

# Cash Programmes - Lebanon

December 2021

Lebanon remains the country hosting the **largest number of refugees per capita**, with the Government estimation of **1.5 M Syrian refugees** and 14,815 refugees of other nationalities.

The socio-economic downturn coupled with the COVID-19 pandemic and Beirut blast have all contributed to **nine out of ten Syrian refugees living in extreme poverty**.

**96%** of refugee households face **difficulties buying food**, **75%** are **unable to pay the rent** and **63%** of refugees are going further into debt.

## Working with Partners

- UNHCR assists vulnerable displaced and refugee families to cover their most basic needs through the distribution of cash assistance and works with 12 partners on cash-related programmes, directly implementing the Protection Cash Assistance- (PCAP), Winter Cash Assistance- (WinCAP), and Multi-Purpose Cash Assistance Programmes (MCAP). UNHCR also provides Emergency Cash Assistance (ECA) through partners.
- PCAP and ECA's partners support UNHCR with identification of eligible cases, case management, and referral to services as well as conducting follow-up assessments, and disbursement of assistance. Partners of UNHCR's WinCAP and MCAP support UNHCR through card distribution- and validation, ATM monitoring, and data collection among other activities.
- Under the Lebanon Crisis Response Plan (LCRP), UNHCR co-leads the Protection and Basic Needs sectors in Lebanon and works with different international and local NGOs on cash-related programmes.

## Cash Programmes

### Multi-Purpose Cash Assistance Program (MCAP)

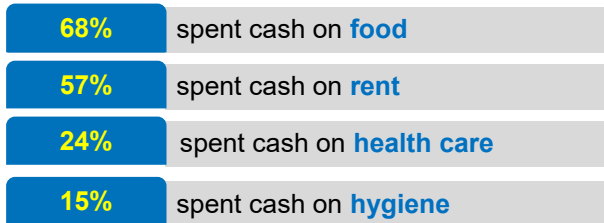
- MCAP in Lebanon is one of the largest UNHCR cash assistance programmes targeting the most vulnerable refugees in the world. It is implemented directly by UNHCR, in close coordination with WFP and UNICEF, and is one of the most cost-effective and cost-efficient cash programmes in Lebanon. Since 2013, UNHCR has provided MCAP through LOUISE<sup>1</sup> ATM cards. Apart from strengthening the capacity of the benefitting families to cover basic needs such as rent, food, and medicines and reduce their vulnerability to exploitation and harmful coping strategies, UNHCR's MCAP has enabled refugees to contribute to the local economy

<sup>1</sup> LOUISE (Lebanon One Unified Inter Organisation System for e-Cards) is a common card platform by UNHCR, WFP and partners, that streamlines humanitarian cash assistance for socio-economically disadvantaged Syrian refugees and Lebanese.

by purchasing directly from local markets and shops. By December 2021, UNHCR targeted 136,542 refugee families with MCAP of whom 134,000 are Syrians.

### Results and Impact of Multi-Purpose Cash Assistance Programme (MCAP) in 2021

% of MCAP expenditure among refugee households (HHs)\*



**79%** of beneficiary households reported a significant or moderate **improvement in their living conditions**.

**80%** of households reported a significant or moderate **reduction in their financial burden** and in feelings of stress.

\*MCAP Post Distribution & Outcome Monitoring report (PDOM), November 2021

- As a result of the deepening economic crisis and the dramatic rise in poverty levels, UNHCR and partners have had to make multiple requests to increase the transfer value amount of cash assistance to try to mitigate the effects of inflation and offset the devaluation of the currency. In addition, UNHCR and LOUISE agencies have obtained a humanitarian exchange rate negotiated with the financial service provider (FSP), allowing broader and more effective MCAP coverage with the available resources.
- UNHCR targets refugees through an econometric formula, based on findings of the Vulnerability Assessment of Syrian Refugees (VASyR) and UNHCR's database. This annual targeting exercise was conducted in September 2021, with a new 12-month assistance cycle starting in November. The targeting was based on a combination of different vulnerability indicators, such as expenditure, reduced coping strategy index, and food consumption score, aiming for a more nuanced geographical distribution of assistance.

### Winter Cash Assistance Program (WinCAP)

WinCAP is a seasonal programme meant to address increased needs during the harsh winter months. It is implemented by UNHCR and uses the most updated vulnerability criteria to deliver assistance to those most in need. For the 2021-2022 winter season, UNHCR targets 277,000 vulnerable refugee families and 46,000 vulnerable Lebanese families with winter cash assistance.

### Protection Cash Assistance Programme (PCAP)

UNHCR, with its partners' support, directly implements PCAP and provides time-bound cash assistance to refugees facing temporary protection risks, as well as those experiencing abuse, exploitation, or harm due to their protection profile. Refugees receive monthly assistance through e-cards to withdraw money from ATMs or purchase goods at any shop with a point of sale (PoS) machine. The duration of assistance varies based on the assessed individual needs but ranges between 3 – 12 months. The eligibility of beneficiaries is assessed by UNHCR's implementing partners who conduct PCAP monitoring and also report on the progress and impact of the programme.

### Emergency Cash Assistance (ECA)

ECA is provided as a one-off lump sum payment to address or mitigate an urgent emergency that exposes an individual or household to serious harm or risks and is used alongside referrals to other services. The eligibility of beneficiaries is assessed by implementing partners and the assistance is disbursed directly by the partner

through cash-in-hand as a primary delivery modality or through a Financial Service Provider. The amount of an emergency cash assistance installment varies based on the emergency.

### Delivery and Monitoring of Cash Assistance

UNHCR has a robust financial control, verification, and monitoring system to ensure that cash assistance reaches the identified target families and helps them meet their basic needs. This includes periodic biometric identity verification and validation of beneficiary identity before cash-uploading for those who already possess an ATM card and secure bank upload instructions. Monitoring is also conducted through post distribution and withdrawal monitoring, focus group discussions, and surveys. Moreover, regular contact with recipients allows UNHCR to assess and update information on refugees and monitor impact.



Card distribution/validation exercise at Choueifat site in Mount Lebanon  
 © UNHCR/ Riwas Shatila

### Accountability

Since 2018, UNHCR has implemented a grievance redress mechanism (GRM) for the cash assistance programme to enhance responsiveness to refugees who have been discontinued from assistance or who were never assisted. The GRM was co-designed by refugees who, themselves, initiated a review process by placing claims through dedicated channels such as UNHCR's call center, a web link, and reception centers. In 2021/22, 10,530 refugee families were selected to receive MCAP through the GRM. During the targeting and GRM periods, several consultations are held with refugees, such as workshops with Refugee Outreach Volunteers (OVs) and Focus Group Discussions with both assisted and non-assisted refugees. The Call Center also serves as the main complaint mechanism for refugee families receiving assistance.

## Financial Information

UNHCR is grateful for the support provided by donors who have contributed to the cash programmes as well as major donors of flexible and unearmarked funds in 2021:

Belgium | Canada | Croatia | Czechia | Denmark | European Union | Finland | France | Germany | Ireland | Italy | Japan | Luxembourg | Monaco | Netherlands | Norway | Private donors | Spain | Sweden | Switzerland | United Kingdom | United States of America

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