rapidly changing in its nature due to the altering contextual circumstances and refugee numbers. The basic needs of vulnerable refugee populations are largely being met by the sector. It is apparent that there are gradual moves by humanitarian stakeholders to focus more on medium to long-term programmes and development strategies. This involves the creation of income generating opportunities to provide sustainable sources of income and reduce dependency. This will improve living conditions and reduce inequalities between groups. Linked to this is the need to tackle debt levels among refugees and formalise lending practices in order to avoid individuals and families falling further into poverty. A key overall need is to standardise the definition of vulnerability used across sectors.

The available data and focus group suggest that key priority groups are currently persons of concern among unregistered refugees and newcomers. However, it is very difficult for agencies to access and identify newcomers, which adds to logistic costs and means that some refugees are missed and do not receive the non-food items (NFI) package that new arrivals should. Limited data exists on the basic needs and incomes of vulnerable Lebanese and Lebanese returnees. Available data and stakeholder responses suggest these groups have become more deprived over the past three years in terms of incomes and basic needs.

The data and information reviewed shows that there should be geographical variation in the delivery of NFIs and cash assistance. Greater attention should be given to the variations in cost of living and access to markets across Lebanon. Cash assistance could be weighted for regional variations in cost of living and the price of goods and services.

Both focus group respondents and the data reviewed agree that the response requires more accurate and timely data on which to base decisions. In addition INGOs have limited technical capacities to analyse data, which has hindered effective identification and targeting of needs and the response. The need for evaluation and monitoring of NFI, basic needs and cash assistance programmes is required. This includes the standardisation of the national post-distribution monitoring (PDM), conducting a national price and market assessment as well as assessments on access and barriers to distribution points for refugee communities.

Two key issues were highlighted that may affect the future development and operation of the sector. Firstly, the likely decrease in the budget for NFIs will see a shift toward a more cash based assistance. Secondly, a sudden refugee influx as a result of the situation in Syria may overwhelm the NFI/basic needs distribution systems.

1.1 Priority Needs

Based on the data available, MSNA analysts have found the following priority needs:

- Coordinate with the Cash WG the change in the modality of winterisation assistance, taking into consideration areas and situations where cash modality may not be appropriate.
- Make sure that there will be available resources to assist newcomers with NFIs.
- Finalise geographical distribution and coordination between partners.
- Ensure there are contingency stocks of all items (for 20,000 households) in the country, with more available at regional level as strategic reserves.
- Revise the Standard Operating Procedures (SOP) of the Working Group to improve the contents of the NFI kit, improve the household assessment, create a new standardised PDM approach, generate a newcomer database, and revise the Rapid Group Assessment form.
- Standardise methodologies for identifying the most vulnerable.
- Set out medium- to long-term strategy for NFIs and basic needs assistance.

1.2 Priority Target Groups

Based on the data available, MSNA analysts have found that the majority of currently available assessments predominantly cover Syrian refugees, without specifying registered, unregistered or PRS. The following priority needs were identified:

- Increase access to NFIs for unregistered and newcomers.
- There is limited information on the basic needs and incomes of vulnerable Lebanese and Lebanese returnees. What data there is available shows these groups may now be actually worse off than Syrian refugees in terms of incomes and achieving their basic needs.
- Improve identification and targeting of unregistered and newly arrived refugees.
- Ensure Lebanese returnees receive NFIs.
- Target *groups within groups*, i.e., take account of refugees' length of residence in assessments and intervention design. Length of residence and registration status has been found to have an impact on levels of expenditure, coping strategies and debt.

1.3 Geographic Priorities

Based on the data available, the following geographic regions/geographic level of aggregation should be prioritised:

- In the delivery of NFIs and cash assistance, greater attention should be given to the variations in cost of living and access to markets across Lebanon. There is an argument to be made that cash assistance could be weighted for regional variations in cost of living and the price of goods and services. Urban areas are more costly to live in than rural communities.
- Closely monitor the situation in Akkar in terms of NFI distribution and coverage by INGOs. There have been reports of highly variable operations among certain INGOs.

1.4 Future Developments with Possible Impacts on Sector

Based on the data available, MSNA analysts have found the following future developments may have an impact on the sector:

- A sudden refugee influx as a result of the situation in Syria may overwhelm the NFI, basic needs storage and distribution systems

The participants of the MSNA SWG workshop identified the following future developments that may have an impact on the sector:

- The major issue surrounding the future of the sector concerns funding. It was reported that the European Commission's Humanitarian Aid Directorate (ECHO) will be reducing the budget for newcomer needs by 50%.
- The NFI working group felt that the response should now be shifted to development and strengthening the capacities of the municipalities, rather than focused on emergency relief. A more decentralised and locally led and 'owned' approach to identification, targeting and distribution is required, given the potential reductions in NFI/basic needs budgets.

2. CONTEXT

The crisis in Syria and has negatively impacted economic productivity, growth and the cost of living in Lebanon, increasing the price of basic foodstuffs and the costs of accessing public services and utilities.¹ Lebanon is dependent on imports to provide for its basic food needs. Pre-crisis, Lebanon already possessed some of the highest prices in the Arab world for meats, sugar, tea, milk, potatoes, and vegetable oil, as well as products such as pharmaceuticals.

The key drivers of high prices are a reliance on imports, uncompetitive consumer markets, and the existence of price monopolies in non-tradable goods such as transport and electricity. There is significant regional variation in commodity prices between North Lebanon, the Bekaa Valley, and South Lebanon. Average retail prices are highest in South Lebanon and lowest in the Bekaa Valley.

Agriculture provides around 5% of GDP and 6% of employment. The regions of Akkar and the Bekaa traditionally employ the largest number of paid seasonal agricultural workers in Lebanon, including a large number of Syrian migrants. However, the agriculture sector has been severely impacted by the crisis and the loss of overland export routes to the Gulf countries through Syria. In addition, farmers are struggling to compete with cheaper products from Syria. The costs of agricultural inputs have increased, as before the crisis a number of Lebanese farmers close to the borders benefited from lower priced imports or subsidised Syrian inputs through smuggling.²

Import/Export Markets

- The volume of agricultural exports was 454,941 tonnes in 2010, up by 4% compared to 2009. Syria, Saudi Arabia, Kuwait, Egypt and the United Arab Emirates are the major export markets for Lebanese products. Potatoes, citrus fruit, bananas and apples constituted 80% of the total volume of agricultural exports in 2010, although the export of citrus fruit had decreased by 24% in volume compared with 2009. Potato production takes place in Akkar and the Bekaa, while 14% of national citrus production takes place in Akkar. Potato cultivation in Akkar and the Bekaa Valley accounts for the largest number of seasonal workers.

Domestic Markets

- Vegetables produced in Akkar are mainly sold in the wholesale market of Tripoli while those from the Bekaa Valley are sold in Beirut. Food processing companies located in the Bekaa constitute a large market for Lebanese farmers, particularly potato producers in the Bekaa and the North.
- Processing companies contract farmers to produce potatoes at fixed prices, locking farmers into a low-margin contract and burden of risk if the crop fails. Additionally, the marketing of olive oil, a key commodity produced in the North, usually takes place in bulk through family and friends and remains a burden for olive growers. The market for olives, olive oil and olive derivatives faces great competition from Syria. In an initiative to support the market, the Lebanese Army bought last year's olive oil production from growers, but the Ministry of Finance only recently announced the payment to farmers.³

Cash assistance

- In August 2013, the Lebanese government authorised humanitarian organisations to provide cash assistance to vulnerable Syrian refugees. During the course of the year, the humanitarian community,

¹World Bank (2013) "Economic and Social Impact Assessment of the Syrian Conflict", September 2013.

²FAO 2013/04/03; MoF 2013

³IRC (2013) Emergency Market Mapping and Analysis (EMMA) of the Agricultural Labor Market System in North and Beqaa, Lebanon Recommendations for growing livelihood opportunities for refugees and host community families.

led by UNHCR and the Cash Working Group, commissioned CSC Bank to provide large-scale e-transfers of cash to refugee populations.⁴

- In October 2013⁵, the two main donors for winter assistance, ECHO and UNHCR, advocated agencies to provide unconditional cash assistance in lieu of in-kind winter items (stoves and fuel). UNHCR had not yet finalised its contract with CSC Bank, so the Danish Refugee Council (DRC) assumed the role of card management for all UNHCR implementing partners. Other agencies that did not sign contracts with CSC but wanted to provide winterisation cash assistance were also encouraged to approach DRC for the provision of cards. In November 2013, DRC signed an agreement with CSC Bank for the provision and management of 120,000 cards with UNHCR and ECHO winterisation funding. The large-scale cash rollout coincided with the ongoing targeting process (VASyR, led by WFP), as well as the transition from WFP food paper vouchers to electronic vouchers (e-cards) distributed alongside the CSC ATM cards.
- **Definition of NFI:** these comprise household items such as clothing, bedding (mattresses and blankets), cooking equipment (stoves and kitchen sets of pots, pans, bowls, cutlery), and consumables such as fuel (for cooking or heating), soap, detergent, washing powder, sanitary items, diapers and toilet paper. Shelter materials such as plastic tarpaulins or sheeting are also NFI, but their distribution is coordinated by the Shelter Sector WG. The hygiene kit and baby kit content is defined, and their distribution is coordinated by the WASH sector WG.⁶
- Any NFI can be transferred in-kind or in the form of cash or vouchers, but cash and vouchers are not NFI as such, they are a modality for transferring assistance to beneficiaries.
- There is a specific Cash WG working on developing a cash transfer system to replace some of the food and other in-kind assistance currently provided, including NFI to some categories of beneficiary.

⁴ Danish Refugee Council (2014) Unconditional Cash Assistance: Lessons Learned, January 2014

⁵ Oxfam (2014) Winterization 2013-14 Baseline Report. February.

⁶ UNHCR Basic Needs definition

SECTION 3

3. DATA SOURCES

At the start of the process, SWGs developed a list of information needs (i.e. those themes that they required information on within their sector). These were built from RRP6 indicators and a consultation within the working group. For the purpose of Phase 1, MSNA analysts reviewed and examined the available data on each theme. See Section 4 for results.

The table below highlights the information needs and whether or not they were met by the available data. Note there is data available across all information needs. However, the quality in terms of representativeness of local conditions and severity of needs is variable across groups and geographical areas.

Table [1]: information needs and availability of existing data/information

Theme	Information Need
Preferred modality	Preferred modality for new arrivals (cash, vouchers or in-kind)
	Reasons for preference
Availability of basic needs	Availability of essential items in local markets disaggregated geographically
	Household access to these essential items
Access to basic needs	Access to markets, market assessment
	Main sources of expenditure
Cash income and expenditure	Monthly income (and variety of sources, such as loans, employment, remittances, etc.) and monthly expenditures (and proportion of each against overall expenditures)
	Accessibility of cash withdrawal point (by geographical location)
	Use of coping strategies, levels of indebtedness, coping mechanisms to meet the cost of living, both positive (e.g. livelihoods, sharing with family members) and negative (e.g. harmful employment or income generating activities, not sending children to school, etc.)

Legend

- No data available to the MSNA team at the time of writing
- Some data available but may be outdated or lack methodological rigour
- The available data addresses the information need

Assessment data and information sources

The following sources were available by theme during the MSNA phase one process:

Income

- VASyR (2013)
- Oxfam (2013) Survey on Livelihoods of Syrian Refugees in Lebanon
- IRC (2013) Emergency Market Mapping and Analysis (EMMA) of the Agricultural Labour Market System in North and Bekaa, Lebanon Recommendations for growing livelihood opportunities for refugees and host community families

Expenditures

- VASyR (2013)
- Handicap International (2013) Livelihoods Assessment report.
- Oxfam (2013) Survey on Livelihoods of Syrian Refugees in Lebanon. World Vision (2013) “Needs Assessment of Syrian Refugees in South Lebanon”, January.
- Solidarities (2014) Wave 2 of the Post Distribution Monitoring. March
- Multi agency Winterization baseline

Coping Mechanisms and debt

- Oxfam (2013) Draft Report: Survey on Livelihoods of Syrian Refugees in Lebanon. Lebanese Centre for Studies and Research
- FAFO (2013) Ambivalent hospitality. Local response to Syrian refugees In Lebanon.
- VASyR (2013)
- UNRWA assessment (2013)
- Multi-agency Winterisation baseline

Non Food Items

- CARE International (2013) Rapid assessment. MOUNT LEBANON GOVERNORATE, CHOUF DISTRICT.
- World Vision (2013) “Needs Assessment of Syrian Refugees in South Lebanon”, January.
- IOM-HRC (2013) “The Situation and Needs of Lebanese Returnees from Syria”, November.

Access to markets

No data source identified

Preferred modality and lessons learned

- DRC (2013) Cash-for-Rent Report September 2012 - March 2013 Tripoli
- ACTED (2014) Post-Distribution Monitoring Report for Hygiene and Baby Kit Distribution and Hygiene Promotion activities in Baabda, Metn, Jbeil and Keserwane- Mount Lebanon Governorate, January
- Danish Red Cross (201) Unconditional Cash Assistance via E-Transfer: Implementation Lessons Learned, Winterization Support via CSC Bank ATM Card, January.
- UNHCR (2014) Key findings of consultations with Syrian refugee men, women, boys and girls of different ages and diverse backgrounds in Mt. Lebanon, South Lebanon, Akkar and Tripoli. March.

Sector activities

Figures 1 and 2 show the number of single- and multi-sector assessments conducted over the past year. As the maps demonstrate, there is a need for further assessments of NFI and basic needs to be undertaken in order to properly assess needs across the country.

Figure [1]:

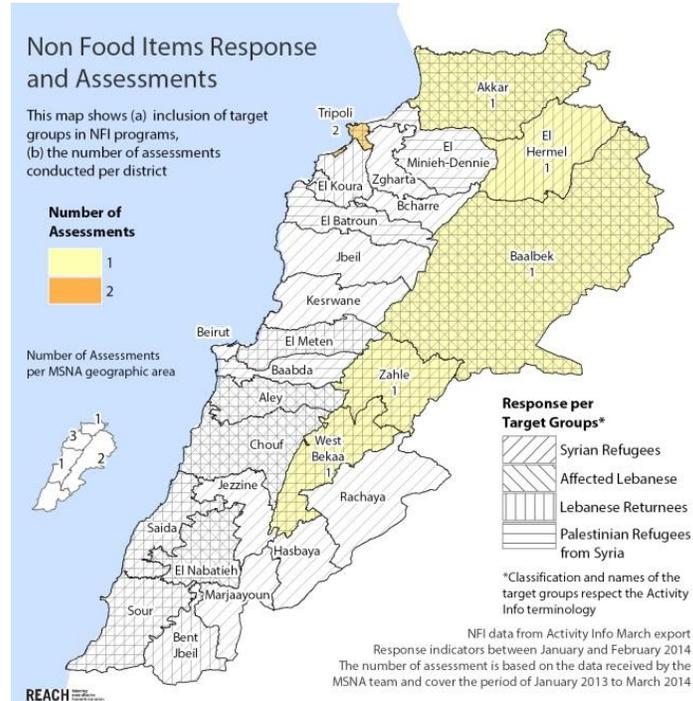
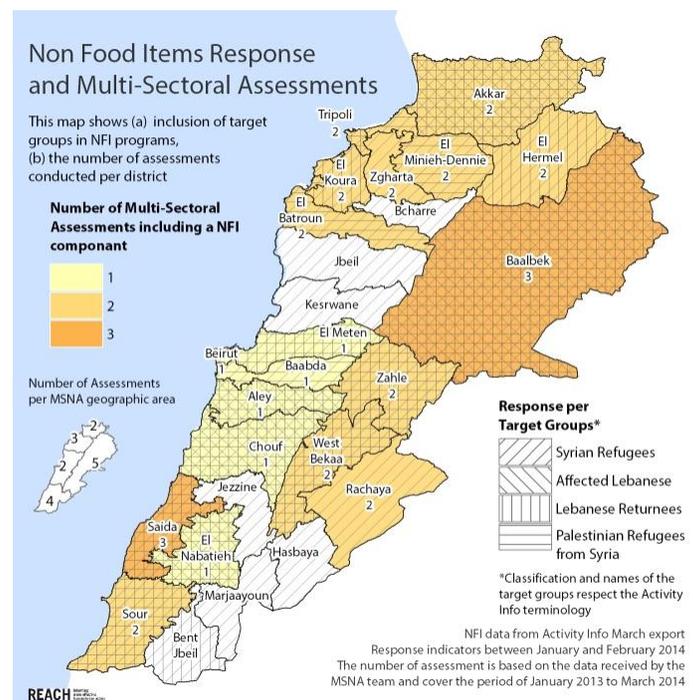


Figure [2]:



SECTION 4

The following section provides an analysis of data and information according to theme. Table 2 shows the assessment coverage by target group and geographical region.

4. ANALYSIS PER THEME

4.1 Income

Summary of assessment findings: The identified data and assessments cover only Syrian refugees and Lebanese host communities. No assessments/data have been identified for Palestinians and Lebanese returnees across all geographic areas. The main findings are:

- Major sources of income for refugee groups are a combination of non-agricultural casual labour, skilled work and assistance.
- Monthly income variations were found between regions –USD 86 in Akkar to USD 547 in Beirut.
- Median income nationally for refugee groups is USD 200 per month, indicating that the majority of families earn below the average.
- Food vouchers are the primary source of income for those registered for longer than three months.
- Predictably it appears that source of income changes depending upon the length of time of being in Lebanon and whether unregistered, awaiting registration, newly registered or long term registered. Savings are initially used, casual labour, debt and then a combination of food vouchers and more formal employment (if possible).
- On average personal savings run out after 6 months.
- Influx of refugees into agricultural areas has reduced the wage rates available to locals and migrant workers.

Cross cutting issues and links to other sectors: income is directly linked to the ability of individuals and families to access and purchase food sources. It has a direct and indirect effect on individual health and wellbeing via the ability to pay for and access health care services, rent and shelter type, but indirectly via the types of coping strategies and health behaviours adopted in response to financial circumstances. Please see the Food Security and Health and health services chapters for more information.

Table [2]: Assessment coverage by geographic area and target population

Geographic area	Vulnerable Communities (Lebanese and PRL)	Lebanese Returnees	PRS	Syrian refugees	
				Registered	Unregistered
National					
North/T+5					
Akkar					
Mt. Lebanon and Beirut					
South					
Bekaa					
Palestinian Camps					
Outside Palestinian Camps					

NB – Grey cells indicate that there is at least one assessment available on the specific area or target group. However, the data may not cover the situation for the entire geographic area or target group.

Syrian refugees registered, awaiting registration and unregistered

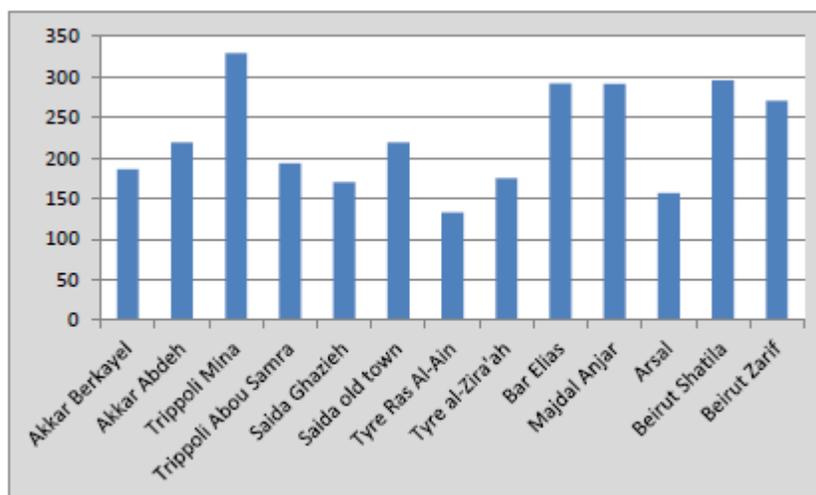
National

- The national assessment of VASyR⁷ identified the most common source of income as being from non-agricultural casual labour (28%) and skilled work (24%). 24% of respondents cited WFP food vouchers as their main source.
- Households awaiting registration as well as those registered over three months ago depended more on non-agricultural labour as the main livelihood source.
- Individuals who reported being registered for a long period of time stated food vouchers as their main source of income.
- The assessment found that households that are awaiting registration or have recently registered had significantly fewer sources of income than those that registered longer than three months ago.
- Reliance on food vouchers as a primary livelihood source is significantly more frequent among those registered for longer than three months.
- Savings, non-agricultural casual labour and gifts are a more common livelihood source among those who are either awaiting registration or have recently registered.
- Skilled work was significantly more common among those who have been registered for a longer period of time, whereas non-agricultural casual labour was relatively more frequent among those either awaiting registration or recently registered.
- Savings were significantly more frequent as a first or second livelihood source among those awaiting registration.

⁷VASyR (2013) WFP-UNICEF-UNHCR-GoL, "Vulnerability Assessment of Syrian Refugees in Lebanon," December.

- Main livelihood sources of not yet registered or recently registered are non-agricultural casual labour and savings. Once registered, refugees' main income sources are substituted by skilled work and food vouchers.
- Nearly 30% of the households surveyed depended on some type of assistance as their main livelihood source; mainly food vouchers (24%) but also gifts, remittances, and cash from humanitarian actors.
- Significant differences were found according to registration date. Those awaiting registration relied significantly more on “unsustainable” sources of cash such as savings, informal employment or debts/credits and sale of assets, while those already registered relied significantly more on assistance as the main livelihood source.
- The difference seems to be attributed to the fact that those awaiting registration have not yet been granted access to the voucher programme and other forms of formal assistance. They are therefore forced to rely on their own means until they have registered.
- Oxfam⁸ sampled between 200-300 households across Lebanon to examine sources of income.
- It found average monthly income for the refugee households was approximately USD 250 per month. However, major discrepancies were found between various regions, with incomes ranging from USD 86 in areas of Akkar to USD 547 in Beirut.
- Median income is USD 200 per month, indicating that the majority of families earn below the average.
- Regional disparities were found in terms of aid assistance, with some regions receiving more aid per household than others.
- The average family brought approximately USD 370 when arriving in Lebanon.
- Large variations in savings were found, with more than half having no savings.
- Personal savings were barely sufficient to cover the first six months of their stay in Lebanon.
- Average family expenditure was found to be USD 520 per month, with the highest in Beirut (USD 580). The lowest expenditures were found in Akkar (USD 359).
- The average household thus has an average monthly shortage of about USD 274 to cover expenses.
- The main expenses include food costing on average USD 275 monthly, with little variation across regions and positively correlated with household size. Rent was found to be the second major family expense – USD 225 per month per household.

Figure [3]: Average rents paid by the refugees in the different parts of Lebanon



⁸ Oxfam (2013) Survey on Livelihoods of Syrian Refugees in Lebanon.

- The difference between income and expenditure is covered mainly through UNHCR and UNRWA subsidies where over 85% of the respondents have registered for support. The average family is receiving about USD 90 per month. However, variations do exist. The UNHCR policy of paying per headcount is correlating little with expenses and needs of communities in the different clusters. Even as a poll payment there are some discrepancies between the different households in the different regions as to how they receive it.

Host communities

North and Bekaa

- IRC⁹ found that income levels in the agricultural sector are lower today than in 2004-2005, with household expenditures greater than 2004-2005 levels due to increased burden of hosting and the economic impacts of the Syrian conflict in Lebanon.
- Host communities face an income gap exacerbated by decreasing wages and expanding expenditure requirements. Only a small portion of the Lebanese population is engaged as agricultural labourers (estimated at 10% of the agricultural workforce in the North).
- The study showed that the capacity of the agriculture sector to accommodate more labourers, without further reducing wages or working hours, is extremely limited.
- The agricultural sector has no capacity to absorb the additional manpower due to poor economic conditions.
- Existing migrant labourers and Lebanese workers are facing reduced wages and in some cases reduced number of days or hours worked per day due to the refugee influx.
- Employers have now imposed a four hour work day to accommodate the increased labour supply. However, this has reduced the average daily income by 50%.
- Significant constraints impacting the availability of income-earning opportunities in the agricultural labour market are the difficulties facing farmers in marketing and exporting their produce, and uncertainty about the security situation and its impacts on export of agricultural goods.
- Opportunities are also limited by availability of land. In the North, a regional agricultural officer estimates that 90% of the agricultural land in Akkar is already under cultivation.

Table [3]: Average wages in agriculture in Bekaa and North T5

Region	Estimated average monthly household expenditure in 2004-2005 ¹⁷ (in 2012 dollars)	Average monthly income for agricultural worker in 2004-2005 ¹⁸ (in 2012 dollars)	Estimated monthly income for an agricultural worker in 2013 (observed in fieldwork)
North	\$989	\$495	\$333-466 ¹⁹
Bekaa	\$1,197	\$495	333-400 ²⁰

No assessments have been identified for PRS and Lebanese returnees across geographic areas.

⁹ IRC (2013) Emergency Market Mapping and Analysis (EMMA) of the Agricultural Labor Market System in North and Bekaa, Lebanon Recommendations for growing livelihood opportunities for refugees and host community families

4.2 Expenditure

Summary of assessment findings: The identified assessments and information cover Syrian refugees (registered and unregistered) across Lebanon. No assessments or data has been identified for PRS, host communities or Lebanese returnees across geographic areas. The main findings are:

- The top three expenditures for refugees across Lebanon are: food, rent and fuel.
- Expenditures are susceptible to seasonal variations given that more will be spent in winter on fuel. Foodstuffs are also scarce during winter, which increases costs. Expenditure shifts may be observed in spring and summer months.
- Average monthly expenditure per household across refugee groups was approximately USD 774.
- Households suffer from monthly shortfalls between expenditure and income. This is estimated to be approximately USD 274.
- Healthcare expenditures were found to be significantly higher among those who registered longer than six months ago compared with those awaiting registration. Length of residence is positively correlated with health expenditures.
- Expenditures appear to have regional variations given the differing costs of living across each region. Highest spend (Beirut-Zarif) is in Beirut (USD 580 a month). Lowest average (Akkar-Bekaa) is USD 359 per month (this is not in line with the findings of USD 774 mentioned above).
- Children’s diapers/nappies are disproportionately expensive items in the basic food hygiene kit.

Cross cutting issues and links to other sectors: a key trend found throughout the available assessments is that the main source of expenditure for refugee families are foodstuffs. For more information on this topic, please refer to the Food Security Chapter.

The summary table below shows assessment coverage by geographic area and target group.

Table [4]: Assessment coverage by geographic area and target population

Geographic area	Vulnerable Communities (Lebanese and PRL)	Lebanese Returnees	PRS	Syrian refugees	
				Registered	Unregistered
National					
North/T+5					
Akkar					
Mt. Lebanon and Beirut					
South					
Bekaa					
Palestinian Camps					
Outside PAL Camps					

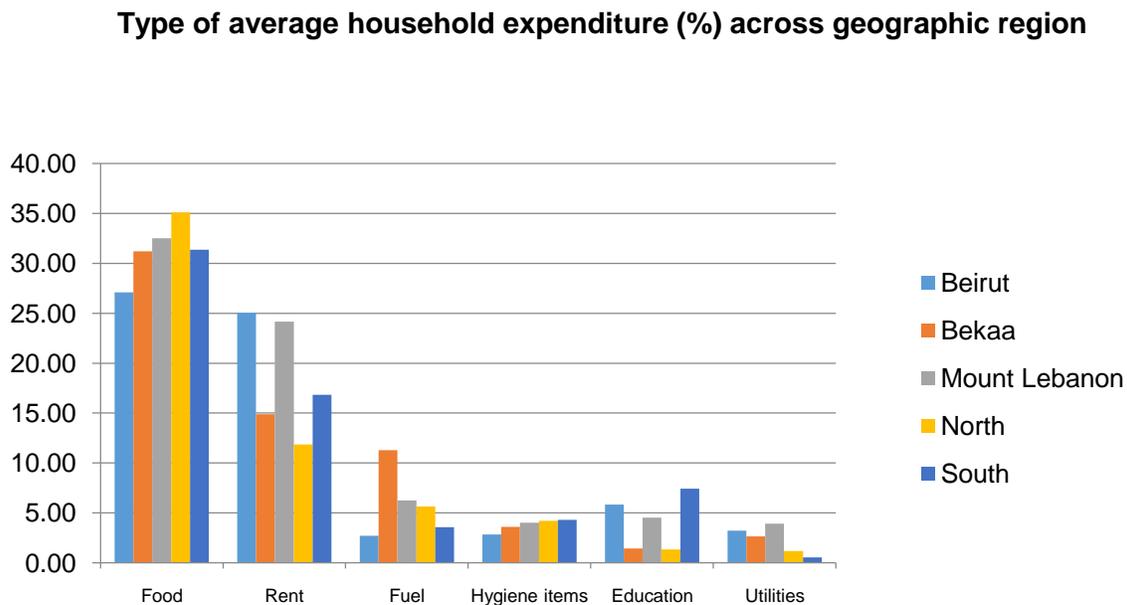
NB – Grey cells indicate that there is at least one assessment available on the specific area or target group. However, the data may not cover the situation for the entire geographic area or target group.

Syrian refugees registered, awaiting registration and unregistered

National

- The Winterisation¹⁰ study across Lebanon among winterisation beneficiaries reported that households spend USD 151-200 per month on food. The other most significant expenditure was rent – USD 0-50 per month or USD 151-200 per month by registered and unregistered households respectively. Amongst the registered refugees, the highest category of rent was USD 451-500 per month (3%), whereas 3% of the non-registered refugees spent as much as USD 550-600 per month on rent alone. The other expenditure components accounted for USD 0-50 per month. 14% of the families reported having accumulated no debts. The majority of families (30%) had debts between USD 201 and 600.
- The Winterisation baseline survey has been recently updated within the first of two PDM cycles.¹¹ Figures 4 and 5 provide recent figures on the main types of expenditure by region. It is clear that food still constitutes the major proportion of household costs and expenditures across all areas of Lebanon among refugee populations.

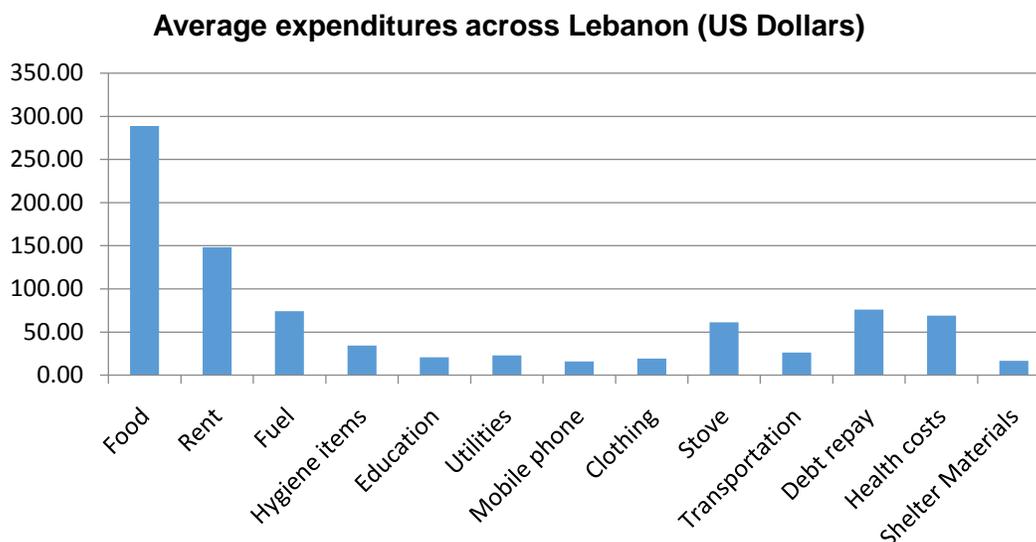
Figure [4]: Type of average household expenditure (%) across geographic region (source: second cycle PDM)



¹⁰Oxfam (2014) Winterization 2013-14 Baseline Report. February.

¹¹Solidarities (2014) Wave 2 of the Post Distribution Monitoring. March

Figure [5]: Average monthly expenditures across Lebanon (source: second cycle PDM)



- The VASyR¹² found that the average monthly expenditure per household was approximately USD 774, half of which was spent on purchasing food. Rent accounted for USD 200.
- Figure 6 provides an overview of the main expenditure costs highlighted by the VASyR. In relation to other expenditure assessments, alcohol consumption appears as the fourth highest expenditure. Other surveys have reported far lower values and most typically zero.

Figure [6]: Monthly household expenditure (USD)

Food	370
Rent	194
Health	70
Alcohol	37
Transport	34
Soap	23
Electricity	22
Water	12
Education	5
Others	7
Total	774

¹²VASyR (2013) WFP-UNICEF-UNHCR-GoL, "Vulnerability Assessment of Syrian Refugees in Lebanon," December

- Healthcare expenditure was calculated to be on average USD 70 per month. This figure was found to be significantly higher among those who registered longer than six months ago than for those awaiting registration.
- Expenditure on the remaining sectors amounted to less than USD 40 per month. Transport expenses tend to be higher for those awaiting registration, while the opposite occurs for expenditure on electricity.
- Higher transport costs are due to instability of the housing situations of newly registered households. Long-term registered are more likely to remain in one place.
- The survey provided a comprehensive price list of essential items. Of note, nappies/diapers were relatively the most expensive items across geographical areas.
- An Oxfam study of households across Lebanon found the average family spends approximately USD 520 per month. The highest average spend was in (Beirut-Zarif) –USD 580 USD a month – while the lowest average spend (Akkar-Bekayel) was USD 359 per month.
- The average household has a monthly shortfall of about 274 USD to cover. Families have used UNHCR support (USD 90 per household for the eligible registered households) and personal savings (USD 60 per month on average, but now depleted for the most part) to cover part of the shortfall. The remaining roughly USD129 balance is being partially covered by accruing debt.

Tripoli, North/T5, Akkar

- Handicap International¹³ conducted a mixed methods study to examine the financial costs and expenditures among refugee groups in 61 villages – 28 in Bekaa and 33 in Northern Lebanon.
- The study found that the average rent was USD 210 per month – USD 229 in Akkar and USD 209 in Tripoli. Salaries were found to be USD 194 per month in Tripoli USD 143 in Akkar.
- Expenditures per month were reported on average to be USD 227 for food, USD 168 for rent, USD 65 for health, USD 30 for transportation, USD 25 for clothes, USD 3 for education and USD 14 for other.
- The shortfall in terms of household income minus cost of living in each area was found to be USD 187 in Bekaa, USD 188 in Tripoli 187 and USD413 in Akkar.

No assessments have been identified for PRS, host communities or Lebanese returnees across geographic areas.

¹³ Handicap International (2013) Livelihoods Assessment report.

4.3 Coping Mechanisms and Debt

Summary of assessment findings: The identified assessments and information cover Syrian refugees (registered and unregistered) across Lebanon, and Palestinians. No assessments have been identified for host communities or Lebanese returnees across geographic areas. The main findings are:

- The most common non-food coping strategies adopted are: spending savings, buying food on credit or borrowing money to purchase food, reducing essential non-food expenditures or having children work.
- In terms of dietary habits, reduced food consumption is common in order to save money. This involves consumption of “less preferred/cheaper foodstuffs” and reduced meal frequency and portion sizes.
- Households experiencing a lack of food are significantly more common among recently registered and awaiting registration than long term registered.
- Acquiring individual or household debt, either formally or informally, may be considered a form of coping strategy.
- Major drivers of debt are food purchasing, rent, healthcare and transportation.
- Across the refugee population, the average debt amounted to no more than USD 200. Over 20% of refugee households have been found to have debts of more than USD 600.
- Debts are significantly higher among households awaiting registration and recently registered.
- In addition, there is a lack of tracking coping mechanisms over time (how have they been impacted by targeting for instance).

Coping mechanisms or strategies refer to the methods used by individuals and households in order to address financial and personal challenges such as borrowing/loaning money. This may lead to debt, reduced food consumption or in some cases engaging in child labour.

The summary table below shows assessment coverage by geographic area and target group.

Table [5]: Assessment coverage by geographic area and target population

Geographic area*	Vulnerable Communities (Lebanese and PRL)	Lebanese Returnees	PRS	Syrian refugees	
				Registered	Unregistered
National					
North/ T+5					
Akkar					
Mt. Lebanon and Beirut					
South					
Bekaa					
Palestinian Camps					
Outside Palestinian Camps					

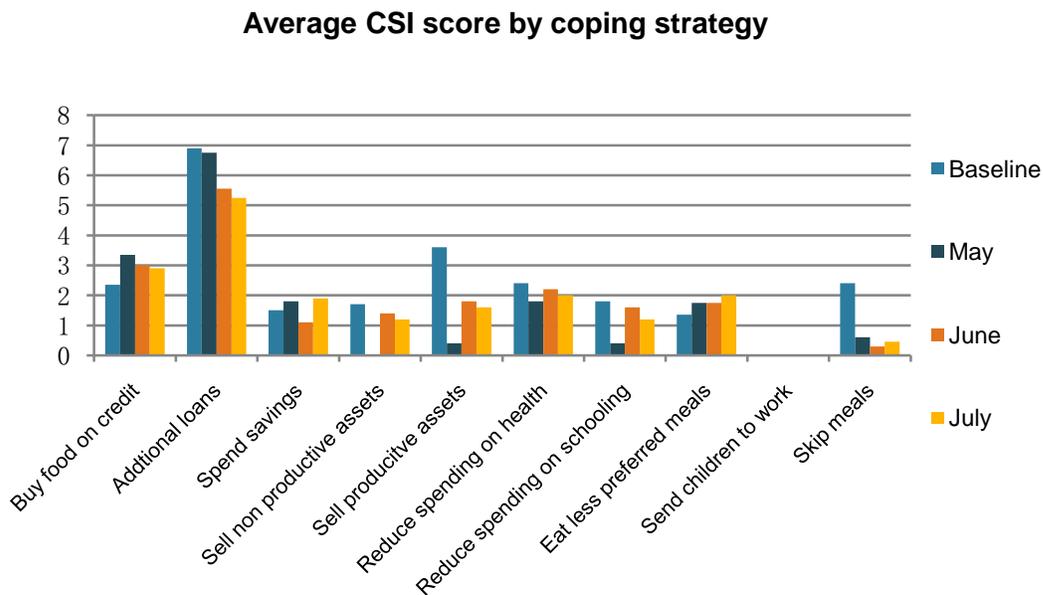
NB – Grey cells indicate that there is at least one assessment available on the specific area or target group. However, the data may not cover the situation for the entire geographic area or target group.

Syrian refugees registered, awaiting registration and unregistered:

National

- FAFO¹⁴ in their national opinion poll with a sample of 900 persons aged 18 and over found the top three most common coping strategies that refugees engaged in are selling assets such as personal possessions, exchanging food vouchers for cash to purchase products such as medicines, and in a number of cases child labour.¹⁵
- Reduced food consumption was found to be a major coping strategy. This was driven by the necessity of paying rent.
- Oxfam¹⁶ reported refugees adopting various coping mechanisms to secure food for households. Most families in Saida (78%) limited the portion sizes at meals, relied on less expensive or less desirable foods (68%), or reduced their number of meals eaten per day (72%). More than half of these families daily reduced adult consumption so their children could eat (53%). 46% of families purchased their food on credit, borrowed food or relied on help from friends or relatives. 38% of families arranged to have household members eat at relatives' or neighbours'. In Tyre, 50% of refugee families relied daily on less expensive or less desirable foods, and 47% of these families had their household members daily eat at relatives' or neighbours'. 27 % of refugee families limited their portion sizes or reduced adult consumption so children could eat. 16% of refugee families purchased food on credit or gathered food from the local area – grasslands.
- Save the Children¹⁷ used the standard Coping Strategy Index (CSI), which asked respondents to list the most common coping strategies and provide a severity ranking for each. Figure 7 below shows the CSI evolution from the baseline assessment conducted in April to the last PDM ran in July. It is worth noting that the mean for CSI have decreased by 18% between the baseline report and May, and by 5% between May and June.

Figure [7]: Coping strategy index



¹⁴FAFO (2013) Ambivalent hospitality. Local response to Syrian refugees In Lebanon.

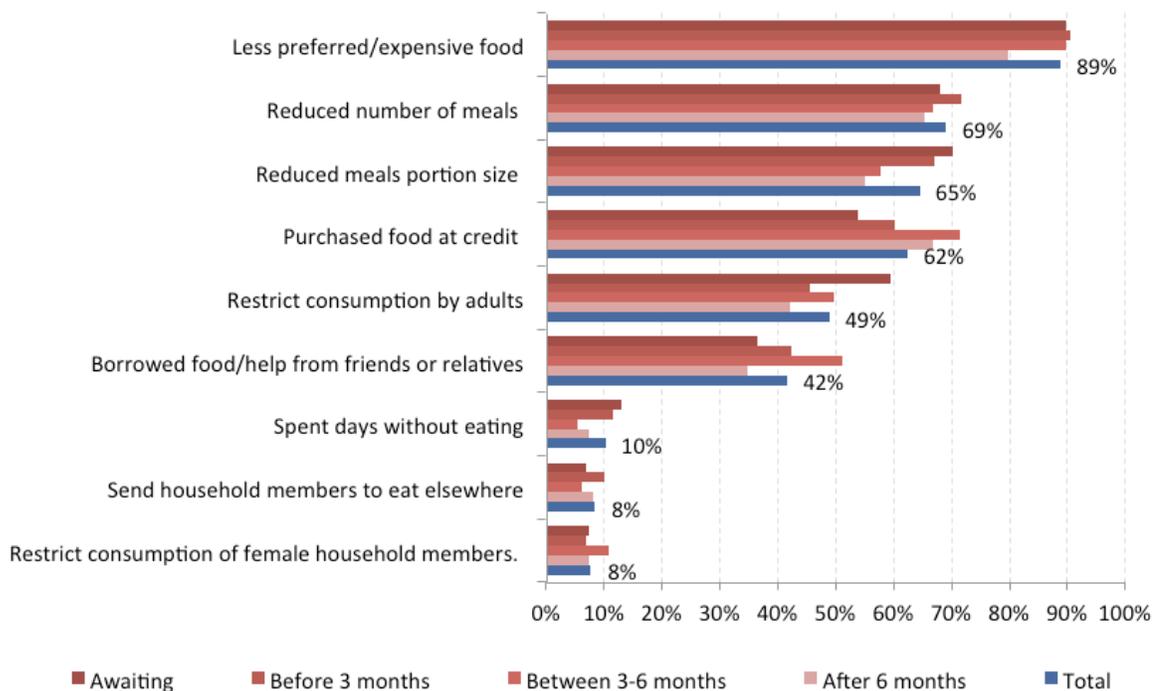
¹⁵ Currently no accurate figures exist in relation to the numbers of children engage formally and informally in the labour market.

¹⁶ Oxfam (2013) Draft Report: Survey on Livelihoods of Syrian Refugees in Lebanon. Lebanese Centre for Studies and Research.

¹⁷ Save the Children Lebanon (2013) FSL programme – Qobayat.

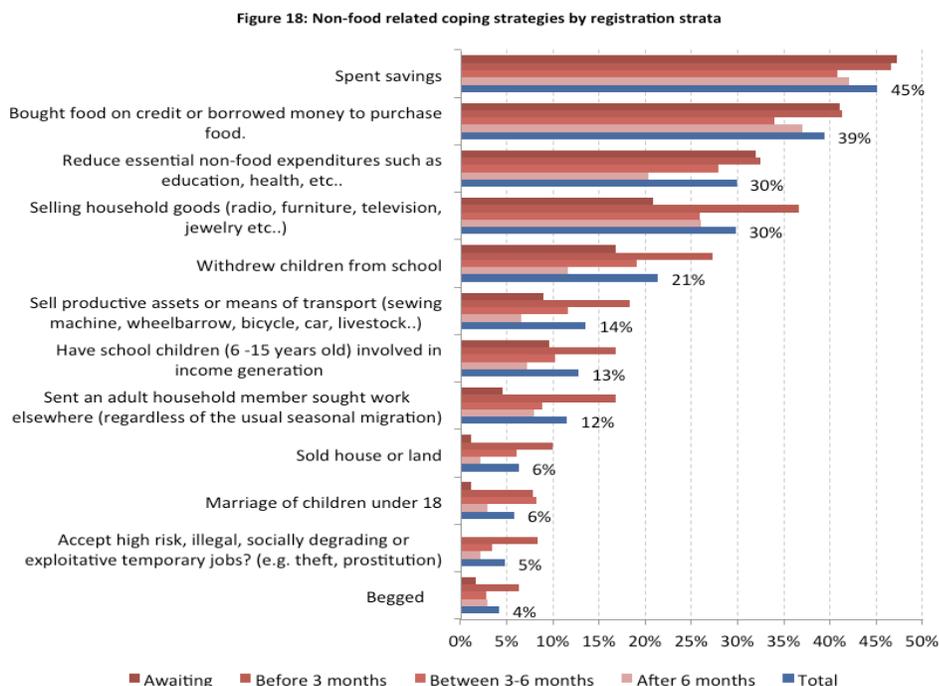
- The national VASyR¹⁸ found that 50% of the interviewed Syrian refugees adopted food-related coping strategies. Nearly 50% of the interviewed households reported having experienced a shortage of food (and/or money to buy food) in the month prior to the survey. The percentage of households experiencing a lack of food was significantly higher among those recently registered and awaiting registration than those households registered for a longer period of time.
- 90% of respondents chose to consume “less preferred food” and reduce meal frequency and portion sizes. The most common non-food related coping strategies were spending of savings (45%), buying food on credit or borrowing money to purchase food (39%), reducing essential non-food expenditures (30%) or having children working (13%). Households awaiting registration or recently registered were more likely to adopt more severe coping strategies than those registered for a longer period of time.
- Those awaiting registration received little to no credit/loans from banks or moneylenders, whereas those registered for a longer period of time received credit/loans.
- The most common coping strategies were:
 - Spending savings (45% of households)
 - Buying food on credit or borrowing money to purchase food (39% of households)
 - Reducing essential non-food expenditures such as education or health.
 - Selling households goods (radio, furniture, television, jewellery etc. – 30%). To a lesser extent, although still significant, withdrawing children from school (21.4% of households)

Figure [8]: Coping strategies



¹⁸VASyR (2013) WFP-UNICEF-UNHCR-GoL, “Vulnerability Assessment of Syrian Refugees in Lebanon,” December.

Figure [9]: Non-food related coping strategies



PRS

During an UNRWA assessment in October 2013, participants in 16FGDS indicated the following coping mechanisms:

- Reducing essential non-food items such as electricity, water, and transportation, acquiring drinking water from the public tap instead of buying water bottles, and sharing accommodation with other families. This had forcibly led many families to live in collective shelters with separators between one family and another. As a result, this had created lack of privacy as several PRS individuals reported.
- Sleeping on mattresses instead of beds and borrowing money from other PRS families were also noted.

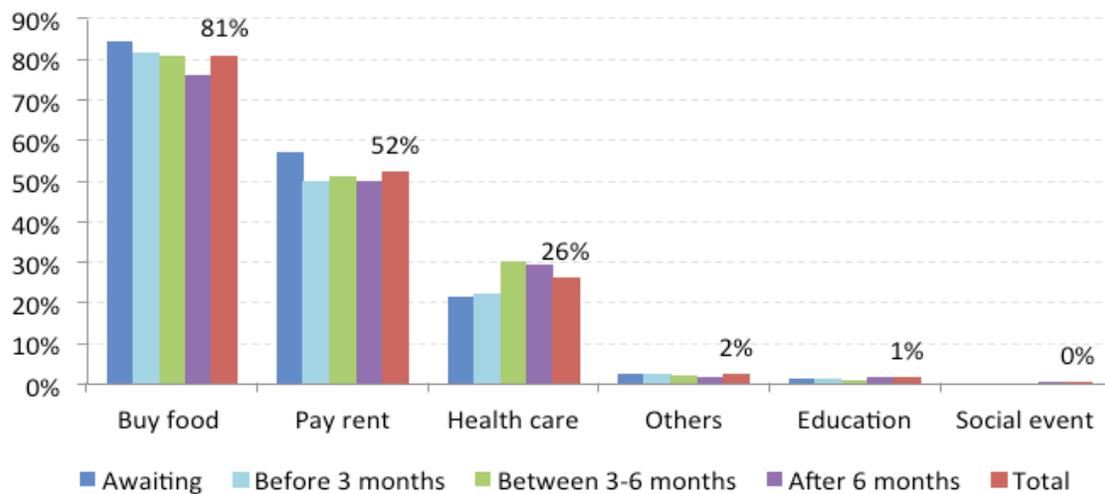
Debt

- Oxfam¹⁹ found that Syrian refugee household debt was USD 454. This positively correlated with length of residency. In Tripoli the average debt was over USD 815 (average residency in Lebanon over 15 months) while in Beirut this was USD 153 per household.
- The VASyR found that 75% of households had debts and 70% reported borrowing money or receiving credit during the three months before the survey was conducted. The average amount of debt was USD 600, but half of the interviewed households owed USD 200 or less. Loans were mainly provided by friends or relatives to buy food (81%), pay the rent (52%) or cover health expenses (25%). (Figure 10). Households registered longer ago were significantly more likely to have higher amounts of debts.

¹⁹Oxfam (2014) Winterization 2013-14 Baseline Report. February

- According to the VASyR, approximately 70% of households borrowed money or received credit in the last three months. People borrowed money to buy food (81%), pay rent (52%) and to cover health expenses (25%).
- Among those awaiting registration or households recently registered, rent and food-related costs were the most important reasons to borrow money. There was also a small increase of households that borrowed money for educational purposes.
- Debts were usually found to amount to more than USD 200. Over 20% households had debts of more than USD 600. The proportion of households without debts was significantly higher among those households awaiting registration and recently registered when compared to those registered more than six months ago. Households awaiting registration, however, had a slightly higher percentage of borrowing money/credit and higher amounts of debts than those households registered three months ago.
- Handicap International found that the average household debt was USD 330 per family. 40% of households reported that they would go into debt in order to purchase food, 26% to pay the rent, 15% for healthcare, and 11% for transportation. In terms of coping strategies, 41% of refugees reported that they reduced the amount of food they purchased and consumed due to debt. 39% reported buying food on credit, 33% reducing number of meals, and 6% sent their children to work.

Figure [10]: Reasons for household financial borrowing



No assessments have been identified for host communities or Lebanese returnees across geographic areas.

4.4 Non-Food Items

Summary of assessment findings: The identified assessments and information cover Syrian refugees (registered and unregistered) across Lebanon as well as Lebanese returnees in the South. No assessments or information has been identified in relation to PRS and host communities across geographic areas. Based on the available data and information the main findings are:

- 90% of Syrians arrive with almost no personal possessions and most do not have the means to purchase basic NFIs.
- 86,900 households (434,500 individuals) have been given NFIs to date.
- The majority of refugees rank pots, kitchen utensils and hygiene kits as priority NFIs.
- A large proportion of Lebanese returnees in South Lebanon report that they have not received any NFI assistance.
- A distinction should be made between NFIs and how they are distributed to target populations. This has implications for which sector working group bears responsibility.
- Refugees arrive with almost no personal possessions and most do not have the means to purchase basic NFIs. It has been noticed that refugees arriving in the last months are in general more vulnerable than refugees who arrived in the past.

Table [6]: Assessment coverage by geographic area and target population

Geographic area*	Vulnerable Communities (Lebanese and PRL)	Lebanese Returnees	PRS	Syrian refugees	
				Registered	Unregistered
National					
North/ T+5					
Akkar					
Mt. Lebanon and Beirut					
South					
Bekaa					
Palestinian Camps					
Outside Palestinian Camps					

NB – Grey cells indicate that there is at least one assessment available on the specific area or target group. However, the data may not cover the situation for the entire geographic area or target group.

Syrian refugees registered, awaiting registration and unregistered

National

- UNHCR Household surveys²⁰ indicate that over 90% of Syrians arrive with almost no personal possessions and most do not have the means to purchase them.
- Partners have identified some 460,000 registered and unregistered refugees, PRS, Lebanese returnees and vulnerable host community families that will be in need of assistance to survive winter 2013/2014. By the end of the winter season this number will grow to some 510,000 persons.
- Refugees are targeted based on their vulnerability status, the severity of the weather in their locations, the quality of their shelters, or other special needs they may have.
- Targeted families will continue to need support meeting fuel costs until March 2014, and newcomers in the early months of 2014 will also need additional support. As vulnerabilities are expected to increase in 2014, a significant number of displaced persons will also be in need of support for winter 2014/2015.
- According to the UNHCR²¹, 14,500 households (72,500 individuals) were given NFI/cash winterisation assistance, bringing the total to 84,500 households (422,500 individuals) covered to date (January 2014). The winterisation assistance package consists of one high thermal blanket or quilt for each person, a stove or USD 50 cash in-lieu of a stove for each household, and heating fuel through ATM cards, fuel cards or vouchers worth USD 100 for each of the five winter months (November 2013 to March 2014).
- Approximately 17,203 newcomers received high thermal blankets, stoves and one-off cash support of USD 100 to cover heating fuel in winterisation assistance.
- 63,750 newcomers were provided with NFI kits comprising one blanket per person, four mattresses, one kitchen set, and one hygiene/baby kit per family.
- Over the past year 2,400 extra households, which equates to 12,000 individuals, have been covered by the NFI/cash winterisation assistance programme. This is a total of 86,900 households (434,500 individuals) covered to date.
- The large-scale UN Winterisation²² national baseline study assessed NFIs and basic needs of refugee families. The project has provided monetised winter support to vulnerable families between November 2013 and March 2014. UNHCR targeted families that had been found eligible for assistance as part of the overall targeting exercise conducted by UNHCR and WFP and living above 500metres altitude. Families living in informal tented settlements (ITS) also benefited from the assistance.
- The assistance package consists of two components – cash and in-kind blankets. During the first month of the project, households would receive LBP 220,000 (USD 146.67), calculated as a contribution for fuel and a stove. In addition, one blanket per person was provided in-kind to registered refugees. After the first month households receive LBP 160,000 (USD 106.67) in cash as a contribution towards fuel costs. Despite the amount provided being calculated on the basis of heating requirements during the winter, households are able to use their assistance as per their individual priorities.
- Newly arrived refugees are provided with one-off assistance within two weeks of arrival. The winterisation component is a cash contribution of LBP 220,000, in line with the assistance provided to refugees. In addition, newly arrived families receive blankets (one per person), mattresses (up to four per family), kitchen set (one per family), hygiene kit (one per family), food kit (WFP – one per family), baby kit (UNICEF – one kit per child under 2 years), all distributed in kind.

²⁰UNHCR (2014) Contingency planning document.

²¹ UNHCR January 2014 update

²²UNHCR (2013) Winterization 2013-14 Baseline Report.

Mount Lebanon

- CARE International in collaboration with Awareness and Consolation Association (ACA) and the Development for People and Nature Association (DPNA)²³ conducted an assessment in six municipalities of the Chouf district in the Mount Lebanon Governorate (Barja, Chhim, Dalhoun, Ketermaya, Mazboud and Mghairiye). The study consisted of 240 households and six key informants at the municipality level; 22 male and female focus group discussions were held. In the area assessed, 19,555 Syrians (both registered and non-registered with UNHCR) are living in a host community of approximately 106,000 people.
- The study identified that the need for cash was the main priority of refugee groups. In terms of basic needs, 40% of the interviewed households did not possess sufficient hygiene sleeping and winterisation items as well as kitchen sets. The study reported that only 32% of the interviewed households received hygiene/cleaning kits for the house/shelter.

South

- World Vision Lebanon (WVL)²⁴ conducted an in-depth needs assessment in the South Governorate of Lebanon, Saida and Tyre. The assessment focused on understanding the basic NFIs of refugees. The study consisted of a random sample of 511 households. 213 surveys were completed in Tyre and surrounding villages and 298 Beirut and Saida.
- Respondent families ranked their NFIs in terms of priority of needs. In Tyre, more than half of families (54%) selected pots and utensils as their first priority. The second priority selected was fuel (24%), and cleaning products (8%) as third priority. The lowest priority was soap (2%).
- In Saida, 40% of families deemed cooking pots and utensils as their first priority need, the second being soap (18%) and cleaning products (17%). This is mostly due to the problem of household overcrowding in Saida where families need sanitation and hygiene kits on daily basis.
- Only 35% of respondent families in Saida and Tyre reported to be protected from weather in their current shelter. These families were asked to rank their priority needs during this winter season. In Tyre, 44% of families ranked clothes as their first priority.
- The second priority was reported to be heaters (22%), followed by flooring (13%). In Saida, similarly, 39% of families considered clothes as the primary priority, followed by blankets (28%), mattresses (23%), and heaters (9%).
- Most families (Tyre 94%, Saida 87%) are not currently receiving any assistance in NFIs. Therefore, these families reported other sources for their NFIs, which are mainly found to be from personal resources (86%) in Tyre, such as savings, selling assets, or daily work. In Saida, 63% of these families resorted to credit from stores and friends as a source for their NFIs.

Lebanese returnees

South Lebanon

- IOM and HRC²⁵ undertook a rapid assessment in July 2013 to determine the scale of the Lebanese returnee population. It was estimated that there were 5,976 Lebanese returnee households

²³CARE International (2013) Rapid assessment. MOUNT LEBANON GOVERNORATE, CHOUF DISTRICT

²⁴World Vision (2013) "Needs Assessment of Syrian Refugees in South Lebanon", January

²⁵IOM-HRC (2013) "The Situation and Needs of Lebanese Returnees from Syria", November

(approximately 29,000 individuals). 408 households (13%) were headed by a single individual with children. The majority of those households (329, or 10% overall) were headed by a single female.

- 84% of returnees reported that they had not received any assistance, whether from the humanitarian community or the government, since arriving in Lebanon. Among the remaining 16%, the types of assistance most frequently received were food (433 households) and NFIs (179 households) – mostly consisting of blankets and household items. A small number of households (30) said they had received monetary assistance or vouchers. As reported during interviews, most of the assistance received had been provided by HRC, municipalities or NGOs

No assessments have been identified for host communities and PRS across geographic areas

.5 Access to Markets, Goods and Services

Summary of assessment findings:

- Several assessments indicate that women and girls face specific access constraints to assistance and services, including costs, distance and access to information. Assessments revealed that access to assistance may be more difficult for female-headed households.
- Issues around mobility reportedly limit freedom of movement and hamper access to assistance, particularly for single women or female-headed households. The current absence of gender and age disaggregated analysis may impact women's and girls' access to services. In turn, difficulties in accessing services may increase the risk of resorting to harmful/negative coping mechanisms.
- There is a need for more information and data on market access constraints.

Table [7]: Assessment coverage by geographic area and target population

Geographic area*	Vulnerable Communities (Lebanese and PRL)	Lebanese Returnees	PRS	Syrian refugees	
				Registered	Unregistered
National					
North/ T+5					
Akkar					
Mt. Lebanon and Beirut					
South					
Bekaa					
Palestinian Camps					
Outside Palestinian Camps					

NB – Grey cells indicate that there is at least one assessment available on the specific area or target group. However, the data may not cover the situation for the entire geographic area or target group.

Syrian refugees registered, awaiting registration and unregistered

National

- An October 2013 Oxfam/Abaad assessment, among 150 individuals across the country, highlights how access to assistance differs for boys, girls, men and women.

- Inadequate water sources and sanitation facilities affects women disproportionately as they often prioritise their husbands' and children's needs above their own. Limited water supply also increases women's time and work burden given their gendered responsibility for washing and cleaning.
- Some girls who took part in the assessment were not allowed to go to school because parents, especially fathers, are reluctant to send them to mixed schools for cultural reasons. Additionally, the need for many young boys to work and support the household not only prevents them from studying, but also has disrupted the power dynamic within families, causing tensions within the family, because income generation was traditionally the father's role.
- Cash payments for rent and health services are often paid to men as heads of household – both conforming to, and perpetuating, traditional gender roles.
- During the assessment, concerns were expressed about single women or female-headed households not receiving assistance because of gaps in targeting of cash or rent payments (focused on male head of households) and cultural norms around mobility. Refugee women also reported that the personal care and sanitary items they receive are not suitable or of poor quality, in some cases causing health problems.
- A Joint Education Assessment among 45 schools in January indicated that parents within these schools expressed reluctance to send their female children out alone into the street because of male harassment.
- A qualitative assessment by NRC on the consequences of limited legal status in Wadi Khaled and Aarsal highlights that individuals with limited legal status face severe difficulties crossing checkpoints. However, the assessment highlights that women with limited legal status are more likely to be able to cross the Chadra checkpoint in Wadi Khaled compared to men, as it was reported that controls are less strict for women. Some of the female respondents nevertheless reported that they were threatened by the officer in charge of the Chadra checkpoint in Wadi Khaled on their way back to Wadi Khaled, who told them they would be detained if they tried to cross another time.

North and Bekaa

- During focus group discussions by NRC in Wadi Khaled and Aarsal, refugees mentioned that women who are not registered are particularly exposed to harassment and abuse when trying to obtain assistance. A qualitative assessment by NRC on the consequences of limited legal status in Wadi Khaled and Aarsal highlights undocumented pregnant women often consider that they have no alternative but to borrow ID cards from Lebanese neighbours for their medical costs to be covered by the Lebanese Ministry of Health, or to borrow from their Syrian neighbours to get assistance from local organisations who support pregnant women who have proof of identity. When a woman is admitted to a hospital using the ID of another woman, the birth notification document may be issued in the name of the ID owner, which could have serious legal implications.
- A child protection assessment in January and February 2013 highlighted the following barriers for Syrian refugees accessing services:
 - distances to services and transport costs
 - the lack of awareness of services available
 - services disaggregating services by gender
 - the behaviour of service providers discouraging refugees
 - fear of stigmatisation.
- During a UNHCR participatory assessment among 1,000 individuals between October and December 2013, female-headed households in the rural area of Akkar indicated that they do not enjoy full access to services due to a lack of information, insufficient services and large distances to these services. Respondents indicated that they rely on male family members and male neighbours to access services.
- During the child protection assessment, it was noted by key informants in the South and North Lebanon governorates that the lack of separation between boys and girls in service provision has a greater

impact on girls, where a lack of female staff was seen to inhibit access to services for girls. The assessment results indicated that access to assistance is reportedly more constrained for those who recently arrived, persons with physical disabilities, female-headed households and persons with mental disabilities. When asked to specify other excluded groups, recurrent answers included non-registered refugees, those discriminated against for ethnic reasons, the elderly and girls living alone.

- An IRC assessment in 2012, including ten focus group discussions, highlighted that survival sex, typically linked to women's and girls' desperate need to access income to cover the increased cost of living since arriving in Lebanon, was identified as a type of violence frequently experienced by Syrian women and girls. Focus group participants reported problems in accessing basic goods, particularly in food distributions led by men. Humiliation and verbal abuse were reported as key problems for Syrian women.

No assessments have been identified for host communities and PRS across geographic areas

4.6 Preferred Modality and Lessons Learned

Summary of assessment findings: The identified assessments and information cover Syrian refugees (registered and unregistered) across Lebanon. No assessments have been identified for PRS, host communities or Lebanese returnees across geographic areas. The main findings are:

- A comprehensive market assessment of the switch to cash assistance and how this will affect the local Lebanese economies and prices is absent.
- Refugees prefer to receive cash assistance than in-kind non-food items. The need for cash is rated as a primary priority by the majority of refugees. However, more robust and representative data is needed in order to confirm preferences.
- Refugees are generally satisfied with the distribution process. The main problem they face is locating a bank branch to cash cheques.
- A 2012 study showed that early on there was a preference for cash assistance among refugee populations.
- The transition to e-transfers must be carefully managed in terms of providing adequate: staff, equipment, distribution sites, and technical analysis.
- Combined cash and in-kind distributions can cause confusion among refugees and overburden field teams.
- Food vouchers are insufficient to cover costs for basic food, meats, fruits, vegetables and milk.

This theme refers to the means by which target groups prefer to receive assistance, such as unconditional cash transfers or vouchers. How these modalities are utilised and distributed, such as via ATMs, are also discussed. The section also examines whether any lessons can be learnt from existing assistance programmes (cash for shelter) as well as methods of distribution.

Most of the assessments tested the preference of assistance modality concerning monthly assistance for beneficiaries other than newcomers. Since cash modality has been adopted for winterisation and other types of assistance, newcomers will be the main targeted group of the basic needs/NFI sector. It is very important to note the difference when it comes to assisting newcomers with NFIs. Earlier analysis based on *Income, Expenditure, Coping Mechanisms and Debt* may not be of equal value.

Table [8]: Assessment coverage by geographic area and target population

Geographic area*	Vulnerable Communities (Lebanese and PRL)	Lebanese Returnees	PRS	Syrian refugees	
				Registered	Unregistered
National					
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Bekaa					
Palestinian Camps					
Outside Palestinian Camps					

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Syrian refugees registered, awaiting registration and unregistered

North/T5

- A 2012-2013 assessment by the Danish Red Cross²⁶ conducted a survey of 163 families receiving cash for rent in Tripoli. It shows that early on there was a preference for cash assistance among refugee populations. It was found that 82.8% of respondents preferred to receive cash assistance than in-kind non-food items.

Mount Lebanon

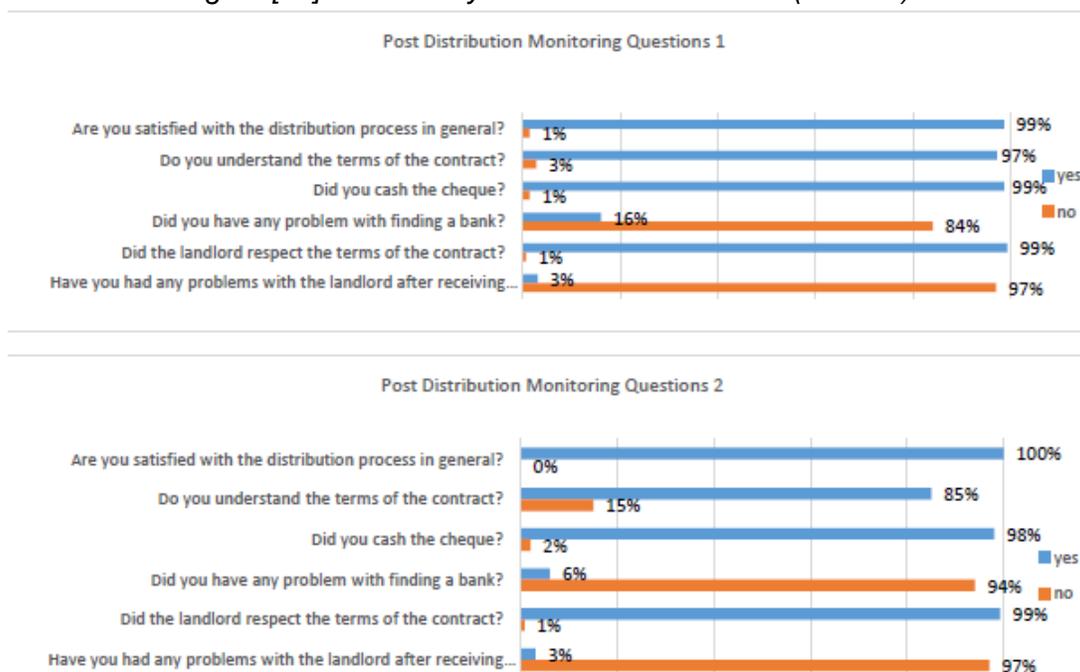
- The Agency for Technical Cooperation and Development (ACTED) conducted a survey²⁷ in order to monitor the Cash for Rent scheme and to verify beneficiaries' continued eligibility prior to the provision of remaining instalments. The research was undertaken in Baabda, El Metn, Kerserwan, and Jbeil Districts in Mount Lebanon Governorate, with 150 of the most vulnerable Syrian households who were determined to be eligible for cash for rent assistance.
- Households were selected on the basis of high VASyR and ACTED vulnerability scores, as well as on the basis of living in shelters meeting minimum standards with limited income generation possibilities.
- Contracts with beneficiaries were for three months - each household received a monthly cheque of USD 150 on the condition that their pre-determined criteria for eligibility would not change.
- The study found that most of the beneficiaries were generally satisfied with the distribution process and that the main problem they faced is locating a bank branch to cash their cheques (Figure 11).

²⁶ DRC (2013) Cash-for-Rent Report September 2012 - March 2013 Tripoli

²⁷ ACTED (2014) Post-Distribution Monitoring Report for Hygiene and Baby Kit Distribution and Hygiene Promotion activities in Baabda, Metn, Jbeil and Keserwane- Mount Lebanon Governorate, January.

- The last post distribution monitoring activity showed a relative decrease in the percentage of the beneficiaries (8%) unaware of the terms and conditions of the contract signed. There were minimal cases in which beneficiaries had issues with the landlord, either after signing the contract or after receiving cash for rent. This finding shows that for the most part, the contracts that are agreed upon are successful in keeping rent at a constant level and ensuring stability for beneficiaries.

Figure [11]: Beneficiary distribution satisfaction (ACTED)



Lessons learned

- The recent DRC28 assessment of the transition to e-transfers found that existing weaknesses in assistance/distribution systems were exposed and also hindered the successful implementation.
- The main lesson was that the transition was too quick and unrehearsed – staff, equipment, distribution sites, databases/technology were not adequately prepared or adapted for this shift.
- They state that agencies did not have adequate time to properly inform and prepare beneficiaries for the shift in assistance, also because informing families about the simultaneous targeting process (inclusion/exclusion for future assistance) took precedence over explaining the cash modality.
- Physical information points (piloted in North Lebanon) where refugees could come to request additional support or report lost cards proved crucial in directly resolving issues.
- Organisations ran parallel and combined cash and in-kind distributions, which caused confusion for refugees, overburdened field teams, and negated the normally positive cost effects of cash.
- No comprehensive market assessment was conducted to anticipate the risks and impact of cash on Lebanese markets – a serious omission with potentially significant consequences, especially given the size of the cash program and the existence of parallel economies/“mafias” generated by other assistance modalities (in-kind, vouchers, etc.).

²⁸ Danish Red Cross (2013) Unconditional Cash Assistance via E-Transfer: Implementation Lessons Learned, Winterization Support via CSC Bank ATM Card, January.

- The Cash Working Group commissioned a rapid market assessment of stove availability and demand that did not adequately answer market questions, or the potential impact of cash on markets.
- Previous cash projects through CSC e-transfers were not scalable – most were conducted in urban areas (minimal accessibility constraints) with much smaller caseloads, enabling better follow-up. When the target population size grew exponentially, risks, procedures and reporting changed drastically. This necessitated a “learn as you go” approach to setup a functional system rapidly.

The DRC assessment made a number of recommendations for improving the cash assistance programmes:

- More emphasis needs to be placed on feedback mechanisms and systems (complaints, compliance, monitoring and evaluation) as ways to improve programming in real time.
- Invest in data systems and engage qualified technical staff that will meet distribution, e-transfer, and reporting database needs, while upholding data protection principles.
- Prioritise strong and frequent collaboration between the bank and all participating agencies, with an emphasis on written guidelines/SOPs and joint training.
- Move away from donor-driven, project-based e-transfer mechanisms and harmonise cash assistance through common e-transfer mechanisms. Advantages include:
 - Improved cost efficiency of cash assistance in terms of resources required and investment in cash infrastructure (fees, staffing, etc.)
 - Coordinated systems for assistance, monitoring and reporting
 - Streamlined procedures for card management, to the benefit of refugees, field teams and donors.
 - A national UNHCR²⁹ participatory assessment which involved over a 100 key informant interviews and 1000 refugee men and women of all ages and background found that
- Food vouchers were reported as insufficient to cover costs for basic food, meats, fruits, vegetables and milk.
- Those considered ineligible to receive food assistance do not have steady incomes and some are reportedly unable to meet food and non-food item needs.
- There was an overall lack of understanding around targeting, as it is perceived that those who are not vulnerable are still receiving the assistance.
- Lack of feedback following lodging of appeals.
- Refugees reported that the targeting has had a negative impact on the health situation of children, pregnant women, older persons and others who are chronically ill.
- Some families do not have refrigerators to preserve foods, leading to spoilage.
- NFIs are not tailored to the needs of older persons and those living with disabilities.

No assessments have been identified for PRS, host communities or Lebanese returnees across geographic areas.

²⁹UNHCR (2014) Key findings of consultations with Syrian refugee men, women, boys and girls of different ages and diverse backgrounds in Mt. Lebanon, South Lebanon, Akkar and Tripoli. March

SECTION 5

5. PERSONS WITH SPECIFIC NEEDS (PwSN)

General

Based on the data and information available and the basic needs/NFI focus group discussions, the MSNA analysts have found the following groups who are vulnerable:

- Unregistered, those awaiting registration and newcomers (Syrian refugees)
- Socio-economically deprived Lebanese

Within these groups there are specific persons who are regarded as being highly vulnerable and require specific attention in programming, but also when conducting assessments and surveys:

- Female-headed households with no formal income source
- Child head households
- Persons with chronic medical conditions

SECTION 6

6. INFORMATION GAPS

6.1 Target Groups

Based on the data available, MSNA analysts have found the following information gaps:

- Available assessments predominantly cover Syrian refugees, without specifying registered, unregistered or PRS.
- There is limited data on the basic needs and incomes of vulnerable Lebanese and Lebanese returnees since the start of the crisis. As available data shows, these groups may now be actually worse off than Syrian refugees in terms of incomes and access to basic needs.
- Improve identification and targeting of unregistered and newcomers/new arrival refugees. Identifying new arrivals/newcomers has been a challenge in some geographic regions, which has added to logistic costs and meant that some refugees do not receive the new arrival NFI packages.
- Agencies have found it difficult to conduct quality needs assessment or vulnerability profiling at the point of arrival or to gauge whether households have already received assistance. In the absence of a common database on unregistered refugees, partners believe that some households have been able to access assistance in different locations.
- Excluded cases: there is limited information on why individuals have been excluded.
- There are no updated lists of the excluded or cases that have been re-registered for NFI assistance.

6.2 Geographical Focus

- Limited up-to-date information on cost of living and access to markets across Lebanon. There is an argument to be made that cash assistance could be weighted for regional variations in cost of living and the local price of goods and services. Urban areas are more costly to live in than rural communities.
- Limited information on regional/geographic specific NFI and basic needs packages.
- The need for better coordination for geographical distribution in assisting newcomers in order to cover gaps and to avoid overlap.

6.3 Themes

- The most significant need for data surrounds that of the effect of cash assistance on the Lebanese local economy, prices and cost of living in general.
- NFIs and basic needs: the minimum expenditure basket (MEB) is currently being revised based on data from 16 organizations. Existing data on markets and prices is adequate in North and the Bekaa but it is lacking for the South, Mount Lebanon and Beirut.
- Most MEB data is based on the amount required by an entire household, although the food item quantities in the MEB are per capita.³⁰
- According to the recent UNHCR review³¹, there was confusion in how the price of food baskets is calculated. However, this is now being addressed via the consolidation and standardisation of the PDM.

³⁰ Cash Working Group (2014) Minutes, 6 March

³¹ UNHCR Cash Transfer Programmes Working Group Inter-Agency Market Monitoring System Facilitation Report and Recommendations July 16, 2013

- There were major price discrepancies between the numbers used by different organisations in the same geographic regions.
- Problems also exist in recording price action of food versus non-food items (NFIs); evaluating prices faced by Lebanese hosts as well as refugee populations; evaluating food voucher partner shops versus non-partner shops used by cash recipients.
- Many INGOs appeared to possess data derived from surveys and value chain analysis, shop surveys, PDM and other monitoring and evaluation activities, but were not publicly shared or properly analysed.

6.4 Planned Assessments

Planned Assessment	Date planned for
Oxfam Winterization, Second PDM - Solidarities	Released March 2014
UNHCR and partners - Standardisation of Household Assessments	April 2014
ECHO - Development of a framework for multipurpose cash assistance to improve aid effectiveness – Pilot in Lebanon	April 2014

SECTION 7

7. RECOMMENDATIONS FOR DATA COLLECTION

- Conduct a national monitoring and PDM and value chain assessment. This will provide up-to-date data on the availability and price of essential items in local markets.
- Conduct assessments on access and barriers to distribution points.
- Standardise and consolidate the newcomer household assessment questionnaires and consolidate existing household assessment data sets.
- Conduct regional assessments and evaluations of unconditional cash transfer programmes and share best practices.
- In future assessments, monitor transitions of refugees in and out of vulnerability and how this affects need for assistance.
- Monitor expenditures of poor refugees in urban environments. Deprived refugees may be hidden in surveys that utilise the statistical average of the region. This is known as the ecological fallacy. Deprived refugees may be relatively worse off in a city than in a rural context in terms of cost of basic needs.
- Enhance and strengthen the technical capacity (statistical analysis and interpretation) of agencies and INGOs to accurately utilise data collected and feed results back into programming and operations.

ANNEX A

ASSESSMENTS/REPORTS CONSULTED AND REVIEWED

Organisation	Name of Report	Data Collection Date	Area	Methodology
CARE International/DPNA/ACA	Integrated Rapid Needs Assessment	Aug-13	Mount Lebanon: Barja, Chhime, Dalhoun, Ketermay, Mazboud and Mghairiye)	Proportional random sampling; 240 households, FGDs; 6 Municipality KIs.
DRC	New Comers Assessment	2012 – present		Around 4,500 new comer HH are assessed on a monthly basis.
DRC	Unconditional Cash Assistance via E-Transfer: Implementation Lessons Learned Winterization Support via CSC Bank ATM Card	Jan-14	National	Review and desk evaluation
EMMA	Agricultural, Construction and Service Market	Apr-13	North and Beqaa	EMMA methodology
FAFO	Ambivalent Hospitality Coping Strategies and Local Responses to Syrian refugees in Lebanon	May-13	Countrywide	900 individuals, random sampling. 40 in-depth interviews and 17 KI in Bebnine and 29 KI in Beirut, Tripoli and Akkar.
Handicap International/Help Age (in process of publication)	Situation of vulnerable refugees in Jordan and Lebanon	Oct-13	North, Bekaa, Beirut City and Mount Lebanon	1,914 individuals were interviewed. Random cluster sampling for registered refugees. snowball sampling approach to identify and interview non-registered refugees.
Inter-Agency	Baseline survey and PDM	November – February	Countrywide	Household survey of winterisation beneficiaries. 773 households.

IOM	The Situation and Needs of Lebanese Returnees from Syria	Jul-13	Countrywide	Data from registration and profiling exercise conducted across all six governorates by HRC with technical support from IOM. Outreach conducted through municipalities. Questionnaire designed by HRC and IOM.
Oxfam	Survey on the livelihoods of Syrian refugees in Lebanon	Oct-13	Nationwide	Not protection-focused but with protection mainstreamed elements. Quantitative data collected through a detailed survey with among 260 households. Cluster sampling, lack of sample frame to generate truly random sample. Qualitative data collected through focus groups and interviews with key officials.
UNRWA/WFP	Vulnerability Assessment of Palestinian Refugees from Syria	Oct-13	8 Palestinian camps and gathering	Household assessment among 848 households, representative sampling.
UNHCR	Monitoring System Facilitation Report and Recommendations Cash Transfer Programmes Working Group Inter-Agency Market	Jul-13	Countrywide	Evaluation of existing data and activities of INGOs.
UNRWA/WFP	Vulnerability Assessment of Palestinian Refugees from Syria	Oct-13	8 Palestinian camps and gathering	Household assessment among 848 households, representative sampling.
WFP, UNICEF, UNHCR, GoL	VASyR	May-June 2013	Countrywide	Representative random sample stratified by registration date (and pending registration). Over 1,400 households interviewed.

World Vision	Needs Assessment of Syrian Refugees in South Lebanon	Jan-13	South Lebanon Saida & Tyr Caza	511 individuals, FGDs, KI.
NRC	The consequences of limited legal status of Syrian refugees in Lebanon	June to October 2013	Wadi Khaled and Aarsal	Qualitative assessment: semi-structured interviews and focus group discussions with refugees with limited legal status, and interviews of service providers and local authorities.