



Syrian refugee Manar is a single mother of three residing in Bar Elias, Bekaa (Lebanon). She is among the hundreds of thousands of severely vulnerable refugees in the country who benefit from UNHCR's cash assistance, which she uses to pay for transportation costs so her children can attend school, among other needs. © UNHCR/Houssam Hariri

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ANNEX V

*Multi-purpose cash assistance to meet the needs of severely
vulnerable Syrian refugees in Lebanon*

UNHCR Lebanon

June 2019

Project overview

Project Title:	Multi-purpose cash assistance (MPCA) to meet the needs of severely vulnerable Syrian refugees in Lebanon
Total Budget:	EUR 2,000,000 (USD 2,275,312.86)*
Implementation Period:	The projects will start after its approval by the Donor for a duration of up to 12 months.
Number of Beneficiaries:	33,000 severely vulnerable Syrians refugees in Lebanon
Summary of Project and Expected Outcomes:	The project will contribute to providing monthly MPCA to 33,000 of the most severely vulnerable Syrian refugee families to help them meet their basic needs such as shelter, food and medicine.

* The exchange rate used is 0.879 (UN rate December 2018)

Country background and operational context

Lebanon continues to host the highest number of refugees per capita in the world, with just under one million Syrian refugees¹ currently registered with UNHCR in Lebanon.

With the Syria conflict entering its ninth year, the situation of refugees in Lebanon remains precarious. The 2018 Vulnerability Assessment of Syrian Refugees (VASyR) found that close to 68 per cent of Syrian refugee families live below the poverty line, on less than USD 3.84 per person per day, and 51 per cent live below the extreme poverty line of USD 2.90 per person per day. Refugee families are increasingly unable to meet even their most basic needs, including paying for rent, medicine and food, among others.

The VASyR is a joint venture between UNHCR, UNICEF and WFP, and is based on multi-sectoral data including general demographics, coping strategies, economic vulnerability, livelihoods, food security, food consumption, protection, health, water, sanitation and hygiene. In the yearly modelling process, VASyR data is used to check for new or recurring trends that relate refugee situation to expenditure patterns, which then feeds into a revised vulnerability scoring of the population.

The 2018 VASyR also indicates that some 88 per cent of Syrian refugee families are indebted, with the average debt per household exceeding USD 1,000. This leads refugees to adopt crisis and emergency coping strategies, such as withdrawing children from education in order to send them to work, and reducing their food intake. In this context, cash assistance is crucial to prevent refugees from falling deeper into poverty and debt, and to help them make ends meet.

¹ As of 30 April 2019, there are 938,531 refugees from Syria registered with UNHCR in Lebanon.

Project objective

The objective of the project is to help refugees in Lebanon meet their needs through multi-purpose cash Assistance.

The MPCA is an integral part of UNHCR's comprehensive protection response to refugees in Lebanon. The overall goal of MPCA is to improve the living conditions of vulnerable refugee families and reduce their susceptibility to exploitation and other protection risks such as child labour and survival sex.

Timeframe

This Project will start after its approval by the Donor for a duration of up to 12 months.

Activities

UNHCR aims to provide monthly MPCA to 33,000 of the most severely vulnerable Syrian refugee families in Lebanon to help them meet their essential needs such as shelter, food and medicine. Families are able to withdraw cash from any ATM in Lebanon and afford the goods and services they need most according to their own prioritisation without repeatedly travelling to and queueing at distribution points to collect in-kind items.

Functioning markets, technical capacity, adequate banking services and infrastructure throughout Lebanon allows cash-based assistance to be an effective and efficient modality to meet refugees' basic needs; shelter, food, medicine, clothing and household items are readily available through the local market and ATMs are easily accessible. Both refugees and UNHCR value the dignity that cash assistance allows. Injecting cash into the local economy may also contribute to attenuating increasing tensions between refugees and local populations by increasing cash flow in local markets. In this context, cash-based assistance serves as a viable and preferred alternative to in-kind assistance.

MPCA is provided through LOUISE², the single electronic card platform established in 2016 that brings together UNHCR, UNICEF, WFP, and NGO partners involved in cash transfer activities in Lebanon. LOUISE as an inter-organizational platform oversees the majority of cash-based assistance in Lebanon and provides coordinated and coherent cash-based assistance to Syrian refugees. UNHCR, alongside partners and relevant sectors, use an econometric formula to predict expenditure of refugee households as a proxy of socio-economic vulnerability. The model was first introduced in 2016, is reviewed and updated every year to ensure that the targeting approach stays relevant, and is adapted to trends in the refugee community. The formula is derived from the VASyR data.

To ensure that assistance reaches the intended beneficiaries and serves its purpose, UNHCR has put in place a robust system of financial control, verification and monitoring. This includes:

² Lebanon's One Unified Inter-Organizational System for E-Cards.

- Identity verification during card collection for beneficiaries who are not yet in possession of an ATM card;
- Validation of beneficiary identity prior to upload for those who received an ATM card before;
- Card embossment only after identity checks;
- Bank upload instruction through Secured File Transfer;
- Secure File Transfer Protocol (SFTP) protected by digital signature;
- Post-distribution monitoring including withdrawal tracking;
- Outcome monitoring reports;
- Focus group discussions, surveys and distribution record tracking.

UNHCR uses iris scans systematically for the validation process for MPCA and is working towards validating all refugees benefiting from MPCA every three months. Validation by iris scan is also used systematically during the regular registration and protection related activities when refugees approach UNHCR's reception centres. UNHCR also conducts mobile validation using iris scans for refugees who are not able to approach the centres e.g. due to immobility.

Beneficiaries

The contribution of the Government of Belgium will go towards providing a monthly MPCA of USD 175 per family to up to 33,000 of the most vulnerable Syrian refugee families (220,000 individuals) to assist them in meeting their most urgent needs. The amount of cash assistance provided is calculated based on a Minimum Expenditure Basket (MEB). MPCA recipients will include female-headed households, persons with serious medical conditions, the disabled, women at risk, persons with specific legal or physical protection needs, children at risk, single parents, older persons at risk, unaccompanied/separated children and minor-headed households.

In 2018, UNHCR assisted on average some 208,000 refugees (more than 31,700 families) each month with MPCA. Outcome monitoring conducted in late 2018 found that families receiving cash assistance were spending the assistance primarily on rent, food and health care. The results also indicated that the assistance may be aiding households to meet basic needs with less reliance on debt: a lower proportion of families receiving MPCA reported borrowing money, while delays in rent payments were also substantially less. Finally, UNHCR's wellbeing index³ has shown that refugee families that receive cash assistance through MPCA have, overall, better perceptions of their wellbeing.

³ This includes wellbeing on four different aspects: health, financial, hopefulness and environment. While still quantitative in nature, UNHCR's wellbeing index draws on a series of perception based questions with the purpose of drawing on the refugees' experience and views on their life.

Logframe

Objectives	Outcomes	Activities
Population has sufficient basic and domestic items	Cash grants or vouchers (multi-purpose) provided	Provision of multi-purpose cash assistance of USD 175 per family per month

Request for funds

Considering all of the above, the table below recapitulates the contribution requested by the UNHCR Lebanon in relation to the response to Syria situation.

	Requirements	Proposed Belgian contribution	
	USD	USD*	EUR
Population has sufficient basic and domestic items	251,505,236	2,126,460.61	1,869,158.88
Activities sub-total	251,505,236	2,126,460.61	1,869,158.88
Project Support costs - 7%	-	148,852.25	130,841.12
TOTALS	251,505,236	2,275,312.86	2,000,000.00
* The exchange rate used is 0.879 (UN rate December 2018)			