



# CASH ASSISTANCE IN LEBANON

Using short-term support to help families  
survive economic shock

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There are over 1 million Syrian refugees living in Lebanon, forced to leave their neighbouring country due to the ongoing civil war. As the refugees cope with dwindling resources and increasing poverty, the Government of Lebanon, donors and the international community are grappling with how to continue to address the basic needs of the refugees and the communities that host them, over the medium to possibly long term. Working with local partners and the government, Oxfam has piloted a temporary cash assistance programme in one of the poorest neighbourhoods in Tripoli to try to prevent households struggling with poverty and coping with a socio-economic shock from resorting to negative coping mechanisms.

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Cover photo: Zahia, Sarah and Hanadi, Syrian refugees living in a neighbourhood of Tripoli. Photo: Pablo Tosca/Oxfam.

# 1 INTRODUCTION

The protracted socio-economic crisis in Lebanon that has been exacerbated by the war in Syria continues to be detrimental to the well-being of both Syrian refugees and to the Lebanese communities hosting them. The influx of people from the conflict has affected lives through increased pressure for housing and jobs, as well as engendering social tension and mistrust between communities. Lebanon has seen a 15% increase in poverty rates<sup>1</sup> since the crisis began, and 76% of Syrian refugees in Lebanon currently live below the poverty line.<sup>2</sup> A contributing factor is that Syrian refugees are settling disproportionately within the poorest areas of the country, where work is scarce and services are already overstretched.

For refugees, the humanitarian assistance available is inadequate, with fewer than 30% of the most vulnerable people being targeted for support. Local laws that prohibit most refugees from working legally in Lebanon are denying them access to sustainable incomes, leaving three-quarters of refugees in poverty.<sup>3</sup> With no sign of a resolution to the conflict in sight, the scope is limited for improving the welfare of refugees in this continuing crisis.

For local Lebanese communities, social welfare is under-developed and job opportunities are limited. This has meant that an increasing number of households are under stress and have fallen into deep poverty, with only limited opportunities to recover. Social protection policies and programmes are needed to reduce poverty and vulnerability by promoting efficient labour markets, reducing people's exposure to economic and social risks and enhancing their capacity to manage such risks.

This has highlighted the need to improve and harmonize services for both host communities and refugees, including the need to link cash-based assistance with other essential services, in order to create a more cohesive and sustainable system for a longer-term approach to resilience. This case study describes an attempt by Oxfam in Lebanon to pilot an inclusive shock-responsive cash assistance programme for both Syrian refugee and Lebanese households as part of Lebanon's existing social protection system.

## 2 THE OXFAM PROGRAMME

From October 2016 to September 2017, Oxfam and its partners piloted a temporary cash assistance (TCA) programme in the Bab al-Tabbaneh neighbourhood of Tripoli, targeting 452 households as beneficiaries. Under the programme, participating households received four months of cash assistance, along with referrals to other services.

Targeted on a rolling basis, participants received an initial payment of \$175 within five days of assessment. They were also given a cash card, which they could use to redeem the same amount at one of several post offices for three additional months. The support provided was of short duration but the project

was intended to allow participants to recover from socio-economic shocks and to seek alternative solutions, while maintaining their standard of living.

## 2.1 RESEARCH

In 2015 Oxfam conducted a study which indicated that poor Lebanese households who receive government assistance – which is limited to education and health subsidies and to food vouchers – still struggle to meet their basic needs.<sup>4</sup> For both Lebanese and Syrian refugee households, the research indicated a link between socio-economic shocks, such as the loss or impairment of the family breadwinner, a medical emergency or loss of major assets, and severe poverty.

In addition to this, the Government of Lebanon had shown active interest in creating a stronger social protection system that would include cash assistance. With the government's support, the UN Office for the Coordination of Humanitarian Affairs (OCHA) created a task force involving a number of donors, UN agencies and NGOs, co-chaired by the Ministry of Social Affairs (MoSA), to explore how a cash response in a crisis could be better aligned with the country's existing social safety nets.

## 2.2 PARTNERSHIPS

One of the most important aspects of the project was the involvement of government and community agencies; having these relationships in place has the potential to influence social welfare in the long term.<sup>5</sup> The MoSA has been using the National Poverty Targeting Program (NPTP) to distribute vouchers and subsidies to a limited number of households, but it has accepted that cash assistance also needs to be incorporated. Oxfam worked with the NPTP and also with the MoSA-run Social Development Centers (SDC) and local NGO partner Utopia, who were able to assist in the selection process and the referrals service, providing a more holistic package of services.

## 2.3 SELECTION PROCESS

There were two target groups for the TCA programme: people who were already receiving support from the MoSA and those who had slipped through the net. Oxfam used information from the safety nets already in place such as the NPTP, which uses proxy means testing for multi-purpose cash (MPC) assistance to target those already receiving support, and information from smaller community organizations to seek out those who were not. Lebanese participants were identified and assessed through SDCs, while Syrian refugees were referred through community focal points. The NPTP's MPC payments are distributed based on proxy means testing or a 'desk formula' – i.e. an administrative system that requires no interaction with beneficiaries but assesses vulnerability based on a variety of different factors using basic household information collected during registration. Oxfam's TCA programme allowed community organizations working in the area to make referrals and interact more on a household level, which helped Oxfam to reach out to more families in need.



## 2.4 KEY ACHIEVEMENTS

### Recovery from shock

The TCA project was found to be relevant in addressing household-level shocks experienced by targeted families and in helping them to recover. Its impact was positively valued by both Lebanese and Syrian families, with the overwhelming majority (94%) of participants reporting that the cash received from Oxfam helped them 'to a great extent' to recover from the shock, particularly in terms of meeting their food needs.

### Coping mechanisms

A clear reduction was seen in the prevalence of negative coping mechanisms adopted by households over the course of the programme. Among the 452 households that participated, fewer adopted negative coping mechanisms, such as withdrawing at least one of their children from school or, among Syrian beneficiaries, having to beg or ask others for money. However, the improvement was more apparent among Lebanese households than among Syrian refugees; this was likely due to their legal right to work, higher average incomes, lower levels of debt and the fact that they are better integrated into their communities.

### Female livelihoods

Female-headed households showed the highest level of improvement in terms of reducing negative coping strategies, for both Lebanese and Syrian refugee households. This is a promising result, as female-headed households have been shown to fare worse than their male-headed counterparts on nearly every indicator (such as coping mechanisms, diet and increased poverty).<sup>6</sup> This is likely to be linked to limited access to income, lack of community networks, and high levels of household responsibility and a heavy burden of care work. Children returning to school also eases some of the burden associated with many of the women targeted.

## 3 WHAT DID WE LEARN?

### WHAT WORKED WELL

#### Community-based targeting

The role of community-based targeting using community focal points and SDC staff was found to be valuable in helping to identify those most in need of assistance but without sufficient access to support, such as those not targeted for long-term MPC or NPTP assistance or those not receiving the right kind of benefit from the NPTP. It also allowed community organizations operating in this poor neighbourhood and the SDCs and NPTP to refer those most in need.

## Referrals process

Traditionally, referrals for both Lebanese households and Syrian refugees have been challenging due to the absence of a consolidated system of service mapping, i.e. a list of available services such as health, education and vocational services in a single place accessible for those making referrals. An emphasis on the referrals element of the project helped participants to access complementary services, such as case management and livelihoods programmes. However, more can be done to improve the referrals process and follow-up to ensure that these services are accessed.

## WHAT DID NOT WORK WELL

### Cost-efficiency of the programme

The TCA programme was designed to complement the NPTP's administrative desk formula by having a community-based component that would help those in need, both Syrian refugees and Lebanese households, avoid falling through cracks in the system. However, despite streamlined staffing using the resources of local partners and the NPTP, there is no way that the TCA approach can be as cost-efficient as the desk-based system, especially if it is to be scaled up. It requires closer interaction with beneficiaries and domestic visits, which the other system does not, making it more complex and costlier.

### Improving employability

Although results from a local market survey indicated that many poor households have technical skills that can be used for employment, little evidence could be found of the programme improving the employment status of beneficiaries, especially among Syrian refugee households. Most had not found regular work by the time the cash assistance ended, which indicates a need for linkages to referrals to livelihoods programmes. A future scale-up would involve training in business and financial literacy, which would require either longer-term support from Oxfam or an improved referrals system that includes partners and the resources they have available.

## 4 CONCLUSION

The TCA project was intended as a learning exercise in how to help the greatest number of people with the least amount of money over the medium to long term. The social protection systems already in place in Lebanon, such as MPC, are helpful tools to use in this regard, although they are insufficient. MPC transfers allow households to meet their basic needs based on their own priorities, whether for rent, healthcare or education, ensuring that the money invested is put to the best use by each household receiving it. However, cash alone is not enough: skills and assets are also needed. The response needs to be joined up and holistic to maximize its effectiveness in allowing households to meet their basic needs.

The main challenge for this project was that in a protracted crisis of this scale, high levels of need and diminished levels of funding have shifted priorities to models that are cost-efficient.

Based on the results and learning from the TCA pilot project, Oxfam plans to scale up its programme to cover a wider geographical area, with improved referral mechanisms and service mapping, an emphasis on building the capacity of national and community organizations to provide cash assistance, and livelihoods activities to support employability. However, this is subject to securing funding, which is predicted to be difficult as donors currently have a preference for funding UN agencies and WFP to increase the numbers of beneficiaries reached through the desk assessment formula, rather than complementary community-based approaches. The Government of Lebanon is also currently working on strategy to support households to graduate from social protection, with UN agencies, WFP, certain donors and the World Bank; as such the space for NGOs to influence this work is restricted at times. Working on the cost-efficiency of such a programme and building stakeholder capacity to support its scale-up and ensure its contribution to national strategies should therefore be priorities.

## NOTES

1 Government of Lebanon and United Nations. (2017). *Lebanon Crisis Response Plan 2017–2020*. <https://reliefweb.int/report/lebanon/lebanon-crisis-response-plan-2017-2020-2018-update>

2 UNHCR, UNICEF and World Food Programme. (2017). *Vulnerability Assessment of Syrian Refugees in Lebanon: VASYR 2017*. <https://reliefweb.int/report/lebanon/vasyr-2017-vulnerability-assessment-syrian-refugees-lebanon>

3 Ibid.

4 Kukrety, N. (2016). *Poverty, Inequality and Social Protection in Lebanon*. Oxfam. <https://policy-practice.oxfam.org.uk/publications/poverty-inequality-and-social-protection-in-lebanon-594375>

5 Ndababonye, T. (2016). *How Oxfam partners with government institutions to create transformational change* (Lejeune, A. ed.). Oxfam. <https://policy-practice.oxfam.org.uk/publications/how-oxfam-partners-with-government-institutions-to-create-transformational-chan-610880>

6 UNHCR, UNICEF and WFP. (2017). *Vulnerability Assessment of Syrian Refugees in Lebanon*, op. cit.

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