



Trends in UNHCR Cash-Based Interventions: A Comprehensive Meta-Analysis By Imad Bou-Hamad

Executive Brief

The Syrian refugee crisis is one of the worst humanitarian crises of the century. Millions of Syrians displaced from their homes and live in challenging -- at times life-threatening -- circumstances. Lebanon hosts the second-largest population of Syrian refugees in the region, and the highest per capita population of refugees in the world.

Since 2014, the UNHCR has been implementing cash-based interventions with the aim of alleviating the beneficiaries' suffering and helping them fulfil their needs in a dignified manner.

UNHCR Cash Assistance Programmes

In August 2013, the Lebanese government authorized the commencement of humanitarian cash assistance programs to Syrian refugees via bank transfers. This led UNHCR to shift its distribution of in-kind relief items to cash assistance targeting the most vulnerable Syrian refugees across Lebanon. This revolutionary initiative gave beneficiaries the freedom to choose how to spend the money given to them, restoring their dignity, elevating their self-worth and adding value to the local economy. Two of UNHCR's largest two cash-based interventions include:

- The Multi-Purpose Cash Assistance Programme (MCAP)
- The Winter Cash Assistance Programme (WinCAP).

Both MCAP and WinCAP have strongly contributed to the well-being of the Syrian refugee community in Lebanon. UNHCR assisted about 33,000 families with the MCAP in Lebanon throughout 2017 and 2018. These families received a monthly transfer of US\$ 175, redeemable at any ATM across the country. During the 2016-2017 winter season, UNHCR also provided over 173,000 Syrian refugee households with seasonal cash assistance to help families meet their basic needs. The most vulnerable households received US\$ 147 per month for five months through cash transfers to e-cards. Households who were already receiving MCAP received a top-up of US\$ 75 per month to cover additional needs that occur during the winter season.

Components of the Meta-Analysis

A comprehensive meta-analysis of trends in UNHCR cash-based interventions for Syrian refugees in Lebanon has been conducted and includes the following analyses:

- 1) A **profile analysis** helped identify the major characteristics of the Syrian refugee community using the data collected through the yearly Vulnerability Assessment of Syrian Refugees (VASyR). This step explored the major characteristics of two groups of refugees (assisted and non-assisted¹), such as household size, geographical distribution, education, child protection and shelter.
- 2) A **statistical trend analysis** compared assisted and non-assisted refugees on select key indicators (coping strategies, expenditure, debt, food consumption, etc.). This trend analysis used the datasets from UNHCR regular monitoring exercises (post distribution monitoring/PDM and outcome monitoring/OM) as well as existing reports.
- 3) Finally, the major findings of the trend analysis were **triangulated with qualitative analysis** presented by UNHCR's Participatory Assessment (PA) reports.

Data sets

Outcome Monitoring Reports and Data Sets

These reports, from quarters one and three in 2017 and quarters one and two in 2018, present the findings of the monitoring exercise on samples of the Syrian refugee families enrolled in UNHCR MCAP. They track the effects of the assistance on the living conditions, economics and social behaviour of the beneficiaries by comparing non-benefiting households to those who benefit from the programme. The variables used for the comparison are related to the households' expenditures spending, food consumption, coping strategies and households' wellbeing and social integration.

Post Distribution Monitoring Reports and Data Sets

The MCAP PDM reports track short term results of the cash transfer, identify any risks that households may face as a result of benefiting from the cash program, and evaluate beneficiary understanding and satisfaction with the overall program including selection, distribution, ATM access, cash withdrawal and the complaint mechanism. WinCAP PDM reports aim to assess short-term or direct results of seasonal cash assistance on current beneficiaries, as well as provide insight for a better understanding of winter needs among the refugee population in Lebanon.

VASyR Reports and Data Sets

The Vulnerability Assessment of Syrian Refugees is an exercise carried out by UNHCR, UNICEF and WFP with the main objective of providing a multi-sectoral overview and update on the situation of Syrian refugees in Lebanon. Through a detailed analysis, the assessment describes the living conditions of this population and identifies trends through year to year comparisons. Conducted annually since 2013, the VASyR has been an essential tool for shaping planning decisions and assistance programme designs.

¹ For the purposes of this report, the terms 'assisted' and 'non-assisted' refer to MCAP assistance only. Both groups of surveyed households are considered Severely Vulnerable and eligible for assistance, and are thus more vulnerable than the overall population. Due to resource constraints, not all eligible families are assisted. These two groups are surveyed to maximize comparability on key household characteristics.

Key Findings

The meta-analysis conducted in this study led to a series of findings, each dependent on the type of analysis conducted.

Profile Analysis

Households are selected for assistance due to their heightened vulnerability. The findings highlighted key characteristics associated with a household's vulnerability— a major determinant of assistance status.

According to the profile analysis, the average size of the assisted household is usually larger than that of the unassisted household (6 members vs. 5 members respectively). The head of household age ranged from 15 to 85 years old, with a large cluster between the ages of 30 and 40.

Gender

The profile analysis indicated that there was no difference in the percentage of households headed by women between MCAP assisted and MCAP non-assisted households, possibly because all selected families were listed under the severely vulnerable category. On average, 82% of the households are headed by men while the remaining 18% are headed by women.

Specific Needs

Since a family with members having specific needs may require additional support, it was crucial to check the significance of the variance of the average number of persons with specific needs in the household compared to the household assistance status. While assisted households have higher averages of specific needs cases than unassisted, the difference was statistically insignificant for each quarter.

Statistical Trend Analysis

This analysis was deployed linking different variables or key indicators—mainly expenditure patterns, food consumption, coping strategies, demographics, protection, shelter, and health profiles—to both time and households' assistance status. This analysis was conducted separately for both MCAP and WinCAP as they cover different datasets and time periods, and the findings were also divided accordingly.

Household Expenditures

The MCAP-based analysis revealed that all types of expenditures at the household level, i.e. total expenditure, health, food and rent expenditures, were significantly higher for the MCAP assisted households over the three-year period. For example, while the MCAP assisted ability to pay for health increased significantly over time, that of non-MCAP assisted households increased in a statistically insignificant manner.

The biggest share of spending as a portion of cash assistance goes to rent, because it is usually not covered by other assistance as food and health are. However, when looking at total household expenditures, the same components head the list, but the total spending order noticeably differs. Food tops the list overall, followed by rent, health and debt repayment, in that order. Therefore, the total expenditure spending of the beneficiary prioritizes food as the most important and needed expenditure. Assisted households' total food expenditure was significantly higher compared to non-assisted families. **In addition, assistance reduced the average number of coping strategies employed compared to non-assisted households, which led to better food coping scores for the assisted households.** This led to an amelioration of the Food Consumption Score for the MCAP-assisted when compared with the non-assisted.

Spending on health peaked during the winter months, which is probably related to the deterioration of health in the cold weather. On the other hand, spending of assistance on food decreased throughout the year. This can have two explanations: the beneficiaries are relying on other sources of income to cover their food needs or there is a decrease in the quality of food they are purchasing.

Finally, reliance on work was higher for non-MCAP assisted households compared to their counterparts. This may have been an important factor affecting their vulnerability. Plus, worries about the future remained high over the entire period for the assisted households due to uncertainty. With regard to debt, **MCAP-assisted households were spending more money on repaying debt compared to the non-MCAP assisted households, and they were relying less on debt to cover their needs.**

Food Consumption

Analysis of food consumption, focusing on the quality of food consumed and whether it has improved throughout the year or not, reveals that families assisted by MCAP had higher Food Consumption Scores compared to the unassisted groups. With regards to livelihoods, those non-MCAP assisted have a higher reliance on casual labour and debt compared to the MCAP assisted. Looking at education, WinCAP reports show that families would rather spend on heating and fuel during winter, making education even more unaffordable.

Coping Strategies

Next, **the percentage of MCAP-assisted households resorting to stress coping strategies was higher than for non-MCAP assisted households, but it was lower for crisis and emergency coping strategies.** Since crisis and emergency coping strategies are considered more severe, **this can be considered an improvement caused by the MCAP-assistance on the beneficiaries.** Looking specifically at food coping strategies, the index, which accounts for the average number of food coping strategies used by each household in the last seven days, showed higher averages for unassisted households than the assisted households across all quarters. In addition, the MCAP assistance was significantly impacting beneficiaries over time. For instance, over time MCAP assisted relied less on resorting to less preferred food as a coping strategy compared to non-MCAP assisted.

Access to Household Assets

Analysis also showed that there was no significant difference in access to key household assets (e.g. refrigerators, ovens, heaters, vehicles, etc.) throughout most of the year. However, it is worth noting that MCAP assisted households did have better access to medium and secondary assets, at the beginning of the assistance period only.

Winter Assistance

Analysis of Post-Distribution Monitoring WinCAP datasets found that WinCAP beneficiaries were significantly better equipped with winter clothes and blankets, but WinCAP non-assisted were better equipped with water heaters. Generally speaking, the proportion of WinCAP-assisted households who were able to spend on winter-related items was higher than that of non-assisted households. This applied to all categories of winter items, including blankets and fuel. **The WinCAP assistance is, therefore, helping the beneficiaries spend more on winter-related needs.**

Triangulation with Qualitative Analysis

All findings from the trend analysis were triangulated with the qualitative participatory assessments reports to check for commonalities and to extract more insights about the programmes and the refugees' situation. **This triangulation analysis found that food was the most important basic need that should be focused on and provided by assisting organizations.** Many families identified food as an unmet need, suggesting that food assistance received through existing programmes is insufficient. **This points to the significance of UNHCR cash assistance programs in compensating for the insufficient supply of food.** Concerning refugee livelihoods, although crisis coping strategies were the most frequently relied upon over time across different groups of refugees, the trend in the participatory assessment reports between 2012 and 2018 showed that the primary livelihood concern of refugees was poor and hazardous working conditions, especially for women and children. This led to the conclusion that **it is important to track specific and unique individual cases that can be observed with quantitative analysis and involve them in the focused discussions to have a better understanding of these trends over time.**

With regards to shelter, PA reports showed that refugees have been struggling since 2012 to cover high rent costs. They find the conditions inadequate, leading to protection, safety and health risks. This has been accompanied by a notable change in shelter types in the last two years, from single room settings to apartment/house residential settings. This is associated with an increase of rent expenditures, as observed in the trend analysis on both MCAP and non-MCAP assisted households.

Recommendations

The following recommendations that may help to improve and further develop the UNHCR assistance programs:

- Track changes from before and after assistance using baseline and midline variables across all data collection points.
- Create a standardized excel file/surveys to be able to track the same variables over time.
- Simplify the surveys and avoid using different variables to describe the same things.
- Track changes over the same time periods to examine the effects of seasonality.
- Track specific cases based on numerical analysis and conduct a qualitative analysis by engaging them with open ended questions and dialogues.
- Target households from the three categories of stress, crisis and emergency coping strategies, and engage them in open discussions to understand why assistance would decrease the reliance on emergency and crisis strategies but not on stress coping strategies.
- Households with members with specific needs and female-headed households may require additional support. As noted, no significant difference in these characteristics was observed between assisted and unassisted households, namely because all surveyed households are categorized as severely vulnerable. However, as not all severely vulnerable families can be assisted, female-headed households and those with more members with specific needs could be prioritized in the selection process of beneficiaries.
- Specify a timeframe for the cash assistance.

Finally, if there are future plans for financially empowering refugee households in the long term, some changes in the structure of the programme must take place. At the end of the day, the goal of the cash assistance programme is to improve well-being by pushing households out of severe poverty to enable them to meet their basic needs. Programmes which enable beneficiaries not only to meet their needs, but also to start planning for the future, can be considered.