



<b>Basic Assistance Working Group Meeting: January 2021- Minutes of Meeting</b>			
<b>Date</b>	27/1/2022	<b>Time</b>	10:00am
<b>Facilitators</b>	Ruba Cheaib	<b>Duration</b>	2 hours
<b>Minutes Prepared by</b>	Ruba Cheaib		
<b>Agenda</b>	<ol style="list-style-type: none"> <li><b>1. Sector updates</b> December Assistance Socio-economic indicators Transfer Values</li> <li><b>2. Dollarization- Updates from Partners (UNICEF, UNRWA, LRC, CARITAS)</b></li> <li><b>3. M&amp;E- BA Core Indicators</b></li> </ol>		
<b>Agencies represented</b>	<p>Action Against Hunger; ACTED; Ajjalouna Organization; ANERA; Arcenciel; Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON); CARE; Caritas Austria; Caritas Lebanon; Caritas Switzerland; Catholic Relief Services (CRS); Cesvi; CISP; DanChurchAid; DG ECHO; ECHO; Embassy of Canada; Embrace; FCDO Lebanon; HAND; HelpAge International; ICRC; Inter-Agency; IOM; IRC; Lebanon Humanitarian INGO Forum (LHIF); Loving Minds; MAGNA; Medair; MERATH; Mercy Corps; Mission East; Mission for Peace; Ministry of Social Affairs (MoSA); Norwegian Refugee Council; Oxfam GB; PARCIC; People in Need Slovakia; Saint Joseph University; Save the Children (SCI); Secours Islamique France (SIF); Soutien Belge Overseas (SBO); Tafaol Association; Trocaire; UNDP; UNFPA; UNHCR; UNICEF; UNOCHA; University of Illinois at Urbana-Champaign; WATAD Association; We World- GVC; WFP; World Rehabilitation Fund; World Vision Lebanon (WVL)</p>		

## **1. Sector Updates (presented by Ruba Cheaib)**

### a. Assistance- December 2021- (coming from Activity Info Reporting)

- In December 2021, around 205,000 households received multi-purpose cash assistance (MPCA), 150,000 were Syrian households, 45,000 Lebanese and around 8,900 were Palestinian refugees from Syria.
- The jump in coverage for Lebanese is due to WFP assistance through the National Poverty Targeting Program (NPTP). Families who had previously been receiving food assistance, have started to receive a cash top up for additional needs. More details will be provided by WFP in the February BAWG meeting. Additionally, one other partner scaled up assistance significantly in December.
- For child specific social assistance, there has also been a significant scale up through the Haddi program reaching around 59,000 families.
- Total USD disbursed in regular assistance (MPCA and child specific grants) in December was almost \$11M.



- Seasonal/winter assistance began being disbursed in October. 280,000 households received seasonal cash assistance (either the full entitlement or partially). By the end of the season, 273,000 Syrians households and 46,000 Lebanese families are targeting to receive seasonal cash assistance.
- Total USD disbursed in seasonal assistance from September to December amounts to a little under \$34M.
- For cash assistance being disbursed in Lebanese Pounds (LBP), the dollar value is calculated using each agencies respective exchange rate.
- Expected coverage of MPCA to Displaced Syrians: Of those living in extreme poverty (264,000), 251,000 (95%) are assisted with either food assistance (cash for food or food e-card) or MPCA or both. From November 2021, 172,000 households are targeted for MPCA- 65% of the Sector target. Within those, 52,000 only receive MPCA, without food assistance while an additional 79,400 households receive only food assistance.
- Similar analysis for coverage of Lebanese is not available to due gaps in information. However, moving forward, with plans of assistance to Lebanese expected to increase, the Sector will work on developing a similar analysis, crosscheck, and visualization of assistance to Lebanese.
- Coverage of assistance to Lebanese: In December 2021, a total of 101,000 vulnerable Lebanese families received cash assistance under the Basic Assistance Sector. This includes multi-purpose cash assistance through the NPTP, multi-purpose cash assistance from NGPs, seasonal cash assistance and child specific grants. The total USD disbursed in December to Lebanese amounts to \$6M. The 2021 Sector target for Lebanese (45,000 households) was based on the number of households eligible under the NPTP at that time. This is different from the target for Syrians which is needs-based. In December, 39,000 households received cash assistance through the NPTP, and 9,000 households assistance by NGOs. Of the households assistance through the NPTP, 15,000 also received seasonal assistance, in addition to another 37,000 households. And 19,000 households were assisted through the Haddi program.

**b. Socio-economic Indicators:**

- Exchange rate: The Lebanese Pound (LBP) reached new highs, trading at around 33,000 to the U.S. Dollar (USD) in January on the informal market and then dropping to around 22,000. LOUISE partners have been able to secure a fluctuating weekly rate at market value. For other partners that are providing assistance in LBP, they have at least been able to secure using the *Sayrafa* rate.
- Consumer Price Index (CPI): The December CPI saw a 17% increase since November and an annual increase of 224%. Increases of specific categories of goods and services are available.
- Survival Minimum Expenditure Basket (SMEB): The SMEB, from November to December, recorded a 16% increase and is at around 5,200,000 LBP per month (estimated for a family of five). The food basket recorded a 19% and the non-food components increased by 12%. Since January 2021, the SMEB has increased by 230%.
- Transfer Value for MPCA: Based on the prices in December, the recommended transfer value for multi-purpose cash to cover non-food needs is 1,800,000 LBP per family per month (equates to \$70 based on most recent informal exchange rates). The currently approved transfer value stands at 800,000 LBP, covering 44% of the recommended value. risks. Transfer values for seasonal cash were based on a winter basket developed in September-October.

## 2. Dollarization- Updates from Partners (UNICEF, UNRWA, LRC, CARITAS)

- Update from RCO (Presented by Dima Krayem):
  - The HC/RC has launched a strategic taskforce on cash in November 2021 with the aim to harmonize cash related programming across actors and response frameworks, while ensuring the successful roll out of the dollarization plan.
  - As part of this, there will be a technical taskforce co-chaired by the RCO and WFP. Membership and terms of reference will be discussed at the next meeting of the strategic group scheduled on February 8<sup>th</sup>. Part of the deliverables include a cash mapping which will be used to inform harmonization and coherence of cash programming moving forward. This will be presented to the taskforce on February 8<sup>th</sup> and includes information on transfer values, exchange rates used and currency of disbursement. Information is also being collected on challenges that are being faced, as well as lessons learned.
- Updates from the Lebanese Red Cross (Presented by Hikmat Alamine):
  - In 2021, LRC took that decision to dollarization assistance, following the positive experience of providing USD cash assistance in response to the Beirut Blast. Additionally, an impact evaluation done in 2021 showed little impact of the cash program due to insufficient transfer values, prompting LRC to shift to dollar disbursement.
  - In 2021, 2,160 households benefited from 12 payments of \$70 per payment. Due to delays, the payments started in the middle of year with retroactive payments covering the previous months. The caseload was spread over five regions in the country and is almost split equally between Lebanese and Syrian, except for T5 area. The financial service provider used was Banque Libano-Française (BLF). The main anticipated challenge was securing enough bank notes at ATMs as BLF only provide USD bank notes in ATMs that are directly connected to a branch, not independent ATMs.
  - In October 2021, the Post Distribution Monitoring (PDM) was conducted, focusing on dollarization. The sampling for the PDMs followed a proportional (gender, nationality, and age) random sample. Twenty focus groups discussions were held across the country split between nationality and gender.
  - Findings: 92% reported that they didn't face any challenges withdrawing assistance from ATMs. Quotes from Focus group discussions show that beneficiaries had long wait times. This was a challenge also since BLF is also the financial service provider for LOUISE agencies. In 2022, LRC will try to better coordinate uploads with LOUISE to avoid over crowding and potential risk since LOUISE agencies are providing assistance in LBP through the same ATMs.
  - Related to money exchange, 83% of the beneficiaries that were interviewed reported that they exchanged the money to LBP, 5% used it in USD and 12% used it in both. Also, 90% reported that there were exchange points in local areas while 10% reported that there were not.
  - Conclusion: Dollarization of assistance is met with very positive feedback from recipients, nearly all recipients preferred to receive the assistance in USD rather than LBP. In very rare cases, protection cases may be faced (based on LRC experience) including risks from exchangers, pressure from landlords and tensions. Impact was neutral and challenges faced (ex. overcrowding) was not specific to currency. LRC is piloting other services providers and other delivery mechanisms. The end-line assessments are currently being conducted which will result in an impact evaluation report.
- Updates from UNICEF (Presented by Abed Alrahman Faour):
  - The Haddi program is an integrated child grant program to respond to the current economic crisis and reach vulnerable children for six months (program has been extended beyond six months). The provision of social assistance is linked to other social

services and referrals. Children are targeted through UNICEF partners and have received other services. The program reaches more than 112,000 individuals (expanded from 70,000 at the start of the program), 35% are Lebanese, 5% are Palestinian and 60% are Syrian.

- For families that have one child in the program, the transfer value is \$40, for those with two children enrolled, the value is \$60 and \$80 for those with three or more. This can be considered a top-up to other cash programs.
  - Assistance is not provided through ATMs, includes more than one-third of the caseload as Lebanese, has a strong Grievance Redress Mechanism, regular monitoring and documentation of lessons learned.
  - Mitigation measure put in place: A clear agreement was made with OMT to clarify their responsibility to ensure the presence of USD bank notes. It was taken into consideration that this provider has more than 1,000 outlets across the country. Additionally, SMSs were staggered over ten days to avoid overcrowding. The provider already has exchange services in house which gives beneficiaries the freedom to exchange to LBP at the OMT outlets. However, it was made clear that they have the right to receive the entitlement in USD. A significant number reported that they exchanged money at the outlet, which helped in avoiding transportation to other exchange offices. Several sessions on the prevention of sexual exploitation and abuse with the OMT staff and leaflets were distributed to all agents. Beneficiaries that do not have sufficient identification documents were able to assign a “proxy” to withdraw the money on their behalf.
  - No challenge was faced to date regarding availability of USD through OMT.
  - Regarding potential price hikes due to USD disbursements, while this was not specifically monitored, no complaints have been received.
  - More than 90% of beneficiaries reported that they felt safe when exchanging the money. The other faced minor issues mainly related to finding a good exchange rate.
  - The availability of exchanging assistance to LBP through the service provider mitigated risks related to potential exploitative margins with independent exchangers.
  - Monitoring findings: 97% of respondents did not face challenges with the service providers. 11% reported that the outlets were overcrowded. 5% reported that they faced challenges receiving the full entitlement, and 3% reported that they asked to receive the assistance in LBP.
- Updates from UNRWA (Presented by Aiofe Keniry):
- Cash assistance is provided in the forms of MPCA and cash for food to Palestinian refugees from Syria (PRS) and a social safety net program for Palestine refugees from Lebanon (PRL). Cash has switched to USD since July 2021. As of now, 29,000 PRS and 61,000 PRL benefit from cash assistance. The target for 2022 is 162,000 individuals including assistance to persons with disabilities and those with chronic illnesses and families with young children. Entitlement is \$25 per person with an average of five persons per households. High frequency poverty monitoring in February will inform revisions to the transfer value. Two funding streams of 2021 (MADAD and WFP) have ended in 2022 and have not been renewed. These are included in the emergency appeal.
  - UNRWA has been working with Liban Post and availability of bank notes as not been an issue. In terms of price hikes, within camp settings, this has not been noted but strong market assessment tools are not in place, and this is gathered through PDMs. Through protection monitoring, nothing specific has been picked up related to cash although there are more general protection concerns in camps. SMSs are staggered to manage overcrowding. So far, there has not been anything very concerning regarding exchange rates available to beneficiaries, beneficiaries report spending on food, rent and health

(including hospital bills as a large component of spending). In 2022, a reduction is noted in tensions related to cash assistance. But with decreased funding, protests have emerged linked to ending of assistance programs. No specific PRS and PRL tensions are expected related to cash assistance specifically.

- Updates from CARITAS (Presented by Roger Chahine):

- Caritas has three cash assistance programs: sponsorship USA programme which targets vulnerable households over a period (commonly programmed for 12 months). 443 families / between 50 – 100 USD and provided through BoB finance; Multipurpose Cash Assistance in Support of 845 household affected by the Beirut Blast through BoB finance; Family to Family which is an MPCA program providing assistance to 100 vulnerable Lebanese Households for 50 USD per family member.
- Social workers are trained to collect data for monitoring through surveys and call. No significant risks were identified. Sometimes, the denominations of \$5 bill were not available and old bank notes had to be replaced. A hotline was used to report any sensitive protection risk and breaching of code of conduct- which was not reported. At times, some delays (up to 30 days) from the SMS to the point of collection. In these cases, follow up is conducted by phone.

**3. M&E- BA Core Indicators**

- The M&E taskforce worked on reviewing the OM and PDM tools which have not been finalized in English and Arabic, along with a guidance note. Additionally, a reference sheet with guidance on three core indicators was developed. At the Sector level, systematic reporting on outcome level indicators has had some gaps and the aim of the reference sheet is to guide partners to be able to report on three main indicators to feed into the Sector log frame. These will be available for reporting in Activity Info.
- Monitoring for MPCA is difficult due to its multi-sectoral nature. In terms of global guidance, the MPC Indicator Reference Group (co-led by CRS, USAID BHA, CALP) proposes a draft list of MPC outcome indicators, which is endorsed by the Grand Bargain (GB) Cash Workstream and aligned to by USAID/OFDA. This list of indicators includes cross cutting and sectoral indicators.
- The BA log frame has three outcomes. For outcome 1 and 2, the proposed indicators to measure these outcomes are similar. Indicator A measure the reported ability to meet basic needs and indicator B relates to reported coping strategies.
- Indicator A: % of assisted households (affected by seasonal hazards) that report being able to meet their basic survival needs. This indicator is part of the required Grand Bargain indicators. It is self-reported. Feedback on this indicator is positive but some challenges were met related to defining basic needs and high reliance on subjective assessment.
- Indicator B: % of assisted households that report relying on crisis or emergency asset depleting coping (livelihood) strategies. This is also a list of Grand Bargain indicators but marked as an optional one. Livelihood coping strategies reduce the ability of the household to deal with shocks in the future. In Lebanon, coping strategies have been widely used and reported through the annual vulnerability assessment. In other contexts, it is rarely used and seen to be complex. However, in Lebanon it is part of standard reporting in various assessment and have been contextualized.
- The final proposed indicator “% of beneficiaries who were able to safely access cash assistance” and links to output 1.1. This is a grand bargain indicator, but worded slightly differently, for the BAWG, the indicator will only measure safety while going to receive assistance, waiting for assistance, and coming back home after receiving assistance. It is a widely used indicator, however it is considered complex. Thus, the decision to measure one element is in line with what has been noted in other areas.