



ADAPTING HUMANITARIAN CASH ASSISTANCE IN TIMES OF COVID-19 AND ECONOMIC CRISIS: Comparative Learning from Lebanon and Jordan

BRIEFING NOTE
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While pandemics have long featured as an environmental risk in the strategies of humanitarian agencies, the COVID-19 pandemic has been unprecedented in its global impact on all aspects of life and aid delivery, including humanitarian cash and voucher assistance (CVA). CVA, which has rapidly scaled up globally over the past decade and evolved to become a key modality for delivering humanitarian assistance, has been operationally challenged by COVID-19 in a number of ways. Some of these challenges have arisen from the physical complexities of coordination and safe delivery of CVA, often at large scale, under conditions of nationwide measures such as restricted movements and curfews. Others relate to the secondary aspects of the pandemic; its exacerbation of economic deterioration and inflation and the need to respond to fast-changing prices, fluid exchange rates and rising needs. Common experiences among cash actors have included the need to adapt programmes to a rolling wave of contextual shifts and changes, revisiting core programme assumptions, and coordinating and collaborating in new ways.

This briefing note outlines key lessons that have been learnt in Lebanon and Jordan in adapting humanitarian cash assistance programmes over the past 18 months. The note draws from two briefings: *Lebanon's Pinning Down Moving Targets: adapting humanitarian cash programmes to the multi-pronged crises in Lebanon*, with its companion *Research Note: Medium-term priorities for cash assistance in Lebanon* developed by the Durable Solutions Platform (DSP) in collaboration with the Cash Monitoring, Evaluation, Accountability and Learning Organisational Network (CAMEALEON), and Jordan's *Adapting humanitarian cash assistance in times of Covid-19 – experiences and learning from Jordan* produced by CaLP, with

support from DSP and CAMEALEON. The aim is to draw out and capture learnings from across the two neighbouring contexts as the humanitarian community responds to multiple crises, including COVID-19, using cash assistance to support vulnerable Syrian refugees.

The two countries host large numbers of refugees and have well-established, large-scale CVA responses, delivered through coordinated mechanisms. The global COVID-19 pandemic, as well as the economic collapse in Lebanon, has led to rapidly increasing needs, including within host communities, testing assumptions, and challenging the resilience of the CVA programmes, requiring rethinking and the adaptation of cash programmes in the context of growing needs and restrictions.

Societal shocks, particularly economic crises, are expected to increase globally, but especially in countries that are fragile,¹ including those with large numbers of refugees which the government is unable or unwilling to support on their own, such as in Lebanon and Jordan. CVA as a form of humanitarian assistance has been found to be a highly effective way to reduce suffering and poverty and to make limited humanitarian aid budgets go further.² Donors and global humanitarian actors are advocating for the greater use of CVA as aid and to make cash central to future emergency response planning.³ Capturing and documenting how cash actors are adapting their CVA programmes in different contexts can support global learning on how to address these issues as efficiently, effectively and sometimes creatively, as possible.

CONTEXT

Ten years into the Syrian crisis, life for Syrian refugees is harder than ever. There are currently 6.6 million Syrian refugees globally, with the majority hosted in the countries neighbouring Syria.⁴ Lebanon currently hosts an estimated 1.5 million refugees⁵ and is the country with the highest ratio of refugees to total population in the world; refugees make up more than 20% of Lebanon's population.⁶ Jordan hosts the second highest number of refugees per capita globally⁷ with more than 750,000 registered refugees – 662,790 from Syria and almost 90,000 from Iraq, Yemen, Sudan and Somalia.⁸ In addition, both countries host a sizeable population of Palestinian refugees, including Palestinian refugees who fled from Syria.

On 21 February 2020, Lebanon confirmed its first case of COVID-19, and just over a week later, on 2 March 2020, Jordan confirmed its first. Both countries are still grappling with containing the virus by restricting movements, closing down segments of the economy, and enforcing mask usage and social distancing. One and a half years on since the start of the pandemic, Lebanon has reached over 546,000 cases and Jordan has reached over 754,000 cases.⁹ In both countries, COVID-19 numbers continue to rise, and hospitals and health services are increasingly stretched.

In Jordan, about four out of five Syrian refugees (close to 80%) were living under the national poverty line even before the pandemic began, surviving on around US\$3 a day.¹⁰ According to a recent study by the World Bank and the United Nations High Commission for Refugees (UNHCR), poverty is estimated to have increased by 38% among Jordanians, and by 18% among Syrian refugees.¹¹

Lebanon has been experiencing an unprecedented socio-economic, financial and political crisis and is still recovering from an explosion that occurred on 4 August 2020, when a large amount of ammonium nitrate exploded in the Port of Beirut, causing at least 210 deaths, 7,500 injuries, US\$15 billion in property

1 UNCTAD (9 March 2020). *The coronavirus shock: a story of another global crisis foretold and what policymakers should be doing about it*. Trade and Development Report Update.

2 Overseas Development Institute and Centre for Global Development (2015). *Doing cash differently: How cash transfers can transform humanitarian aid*. Report of the High-Level Panel on Humanitarian Cash Transfers.

3 Ibid.

4 UNHCR (15 March 2021). Syria Emergency. Retrieved from <https://www.unhcr.org/syria-emergency.html>

5 Reliefweb (12 Mar 2021). *Lebanon Crisis Response Plan (2017-2021) - 2021 update*. Retrieved from <https://reliefweb.int/report/lebanon/lebanon-crisis-response-plan-2017-2021-2021-update>

6 European Union/ECHO. Lebanon Factsheet. Retrieved from https://ec.europa.eu/echo/where/middle-east/lebanon_en#:~:text=Syrian%20refugees%20make%20up%20more,population%20ratio%20in%20the%20world

7 UNHCR (September 2020). Jordan Fact Sheet. Retrieved from <https://reporting.unhcr.org/node/20888>

8 UNHCR (December 2020). Registered Persons Of Concern Refugees and Asylum Seekers in Jordan.

9 COVID-19 Data Repository by the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University, July 2021.

10 UNHCR (15 March 2021). Syria Emergency. Retrieved from <https://www.unhcr.org/syria-emergency.html>



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damage and leaving an estimated 300,000 people homeless. As a result of this turmoil, the currency has devalued by 90% over the past 18 months.¹² According to WFP's March - April 2021 Vulnerability and Food Security Assessment, 20% of Lebanese and 50% of Syrian refugees are estimated to be food insecure. 39% of Lebanese and Syrian refugees' households reported that they were unemployed.¹³ Currently in Lebanon, nine out of ten refugees live in extreme poverty.¹⁴ With no formal refugee camps, Syrians live in urban and rural communities with limited access to services, often sharing small lodgings with other families in overcrowded conditions.

CVA accounts for a large portion of the humanitarian response in Lebanon and Jordan. Since 2018, cash transfers have been estimated to amount to more than 28% of humanitarian assistance in Jordan.¹⁵ CVA in Jordan is delivered to Syrian refugees by the United National High Commission for Refugees (UNHCR), the World Food Programme (WFP), the United Nations Children's Fund (UNICEF), and several non-government organisations (NGOs) in two main platforms: the Common Cash Facility (CCF) led by UNHCR and the OneCard platform led by WFP.

In Lebanon in 2018, CVA had evolved to represent over a third of the response¹⁶ and by 2020, over USD\$429 million had been injected into Lebanon's economy through cash-based interventions, constituting a quarter of the response. The drop in overall percentage between 2018 and 2020 is likely due to the fact that the Lebanon Crisis Response Plan (LCRP) received the greatest funding in 2020. Currently, over 118,779 vulnerable families receive multi-purpose cash transfers, and of those, 114,616 are Syrian refugees, more than doubling since 2018.¹⁷ The bulk of CVA is delivered through the Lebanon One Unified Inter-Organisation System for E-Cards (LOUISE) Platform composed of WFP, UNHCR, UNICEF, and including NGOs such as the Lebanese Red Cross and Oxfam.

11 World Bank & UNHCR (2020). *Compounding misfortunes. Changes in Poverty since the onset of COVID-19 on Syrian Refugees and Host Communities in Jordan, the Kurdistan Region of Iraq and Lebanon*. Retrieved from <https://data2.unhcr.org/en/documents/details/83764>

12 Reuters, 'Lebanon currency drops to new low as financial meltdown deepens', June 2021

13 WFP and the World Bank Group, Lebanon m-VAM Vulnerability and Food Security Assessment, April 2021.

14 VaSYR (2020), Inter-Agency, UNHCR, WFP, UNICEF.

15 Nadine Chehade, Peter McConaghy and Chrissy Martin Meier (2020). *Humanitarian Cash Transfers and Financial Inclusion: Lessons from Jordan and Lebanon* CGAP Working Paper. Washington, DC: CGAP and World Bank Group.

16 Gabrielle Smith (2019). *Accountability to Affected Populations: research report on AAP of the World Food Programme's multi-purpose cash programme*.

17 Basic Assistance Working Group (BAWG) Presentation, April 2021, January 2019.

SYNTHESIS OF FINDINGS OF CASH ADAPTATIONS IN LEBANON AND JORDAN

COMPARISON OF THE CONTEXTUAL ENVIRONMENT AND APPROACH TO PROVIDING MULTIPURPOSE CASH ASSISTANCE (MPCA).

Economic impact of the crises and the CVA response

Lebanon and Jordan experienced economic downturns due to the COVID-19 pandemic, although the underlying economic crisis in Lebanon led to a much swifter and severe deterioration. In Jordan, research found that despite the backdrop of an already deteriorating economy, COVID-19 had significantly aggravated the situation, with the economy contracting by 3% in 2020 according to the International Monetary Fund.¹⁸ COVID-19 and government actions to limit the spread of the virus exacerbated these economic challenges and the circumstances of those already living in precarious situations, including refugees.¹⁹ In an assessment conducted between April and May 2020, almost three-quarters of refugees (73%) indicated having difficulties covering basic needs (e.g., rent, food, heating and medicine) due to the lockdown measures in place.²⁰

To respond to the increasing needs of refugees in Jordan, the Basic Needs Working Group (BNWG) took an early decision to expand horizontally and to maintain the regular cash assistance that had already been planned. Prices were relatively stable throughout 2020 in Jordan so there was less demand to expand vertically. As part of the basic needs COVID-19 emergency response, an additional caseload was temporarily added, focusing on families which had access to minimal income prior to the COVID-19 crisis and had lost their income because of subsequent mobility restrictions. The primary objective was to help families to get through the crisis without incurring high levels of debt.²¹ Between April and December 2020, the COVID-19 emergency cash response assisted approximately 60,000 UNHCR-registered refugee families and 25,000 Palestinian refugee families. This significant horizontal expansion was made possible by leveraging and expanding existing systems for beneficiary identification, payments and communication. Common response standards enabled the harmonised design parameters of the Basic Needs COVID-19 response. Systems that allowed such an expansion seem to have been stronger in Jordan than in Lebanon, particularly the payment systems.

Lebanon's rapid economic decline led to a swift expansion of CVA programming, both horizontally and vertically. As found in the Lebanon Cash Adaptations research; 'the dramatic deterioration forced rapid readjustments, real-time learning and increasing demand for support from an increasing number of hugely vulnerable people – both refugees and Lebanese.'²² The caseload expanded from around 55,000–58,000 Syrian refugee households in 2019 to over 91,000 by the end of 2020. By April 2021 the caseload reached over 114,000 families. To keep up with price inflation, the MPC transfer value increased from 260,000 LBP to 400,000 LBP per household per month from 2019 to 2020 and the food assistance transfer

18 IMF Jordan: <https://www.imf.org/en/Publications/CR/Issues/2021/01/11/Jordan-First-Review-Under-the-Extended-Fund-Facility-Arrangement-and-Request-for-a-Waiver-of-50003>; Suleiman Al-Khalidi, *Jordan Finance Minister says 2.5% growth in 2021 depends on continued economic activity during pandemic*. Reuters, 17 January 2021. Retrieved from <https://www.reuters.com/article/jordan-economy-growth-int-idUSKBN29M08G>

19 UN (2020). *Socio-economic Framework for Covid-19 Response*.

20 UNDP (May 2020). *Covid-19: Impact on Households in Jordan. A Rapid Assessment*.

21 Basic Needs and Food Security Sector (May 2020). *Covid-19 Emergency Response. Standards for non-camp refugee response*. Unpublished.

22 CalP (2021) *Adapting humanitarian cash assistance in times of Covid-19: experiences and learning from Jordan*.

value rose from 40,000 LBP per person to 100,000 LBP per person per month during the same period. Despite the rising cost of the survival minimum expenditure basket (SMEB) due to inflation and the need to increase the transfer value, at the moment this amount is capped by the Ministry of Social Affairs, so agencies are unable to raise the amount transferred. As a result, the effectiveness of the MPC to meet its objective to support households to meet basic needs is unclear.

Impact on the labour market

As a result of the COVID-19 pandemic, both Jordan and Lebanon have seen a dramatic rise in unemployment throughout the country, including for refugees, who are highly dependent on the informal labour market due to policies which severely restrict their ability to obtain legal formal employment. In Jordan, the crisis had a dramatic impact on jobs and livelihoods of refugees, and by the beginning of April 2020, around 90% of households had no single working member.²³ Additionally, 35% of all Syrian refugees who were employed before the crisis had lost their jobs permanently, and around half of the currently employed Syrian refugees (52%) anticipated that they might lose their jobs in the coming months if the COVID-19 mitigation measures remained in place.²⁴ Furthermore, due to the impact of COVID-19 elsewhere, remittances – a crucial lifeline for many vulnerable households – were drastically reduced or stopped altogether for the majority of refugee households.²⁵

In Lebanon, registered unemployment spiked at around 40% in 2020, with around 300,000 people newly unemployed in the formal economy alone. Economic growth stagnated as firms either closed or laid off employees, which led to a higher unemployment rate, increase in poverty and inequality which disproportionately hurt the most vulnerable communities in the country. In mid-April, nearly 90% of businesses, including companies, malls and restaurants were closed. The economic crisis, political and social unrest added an extra dimension and severity to the response. By contrast, in Jordan, the crisis highlighted that people in formal employment were much better protected against the economic consequences of COVID-19. There is a need to further strengthen refugees' access to the labour market, particularly the formal labour market.²⁶ Lebanon's example indicates that while this might ease acute challenges, overarching economic contraction continues to threaten the formal economy and a strong and inclusive recovery plan remains a priority to shore up access to labour markets and to livelihoods.

Impact on the protection environment

Both countries also experienced a rise in protection concerns related to the COVID-19 pandemic. In Jordan, several assessments identified an increased risk of domestic violence, with women living with perpetrators and limited opportunities to seek help. Incidents reported to specialised agencies decreased during the lockdown period as survivors faced various risks and challenges in seeking help, including prioritisation of family basic needs over their safety and the lack of ownership of mobile phones. In Lebanon, protection actors flagged that with the lockdown, information gaps on remote case management and sexual and gender-based violence (SGBV) services emerged, and it remains unclear how well remote services are delivering, emphasising how accountability, grievance and redress mechanisms need to be adapted to remote working modalities.

Use of mobile money

Both Lebanon and Jordan are middle-income countries that benefit from an advanced and well-developed banking system that is used to distribute CVA through ATM machines using bank cards. Jordan has been able to harness more technological solutions to implement mobile money in response to COVID-19 restrictions. In Jordan, the National Aid Fund (NAF) used mobile money in its COVID-19 emergency cash response at scale to assist vulnerable Jordanians. As a result, 23% of total mobile money transactions in 2020 can be attributed to the NAF response and the number of active e-wallets doubled

23 DRC (March 2020). *Rapid basic needs assessment – Syrians*; Caritas (April 2020). *Rapid assessment for cash feasibility – Jordan, April 2020*.

24 ILO (2020). *Facing Double Crises – Rapid assessment of the impact of COVID-19 on vulnerable workers in Jordan*.

25 UNHCR (2020). *Multipurpose cash assistance. 2020 Mid-Year PDM Household Survey*.

26 CaLP (2021) *Adapting humanitarian cash assistance in times of Covid-19: experiences and learning from Jordan*.

over four months to 1 million users.²⁷ Greater use of mobile money within the humanitarian sector was identified as a medium-term recommendation in the country: 'Not only would an expansion of mobile money strengthen financial inclusion of refugees, but it would also further align the humanitarian responses with NAF's payment system, thereby laying the ground for piggy-backing or integration of the delivery of cash transfers in the future.'²⁸

However, Lebanon lacks the infrastructure or impetus to move forward with this technology despite a feasibility assessment that was conducted by the International Finance Co-operation of the World Bank in 2012, which found that there was moderate/medium readiness to use mobile money in Lebanon.²⁹ The report noted that some banks have already begun implementing mobile money, both independently and in conjunction with mobile payment suppliers in Lebanon. However, to date, mobile money has not taken off as a solution to providing households with humanitarian cash assistance.

CHALLENGES AND ADAPTATIONS TO CASH PROGRAMMES

Adaptations to cash programming were urgently needed to address challenges resulting from the economic crisis and COVID-19, including restrictions on movement due to the lockdown. As the pandemic unfolded, the main focus was to ensure that programme participants were able to access their assistance in line with safety precautions, including reducing overcrowding, ensuring social distancing at collection points, ensuring use of personal protective equipment, and in the case of Lebanon, not further exacerbating social tensions between Syrian refugees and the Lebanese host community.

Compliance with public health measures and new uploading strategies

Cash actors in Lebanon and Jordan adopted a number of common strategies, including:

- Staggering CVA payments to reduce overcrowding at ATMs;
- Implementing safety protocols and measures at ATM and collection points. The measures aimed to ensure physical distancing, and to promote mask wearing and the use of hand sanitiser;
- Using bulk SMS communications to provide information on COVID-19 and safety measures to reduce the transmission risk.

Cash actors in Lebanon and Jordan were generally perceived to have handled the challenges of the pandemic well and successfully adapted programmes despite the restrictive measures. In both contexts, cash actors were able to maintain high redemption rates of refugees accessing their assistance. In Lebanon, staggering of the upload of assistance was also implemented as a strategy to mitigate social tensions. As indicated in the Cash Adaptations report in Lebanon, 'When municipalities started restricting Syrians' mobility and access to ATMs, the decisions were made to change loading dates and stagger uploads of cash assistance.'³⁰

Also in Lebanon, WFP, UNHCR and their partner staff monitored high-use ATM machines, which was found to be crucial to ensure effective cash disbursement. Analysis from the financial transaction reports produced by the Banque Libano-Française (BLF) showed which ATMs programme participants used the most. This allowed LOUISE agencies to prioritise these ATMs by sending field staff to selected ATMs, who could assist and monitor the situation on the ground and liaise with local authorities. A second positive measure that was already in place was the alignment of dates for the transfer of assistance by different providers (UNHCR, WFP and UNICEF) through the LOUISE platform. Analysis of the withdrawal patterns showed that UNICEF programme participants who were also receiving cash assistance by UNHCR and/or WFP would have to make multiple trips to withdraw the cash assistance as they were transferred on different dates. Aligning these uploading dates meant that programme participants would subsequently only need to make one trip.

27 JOPACC (2020). *Lockdown but not shutdown. The impact of the Covid-19 pandemic on financial services in Jordan*.

28 CaLP (2021) *Adapting humanitarian cash assistance in times of Covid-19: experiences and learning from Jordan*.

29 Alaa Abbassi, Andrew Lake, Cherine El Sayed (May 2012). *IFC Mobile Money Scoping Country Report: Lebanon*.

30 CaLP (2021) *Adapting humanitarian cash assistance in times of Covid-19: experiences and learning from Jordan*.

In Jordan, while the monitoring of ATMs was not chosen as an adaptation measure, some organisations chose to front-load the cash assistance they provided, meaning they provided one payment to cover two months of assistance, which reduced the number of trips needed to the ATM. UNHCR, for example, combined the payments for April and May 2020, allowing recipients to collect two months of assistance at once. In addition, UNHCR and UNICEF also coordinated their fund disbursement to allow recipients who were eligible to receive assistance from both organisations to collect cash payments on the same day and avoid several trips to the ATM.

Pausing non-essential cash programme activities

In Lebanon, a number of cash implementers stated that they put certain activities on hold because of mobility restrictions. For example, the physical validation of red card holders – to determine whether the right person was in possession of the right card – was not possible between March and June 2020. Rather than suspending activities, many cash actors tried to shift to remote modalities, for instance, shifting from in-person to phone-call communication by strengthening call centre capacities.

In Jordan, the restrictions to movement during the full lockdown also meant that all international humanitarian agencies were suddenly unable to travel and have face-to-face interactions with refugee populations. The halting of movement much complicated the collection and verification of information at household level, monitoring of project activities, the distribution of ATM cards, and the provision of services, including protection services. Humanitarian actors had to adapt to the restriction on the free movement of staff and refugees at extremely short notice, as a key assumption in the delivery of humanitarian assistance in Jordan was fundamentally challenged by the constraint on movement. It took most organisations several weeks to obtain the required travel permits to be able to move freely in Jordan. Some local organisations did not face these restrictions.

Use of technology

To respond to the limited mobility of refugees in Jordan, cash actors employed different types of technology to improve access to ATMs. Mobile ATMs were introduced by the CCF and WFP in April 2020, and humanitarian organisations relied more on token-less distribution mechanisms, including iris-enabled ATMs and mobile money, and incorporated service providers that were able to operate during the lockdown. The CCF, which offers both iris-enabled ATM delivery and mobile money to its members, became a more attractive option as a result of the pandemic constraints, and an additional nine organisations joined in 2020. Furthermore, WFP expanded their ATM network from 120 to approximately 800 ATMs by integrating with the ATM networks of other banks. Unlike in Lebanon, inflation and currency devaluation was not an issue in Jordan and financial services were largely unaffected by the crisis.

The Lebanon cash response was less innovative in its use of technology and did not use mobile money options, and it is unclear if this option was even available. While iris scanning is used to register and validate Syrian refugees' identities, this technology is not available at ATM machines. The focus of the adaptations to COVID-19 and the economic crisis regarding ATM access was on increasing the number of ATMs that programme participants had access to and monitoring social tensions and ATMs to ensure they were COVID-safe.

Introduction of new combo-wallet options

At the end of 2019 in Lebanon, the number of banks that accepted withdrawals from non-customers reduced due to cash liquidity constraints. As a result of these limitations, the UNHCR Multi Purpose Cash Assistance Programme (MCAP) started loading combo-wallets as early as April 2020, allowing programme participants the flexibility to use much of their monthly assistance at WFP-contracted shops. These latter may be located closer to programme participants' residences than ATMs, such flexibility regarding expenditure location was highly convenient when movement was restricted, and supported families in meeting their basic needs, including temporarily allowing purchase of non-food items (NFIs) from April to June 2020. Jordan did not introduce this type of option since assistance is only provided in cash, with no option for vouchers.



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ACCOUNTABILITY TO AFFECTED POPULATION (AAP) ADAPTATIONS

COVID-19 changed the way humanitarians communicate with refugees, as remote modalities replaced in-person interactions. For example, in Jordan, all data collection in relation to needs assessments, post-distribution monitoring (PDM), household visits and verification were conducted through phone or SMS surveys instead of home visits.

Both Lebanon and Jordan moved quickly to strengthen their helplines and call centres to cope with the increased number of calls and to compensate for the lack of face-to-face interactions. In Jordan, the helpline was an important tool that became even more important during COVID-19. Helplines allowed organisations to receive feedback from refugees throughout the lockdown and to disseminate information on their response. Several organisations reported a significant increase in calls received by their helpline during the full lockdown. In response, some organisations in Jordan such as UNHCR³¹ and International Organisation for Migration (IOM) strengthened and/or are planning to improve the capacity and user friendliness of their helpline. Some organisations strengthened alternative communication channels. For example, the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) expanded bulk SMS delivery to be able to more effectively reach programme participants. WFP strengthened social media platforms to respond to inquiries and to disseminate key messages to programme participants.³²

In Lebanon, cash implementers used multiple mechanisms for communication and feedback from programme participants. Most respondents also mentioned receiving information through PDM or an online satisfaction form, which monitors how easily programme participants found it to collect cash and what they used the cash for. Because of COVID-19, most in-person methods for communication had to be put on hold. Overall, monitoring mechanisms seem to primarily be an opportunity for agencies to capture feedback related to operational and practice matters, rather than participants' preferences and opinions.

31 For the COVID-19 cash response, UNHCR's hotline was used to receive feedback and complaints in relation to the response, irrespective of who delivered the assistance. Once received, feedback and complaints were forwarded to the respective organisation.

32 WFP (April 2020). *General Food Assistance to Refugees: COVID19 Monitoring Report #1*.

ADAPTIVE APPROACHES TO DATA COLLECTION AND NEEDS ASSESSMENTS

Both countries reported having a lack of data on the impacts of COVID-19 and how the pandemic is specifically impacting vulnerability. In Jordan, humanitarian and development actors conducted various needs assessment with refugees and vulnerable host populations in the early stages of the crisis, i.e., between March and May 2020. These assessments consistently observed a negative impact of the crisis on the well-being of refugee populations and their ability to meet their basic needs. However, information on the situation of refugee households after July 2020 is limited, as no formal needs assessments to monitor the socio-economic situation of refugee households were conducted between August and December. The absence of data since July 2020 has been a significant challenge to the programming of the humanitarian sector. The need still remains to have continuous surveys in Jordan to collect data on the impact of COVID-19 on refugees.

In Lebanon, several smaller assessments were initially conducted in the first six months, but since then, data collection has also been curtailed. This is mainly due to the inability to do in-person field visits, which is a strong preference for conducting the Vulnerability Assessment of Syrian Refugees in Lebanon (VaSYR). Due to movement restrictions and safety concerns, in 2020 the VASyR data collection was delayed from April/May to August 2020. This delay was a key challenge for MPC actors, and while the deteriorating situation during this period may have prevented such data collection in any case, the delay means that the data gathered will be slightly less comparable than previous years, especially with regards to employment, which is generally higher in August than in April/May. Since August 2020, assessments have had to rely mostly on phone surveys instead of home visits, and PDM was conducted through phone calls or via apps.

Also in Lebanon, an additional concern centred on whether the information collected during VASyR accurately captured all relevant variables. For example, the living conditions in lockdown altered spending patterns and resulted in decreased purchasing power. These unprecedented changes, as a result of the multiple crises experienced, of which the pandemic was just one, may present a challenge for the analysis of findings from the VASyR and other relevant assessments. For example, indications in the results that the majority of household expenditure is spent on food may be due to a lack of resources but could also be potentially distorted by the lockdown situation which makes access to markets to buy other commodities more difficult. The report found that, in the future, it is important to establish and critically assess assumptions on vulnerability. For instance, it is vital to ensure that relevant collected data is analysed and fed into decision-making on targeting.

CHALLENGES AND ADAPTATIONS TO PROTECTION CASH PROGRAMMES

Protection services and cash for protection needed to be rethought during the pandemic, since both rely so heavily on in-person case management, unlike MPC. According to the research in Lebanon, 'implementers had to be creative in ensuring that programme participants received their payments. Some decided to opt for in-kind assistance, food and NFIs, in case programme participants had to go into isolation. Others decided to provide cash assistance in envelopes, with cash assistance distributed directly by caseworkers, without disclosing names to protect confidentiality.³³ This approach may come with higher risks to staff and to refugees travelling across checkpoints, and there can be an increased risk of fraud, so it is generally not the preferred option. Guidance notes for providing Emergency Cash Assistance (ECA) and MCAP in the context of COVID-19 was published by the protection sector in April 2020.

In Jordan, the lack of face-to-face service provision was also a huge challenge that needed to be overcome during the full lockdown. Consequently, the provision of case management, counselling,

33 DSP and CAMEALEON (2020) *Pinning Down Moving Targets: adapting humanitarian cash programmes to the multi-pronged crises in Lebanon*.

psychosocial support and other protection services had to be carried out over the phone, which is more challenging and requires social workers to have additional skills. This method can also miss some of the most vulnerable households that do not have access to phones and internet and may not allow the programme participant to speak in privacy, especially if they are trapped at home with their abuser. Nonetheless, there was a general agreement among interviewed practitioners that remote service provision by phone was the only way forward and was better than nothing. The protection sector was able to provide guidance for case managers and social workers on how to provide remote protection service and case management in relation to SGBV³⁴ and child protection.³⁵ Furthermore, some organisations such as AVSI and INTERSOS provided training to their staff on how to conduct remote case management and psychosocial support.

EVOLVING TRANSFER VALUES IN LEBANON

While the COVID-19 pandemic and the associated economic crisis led to a contraction of the economy in Jordan and continues to negatively impact the lives and livelihoods of refugees there, the overall cost of living, and therefore transfer value of cash assistance, remained stable. In contrast, the economic crisis in Lebanon led to a rapid devaluation of the currency since October 2019 as well as rising prices of food and other basic goods, according to the consumer price index. Adapting the transfer value in this changing context was challenging since currency inflation and the cost of living vacillated, but mainly rose, on a daily basis.

In April 2020, WFP aligned the food transfer value with the current prices of the SMEB food basket, to ensure that refugee families were able to meet their minimum survival food needs. The amount, which had been stable at 40,716 LBP per person per month for many years, rose to 100,000 LBP per person by November 2020. In addition, in May 2020, both UNHCR and WFP raised the amount of MPC/MCAP from 260,000 LBP to 320,000 LBP per month, and then in July to 400,000 LBP. Transfer values were eventually capped at 100,000 LBP per person for food assistance and 400,000 LBP per family for MPC/MCAP due to regulations put in place by the Ministry of Social Affairs. However, the transfer value should have continued to rise to keep in step with currency inflation and the real-time prices of basic commodities.

The UN was able to regularly increase the transfer value in accordance with inflation for most of 2020 due to their success in negotiating a preferential exchange rate with their bank, BLF. With an original exchange rate of 1,500 LBP to 1 USD, the LOUISE platform was able to change this to a rate of 2,000 LBP in March 2020, 3,000 LBP in April, 3,900 LBP in July 2020, and finally to 6,240 LBP later in the year in agreement with the Central Bank of Lebanon. NGOs, due to having smaller cash programmes and budgets, and therefore less negotiating power, had less access to preferential rates and therefore struggled to increase the transfer value at the same rate, and to expand their caseload.

APPROACHES TO CASH PLUS

In Jordan, many cash-based programmes, such as cash for protection (CfP), cash for health, cash for work, winterisation and livelihoods programmes follow a cash plus approach, where the cash transfer is accompanied by complementary interventions to reach protection or livelihoods objectives. For example, the draft guidelines on CfP programming in Jordan requires all CfP assistance to follow a cash plus approach, meaning that the cash component needs to be accompanied with another activity, such as inclusion in awareness-raising sessions, support through case management, individual psychosocial support, emotional support groups, vocational training and livelihood opportunities, etc.³⁶ Protection practitioners in particular felt that there is a clear recognition that complementary interventions are essential to achieve protection outcomes with a cash component.

34 WFP (April 2020). *General Food Assistance to Refugees: COVID19 Monitoring Report #1*.

35 Child protection sub-working group (March 2020). *Child Protection Case Management Guidance for Remote Phone Follow-up in Covid-19 and Other Possible Infectious Diseases*. Unpublished.

36 Cash for Protection Task Force (2021). *Draft Guidelines on Cash for Protection Programming in Jordan*. Unpublished.

In Lebanon, the cash plus conversation is ongoing, but with more questions than answers. Cash implementers, donors and coordinators agree that cash plus is a direction cash should be moving towards, but few concrete suggestions or directions were provided in the interviews, highlighting the nascent state of discussions. The most common cash plus approach involves linking cash recipients to external services through signposting and referrals. However, this approach became even more challenging during the lockdown and COVID-19 response due to the closure of activities and increased needs, which incurred an increased burden on referrals to other sectors, especially shelter following an increase in the number of evictions. Overall, while MPC programming is not designed as a holistic cash plus programme, a coordinated referral system supports it going in this direction. On the other hand, protection cash is much more closely tied to direct case management and other accompanying services, and so is already more closely aligned with a cash plus approach. In practice, respondents noted that cash plus approaches will need to focus on how service provision for both Syrian and Lebanese refugees can come together in a more effective way.

DIFFERENCES IN SOCIAL PROTECTION APPROACHES

Both Jordan and Lebanon also experienced a massive increase in host community needs during the COVID-19 pandemic and the economic crisis in Lebanon. Jordan has a recently expanded social protection system called the National Assistance Fund (NAF). The NAF was launched by the Government of Jordan (GoJ) and the World Bank in May 2019 alongside Jordan's National Social Protection Strategy. Lebanon has a small social protection programme run by the Ministry of Social Affairs in Lebanon for 44,000 households that provides health and education subsidies as well as food vouchers to the poorest 15,000 households. This programme is set to scale up in 2021 through an initiative by the Government of Lebanon (GoL) and the World Bank called the Emergency Social Safety Net (ESSN) to include 147,000 households, but this has been on hold pending parliamentary approval. WFP is also scaling up its food voucher programme to include Lebanese nationals.

Jordan was able to scale up its social protection programme in 2020 in response to the COVID-19 pandemic and its economic consequences. The GoJ, in collaboration with its partners, launched an emergency cash transfer programme to support vulnerable households affected by COVID-19, primarily focusing on households that derive their income from the informal sector. The programme provided temporary cash assistance to 240,000 households which had not benefited from the NAF and temporary cash top-ups to 55,000 existing households whose benefit level was below a certain threshold.³⁷

The NAF COVID-19 emergency cash response used the modernised system for targeting, enrolment and delivery of assistance. In fact, the rapid COVID-19 cash response was only possible because of the investments in NAF's delivery system in the past years.³⁸ It is worthwhile to note that while regular NAF programmes do not assist non-Jordanians, the COVID-19 response benefited ex-Gazan refugees, which some key informants considered a step forward in promoting alignment between the two systems. However, according to one key informant, there was no willingness of the GoJ to include additional refugee groups in the NAF response.³⁹

In Lebanon, the development of an expanded and more comprehensive social protection programme is long overdue, especially considering the massive increase in host community needs. The increase in support to refugees by the humanitarian community during this period, without increased support to Lebanese families, leaves a large portion of those suffering without assistance, results in the unfair distribution of resources, and increases social tensions between the groups. One recommendation for Lebanon from the research undertaken is to utilise the collective learning from the humanitarian response on cash, and other services to provide guidance to Lebanese social protection efforts. In particular, some degree of alignment is recommended, including to ensure comparability of vulnerabilities and poverty among all population groups in Lebanon, which would help provide a more complete picture of needs in the country.

37 UNICEF and Jordan Strategy Forum (2020). *Jordan's National Social Protection Response during COVID-19*.

38 Ibid.

39 Interview with donor representative.

CONCLUSION

Cash actors in both Jordan and Lebanon made significant strides in adapting their cash programmes to various shocks brought on by the onset of the COVID-19 pandemic with subsequent lockdowns and restrictions, and the growing economic crisis in Lebanon. In both countries, cash was found to be the most appropriate response, allowing for flexibility and for a rapid response and scale-up. Donors and humanitarian agencies have made substantial investments in cash programming in both countries as a response to the needs of large numbers of refugees, in a context of restrictive access to legal formal employment and minimal opportunities for financial inclusion. These restrictions, coupled with increased food insecurity, unemployment, increasing protection concerns and reduced access to services due to COVID-19, have further highlighted the critical role of cash assistance in supporting households to meet their basic needs.

Cash actors increased their caseloads through each country's respective cash coordination mechanisms – horizontally in Jordan due to growing poverty while the prices of basic goods remained stable - and both horizontally and vertically in Lebanon due to increased poverty rates coupled with price inflation. In Jordan, a functioning social protection system allowed for a more comprehensive response that targeted the newly affected. Expansions in both countries were executed at speed to cope with the various crises. Large-scale financial platforms such as LOUISE and the CCF showed their value in this respect, especially with their collective bargaining power with banks, financial service providers and the government. However, in both countries, cash assistance recipients found that the targeting methodology (PMT) was non-transparent, and the agencies delivering cash assistance using this method found it difficult to explain to recipients how targeting is conducted and why one household is selected over another.

Both countries made operational changes, focusing on adaptations that meant that cash assistance could be accessed safely: increasing the presence of staff at ATMs to assist programme participants, monitoring ATMs and making sure that COVID-19 regulations were followed. Both countries began limiting non-essential programmes and programme components, such as card validation and project monitoring. Similarly, in both countries, payment dates were staggered to ease pressure on queues at the ATMs. However, when it came to using digital technology, Jordan was better situated than Lebanon to harness socially distancing technology, such as iris scanning at ATMs, as well as mobile money options. Cash actors in Lebanon focused on introducing a combo-wallet that gave refugees greater flexibility on where they could access and spend their cash assistance. Both Lebanon and Jordan moved quickly to strengthen their helplines and call centres to cope with the increased number of calls and to compensate for the lack of face-to-face interactions.

Limits on in-person interaction also led to gaps in data and knowledge about the changing nature of poverty in both countries which has implications for quality programming. Jordan has not been able to conduct needs assessments as often as needed and this has led to challenges in the ability to make programmatic decisions based on evidence. Lebanon has been able to collect data for needs assessments delays due to lockdown, mean that data collected for the VASYR has limited comparability to previous years. However, the delay did allow for in-person data collection. There were also questions over whether the data collected was able to capture all relevant variables due to the fast changing nature of poverty in Lebanon. In addition, the rapidly changing context may mean that the available data is no longer accurate. Outdated data is a particular worry in Lebanon, where the confluence of COVID-19 and the economic crisis has led to a continuing rapid rise in prices and decline in living standards in a relatively short period of time.



Adrian Hartrick, 2019

Limited face-to-face interaction also impacted cash for protection and emergency cash programmes. While protection actors were able to adapt how the cash is provided, e.g., by providing cash in envelopes, this transferred some of the risk to the recipients. The adaptations also meant that case management services and service provision needed to rely on phone calls rather than in-person meetings, which limits the participants' privacy and ability to speak freely.

Cash plus, a critical step towards more durable solutions for refugees, is a noted priority in both countries, with Jordan being further advanced in its approach. A variety of cash programmes (CfP, cash for health, cash for work, winterisation) are already accompanied by complementary services and interventions. While the importance of cash plus is well recognised in Lebanon, so far, the focus has mainly been on strengthening referrals and, in general, strategies to move towards a cash plus approach are still at a nascent stage.

Political context was also critical. As a result of the economic crisis, humanitarian actors in Lebanon were swift to adapt the transfer value of the cash assistance to keep up with the rising cost of living, however, the amount was eventually capped by the government. The ability to increase the transfer value was facilitated by the negotiating power of the LOUISE platform, which was able to reach an agreement with the Central Bank on a preferential exchange rate, which is still currently out of reach for most NGOs. Jordan benefitted from having a more progressive social protection system in place that allowed for cash transfers. The NAF was expanded to focus on households in the informal sector and in response to the growing economic needs arising from the COVID-19 lockdown. By contrast, Lebanon's limited social protection system currently relies on subsidies and food vouchers to support its poorest households, is underfunded and has thus been less flexible. While reforms - including an expansion of the caseload and the introduction of cash transfers have been proposed - they are currently stuck in parliament. The government has also proposed a food ratio card to support households to buy food but, again, this is also currently held up in parliament. The unequal provision of humanitarian support to Syrian refugees, but not Lebanese households, has contributed towards increased levels of poverty and social tensions. Positively, it is clear that governments and humanitarian actors in both countries have been willing to learn from the refugee response in addressing the national context, which is a promising step for future responses.

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