



Photo: Renée Goulet

Cross-sector cash assistance for Syrian refugees and host communities in Lebanon: An IRC Programme

CaLP Case Study





Photo: Renée Goulet

Case study purpose

There is a growing recognition in the humanitarian sector that in an emergency, cash transfers and vouchers (commonly known as CTP – cash transfer programming) can be appropriate and effective tools to support populations affected by disaster and armed conflict. CTP can be seen as preferable to traditional, in kind distribution, as it provides aid in a way that maintains dignity and choice for beneficiaries while stimulating local economies and markets.

Cash has traditionally been used in food security and livelihoods programming, however as the humanitarian community continues to learn about the modality, interest has grown in the use of CTP in meeting a wider spectrum of beneficiary needs. CTP is increasingly recognised as a viable tool in a broad range of sectors – including shelter, water, sanitation and hygiene (WASH) and nutrition – providing the potential for a single cash transfer to simultaneously meet multiple needs across multiple sectors. Although this flexibility is recognised as a potential advantage of CTP, there are few case studies for practitioners to draw on in programme design. This document, capturing work conducted by the International Rescue Committee (IRC) in Lebanon, aims to provide a working example of a contemporary cross-sector cash programme.

This case study illustrates the challenges encountered and successes achieved during the implementation of cross sector CTP in Lebanon. It examines issues including tensions between host and refugee households, the use of ATMs, market analysis and monitoring and evaluation.

Acknowledgements

The author would like to thank the programme's beneficiaries, and the staff from the Cash Learning Partnership, (CaLP), IRC, the UN High Commissioner for Refugees (UNHCR) and the UK Department for International Development (DFID) who took the time to be interviewed for this case study.

This case study has been developed by CaLP with the kind support of the European Commission's Humanitarian Aid and Civil Protection department (ECHO).

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Acronym	Name
AND	Akkar Network for Development
ANERA	American Near East Refugee Aid
ATM	Automatic Teller Machine
CaLP	The Cash Learning Partnership
CfW	Cash for Work
CSC	CSC Bank, Lebanon
CTP	Cash Transfer Programming
CWG	Cash Working Group
DFID	The United Kingdom Department for International Development
ECHO	Humanitarian Aid and Civil Protection department of the European Commission
EMMA	Emergency Market Mapping and Analysis

Acronym	Name
ERD	Economic Recovery and Development program of the IRC
GBV	Gender Based Violence
IRC	The International Rescue Committee
PDM	Post-Distribution Monitoring
PIN	Personal Identification Number
RTE	Real Time Evaluation
SOP	Standard Operating Procedure
UNHCR	United Nations High Commissioner for Refugees
USD	US Dollar
WPE	Women's Protection and Empowerment program of the IRC



Photo: Renée Goulet

Abstract

Between February and October 2013, following a three-month pilot project, the International Rescue Committee¹ (IRC), funded by DFID, implemented an unconditional cross-sector cash programme in Akkar, North Lebanon. For a time-limited period of 4–6 months, the programme provided monthly cash assistance via ATM to 700 Syrian refugee and 425 vulnerable Lebanese households. Beneficiaries were empowered to make their own decisions about how to spend their funds in order to meet the needs of their families. This case study presents the programme's context and approach, and examines the challenges faced and lessons learned. This case study has been developed by the Cash Learning Partnership (CaLP), with the kind support of the Humanitarian Aid and Civil Protection department of the European Commission (ECHO).

Timeline

In 2011, popular protests in Syria against the government of Bashar al Assad escalated into violent conflict and civil war. As the year progressed, refugees began to flee the fighting for shelter, predominantly in the neighbouring countries of Lebanon, Jordan, Turkey, Iraq and Egypt.

In July 2012, IRC arrived in Lebanon, and conducted an assessment of the risks faced by women and girls in the Syrian refugee population. The assessment found increased risk of gender based violence (GBV) and the widespread use of negative coping strategies. In September of the same year, IRC and Save the Children undertook a livelihoods

assessment, which found that in refugee households, expenses frequently and greatly exceeded income-generating opportunities. In November 2012, IRC undertook a cash transfer modalities assessment, which identified ATM card transfer as the most appropriate mechanism for cash distribution in this context. On the basis of these assessments, and with the support of Stichting Vluchteling, IRC began the implementation of a programme of cross-sector unconditional cash transfer to 300 vulnerable Syrian women-headed households. In December 2012, a real-time evaluation (RTE) of the pilot programme found that the programming was appropriate to the needs of the population and of high quality, but required stronger monitoring and engagement with local government.

In February 2013, IRC began a nine-month expansion of the programme, with the aim of assisting vulnerable households in meeting basic needs and reducing the use of negative coping strategies. The following month, IRC initiated and led an Emergency Market Mapping and Analysis (EMMA) for several key labour markets in partnership with Save the Children, Danish Refugee Council and Oxfam, with DFID funding. In October 2013, the programme ended, having provided cash assistance to 700 Syrian refugee and 425 Lebanese households. During this time, the Syrian refugee population in Lebanon grew from 242,266 on to 812,268². In November 2013, IRC began their next phase of assistance in Lebanon, combining cross-sector unconditional cash with conditional cash in the form of Cash for Work (CfW) and skills training.

¹ International Rescue Committee (www.rescue.org) is a humanitarian organisation which has been providing care and support to refugees forced to flee from war or disaster since 1933.

² UNHCR, Inter-agency Information Sharing Portal, <http://data.unhcr.org/syrianrefugees/regional.php>, accessed 31 January 2013 and 31 October 2013 respectively.

What is cross-sector cash?

DEFINITION: A cross-sector cash programme is one which addresses humanitarian needs “across the sectors and clusters by which humanitarian aid is traditionally organized³”. Cross-sector programmes are sometimes referred to as ‘multi-sector’ programmes.

Cross-sector CTP provides a pre-determined amount of cash to crisis-affected households to enable them to meet a range of needs across a number of sectors, empowering them to prioritise expenditure without direction from humanitarian organisations. A cross-sector approach is therefore different to sector-specific cash, for example cash for rent or vouchers for food items.

Cross-sector cash programming can be conditional (requiring, for example, that beneficiaries attend training sessions) or unconditional (without such requirements). Conditionality, in this sense refers to conditions (or lack thereof) on access to cash, for example the requirement to complete a work or training programme.

Context

Since the conflict began, a major refugee crisis has engulfed the region, with UNHCR reporting in excess of 2.4 million individuals registered in surrounding countries in 2014⁴. Throughout much of the crisis and during the period of programme implementation, Lebanon has been host to more Syrian refugees than any other neighbouring country, and in 2013 had the highest proportion of refugees to host population worldwide⁵. While refugees in Jordan, Iraq and Turkey have been more likely to find themselves in traditional camp settings or urban centres, no organised refugee camps

have been established for Syrians seeking refuge in Lebanon⁶. Instead, refugees reside in more than 1,200 (mostly peri-urban) communities across the country. In February 2014, there were in excess of 900,000 registered refugees in Lebanon, 50.6% of which were women⁷.

Syrian refugee: ***“We came here against our will. We didn’t come here voluntarily. We came here because our houses were destroyed, because our family members were killed. Where else would we go? We will come here to Lebanon, but it was against our will.”***

The influx of refugees is overwhelming NGO and government response mechanisms and infrastructure. Unlike the first refugees who arrived in Lebanon, many of whom had assets and capital to sustain them, new arrivals have depleted many of their resources and have left Syria as a last resort. Conversely, many of the registered refugees who have relied on assistance in Lebanon for some time now find themselves, despite very difficult circumstances, outside of revised vulnerability criteria and excluded from assistance programmes.

Women and girls are especially at risk. Many arrived in Syria without their husbands and fathers, with many unaccustomed to providing for their families financially. With few economic opportunities available, some may have been forced to resort to negative coping strategies such as early marriage and survival sex⁸. Others are facing GBV as stress and tensions within and between households increase. Few health and psychosocial services are available to address these issues, and women may be reluctant to report the challenges they face.

³ Afghanistan Cash and Voucher Working Group, 2013

⁴ UNCHR, op cit., February 5, 2014.

⁵ (Midgley & Eldebo, 2013); Lebanon has 22.39% refugees compared to total population, Jordan has 13.61%, UK 0.3% and Australia 0.14% of total population.

⁶ In addition to Syrians, Lebanon hosts 280,000 Palestinian refugees. Half live within 12 official camps set up by the Lebanese government between 1939 and 1956. The camps, originally designed as temporary accommodation, are now considered to have some of the poorest living standards in the region. Families are overcrowded into settlements that were not designed for long term habitation, causing social tension and isolation (ANERA, 2012). The experience of Palestinian refugee camps in Lebanon has been one of the main factors in the Lebanese government’s decision to not set up official camps in Lebanon. For more information on the situation of Palestinian refugees in Lebanon, visit UNRWA (www.unrwa.org) and ANERA (www.anera.org).

⁷ For more information on the Syria Crisis and displacement, visit the Syria Regional Refugee Response Inter-Agency Information Sharing Portal (<https://data.unhcr.org/syrianrefugees>) and the Syria Evaluation Portal for Coordinated Accountability and Lessons Learning (www.syrialearning.org).

⁸ IRC, 2012; Survival sex refers to sex work done as a last resort. In Lebanon and Jordan, some unaccompanied or separated women are engaging in survival sex in exchange for money, food or household items.

Assessment

Prior to the implementation of the programme, IRC undertook GBV and livelihoods assessments in order to better understand potential beneficiaries' needs, vulnerabilities, and opportunities. These assessments found that both Syrian refugees and Lebanese host communities were under severe financial strain and relying increasingly on negative coping strategies. The assessments also found limited availability of rented accommodation and a weakening capacity of communities to host refugees. The findings showed that the influx of refugees has had a significant impact on the income and expenditure of both refugees and host communities. Daily wages had fallen by up to 60%, resulting in many families being unable to meet basic needs. Almost all were resorting to credit to meet day-to-day expenses, with the use of negative coping strategies – including the sale of assets/in-kind assistance and sending children to work – becoming more prevalent.

The GBV assessment found that many women and

girls had experienced sexual violence, abuse, and exploitation since their displacement from Syria, and identified a number of on-going protection concerns⁹. The report recommended, alongside health and psychosocial support services, economic support to increase self-reliance and mitigate the risks faced by women and girls.

The livelihoods assessment¹⁰ found that given the great diversity in refugee living conditions, length of displacement, family circumstances, and articulated needs, unconditional cash would be suitable in addressing a range of challenges, including housing, food, fuel and winterization. In March 2013, an EMMA was conducted to identify opportunities for livelihoods promotion and income generation in three key labour markets in Lebanon and provide recommendations for intervention. In looking at the income-expenditure gap of Syrian and Lebanese households, the EMMA found that income was insufficient to meet all household's needs. Hence, it recommended that humanitarian assistance, including CTP, is continued and scaled up.

Why include host communities in response?

Prior to the crisis, the Akkar Region, where the programme took place, had the highest rate of poverty in Lebanon¹². Since 2012, Akkar has received a significant influx of refugees from Syria, increasing the region's population by around 40%, and overwhelming already limited infrastructure and services in the region. The majority of refugees reside in rented (often shared) accommodation, with some living in informal tented settlements¹³. Refugees compete for day labour – a major source of income for vulnerable groups in the host community. This undermines fragile income patterns, already damaged by decreased opportunities for trade with Syria and other regional countries. Vulnerable Lebanese families, who used to rely on charitable assistance from neighbours and religious groups, have also seen this support reduced since the arrival of the refugee population. Despite recommendations to support host families¹⁴, the vast majority of humanitarian assistance is directed at Syrian refugees, leaving vulnerable Lebanese without aid¹⁵, creating tensions between host and refugee communities.

In assisting both vulnerable Syrian and Lebanese households, IRC sought to mitigate tensions by addressing the needs of both groups. Through their work, IRC staff emphasized the importance of being transparent about targeting criteria and selection processes, showing the most vulnerable are the ones receiving assistance, regardless of nationality.

⁹ The GBV assessment focused on providing an overview, rather than looking at a quantitative/statistical data on GBV in the Syrian population. The assessment considered 10 focus group discussions and key informant interviews. The full GBV assessment can be accessed at www.data.unhcr.org/syrianrefugees/download.php?id=900

¹⁰ Available at www.irinnews.org/pdf/livelihoodsassessment_lebanon_save_irc_oct2012.pdf

¹¹ Available at <http://reliefweb.int/report/lebanon/lebanon-emergency-market-mapping-and-analysis-emma-executive-briefing-analyses>

¹² Poverty, Growth and Income Distribution in Lebanon, International Poverty Centre, 2008

¹³ Informal tented settlements are small settlements set up on private land, unlike official refugee camps purpose-built by UNHCR to meet refugee needs. Many of these settlements in Lebanon formed around existing tented accommodation for seasonal agricultural workers.

¹⁴ Sources Adeso, 2013a; Adeso, 2013b; Midgley & Eldebo, 2013

¹⁵ Midgley & Eldebo, 2013

Programme Overview and Rationale

Between February and October 2013, IRC implemented an unconditional, cross-sector, cash programme for 700 Syrian and 425 Lebanese households. Cash was given to each household for 4–6 months. Heads of households – which due to targeting criteria were predominantly women – received an ATM cards, reloaded monthly with US \$200. The objective of the programme was to improve living conditions and allow beneficiaries to meet diverse and changing needs. It aimed to reduce negative coping strategies, particularly for women, and reduce tensions between refugee and host communities. Lebanon's has a strong private sector and well established, well integrated markets, and as such, the programme was not alone in providing cash to Syrian refugees, with many other agencies in the country using cash for shelter and vouchers for food. To ensure harmonization and complementarity with other interventions, the programme was coordinated in Lebanon through the UNHCR-hosted Cash Working Group (CWG).

IRC's experience with cash programming

IRC has a long history of implementing cash transfer programming worldwide. The Lebanon programme was supported by IRC's Economic Recovery and Development (ERD) team, one of six technical units at IRC. The ERD team have significant experience in CTP, and follow a people-focused approach informed by the philosophies of Stuart Rutherford¹⁶. The ERD has a long-standing commitment to supporting cash interventions, and contributed significantly to the design of the EMMA methodology. The team strongly believes in the importance of context-specific interventions and develops standard operating procedures (SOPs) for each response rather than applying the same model to all programmes. The ERD team takes a cross-sector approach in order to maximize its relevance to the populations it serves. This philosophy is enshrined in the unit's framework¹⁷ and has strongly influenced the development of IRC's CTP in Lebanon.

Value of the transfer

When providing for needs across multiple sectors, determining the amount beneficiaries receive can

be challenging. A household's total budget is much harder to identify than the value of one or two set items, particularly when harmonising between households living in different circumstances. The cost of living in Lebanon varies greatly between urban and peri-urban areas, and even within geographic zones can depend heavily on the type of accommodation and a range of other factors. The challenge is compounded by difficulty harmonising values across agencies providing similar support, in addition to ensuring coordination and consistency with those providing sector-specific cash or in-kind assistance.

During the pilot phase of IRC's programme, which sought to provide support during the winter period, households received US \$130 per month: the average cost of heating a stove for 3 months in addition to 50% of the cost of heating fuel per month¹⁸. When the programme expanded in February 2013, the value was increased to US \$200 per month for 4–6 months, to ensure sufficient support to basic needs across multiple sectors, and in order to harmonise allocations with other agencies. The US \$200 per month value is based on an understanding of the minimum expenditure basket, determined through discussions led by the Lebanon CWG, and is estimated to be 40–50% of basic expenses for a family of six. Monitoring shows that on average, 46% of beneficiary household expenditure is met by IRC's CTP. The balance of needs will be met by support from UNHCR or other agencies, casual labour, friends and family support or by incurring debt. At the time of the programme, Syrian beneficiary households registered with UNHCR received in-kind and food voucher support from UNHCR and WFP.

Payment Mechanism

IRC conducted an assessment of potential payment mechanisms and found pre-paid reloadable ATM cards offered the most advantages in comparison with other mechanisms. ATM cards were identified as a flexible, easily monitored option which presented the least risk in terms of beneficiary safety and corruption/misappropriation. Accessibility was considered, and given the strong availability of ATMs throughout the target area the approach was found to be feasible.

¹⁶ Author of 'The Poor and Their Money' and other such publications whose guiding principles include that the poor know what they want and need to spend their money on.

¹⁷ For more, see IRC's ERD Sector Framework, 2010, Sommerville, P & Goeldner Byrne, K.

¹⁸ The pilot programme focused on emergency winterization support while IRC conducted more in-depth analysis and established a longer-term project plan.

Other approaches were considered: cash in envelope and paper-based voucher modalities were found to present too high a risk to individual safety; mobile money transfers were not possible in Lebanon for technical reasons; and at a rate of 10%, money transfer agencies presented unacceptably high transaction costs.

Whilst less than 3–6%¹⁹ of beneficiaries had previous experience using an ATM card, after a one-hour training and practice session, 59–71%²⁰ were able to use the card without assistance and almost all were able to use the card with the assistance of family or friends. Beneficiaries reported high levels of satisfaction with the card, which they found to be discreet and easy to use. One beneficiary interviewed noted he preferred assistance through an ATM card as it reduced the chance of interference with the assistance – explaining that he had witnessed harassment during distribution of material goods.

However, ATM cards were not found to be suitable for all beneficiaries. The elderly and those with disabilities may not be able to access funds themselves through ATMs, presenting additional protection risks and the chance that funds will not be accessed by the beneficiaries as intended in programme design. The IRC aimed to ensure card-holding beneficiaries were decision-makers and providers within the household, in order to mitigate the risk of conflict within households. Additionally, those that may have required assistance in accessing their cash were encouraged to bring to the training a trusted family member, friend or carer, to conduct the withdrawals for them. A “power of attorney” agreement is signed with the heads of households who cannot go to the ATM, and the persons they entrust for such a task; IRC ensures closer monitoring of these households.

IRC partnered with CSCBank SAL (CSC), a company providing ATM cards to several banks. IRC outlined a list of requirements for their banking partner and developed detailed SOPs for the relationship. Key amongst concerns was the need to protect beneficiary data²¹. Beneficiary names were not shared with CSC, which as a private sector organisation is not obliged to comply with humanitarian principles. The cards were identified by a card number, but were not attached to a name or

bank account. CSC held responsibility for reloading cards with cash according to a schedule provided by IRC, and for providing transaction reports and technical assistance where required. Beneficiaries were not charged to withdraw funds from the card; however, IRC was obliged to pay a small service fee for each card load.

Local partners

At a local level, IRC partnered with Akkar Network for Development (AND). AND provided strong knowledge of the local context in Akkar, but had no prior experience with CTP. As such, IRC provided technical support, training in CTP and other capacity building to the partner to ensure the effective implementation of the project. Under the programme, AND were responsible for facilitating meetings with community leaders, participating in beneficiary identification, and conducting household assessments and other visits to beneficiaries. The IRC held responsibility for technical oversight of the project, monitoring and evaluation.

Coordination

IRC participates in several aspects of the coordinated response in Lebanon, including the Cash Working Group (CWG). At the national level, the CWG meets on a bi-weekly basis and has established standard post-distribution monitoring (PDM) tools and SOPs, defined a minimum expenditure basket, and led work to harmonise cash amounts between agencies. At the regional level, in Akkar, the CWG meets more sporadically and is primarily used as an information sharing mechanism.

IRC recognises the critical importance of coordination with other cash actors, but notes the challenges when implementing cross-sector cash programming in a context where most cash programmes are sector-specific. One challenge experienced has been where agencies have shared information to reduce duplication errors, and it has been difficult to agree on how to allocate IRC’s cash assistance. While cross-sector cash can effectively complement more sector-specific assistance, attempts to force the relationship can be counter-productive, in part a result of the contradictory aims of sector-specific and multi-sector cash.

¹⁹ Each assistance cycle has slightly different percentages within this range.

²⁰ Same as above, see section on PDM findings for more detail

²¹ For more information on best practice relating to beneficiary data, refer to the CaLP guidance document ‘Protecting Beneficiary Privacy: Principles and operational standards for the secure use of personal data in cash and e-transfer programmes’.

Programme Implementation

Targeting

IRC's programme targeted vulnerable Syrian and Lebanese households in 10 villages of Akkar Region. Initial pre-selection was conducted through a referral system, consolidating input from a range of sources. Detailed assessments were then conducted on pre-selected households, with final selection based on ranking against a range of vulnerability criteria (see Household Vulnerability Assessment). Initially, the programme focused on female-headed households due to the identified increased protection risks for women and girls. In later stages, however, recognising the complex vulnerabilities in the area, the requirement was softened to be one of several social and economic criteria considered.

In the February–October programme, in line with recommendations arising from the pilot RTE, IRC increased collaboration with local government, seeking referrals for vulnerable Lebanese households from municipal lists. Whilst the approach was seen to be effective in most areas, some municipalities sought to use the assistance to further their own political aims, and attempted to exert undue influence over beneficiary selection. IRC maintained a transparent process throughout and accepted referrals from a variety of sources; the selection was made based on socio-economic vulnerability.

Household Vulnerability Assessment

A household vulnerability assessment was developed for the selection of Lebanese beneficiary households. Once targeting criteria was established and a list of potential beneficiaries identified, household dependency ratio²² was used to build a shortlist for assessment. Each of the shortlisted households were visited by a team comprised of Field Assistants from AND and IRC staff. These assessments included visual observation, as well as a 40-minute questionnaire covering the regular income and expenditure of the household, food consumption, assets and coping strategies. Following assessments, candidates were ranked according to a scoring system, with the most vulnerable selected as beneficiaries.

Focus group discussions were held to refine and validate vulnerability criteria. The criteria presented have since been adapted for the continuation of the programme, taking into account refinements identified during the course of implementation.

ATM card Training and Distribution

Selected beneficiaries were informed of the dates and location of an information session. During the session, ATM cards were distributed alongside an hour-long training on the card modality, which included a practical demonstration on how to use the card, and a briefing on how to resolve problems should they occur. Each beneficiary signs their consent (or denial) to release their data to other NGOs, UN agencies and local authorities. The process was kept as simple and streamlined as possible to reduce the impact on beneficiary time. Beneficiaries were provided with a brochure detailing the withdrawal process for future reference.

Hotline

The programme was supported by a hotline for cash beneficiaries, providing a focal point for questions and problems. Beneficiaries are given the hotline phone number at training and field staff from AND handed out the number during visits where needed. The hotline has been staffed by a male Programme Officer working for IRC. Issues faced by beneficiaries have included: problems withdrawing money, loss of card or PIN code, requests for a reminder of the date of the next payment, and non-beneficiaries seeking inclusion into the programme. In the majority of cases, queries can be addressed by phone, but where necessary, the Programme Officer has travelled to an ATM machine or the homes of beneficiaries to provide support.

The hotline is designed to respond to queries and concerns about the cash assistance programme itself. The ERD programme works closely with the Women's Protection and Empowerment (WPE) programme at IRC Lebanon, and is able to refer any protection concerns to the WPE team, who operate safe, confidential Women's and Girls' Centres. Between April and October 2013, 55 calls were received by the hotline. Of these, five were referred to the WPE team for follow-up.

²² An age-population ratio of those typically not in the labour force (dependent) and those typically in the labour force (productive).

Programme Monitoring and Impact

Monitoring

PDM was conducted every 2–3 months throughout the implementation of the programme. Monitoring has been conducted through a beneficiary survey which collects information on the distribution process, impact and use of funds. Specifically, the survey covered: beneficiary satisfaction, ability to access funds, how funds were spent, income-expenditure gap, and the impact of assistance on coping mechanisms and security concerns. Transaction reports from CSC are also analysed monthly, enabling IRC to identify cases where beneficiaries have ceased using the facility and respond accordingly.

IRC also conducts monthly monitoring at pre-established shops to examine market prices of a basket of frequently purchased items. One Syrian and one Lebanese beneficiary undertake a “secret shop” of three different stores in the target area

to track price changes over time, and to check for differentiation between Lebanese and Syrian shoppers. IRC plans to participate in a harmonised, national market monitoring system coordinated through the Cash Working Group once it has been established.

Post-Distribution Monitoring: Key Findings

The table below presents key findings from PDM surveys completed between June and September 2013. On average, whilst less than 5% were able to use an ATM card before training, 63% were able to use the ATM card without further assistance after one hour of instruction. By this point, those still unable to use it without assistance received either support from a trusted family member, or further support from IRC through the hotline. Despite some difficulties, over 90% of beneficiaries reported a preference for the ATM cards compared to other modalities, such as cash in envelope or in-kind distribution.

	Average Results June–Sept	June PDM results (Syrian)	August PDM results (Syrian)	September PDM results (Lebanese)
Number of individuals surveyed		85	79	143
% of household members aged 15–64 engaged in some work in the past month	15.9%	9.7%	13%	25%
Average number of days worked per household in last month	12.25 days	14.5 days	10 days	data not available
Able to use ATM card before programme	4.8%	2.4%	6%	6%
Able to use ATM card without assistance following training	63%	59%	71%	59%
Prefer ATM card as transfer modality to any others	90.3%	85.9%	95%	90%
% reporting IRC as main source of income	74.7%	94%	87%	43%
Average basic needs expenditure per household	447 USD	340 USD	450 USD	550 USD
% of basic needs being met by IRC cash assistance	46%	58%	44%	36%

Table 1: Key findings from monthly PDM reports

²³ 33% report casual labour a main income source



Measuring Impact

One beneficiary with a health condition that prevents work said:

“Every couple of days I need diapers, milk for my daughters. I was ashamed in front of the grocery store owner, to always ask for goods and not having money to repay ... The burden of that was very high and I was indebted to several people. With the cash assistance, I was able to cover part of the debt to each one, to vaccinate the children and put money aside to buy a heater and fuel.”

A Syrian beneficiary said that the assistance had allowed her to pay off debts and enrol her children in school:

“It’s been two years since they’ve had education ... it’s very important for them.”

Measuring impact of cash assistance can be complex, particularly when multiple organisations are providing cash. When the programme is cross-sector, it can also be a challenge to see sector-specific impacts. The IRC use PDM monitoring to provide a general understanding of how the cash is being used, and what impacts it is having (see Figure 2 overleaf). The IRC also relies on the feedback from colleagues working in specific sectors, such as protection.

Linkages with IRC’s WPE and protection work has been critical to the success of the programme, providing the ability to draw on technical expertise and ensure effective referrals between programmes. Protection colleagues have been able to accompany ERD staff during household-level assessments supporting in identifying potential protection concerns, and making referrals to the protection programme (including for example the women’s centres) where required.

Whilst certain negative coping strategies can be difficult to measure due to the sensitivities involved, WPE and Protection staff report positive trends in communities receiving cash assistance, as the assistance addresses gaps that would have otherwise been filled by coping strategies. Anecdotal evidence gathered through the Protection team suggests that female beneficiaries become more empowered when they are able to provide for their families. Further, there is some evidence to suggest that provision of cash assistance to both Lebanese and Syrian households has helped reduce tensions between the groups, as it reinforces that support is there for the most vulnerable, and not just for one segment of the population.

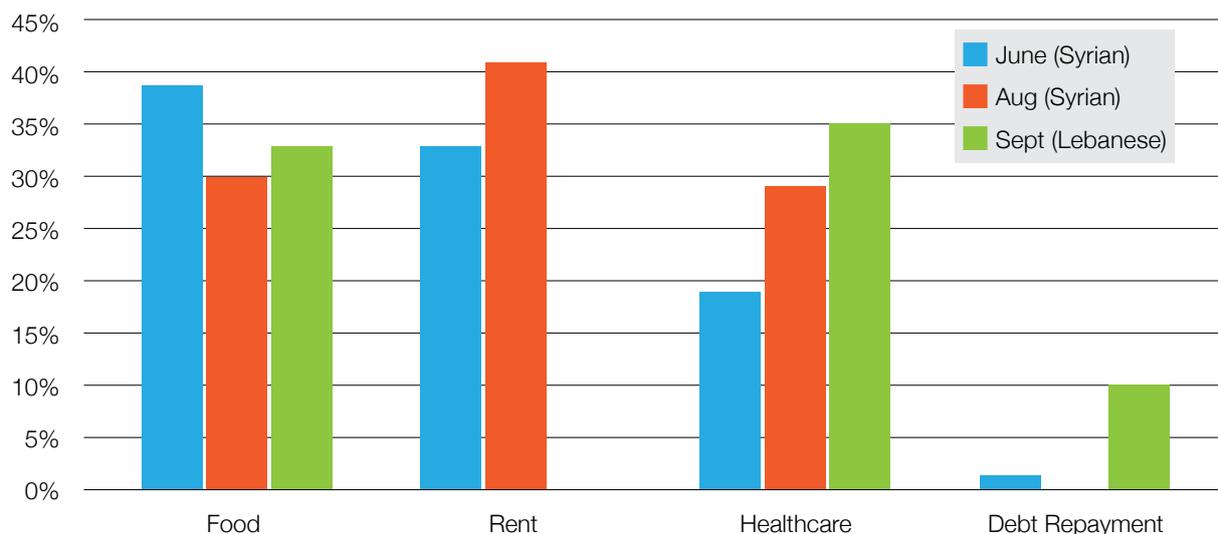


Figure 1: % of beneficiaries reporting their main expenditure of IRC cash assistance in each area

Purchasing Patterns

Beneficiaries interviewed for this case study reported a wide range of uses for their cash, including food, shelter, debt repayment, heating, fuel, and medical and educational expenses.

In IRC's PDM surveys, beneficiaries were asked how the majority of their cash assistance had been used. For refugees, food and rent dominated expenditure, with healthcare a major concern. For Lebanese households, food and healthcare were most commonly reported as the main source

of expenditure. A small number of beneficiaries reported primarily using their assistance for debt repayment.

Most beneficiary households used the cash provided to meet a variety of needs, as illustrated in the PDM surveys (see Figure 2 below). The PDM surveys asked a series of questions that could be used to ascertain sector-specific impacts. The survey showed significant changes in expenditure as different beneficiary groups participated in the program each month, demonstrating the dynamic and changing nature of beneficiary needs.

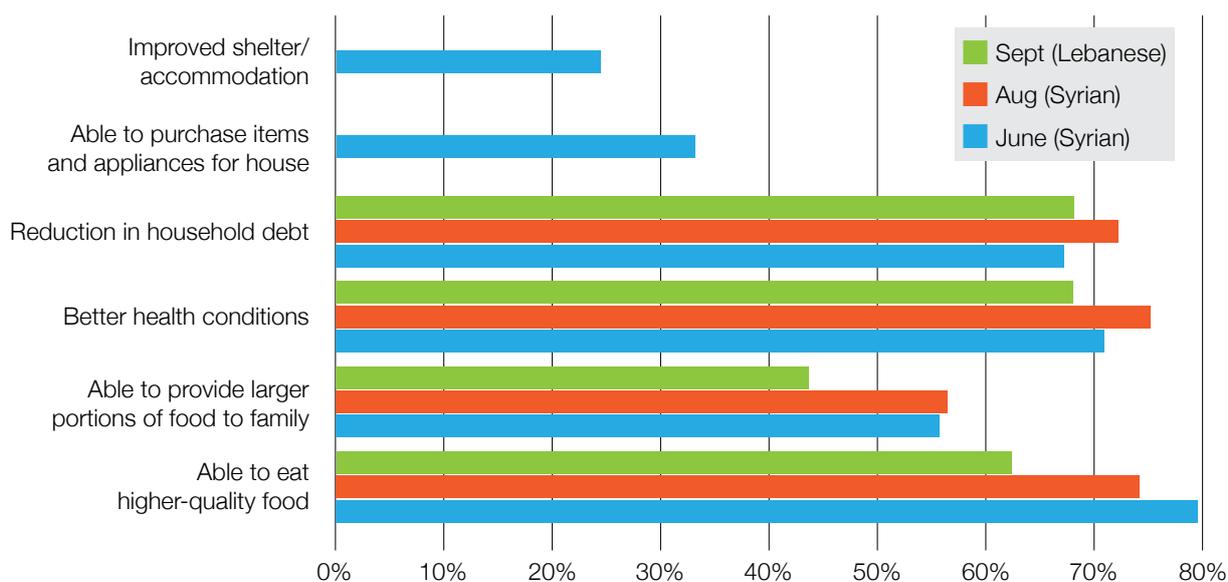


Figure 2: % of beneficiaries reporting sector-specific impacts of IRC cash assistance²⁴

²⁴ Data on shelter/NFIs unavailable in Aug & September reports

Financial Literacy Training

A significant proportion of cross-sector cash beneficiaries have been women heading households for the first time, having left male relatives in Syria. Throughout the course of the action, problems with household financial management were observed and reported within this (and the broader) beneficiary group. To respond to this need, and to ensure longer-term impact of the intervention, at the close of the project, the ERD collaborated with WPE to provide financial literacy training to a pilot group of 50 women from the programme. The programme was delivered over 12 sessions across 6 weeks, with each group receiving instruction in micro-level budgeting, debt management and banking services. Going forward, IRC will seek to expand the training programme to include all female cardholders.

Financial management training is recommended as a component of cross-sector cash programming in available guidance material²⁵. IRC believes financial training improves protection outcomes by empowering women as household decision-makers. When paired with receipt of cash assistance, these women are able to put aside funds for the future, manage debts more effectively, and feel a greater sense of self-confidence. IRC staff have observed that increasing women's self-reliance and capacity to maximize available resources is particularly important, and can reduce use of negative coping strategies and exposure to GBV.

Next Steps for the Programme/Exit Strategy

When IRC's programme began in February, there were 242,266 Syrian refugees in Lebanon. When this phase of the programme ended on 31 October, there were 812,268²⁶ – an increase of 235%. The IRC plans to continue to provide support to Lebanon's growing population of refugees, and the communities that host them.

Beginning in November 2013, IRC began the next phase of its unconditional, cross-sector cash transfer programme, which will grow to support 2,000 newly arrived Syrian refugee households and 400 vulnerable households from within the host community.

IRC's cross-sector cash programme is cyclical in nature. Though IRC will continue to provide cash in Lebanon for the foreseeable future, for each cycle of beneficiaries the programme comes to an end every few months. Beneficiaries will receive two months

of unconditional cash assistance, with the most vulnerable being eligible for an additional six months of support. This duration is clearly communicated to beneficiaries at the start of the programme, though this does not always mean beneficiaries are able to find alternative income by the end of their cycle.

IRC is also working to support the economic recovery of its target group by expanding its livelihoods programming in the affected area. It will offer conditional assistance in the form of cash for work and cash for training, which will target equal numbers of Syrians and Lebanese.

Challenges and Mitigation

Though cash assistance can reduce the need to rely on negative coping strategies, it can also present risks to women if cultural circumstances are not considered and individual family dynamics are not well understood. It was found that the best way to mitigate these risks is to **include protection experts** in the project **from the design phase**, ensuring problems can be quickly identified and addressed.

Funds provided to beneficiaries may not always be spent as expected (i.e. on urgent family needs). **Monitoring relies on the honesty and accuracy beneficiary reporting, leaving room for a margin of error** resulting from either deliberate misinformation or a failure to accurately recall exactly how funds were spent. **IRC mitigates this risk by conducting careful assessment and selection of beneficiaries**, and accepts that in a few cases funds will not be spent as anticipated. It is worth noting, however, that there is **no evidence to suggest that cash assistance suffers from greater misuse than in-kind assistance**²⁷. In Lebanon, for example, a lot of in-kind or voucher assistance has been seen to be traded for cash below market value.

The **risk of dependency** on assistance is always a concern in any humanitarian endeavour; however, **the risk may be amplified when supporting needs across multiple sectors**. IRC's assistance is believed to meet between 40–50% of monthly household expenditure, a proportion that is clearly unsustainable over time. The programme however, is strictly time-constrained, with beneficiaries made strongly aware of this limitation from the time that assistance begins – enabling those receiving support to make informed financial decisions.

²⁵ Adeso, 2013a

²⁶ UNHCR, Op Cit., 2013

²⁷ CaLP, 2011



Photo: Renée Goulet

Lessons Learned

General:

Where possible, agencies should **work with local government**, as there are many advantages in terms of access, legitimacy, and accountability. However, organisations should be aware of some of the challenges of working with local structures, especially in relation to the beneficiary selection processes. There are, in particular, risks that **assistance could be used towards political ends**. To mitigate un-due political influence, IRC chose to place greater emphasis at a community level, involving Syrian refugees and Lebanese host communities more directly in the decision-making processes. This entails inviting households to apply directly to IRC and AND field staff for assistance – as opposed to accepting referrals directly from municipalities – and through the use of village-level information sessions. Municipalities and community-based organisations participate by encouraging vulnerable households to apply. Further referrals will be gathered from a range of other agencies.

Partnerships with banking services require careful consideration. Crisis-affected persons are not, in this context, customers of the bank with whom the implementing agency has partnered, and are not party to the contracts agreed between the implementing agency and the bank. **Banks are not accountable to humanitarian principles** and are likely not used to working with individuals

with little knowledge of the banking system. It is the humanitarian **organisation's responsibility to ensure beneficiary data is protected** and that service users are able to use the banking infrastructure effectively. It is also important to consider the bank's capacity to deliver services, particularly if multiple organisations partner with the same bank. For data protection reasons, IRC does not share beneficiary names with the service provider, and has a detailed agreement clarifying roles and responsibilities between the bank and the humanitarian organisation. To ensure beneficiaries are able to access information in a timely manner, IRC established its own hotline to respond to queries. When beneficiaries encounter problems withdrawing cash, IRC acts as a mediator. Beneficiary anonymity also requires IRC to act as an intermediary in the case of a lost card or forgotten PIN.

It is important to **capitalise on expertise** within and between organisations, and ensure strong links are made between departments (for example between ERD and WPE). Protection staff should review vulnerability criteria, finance staff should be closely involved in the design of the payment modality and partner memorandum of understandings.

It is important **to be aware of protection risks that arise from a cash programme**. These risks must be mitigated quickly through strong monitoring systems and a careful assessment of the different vulnerabilities each household may face.

Consider alternative modalities for the elderly and people with disabilities who may not be able to access funds through ATM cards as intended. Giving an ATM card to someone unable to use it or unable to travel to an ATM leaves no choice but to rely on a third party, posing financial and protection risks. In such cases, organisations could consider offering cash in envelope, for example, distributed by hand to individuals meeting strict criteria.

Cross-sector:

Agencies and donors must let go of the need to control how funds are spent and trust that well-targeted beneficiaries are able to make the right decisions for their families in times of crisis. It is important to implement clear and transparent, vulnerability-based targeting criteria; train staff effectively; and monitor to ensure good practice, then trust these systems to work.

It is important to work within existing coordination mechanisms, however such mechanisms can pose a challenge for cross-sector programmes, as the cluster system is currently ill suited to cross-sector cash programming. IRC's first PDM showed that for most beneficiaries, their main expenditure was food. As a result, IRC participates in the Food Security Working Group. However, in a later PDM the amount spent on rent was higher than that for food, and in most cases beneficiaries reported that they spent funds across multiple sectors. There was therefore a lack of clarity about the ideal coordination group(s) for the programme. IRC coordinates with other organisations to ensure harmonisation and avoid duplication where possible, however the existing coordination structure does not appear flexible enough to effectively accommodate a cross-sector programme.

Planning mechanisms pose a similar challenge. When participating in regional planning processes, IRC are asked to identify the impacts of their cash assistance for the following year on a sector-by-sector basis. However, in a cross sector programme, the beneficiary rather than the donor or agency decides how funds will be spent.

Though cash can meet needs in multiple sectors, **not everything can or should be monetised**. Dignity kits²⁸, for example, may not be a priority for households if given cash, thus in-kind distribution

in this case may be the best way to ensure these items are accessible to women. Further, while cross-sector cash can reduce tensions between refugees and host communities, and reduce the risks the use of negative coping strategies for women and girls, cash is not a replacement for psychosocial support services and protection monitoring. IRC has ensured strong linkages between the cash transfer programme and its protection and WPE activities, in addition to coordinating with other organisations providing in-kind support to ensure a totality of needs are met.

Recommended Further Reading

CaLP guidance on ATM cards

www.cashlearning.org/resources/library/384-delivering-money-cash-transfer-mechanisms-in-emergencies

CaLP Protecting Beneficiary Privacy

www.cashlearning.org/protecting-beneficiary-privacy

Adeso (2013a) A Practical Guide to Cash Based Responses: Sector Based Guidelines Gourlay, D.

Adeso (2013b) Adeso workshop report: Multi Sectoral Cash Transfer, Nairobi

CaLP (2011) Making the Case For Cash: A field guide to advocacy for cash transfer programming www.cashlearning.org/making-the-case-for-cash

Midgley, T. & Eldebo, J. (2013). World Vision Advocacy Report Under Pressure: The Impact of the Syrian Refugee Crisis on Host Communities in Lebanon

²⁸ A dignity kit contains "basic necessities that displaced women and girls require to maintain feminine hygiene, dignity and respect in their daily lives, in spite of displacement" (Shelter Cluster Somalia, p.1, 2011)



The Cash Learning Partnership (CaLP) aims to promote appropriate, timely and quality cash and voucher programming as a tool in humanitarian response and preparedness.

Originating from the will to gather the lessons learnt from the Tsunami emergency response in 2005, the CaLP is today composed by Oxfam GB, the British Red Cross, Save the Children, the Norwegian Refugee Council and Action Against Hunger / ACF International. The five steering committee organisations have come together to support capacity building, research and information-sharing on cash transfer programming as an effective tool to support populations affected by disasters in a way that maintains dignity and choice for beneficiaries while stimulating local economies and markets.

For more information visit: www.cashlearning.org

This case study has been developed by CaLP with the kind support of the European Commission's Humanitarian Aid and Civil Protection department (ECHO).

With support from



Humanitarian Aid
and Civil Protection

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January 2014