

WORLD FOOD PROGRAMME MULTI-PURPOSE CASH ASSISTANCE IN LEBANON

PROTECTION OUTCOMES FOR SYRIAN REFUGEES



Photo: Adrian Hartrick

ODI for CAMEALEON
A qualitative study

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LIST OF ABBREVIATIONS

ATM	Automated teller machine
CAMEALEON	Cash Monitoring, Evaluation, Accountability and Learning Organizational Network
FCS	Family case study
FGD	Focus group discussion
IASC	Inter-Agency Standing Committee
IDI	In-depth interviews
I/NGO	International or national non-government organisation
ITS	Informal tented settlement
KII	Key informant interviews
LCC	Lebanese Cash Consortium
LCRP	Lebanon Crisis Response Plan
MEB	Minimum expenditure basket
MENA	Middle East and North Africa
MPC	Multi-purpose cash
ODI	Overseas Development Institute
SMEB	Survival minimum expenditure basket
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
VASyR	Vulnerability Assessment of Syrian Refugees
WFP	World Food Programme

EXECUTIVE SUMMARY

In response to the growing refugee crisis caused by more than nine years of devastating conflict in Syria, the World Food Programme (WFP) provides multi-purpose cash (MPC) assistance to 23,000 Syrian refugee households in Lebanon, supporting some of the most vulnerable refugees in meeting their basic needs. This study examines the role of the WFP MPC in shaping refugee protection outcomes. It presents the experience and perceptions of 270 respondents at three sites in Lebanon's Bekaa Valley: Baalbek, Saadnayel and Qabb Elias, drawing on in-depth interviews and focus group discussions carried out over the course of 2018 and 2019.

Three dimensions of protection are explored in this report:

- Coping strategies, focusing specifically on borrowing, early marriage, child labour and pulling children out of school.
- Physical security and safety, including violence and tension within and between Syrian households.
- Work-related protection risks, including harassment, exploitation, workplace hazards and documentation issues.

This study contributes to a growing body of literature exploring the role of cash assistance in humanitarian and displacement settings. As it is based on interviews with a non-representative sample of Syrian respondents across three sites, the study's findings are not nationally representative, nor do they attempt to identify tested causal effects of cash assistance. Rather, the study sheds light on people's experience of MPC, on MPC implementation in practice and on how these are mediated by context. The study's findings complement those arising from MPC impact evaluation studies based on large-scale surveys.

Key Findings¹

Drawing on the interviews and focus group discussions with study respondents in the three case study sites in Lebanon's Bekaa Valley, the study highlights the following key findings on MPC and Syrian refugees' protection outcomes.

Borrowing money is a widespread practice among Syrian respondents, mostly relied on to pay for rent, medical needs, food supplies and other household emergencies. Recipients said that MPC plays an important role in alleviating the pressures to borrow and enabling debt repayment, while maintaining borrowing channels open. Compared with non-recipients and those who have been discontinued from MPC, recipient respondents consistently mentioned faring better, both in terms of repaying debts and opportunities to access credit and loans. For most recipient respondents, although the MPC provides much valued support, the amount is seen to be insufficient, and the need to borrow persists, especially among larger households and/or those facing additional health-related expenditures.

Child labour, and the associated disruption of education, varies by MPC status. MPC recipients with school-aged children consistently reported that MPC facilitates school attendance by supporting them in meeting associated costs and tackling barriers to attendance including travel costs, school supplies and clothing. In contrast, discontinued households reported having to withdraw children from school as they can no longer meet the direct and opportunity costs. It was also found that among some MPC recipient households, children still work, commonly in combination with attending school, to supplement income. Some of this work was described – by MPC recipients and non-recipients – as dangerous, exploitative and unsafe.

Early marriage between young Syrian refugee girls and boys, or between Syrian refugee girls and (typically older) Lebanese men, appears to be a relatively common occurrence, and on the rise due to economic hardship, as indicated in existing literature. Receipt of MPC was linked to a decrease in recurrence of early marriage by some respondents.

Physical security and safety related to intra-household relationships, tensions and violence, seem to improve in recipient households, largely as a result of reduced financial concerns. The MPC is associated with a reported reduction in intra-household violence, both between spouses and between

¹ In addition to the protection dimensions covered here, the full study captures the role of the MPC in affecting food intake and diversity, access to services (education, health, shelter and housing) and related health, education and housing outcomes. For additional information, please contact Francesca Bastagli (f.bastagli@odi.org.uk).

parents and children. Conversely, discontinued respondents noted an increase in pressure and tensions, in some cases leading to physical violence. The MPC also influences intra-household decision-making and power dynamics. Recipient households commonly explained it is the woman in the household who keeps the MPC E-card and makes decisions on how the MPC is spent. Female MPC recipient explained this helps ensure the basic needs of children or other vulnerable household members are met and gives them a sense of empowerment.

Work-related harassment and exploitation. According to respondents, work patterns are primarily affected by the availability of opportunities for paid work, which are scarce in the context of the country's economic downturn and increasingly stringent Lebanese labour regulations, rather than by the MPC per se. MPC enables recipients in some cases to turn down exploitative work or to work fewer hours in poor work conditions. Some female MPC recipients in paid work explained it allows them to leave workplaces where they suffer harassment. Others reported that the MPC enables them to work fewer hours outside the home, freeing up time for domestic and care-related work, which was of particular importance to female-headed households. Discontinued respondents mostly take on whatever work is available and noted that, after discontinuation, they have less choice in the types of work they are willing to undertake, leaving them more vulnerable to exploitation, and more likely to engage in dangerous types of work.

Policy implications

The study points to the importance of adequately communicating and managing expectations of what the MPC can achieve given: a) the scale of people's needs; b) how wider national policies affect the prices and costs of basic goods and services; and c) the opportunities for securing additional income or earnings. Any judgement of the role MPC has in supporting Syrian refugees' protection outcomes needs to consider these wider contexts within which MPC is implemented and which are beyond the direct scope of MPC programming. Clear communication to the public can help ensure that expectations about what can be achieved via MPC are in line with programme design and the context within which MPC is implemented.

The study indicates there is scope to amplify the protection impacts of MPC by complementing it with specific services. For instance, as concerns negative coping strategies, the costs associated with sending children to school, such as travel costs (especially for those living in informal tented settlements [ITS]) and school supplies, could be addressed through the provision of free and safe transportation to schools and of free supplies. Free school meal programmes also help reduce the opportunity cost of sending children to school. With regards to physical security and safety, support services for women exposed to, or experiencing, domestic abuse could be expanded and/or opportunities for support more clearly communicated and disseminated in conjunction with the MPC. While there are examples of such services in the study sites – in many cases provided by international or national NGOs – stepping up efforts to link up MPC recipients with these services, through the call centre for example, in coordination with municipal and national authorities, could amplify what is achieved through the MPC assistance alone.

With regards to MPC implementation, protection concerns were raised in relation to the distance to the bank or ATM, challenges linked to illiteracy and poor understanding of how the ATMs operate (especially among women), and the length of lines at points of cash withdrawal and related tensions. Options moving forward include staggering payment dates; setting up additional withdrawal points, possibly in proximity – or easy access to – areas of high concentration of refugees; and providing additional support, such as through training or information sessions on MPC withdrawal practices to illiterate Syrian refugees to minimise risks of loss of assistance and exposure to fraud.

In the study sites and respondent sample, MPC discontinuation was a prominent experience with a high number of households experiencing discontinuation in November 2018.² The reason for discontinuation was mostly unclear to people, with respondents feeling that they were indiscriminately

² In the CAMEALEON household sample for this study, MPC discontinuation in November 2018 was a prominent feature. In Baalbek, 63 per cent of MPC recipient households in the study sample were discontinued in November 2018 (20/32 recipient households were discontinued); in Qaab Elias discontinuation affected 96 per cent of recipient households (53/55 recipient households discontinued) and in Saadnayel, discontinuation affected 78 per cent of recipient households (47/60 households discontinued). As a result of the retargeting process, new MPC recipient households were also included in the sample, however in the samples for Qaab Elias and Saadnayel, numbers were considerably lower than those of discontinued households (n=3).

discontinued from the programme, contributing to heightened stress and tensions. Study responses point to scope for improving the timely and clear communication to the public on (re)targeting processes and related potential discontinuation. As continuity and predictability of MPC receipt are critical to protection outcomes, careful consideration of how households that will be discontinued will be supported, whether through other existing in-kind or cash transfers and services or additional support that could be provided, and the communication of such options to discontinued households, will make an important contribution to protection objectives.



Photo: Adrian Hartrick

1. INTRODUCTION

Background and objectives

After nine years of civil war and internal displacement in Syria, the ensuing refugee crisis is now one of the worst humanitarian crises of our time. By the end of 2019, Lebanon was hosting around 1.5 million Syrian refugees (Lebanon Crisis Response Plan [LCRP] 2017-2020, 2019 update), making it the highest per capita population of refugees in the world. The 2019 VASyR (Vulnerability Assessment of Syrian Refugees) estimated that more than half of this population lived below the survival minimum expenditure basket (SMEB) of \$2.90 per day, and the LCRP classified 195,000 households as economically vulnerable.

To assist the most economically vulnerable of these households in meeting their basic needs, the World Food Programme (WFP) provides multi-purpose cash (MPC) assistance – a monthly unconditional and unrestricted transfer of \$27 per person per household and a top up of \$173.50³ to Syrian refugee households to stabilise or improve access to food and basic needs for over a 12-month cycle. The amount of assistance provided by WFP is calculated based on the SMEB. In Lebanon, the SMEB is calculated according to what a Syrian refugee household is estimated to require in order to maintain existence and cover lifesaving needs in a displacement setting.⁴ This amount includes cost estimates for food, shelter, utilities, non-food items, communications and debt repayment. It does not include, and therefore is not meant to cover, health and education costs. However, according to the Cash Monitoring, Evaluation, Accountability and Organizational Learning Network's (CAMEALEON) March 2020 study of the impact of MPC on Syrian refugee households, health is one of the top three household expenditures in addition to food and rent.⁵ Moreover, health and education were also found to be essential expenditures for poor households according to WFP's review of the minimum expenditure basket (MEB) and SMEB.⁶

WHAT IS WFP MULTI-PURPOSE CASH (MPC) ASSISTANCE?

The WFP MPC package is a 12-month, unrestricted cash transfer, delivered monthly on an E-card, and withdrawn from any ATM:

- \$27 per individual to cover food needs
- \$173.50 per household to cover essential needs as a top-up

Average: \$332 per household per month.

The MPC package complements other interventions led by WFP targeting Syrian refugees in Lebanon.

All households below the SMEB are technically eligible to receive the MPC package of assistance. However, with funding only available to cover around 57,000 families, only about a third of the households that fall below the SMEB are covered by MPC. Syrian refugee households are targeted for inclusion in the United Nations High Commissioner for Refugees (UNHCR) and WFP MPC programmes using a statistical model to calculate their socio-economic vulnerability score. These scores are revised annually and, consequently, each year new families are included in the assistance programme, while others are discontinued. The WFP MPC programme currently provides assistance to 23,000 Syrian refugee households.

This report presents the findings of a study of the WFP's MPC programme to Syrian refugees in Lebanon, investigating the effects of the WFP MPC on the protection outcomes of Syrian refugees. This study was commissioned by CAMEALEON and is part of a wider effort to conduct independent research and analysis of the WFP MPC programme. A partner report, drawing on this same study, examines the role of MPC in shaping social cohesion and stability between Syrian refugees and Lebanese host communities.

³ All dollar amounts are at the official Lebanese Pound (LBP) rate and do not account for the devaluation of the LBP that has taken place over the past year. The field work was conducted before the currency devaluation began. WFP and UNHCR have adjusted the amount of MPC assistance provided to beneficiaries to account for the currency devaluation.

⁴ Helene Juilliard, Survival Minimum Expenditure Basket Review, Lebanon, September 2016.

⁵ CAMEALEON and AUB, Multi-purpose Cash Assistance in Lebanon: Impact Evaluation on the Well-Being of Syrian Refugees, March 2020.

⁶ WFP, Minimum Expenditure Basket for Syrian Refugees in Lebanon: rights-based vs expenditure-based approaches, March 2020.

Drawing on study respondents' experiences with MPC⁷, this report addresses the questions: What is the role of MPC in shaping Syrian refugees' protection outcomes? What implications for MPC design and implementation emerge?

In examining these questions, the report considers the following dimensions of protection:

- Coping strategies, focusing specifically on borrowing, early marriage, child labour and pulling children out of school.
- Physical security and safety, including violence and tension within and between Syrian households.
- Work-related protection risks, including harassment, exploitation, workplace hazards and documentation issues.

Protection of Syrian refugees in Lebanon: concepts and indicators

Protection has been used to refer variously to issues of security, access to services, or the presence of violence within communities or households, depending on the focus of a study. It is defined and conceptualised in different ways in response to context-specific situations (e.g. Hall, 2015). Studies on protection in humanitarian contexts commonly include negative coping strategies, such as those related to food; child protection; physical security and safety – at individual, household and community level; access to basic services; opportunities for work; registration, residence and access to documentation; gender-based violence; safety and violence within the school; psychosocial wellbeing; spontaneous returns and third country movements; and access to and use of technology. This report focuses on a specific subset of protection measures drawing on the definitions and approaches of WFP (2012), the Inter-Agency Standing Committee (IASC, 2016) and the VASyR (e.g. UNHCR et al., 2019).

Findings from existing studies on refugee/humanitarian contexts relevant to the dimensions examined in this report can be summarised as follows:

Coping strategies, including borrowing and child labour

Available studies from the Middle East and North Africa region indicate that it is common for cash assistance to be used to clear debts and to reduce borrowing. However, cash amounts are often insufficient to meet the needs of extremely indebted families (Sloane, 2014). Cash may be primarily used to repay short-term debts for food and medicines and does not prevent recipients from borrowing money (Hamad & Pavanello, 2012; Jones & Shaheen, 2012; World Bank, 2018). The evidence on child labour is mixed, with some studies finding an associated reduction in child labour (e.g. Hagen-Zanker et al., 2017), while others (e.g. Sloane, 2014) found the cash had no impact. Available evidence also points to the role cash transfers play in enabling households to avoid pulling children out of school (e.g. Hagen-Zanker et al., 2017).

Studies on cash assistance, child labour and school attendance in Lebanon also find mixed evidence. On the one hand, studies found that cash assistance reduced child labour both outside and inside the household (de Hoop et al., 2018; Foster, 2015; Lehmann & Masterson, 2014). Another study, looking at the Lebanese Cash Consortium (LCC) MPC programme (Battistin, 2016), found no significant impact on child labour, and yet another recent study exploring the effects of the WFP MPC on child labour in the Bekaa found no difference between the intervention and control groups both in terms of child participation in household chores and child labour (World Vision, 2018).⁸ One study in Lebanon found a decrease from 12 to 3 per cent in the number of Syrian families having withdrawn at least one of their children from school following receipt of cash assistance (Research and Evaluation Metrics, 2017). With regards to early marriage, in two studies in Lebanon in which cash assistance recipients were asked whether they had engaged in or knew of anyone who had married off their daughters early

⁷ The political and economic environment in Lebanon has changed significantly since the data collection was conducted (including banking crises and protests). The findings remain relevant, but this 'new normal' may have created new protection implications and issues for MPC recipients.

⁸ The authors explain this as stemming from "the high economic vulnerability of the intervention group where the additional cash assistance is used mainly to meet the basic needs, and it is not enough to influence other child related outcomes." However, the same study also notes that, in terms of child protection in the workplace, children who are working and from MPC recipient households are more likely to feel safe compared to the control group, possibly because these children may be taking on lighter forms of work as MPC households can be more selective regarding the type of work their children engage in.

as a result of facing vulnerabilities, no early marriage was detected, and cash transfers were found to have no impact (Foster, 2015; Battistin, 2016). As is the case for other protection outcomes, challenges associated with the sensitivity of the topic and respondents' potential reluctance to discuss the issue are raised by the authors as issues that may influence this study's findings.

Physical security and safety

Existing evidence indicates that cash assistance improved intra-household relations by reducing tensions around meeting basic needs (Hamad et al., 2017) and improved relations both between parents and children and between spouses, though with the potential also for husbands to feel threatened with the new shared power over financial decisions (Yoshikawa, 2015). There is some evidence that cash assistance led to a reduction in gender-based violence, including intimate partner violence, with the cash allowing women to, for instance, initiate divorce proceedings against an abusive husband (e.g. Hamad & Pavanello, 2012; Hidrobo et al., 2012; Yoshikawa, 2015; Armstrong & Jacobsen, 2015). Studies of the LCC MPC programme in Lebanon found that cash assistance has the potential to improve intra-household relationships largely because the extra income reduces tensions that often arise as a result of economic difficulties (e.g. Research and Evaluation Metrics, 2017, highlights the likelihood of a decrease in domestic violence and/or violence against children). This, in turn, can lead to improved psychosocial well-being (Lehmann & Masterson, 2014).

Work-related protection risks

Cash assistance can play a critical role by complementing income of workers earning low and irregular incomes (Hagen-Zanker et al., 2017; Sloane, 2014). It can also help or motivate recipients to look for work (e.g. Jones & Shaheen, 2012). Available evidence from the region suggests that cash assistance is generally not associated with a reduction in participation in paid work. This has been linked, in some contexts, to the low value of transfers. Available studies also indicate that cash assistance is associated with improved work conditions. Studies for Lebanon found cash assistance has enabled women in paid work (commonly as domestic workers/cleaners in people's homes) to leave their work if they faced sexual harassment, and to search and find safer employment (e.g. Research and Evaluation Metrics, 2017). A study of the UNHCR winter assistance programme found that cash assistance recipients were significantly less likely than non-recipients to undertake dangerous work to earn money (Lehmann & Masterson, 2014). However, existing studies also found that cash did not have a significant effect on enabling refugee participants to find opportunities to work in the formal sector (Giordano et al., 2018; Hamad & Pavanello, 2012).

Methodology

This study relies on information collected through in-depth interviews (IDIs) and focus group discussions (FGDs) with vulnerable Syrian refugees (MPC recipients; refugees who had been discontinued; and those who had never received MPC) and Lebanese nationals at three sites in the Bekaa Valley (Baalbek, Qabb Elias and Saadnayel). Key informant interviews (KIIs) were held at the three study localities and in Beirut. Fieldwork was conducted in two rounds: November 2018-January 2019 and July-August 2019. A total of 270 interviews were conducted, of which 254 were with Syrian refugees (210 study respondents) and Lebanese (44 study respondents) and 16 were local key informants. Of the Syrian refugees interviewed, their MPC status was as follows: 97 respondents currently receiving MPC (referred to as recipients); 73 respondents who had never received MPC (referred to as non-recipients); and 40 respondents who had been discontinued from the MPC in November 2018 (referred to as discontinued refugees).

This study complements other research on WFP MPC commissioned by CAMEALEON. It does so by gathering and analysing information about people's experience and perceptions of MPC, shedding light on programme implementation details, the role of perceptions and context, that are commonly not observed in large-scale surveys and administrative records. Moreover, it complements other analyses by paying particular attention to the experience of young women and girls, aged 15-29, who make up the majority of the IDI and FGD sample, as well as that of boys and men in that age group.

Limitations

Throughout the study, and in all interviews conducted, efforts were made to capture the range of types of support the respondent was aware of or in receipt of, and to discuss the implications of alternative types of support (cash, in-kind, other services etc.). The MPC is only one in a set of interventions refugees may be in receipt of and every effort was made to be clear about the role of MPC specifically

and how it relates to other forms of support. Still, for some respondents, this distinction may not have been fully clear, making it, in some cases, difficult to draw out MPC-specific implications.

A second defining feature of this study is related to its scale and purpose. This is a small-scale study that reports the experience and perceptions of respondents in three localities. It should be read as such, providing examples of how MPC influences the lives of Syrian refugees and Lebanese host communities interviewed. These can provide insights into how MPC works in practice and the role of contextual factors, perceptions and MPC implementation details in shaping MPC outcomes. At the same time, findings should not be interpreted as nationally representative or as implying a clear and tested causal effect of MPC. Therefore, there are challenges to evidencing attribution of MPC.



Photo: Adrian Hartrick

2. COPING STRATEGIES

Borrowing and incurring debts

A coping strategy commonly cited by Syrian respondents is borrowing money, largely to pay for rent, medical needs, food supplies, and other household and medical emergencies. Respondent families cited winter as the time when they borrow the most, due to the additional expenses of purchasing diesel, blankets and other goods in the cold months, coupled with reduced work opportunities. The most common sources for borrowing are family members, Lebanese shopkeepers and Lebanese landlords. Refugees also reported incurring debt to pharmacies, buying medicines on credit. Respondents spoke about difficulties in repaying their debts because of limited/no work opportunities or as a result of poor health limiting their ability to work. Households who had experienced large one-off costs, such as unexpected medical bills, expressed that these represented the most significant setback to families' abilities to pay back debt.

"I reached a stage where I had a big accumulated debt at the supermarket. The owner told me that I couldn't borrow anymore before paying off part of the debt. Thank God, I started to receive the 260,000 [MPC] and I was able to pay part of the debt every month." Male Syrian IDI participant, 30, MPC recipient, Baalbek.

The majority of recipient respondents found that the MPC reduces their reliance on borrowing. Respondents explained it allows them to start repaying what they owe in monthly instalments, something they were not able to do before. One respondent, who attempted to quantify this, indicated that the MPC has cut their borrowing needs by around half. While borrowing was still common among recipients, most feel better positioned to manage their debts. Non-recipients have significantly higher monthly borrowing needs and those discontinued also noted that borrowing from shopkeepers and landlords is more difficult without the reassurance of the monthly MPC transfer. In general, non-recipients reported borrowing to cover rent and other basic needs, whereas recipients mostly incur debts as a result of household and medical emergencies. This reflects the critical role MPC plays in supporting recipients meet basic expenses. It may also reflect in part the ability of MPC to reach the most vulnerable refugees, although all respondents are at similar levels of vulnerability as reflected in the criteria for respondent selection.

For most recipient households, although the MPC is appreciated, the amount is seen to be insufficient – especially for those with large families and with additional costs related to emergencies including, importantly, medical emergency expenses – and the need to borrow persists.

"The 260,000 [MPC] can barely cover our main expenses. We owe the supermarket a lot. Once we receive the 260,000 my mother tries to pay back our debts and pay the tent's rent. She also pays for electricity. She then tries to cover some of our needs with the rest of the money... only the essentials. We are a big family of 11 members. When there are no jobs, life becomes very hard." Female Syrian FCS participant, 24, MPC recipient, Saadnayel.

LEILA'S STORY: USING MPC TO MEET BASIC NEEDS

Leila is a 25-year-old Syrian refugee woman, who arrived in Lebanon in 2013 along with her husband. She has four daughters, aged 8, 7 and 6 years, and 6 months. They live in a small two-room house in Baalbek and began receiving the MPC package a year and a half ago. They also receive UNHCR winter assistance and, on a few occasions, they have received blankets and mattresses from NGOs.

The family faces several health problems. Her husband has a physical disability, resulting from an accident in which he injured his leg, that causes him constant pain from the waist down. As the injury has not been properly treated, it is prone to infection. Doctors recommended surgery but the family cannot afford it and they can only buy some medication for temporary relief. Moreover, Leila's baby daughter is always sick. *"Ever since she came, the little one, she's constantly needing doctors. Always sick, serious intestines' inflammation."* Leila herself has hernia in the belly button and needs an operation. One of her older daughters needs special medications to help her develop properly.

Leila is unaware of which agency provides the MPC, and she also does not know why the family was selected although she believes that those most in need are selected. *"Perhaps because my husband has a disability and can't work? Maybe to help the kids? This one is almost 6 months old, and she always needs doctors."*

By the time the family withdraws the MPC on the 5th of every month, they have usually incurred debts at the market and at the pharmacy. They spend most – if not all – the money on the day of withdrawal paying back lenders and meeting basic expenses. Leila manages the MPC money and usually spends the largest portion on rent, followed by milk for her baby daughter and necessary medications for their health problems. The exact expenditure each month varies depending on the condition of her husband's injury and whether her youngest daughter is unwell. Health emergencies are frequent; just three months ago, one of her older daughters suffered a third degree burn on her arm and needed expensive medical care.

Leila is grateful for receiving the MPC. *"It's only with this assistance that we got some support. Before, if the doctor prescribed me medications, I couldn't get most of them. I could only get some. Now, I can get the medications we need."* She can also take her daughters to the doctor in case of an emergency and, if in great need, she can borrow money to cover medical expenses and pay back when the family receives the MPC.

However, the MPC cannot cover all their needs. They can neither afford to pay for her husband's surgery nor visit the recommended specialist for his condition. Despite his disability, her husband still needs to work, and he undertakes menial jobs for a Lebanese man once or twice a week. Before receiving the MPC, Leila worked in a clothes shop, but her employer harassed her and after that she is afraid of working. Since receiving the MPC, Leila feels better. *"Because I'm getting something, I'm not angry anymore. Now, it's not like 'I can't buy this thing or can't take my daughter to the doctor'. When it [the MPC] is with me, I feel more secure."*

Early marriage

Early marriage between young Syrian refugee girls and boys, or between Syrian refugee girls and (typically older) Lebanese men, appears to be relatively common and possibly on the rise due to the harsh economic situation in which Syrian refugees find themselves (Bailey-King, 2018). Study respondents spoke about marriages between Syrian refugee girls aged 14 to 16 with older refugee men, and of Syrian refugee girls being married as young as 14 to Lebanese men as old as 60. Due to the sensitive nature of this topic, and respondents' potential reluctance to discuss the issue directly, the responses mainly explore such issues at a community level rather than in respondents' own households.

"If a man has five or six daughters, and he is paying rent and has a lot of things to pay for, he says to himself 'get her married and get rid of this burden'. Especially those people who have an older mindset... that is how they think. He thinks he will get her married off and he will be relieved." Female Syrian IDI participant, discontinued, Qab Elias.

Reasons for Syrian refugee girls marrying at an early age include wanting to protect them from domestic violence within their own households as well as financial reasons, both from the perspective of having fewer mouths to feed and the girl's family's financial gain from the marriage. Study respondents, regardless of their MPC status, consistently explained that early marriage of girls is a practice that occurs due to lack of financial options available to families and the need for protection. Early marriage is sometimes seen by parents of Syrian refugee girls as a way of protecting them and giving them a better future, even at the expense of pulling them out of school. While most respondents did not link the incidence of early marriage directly to the MPC, some did report that improvements in the financial circumstances of a family – including through MPC – reduces the need to resort to early marriage. In a few cases, respondents noted that, for some, early marriage "is just tradition" and not always to do with financial issues.

"Early marriage is directly affected by the economic situation. So, when a family's economic condition improves, the percentage of early marriages decreases. It's not enough [the MPC], but it's better than nothing. In one family I know that was discontinued for example, the mother was obliged to make her daughter marry. She wasn't able to spend money on her anymore. She had three daughters and faced a lot of expenses. She was obliged to make her marry. She believes that this will reduce expenses." Male Lebanese KII participant, Baalbek.

Child labour and school attendance

According to study respondents, it is common for children to be working, mostly carrying out seasonal agricultural work, construction work, selling goods in the streets or helping out in shops. It was noted by some Syrian respondents that, while it is not unusual for children around the ages of 14 and 15 to work in Syria, they now see significantly younger children at work. The kind of activities children and adolescents engage in depends on the location. For example, rural areas see adolescent boys helping out in agricultural work, whereas in more urban areas it could be construction work. It was also noted that among children attending school, turning 14 or 15, especially among boys, is associated with practices of pulling children out of school to contribute to household income. During the second round of fieldwork, it was noted that it is generally becoming more difficult for children and adolescents to work because of changes to the Lebanese policy on Syrian labour.

MPC plays a clear role in whether children work and how much time they spend in paid work. Relatedly, it also has a clear impact on children's school attendance, both by freeing up time from paid work for children to attend school, and by supporting households in meeting associated costs (e.g. transportation and school supplies). A clear indication of the MPC's critical role is provided by the responses by discontinued families that MPC discontinuation had resulted in their children, who had previously not worked, having to look for work. Key informants also observed a direct link between discontinuation of MPC and children being taken out of school to work. At the same time, MPC receipt does not enable children to stop work altogether. Some MPC recipient households, particularly larger and more vulnerable families, indicated they still have to send their children to work to help cover basic needs. Some of this work was described as dangerous, exploitative and unsafe.

"I have two kids now who are not going to school anymore but working instead. They are paid around 50,000 LBP per month. My other daughter will also stop going to school this year because I can't afford it anymore. The 260,000 [MPC] isn't enough to cover the school expenses. I used to work a bit and pay from my salary." Male Syrian FGD participant, 45, MPC recipient, Saadnayel.

For the majority of MPC recipient respondents with school-aged children, supporting school attendance is a primary concern after priority expenses for food and rent have been met. They explained that what remains of the MPC after these needs (food, shelter and utilities) are met is used to cover school-related expenses, including transportation costs, books, stationery and clothing. Transportation costs are especially relevant to families living in settlements or at the outskirts of towns. In some cases – especially in the first round of data collection when the MPC could more easily be supplemented by income from paid work – MPC had a direct effect on a family deciding to enrol their children into school. In practice, the value of the MPC, competing priority expenses (food, rent and utilities) and school attendance-related costs mean that, for many recipient respondents, the MPC could not facilitate children's school attendance. Across the board, free school enrolment is a key facilitator, with transportation costs, stationary costs and issues related to curriculum listed as barriers to enrolment and attendance.

AMINA'S STORY: USING MPC TO STAY IN SCHOOL AND CONTINUE HER EDUCATION

Amina is an unmarried 20-year-old Syrian refugee woman who arrived in Lebanon in 2014 with her widowed mother and three siblings. She lives in a two-room tent in an ITS in Saadnayel with her mother, her younger sister aged 19 and her brother aged 14. The eldest daughter has returned to Syria. They were discontinued from MPC in November 2018 and, since then, they depend on the WFP food vouchers and the food packages and money they occasionally receive from local organisations and compassionate Lebanese.

When they first arrived from Syria, the girls worked in agriculture with their mother to support the family and did not continue their education. When they started receiving MPC it was *"a blessing"* for the family. In particular, it allowed Amina to continue her education in a school that follows the Syrian curriculum. Her mother used part of the MPC to pay for her school fees and transport costs, and Amina completed three grades. *"I love school and I was busy with my education,"* said Amina. She has been an exceptional student, ranked first, as her mother proudly remarked, and has one more year to finish school. Her plans are to take the Baccalaureate exams and study pharmacy in order to get a job and help her family. However, since the family was discontinued from the MPC, she is unsure she will be able to continue her studies. *"The situation is more difficult now. I do not know if I will be able to register for the next academic year and attend regularly."*

She has been struggling since the MPC was discontinued last winter. The family had to reduce their food intake, and could not afford to pay for electricity, so the tent was freezing. Thankfully, their neighbours provided them with blankets. Her mother said, *"because Amina had to study and it was so cold, she used to be all wrapped up under the blankets and you could still see that she was feeling cold."* Transport costs were also a challenge. *"Once, I could not pay the bus fee, we were overdue for too long. The driver was annoyed and came to request the fee. He would tell us that he wants the money. I felt so ashamed and cried."*

Amina makes it clear that the situation is difficult now. *"We no longer have money to meet our needs. Our situation is uncertain now ... maybe I won't be able to continue school next year as we no longer have the MPC."* Her mother, too, is worried about how she is going to manage to pay the \$480 she needs, not to mention the transport costs. *"I won't be able to enrol her if I do not receive any help. Her teachers are encouraging her, but education is really expensive here in Lebanon and we do not have the means anymore."*

Amina is the last of the siblings to attend school. Her sister was never enrolled in school in Lebanon because the family did not have the money to put both of them through school, and Amina was the one showing more interest in getting an education. Instead, she has attended a few free skills training classes such as sewing. Amina's brother attended a free school for two years, but when the MPC was discontinued, he had to drop out and started working to help provide for the family, though finding work is becoming increasingly difficult. *"My brother works sometimes; sometimes he doesn't, and even when he works, they do not pay him a lot."* Amina observed that this is one of the main differences between Syrian refugee boys and girls. *"Despite the hardships, I was able to go to school but that is not the case for my brother as he had to help earn money after we were discontinued."*

3. PHYSICAL SECURITY AND SAFETY

This section examines physical security and safety issues, including intra-household relationships and violence and tensions *within*, as well as *between*, Syrian refugee households. Relations between Syrians and Lebanese households are detailed in the partner report on social cohesion and stability.

Intra-household relations

Among Syrian respondents, there were cases of reported familial tensions between parents, between parents and children and between siblings, as well as reports of verbal and physical abuse against women and children, mostly by their husbands or fathers. These tensions and violence were explained mostly as resulting from the difficult circumstances in which Syrian refugee households find themselves. Respondents explained that arguments could lead to violent behaviour on the part of men towards women, commonly originating from financial problems. In a few cases, the respondent explained that exerting violence against the woman is also the result of a husband wanting to reaffirm his masculinity. Women also reported shouting at their children in times of financial stress.

"Sometimes, we have nothing to eat. My husband has no work. Because of the pressure, I am violated sometimes because of the absence of money. He would become angry when he doesn't find a meal or food prepared." Female Syrian IDI participant, 18, non-recipient, Qabb Elias.

Lebanese key informants, including teachers and hospital staff, and a female Syrian *shaweesh* (community leader who often liaises and supervises rent and land related issues), noted that domestic abuse is a relatively common occurrence among Syrian refugee households, with children attending school with bruises and parents explaining them as a result of disciplining. Additionally, respondents also linked early marriage to situations of abuse, with young wives being more likely to be abused by their husbands, and not allowed to move around freely. Most of the female respondents who have experienced domestic physical violence do not report it or access recourse. Informal coping strategies include female respondents leaving their husbands and returning to live with their parents, or parents marrying off young girls to remove them from the household in which they experience violence.

According to study respondents, MPC contributes to improved intra-household relations, including by relieving the tensions associated with economic hardship. Recipient respondents explained that MPC has contributed to more harmonious relationships within the household, largely as a result of reduced financial stress. Non-recipients also speculated that MPC improves relationships between husbands and wives for the same reason. Parents in recipient households reported being able to spend more leisure time with their children and provide them with treats, all of which was seen to improve household relationships and dynamics. There was also evidence that MPC has led to a reduction in intra-household violence. One female respondent, who is listed as the head of household for the MPC, reported to feel empowered by becoming able to support her husband and in turn avoid being beaten. A male recipient described how the MPC had relieved tensions to the extent that he had stopped using physical violence on his children. However, some respondents also explained that sources of stress and tensions persist, as the MPC is barely sufficient to help them meet basic household needs. According to a Lebanese key informant who works with Syrian refugee women in a women's organisation, there are also cases of women being beaten by husbands if they refuse to hand over the E-card.

MPC discontinuation also brought into relief the benefit of MPC in terms of relieving intra-household tensions. Discontinued respondents noted that the ensuing pressures increase household tensions, with reports of disagreements about money and/or taking out stress on one another, which can lead to physical violence. Similarly, there were reports of parents becoming more verbally and physically abusive towards their children, and tensions between siblings.

The role of MPC in mediating intra-household relations appears to be influenced by who in the household holds the E-card and decision-making regarding how the MPC is spent. In the majority of cases, respondents explained it is the mother, or an older female household member, who keeps the E-card and decides how the money is spent. This contributes to reported increases in sense of autonomy and ability to meet basic needs of children and other vulnerable household members by female respondents.

"I give it [the MPC] to my mother after withdrawing. She stays at home and she keeps the money with her. I am a man and a lot of things might happen to me on the streets... She will ask me to go and buy the items she needs and gives me the money for it." Male Syrian IDI participant, 30, MPC recipient, Baalbek.

Despite women mostly keeping the E-cards, both men and women reported going to ATM machines to withdraw the MPC, due to a combination of safety concerns and lower literacy levels among women. A 17-year-old Syrian girl from a recipient family explained she "would love" to go to withdraw the cash at the bank but does not because of safety concerns and because she generally stays at home; her brothers collect the transfer instead. Other young mothers living in ITS explained they will share a taxi with other women, their neighbours, to reach the ATM.

Inter-household relations

The general perception among study respondents was that MPC reduces the level of insecurity and potential risks to safety arising from tensions between Syrian households. By helping the most vulnerable meet some of their basic needs and providing a lifeline to such households, there was a general consensus that MPC helps to reduce safety risks and recurrence of violence.

Key informants explained that they feel the cash assistance plays a critical role in promoting cohesion and reducing safety and insecurity concerns among Syrian households potentially arising from criminal and illicit activities by lowering the need for Syrians to turn to such activities. Relatedly, as discontinuation was being carried out in the study sites, several key informants raised concerns of potential future physical security and safety issues arising from the loss of the MPC. However, no evidence of this occurring was specifically indicated.

"Now, they are ready to do anything to get the same amount back. If your children will be in the streets at any moment, will you steal or not? Yes, I can think for a second that if there is no food, nothing to drink and no house, then I may steal, frankly." Female Lebanese KII participant, Qabb Elias.

A potential source of tension between households in targeted MPC programmes is people's perceptions of the fairness and transparency with which MPC recipients are identified, selected and/or discontinued. As this study's respondents included MPC recipients, discontinued refugees and non-recipients of similar levels of vulnerability according to the vulnerability score used to identify recipients, it might be expected that exclusion from MPC potentially leads to feelings of resentment and, possibly, tensions, between the three groups. Overall, the prevailing sense among Syrian respondents was that MPC recipients are those most in need. At the same time, respondents explained that many of the most vulnerable families are not in receipt of MPC. They spoke of feelings of discomfort and examples of tensions arising from the exclusion from MPC of families in similar difficult circumstances.

"I told my Syrian friend that I started receiving the MPC. She asked me if I'm receiving it and I told her 'yes thank God'. She said that I am blessed. I started to be afraid of saying I was receiving help. You feel sad for her, she is not receiving it and I am, we are in the same situation." Female Syrian MPC recipient, Baalbek.

"Everyone asks why did so-and-so receive assistance but not the other person who also needs it? The day I was discontinued, I cried so hard. My situation was already difficult. It became even worse." Female Syrian FCS participant, discontinued, Saadnayel.

It was common for respondents – recipients, discontinued and non-recipients – to point to "luck" and the "willingness of God" in explaining why some are in receipt of MPC and not others. This widespread perception, together with the sense that recipients are among the most vulnerable, appears to limit tensions between the three groups.

The MPC withdrawal process is another programme implementation stage with potential implications for physical security and safety concerns within Syrian refugee households. While most recipient respondents reported no difficulties in general in withdrawing the MPC transfer, some aspects – including distance to the ATM, overcrowding and long queues at ATM withdrawal points and challenges linked to illiteracy and poor understanding of how ATMs operate – have implications for physical security and safety. These are especially pronounced for women and older MPC recipients,

while safety concerns related to lack of documentation and risk of arrest were more widely cited with respect to men (covered in the partner report on social cohesion and stability).

Long waiting times and queues to withdraw the MPC were reported as leading to tensions and insecurity between Syrians waiting to withdraw the cash. Respondents said that they often have to queue for up to two to three hours, and a number of recipients explained that one of the reasons for long queues arise from individuals withdrawing the transfer for multiple people, in many instances to help those that are illiterate and for whom the withdrawal process is unclear.

"I would need to wait at least two hours. Some people in the crowd might have 10 cards so I would have to wait for them to withdraw the money for all the cards. There are a lot of people who do this. They just give their card to someone they trust, so that he can withdraw the money for them." Male Syrian MPC recipient, 58, Baalbek.

4. WORK-RELATED PROTECTION RISKS

This section explores the effects of MPC on protection risks related to paid work. By way of background, it must be noted that to be formally employed, Syrians must have valid documentation and be sponsored by a Lebanese employer. Such regulation reduces reliable work opportunities and leaves Syrian refugees vulnerable to exploitation, particularly Syrians without valid documentation. Work opportunities have become even more scarce following new regulations adopted in June 2019 that limit Lebanese employers to only employ Syrian refugees with work permits, which most cannot afford. Syrian refugees are also only able to open shops or small businesses with a Lebanese partner.

"They are threatening to fire my father-in-law because of the work permit. They only want Lebanese workers now. The owner of the bakery where I work is telling me that they are being pressured by the ministry to have Lebanese workers instead of Syrian refugees. It's a lot more difficult [to find work] now. It's not like before. It was only the sponsorship in the beginning. I have had no sponsor for the past six years. I can't afford to pay for the permit." Syrian FCS participant, recipient, Baalbek.

In this study, the majority of Syrian adult (and sometimes adolescent) male household members reported wanting to work but struggling to find opportunities to do so. If working, men are usually engaged in manual labour, most often construction, or provide ad-hoc services (such as carrying goods). Skilled workers typically find that their qualifications are not accepted in Lebanon, though a couple of respondents had found teaching jobs. With limited work available, competition in the labour market is fierce, with winter being the most difficult time to find work. Casual jobs are most often found on the day itself by going to the town or village square, and typically only for a few days, or even a few hours, a month.

Many Syrian respondents also reported being unable to work as a result of poor health and/or disability, most commonly mobility problems. In some instances, these are a direct result of the war in Syria, while others are caused by workplace accidents in Lebanon. For those with treatable health conditions (e.g. diabetes and hypertension), conditions are at times exacerbated by lack of access to medical care.

Those who do work often experience poor working conditions such as long hours and mistreatment by employers, including withholding of salaries or not being paid the sum agreed, unsafe working conditions that can result in physical injuries, and verbal abuse. Some described exploitation of workers by the *shaweesh*, pointing to their large degree of control over workers. Syrian workers perceived themselves to have little recourse in cases of exploitation or abuse due to their refugee status, and also fear of the security forces.

For female respondents who engage in paid work, the majority carry out home-based economic activities such as sewing or preparing food for sale. Of the women in paid work outside of the home, some saw it as a necessity rather than a choice – especially for women in female-headed households – and perceived it to be less safe than home-based work due to protection risks specific to their gender, not least sexual harassment. In rural areas and ITS, women mostly work in agriculture, whereas typical jobs in urban areas include shop or hair and beauty salon assistants, domestic work, or, less frequently, factory work. There were also reports of women engaging in sex work or transactional sex or resorting to theft or begging in public in order to make ends meet. Finally, some women, particularly young women with professional training, expressed a desire to work, but reported a combination of barriers, importantly lack of opportunities and/or not being permitted to take on paid work by their spouses or fathers. There is also some evidence of a gender pay gap between Syrian refugee men and women doing the same work in agriculture, which appears to be accepted without contestation.

In line with existing evidence on cash assistance, most respondents reported that the MPC generally did not significantly affect participation in paid work and number of hours worked, as the cash transfer was used to help meet the households' basic needs. As such, many Syrian recipient respondents noted that were they to be discontinued, it would have little effect on the amount of time spent in paid work.

"He's still working of course. As you can see, we add money to the 260,000 [MPC] to cover rent. We have the expenses to meet from our basic needs. He is obliged to work." Female Syrian MPC recipient, 23, Saadnayel.

However, for some groups, the MPC did play a significant role with regards to participation in paid work and type of work undertaken. Some female recipient respondents noted that the MPC allowed them to leave workplaces in which they had experienced harassment by employers, or to cease looking for work outside the home altogether, which is particularly important for female-headed households. Some also reported being able to reduce the hours they worked, freeing up time for domestic and caregiving duties, which is of particular importance in households where members have health problems or disabilities.

Discontinued respondents reported that household members take on more work when they can, in some cases, with negative implications for their health. Discontinuation also limits people's choice in the types of work they are willing to undertake, leaving them more vulnerable to exploitation and more likely to engage in dangerous or hazardous types of work. By the second round of data collection, finding additional work was markedly more difficult due to the new labour regulations. Female-headed households are particularly affected by discontinuation, forcing women, and sometimes children, to take up work outside the home, usually agricultural work, which can expose them to increased risk of harassment or abuse at the workplace, or on their way to and from work.

"My work pattern changed [after MPC]. I used to force myself to work to earn money before. Whether finding houses to clean or my job at the coal packaging. Before the 260,000 [MPC], I used to work every day. Now, I only work for three to four days per week." Female Syrian FDG participant, female-headed household, recipient, Baalbek.



Photo: NRC

5. CONCLUSIONS

This study has examined the role of the WFP MPC for Syrian refugees in Lebanon in shaping Syrian refugee protection outcomes. Drawing on 270 respondents, including interviews with 254 vulnerable Syrian refugees and Lebanese, across three localities in the Bekaa Valley over two rounds of fieldwork in 2018-19, we asked what role MPC plays in supporting refugee protection outcomes. Specifically, the study explored whether and how the MPC influences refugees' coping strategies, intra-household relationships and opportunities for and the type of work carried out.

Key findings

The study finds a clear link between MPC receipt and the reduction or avoidance of negative coping strategies, notably as concerns borrowing, child labour and engaging in dangerous or hazardous activities. Borrowing and indebtedness is consistently higher among non-recipients. MPC supports children's school attendance and reduction in the time children spend in paid work, and reduces the pressure for both children and adults to take on hazardous and exploitative forms of work. At the same time, for many, the MPC is not sufficient to entirely avoid child labour or to meet the costs associated with sending children to school (direct costs and opportunity costs). Finally, there is some evidence of MPC reducing the recurrence of other negative coping mechanisms such as early marriage (commonly relied on as a strategy for financial security and protection), although here too, respondents consistently explained that the comparatively limited value of the MPC and prioritisation of immediate basic needs restricts what the MPC can achieve.

Financial stress and hardship are associated with tensions and even violence among household members, commonly, as explained by study respondents, between husband and wife and/or between parents and children. Respondents explained how MPC helps reduce intra-household tensions stemming from financial stress. By alleviating such stresses, MPC facilitates more harmonious relationships within the household. The MPC also influences other intra-household dynamics and decision making, with women commonly holding the E-card and reporting they decide how the money is spent. Physical security and safety concerns were raised by some respondents in relation to MPC withdrawal practices, including as regards interactions between Syrians.

Overall, the MPC does not generally affect whether recipients are working or not, or the number of hours worked. Given its relatively low value and the costs of meeting basic needs, paid work opportunities continue to be sought by MPC recipients to help meet such needs. The increasing scarcity of work opportunities, related in part to national regulation adopted in 2019 imposing stricter restrictions on Syrian refugee employment, means that MPC recipients are increasingly struggling to meet household expenses. Such developments have also increased vulnerability of MPC recipients to exploitation and hazardous work. The MPC is shown to have positive emancipatory effects by enabling workers to leave places where they are harassed by employers or to turn down exploitative work. In particular, this was reported by female MPC recipient respondents undertaking paid work, highlighting another potential beneficial effect of the MPC. Moreover, as explained by some female respondents, the MPC enables them to better cope with work burdens by freeing up some time for domestic work and caring responsibilities.

Policy implications

The MPC provides a critical lifeline to recipients, helps recipients meet basic needs and reduces negative coping strategies. Respondents consistently explained how grateful they are for the transfer and the flexibility on how to use it. The value of the transfer, relative to Syrians' needs and expenses faced, has implications for what MPC can achieve in terms of protection outcomes. It enables reductions in borrowing and recurrence to debt, is associated with reduced reliance on negative coping strategies, including importantly child labour, with reductions in engagement in exploitative and hazardous work, and with improvements in security and safety concerns arising from tensions and stresses related to financial hardship. These are significant achievements, some of which are beyond the primary MPC objective of supporting Syrian refugees to meet their basic needs. The extent to which the MPC achieves such effects depends critically on both specific needs and costs encountered by the household and the value of the transfer received by the household. Respondents consistently remarked that, while providing critical support, the value of the transfer is insufficient to meet their basic needs; this insufficiency is comparatively higher for families facing additional hardship (e.g. health concerns and disability). A key issue here concerns the costs associated with particular services and

goods. What the MPC can achieve is mediated by rental prices, prices of health services and medication and so forth. This comes across strongly from respondents with health concerns, including ones related with disability and older age, and those facing the highest barriers to securing earnings and other sources of income.

These findings point to the critical role of adequately managing expectations of what the MPC can achieve given the scale of people's needs and how wider national policies affect the prices and costs of basic goods and services as well as opportunities for securing additional income or earnings. Any assessment of what the MPC achieves and discussion of MPC reform or adjustment, needs to consider these wider contexts which are beyond the scope of MPC programming. Clear communication to the public, including via pamphlets and information campaigns, can help ensure that expectations about what can be achieved via the MPC are in line with programme design and the context within which the MPC is implemented.⁹

The study results also suggest that there is scope to amplify the protection impacts of the MPC transfer amount by complementing the MPC with additional services. With regards to negative coping strategies, the costs associated with sending children to school, such as travel costs (especially for those in ITS) and school supplies, could be addressed through the provision of free and safe transportation to schools and of free supplies. Free school meal programmes also help reduce the opportunity cost of sending children to school. With regards to physical security and safety, support services for women exposed to or experiencing domestic abuse could be expanded and/or opportunities for support more clearly communicated and disseminated in conjunction with the MPC. While there were examples of such services in the study sites, in many cases provided by the UN (such as UNICEF's Min Ila programme), international or national NGOs, stepping up efforts to systematically provide them, also as part of MPC programming, and in coordination with municipal and national authorities, could support what is achieved through the MPC transfer alone.

With regards to MPC implementation, while many respondents reported limited or no difficulties in withdrawing the transfer,¹⁰ protection concerns were raised in relation to: the distance to the bank or ATM and associated financial and time costs and safety concerns; challenges linked to illiteracy and poor understanding of how ATMs operate (especially among women), and leading to some lining up with multiple cards to withdraw for others; and length of lines at points of cash withdrawal, linked in part to distribution date coinciding with other transfer payment dates, and related tensions. Some of these issues are already being addressed by MPC programming reform. Still, it is worth underscoring that options moving forward, including as put forward by study respondents themselves, include: staggering payment dates; setting up additional withdrawal points, possibly in proximity – or easy access to – areas of high concentration of refugees, addressing safety concerns and travel costs; and providing additional support to illiterate Syrian refugees to ensure they are not at a higher risk of exclusion from MPC receipt or of being a victim of fraud.

In the study sites and respondent sample, MPC discontinuation was a prominent experience, with a high number of households experiencing discontinuation in November 2018. The reason for discontinuation was mostly unclear to people, with respondents feeling that they were being indiscriminately discontinued and that eligibility was random. There is also a growing sense that overall MPC coverage in these areas is decreasing. All these factors contribute to heightened stress, concerns and tensions, with potential implications for protection outcomes. Study responses point to scope for improving the timely and clear communication to the public (MPC recipients and more widely) on MPC programming timelines, (re)targeting processes and related potential discontinuation. As continuity and predictability of MPC receipt are critical to protection outcomes, careful consideration of how discontinued households will be supported, whether through other existing in-kind or cash transfers and services or additional support that could be provided, and the communication of such options to discontinued households, will make an important contribution to protection objectives.

⁹ A mismatch between expectations about what the MPC should achieve and the reality of what it achieves – also in light of what it was set up to achieve – can lead to tensions and resentment including among recipients, non-recipients, local administrators and others. Such divergences can arise with respect to population coverage and transfer level. In terms of programme design and implementation, initiatives to clarify programme objectives and expected achievements can help align expectations and mitigate related potential tensions.

¹⁰ It should be noted here, that since the study, and the rise of wide scale protests and a worsening economic situation, refugees have reported that it is more challenging to withdraw assistance.

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