



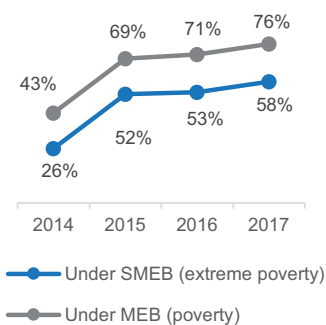
Since the start of the Syria crisis, the humanitarian community in Lebanon has increasingly been assisting populations of concern through cash-based interventions. This "In Focus" dashboard presents an overview of the main types of cash-based assistance provided under the Lebanon Crisis Response Plan, as well as trends on the use of cash covering the period 2013-2017.

## Context and needs

The concerted response by the Government, international partners and civil society has prevented a sharp decline in the economic vulnerability levels between 2015 and 2017, compared to the sharp deterioration witnessed between 2014 and 2015. However, the situation in Lebanon continues to be precarious, with extensive humanitarian and development needs.

According to the most recent [Vulnerability Assessment of Syrian Refugees in Lebanon \(VASyR\)](#) conducted in 2017, more than 75 percent of Syrian refugees live below the poverty line, on less than USD 3.8 per day. Some 58 percent of Syrian refugees live in extreme poverty, not able to meet survival expenditure levels.

% of Syrian refugee families living under the poverty line



In addition, it is estimated that 28 percent of the Lebanese population lives below the national poverty line (USD 3.84 per person per day).

Beyond economic vulnerabilities, refugees also face protection challenges, such as being uprooted, psychological stress, and expired or lack of legal documents.

## Bridging the expenditure gap

Expenditure 'baskets' serve as benchmarks to estimate what vulnerable families would require to purchase goods and services from local markets in order to meet basic needs at either survival or minimum levels.



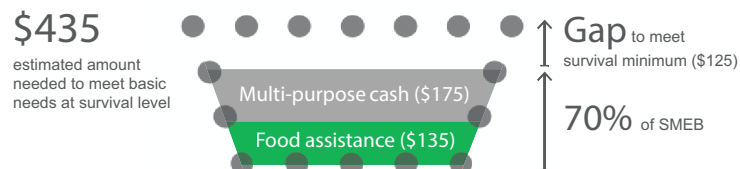
Cash and food assistance packages are meant to reach the most vulnerable families, placing them at 70 percent of their survival minimum expenditure levels:

USD 135 in form of food assistance (USD 27 per person per month for family of five)

USD 175 in form of multi-purpose cash (family per month)

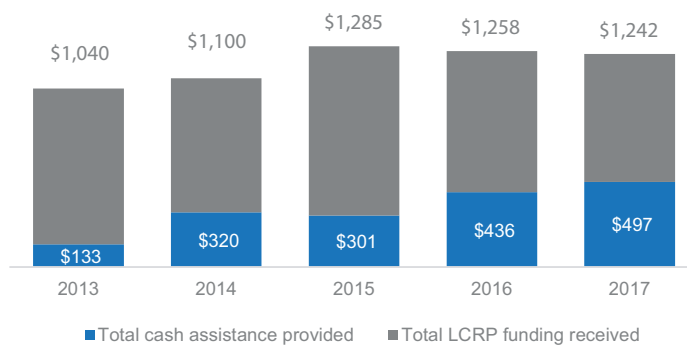
The remaining USD 125 (as per 2014 SMEB basket) are assumed to be generated by the family from work and/or remittances.

Bridging the expenditure gap against the SMEB (\$435)

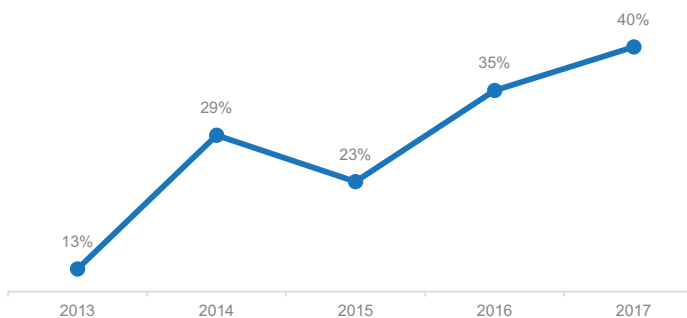


## Trends

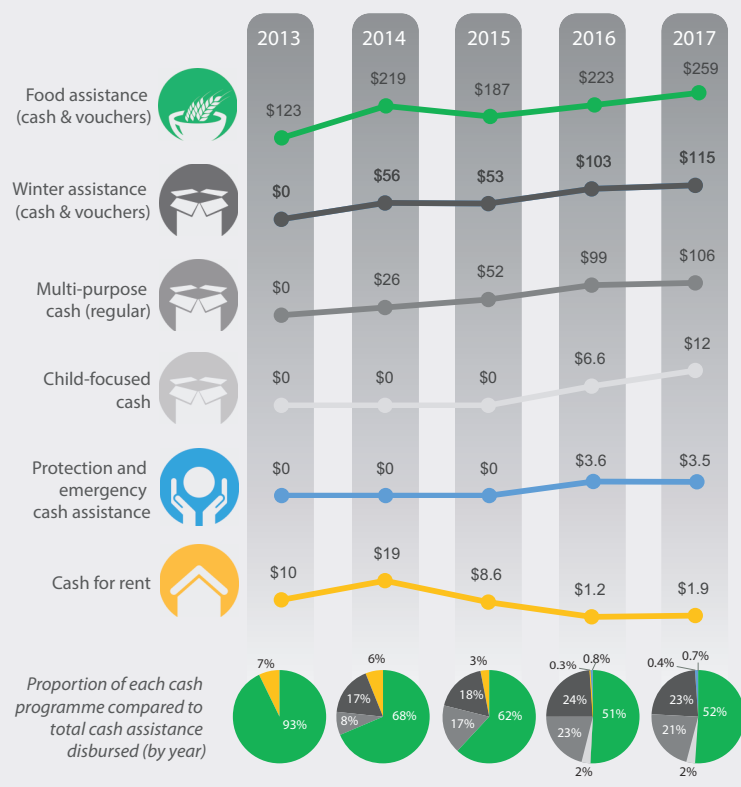
Cash assistance expenditure as part of received LCRP funding (million USD)



Percentage of received LCRP funding disbursed as cash assistance



## Evolution of amounts disbursed by cash programme (million USD)



## Why cash?

Cash has been selected as the main modality for providing assistance in Lebanon for several reasons. Providing assistance in the form of cash allows refugees to decide for themselves, in a dignified manner, how to prioritize their own needs and how to most adequately meet these needs. Cash can also mitigate the risk of households having to resort to negative coping mechanisms, such as begging or pulling children out of school, by helping them to address their basic needs through facilitated access to basic goods and services available in the market. By helping to reduce the socio-economic vulnerability of families, cash assistance also decreases the risk of exploitation.

Around the world, cash support increases the purchasing power of households in need, and stimulates local markets. Large-scale cash assistance triggers an aggregate demand effect that contributes to the growth of local economies. It helps restoring livelihoods and improves economic relations with host communities. In the context of Lebanon, an upper middle-income country with a vibrant banking sector, using cash as a modality to assist vulnerable households has shown to be successful. Lebanon has one of the highest bank branch/ATM concentration per person rates world-wide.



Anwar (23) lives with her three young children in an informal settlement in North Lebanon. She fled from Homs immediately after giving birth to her son under heavy shelling. She says her family cannot survive without this [cash] assistance, which helps cover part of the costs of food, rent, health care, and clothing. "When I didn't have [the cash assistance], I hated myself," she says. "Imagine not having money to eat or drink." "Now I can buy some food, take my children to the doctor, and buy them clothes," she notes. Anwar is one of 26,000 female-headed households assisted by Basic Assistance sector partners. Female-headed households represent 47% of the total number of households receiving multi-purpose cash. Read the [story of Anwar and others](#).

More than 217,000 vulnerable Syrian, Lebanese and Palestine households have benefited from at least one form of cash assistance in 2017. Usually this concerns a combination of food and winter assistance, or of food, winter and multi-purpose cash. Some of the most severely vulnerable families have received up to four different packages at a time, for example because they are facing a specific protection challenge.

## Impact of cash assistance

### On beneficiaries

Cash assistance supports refugees and vulnerable Lebanese households to purchase what they need locally and cover basic living expenses such as food and rent, but also health care and debt repayment. It enables refugees to decide in a dignified manner how best to spend it based on needs. There is also a number of possible negative aspects of using cash, such as the risk of financial dependency. Yet, regular outcome monitoring exercises done in Lebanon in 2017 show that the average debt of households receiving cash assistance decreased significantly since becoming recipients. This has resulted in an improved sense of security, improved relationships with their communities, and strengthened social capital as they feel economically empowered. [Other research](#) shows that by helping to reduce their socio-economic vulnerability, cash assistance has some positive outcomes on child education, child labour, health and psychosocial well-being. Cash has also helped refugees cope with specific protection incidents, for example by allowing a victim of domestic violence to get out of a harmful environment.

### On local economy

While bringing life-saving support to the most vulnerable people, cash assistance has also boosted the local economy. Since 2013, more than USD 1.8 billion has been injected in the local economy in Lebanon in the form of cash assistance, most notably through (1) food e-vouchers, (2) winter cash, and (3) multi-purpose cash. A [study](#) done on the winter cash programme has shown that local market prices have not increased as a result of this particular intervention and that there has been a meaningful multiplier effect on the local economy.

Razouk (59) has been in Lebanon with his family since 2012. He works in the same agricultural field where he lives, he works in exchange for rent, and the landlord allows him to grow vegetables for his family. They live in a makeshift home which Razouk constructed by hand with the help of his wife Nadia. All furniture and household equipment has been donated by Lebanese neighbours. Through the cash assistance provided, they are able to prioritize their spending in the way they see fit. "This year was the first in six years that I was able to buy my children new clothes for Eid. The first year they felt close to normal and felt that we actually celebrated. After the war, we never celebrated Eid..." says Nadia. Read the [story of Razouk and Nadia](#).



Besides being the preference of vulnerable households, providing assistance through cash is also the preference of implementing agencies, given that it reduces operational costs of assistance delivery (compared to in-kind modalities) and is a cost-efficient way of delivering assistance. Since 2013, infrastructure, programmatic innovations, and support from donors have allowed humanitarian agencies to implement and scale up cash programming.

Following its launch in December 2016, most cash assistance in Lebanon is provided through the Lebanon One Unified Inter-Organizational System for E-cards ([LOUISE](#)). The innovative system brings together an integrated financial transactions platform, an aligned targeting and vulnerability assessment approach, and a single call centre to respond to questions and queries of refugees, in an effort to make the delivery of aid as straightforward and efficient as possible in line with the [Grand Bargain](#) commitments.

## Coverage

The various cash programmes in Lebanon are well aligned and complement each other, as they are addressing different kinds of needs. Implementing agencies across sectors, using a harmonized targeting approach, ensure that cash assistance reaches those who need it most.



## Food assistance



## Winter assistance



## Multi-purpose cash



## Child-focused cash



## Protection and emergency cash



## Cash for rent

<b>Main actors</b>	WFP, UNRWA	UNHCR, UNRWA, ICRC and NGOs (LRC, PCPM, NRC)	UNHCR, UNRWA, WFP, ICRC and NGOs (ACF, ACTED, LRC, RI, Solidar Suisse)	UNICEF, with support from WFP and in collaboration w/ MEHE	UNHCR, UNRWA and NGOs (Caritas, Concern, Dorcas, DRC, Intersos, IRC, Makhzoumi, NRC, Oxfam, PU-AMI, SCI, Solidarités)	NGOs (PCPM, Save the Children)
<b>Eligibility</b>	Families with vulnerability to food security; Economically vulnerable families	Economically vulnerable families	Economically vulnerable families	Syrian refugee children enrolled in second shift schools in Akkar, T5 and Mount Lebanon	Refugees facing an emergency situation which could cause serious harm (emergency cash); Refugees facing - or at risk of - protection challenges, whose harmful situation can be mitigated through tailored cash assistance (cash for protection)	Syrian and Palestine refugees, as well as vulnerable Lebanese, with risks to security of tenure
<b>Population reached</b>	- 53% of total Syrian refugee population - All PRS families (9,650 households) - Approx. 50,000 vulnerable Lebanese (under NPTP)	- All severely / highly vulnerable Syrian refugees (approx. 70% of total Syrian refugee population) - All PRS families - 750 PRL families at high altitudes	- 25% of total Syrian refugee population (62,000 severely vulnerable households) (projection end March 2018) - All PRS families - Vulnerable Lebanese	46,734 children (21,617 families) (2016/17 school year) 46,489 children (21,441 families) (2017/18 school year)	Some 14,750 interventions for refugees facing an emergency situation or protection incident	14,165 Syrian individuals (directly) and 12,248 Lebanese landlords (indirectly)
<b>Assistance cycle</b>	Regular (12-month period)	During winter months (November – March)	Regular (12-month period)	During scholastic year (October – June)	One-off (emergency cash); Time-bound, between 3-12 months, depending on needs (cash for protection)	Time-bound, up to 6 months (extendable for another 6 months)
<b>Delivery mechanism/platform</b>	Common (“red”) card	ATM card, mainly through common (“red”) card	ATM card, mainly through common (“red”) card	Common (“red”) card	ATM card or cash-in-hand	ATM card or cash-in-hand
<b>Amount/frequency</b>	USD 27 per person per month	USD 75 (MCAP top-up) or USD 147 (non-MCAP top-up) per month, depending on available funding and programmatic assumptions	USD 175 per month per Syrian family of five; USD 100 per PRS family; USD 175 for vulnerable Lebanese families	USD 13.5 per month for children aged 5-11; USD 20 top-up for children aged 12-15	USD 50-400 (emergency cash); USD 200-250-300 per month, depending on required level of assistance (protection cash)	USD 80-150 per month, depending on average rent in area where programme is being implemented
<b>Specifics</b>	Unconditional; restricted for food. To be used in WFP-contracted shops with point-of-sale (PoS) devices.	Unconditional; non-restricted. Cash can be withdrawn at any ATM machine in Lebanon.	Unconditional; non-restricted. Cash can be withdrawn at any ATM machine in Lebanon.	Unconditional; non-restricted. Cash can be withdrawn at any ATM machine in Lebanon.	Unconditional; non-restricted.	Restricted, paid directly to landlord or transferred via ATM to beneficiaries.
<b>Total expenditure in 2017</b>	<b>USD 258.94m</b>	<b>USD 114.50m</b>	<b>USD 105.88m</b>	<b>USD 12.12m</b>	<b>USD 3.47m</b>	<b>USD 1.85m</b>

Food assistance through e-vouchers remains the largest form of cash assistance in Lebanon, covering all Syrian households which have been identified as “severely vulnerable”, as well as a group of vulnerable Lebanese and Palestine refugee households.

Seasonal assistance aims to mitigate additional expenses to meet winter needs, such as heating, clothing, blankets, weather-proofing, etc. In some cases, winter assistance is provided in the form of fuel cards/vouchers, distributed in lieu of cash (USD 100 per family per month).

The MCAP package, to bridge the expenditure gap of poor households, is based on the survival minimum expenditure model developed in 2014 estimating key expenditures related to food, shelter, water, hygiene, and access to services required to live in Lebanon (\$435/family/month).

This type of assistance is meant to reduce household reliance on negative coping strategies harmful to children (e.g. child labour, early marriage) and meet remaining indirect costs of school (school snacks, clothes/shoes, etc.). The programme also entails carrying out follow-up visits and referrals to appropriate complementary services for children who stop attending school. In addition, UNICEF started a “Reaching School” initiative in Jan 2018.

In conjunction with cash for protection, beneficiaries are referred to complementary services provided by UNHCR and partners, following case assessment to ensure a tailored approach to their situation. This includes case management, medical and psychosocial care, shelter, and legal assistance.

The main aim of cash for rent is to ensure security of tenure for beneficiaries who are severely/highly economically vulnerable, but are living in adequate shelter conditions.