

UNHCR Cash Programmes - Lebanon

December 2023

Lebanon remains the country hosting the **largest number of refugees per capita**, with the Government estimation of **1.5 M Syrian refugees** and **11,238** refugees of other nationalities.

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

94% of refugee households face **difficulties buying food**, **86%** are **unable to pay the rent** and **92%** of refugees are going **further into debt***.

Working with Partners

- UNHCR assists the most 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 partners support UNHCR with the 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. UNHCR also co-chairs the Cash Working Group which follows up and provides guidance to inter-sectoral working groups dealing with cash assistance.

Cash Programmes

Multi-Purpose Cash Assistance Programme (MCAP)

MCAP in Lebanon is one of the largest UNHCR cash assistance programmes globally targeting the most vulnerable refugees. It is implemented directly by UNHCR, in close coordination with WFP and UNICEF. Since 2013, UNHCR has been providing MCAP through LOUISE¹ 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 by purchasing directly from local markets and shops.

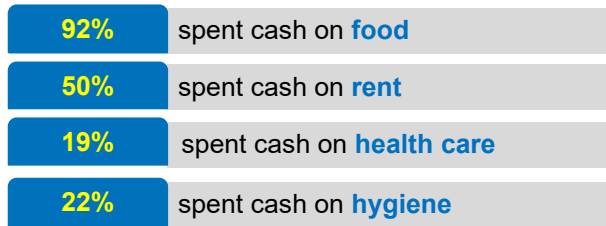
* From the [2022 Lebanon VASyR findings](#).

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

In 2023, UNHCR assisted more than 129,030 vulnerable Syrian families and 2,590 refugee families of other nationalities with monthly MCAP. In addition, UNHCR provides Core Relief Items such as blankets, mattresses, and solar lamps.

In response to the impact of the Gaza situation on southern Lebanon and related increased needs, UNHCR temporarily expanded in December 2023 its multi-purpose cash assistance programme to provide vulnerable refugee families with one-off cash assistance for basic needs to support refugees facing additional expenses and/or livelihoods losses as a result of the situation in the South. UNHCR targeted over 10,280 refugee families known to be residing in the most affected districts of the country.

% of MCAP expenditure among refugee households (HHs)*



*MCAP Endline, December 2023

As a result of the deepening economic crisis and the dramatic rise in poverty levels, UNHCR and partners, in consultation with the Government of Lebanon, have had to make multiple increases in the transfer value amount of cash assistance 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.

Since May 2023, and given the operational challenges including the depreciation of the Lebanese currency and the strain on the financial service provider in supplying large volumes of cash in LBP bank notes, the United Nations and partners have agreed with and communicated to relevant government counterparts that dual currency of cash assistance to refugees in Lebanon is the only viable way forward under the present circumstances. All cash assistance provided to the most vulnerable persons in Lebanon, both Lebanese and refugees, should reflect the increasingly deteriorating socio-economic situation to ensure that minimum survival standards are fulfilled. With the option of dual currency, vulnerable refugee families can receive their assistance either in USD or LBP at a pre-agreed system rate, close to the parallel market rate.

Winter Cash Assistance Programme (WinCAP)

WinCAP is a seasonal programme to address increased needs during the harsh winter months. It is implemented by UNHCR and uses the updated vulnerability criteria to target assistance to those most in need. Unfortunately, and due to budget constraints, UNHCR could not implement any Winter Cash Assistance this year to support the most vulnerable refugee families responding to additional winter-related needs.

Protection Cash Assistance Programme (PCAP)

UNHCR, with its partners' support, directly implements PCAP providing 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



Sheikha and her son Mohamad live in the Bekaa. ©UNHCR

"I was frightened and worried about how we would make it. I had never been to Lebanon, and I had just fled a war, and I was alone with very young children. Without the assistance, my children's safety and well-being would be at risk."

purchase goods at any shop with a point of sale machine. Individuals supported with PCAP receive assistance anywhere between 3 to 12 months, depending on the needs of the assessed individual. 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. In 2023, UNHCR supported around 7,730 Syrian households and refugees and asylum seekers from other nationalities with PCAP.

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. In 2023, supported around 10,000 Syrian households and refugees and asylum seekers of other nationalities with ECA.

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 the impact of the assistance provided.

Accountability

Since 2018, UNHCR has implemented a Grievance Redress Mechanism (GRM) for the cash assistance programme to enhance responsiveness to refugees who are not selected for regular cash assistance from WFP or UNHCR. The GRM was co-designed by refugees who, themselves, initiated a review process by placing claims through dedicated channels such as UNHCR and WFP's call centres, a web link, and reception centres. At the end of 2022, more than 12,860 refugee families were selected through the GRM. During the assistance cycle, 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 Centre, UNHCR's email and closed Facebook groups also serve as the main complaint and feedback 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 2023:

Australia | Austria | Belgium | Canada | Denmark | European Union | Finland | France | Germany | Ireland | Italy | Japan | Republic of Korea | Luxembourg | Monaco | Netherlands | Norway | Sheikh Abdullah Al Nouri Charity | Private donors | Qatar | Spain | Sweden | Switzerland | United Kingdom | United States of America | CERF

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