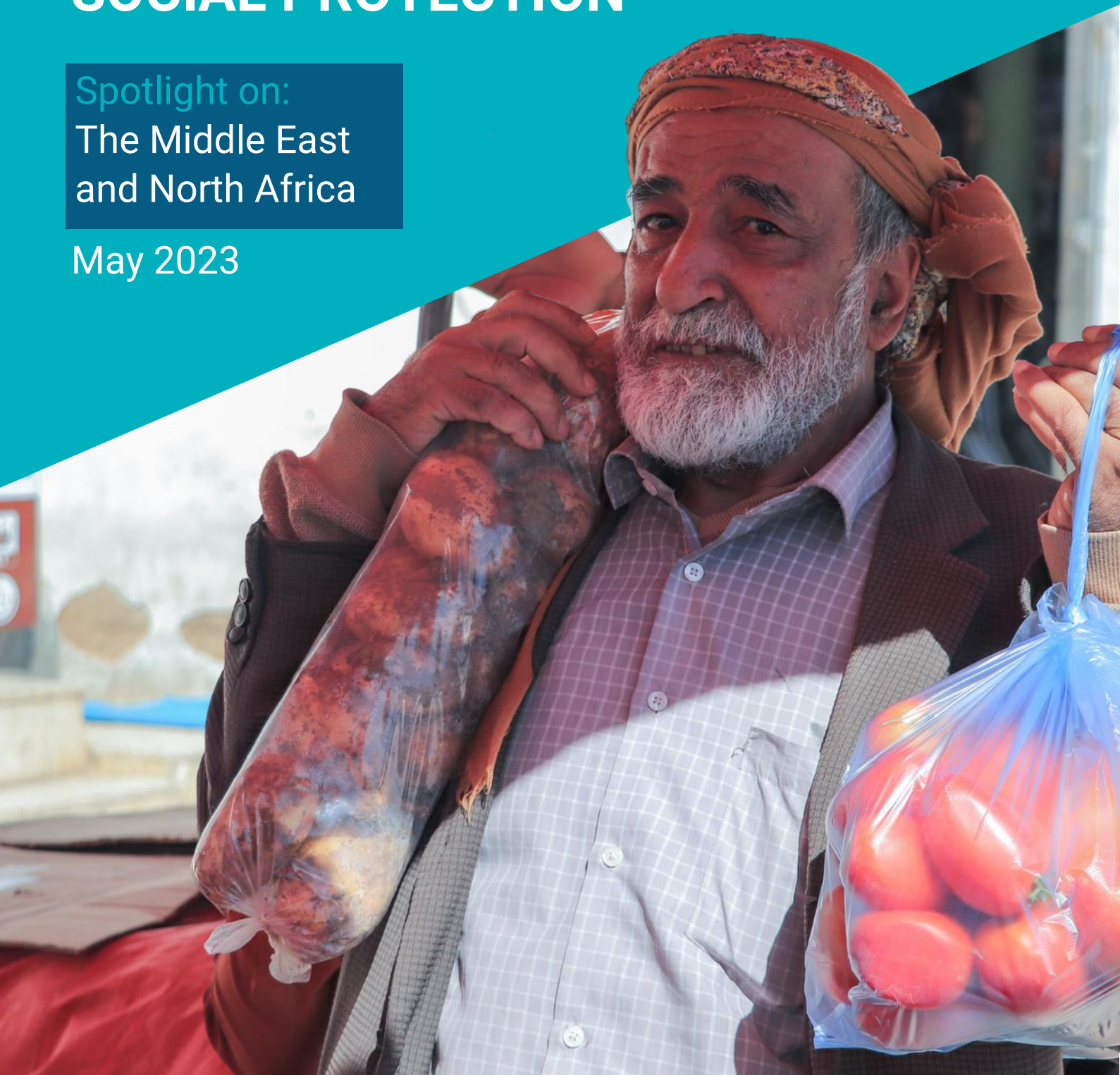


# INVESTIGATING OPERATIONAL MODELS FOR MULTI-PURPOSE CASH DELIVERY AND LINKS TO SOCIAL PROTECTION

Spotlight on:  
The Middle East  
and North Africa

May 2023



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## COVER

WFP provides monthly cash assistance to vulnerable families in Yemen who have been affected by war, economic downturn, and high food and fuel prices. Abdulwasa is one of 1.4 million people receiving WFP cash assistance.  
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# ACRONYMS

<b>AANES</b>	Autonomous Administration of North and East Syria	<b>NRC</b>	Norwegian Refugee Council
<b>BNWG</b>	Basic Needs Working Group	<b>NPTP</b>	National Poverty Targeting Programme
<b>CCF</b>	Common Cash Facility	<b>NSAF</b>	National Social Aid Fund
<b>CCL</b>	Cash Consortium of Lebanon	<b>NSDS</b>	National Social Development Strategy
<b>CCY</b>	Cash Consortium of Yemen	<b>NSSF</b>	National Social Security Fund
<b>CAMEALEON</b>	Cash Monitoring, Evaluation, Accountability and Learning Organisational Network	<b>NSSS</b>	National Social Security System
<b>CLCI</b>	Cash and Livelihoods Consortium for Iraq	<b>NWS</b>	Northwest Syria
<b>CVA</b>	Cash and voucher assistance	<b>OPT</b>	Occupied Palestinian Territory
<b>DRC</b>	Danish Refugee Council	<b>PCBS</b>	Palestinian Central Bureau of Statistics
<b>ECHO</b>	European Commission Humanitarian Office	<b>PCM</b>	Presidency of the Council of Ministers
<b>ECRP</b>	Emergency Crisis Response Project	<b>PDS</b>	Public Distribution System
<b>GMPC</b>	Gaza Multi-purpose Cash Programme	<b>PKK</b>	Kurdistan Workers Party
<b>ILO</b>	International Labour Organisation	<b>PNCTP</b>	Palestinian National Cash Transfer Programme
<b>INGO</b>	International Non-Governmental Organisation	<b>PMT</b>	Proxy Means Test
<b>IOM</b>	International Organisation for Migration	<b>PA</b>	Palestinian Authority
<b>IQD</b>	Iraqi Dinar	<b>RAIS</b>	Refugee Assistance Information System
<b>JOD</b>	Jordanian Dinar	<b>RRM</b>	Rapid Response Mechanism
<b>KRG</b>	Kurdistan Regional Government	<b>SSN</b>	Social Safety Net
<b>LBP</b>	Lebanese Pound	<b>SWF</b>	Social Welfare Fund
<b>LOUISE</b>	Lebanon One Unified Inter-Organisation System for e-Cards	<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>MENA</b>	Middle East and North Africa	<b>UNICEF</b>	United Nations Children's Fund
<b>MoSA</b>	Ministry of Social Affairs	<b>UNRWA</b>	United Nations Relief and Works Agency for Palestine Refugees
<b>MoSD</b>	Ministry of Social Development	<b>USD</b>	United States Dollar
<b>NAF</b>	National Aid Foundation	<b>WFP</b>	World Food Programme
<b>NES</b>	Northeast Syria	<b>VAF</b>	Vulnerability Assessment Framework
<b>NGO</b>	Non-Governmental Organisation	<b>VASyR</b>	Vulnerability Assessment of Syrian Refugees
		<b>YR</b>	Yemeni Rial

# EXECUTIVE SUMMARY



The Middle East and North Africa (MENA) region is home to multiple complex humanitarian crises resulting from conflict, natural disaster, and economic instability. Throughout these crises, the provision of cash-based support - particularly multi-purpose cash assistance (MPCA) - has been widely considered as an effective and efficient means to address the diverse range of needs in communities. A diversity of MPCA operational models have emerged, each resulting from the specific contextual factors (political divisions, conflict, donor preferences, displacement context, social cohesion, and national economy) associated with the country in question and available technical and coordination capacities.

Realising sustainable universal social protection systems is Sustainable Development Goal (SDG) 1.3 that shares some similarities with MPCA programming and has garnered increasing attention from development actors as a priority. This has coincided with the focus on the transition from emergency to recovery phases of a crisis using the 'triple nexus' approach. There has also been a recognition that many people affected by humanitarian crises require more sustained support over time to meet their basic needs and that governments, as the main duty bearers, must play a role in solutions.

**To this end, CALP MENA has commissioned a study to better understand humanitarian and social protection system interoperability in the Middle East. The overall purpose of this project is to conduct a comparative study on existing MPCA operational models in the MENA region and examine how features of these models support or hinder linkages with social protection and policy decisions which enable transition or alignment.**

**This study examines six case studies in the MENA region: Iraq, Lebanon, Jordan, the Occupied Palestinian Territory, Yemen, and Syria.**

## KEY FINDINGS



Contextual factors are a significant determinant of the MPCA operational models selected, their successes, and their challenges. Market functionality, including macroeconomic challenges, can limit the effectiveness of MPCA regardless of the operational model in use. Currency devaluation is a particular challenge in several contexts and poses additional challenges when aid adjusts more quickly to currency fluctuations than salaried work or state social protection systems (i.e., social cohesion issues). Similarly, the availability and capacity of financial service providers (FSPs) affect the shape of a response - though case studies also demonstrated that coordinated efforts can help shape and improve financial inclusion and services overall (e.g., Jordan).



Some additional contextual factors have dramatically shaped both the MPCA operational models in place and the quality of the response - most critically, the nature of the displacement or conflict and donor engagement. The case studies examined have one striking similarity. In contexts with a targeted response at a refugee population, more unified, and scaled delivery systems could be developed. This is largely a result of a central registration system - fulfilling the role of a social registry - developed as a routine component of the response. In contrast to these contexts, Iraq and Yemen have both opted for consortium models that manage to achieve significant scale - but can be deployed with much more agility based on local needs and changing conflict and largely internal displacement dynamics. The nature of displacement may also cause social cohesion issues that challenge both MPCA and social protection responses - particularly where refugees are the main target of humanitarian programming.



Integration with social protection systems, and social safety nets, is deeply tied to context - just as a single operational model is not 'better' to provide quality or value for money overall across contexts. Specifically, political divisions will limit the capacity of actors to engage effectively with a government authority because there is no clear single authority. For example, Syria is effectively divided into four spheres of influence and Yemen, Iraq, and the OPT are divided in two. While the divisions in Syria and Yemen are more severe, engaging multiple authorities on a response complicates the development of a singular large humanitarian response. Social protection integration is even more complicated in these contexts. Furthermore, national social protection systems may themselves be highly fragmented or siloed. Often, national social protection programming is divided across multiple ministries and authorities, which may not have the same interests (e.g., Iraq, Jordan) or capacity. All relevant government agencies must also be willing to engage with humanitarian actors consistently over time. While some government actors may be influenced by donors, they require constant engagement and attention. Staff turnover and political instability is an additional consistent challenge to maintaining strong linkages.



No specific operational model is most suited for social protection integration, but there are several response characteristics that can create a supportive environment. In all contexts, several operational models complemented each other though in most cases, one model did dominate. In Iraq and Yemen, there were consortium models between INGOs. In Jordan and Lebanon, UNHCR RAIS supported the coordination of registration and selection, and saw the creation of LOUISE and the CCF. Even with these dominant approaches, single-agency MPCA programmes existed and were able to fill gaps in coverage. Across case studies, harmonised technical delivery at scale is critical for attracting the interest of governments - regardless of model or the perceived efficiency of the model.

## RESPONSES SHOULD PRIORITISE A UNIFIED HUMANITARIAN MPCA VOICE

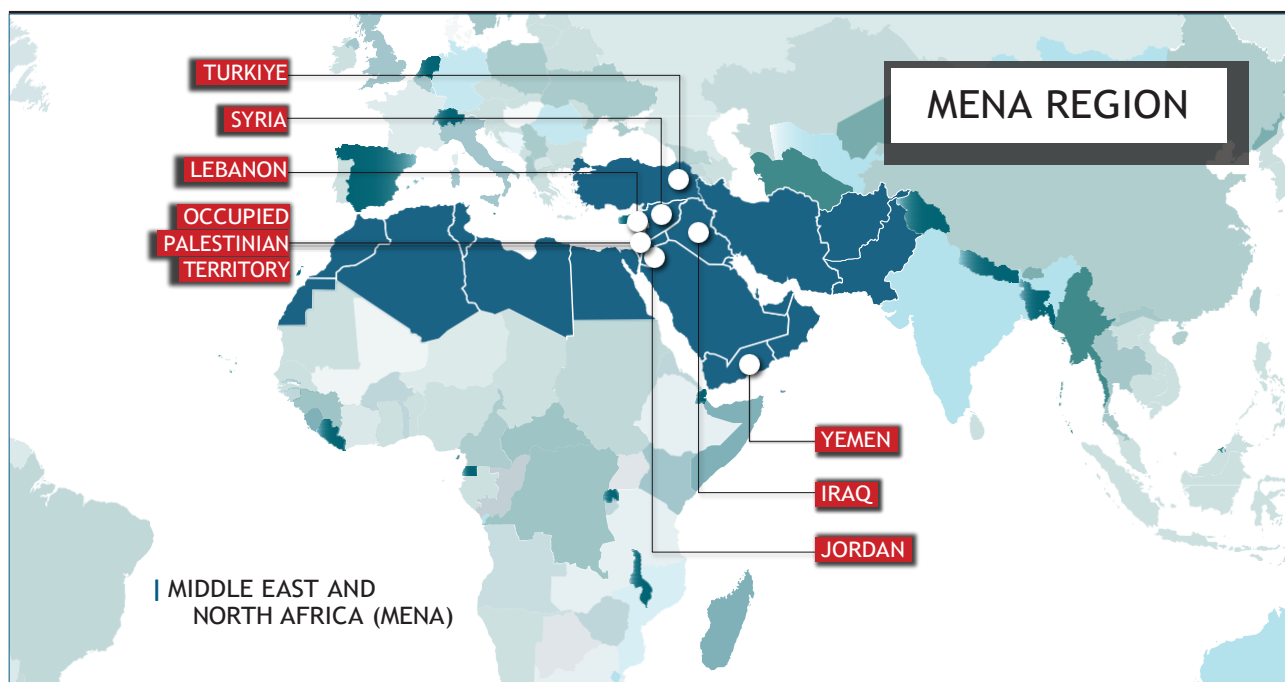
Most commonly achieved through a strong Cash Working Group and/or a consortium - to attract the interest of governments in developing partnerships. Humanitarian MPCA must continue to leverage the unique strengths of UN agencies and NGOs in a manner that reflects the operational realities and target population of the response - with donors who are willing to engage directly as convening authorities. Across all case studies, responses that prioritised rigorous technical design and evidence generation fared better - and this must continue to be supported by donors interested in knowledge production. The value of humanitarian MPCA responses in informing social protection system development should draw on the strengths of humanitarian agencies' ability to develop shock responsive programming and remain agile to the needs of communities.

## SOCIAL PROTECTION LINKAGES AND TRANSITION ARE HIGHLY RELIANT ON POLITICAL WILL AND THE SOCIO-ECONOMIC CONTEXT.

Humanitarian agencies would be well advised to work towards alignment, but also look for other opportunities to engage on social protection issues that are less dependent on cooperation (e.g., labour market approaches, social grants). Similarly, humanitarian organisations and donors should be conscious that social protection linkages and transition always entail trade-offs for humanitarian actors - often regarding neutrality and independence. These risks must be carefully balanced in each context. Funding mechanisms that tend to draw a strong line between 'humanitarian' and 'development' activities will continue to disrupt social protection linkages; achieving more coherent programming means concessions must be made on both sides - particularly regarding funding timelines, flexibility, and performance measurement.



# INTRODUCTION



**T**he Middle East and North Africa (MENA) region is home to multiple complex humanitarian crises resulting from conflicts, natural disasters, and economic instability. The conflict in Syria has been one of the largest contributors to regional humanitarian responses. Syrian refugees have been displaced by the millions into Lebanon, Turkiye, Jordan and Iraq. For those that have remained, Syria has fragmented into a series of territories controlled by different actors - each with differing levels of access and need while experiencing high levels of inflation alongside dramatic currency devaluation. Iraq and Syria are also both recovering from ISIS occupation from 2013 until 2019 and the large-scale humanitarian need resulting from the occupation and the military pushback of ISIS. More than seven years of armed conflict in Yemen has resulted in the displacement of more than 4.3 million people and economic collapse that is reducing access to food and other basic items for millions of households. OPT, the longest standing humanitarian response in the region, has been in a state of emergency since 1967, with the largest needs in the Gaza Strip. Palestinians have long sought refuge in Lebanon, Jordan and Syria. Lebanon has experienced successive crises since the influx of Syrian refugees in the 2015-2016 period. This includes a financial collapse that began in 2019, resulting in significant currency devaluation, a banking crisis and widespread poverty. The health and economic effects of COVID-19 were felt in the MENA region as elsewhere in the world. Continued global economic challenges, such as supply chain issues and inflation, continue to be felt. The impact of the Ukraine crisis on basic commodities has caused additional strain.

Throughout these crises, the provision of cash-based support - particularly MPCA - has been widely considered an effective and efficient means to address the diverse range of needs in communities.<sup>1</sup> A diversity of MPCA operational models have emerged, each resulting from specific contextual factors (political divisions, conflict, donor preferences, displacement context, social cohesion and national economics) and available technical and coordination capacities. In some contexts, consortia models have dominated, while in others a centralised

<sup>1</sup> According to the Grand Bargain Monitoring Report (ODI, 2021; Rieger, 2022), humanitarian cash and voucher assistance (CVA) - of which MPCA is included - increased in overall value for its sixth consecutive year to US\$5.4 billion in 2021.

model typically overseen by one or more UN agencies can be seen. In other contexts, external factors have limited any clear dominant model and have resulted in a more fragmented approach reliant on coordination through cash working groups. In almost every context, needs outstrip funding available for such responses. Many people affected by humanitarian crises require more sustained support over time to meet their basic needs and governments, as the main duty bearers, must play a role in solutions.

Realising sustainable universal social protection systems is Sustainable Development Goal 1.3 and shares some similarities with MPCA programming and, due to these linkages, social protection has garnered increasing attention from development actors as a priority. This has coincided with a focus on the transition from emergency to recovery phases of a crisis using the ‘triple nexus’ approach. The combination of these priorities has brought social protection to the fore as a mechanism to link humanitarian response and long-term well-being of affected populations, particularly as it relates to MPCA. In the MENA region, the Syria crisis has drastically changed the calculation of who should be covered by social protection systems and how displacement and conflict should be factored into targeting, response approaches, and developing more shock-responsive and inclusive systems.

Humanitarian actors are often well positioned at the beginning of a crisis to rapidly scale to meet basic needs but have historically been less involved in ensuring sustainable handover to states - if at all.

However, major crises have also historically been understood as providing a unique opportunity and a motivation to drastically reform and improve social safety nets for all.

To this end, CALP MENA has commissioned a study to better understand humanitarian and social protection system alignment in the Middle East. The overall purpose of this project is to **conduct a comparative study on existing operational models for delivering MPCA in the MENA region** and examine how features of these models support or hinder linkages with social protection and policy decisions which enable transition or alignment.

## STUDY OBJECTIVES

- 01** To improve understanding on which operational models in MENA (or features of the models) allow for and/or may help facilitate effective transitioning to social protection programmes moving forwards.
- 02** To draw out learning and good practices for operational agencies (national and international), donors, and governments.
- 03** To generate evidence and recommendations to inform MPCA and transition approaches, including the development of exit strategies from humanitarian CVA.

The study will specifically focus on building an evidence-base around the following countries: Lebanon, Syria, Iraq, the Occupied Palestinian Territory, Yemen, and Jordan.<sup>2</sup>

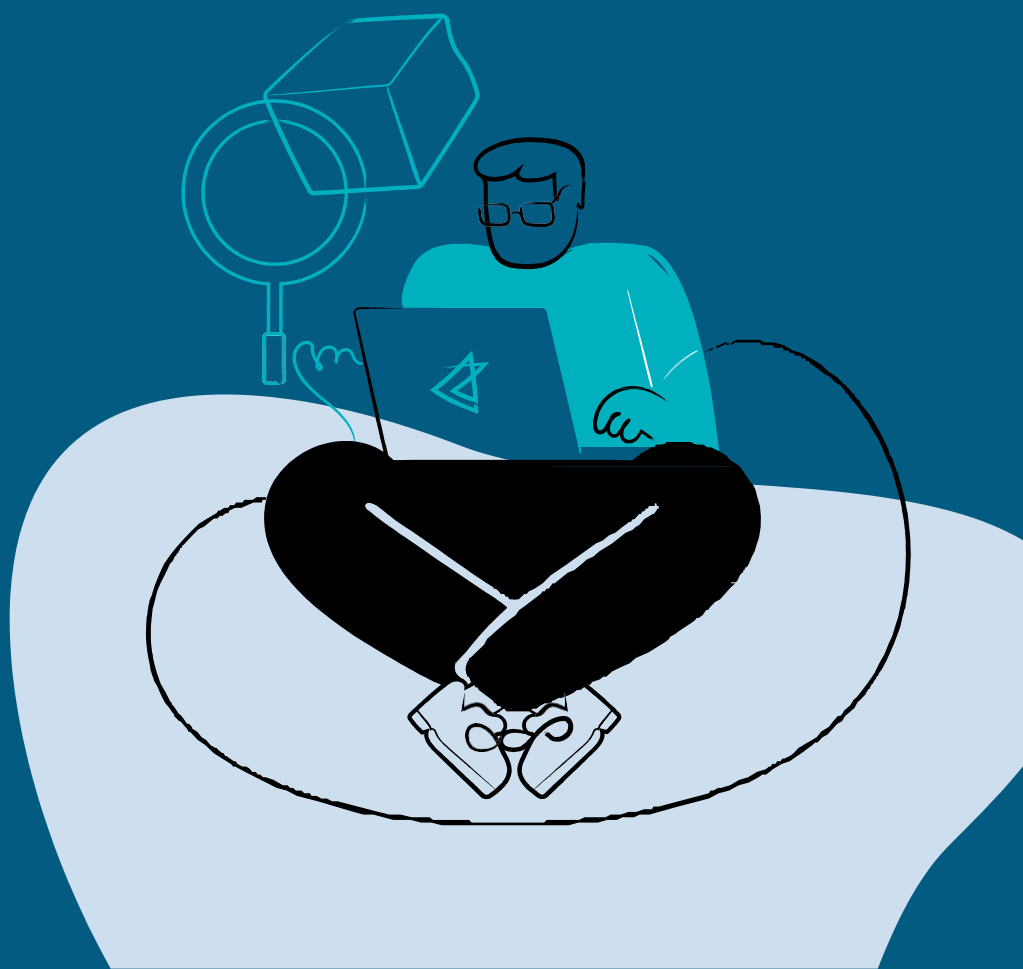
THIS STUDY CAN BE  
READ AS A SINGLE  
DOCUMENT OR CAN  
BE USED AS A QUICK  
REFERENCE FOR A  
COUNTRY OR SERIES OF  
COUNTRY CONTEXTS.

<sup>2</sup> The methodology of this report has been included as Annex 1.

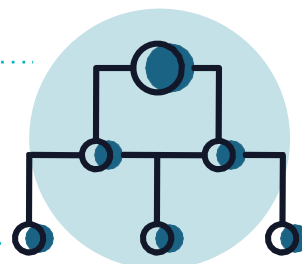


# OVERVIEW & DEFINING TERMS

This section provides a brief overview of MPCAs operational models, social protection system key components and considerations, and how humanitarian programming links to these components as core concepts used throughout the report.



## WHAT ARE 'OPERATIONAL MODELS'?






MPCA is used across the MENA region to respond to acute emergencies and provide short- to medium-term basic needs assistance. The MENA region benefits from relatively strong pre-existing markets, infrastructure, financial inclusion, and technological capabilities. Considering pre-existing contextual factors and the scale and urgency of the crises in the MENA region, particularly the regional response to the Syria crisis, coordination of the humanitarian response has also been relatively strong. Throughout the region, there have been several innovative approaches to MPCA delivery, and a diversity of operational models have emerged. Operational models refer to the specific structures used for delivering cash that can have a practical impact on the day-to-day implementation of cash programming.

The State of the World's Cash Report, launched by CALP in February 2018, highlights trends in the uptake of various operational models for the delivery of cash at scale in humanitarian response. The report, summarised by Smart, et al. (2018), broadly categorised operational models adopted for cash transfer programming (CTP) as follows:

- CONSORTIA AND ALLIANCES** that are based on a contractual relationship between parties that allows for the disbursement of funds through a lead agency to other parties (sub-grantees). Cash consortia generally include harmonisation of approaches as a key value-add.
- SHARED CASH DELIVERY MECHANISMS** that entail collaboration in the financial delivery of cash transfers - but not necessarily in other areas of programming. This typically has two forms: (1) a single contract exists between one agency and the financial service provider (FSP), but other agencies may use the platform; or (2) where similar terms have been negotiated to leverage scale, but where each agency has a contract and relationship with the FSP.
- BROAD INTEGRATION OF SYSTEMS** are models with highly harmonised and collaborative systems for MPCA delivery and project cycle management, which build on the comparative advantage of each stakeholder.
- SINGLE-AGENCY DELIVERY** separates cash and voucher programmes into two components: (1) all the humanitarian programming elements of the intervention (assessment, monitoring, targeting, etc.); and (2) the financial delivery of cash transfers.
- COLLABORATIVE MODULAR APPROACH** provides a platform for cash actors to learn from one another and deploy tools and approaches that are sound but able to be contextualised for the local operating environment with the ultimate objective of moving towards greater harmonisation. This includes the Common Cash Delivery (CCD) platform, for example.

Smart, et al. (2018), is interested in mapping operational models - but also determining how these models influence efficiency (defined as outputs), effectiveness (defined as outcomes), and accountability (defined as relevance and participation) to support decision-making on what models may be most appropriate and support the analysis of existing models.

**TABLE 1 DRIVERS OF QUALITY OF CASH TRANSFER PROGRAMMING, ADAPTED FROM SMART, ET AL. (2018)**






EFFECTIVENESS 	EFFICIENCY 	ACCOUNTABILITY 
<ul style="list-style-type: none"> <li>  Speed of delivery</li> <li>  Meeting needs and the scale of needs covered</li> <li>  Capacity to scale up or down</li> <li>  Targeting accuracy</li> <li>  Transfer value accuracy</li> <li>  Uptake of multi-sector transfers</li> <li>  Improvement of financial literacy/inclusion</li> <li>  Linkages to social protection/social safety nets</li> </ul>	<ul style="list-style-type: none"> <li>  Use of common financial service provider</li> <li>  Shared costs and resources</li> <li>  Transfer values linked to accurate valuation of needs</li> <li>  Costs of collaboration</li> <li>  Uptake of multi-sectoral responses</li> </ul>	<ul style="list-style-type: none"> <li>  Appropriateness of assistance</li> <li>  Empowerment of communities</li> <li>  Use of complaints mechanism</li> <li>  Adherence to protection and 'do no harm' principles</li> <li>  Communication and community participation</li> <li>  Transparency</li> </ul>

Juilliard, et al. (2020), building on Smart, et al. (2018), identify three key components of operational models for MPCA that are most critical to design and, ultimately, value for money, rather than categorising them strictly into five model types. This includes:

- 01 The nature of the contractual relationship between MPCA actors.
- 02 The programmatic design, including whether the project is purpose built to deliver a single MPCA project or multiple cash projects simultaneously (i.e., vouchers, sectoral cash).
- 03 The delivery model used, which could include individual delivery of cash through a financial service provider (FSP) or through a collaborative or joint delivery system many actors can use.

To analyse the operational models, they propose the use of FCDO's Value for Money framework, which considers effectiveness, efficiency, economy, and equity (4Es). Juilliard, et al. (2020), added sustainability considerations.

**TABLE 2 DRIVERS OF VALUE FOR MONEY, ADAPTED FROM JULLIARD, ET AL. (2020)**

EFFECTIVENESS 	EFFICIENCY 	ECONOMY (COST EFFICIENCY) 
<ul style="list-style-type: none"> <li>  Transfer value</li> <li>  Timeliness of delivery</li> <li>  Communication with end users</li> <li>  Agility to scale</li> <li>  Social impact</li> <li>  Impact on market</li> </ul>	<ul style="list-style-type: none"> <li>  Cost transfer ratio (scale, duration of project, maturity of FSP)</li> <li>  Timeliness of delivery</li> <li>  Accuracy of targeting</li> </ul>	<ul style="list-style-type: none"> <li>  Transfer fees (scale, total financial value, individual grant size)</li> <li>  Information management costs</li> <li>  Governance-related costs</li> <li>  Cost incurred by end users</li> </ul>
EQUITY 	SUSTAINABILITY 	
<ul style="list-style-type: none"> <li>  Capacity of end users to access the grant</li> <li>  Formal and informal transaction costs incurred by end users</li> </ul>	<ul style="list-style-type: none"> <li>  Use of payment instrument beyond project lifespan</li> <li>  Possibility to link end users with social safety net</li> <li>  National system and capacity development</li> </ul>	

This framework varies slightly from the model proposed by Smart, et al. (2018), primarily around the depth of accountability or equity concerns and the segregation of social protection or social safety net linkages. Whereas Smart et al. (2018), sees linkages as an efficiency consideration, Julliard, et al. (2020), do not see it influencing efficiency, but instead sustainability of the response.

Despite these distinctions, both reports highlight an increasing interest in understanding why specific models have been adopted in different contexts and, most importantly, what these models mean for the effectiveness and efficiency (including cost efficiency) of cash assistance - particularly from the perspective of the recipient of the cash support, including engagement, accountability, and empowerment factors. Both reports also underscore the importance of contextual factors in determining the operational model and the extent to which certain design features can be adopted, as well as the extent to which efficiency and effectiveness can be achieved. This includes, for example, government policies, the availability and accessibility of certain technologies (i.e., mobile money, ATM cards, widespread internet coverage), security constraints influencing scale, the capacity of markets to absorb cash programming, and the financial literacy of end users, including previous experience with cash transfers and certain delivery systems.

The findings of these reports are used to analyse each case study presented, including factors that influenced the uptake of each of the operational models and their efficacy - including their capacity and progress towards supporting social protection systems.

## WHAT IS 'SOCIAL PROTECTION'?



Social protection schemes refer to programmes and projects that aim to reduce populations' vulnerability to poverty by helping them manage life changes and transitions (e.g., childbirth, old age), periods of instability and setbacks (e.g., unemployment), and become more resilient (e.g., improve skills and diversify assets). Social protection schemes can be divided into three categories.

**01 CONTRIBUTORY** instruments require a pool of recipients and potential recipients to make routine contributions to the broader scheme through taxation, payroll deductions, and similar mechanisms. When an individual who has been contributing requires assistance, they will be able to draw from the pool. Examples of contributory programmes include unemployment insurance and state pension schemes.

**02 NON-CONTRIBUTORY** mechanisms are based on need or categorical fit. Individuals are not required to pay or contribute to be eligible for this assistance. Examples of non-contributory schemes include social welfare or cash assistance, student assistance grants, or old age support payments.

**03 LABOUR MARKET APPROACHES** refer to a diverse range of programmes that are aimed at improving skills and opportunities for individuals to integrate into or improve their positioning in the labour market. They may also include asset transfer. Examples of labour market approaches include skills retraining programmes and state-sponsored apprenticeship placements.

Within these three categories, there are often a variety of targeting approaches. Often national social protection policies use a combination of these approaches depending on the nature of support and the intended recipients. The following section details the most common approaches:

- | In some crises, entire **GEOGRAPHICAL** areas may be prioritised or targeted due to specific high levels of need. This method benefits from time sensitivity and low administrative costs but may result in targeting errors (mostly inclusion errors). This type of targeting is common following a natural disaster where most people in a specific geographic area have a similar level of need for support.
- | **CATEGORICAL** targeting refers to selecting recipients based on their inherent characteristics, typically characteristics that are presumed to be linked with higher vulnerability to the shock in question or to poverty more generally. For example, programmes that target all children under five or all pregnant and lactating women.
- | **PROXY-MEANS TESTED (PMT)** targeting involves a series of characteristics measured and correlated with household poverty levels. This may include family size, family member ages or genders, income, educational attainment, or food expenditures. Surveys are then conducted to determine which households meet the threshold score for support. While this method may be able to identify those in more relative need within a community, it is time consuming, costly, and may still suffer from inclusion and exclusion error.
- | **COMMUNITY-BASED** targeting gathers community members to identify those who are most in need for a given type of support. While this method is low-cost, it may result in some community members being further marginalised and excluded. It may not always be conflict-sensitive or gender-sensitive.
- | **SELF-TARGETING** requires individuals in the community to come forward and seek assistance through a case management approach or through an application process. This approach is more common in labour market approaches as it may not be accessible or socially appropriate for economically or socially disadvantaged community members. It is also administration intensive.

ILO's Social Protection Department has worked to outline conceptual minimum standards for social protection, as adopted in the 2011 International Labour Conference. These standards are mapped across two axes:

- 01 Defined minimum standards for income and health (the horizontal axis, or 'floor'). National social protection 'floors' (representing the horizontal axis) must include the following guarantees:
  - | **Access to basic healthcare, including maternity care.**
  - | **Basic income security for children (supporting their care, nutrition, education, and contextually appropriate goods and services).**
  - | **Basic income security for working aged persons who are unable to earn sufficient income or are prevented from working on account of illness, disability, temporary unemployment, or maternity.**
  - | **Basic income security for older persons.**

- 02 The progressive achievement of higher levels of protection (the vertical axis, indicating higher levels of coverage). At the lower end, the vertical axes may have policies that focus on 'stop gap' approaches to protect people from complete destitution. They protect the lowest on the socio-economic ladder and provide a basic living. On the higher end of the vertical axes, programmes may seek to create a universal high standard of living which prevents people from 'falling down' the socio-economic ladder when they experience adverse life events or transition through a period where needs tend to be higher (e.g., pregnancy, old age).

This report is focused on non-contributory schemes that have a wide range of targeting mechanisms. These schemes are 'social protection floor' focused - ensuring that households receive support that helps them to meet their minimum basic survival needs - as this is what most closely aligns with temporary humanitarian response.

## SOCIAL PROTECTION AND HUMANITARIAN RESPONSE

Humanitarian assistance seeks to support specific populations affected by conflict, violence, natural disasters, or other types of shocks and emergencies, to alleviate their suffering and maintain their human dignity. **Social protection in humanitarian response is inherently non-contributory.** Humanitarian agencies take on a variety of social protection targeting mechanisms, though they typically favour PMT and categorical targeting. Humanitarian agencies often spend a great deal of time on needs assessment, measuring timeliness, coordination, information management, and securing diverse funding to remain responsive to changes in needs throughout a crisis. Humanitarian agencies also tend to cooperate to reduce overlap or to ‘piggyback’ on each other’s initiatives through coordination mechanisms. Often, a very conscious design effort for social protection systems is the basis of humanitarian programming, though transitioning to long-term stable programming is the challenge for humanitarian agencies. Instead, engagement on long-term supports and integration with government social protection systems tends to be limited to the following:

- ▮ **INFORMATION PROVISION** including information on how to access state support mechanisms or information on supportive behaviours (e.g., infant feeding best practices, WASH-focused behaviour change).
- ▮ **CASE MANAGEMENT AND REFERRALS.** Protection services and/or livelihoods programmes practise identification, intake, and case support to individuals, which includes supporting their enrolment in other services (e.g., food assistance, maternal and infant social support programmes).
- ▮ **PROVIDING ADDITIONAL COMPLEMENTARY SERVICES.** Humanitarian actors may identify clear gaps in services through assessments or through trends in case management needs. This may include the provision of “special needs” cash support (e.g., cash for protection), providing school feeding programmes, or job matching programmes.

As humanitarian crises evolve into protracted situations or early recovery phases, labour market approaches are typically integrated into humanitarian programming.

Formally working toward integration of humanitarian and state social protection mechanisms seems like an obvious win for both humanitarian agencies and government social protection systems. **Humanitarian agencies serve an acute need and likely have lessons to share with state actors, while states have the capacity and interest in long-term social improvement and welfare of their populations. Humanitarian actors have seen the transition to social protection as an ‘exit strategy’ because of these overlapping interests.**

Both the operational model analyses provided by Smart, et al. (2018), and Julliard, et al. (2020), include linkages to social protection as determinants of effectiveness and sustainability, respectively. Efficiency considerations are also included in both analyses in cases where ‘piggybacking’ on existing social safety net infrastructure is possible to deliver cash transfers, as it should reduce the investment in alternative delivery systems and benefits from the pre-existing familiarity with the system amongst the target population. However, achieving this transition is much more complicated. While humanitarian organisations can support rigorous, harmonised, and scaled delivery of cash, once again, contextual factors appear to drive effectiveness in practice. Government support, donor priorities, availability of long-term funding, and coordination of overlapping mandates of humanitarian agencies, UN, and other stabilisation actors remain a challenge (Mercy Corps, 2021).<sup>3</sup> The extent to which state social safety nets are efficient or sustainable is also highly contextual and, often, dynamic.

<sup>3</sup> There have been few efforts to document this transition attempt across contexts. In one unique case, the Cash and Livelihoods Consortium of Iraq (CLCI), headed by Mercy Corps, completed a review of efforts to integrate humanitarian MPCA into the national Social Safety Net (SSN) and proposed the following framework for understanding the success of integration. Factors included programme scale, harmonised programming, convening power, and donor support. This framework is interesting to consider as it was developed on the actual experience of the CLCI, which strongly prioritised social protection integration.

# 02

## OPERATIONAL MODELS & SOCIAL PROTECTION LINKAGES IN MENA

**Building on the analysis framework proposed by Smart, et al. (2018), and Julliard et al. (2020), this section of the report examines six country contexts in the Middle East and North Africa (MENA) region.**

**All case studies follow a similar structure:**

- Background of the relevant humanitarian context**
  - Overview of MPCA delivery, including the evolution of MPCA, the interaction between different operational models & humanitarian actors, and design features**
  - Review of the social protection system**
  - Extent to which humanitarian MPCA and social protection interact**
  - A summary of the outlook for humanitarian cash programming, factors that enabled success, and factors that hindered the response.**

**The findings of all case studies will be presented in a combined conclusion with recommendations in Part 3.**

## CASE STUDY



# 01 | IRAQ

**Iraq is often considered one of the best examples of a MPCA response that proactively aligned operational models with the national social protection system in hopes to facilitate longer-term outcomes for families receiving emergency cash transfers in the MENA region. Despite the many contextual advantages – the unique positioning of MPCA actors in Iraq, the supportive donor environment, and the openness of some government actors and the World Bank – significant hurdles remain. Now in a period of transition, MPCA actors are having to re-evaluate what models make sense for the new direction of the response.**

Despite a technically rigorous and coordinated approach to MPCA in Iraq, led by the Cash and Livelihoods Consortium of Iraq (CLCI) and specifically aimed to align with social protection systems from the outset, there has been limited uptake of linkage opportunities. Political upheaval, administrative turnover and gaps has plagued Iraq, as well as - up until recent oil price resurgence - limited funds with which to expand existing social protection systems. The administrative fragmentation of social protection in Iraq across multiple ministries and technical units has made this more complicated. Additional social cohesion considerations also stall progress due to exclusion and protection concerns. This is particularly an issue for the inclusion of households with alleged extremist affiliations, who also tend to be amongst the most vulnerable. In sum, the operational model selected for Iraq was highly effective at delivering MPCA - but has been unable to overcome contextual limitations for social protection linkages.

## HUMANITARIAN CONTEXT



Iraq has been in some form of conflict for decades. Successive wars with Iran and Kuwait, followed by the US invasion of Iraq in 2003 left an estimated 2.1 million people internally displaced by 2012 (UNDP, 2014). The rise of the so-called Islamic State (ISIS) in Iraq in 2014 and subsequent control of nearly 40% of the country's territory until 2017 resulted in millions more being displaced and widespread devastation of infrastructure and communities. The simultaneous conflict in Syria has put additional pressure on the country, with a quarter of a million Syrians in Iraq, primarily in the Kurdistan region. At present, **Iraq is generally considered to be in a recovery phase, however, domestic political instability<sup>4</sup> as well as the economic fallout of COVID-19 remain significant challenges.** Throughout 2020 and 2021, Iraq pursued rapid closure of all IDP camps. Between October 2020 and January 2021, over 16 camps had been closed in six months, leaving nearly 35,000 people without clear options, and resulting in nearly 500 informal settlements being established. Families with perceived affiliation with ISIS have largely been left without options to return as they lack identification, access to social benefits, or access to basic services.

Recently, Iraq has seen a rebound in oil prices - a significant determinant of the overall federal budget - through late 2021 and into 2022. Challenges in getting this money to those who require it the most remains a challenge. The Government of Iraq is predicted to make a strong economic recovery, but corruption and inefficiencies remain a threat to the level of benefit average households can expect to see. **Despite some larger improvements, basic services remain disrupted for many families.** Security issues remain a challenge and sporadic ISIS attacks, as well as ongoing cross-border strikes from Turkey on the Kurdistan Workers Party (PKK) and retaliatory action by the

<sup>4</sup> Iraq did not have a government in place between October 2021 and October 2022, and remains with a high degree of instability. In addition, ongoing tensions between the Government of Iraq and the Kurdistan Regional Government (KRG) over budget matters, including oil revenue sharing and determining management of some border areas remain barriers to political stability.



PKK on Turkish positions in northern Iraq, continue to delay the economic recovery and stability of some areas. Climate change is a real and growing threat to Iraq. IOM (2022) has reported that Iraq is the fifth country in the world most affected by climate change - including drought, dust storms, flooding, and crop failure.

As of the end of 2022, the cluster coordination system in Iraq has been deactivated - signalling a shift from humanitarian response to development activities. Activities in Iraq will transition to implementation under the UN Strategic Development Cooperation Framework and its Durable Solutions Pillar, which is being co-led by IOM and UNDP. This includes the **deactivation of the Cash Working Group (CWG) of Iraq and transition to the 'Iraqi Cash Forum'**, which was endorsed in the final meeting of the Iraq CWG in early December 2022. This new body includes both old and new actors joining to further improve linkages of transfer values, support to shock-responsive social protection systems, and working with the government to support the reopening of the national social registry. Actors recognise that needs remain high for all communities, not just those affected by displacement and, as a result, the response must adapt. It is anticipated that funding for MPCA activities will continue - though there will continue to be a slow exit of some humanitarian actors.

## SOCIAL PROTECTION MECHANISMS



The social security system in Iraq is divided into contributory and non-contributory schemes. Its contributory schemes focus on providing pensions for public sector workers and formally employed private sector workers. There are two main non-contributory social protection schemes in Iraq:

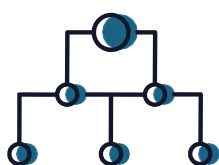
- | **THE PUBLIC DISTRIBUTION SYSTEM (PDS)** is a universal, monthly in-kind commodity distribution programme (i.e., wheat flour, rice, vegetable oil, sugar). The PDS has operated for nearly three decades and is one of the largest state-run food distribution programmes in the world. Since it is so widespread, the PDS card has become a central form of family identification in the country. The PDS is widely seen as an essential entitlement in Iraq - it has remained nearly unchanged through several conflicts and oil price crashes. There have been several attempts to reform the PDS, mostly led by the World Bank and WFP, focused on improving data management.<sup>5</sup> However, it has eluded pressure for more systematic change due to both its scale and the political economy surrounding food procurement and distribution.
- | **THE SOCIAL SAFETY NET (SSN)** (also known as Social Assistance or the Social Welfare Programme) provides cash transfers to specific populations, including widows, orphans, the disabled and/or chronically ill, married students, and the elderly. Transfers are valued at 105,000 IQD per month (US\$90). The SSN transfers have the highest coverage rate in Iraq of cash-based social protection programmes, benefiting 8.2% of the population, followed by the disability retirement pension scheme at 1.4% (UNICEF, 2017). Despite this coverage, the actual proportion of families under the poverty line receiving cash transfers is only 12.5% (UNICEF, 2017). UNICEF (2017) found that many recipients of public assistance are neither poor nor do they have children with any specific needs for assistance and that increases in coverage of the Social Safety Net have disproportionately gone to families living above the poverty line. SSN lists are not updated to remove families who no longer qualify for assistance or add new families in need. It is likely that inclusion error could also be a result of failure to regularly update lists.

<sup>5</sup> The World Food Programme (WFP) is currently working with Gol to digitise the PDS system in a geographically limited pilot study that allows households to remotely update their family information using a smartphone. A smartphone app, Tamwini, (my ration card) was launched on 8 July 2020 through a pilot in Baghdad.

Internal political dynamics, including the autonomous region of Kurdistan influence Iraq's social protection system. The Kurdistan Regional Government (KRG) operates under a separate social protection legal framework than the Government of Iraq, though most of the programmes are the same or very similar. Like the Government of Iraq, recipient lists have stagnated. The KRG has recently been looking to transition to a PMT targeting model and, in 2019, released a blueprint for a revised SSN entitled 'Policy and Technical Guidelines for a Regulatory Framework to be tested with the design and implementation of a pilot cash transfer programme in 2020' with the support of UNDP. COVID-19 delayed this rollout.



## OPERATIONAL MODELS AND STRUCTURES



Until the recent deactivation, the CWG oversaw and coordinated the cluster system in Iraq. Throughout the response, MPCA programming has focused on addressing short-term needs of vulnerable households in response to displacement and economic disruption caused by ISIS. Within humanitarian cash response, the primary division in approach is the difference in assistance provided to Iraqis in the 'conflict-affected states' and Syrian refugees, overwhelmingly in the Kurdistan region.

**The Cash and Livelihoods Consortium of Iraq (CLCI)**<sup>6</sup> (formerly the CCI), has played a central role in cash coordination and implementation since 2015 and represents the largest multi-purpose cash actors in Iraq. The CLCI was responsible for the development of the targeting approach (PMT using the Socio-Economic Vulnerability Assessment Tool (SEVAT)), monitoring and evaluation processes and tools that were adopted by the CWG and now used by all cash actors in Iraq. Assistance ranges from one to three monthly transfers based on the level of need and was initially set to a standard 380,000 IQD (US\$320) per month, for a period of two to three months depending on need. MPCA is based on need, rather than status, so actors are targeting IDPs, returnees, and host communities.

The CLCI has worked closely with the CWG to ensure that technical guidance and best practices have been endorsed by the CWG and, as a result, **common processes and tools have been taken up by other individual cash actors in Iraq**. This means that MPCA is largely standardised, with partners using the same assessment and selection criteria, transfer values, and monitoring tools. However, each individual agency outside the CLCI manages their own selection process, data management, and method to deliver cash to recipients. Duplication amongst humanitarian actors delivering MPCA outside the CLCI is difficult to prevent in its entirety as there is no cross-comparison of datasets. For this reason, geographic coordination has been used to minimise overlap. Funding through the UNOCHA-run humanitarian pooled fund (HPF) mechanism **has encouraged INGOs to work in consortia with local NGOs to improve coordination assistance delivery and to support the localisation agenda**. Several smaller consortia have been established and closed throughout the Iraq response in response to these funding directives, all following CWG guidance.<sup>7</sup>

<sup>6</sup> Mercy Corps, DRC, NRC and IRC (and later Oxfam).

<sup>7</sup> Beyond this, some smaller programmes targeting refugees have been implemented by UNHCR and partners, primarily in the Kurdistan region. Given the small caseload of refugees relative to the population and the differing needs and legal status of this population, programmes have taken a different approach. UNHCR provides 250 USD monthly for 18 months using mobile money transfers, which can be redeemed at participating banks.

# SOCIAL PROTECTION INTEGRATION

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**The CLCI intended to ensure cash programming could easily be linked to state social protection systems at the outset and has proactively pursued alignment throughout the response.** The PMT model developed in 2016 by the CLCI formed the basis of technical integration discussions between the humanitarian community, development actors, and the Government of Iraq, though direct efforts to align with social protection programmes began in earnest in 2018. The CLCI redesigned the PMT model in 2018 to include indicators that would determine the appropriateness of a referral to the state SSN programme and/or additional humanitarian referrals (e.g., for civil documentation support through protection referrals). UNICEF, WFP and the ILO have been working with the Government of Iraq throughout this period on technical capacity building, policy making, and data and information management. WFP has specifically been engaged on streamlining the PDS system, including modernisation of data systems and identity cards, while UNICEF and ILO have focused on strengthening inclusion of children and workers' rights, respectively.

A Social Protection Forum was established in 2018 to facilitate dialogue between key donors, the World Bank, the Government of Iraq, NGOs (represented by the CLCI and CWG), and UN agencies (WFP, UNICEF, ILO). Despite the momentum, the Forum only met twice before running into roadblocks. The elections in 2018 in Iraq resulted in significant changes in policies and priorities - as well as a changeover of several key positions. The CLCI and CWG prioritised working with the World Bank as an alternative to address social protection integration and exit strategies during the political upheaval. This included looking into opportunities for humanitarian actors to register recipients on behalf of the government and it also looked at exploring opportunities for transitioning through previously identified households. A field survey with 10,000 households examined what the overlap between humanitarian MPCA recipients and SSN profiles would be. Unfortunately, COVID-19 further complicated progress. The Minister of Social Affairs position experienced turnover and focus was realigned to working on delivering COVID-19 relief. During 2020, the EU looked to support a project engaging UNICEF, WFP, ILO and the CLCI to support the Government of Iraq in becoming more shock responsive. This partnership was seen as a more appropriate model through which to influence change. Each UN agency brings global experience engaging with different components of social protection systems, while CLCI has strong field presence, technical expertise on humanitarian needs and delivery, and the capacity to support shock-responsive policy components. In 2021, another federal election resulted in a failure for political parties to form a government, seriously limiting the ability for any actor to engage on significant policy areas. The SSN remained closed to new registrations during this period.

The CLCI revised the PMT once again in 2021 with the purpose of both ensuring the model was still reflective of needs, and the intention of re-engaging the government in technical conversations. However, social protection discussions rely on the presence and engagement of a government. While the government was able to form in late 2022, there have been further changes to the humanitarian system (de-activation of the cluster system) and the government remains weak. In the wake of these contextual changes, the CWG partners agreed upon priorities for humanitarian partners going forward into the new phase of the response. Grant applications with development donors have significant and unclear timelines as buy-in from the government on the proposed programmes could not be guaranteed during this period.

There was significant agreement that MPCA response cannot continue to leave target households without options after the transfer period ends. While referral to the SSN would have been preferable, actors are now focused on looking to enhance referral pathways between humanitarian programming in protection, health, livelihoods, and shelter sectors depending on the needs of the households. Humanitarian actors will focus on engaging with the new durable solutions mechanism established and co-led by UNHCR and IOM and the technical working group chaired by IOM, UNHCR, and NRC (a CLCI partner) along with 12 permanent members, which includes continuing to work on MPCA transition. At this stage, MPCA actors will continue to work on better social protection alignment as this can go forward without broader engagement from government partners. Following some additional research led by the CLCI,<sup>8</sup> transfer values and instalments are undergoing a change process that will allow for a small top-up to be invested in livelihoods by MPCA recipients.<sup>9</sup>

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<sup>8</sup> Regrettably, results from a Post Distribution Monitoring conducted by the CLCI found that nearly 75% of households supported by MPCA remained vulnerable and thus eligible for further MPCARounds only 9 to 12 months after receiving their first round of assistance. This underscored the necessity for linkages to longer-term support and integrated approaches to increase the value of this assistance - and the challenge of supporting a population that now overwhelmingly suffers from generalised poverty rather than specific displacement-related issues.

<sup>9</sup> The beneficiaries previously selected for two months of assistance will receive their transfer in one larger instalment going forward, with a US\$30 top up. More vulnerable beneficiaries who used to receive three months of transfers will now receive four months to account for referral timelines.

## CONCLUSIONS AND OUTLOOK

**SUCSESSES** Several unique contextual and programmatic factors have encouraged the relative success of the Iraq MPCA response.



- Despite the crisis in Iraq, **market functionality remained very good throughout the conflict and recovered quickly** as the government regained control of territory due to a vibrant private sector. Throughout the response, access to goods, stable pricing of key commodities, a strong network of financial service providers (FSPs), and the availability of cash made MPCA an immediately scalable option. **MPCA was prioritised in the humanitarian response** with the CWG established early in the response (2014). As a result, MPCA received its own section in the annual Humanitarian Response Plan (HRP) in 2015 and the humanitarian response did not first have to transition from in-kind to MPCA before then having to look at how a transition from MPCA into state social protection systems would be coordinated.
- Humanitarian donors in Iraq were very supportive of MPCA.** This includes supporting the formation and continued funding of the CLCI, but also attendance at CWG meetings and engagement with technical issues. Donors were also supportive of investing in MPCA and social protection research, which was able to leverage the volume of data that MPCA actors produced and advocate for the correct technical approach.
- Government support of the humanitarian response.** The Government of Iraq was a supportive partner in the humanitarian response, including in camp management, WASH, education, and livelihoods. MPCA was no exception. Access provided to MPCA actors and trust in humanitarian selection and distribution processes allowed actors to work flexibly and quickly.
- The CLCI was composed of the largest INGO MPCA actors in the country, which resulted in a unique leveraging of their technical capacity and a less competitive MPCA funding environment** so actors could focus on technical quality. The scale of the consortium and the quality of their technical output in turn strengthened the representation of humanitarian actors in cash and social protection discussions due to its scale and donor support.
- The CWG and the CLCI worked together very productively.** The CWG did not have significant financial resources to invest in research, but the CLCI prioritised and received funding to continually assess, document, and improve programming and had a high degree of technical expertise at its disposal through leveraging the capacity of the five largest MPCA actors in the country. The CLCI had the buy-in of major MPCA actors but support from the CWG meant that all actors were brought onboard to the technical standards and tools developed by the CLCI, resulting in better coordination and consistency.
- UN agencies and the World Bank were already engaged with the Government of Iraq on improving and strengthening social protection administration.** The World Bank proactively engaged humanitarian actors from a standpoint of technical knowledge and connection to communities, which was important as the humanitarian community relied on their support as a ‘convening power’ on social protection issues. The formation of the joint Social Protection Forum in 2018-2019 highlighted this.<sup>10</sup>
- The CLCI/CWG PMT model was already widely accepted and institutionalised by the time transition and early recovery were under discussion in the broader response,** it was easier to build consensus on adapting the model, eventually working to a full overlap between the humanitarian PMT and the SSN at the time of the formation of the Social

<sup>10</sup> The Social Protection Forum is being revitalised by UN Agencies as part of the Durable Solutions mandate.

## CONCLUSIONS AND OUTLOOK

Protection Forum. The Social Protection Forum was possible because of the technical entry point - the question posed to stakeholders was ‘what technical issues in the application of the PMT model are blocking Iraqis with ongoing needs from getting sustainable support?’ not ‘what should the social protection system look like?’

- The CLCI response was larger than any UN MPCA response, which meant INGOs and the CWG had greater access to the government on technical issues than would be typical in other responses.** Technical leadership attracted the attention of the government, and those typically not included in higher level discussions had a place at the table as a result (compared to other contexts with large UN programmes, a more limited CWG role and smaller or non-existent NGO consortia). The benefit of INGO engagement in social protection issues is their relative freedom to innovate and be critical of the status quo. This is because of the difference in their mandate versus UN agencies, which are meant to strengthen and support the government.

### CHALLENGES

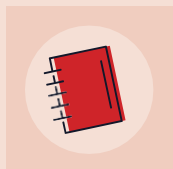


Despite these relative advantages, social protection linkages have been elusive and difficult to establish over the seven-year response period. Indeed, the humanitarian response is now sunsetting and progress is threatened by the scale down and possible exit of some major actors. The results of the efforts of the CLCI and CWG are not yet realised for communities beyond the short-term assistance provided. The CLCI concedes that while technical integration was in sight, political will made much of that progress without results for communities (Mercy Corps, 2021).

- Lack of a single social registry** and suspension of the existing, but limited, social registry. Iraq has a highly fragmented social protection system, which is divided between multiple ministries in terms of implementation, oversight, and information management. No additional families have been considered for the SSN programme since 2014, limiting the space for humanitarian transition.
- Fiscal limitations.** The Government of Iraq is highly dependent on oil revenue to fund government programming. Oil prices have been unstable for years, dipping significantly in 2015-2016 and then hitting nearly 20-year lows in the beginning of the COVID-19 pandemic. Oil revenues have recently rebounded and increased pressure on the Government of Iraq to continue social protection reform and reopen the social registry, but this occurred after the humanitarian response had already started to scale-down.
- Government instability.** The failure of the Iraqi parliament to form a government between 2021 and 2022 hindered the advancement of the Iraqi social protection system. Government representatives, particularly appointed cabinet ministers, must be supportive of cooperation with humanitarian actors and onboard with social protection reform. The high level of turnover has limited relationship building opportunities.
- Politicisation of social protection in Iraq.** The scale of population-level dependence on social protection mechanisms in Iraq - particularly the PDS and pensions - has made social protection reform highly political. Changes in the support levels targeted at geographical areas or certain populations have consequences for politicians (Alzobaidee, 2015), who already find themselves operating in an unstable political environment. Changes to social programmes will result in some being excluded from support which has typically been expected regardless of household vulnerability (Savage, 2020).

## CONCLUSIONS AND OUTLOOK

### LESSONS



Lessons can still be drawn from the experience of Iraq, demonstrating the difficulty of realising change despite the employment of very strong and coherent operational models.

- | **The role of access is often underrated.** The case of Iraq demonstrates the importance of humanitarian access and independence in ensuring strong programming. Government support for humanitarian work was important. The nature of the crisis - with most of the support being received by nationals rather than refugees - also meant little threat to social cohesion concerns.
- | **A strong and inclusive convening power for discussions is required.** The involvement of the World Bank was critical as they had long-term engagement with the Government of Iraq.
- | **Technical leadership is critical for NGOs to have a seat at the table.** It is unlikely that any individual NGO would have the same level of access and influence afforded to the CLCI. This was due to the collaborative nature of the CLCI partnership, and the emphasis placed on generating and sharing evidence with the broader public.
- | **NGOs play an important role in connection with community.** The CLCI and CWG partners are an important voice as they tend to have much closer relationships with target households and communities than UN and government actors. As such, issues such as data protection, inclusion of marginalised populations, and accountability were considered strongly in social protection discussions.
- | **Humanitarian actors can lay the groundwork for transition, even with limited cooperation.** Despite the limited success of broader MPCA to social protection transition, humanitarian actors have significant scope to work towards alignment as a minimum step. Government openness to the humanitarian community around sharing technical social protection information (e.g., selection criteria and processes) also helped with this.
- | **Incremental approaches and evidence matter.** Humanitarian actors started from the presumption that MPCA was the correct response to the overwhelming needs of displacement-affected communities. From this, humanitarian actors did not try to get it right from the start - but instead focused on successive incremental approaches.
- | **Social protection systems are difficult and expensive.** Post-conflict contexts have significant challenges to overcome - political divisions, infrastructure reconstruction, increased need for investments in critical social infrastructure such as education and health. Non-contributory social protection schemes place a significant administrative and fiscal burden on governments. Integration and transition are only possible where social protection systems are already functional.

CASE STUDY



## 02 | LEBANON

Lebanon is a complex case. The MPCA response to Syrian refugees was fragmented between UN Agencies, a large cash consortium, and additional individual agency responses. However, by 2017, it had transitioned to a highly centralised UNHCR and WFP-led response. In many ways, the programme has been exemplary in terms of efficiency: the target population was registered centrally (UNHCR Refugee Assistance Information System (RAIS)) and a PMT model was applied to the database annually. A unified delivery system (LOUISE) reliant on ATM cards provided an efficient and dignified way to transfer funds that could also easily be monitored.

**CAMEALEON**, a consortium of INGOs assembled to monitor WFP transfers, was a unique initiative to ensure accountability of such a large, centralised assistance mechanism. Several interconnected contextual factors have challenged the humanitarian response. The economic crisis in Lebanon resulted in an ongoing rapid currency devaluation, closure of financial institutions and ATMs, and widespread poverty in the Lebanese population. Lebanon's weak and fragmented social protection system was placed under immense pressure. Humanitarian assistance challenges social cohesion between Lebanese and Syrian refugees, who compose 25% of the population. At present, there is very little appetite (or financial capacity) to consider integrating the refugee population into the national social protection system. Instead, humanitarian actors have focused on capacity building and technical support of the Ministry of Social Affairs (MoSA) to deliver more efficient support to the Lebanese – drawing on lessons learned from the last 11 years of the response to the Syrian crisis.

This case study concludes that refugee-focused responses tend to present great opportunities for streamlined delivery models and offer a unique opportunity for organisations to partner with government agencies to improve financial inclusion and the efficiency of cash-based programmes for all. However, these highly coordinated operational models do not necessarily present better opportunities for linkages between refugee-focused MPCA responses and state social protection systems. Opportunities are highly dependent on political will. In the case of Lebanon, the economic crisis is having an impact on both refugees and Lebanese citizens. This dual crisis has challenged social cohesion and placed an additional political burden on the government to control the optics of providing a more robust and inclusive refugee response. The economic crisis has likewise affected the government's capacity to expand social programming without external aid.

### HUMANITARIAN CONTEXT



As of October 2021, the Government of Lebanon estimates that the country hosts 1.5 million Syrians who have fled the conflict in Syria, including 844,056 registered as refugees with UNHCR (UN/Government of Lebanon, 2021). Lebanon continues to host the highest number of refugees per capita and per square kilometre in the world - approximately 25% of Lebanon's population is non-Lebanese residents. Syrians in Lebanon tend to be poor, and many are employed (87%), suggesting that earning potential is still inadequate for people to meet their most basic needs (UN/Government of Lebanon, 2021). Syrians struggle to access residency, which affords them additional legal rights and protections; only 16% of Syrians have residency, which leaves them vulnerable to denial of wages, criminality, and restrictions on freedom of movement (Ibid.). The conflict in Syria has significantly impacted Lebanon's social and economic growth, caused deepening poverty and humanitarian needs, and exacerbated pre-existing development constraints in the country.

In addition to the effects of the crisis in Syria, Lebanon has been grappling with multiple simultaneous crises, which have resulted in unprecedented economic calamity. Inflation, liquidity challenges, and a domestic economic contraction have been coupled with a devastating explosion in the Beirut Port and COVID-19. Currently, the World Bank estimates that half the Lebanese population are living below the poverty line and, since late 2019, one in five workers have lost their job (OCHA, 2022a).

To address the dual challenge of the refugee situation and the economic crisis, Lebanon has both a Crisis Response Plan and an additional Emergency Response Plan issued by the UN to coordinate response.

- | **THE LEBANON CRISIS RESPONSE PLAN (LCRP)** responds to the impact of the Syrian refugee crisis on affected populations in Lebanon.<sup>11</sup> UNHCR, UNDP and the Government of Lebanon jointly oversee the LCRP. The LCRP is similar to country HRP elsewhere in the region. It is intended to support the protection of displaced people, outline assistance needs for vulnerable people, support service provision, and strengthen the overall resilience of the country. In previous iterations of the LCRP, cash response was subdivided into differing sector response plans, but has since been merged under ‘basic assistance’ - which includes MPCA and other cash-based responses (e.g., winter cash). Since 2015, Lebanon has received over US\$8.2 billion in support for displaced Syrians, vulnerable Lebanese and Palestine refugees under the Lebanon Crisis Response Plan (LCRP) (UN/Government of Lebanon, 2021).
- | **THE EMERGENCY RESPONSE PLAN (ERP)** for Lebanon was introduced in August 2021 as a 12-month humanitarian response plan focused on addressing the needs of the most vulnerable among the Lebanese, migrants, and Palestine refugees in Lebanon. In 2022, the ERP was extended to the end of December 2022 and - at the time of writing - a further extension is being prepared, given the ongoing humanitarian need. The UNOCHA-managed Humanitarian Country Team (HCT) manages the ERP.

The compounding crises have had additional negative effects. Most notably increased negative inter-communal relations, with 21% of Lebanese and Syrian households reporting intercommunal tensions in July 2018, rising to 36% in August 2021 (UN/Government of Lebanon, 2021). The drivers of tensions include perceptions of differential access to services and opportunities, including access to cash (75%) (Ibid.).

## SOCIAL PROTECTION MECHANISMS



Lebanon has a combination of contributory and non-contributory forms of social protection, as well as some labour market approaches - though the latter are extremely weak with very limited coverage (Rached, 2012; Bastegali, et al., 2019; Tabar, et al., 2020; Mehio Sibai, et al., 2020; Hueler and Divine, 2021).<sup>12</sup> The contributory social insurance system is called the National Social Security System (NSSS). It includes several schemes for public and private workers. The National Social Security Fund (NSSF) manages social security for private sector workers. It collects contributions from formal private sector workers and, in exchange, provides health coverage, a monthly family allowance,<sup>13</sup> and an ‘End of Service Indemnity’, which is essentially a lumpsum cash pay-out when an individual retires (not a pension plan). Public pensions are managed centrally, with 6% taken from wages and paid directly to people in the retired public sector pool and the government covering the shortfall. The system is widely considered to be unsustainable, particularly as there is no minimum retirement age (Rached, 2012). There is no scheme for the unemployed or disabled.

<sup>11</sup> Lebanon is not a signatory to the UN Convention Relating to the Status of Refugees (1951) (‘the Refugee Convention’). Syrians in Lebanon are technically considered ‘temporarily displaced individuals’ and may change approaches to displacement management according to their national laws and regulations. For the purposes of this report, the term ‘Syrian refugee’ is used, acknowledging that this report deals with Syrians registered as refugees by UNHCR.

<sup>12</sup> Indeed, Tabar et al. (2020), indicate that most families use family members living abroad (and able to send remittances) as their primary form of social insurance.

<sup>13</sup> The monthly allowance is US\$40 per non-employed spouse in the household, plus US\$22 for every child, up to five children.



Low social protection spending for vulnerable households characterizes Lebanon’s social protection mechanisms (Bastegali et al., 2019). There is very little in-kind and no cash transfers outside of the small number of people benefiting from pensions. Instead, Lebanon has focused on fee waivers and subsidies for services for poorer households under the National Poverty Targeting Programme (NPTP), which is led by the Ministry of Social Affairs (MoSA) and the Presidency of the Council of Ministers (PCM).

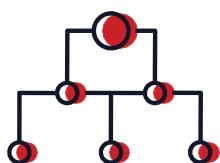
Households must self-identify for the NPTP by approaching a Social Development Centre, providing the required documents, and consenting to a home visit. A Social Investigator (SI) conducts a home visit to gather information and then assign a proxy score to assess the ‘poverty level’ (PMT model).<sup>14</sup> If qualifying, the head of household is provided a ‘Halla’ card, which can be used to access the education and health fee waivers. As of 2020, 43,000 households were benefiting from this programme (Mehio Sibai, et al., 2020). Of these 43,000 households, 15,000 were provided with small grants to purchase food as of February 2020 (LCPS, 2020). Mehio Sibai, et al. (2020), indicated that a data review suggests the PMT has an exclusion error rate of 50% to 93%. This was expanded to 75,000 households in 2022 (WFP, 2022b), however similar study data was not available.

Beyond this, assistance to the most vulnerable has a high reliance on charitable organisations; civil society often takes a direct role in providing government-supported services, sometimes receiving money directly from the government to do so in their localities (Bastagli, et al., 2019). As a result, there is a patchwork of approaches, access, and quality, particularly around education, healthcare, and sometimes social work.

Lebanon has two pieces of recent social protection legislation: the National Social Action Plan Toward Strengthening Social Safety Nets and Access to Basic Social Services (2007) and the National Social Development Strategy (NSDSL) (2010). The Action Plan (2007) outlined government plans to improve social assistance for the most vulnerable, including introducing a PMT model that would guide cash transfers, prioritising female-headed households, the elderly, and people with disabilities. The Action Plan also indicated that healthcare would be free for any family under the national poverty line and children from poor families would receive additional support for education (e.g., transportation, books, etc.). The NSDSL (2010) reiterated these points. In response to COVID-19, the World Bank supported the Government of Lebanon to implement the Emergency Social Safety Net (ESSN) programme. The project is targeting 147,000 poor Lebanese households monthly for one year. Each month, households receive US\$20 per household member and an additional US\$25 per household. The ESSN is envisaged to form a shock-responsive social safety net for Lebanon, though it remains unclear the progress and limitations to implementation to-date. **Migrants and refugees are not permitted to access Government of Lebanon social protection schemes.**



## OPERATIONAL MODELS AND STRUCTURES



The humanitarian response in Lebanon was initially designed to serve refugees. As with other regional refugee-hosting countries, MPCA has been a core strategy of the humanitarian community in meeting the diverse needs of a largely urban population.

WFP and UNHCR have managed the core response, which began with the implementation of large-scale humanitarian MPCA projects in 2012 and 2013, respectively. Currently, UNHCR and WFP distribute over 90% of the cash delivered in Lebanon. At present, both WFP and UNHCR projects select recipients using a PMT model,<sup>15</sup> called the ‘desk formula’<sup>16</sup>, run against the UNCHR registration database

<sup>14</sup> Questions are focused on standard of living assessment questions, such as the employment, level of education, marital status, children, disabilities/illness, physical condition of the household, assets owned, and geographic location. See: Kukrety, 2016.

<sup>15</sup> The model is updated annually to ensure relevance.

<sup>16</sup> The ‘desk formula’ is informed by the Vulnerability Assessment of Syrian Refugees (VASyR). The VASyR is used to set parameters for the desk formula.

(ProGres)<sup>17</sup> to select the most vulnerable households.<sup>18</sup> WFP and UNHCR set upper cut offs for assistance, but the need is high and there are budget constraints that limit project capacity.<sup>19</sup> Until 2021, the cash value of the transfers was US\$27 per person per month and a top-up of US\$173.50 to Syrian refugee households over a 12-month cycle under the Food and Basic Assistance Programme. The financial and economic crisis in Lebanon meant that inflation has eroded the purchasing power of assistance and the transfer value has been revised upwards multiple times. This revised transfer value was delivered to 191,400 refugee households (WFP, 2022a). These households may receive their cash in one of three ways: 1) food restricted ATM cards to be used at WFP-contracted shops, 2) cash and food cards to be used to withdraw cash from ATMs and/or purchase food for WFP and other shops, and 3) cash cards to withdraw cash at ATMs. Both UNHCR and WFP cash interventions are delivered on one platform for the ATM cards, the Lebanon One Unified Inter-Organisational System for e-Cards (LOUISE) ATM cards.

While cash assistance is coordinated well in terms of registration and delivery mechanism internally within the respective organisations - monitoring and coordination of WFP and UNHCR cash programmes within the broader humanitarian response are divided between two coordination bodies. UNHCR MPCA is coordinated through the Basic Assistance Working Group.<sup>20</sup> Cash for Food<sup>21</sup> is coordinated through the Food Security Cluster. Monitoring of cash interventions is also divided. A consortium of INGOs under the Cash Monitoring, Evaluation, Accountability and Learning Organisational Network (CAMEALEON) monitor the WFP cash intervention.<sup>22</sup> CAMEALEON has been active in publishing public studies regarding the efficacy, quality, and accountability of WFP cash assistance and, since other organisations use the LOUISE platform, producing learning that is relevant across the response. CAMEALEON (2021), published a study on LOUISE user journeys and found that, while the system was very efficient for cash providers, there were some design choices that communities experienced differently, demonstrating the importance of messaging, taking into account people with disabilities or those who are illiterate, and how small adjustments to the distribution cycle for efficiency reasons (e.g., to prevent overcrowding at ATMs) can dramatically affect the accessibility and quality of the programme from the perspective of end users.

UNICEF also provides cash assistance, which is targeted to families with young children. The ‘Haddi’ programme is available to all families with children, regardless of nationality. Introduced in 2021, it has since been scaled up to reach nearly 150,000 children nationwide. Each household in the programme receives US\$40 for one child, US\$60 for two children and US\$80 for three or more children. The cash grant is provided in US\$ and is unrestricted so it can be used to support additional food needs, clothing, medical, housing expenses, or other key expenses. The programme is implemented in partnership with MoSA. This programme has been a key entry point for social protection integration (below).



**In the early phases of the response (2014–2017), the Lebanon Cash Consortium (LCC) was formed with six INGOs: Save the Children (Lead), the International Rescue Committee, Solidarités, CARE, ACTED, and World Vision. The project started with the development of a consistent Survival Minimum Expenditure Basket (SMEB) among cash actors in 2014 (US\$175 per month), closing the gap between needs and food assistance already provided by WFP. The consortium used an inter-agency Proxy Means Test (PMT), applied to the UNHCR Refugee Assistance Information System (RAIS), to select Syrian households. In practice, partners needed to collect additional data points to apply the PMT. As a result, data was gradually updated**

**on the UNHCR-managed RAIS and then scored gradually based on the capacity to add additional households. The LCC delivered cash using the LOUISE platform. The LCC had significant coverage and delivered US\$64 million over 2.5 years with nation-wide coverage (LCC, 2017). Like other cash consortia in the region, the LCC had a research agenda in addition to MPCA delivery. However, the LCC never achieved harmonisation between all INGO partners due to complex governance processes and, possibly, lack of control over some aspects of delivery due to reliance on the UNHCR and LOUISE systems (LCC, 2017). Ultimately, a model that saw multiple agencies providing MPCA was deemed less efficient than delivering through UNHCR and WFP.**

<sup>17</sup> An additional database, UNHCR Refugee Assistance Information System (RAIS), is used to store assistance information and prevent duplication.

<sup>18</sup> It is important to note that WFP selects the ‘most vulnerable’ (i.e., lowest PMT scores) overall, while UNHCR works with a geographic quota system, where the lowest scores up to the quota for each geographical region are selected. The database and PMT is updated annually.

<sup>19</sup> In January 2023, the overall percentage of beneficiaries will decrease from the current 90% to around 77% of the Syrian refugee population

<sup>20</sup> In addition to multi-purpose cash, several specific cash projects exist - most significantly, the Winter Cash Assistance Programme (WinCAP) delivers seasonal cash assistance to support refugee and host community households in preparing for winter and purchasing additional items needed in winter (i.e., clothing, fuel, etc.). This project is managed by UNHCR and reached 46,000 Lebanese households and 227,000 refugee households in the 2020–2021 winter season (UNHCR, 2021b). The value of the cash transfers was 950,000 LBP (one time payment) in the 2020–2021 season (approximately US\$625).

<sup>21</sup> Cash for food is unrestricted.

<sup>22</sup> CAMEALEON is supported by the Norwegian Refugee Council (NRC), Oxfam and Solidarités International.

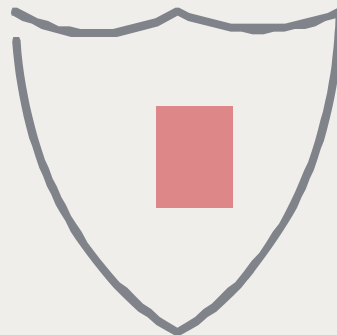
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## SOCIAL PROTECTION INTEGRATION

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The humanitarian response has worked to coordinate with and improve state social protection systems, but Syrian refugees are not planned to ever be included in social protection systems as such inclusion is the Government of Lebanon's red line. However, there has been relatively strong engagement between key humanitarian actors and the Government of Lebanon. This has been in large part due to the sensitivity of providing large-scale cash transfer for vulnerable Syrian families while Lebanon's own support mechanisms for poor households were weak (i.e., social cohesion, political concerns). WFP in particular has engaged directly with the NPTP since 2014, only one year after cash assistance began for Syrian families. WFP has been supporting the food assistance component of the NPTP through ATM cards (15,000 - 20,000 households). Like refugees, Lebanese families may also access their assistance through shops or through direct cash withdrawals from ATMs using the LOUISE cards. This has been slowly scaled up as part of the ERP, with a target of 75,000 households receiving cash assistance. An additional 150,000 households will be covered through the Emergency Social Safety Net (ESSN), funded by the World Bank.<sup>23</sup>

UNICEF and ILO have been supporting the Government of Lebanon on the National Social Protection Strategy, which is focused on consolidating programmes and ensuring that they have shock responsive mechanisms (as a clear lesson from both the economic crisis and COVID-19). The humanitarian response has heavily influenced the design of the system, including the importance of dignified transfer mechanisms, and moving towards a social registry with PMT-based targeting.<sup>24</sup> In addition, UNICEF is working on introducing harmonised social grant programmes for young people (18-24 years old) and expanding the Haddi programme to Lebanese children as the national child grant system, for the Government of Lebanon to eventually adopt both. The strategy process concluded in 2021 and passed in the Council of Ministers in May 2022 but requires some revisions. The initial draft had been more expansive, referring to 'residents' of Lebanon. However, this will be narrowed to clarify that only Lebanese will be eligible for these programmes; humanitarian assistance will continue to cover social protection for non-Lebanese.



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<sup>23</sup> These transfers provide a monthly value for 12 months. There is currently no mechanism to ensure its long-term sustainability.

<sup>24</sup> While refugee-focused programmes include automatic assessment against the PMT (if registered with UNHCR), Lebanese must self-identify and register, before then being assessed and receiving a household visit by a social worker.

## CONCLUSIONS AND OUTLOOK

### SUCSESSES



- The initial population in need was relatively easy to identify due to UNHCR holding a centralised registration role.** This was a significant advantage for recipient registration and selection processes, which typically are very time consuming, and risk duplication. The success in data sharing and improvement of datasets through ongoing dialogue, particularly between UNHCR and WFP has been positive.
- Unlike other regional refugee-hosting contexts (i.e., Jordan, Turkey, Iraq), Lebanon does not have much of a social protection system in place. As a result, the humanitarian response has been an opportunity for knowledge and systems transfer to take place as Lebanon entered a new phase of the response.** This has included the adoption of LOUISE cards as well as the improvement of policy and information management through targeted capacity support.
- The formation and role of CAMEALEON is unique and positive;** it has successfully influenced the wider cash response in Lebanon and the humanitarian community celebrates it for the quality of its research products. CAMEALEON has been exemplary in prioritising evaluations of its own work and continually improving, which has enhanced cash and cash monitoring dialogue regionally.

### CHALLENGES



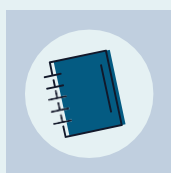
- There are multiple challenges to delivering MPCA in Lebanon due to the continuing evolution of the humanitarian crisis. Most notably, the generalised economic crisis has resulted in humanitarian actors having to be much more diligent in their coordination with the Government of Lebanon given the increase in social tensions. Furthermore, a number of contextual challenges have resulted in a need to reconsider some delivery models and processes.**
- Previously, all humanitarian actors were providing assistance in Lebanese Pounds. Currency devaluation has reduced recipient household purchasing power.** As a result, many programmes (including WFP and UNICEF) have switched to providing assistance in US\$. This is a difficult solution as public sector wages have not been adjusted - so many people receiving assistance have a higher purchasing power than the employed. Due to the mixed (refugee and Lebanese) caseload, this has caused tensions between those receiving humanitarian assistance and those who are not.
- While joint Lebanese-refugee programmes and small refugee-targeted projects may be able to use US\$ due to the balance between the target population or lack of visibility, respectively, large programmes that only target refugees (i.e., UNHCR) are not able to adopt US\$ delivery due to social stability concerns;** false rumours about the dollarisation of UNHCR refugee assistance has resulted in harassment. As a result, assistance becomes ineffective as it no longer meets the needs of the target population and refugee families are left with insufficient support.<sup>25</sup>
- In 2020, CAMEALEON produced an impact assessment that found cash assistance had been useful, but results faded 4-10 months after they had concluded.** This suggests most Syrian households had not found a way to sustainably ensure sufficient income during and immediately after the project period (CAMEALEON, 2020). Some households dropped below pre-intervention baselines, indicating that generalised vulnerability was being compounded

<sup>25</sup> At the time of the research, the 'real' value of transfers for refugee households was approximately US\$19 (family of five), whereas the needs per person for non-food SMEB values were US\$137.

by the economic and political crisis in Lebanon. As there is little appetite to transition Syrians onto a general social safety net, it is unlikely that the MPCA project will generate medium to long term or sustainable outcomes going forward.

- While **CAMELEON has been an interesting monitoring and accountability approach, it has been limited to monitoring WFP**. UNHCR programming, which provides large-scale MPCA, has not had a similar level of scrutiny. CAMEALEON has struggled to achieve full transparency of data and operational information in the UN-dominated environment, according to the final impact evaluation of the project (Conflict Management Consulting, 2022), which is a missed opportunity to fully analyse the Lebanese cash environment.

## LESSONS



There are several lessons to draw from the Lebanese experience that can be considered for the MENA region. Some could still be applied to Lebanon as the crises continues to evolve.

- Given the structured registration and assistance process associated with refugee-focused responses, **NGO consortia may not be the best model to efficiently provide CVA to registered refugees**. Instead, UN agencies - particularly UNHCR - are better placed to provide standardised assistance as they can leverage pre-existing data and support consistency. NGOs continue to be required to respond to unregistered populations and host communities, which typically require a much higher connection with communities and leverages NGOs' strengths.
- While the UNHCR-led, and WFP-supported response in Lebanon may have been most efficient, there was **clear value added with having a very strong third-party MEAL provider that consisted of INGOs with technical cash expertise**. CAMEALEON produced research and recommendations useful for the entire response and was able to focus on bringing voices of recipients forward in planning, something that could easily be lost in large-scale programming. This links to the findings of Juillard, et al. (2020): the most efficient programmes from the perspectives of service providers may be received differently by end users. The Lebanon response harnessed this approach at scale.
- Financing for social safety nets and social grants remains a major barrier for governments to engage with humanitarian 'transition' discussions more productively**. Ultimately, countries that are the target of humanitarian responses typically have weakened capacity to address the needs of their populations and social protection. In particular, non-contributory schemes have a significant long-term price tag.
- Social cohesion concerns are another significant barrier to humanitarian response** - but also integration of refugees into social safety nets, particularly where national systems are already weak or have inadequate coverage.
- Humanitarian responses would benefit from clarity about the **challenges and regarding linkages at the very early stages of a response** to ensure expectations are managed and appropriate entry points are identified. In the case of Lebanon, humanitarian partners have the skills to support the government to improve shock responsiveness. They have also identified other opportunities for social protection dialogue, such as social grants which have greater political acceptance.

## CASE STUDY

## 03 | JORDAN

Jordan has benefited from a relatively streamlined humanitarian response due to the nature of the target population. Refugees are registered with UNHCR and, due to strong information management practices, this data is available to humanitarian partners to both select recipients and coordinate assistance. The Common Cash Facility (CCF) has been critical to supporting streamlined and cost-effective cash delivery and has provided a basis for broader financial inclusion and livelihoods inclusion discussions with the Government of Jordan. Jordan has several contextual factors that make many of the successes difficult to replicate regionally; however, it provides an interesting foil for more complex responses in the region. This study finds that, despite the relative economic stability of Jordan, there has still been very limited opportunity for a highly centralised and organised response to link with state social protection systems. This is, like Lebanon, a result of the refugee-focused nature of the response; linkages with or integration of the humanitarian caseload to the state social protection system represents integration of refugees into Jordanian society, which is seen to present both political, financial/economic, and social cohesion issues. Jordan's very high unemployment rates also hinder efforts for wider refugee inclusion in the labour market.

## HUMANITARIAN CONTEXT



Social protection systems in Jordan are well-developed for the region, owing to the relative stability of the country, its relatively small population (10 million), and relatively low poverty rate (14.5%). Jordan's humanitarian response is focused almost exclusively on refugees from Syria, where currently around 660,000 Syrian refugees<sup>26</sup> are registered with UNHCR (UNHCR, 2020).<sup>27</sup> This makes Jordan the second largest refugee hosting country in the world, per capita.

Of the registered refugees, nearly 20% live in camps, almost all in Zaatari and Azraq - with the remaining population divided between urban centres (Amman, Irbid, and Al Mafriq).

Approximately 80% of Syrian refugees fall below the poverty line, with 60% in extreme poverty (Karasapan, 2022). Syrian refugees have very high reliance on humanitarian aid as living costs are very high in Jordan and opportunities to legally participate in the labour market are limited occupations in some sectors that tend to have low wages. COVID-19 affected both refugee and host populations in terms of increases in unemployment, food insecurity, and reduction in overall access to essential services such as education and healthcare. The 3RP (2021) underscores that pre-existing challenges such as water scarcity, weak infrastructure (especially WASH facilities for refugees), and reliance on imported food has worsened since the start of the COVID-19 pandemic, with over 75% of the total population meeting basic needs like food and shelter.

**APPROXIMATELY 80% OF SYRIAN REFUGEES  
FALL BELOW THE POVERTY LINE, WITH  
60% IN EXTREME POVERTY**

<sup>26</sup> Jordan is not a signatory to the 1951 Refugee Convention, though it provides protection to Syrian asylum seekers and refugees under existing national frameworks.

<sup>27</sup> Though there are thought to be a total of 1.3 million residing in the country - the vast majority live outside camp settings.

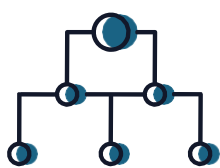
## SOCIAL PROTECTION MECHANISMS



Jordan has a comprehensive social protection scheme, primarily under the National Aid Fund (NAF), which was established in 1986. The NAF has six programmes, currently consists of six programmes that include regular cash assistance of 50 to 200 JOD (US\$70 to US\$280) for vulnerable families living below the poverty line and those with disabled family members. This programme reaches over 90,000 families per month. A one-off cash transfer programme for emergencies is also in place.<sup>28</sup> Free healthcare is provided to those receiving NAF assistance. Additionally, people with disabilities can receive support to purchase medical devices and equipment. The NAF also includes complementary labour market approaches, including capacity building and skills training for people who should be able to re-join the workforce with additional investment. Labour market approaches target children and young people in recipient households to relieve pressure on households and diversify income sources. Recipients receive a monthly stipend through six months of training. Most of the programmes are means-tested,<sup>29</sup> though categorical targeting is used to identify households supporting people with disabilities. Refugees (registered or not) are not eligible for any programmes under the NAF.

Like some other countries in the region, Jordan also has an established Zakat Fund. The Ministry of Awqaf, Islamic Affairs and Holy Places administers this fund, which is funded through donations and organised through regional committees. There are approximately 210 regional committees in Jordan. Assistance through the Zakat Fund is varied, though is reported to be primarily cash and in-kind assistance. It is important to note recipients of NAF assistance are not eligible to receive Zakat Fund support, so there is limited overlap of the programmes. While technically any resident of Jordan is eligible to receive Zakat Fund assistance, ODI (2017) was not able to identify any refugees who received assistance through this channel.<sup>30</sup> The Government of Jordan has worked consistently to improve the social protection regime, publishing a new strategy in 2019 for the 2019 to 2026 period.<sup>31</sup> However, the strategy fails to include any mention of refugees.

## OPERATIONAL MODELS AND STRUCTURES



Direct humanitarian assistance to refugees has been critical, particularly given the scale of the Syrian refugee population in Jordan relative to the national population and the rapidity of the crisis. The COVID-19 pandemic worsened this, with large-scale lockdowns in the initial months as a public health measure (UNDP, 2020). Cash transfers have been used widely in Jordan since the beginning of the crisis, owing to strong markets in Jordan as well as appropriate infrastructure and capacities to deliver cash electronically.

Since 2017, UNHCR has been implementing the largest humanitarian cash programme, which provides long-term cash to around 33,000 urban (out-of-camp) refugee<sup>32</sup> households through monthly electronic transfers.<sup>33</sup> To qualify for assistance, households must first self-identify to UNHCR to register as refugees. During the registration process, households can self-identify as requiring cash assistance, after which they will be assessed for eligibility. Vulnerability is assessed using the Vulnerability Assessment Framework (VAF).<sup>34</sup> The VAF helps

<sup>28</sup> The emergency capacity of the NAF was demonstrated during the early stages of the COVID-19 pandemic, where an additional 250,000 people who were heavily affected by public health restrictions (primarily informal workers) received cash assistance via a mobile wallet (WFP, 2021).

<sup>29</sup> Key proxies include female-headed households, orphaned children, divorced women, the elderly, and persons with disabilities.

<sup>30</sup> No more recent study on this could be found in the literature review.

<sup>31</sup> See: Kingdom of Jordan (2019).

<sup>32</sup> This is primarily a Syrian caseload, though UNHCR has reported that approximately 3,000 households are from other nationalities - including Iraq, Yemen, Sudan, and Somalia.

<sup>33</sup> Transfers are received on bank cards, which can be withdrawn from ATMs. Withdrawals require iris/biometric authentication.

<sup>34</sup> For more information, please see: <https://data.unhcr.org/en/working-group/54>. The selection process is currently being revised with the support of the World Bank.

identify the poorest and most vulnerable families within the refugee community using a PMT model that is based on sectoral vulnerability indicators combined to produce an overall vulnerability assessment.<sup>35</sup> Like Lebanon, Jordan uses the UNHCR Refugee Assistance Information System (RAIS) for information management and selection criteria is applied to demographic and socio-economic data entered into the system.

WFP also uses RAIS data to select cash for food recipients; however, the selection criteria is different. Despite this, the poorest of the poor tend to also be food insecure, so 95% of those who receive cash, also receive WFP food assistance.<sup>36</sup> WFP has assisted approximately 460,000 individuals through cash-based transfers with 15 to 23 JOD (US\$20 to US\$28) per person per month, depending on the level of vulnerability.

UN agencies, NGOs, and some municipalities deliver cash assistance using the Common Cash Facility (CCF). The CCF is a common cash delivery mechanism which allows all partners to negotiate cash delivery collectively, resulting in lower fees and consistency for recipients. UNHCR manages the CCF. This has been a significant achievement given the number of unbanked in Jordan and the practical limitations on refugees accessing the formal banking sector (i.e., refugees cannot open regular bank accounts in Jordan). The Ministry of Interior issues identity cards that are used to access CCF mobile wallets. These cards allow Syrian refugees to open virtual refugee-specific bank accounts through Cairo Amman Bank, which are linked to UNHCR's financial service provider.<sup>37,38</sup> Without a bank card, refugees can only access their money through biometric verification (i.e., iris scan).<sup>39</sup> All other forms of cash assistance can be viewed through this mobile wallet so refugees can withdraw all their cash entitlements simultaneously. The system also provides an early indication of whether a household is still in Jordan; if a household does not collect their cash for three months in a row, they are removed from the recipient list.<sup>40</sup>

In Jordan, RAIS functions as a joint database that all partners with a UNHCR data sharing agreement can access. Data is anonymized but displays all household demographic and socio-economic information, which can be applied against selection criteria. After profiles are selected, partners can then request the profiles of the selected households and 'block off' assisted households to reduce duplication.<sup>41</sup> RAIS allows partners to indicate the type of assistance provided - so winterisation, for example, can be marked separately than food assistance. Both UNHCR and WFP, and their implementing partner use RAIS, which eliminates significant duplication.

UNICEF has also been providing cash transfers since 2017 through conditional cash transfers ('Hajati Programme'), which support families with children out-of-school or at risk of dropping out to enrol or maintain attendance, respectively. Case management services and behaviour change messaging complement the programme. The programme reaches over 20,000 households (55,000 children) per school year with 20 JOD (US\$28) per month of the school year.<sup>42</sup> Other international and national NGOs in Jordan also provide a range of cash and 'cash plus' programming, though on a much smaller scale and for shorter periods of time.<sup>43</sup>

A significant challenge to programming going forward is funding. In 2021, WFP dropped 21,000 refugees from their cash for food programme and reduced the assistance value for another 250,000 refugees due to funding cuts (WFP, 2021).



<sup>35</sup> The VAF score is listed in the RAIS.

<sup>36</sup> WFP is moving towards adopting a more harmonised selection process that adds some additional food security indicators.

<sup>37</sup> All members pay Cairo Amman Bank a 1% transaction fee based on the value of the transfer. There is an additional fee for an iris scan of 0.138 JOD fee per transaction to the bank.

<sup>38</sup> It is important to note that WFP is not part of the CCF and delivers assistance through ATM cards (contracted with Jordan Ahli Bank). Urban refugees have a choice of withdrawing cash or using the card in WFP-contracted shops. Refugees in camps can redeem WFP assistance at contracted shops which use biometric iris scans at point of service.

<sup>39</sup> ATM cards are issued on an exceptional basis for those with physical limitations which would compromise the efficacy of iris scanning.

<sup>40</sup> Efforts to contact the households are made monthly.

<sup>41</sup> A significant challenge to operating RAIS is staff turnover. UNHCR offers routine training open to all partners to mitigate the effects of turnover.

<sup>42</sup> See: UNICEF (2021) for the most recent school year evaluation report.

<sup>43</sup> Iffat (2018) notes that the initial period of cash-based transfers to refugees helped reduce coping strategies, access basic goods, pay rent, improved food security and increased feelings of psychological well-being; however, most cash transfers were found to be short-term in nature - often providing temporary relief for labour market conditions that are not favourable (or possible) for true integration.



## SOCIAL PROTECTION INTEGRATION

A major question for Jordan has not been how to strengthen social protection for its own population, but rather how the Jordanian system could incorporate refugees or be more responsive to regional shocks. Despite the Jordan Compact in 2016,<sup>44</sup> there is very limited inclusion of Syrians in Jordan - and very little opportunity for them to legally meet their own economic needs (i.e., informal work, reliance on humanitarian aid). It follows that Jordan has had very little progress towards the integration of humanitarian cash and state social protection systems, despite more streamlined and inclusive approaches being outlined in multiple strategies and political commitments.<sup>45</sup> For example, refugees are - by and large - not eligible to open bank accounts in Jordan, which means that digital cash transfers use specialised cards developed by UN agencies or humanitarian organisations or are using pre-existing mobile money platforms.<sup>46</sup> On the other hand, social protection assistance in Jordan is reliant on the banking system - which is used extensively. Mobile money is not prevalent amongst the Jordanian population (Baah, 2021), though there is some evidence it has increased recently as a result of people seeking alternatives during COVID-19. Similarly, while the humanitarian community relies heavily on the VAF to determine eligibility, the NAF has its own internal mechanism for determining vulnerability. While the actual PMTs have similar criteria - they are necessarily different given the differing legal rights between the two populations, most notably around employment. Labour market approaches remain contested as refugees are only able to access work permits for very narrow occupations within the labour market, including some limited roles in agriculture, machine workers, fisheries, and crafts as of 2021. This means there is little option for 'graduation approaches' that would see those benefiting from humanitarian aid transition to sustainable livelihoods as part of a labour market approach to social protection.

Perhaps as a measure to encourage greater alignment, there has been significant investment from some international organisations in strengthening the Jordanian social protection system, namely from the World Bank and UN agencies. For example, the 2019-2026 Social Protection Policy was written in cooperation with UNICEF. WFP has likewise supported the digitisation of cash transfers through mobile wallet-based transfers. This system was supported through the COVID-19 pandemic for all additional recipients. WFP has also worked to develop the complaints and response mechanisms in the NAF. UNHCR has also been providing technical support to the NAF through supporting field registrations (i.e., digital data collection).



<sup>44</sup> The Jordan compact aspires to turn 'the Syrian refugee crisis into a development opportunity' for Jordan by focusing on education, growth, job creation, both for Jordanians and for Syrian refugees rather than simply providing humanitarian aid.

<sup>45</sup> For example, the Jordanian Government ensured the inclusion of all populations on its territory within its national COVID-19 response plans, highlighting the imperative to address the mid- to long-term structural and socio-economic challenges that equally affect host and refugee populations in need. However, this has not resulted in any meaningful change in the administration of social protection systems.

<sup>46</sup> In Jordan, this has been negotiated through the Common Cash Facility (CCF), whereby refugees can access a bank card or mobile wallet by leveraging the financial scale of the humanitarian response. All UN agencies and humanitarian organisations can benefit from the CCF agreement, including using the CCF hotline/helpline and influencing the direction of the CCF through membership on the Steering Committee.

## CONCLUSIONS AND OUTLOOK

Jordan is an interesting case study because there is a very clear division between the target population for humanitarian assistance and the target population for social protection; the isolation of the refugee population along with little appetite for integration of this population has necessarily affected the MPCA and social protection landscape.

**SUCCESSSES** This context has had several advantages for the streamlining of MPCA as compared to other regional cases.



- | The response has a **very distinct target population** (i.e., refugees), which has a separate and distinct need to register centrally. This means all possible recipients of cash have completed the same form, providing the same data to a single agency and there is a consistent way data is stored and updated.
- | **Information management is strong** due to both the technical capacity available in Jordan and the digital infrastructure that has been developed for refugee registration (i.e., digital data collection, biometric identification verification).
- | Jordan has good connectivity and strong financial infrastructure. The capacity of the Jordanian Government is high and there has been a **strong interest from the Central Bank in advancing the financial inclusion of refugees**, which has opened streamlined delivery models to humanitarian partners - resulting in the Common Cash Facility (CCF).
- | The **CCF has reduced transaction costs** for all implementing partners. Delivery is more cost effective and also means that recipients have a single delivery system to understand and manage.
- | The **Government of Jordan can access the CCF**, which provides an opportunity for better coordination and mutual dialogue for future integration or collaboration.
- | The **RAIS system has managed to serve multiple purposes**. Not only is it a data management platform, but it also functions as a coordination tool '4W' for the response which reduces risk of duplication and reduces the reporting and information management burden for partners.
- | **MPCA delivery has served as a basis for pursuing better financial inclusion**, which provides a clear pathway to discuss possible livelihood pathways for refugees and other opportunities for inclusion.

**CHALLENGES** Despite the significant contextual advantages of Jordan, which has resulted in a very streamlined and efficient delivery model, there are several challenges.

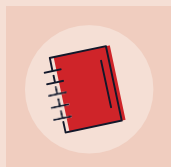


- | **Cash assistance is available to those who are able and willing to self-identify to UNHCR and complete the registration process**, including biometric registration. This means that programmes exclude a high number of vulnerable displaced people who do not wish, or are not able, to register for protection. There is no significant MPCA programme that works to support unregistered people.
- | **Due to funding gaps, cash transfers are not currently meeting the Survival Minimum Expenditure Basket (SMEB)**; Syrians require around 600 JOD (US\$845) yet they are provided with 400 JOD (US\$564).

## CONCLUSIONS AND OUTLOOK

- | **MPCA is a short-term solution** but there is little room for integration into non-contributory or labour market schemes. Labour market opportunities for Syrians are extremely limited to agriculture, manufacturing, tourism, and service sectors. These opportunities are often poorly compensated and seasonal. The cost of living for refugee families are far beyond the wages these jobs offer - and they are limited in number. For this reason, labour market responses are often unappealing to refugees as well.
- | While the Central Bank has been a key partner in financial inclusion gains for refugees, which facilitate MPCA delivery, **the Ministry of Social Affairs (MoSA) is less involved with the refugee response** and, therefore, there is less momentum on the social protection agenda than the components facilitating improved MPCA programming.

### LESSONS



The Jordan context is unique in the region - but it offers an interesting foil for more challenging, complex cases in the region, such as Lebanon, OPT, and Syria.

- | In refugee-focused contexts with good connectivity and technological capacity, organising data management and delivery through a centralised agency will improve efficiency in the long-run. This is particularly important for contexts that are likely to be protracted and need to be mindful of creating more systematic and consistent support systems where humanitarian MPCA will stand-in for social assistance.
- | **Financial inclusion barriers can be overcome in contexts with a high-capacity banking system** where there is consistent advocacy and engagement of the relevant government bodies. Once again, the Jordan response benefited from a centralised push for solutions.
- | **Financial inclusion may not need to mean integrating refugees into the same systems as the host population**, instead identifying and prioritising alternative solutions may solve immediate needs for financial inclusion in a politically sensitive manner, while providing an alternative solution that could be adopted by the host population. In this case, the humanitarian MPCA response has increased the relevance of mobile money in general.
- | The political context of Jordan is highly stable and so **the level of coordination on facilitating a coordinated MPCA response is much higher than in other contexts**. Still, there is not complete alignment between UNHCR and WFP on the delivery of general cash and cash for food assistance.
- | NGOs need to continue supporting assistance for unregistered populations in Jordan, this includes both temporary assistance and outreach to support registration or alternatives.
- | **Strong technical engagement and efficient delivery does not mean there will be appetite for longer term social protection integration**. Political barriers to inclusion will always trump the technical feasibility of integrating refugee populations.

## CASE STUDY

# 04 | OCCUPIED PALESTINIAN TERRITORY

Occupied Palestinian Territory is the longest standing humanitarian response in the MENA region and has been the result of a longstanding political deadlock that does not appear to be moving towards resolution in the short-to-medium term period. In addition to the length of the crisis, political and geographical divisions of the Occupied Palestinian Territory (OPT) have long influenced the structure of the humanitarian response. Humanitarian NGOs have been increasingly using MPCA in Gaza, but it has had lower uptake amongst UN agencies in the same territory. Social protection reform has been ongoing for several years and has experienced repeated delays due to the practical difficulties, financial constraints, as well as contextual factors, such as COVID-19. There has been relatively limited engagement between the humanitarian response and social protection systems in the OPT compared to other protracted crises in the region, though recent pushes for joint coordination mechanisms and changes to the structure of humanitarian cash coordination signal a change.

## HUMANITARIAN CONTEXT



The Occupied Palestinian Territory has very constrained development because of its political status, fractured territory, and fractured political control. The limited self-governance authority granted to the Palestinian Authority (PA) severely limits state capacity to intervene and is therefore considered donor dependent. Gaza is particularly marginalised; nearly 63% of the population of Gaza is in need (1.3 million people) (OCHA, 2023). Unemployment is likewise high – at 18% and 40%, respectively (Reach Project, 2019). Said-Foqahaa, et al. (2020), found that the poor and unemployed in Gaza are increasingly young, educated, and able to enter the workforce if there were opportunities available to them. The West Bank has 800,000 people in need (21%) (OCHA, 2023).

The OPT is unique in the region as it is an extremely protracted situation – more than 54 years of Israeli military occupation, internal political discord, and sporadic escalations between Palestinian armed groups and Israel have resulted in very poor humanitarian outcomes for the Palestinian people – only worsened by the economic and health outcomes of COVID-19.

## SOCIAL PROTECTION MECHANISMS



The Palestinian National Cash Transfer Programme (PNCTP) is a PMT cash transfer programme targeting the poorest segments of the population. The Ministry of Social Development (MoSD) began implementing it in 2010.<sup>47</sup> In order to qualify, households must register with the local MoSD office and complete an application which gathers information on household characteristics. The information from each application is entered into the MoSD Portalgate Database<sup>48</sup>, where it is then run against the selection criteria to determine if they are eligible for a home visit. Should they be eligible, social

<sup>47</sup> The PNCTP is funded by the World Bank and the EC.

<sup>48</sup> Portalgate is a MIS that coordinates data between 17 MoSD field offices. MoSD is currently in the process of changing Portalgate from a mechanism for PMT assessment for the PNCTP into a broader social registry that will be accessible by the Ministries of Health and Education. They are also working on digitising data collection (i.e., data collection on tablets, rather than on paper and entered manually).

workers then conduct household visits to verify the information provided. After the social workers collect additional information, local offices once again assess the information and draw up a list of qualifying households. The local office then shares this list with the central office in Ramallah (West Bank) to run the information through the PMT model.

The PMT targeting model is based on the Palestinian Central Bureau of Statistics (PCBS) 2007 Expenditure and Consumption Survey. The survey measures and weighs 34 variables on household size, gender, ages, marital status, employment, disability, assets (e.g., livestock, vehicles, etc.), and the overall health of all family members.<sup>49</sup> The cash value of the transfer is dependent on the relative PMT score of the assessed household. The programme aims to reduce the poverty gap by 50% so the amount each household receives depends on how much money is required to bridge the gap. This is typically between US\$550 and US\$1,250 annually per household. Those that qualify receive their transfers through two modalities depending on location: i) In Gaza, households receive payment slips to be cashed out at banks or MoSD offices - available by presenting identification; ii) In the West Bank, households can collect money at banks by presenting identification. Recipients are reassessed every year through follow-up visits.

The programme has several challenges.

- | Locating households that are extremely marginalised may be difficult for social workers. While some GIS-based information has been introduced, it does not have complete coverage.
- | Many households lack the documentation they require to receive their transfers and need assistance to access this documentation (e.g., medical records if disability is reported, land titles or rental contracts, etc.).
- | Limited budget and staffing mean that the time between application and receipt of transfer can be anywhere from a couple of months to over a year. This has led to some households being adversely affected, particularly those with disabilities (Solidar, 2015).
- | Self-registration means that extremely marginalised households may be excluded.
- | The PMT criteria are insufficient as they are based mostly on income and material possessions - and likely favour large, extended families - and therefore exclude families that have high levels of need but may not reflect the criteria used (Said-Foqahaa, et al., 2020).
- | Shifting vulnerabilities since the PMT was designed due to demographic change, conflict, and COVID-19 are not reflected (Ibid.).
- | The programme reaches over 110,000 households (65% in Gaza), but there are over 200,000 households that have qualified. Limited reach is based on funding gaps. More recent studies have suggested that those receiving assistance do not receive enough to meet the 50% poverty gap (Said-Foqahaa, et al., 2020).

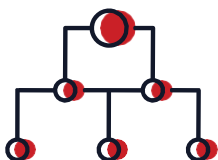
There have been some efforts to address these challenges. For example, the most vulnerable households with the lowest PMT scores will be prioritised for cash transfers, while those who score near to the cut off will be placed on a waitlist. The MoSD has also tried to implement outreach programmes aimed at finding and supporting the registration of extremely marginalised community members as well as trying to increase public awareness of the process. The MoSD has also introduced community-based initiatives to gain feedback on the process and try to mitigate the 'technocratic' selection process of the PMT, this includes community committee's reviewing cases that have been assessed to ensure accuracy.<sup>50</sup> Further recommendations to improve the system include moving to a more 'case management' approach that would humanise the process and ensure vulnerable families are also accessing complimentary services and support, and speeding up the transition process of Portalgate to a broader social registry



<sup>49</sup> Very few people know the PMT formula, which means that it is harder to 'beat the system' - however, it also lacks transparency for households that have not been selected but feel that they are just as in need as other qualifying households. Social workers are not able to respond as to why certain households were not selected.

<sup>50</sup> This takes two forms: Social Protection Networks (SPNs) and Joint Planning Groups (JPGs). SPNs are small committees which review cases. JPGs are broader networks of relevant community members (e.g., healthcare workers, school officials, etc.) who may be able to identify potential cases and bring them forward to the MoSD to apply.

## OPERATIONAL MODELS AND STRUCTURES



For the humanitarian response, the OPT has long been divided in two: Gaza and the West Bank. Operations have long been divided as the contexts present significantly different needs and challenges, with Gaza comprising most of the overall response due to higher levels of need. In 2022, the Cash Working Group (CWG), which traditionally has only existed in Gaza, evolved into a national structure (the National CWG) to advance strategic issues related to cash programming, including linkages with social protection systems and to support the Gaza CWG and the newly established West Bank CWG. Two sub-national CWGs complement the national CWG, one for each territory. While the Gaza context has higher levels of need and has more contextual challenges, coordination mechanisms are longer standing and thus coordination and technical capacity is higher.

UNRWA is the largest humanitarian actor across both areas. It was established in 1949 to provide humanitarian support to refugees and displaced people in the OPT and in neighbouring countries (Jordan, Lebanon, Syria). In 2010, UNRWA's services reached 73,000 refugee families which were registered in the special hardship assistance programs (including 288,000 persons) using a PMT model. The cash values are largely considered inadequate because of inflation and the stagnant cash rate, which has not been changed since 1978 (US\$10 per person each quarter) (Ameeta, 2015). It is important to note that cash provided is considered only a top-up to in-kind support provided and is not designed to be a full MPCA response.

Beyond UNRWA, INGOs implement most MPCA projects with some limited projects by UNICEF and local NGOs.<sup>51</sup> Many of these programmes have already sought to leverage the work of the MoSD and the PNCTP. For example, Mercy Corps was implementing a cash transfer programme (Gaza Multi-purpose Cash Programme (GMPC)) to those on the PNCTP waitlist, using the PNCTP PMT. Rather than just cash transfers, the GMPC also delivered restricted food vouchers and a combination of cash and restricted food vouchers. This programme targeted just over 1,200 households – significant, but nowhere near the number of households on the PNCTP waitlist (+90,000 households). With the support of the CWG, humanitarian agencies have adopted a common vulnerability assessment tool for MPCA (in Gaza) and advocated for the inclusion of MPCA in the Humanitarian Response Plan (HRP). Overall, despite the relatively good market conditions in Palestine, MPCA is not as widespread as in-kind or food voucher programmes.<sup>52</sup> This has largely been attributed to the nature of the Palestinian response, which is more protracted and therefore has less of an evolving urgency.

## SOCIAL PROTECTION INTEGRATION



Humanitarian agencies have made modest efforts to coordinate with state social protection mechanisms, including prioritising waitlisted families from MoSD lists and supporting capacity building, where possible. However, Said-Foqahaa, et al. (2020), found that there is a high level of overlap between households receiving PNCTP and humanitarian aid. This was credited to the fragmented nature of coordination and actors across the Occupied Palestinian Territory. The study called for significant steps to be taken to bring cash and social protection programming under a common coordination mechanism, potentially through MoSD, UNRWA, and WFP – that would consolidate efforts of donors and put pressure on the government to ensure tax money collected is being poured back into these programmes. Similarly, ILO/UNICEF/Oxfam/MoSD (nd) found that approximately 40% of all Palestinian households receive some type of transfer – with very strong overlap in Gaza in particular, where 70% of households receive humanitarian aid and 35% receive state assistance.

<sup>51</sup> The cluster reported 13 unique MPCA projects in 2022.

<sup>52</sup> WFP operates the Food Voucher Programme, which began in 2009 in response to the Global Financial Crisis and has since been scaled up.

In recognising this issue, ILO, UNICEF, Oxfam, and the MoSD have started a new project to address programme fragmentation and the need to move programming into cohesive long-term approaches that can still respond to shocks to best make use of diminishing funds. As part of this project, there should be a cash and social protection mapping completed, as well as a proposal for a holistic support approach that addresses cash, vouchers, and labour market approaches for different target populations. Oxfam published a study in August 2022 (Saad, et al., 2022) confirming these gaps, finding that key barriers to improving integration was a result of lack of any formal coordination mechanism, lack of technical cohesiveness and data quality from MoSD, institutional barriers on both sides regarding data sharing, political differences between Gaza and West Bank administrations, and lack of inclusiveness in discussions between MoSD, UN agencies, NGOs and donors.

There has been some recent forward momentum on social protection discussions, including the establishment of a Social Protection Cash and Voucher Assistance Technical Working Group (SPCVA TWG), which will fall under a broader Social Protection Sector Working Group (SPSWG) supported by UN agencies, the PA, the World Bank, and some donors. Conversations regarding the updating of the PMT formula and a subsequent revision to the social registry is ongoing, but slow. The National CWG, which co-chairs the SPCVA TWG, will be responsible for taking discussions forward on behalf of the humanitarian CVA community in the coming year.



## CONCLUSIONS AND OUTLOOK

The OPT is a very distinct context due to the historic nature of the response. There are no other case study contexts which have such a consistent humanitarian presence with little opportunity for improvement on the horizon. The Gaza Strip continues to have more pronounced and protracted humanitarian needs, with periods of emergency response. As a result, the humanitarian response coordination has also been divided between the two geographical areas. The social protection system in the OPT is likewise divided between two authorities with differing target populations.

**SUCCESSES** Some successes have been realised despite this difficult context.



- There has been a **reinvigoration of social protection reform discussions**, including movement towards improving coordination mechanisms for development actors and the push to include humanitarian voices in these working groups.
- Consolidation of the Cash Working Group** will provide a more coherent platform for advocacy and allow for higher-level representation of humanitarian perspectives on MPCA and social protection.

**CHALLENGES** As compared to other regional case studies, the OPT has several significant barriers. Many of these are directly linked to the nature of the humanitarian context - notably the multi-decade political deadlock driving the crisis.



- Entrenched programme designs** have been slow to evolve with changing humanitarian practices in the region, particularly regarding the uptake of MPCA.
- The social protection discussion inevitably challenges some aspects of independent humanitarian action principles as closer cooperation is expected.** This is particularly challenging on issues such as recipient selection and data protection, which have been tension points in the past.

## CONCLUSIONS AND OUTLOOK

- | **Development actors tend to move at a much slower pace than humanitarian actors, who work on shorter funding cycles and with differing project objectives.** Since the PA is currently reformulating their approach to social protection with the support of the World Bank, it is unlikely that concrete information regarding the final design will align with current funding cycles.
- | **Discussions on targeting will be challenging as poverty has not always been an entry point for prioritising households for MPCA;** instead, acute needs arising from a sudden displacement or other shock may inform selection. Humanitarian actors will need to look for opportunities for transition or ‘graduating’ in many cases, rather than the complete harmonisation of approaches.
- | **Political dynamics driving the situation in the OPT are unlikely to be resolved in the near-to-medium term.** As a result, humanitarian actors will need to determine the extent to which social protection transition is an exit strategy or simply an additional programmatic objective, in addition to ongoing shock-responsive approaches.

### LESSONS



Occupied Palestinian Territory offers several lessons to the broader MPCA and social protection discussion.

- | **Humanitarian funding cycles are detrimental to social protection discussions** as instability in projects limit capacity to meaningfully engage in years-long processes that rely on strong consistent relationships with government focal points.
- | **Political issues are a significant barrier to cohesive responses.** The differing levels of need and types of need between the two OPT have presented a challenge for developing a consistent response and place a double burden on coordination actors (e.g., two SMEBs, two authorities).
- | **Humanitarian actors must ensure redlines to collaboration are clearly articulated and criteria met as conditions for engagement on social protection;** recipient data protection and continued independence of humanitarian response is critical to maintaining the safety of communities and the legitimacy of humanitarian actors.
- | **Even in a protracted context, shock responsiveness remains a concern.** In the case of the OPT, the focus is currently on developing a stable social registry and delivery system - but there is value in identifying opportunities for humanitarian support for shock-responsive social protection programmes.



CASE STUDY

# 05 | YEMEN



Yemen has an MPCA response that is still under development; humanitarian partners are actively working towards broad harmonisation of MPCA approaches and tools – benefitting from the leadership of the Cash Consortium of Yemen (CCY) and a strengthened Cash and Markets Working Group (CMWG). The MPCA operational models used in Yemen are a result of both the contextual humanitarian needs that are driven by widespread displacement and donor interest in supporting consortia models. UNICEF and the World Bank maintain the large, and still operational, pre-existing social protection system and there are no plans to immediately update or change the system. Yemen has several contextual factors that limit alignment or integration between humanitarian MPCA and social protection, including the division of the country into two areas of influence with limited opportunities to address issues of national concern – like social protection – cohesively. High levels of need within the population continue to drive MPCA actors. There have been marginal moves towards coordination with labour market support opportunities, and limited insight into what the social protection system in Yemen may look like in the future. On the other hand, like Iraq, developing a strong technically-focused consortium, places humanitarian agencies in a strong position to work on these issues in the future if opportunities arise, presuming there is political will.

## HUMANITARIAN CONTEXT



Yemen has now surpassed seven years of ongoing conflict, which has resulted in overlapping displacement and economic crisis. The 2022 HRP found that almost three-quarters of the population need humanitarian assistance - an increase of 13% since 2021 (OCHA, 2022b). Active conflict has seriously hampered access to the large population of Yemenis who need urgent humanitarian support: 80% of the population live under the poverty line with more than 12 million individuals in acute need, and 2.6 million IDPs are highly food insecure. Women and children make up close to 80% of IDPs

with food, shelter, and financial support as their main needs. The country has been effectively divided into two; i) the Government of Yemen controls the southern regions, and ii) the non-state actor Ansarullah (i.e., the Houthis) and affiliated forces controlling the north. Tenuous peace deals that stabilised conflict from April 2022 fell apart in late 2022, leaving the political future of Yemen unclear. The stalemate between the two parties has led to significant access and administrative challenges for humanitarian partners, including arduous permissions processes and disruption to the banking sector.<sup>53</sup>

The protracted humanitarian situation as a result of ongoing conflict in Yemen has resulted in a strong presence of INGOs - particularly in Southern Yemen - as well as several national humanitarian organisations and community-based organisations, some of which are able to more freely operate in the north than their INGO counterparts.

**80% OF THE POPULATION LIVE UNDER THE POVERTY LINE WITH MORE THAN 12 MILLION INDIVIDUALS IN ACUTE NEED**

<sup>53</sup> The north has banned certain service providers that operate in the south, meanwhile the south requires banks to have a SWIFT to operate. If banks register in the south, they are banned in the north - if they work in the north, they are not eligible for a SWIFT due to sanctions, so cannot operate in the south.

## SOCIAL PROTECTION MECHANISMS



Two social protection systems operate in Yemen. The first and largest system is the Social Welfare Fund (SWF), established in 1996.<sup>54</sup> The SWF initially transferred cash through the Yemeni postal system, where individuals would receive a maximum of 4,000 YR (US\$20) per month, for a combined household value. It is a non-contributory scheme open to all based on need. In 2002, the Government of Yemen began receiving technical support from the EU and the World Bank to reform and improve the SWF, with a focus on efficiency and effectiveness. In 2008, the Government of Yemen introduced changes to the programme that saw it become more poverty-focused through the introduction of a PMT model. As a result, its caseload increased from 1.05 million households to 1.5 million households (29.1% of the population) (Ghorpade and Ammar, 2021). From 2008 to 2011, an additional 500,000 households were waitlisted for the programme, and 270,000 no longer qualify for assistance based on the new PMT model. In support of the transition period, the World Bank began implementing the 'Enhancing Emergency Social Safety Net' (EESN) project to support an additional 40,000 households with stipends of 4,000 YR for a period of 12 months.

However, donor support for the transition stalled in 2011 due to the worsening political situation in the country and the resultant revolution against the then President Ali Abdullah Saleh. The start of the civil war in 2014 ended the traditional administration of the SWF. In the initial aftermath of the conflict, the SWF halted its operations; however, due to the scale of the programme, it was seen as an essential system. UNICEF and the World Bank have continued to operate the system in the intervening years under the Emergency Crisis Response Project (ECRP).<sup>55</sup> During this stewardship period, nothing about the SWF has been altered - transfer values and recipient lists remain unchanged (Nimkar, 2021). At present, transfer values remain between 9,000 and 18,000 YR (US\$36 to US\$72), depending on the size of the household. Despite the continuation of the SWF, the programme has several challenges.

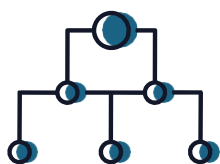
- | **The transfer values are considered wholly inadequate as they have not been adjusted since before the war. It is estimated that the transfer value only covered around 10% of monthly household expenses – so was completely inadequate for the poorest segments of the population (Ghorpade and Ammar, 2021).**
- | **Since the recipient list has not been updated, many households included may not be eligible (or perhaps exist anymore), while others have had no opportunity to access this support (Nimkar, 2021).**

The Social Fund for Development (SFD) was established in 1997 to complement the SWF. The SFD is focused on labour-market approaches to social protection and poverty reduction, which include a variety of skills training, cash for work, agricultural extension services, small business support, as well as complimentary nutrition initiatives. For example, it is estimated that 5% of households benefit from the SFD's school feeding programme (Ibid.). Overall, the SFD has a significantly lower coverage than the SWF and has a less consistent delivery model. The SFD has continued to operate throughout the conflict and, in some ways, was better positioned to transition to humanitarian response through project-based initiatives. For example, during the conflict, the nutrition programmes have received external donor funding and been scaled up to support increased demand. At present, the SFD Cash for Nutrition and SFD Cash for Work programmes have the third and fourth highest recipient reaches in Yemen, after the SWF/UNICEF ECRP and WFP general food distribution.

<sup>54</sup> Yemen also had significant contributory pension schemes, these only covered military, private, and public sector employment. As many Yemenis were and remain informally employed, this had mixed coverage. Furthermore, many private businesses did not participate in the pension system (Ghorpade and Ammar, 2021).

<sup>55</sup> The pension system continued for as long as possible, but eventually became inappropriately resourced as contributions stopped and bonds dried up.

## OPERATIONAL MODELS AND STRUCTURES



MPCA in Yemen is coordinated through the Cash and Markets Working Group (CMWG). The group is currently co-chaired by OCHA and the Cash Consortium of Yemen (CCY). Cash modalities have been used throughout the Yemen response, though have only relatively recently moved to an independent coordination forum. Prior to this, cash response was coordinated as part of the Food Security Cluster. The CMWG released their most recent terms of reference in 2021 and focuses on tool harmonisation, advocacy, and capacity building to increase the use of cash in the Yemen response. At present, the CMWG is harmonising MPCA tools, beginning with a mapping of the tools currently used and selecting minimum standards on vulnerability criteria, selection tools, and monitoring tools. Transfer values have been established and updated routinely. In terms of coordination, programmes are mapped on an online dashboard available to partners.

Several INGOs deliver significant multi-purpose cash distribution programmes. This includes individual organisations as well as consortium organisations. The Cash Consortium of Yemen was established in 2020 as a partnership between three INGOs (the Danish Refugee Council (DRC), the Norwegian Refugee Council (NRC), and ACTED) and one UN agency (IOM), expanding to include Mercy Corps and Solidarités International (SI) in 2021. ECHO largely supports the CCY. As with other regional consortiums, the CCY played a critical role in improving cash coordination and influencing standards applied at the CWG-level, reducing competition between large cash actors, and improving effectiveness and efficiency of delivery coordination. CCY focuses on delivering cash to newly displaced households, as a follow-on to the UNFPA-led Rapid Response Mechanism (RRM).<sup>56</sup> CCY operates under a single recipient management system, with harmonised tools, transfer values, and approaches. The CCY publishes routine data on prices, remittances, and exchange rates for the use of the entire response.

Other significant players include Save the Children, Oxfam, CARE, and ADRA. The International Commission of the Red Cross (ICRC) also delivers cash through its 'Productive Safety Net' project. UNDP, UNHCR, and WFP also deliver cash transfers that compliment in-kind programmes; for example, WFP delivers some food support as cash - though this is limited in comparison to the scale of in-kind delivery. It is clear that communities are reliant on humanitarian aid at this point in the conflict and it continues to fill a significant gap in monthly household needs.

## SOCIAL PROTECTION INTEGRATION



Two studies have been conducted on the state of humanitarian-state social protection integration in Yemen in the last two years: Nimkar (2021), and Ghorpade and Ammar (2021). Both studies conclude that social protection integration has been limited, due to the conflict and to the lack of political will and limited capacity to achieve a sufficient level of coordination. Nimkar (2021) indicates that there is likely significant overlap in recipients between social protection and humanitarian programmes. This is largely due to the lack of capacity to address weaknesses in the SWF targeting approach and transfer value alongside the presence of programmes such as WFP's general food distribution (including the unrestricted cash component) and the prevalence of MPCA.<sup>57</sup>

There have been some important initiatives to enhance humanitarian-development dialogue and coordination in recent years. The CMWG has focused on ensuring compliance to the Survival Minimum Exchange Basket (SMEB) within the CMWG, greater exchange of information on cash transfer recipient lists (coordinated by UNOCHA), and

<sup>56</sup> The RRM delivers emergency NFIs and food kits, which are not sufficient to sustain households beyond the initial days of displacement.

<sup>57</sup> Unfortunately, no studies at the household level that would assess this overlap have been conducted.

an assessment of the interoperability of 32 recipient databases between UN agencies (Nimkar, 2021). Differences in target households has limited other initiatives, including transfer of MPCA recipients to labour-market focused social protection programmes (e.g., SFD). Specifically, while MPCA targets the most vulnerable community members, labour market approaches tend to target households with some pre-existing skills and assets that are unlikely to be selected for MPCA - creating 'targeting by vulnerability versus targeting by viability' tension. At present, the CCY is exploring opportunities to provide consumption support for households participating in labour market approaches to support durable solutions. However, other opportunities for integration are extremely limited given the reluctance to change the SWF approach and the difficulty in making modifications due to the political gridlock. The political stalemate between the north and the south means that there is very little room to develop a consistent reform approach and get both authorities involved when neither recognises each other's authority.



## CONCLUSIONS AND OUTLOOK

The cash response in Yemen is relatively recent and has expanded rapidly because of the work of the CCY and the CMWG. This has been a significant achievement given the complexity of the context in Yemen and the rapidity with which conflict dynamics change.

### SUCCESSES



- | The Cash Consortium of Yemen has leveraged the collective capacities of several large INGOs to contribute research and programme design elements to the broader humanitarian MPCA response in Yemen.
- | Donor support has been critical to continuing to prioritise MPCA in the humanitarian response.
- | Inclusion of MPCA in the HRP for Yemen has highlighted the criticality of MPCA to respond to acute humanitarian needs. This has resulted in several coordination achievements, including the harmonisation of the SMEB and transfer values - leading to better predictability and quality for target populations.
- | Humanitarian cash partners have been active in identifying other opportunities for engaging with social protection issues - including identifying opportunities for labour market solutions and partnerships with other para-state actors (i.e., collaboration with the Social Fund for Development). This, despite the limited scope for direct engagement with the National Social Safety Net system.
- | Despite the challenges with practically engaging in social protection transition, humanitarian actors and development actors seem committed to coordinating when more favourable conditions for collaboration are apparent.

## CONCLUSIONS AND OUTLOOK

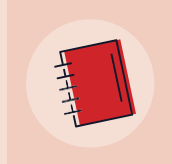
**CHALLENGES** MPCARemainsanefficientmeanstoaddress themultiple needs of communities affected by displacement. However, there are several challenges to MPCA response and establishing social protection linkages.



- | While MPCA is now strongly present in the humanitarian response, the CMWG was relatively weak until it was re-established independently (outside the Food Security Cluster). The CCY was established several years into the response, which also delayed the extent to which it could be used to coordinate and advocate to the CMWG.
- | Government access restrictions and security issues continue to present challenges for humanitarian actors to efficiently and effectively reach populations in need in some areas. This is widely beyond the control of humanitarian actors.
- | The inability to update the pre-existing social protection system (currently maintained by UNICEF and the World Bank) has resulted in a poor environment to discuss linkages and is no longer delivering transfers adequately able to meet the needs of the target population. provided with 400 JOD (US\$564).

**These challenges are difficult to overcome as they are largely political in nature. In many ways, there will not be significant opportunities to address MPCA and social protection - particularly social safety net linkages - until a political solution can be achieved.**

**LESSONS** | Cash consortiums continue to have significant added value for MPCA technical leadership and coordination in large-scale IDP-focused responses. CCY's development of technical leadership, research, and tools markedly improved MPCA coordination in Yemen. The limited incentive for competition between leading cash agencies has created value for the overall response and delivered a significant volume of cash to people in need.



- | Social protection systems require a singular national government with which donors and humanitarian agencies can cooperate. Until a political solution is reached and an agreed governance system established, there is not a high likelihood that the social protection system can be reformed without legitimising the current government system and entrenching the stalemate or removing a significant caseload / geographic area from the system.
- | In some cases, alignment as a first step does not make sense. This is particularly the case in Yemen as the system is widely recognised as outdated and ineffective in terms of targeting and the level of assistance provided.
- | Humanitarian actors can continue to advocate for the inclusion of stabilisation and development actors in cash programming discussions. The attendance of World Bank representatives at recent CMWG meetings is a positive indicator of a willingness to cooperate in the future. The humanitarian MPCA community can continue to develop technical leadership and build relationships that could be leveraged when the political situation is more favourable.
- | In cases where alignment or integration is not possible with non-contributory schemes, labour market approaches offer a unique opportunity to build relationships and support sustainable solutions.

## CASE STUDY



# 06 | SYRIA

The humanitarian response in Syria is incredibly complex. Three operational areas are divided between four authorities: Syria, controlled by the Government of Syria; Northeast Syria, controlled by the Syrian Democratic Administrative Forces; and Northwest Syria, controlled by Turkey and opposition forces. Each distinct area has differing approaches and levels of acceptance of MPCA, limiting the capacity of country-level Cash Working Group or similar coordination mechanism. Currency devaluation and economic instability have meant that the response is also currently delivering cash in three currencies – the Syrian Pound, the Turkish Lira, and the US Dollar – depending on the area of implementation. The conflict has seriously constrained the financial and administrative capacity of the Government of Syria, and there are large areas with no government presence, social protection has not been a response priority. Limited opportunities for cohesive operational models may have frustrated coordination and harmonisation to the extent possible in neighbouring countries; however, even with a more stable operational environment, there is no indication that a social protection system with which to coordinate and link with will be present. The case study of Syria highlights the difficulty of considering social protection linkages in conflict and politically-divided contexts.

## HUMANITARIAN CONTEXT



Syria has been in conflict for more than 10 years. As a result, the country remains divided into several spheres of influence and millions of people remain displaced. Politically, Syria is divided into three: Syria, Northwest Syria, and Northeast Syria. Northeast Syria includes Al Hassekeh, and parts of Raqqa, Deir Al Zor, and Aleppo (Menbij) and is overseen by the Syrian Democratic Administrative Forces. Northwest Syria is divided into multiple areas of control, including components overseen by Turkey (Aleppo) and opposition forces (Idleb). The Government of Syria controls the remaining portions of Syria. These areas of Syria are administered separately for the humanitarian response due to their differing practical and administrative needs. However, humanitarian need is high across all areas.

As of 2022, 14.6 million people in Syria were thought to be in need of some form of humanitarian assistance – which is nearly a 10% increase over 2021 (OCHA, 2022c). On top of conflict-driven humanitarian needs, violence, and lack of access to services and protection, the Syrian economy has been severely weakened. This has resulted in currency depreciation and increased prices of basic goods, challenging access to food and disrupting livelihoods even in areas that are not directly exposed to active conflict. Infrastructure damage has been incredibly widespread in the conflict, particularly in urban areas. This has resulted in shortages of services – particularly education and healthcare – but also challenges accessing roads and transport networks and housing for many returnees. Collective shelters (i.e., abandoned public buildings, partially constructed or partially destroyed buildings) still house families unable to access their homes and are in poor condition. Political decision-making, including sanctions, the closure of border points, and the continued administrative division of the country greatly affect humanitarian actors.

**AS OF 2022, 14.6 MILLION PEOPLE IN SYRIA WERE THOUGHT TO BE IN NEED OF SOME FORM OF HUMANITARIAN ASSISTANCE - WHICH IS NEARLY A 10% INCREASE OVER 2021**

## SOCIAL PROTECTION MECHANISMS

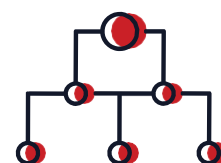


Social protection schemes in Syria include contributory and non-contributory schemes, though both are extremely fragile and lack coverage. The General Establishment for Social Insurance (GESI) manages public and private pensions on behalf of the Ministry of Social Affairs and Labour (MoSAL). In both public and private schemes, both employees and employers contribute to the scheme over their employment lifetime (15 to 30 years, depending on the type of job). As with many other countries in the region, private contributions to the scheme are extremely limited given the prominence of the informal sector. Without routine contributions due to severe economic disruption, the schemes are not sustainable and suffer from poor administration and coverage. Furthermore, there are no benefits in these schemes for maternity, illness/disability, or unemployment. Non-contributory social protection schemes are limited to subsidies on food (namely, bread) and fuel; there are no targeted or cash-based social assistance schemes. Subsidies that were in place have been greatly reduced throughout the war period due to lack of sustainability, the economic and political crisis ongoing in Syria, and inefficiencies in the systems themselves. The Government of Syria has been trying to introduce a new system under the National Social Aid Fund (NSAF) with the support of UNDP, which should introduce a PMT-based social assistance fund for vulnerable households. This is discussed further below.

At present, there are no government services in Northeast and Northwest Syria. This includes no distribution of pensions and no coverage of subsidies. The Autonomous Administration of North and East Syria (AANES) distributed a limited number of food parcels to families in need during the initial COVID-19 movement restrictions, though this was one-off and limited in reach.

## OPERATIONAL MODELS AND STRUCTURES

Syria is effectively divided into three distinct areas of operation with four authorities. In areas that remain under control of the Government of Syria, cash response is relatively recent as compared to the opposition-controlled areas.



### GOVERNMENT OF SYRIA-CONTROLLED AREAS

In these areas, the model for cash delivery is dependent on the type of registration that each organisation has managed to secure. There are currently four types of registration that exist.

- 01 Registration with the Ministry of Foreign Affairs. This registration is reserved for those that entered the response from Damascus in the initial period of the conflict. This registration is considered the most flexible, as it allows actors to implement directly and have access to communities. Agencies with this registration may also work in cooperation with the Ministry of Social Affairs or Ministry of Foreign Affairs. Oxfam has this form of registration.**
- 02 Registration with the Ministry of Social Affairs and Labour. Most organisations are registered under the MoSAL. Organisations with this type of registration are not able to directly implement their programmes. They implement through local partners – the Syrian Arab Red Crescent (SARC) or Syria Trust. For MPCA, this includes selection, data management, distribution, and follow up is completely managed by the local partner.**
- 03 Registered UN agencies. UN agencies are registered with the Government of Syria directly but are also required to implement their programming through SARC or Syria Trust and do not have direct relationships with communities.**

**04 Registered faith-based organisations. These organisations must have an affiliation with a religious organisation – typically churches. Faith-based organisations can work directly with the community in partnership with their local faith-based actors. In general, they have more control over their project cycle than those registered with MoSAL.**

There are several challenges with this model.

- ▮ **The difficulty in coordination and transparency of cash delivery. Specifically, organisations with registration types two and three do not have access to recipient names (or any other identifying information) so cannot cross-compare recipient lists with those delivering MPCA with registration types one and four.<sup>58</sup> In this context, organisations have an incentive to try to individually design projects to increase their oversight.**
- ▮ **Lack of consistent registration means that the level of harmonisation that could be expected in countries with higher degrees of access is not possible in Syria. The Syria Cash Working Group has standardised transfer values and monitors prices to inform the MEB, but other tools and processes are up to the discretion of each organisation. In general, MPCA programmes are relatively small – with organisations delivering to hundreds of recipients rather than tens of thousands as elsewhere in the region.**

## NORTHEAST SYRIA

Northeast Syria (NES) was under control of ISIS for a significant period, with many areas only liberated in 2018 and 2019. As a result, MPCA is also relatively new in the response. Some limited programming existed in 2017 as one-off emergency cash. This continued for several years due to the waves of displacement - particularly in Raqqa and Deir El Zor. Households were difficult to track due to lack of identification, lack of establishment of coordination offices by local authorities, and the poor state of infrastructure, which caused many households to move between transitional sites and collective centres. The Turkish occupation of portions of Northwest Syria, where many NGOs were based, and the withdrawal of US forces, further disrupted the response and caused constraints in accessing the east. After the governance structures began to stabilise, the Syrian Democratic Administrative Forces (an opposition authority) was not very accepting of MPCA. This was largely due to disapproval of programmes that were highly targeted and preference for blanket distribution programmes. Over time, greater acceptance of MPCA - and targeted programming in general - was negotiated with authorities. At present, there are now eight NGOs providing MPCA in Northwest Syria<sup>59</sup> and MPCA is now coordinated and provided in cycles of three to six rounds, depending on the area and the local needs. Due to inflation, MPCA is delivered in US Dollars (US\$120 per month). Due to the relatively limited number of partners and relatively good access for organisations to select and monitor their MPCA caseloads, there is a higher degree of harmonisation in the project cycle than in Government-controlled areas. The high level of need and significant reductions in humanitarian funding challenges MPCA in NES.

## NORTHWEST SYRIA

Northwest Syria (NWS) has a significant number of cash-based programmes, particularly food vouchers and cash for food. MPCA has increased throughout the response, in recognition of the complexity of needs and the strength of markets to support these needs. Ongoing conflict and front-line changes between the Government of Syria and opposition forces, as well as Turkey's occupation of portions of the Aleppo Governorate, has meant organisations have needed to remain flexible. At present, there are approximately 12 MPCA actors in NWS, with a focus on southwestern Aleppo and Western Idlib Governorates. Similar to NES, harmonisation is an ongoing priority for partners. Transfer values are currently harmonised at US\$100 per household,<sup>60</sup> but there are no standardised criteria for selection, or harmonised verification, registration, and monitoring processes.

<sup>58</sup> SARC and Syria Trust should be cross-comparing recipient lists for different projects to prevent duplication.

<sup>59</sup> People in Need (PIN), Concern, Solidarites International, Save the Children, CARE, Mercy Corps are the largest actors.

<sup>60</sup> Though three currencies are currently in use amongst partners: Syrian Pounds, Turkish Lira, and US Dollars.



## SOCIAL PROTECTION INTEGRATION



There has been very little movement toward humanitarian aid and social protection integration outside of a few initiatives started by UN agencies. For example, UNICEF has been working with the Government of Syria on the ‘Social Policy Programme in Syria’, which has two components:

- 01 Emergency response for children, including cash transfers for families with children with disabilities as well as clothing and e-vouchers to families with children in need.**
- 02 UNICEF is providing technical support to the Government to develop a social protection mechanism that will target child poverty, including training of social workers and other outreach staff.**

Little information is available on the status of this programme. ILO only restarted activities in Syria in 2018 and has focused on reviewing the social insurance laws as well as labour standards laws. Northeast and Northwest Syria do not have social protection mechanisms with which to coordinate.

## CONCLUSIONS AND OUTLOOK

**SUCCESSSES** While limited, there are some successes across the Syria response.



- | **Market functionality in Syria has been consistently capable of handling cash and voucher programming, including MPCA** despite sanctions and border disruptions. In areas that experienced a high degree of direct conflict and displacement, markets often recovered quickly, reflecting the resilience of Syrian traders.
- | In NWS in particular, **humanitarian agencies were able to consistently push for more cash programming**, even in remotely managed contexts with challenging governance contexts. Ongoing research and assessment of market conditions has strengthened the positioning of MPCA over time.

**CHALLENGES** Syria is an incredibly complex operating environment, with varying degrees of access, currency challenges, and a shifting, diverse governance at the local level.



- | **Harmonisation of MPCA across Syria is not possible due to the divided political context**, which has resulted in the use of multiple currencies, access permissions, and differing levels of acceptance of MPCA. Coordination and cooperation amongst agencies are highest in NWS, where access and cash and voucher programming has been implemented for a longer period of time.
- | **Social protection is not a priority (or possible) for humanitarian MPCA actors** given the limited reach of the Government of Syria and the ongoing economic pressure caused by sanctions, the cost of the conflict, and global economic disruptions (i.e., COVID-19 and the war in Ukraine), and the overall reduction in humanitarian funding.

## CONCLUSIONS AND OUTLOOK

### LESSONS



The Syrian context presents several lessons for humanitarian MPCA-based response.

- | **Social protection integration - and even harmonised MPCA - is highly reliant on the existence of a strong, centralised government with which to engage and coordinate.** In NWS and NES, humanitarian response is the only form of ‘social protection’ available to communities.
- | **Access is critical to monitoring and conducting research that drives technical advancements in MPCA, advocacy, and social protection transition.** Contexts with poor or inconsistent access between humanitarian actors (i.e., registration systems in Syria) and local areas (i.e., the geographically divided authority) will struggle to achieve a consistent or feasible research agenda.
- | **Unlike the Syrian refugee response, displacement in Syria is still very much an ongoing challenge - which challenges the transition to longer-term programming.**
- | **Sanctions and limited access (i.e., remote management), and challenges to transparency have meant that donors are more reluctant to trust cash-based interventions.** Similarly, sanctions limit the ability for donors to influence the Government of Syria.

# 03

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# CONCLUSION



The conclusion of this report has been divided into four sections, each reflecting the core components of operational model analysis proposed by Smart, et al. (2018), and Julliard, et al. (2020). The first section reflects on contextual factors that influence quality, followed by an analysis of efficiency, effectiveness, and then, finally accountability. Due to the wide range of successes, challenges, and lessons learned across the case studies explored, the conclusion considers both MPCA approaches and the extent to which social protection systems could be considered, aligned with, or integrated into the response - in practice or with adjustments going forward.



## CONTEXTUAL FACTORS ARE A SIGNIFICANT DETERMINANT OF WHICH MPCA OPERATIONAL MODELS WERE SELECTED, THEIR SUCCESSES, AND THEIR CHALLENGES.

Smart, et al. (2018)'s analytical framework identifies several drivers of quality. This section emphasises the importance of market functionality, FSP capacity, and access and security with some observations about compounding factors and mitigations.

- | **Market functionality, including macroeconomic challenges, can limit the effectiveness of MPCA regardless of the operational model in use. However, political barriers may also be preventing humanitarian actors from overcoming these market challenges.** Across the MENA region, markets function relatively well, except in some areas of Syria and Yemen where conflict limits access of vendors and some communities experience shortages in some basic goods - whether they be food or non-food items. In most cases, markets have been able to function even following significant physical disruption due to active conflict (e.g., north-western Iraq and north-western Syria) or economic disruption (e.g., Lebanon and Syria).
- | Across the region, currency devaluation has been particularly difficult for the effective use of cash received. In both Lebanon and Syria, rapid devaluation has led many agencies to opt to provide transfers in US\$ to ensure recipients are able to maintain the appropriate purchasing power. While this has been an effective way to respond to the economic crises, specific contextual factors have further limited it. In Lebanon, the government is continuing to operate and pay public sector workers in LBP - so the delivery of humanitarian assistance in US\$, particularly to the refugee population, is unpopular and, in the case of UNHCR assistance, not permitted. This means the purchasing power of these transfers is relatively limited. In Syria, areas outside government control have adopted US\$ transfers, while this has not been possible in areas under government control.
- | This study highlights that, often, agencies could overcome these **market conditions but political barriers limit response options and thus hinder quality**, unless MPCA values are able to increase in local currency on par with currency devaluation and cost increases in the market. Even so, recipients would be pressed to spend their transfers quickly after receipt instead of saving as the value of the transfer will decline over time. In both cases, the significant gap between black market exchange rates and official government rates also increases the cost of programming (i.e., humanitarian agencies must use official rates, even if transfer values must increase to match local price increases against black market rates).
- | **The pre-existing capacity and availability of FSPs is as important as the humanitarian community's capacity to influence the FSP environment.** Smart, et al. (2018), highlights the importance of capacity and availability of FSPs as a key contextual factor in determining quality. While the existence of FSPs in general is important, the case studies highlighted in this report suggest that assumptions regarding what FSPs need to look like to ensure quality are more complicated. For example, while availability of e-transfer systems is highlighted as an example of quality FSPs - case studies show mixed results. Highly effective responses, including Jordan and Iraq, began with contexts in which there was limited financial inclusion and no mechanism for e-transfers; refugees were not entitled to bank accounts and mobile money has low uptake. Both responses were able to

design and negotiate alternative mechanisms for inclusion in the financial system that did not exist prior to the humanitarian response.

- | The existence and capacity of FSPs alone are insufficient - these responses instead **show that the capacity of the humanitarian community to work collaboratively with a strong convening body (in this case, UNHCR) and governments and banks that are open to alternative solutions are key.** In the case of the Iraq IDP response, MPCA actors were able to use cash-in-hand effectively and at scale due to collective bargaining. This was found to be more suitable than e-transfers due to preferences in the community and pre-existing norms rather than lack of availability of banks or mobile wallets. Similarly, the cases of Jordan and Lebanon demonstrate that collaboration can reduce transaction costs. Other contextual factors remain critical for quality programming, including the geographical coverage (and potential geographical coverage) of FSPs and the financial liquidity of FSPs.
- | **Access and security limits quality, but access alone is not a guarantee for quality.** In some cases, limited access to target populations is a significant limiting factor in the capacity of humanitarian organisations to understand the target population and monitor their work (e.g., Syria and northern Yemen). These constraints limit quality because they effectively remove some options for shaping the operational model selected. However, quality may still be an issue from the target population perspective even with high levels of access if leveraging access is not part of intentional programme design. For example, CAMEALEON in Lebanon was able to identify key quality issues with WFP cash delivery despite very good access and security - suggesting that designing for engagement and accountability is essential across models.



**THERE ARE SOME ADDITIONAL CONTEXTUAL FACTORS THAT HAVE DRAMATICALLY SHAPED BOTH THE MPCA OPERATIONAL MODELS IN PLACE AND THE QUALITY OF THE RESPONSE - MOST CRITICALLY, THE NATURE OF THE DISPLACEMENT OR CONFLICT AND DONOR ENGAGEMENT.**

**Contextual factors that influenced the operational models adopted regionally necessarily included the conflict and displacement dynamics that triggered the humanitarian response in the first place. Notably, some case studies focused on refugee responses, while others focused on IDP responses. Both Iraq and Lebanon have experienced a dual response.**

- | **The nature of the displacement event or conflict has necessarily shaped the operational model.** The case studies examined have one striking similarity. In contexts where the response was targeted at a refugee population, more unified and scaled delivery systems could be developed. This is largely a result of a central registration system - fulfilling the role of a social registry - being developed as a routine component of the response. The cases of Lebanon and Jordan clearly demonstrate that a relatively stable and clearly defined target population lent itself better to a streamlined system with a single organisation managing the bulk of the transfers. Indeed, the major tensions in both of these responses were managing the difference in programming (i.e., selection, distribution dates) between UNHCR and WFP programmes.<sup>61</sup> This reflects the findings of Juillard, et al. (2020), who found that singular transfers were preferred. Successive recommendations have pushed for the alignment of these programmes.<sup>62</sup> In contrast, Iraq and Yemen have both opted for consortium models that manage to achieve significant scale but can be deployed with much more agility based on local needs and changing conflict and displacement dynamics. They have repeatedly adjusted targeting and transfer value approaches as a result of contextual shifts.

<sup>61</sup> These models have their challenges - however, this approach would not have been possible with more IDP responses that required a constant repositioning due to significant contextual changes, as occurred in Iraq, Yemen, and Syria.

<sup>62</sup> See for example, the CAMEALEON Final Evaluation Report, Conflict Management Consulting (2022).

- The nature of displacement can cause additional social cohesion issues that will challenge both MPCA and social protection responses. Refugee responses appear to be ‘easier’ to manage to a certain degree and therefore can accommodate larger singular models, particularly in regard to registration, administration, and coordination, but they present unique challenges in terms of social inclusion and social cohesion, which can affect the quality of a response. In Lebanon, the economic crisis challenged the refugee response, causing widespread suffering amongst the host community. As a result, the UNHCR-led refugee response programme has become less effective over time as it has had to respond to the political and social sensitivities. Specifically, the decision to continue UNHCR transfers in LBP despite the rapidly declining value of the LBP and other programmes moving to US\$ transfers demonstrate the limits of these programmes



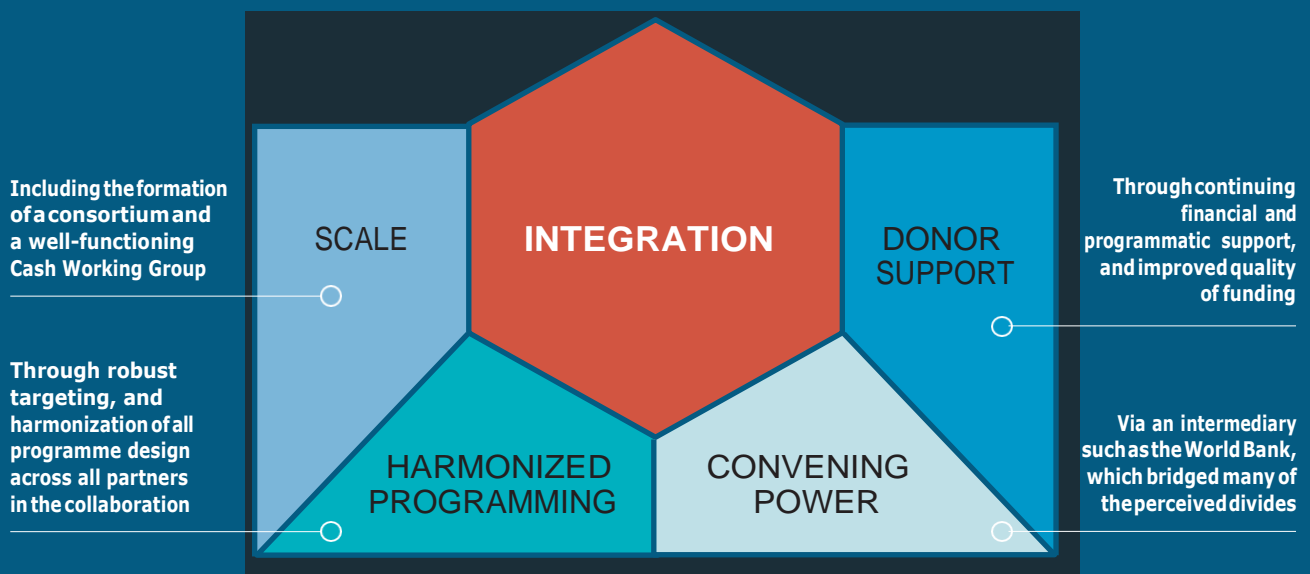
### INTEGRATION WITH SOCIAL PROTECTION SYSTEMS, AND SOCIAL SAFETY NETS IN PARTICULAR, IS DEEPLY TIED TO CONTEXT, A SINGLE OPERATIONAL MODEL IS NOT ALWAYS ‘BETTER’ FOR QUALITY OR VALUE FOR MONEY.

**Contextual factors that influenced the operational models adopted regionally necessarily included the conflict and displacement dynamics that triggered the humanitarian response in the first place. Notably, some case studies focused on refugee responses, while others focused on IDP responses. Both Iraq and Lebanon have experienced a dual response.**

- Political divisions in the target context will limit the capacity of actors to engage effectively with a government authority - possibly because there is no clear single authority. Several of the case study countries have internally divided political contexts. Syria is effectively divided into four spheres of influence and Yemen, Iraq, and the OPT are divided in two. While the divisions in Syria and Yemen are more severe, engaging multiple authorities on a response makes developing a singular large humanitarian response complicated. Social protection integration is even more complicated. In the case of Yemen, the political deadlock between two authorities limits options to discuss social protection reform - either side engaging the other in dialogue would be seen to legitimise the other’s rule. On the other hand, the humanitarian community is not in a position to select which ‘side’ they prefer to work with as it challenges their ability to work neutrality across frontlines. Development actors are likewise in a difficult position as leaving out a huge portion of the country will deprive households from much needed assistance. In Yemen, humanitarian actors have little space to engage to the same extent as in other contexts. Similarly, though to a lesser extent, political divisions in OPT and Iraq have increased complications. The CLCI, for all its success, worked in Federal Iraq - not in the Kurdistan region - due the patterns of displacement. In Occupied Palestinian Territory, a joint approach is needed, but time consuming. This can be contrasted with Jordan, which has a highly centralised authority with which to engage.
- State social protection systems may be highly fragmented or siloed and states may have differing interests and capacities to engage. Social protection systems are typically created over time and may have been developed by different authorities. For example, state disaster response machinery is often separate from routine social protection delivery - making shock-responsive social protection difficult. Routine social protection systems may also be divided amongst multiple state ministries (e.g., Ministry of Social Services, Ministry of Gender and Children, Ministry of Veteran Affairs, Ministry of Economic Development, etc.). Each additional responsible ministry brings with it its own political economy. EC SPaN (2019) identified failure to understand the political economy of social protection - and instead fixating on technical delivery - has been a major frustration to progress and may stymie outcomes. This can be seen clearly in Iraq, where humanitarian actors divided themselves amongst different authorities and social protection initiatives. The CLCI focused on the Social Safety Net, whereas WFP was focused on the Public Distribution System. Indeed, across contexts, there were no actors identified who were providing MPCA and working across multiple social protection initiatives.

## THE FOUR PILLARS OF SNN-MPCA INTEGRATION

BASED ON THE EXPERIENCE OF THE CASH AND LIVELIHOODS CONSORTIUM OF IRAQ. MERCY CORPS (2021)



- Governments must be willing to engage with the humanitarian system. The CLCI has done a lot of work to document their process in aligning with the Iraqi Social Safety Net. In their lessons learned report (Mercy Corps, 2021), they highlighted the importance of scale, harmonised programming, the presence of a convening power, and donor support as being critical to effectively engage in social protection integration. However, political uncertainty and turnover in Iraq critically hampered CLCI. Ultimately, no model will effectively provide an 'exit strategy' or 'integrate' with social protection systems - regardless of its intentionality and design - unless there is a willingness on the part of the government to share information (e.g., selection models) and to engage on technical issues with humanitarian actors. In some cases, despite the high technical capacity of the response (i.e., Jordan), there is little willingness to engage in social protection for refugees and it has therefore not moved forward. In the case of Lebanon, the willingness to engage on these issues has followed with the domestic financial crisis in Lebanon that is affecting Lebanese people rather than the refugee crisis, despite the high level of technical capacity available prior to the financial crisis.
- Donors may have differing objectives and fund humanitarian actors accordingly. UN agencies and INGOs may have different sources of funding with agencies focused on different priorities which can cause challenges with integration after years of implementation. On the other hand, development donors may not support shock-responsiveness in their funding plans. Humanitarian agencies can be limited in their ability to deliver shock-responsive programmes that bridge the gap between short-term and long-term social protection programming by donor limitations on cost adjustments, contingency funds, and rapid changes in delivery methods. Projects are tied to donor agreements, often for short periods of time and with specific outputs expected to be reached within a confined budget. Integration of humanitarian programming into social protection mechanisms - outside of the development of complementary structures that 'could' support some sort of transition - is a time-consuming process with high levels of uncertainty and assumptions that can easily disrupt achievement of outputs and outcomes. Strong donor coordination may limit this, but in-country focal points may be restricted by more structural limitations in funding portfolios.
- Humanitarian partners' programmatic objectives may not align with the government approach. Preferred response formats may get stuck in a technical argument rather than looking for opportunities to provide a blended or harmonised approach with deference to state systems. Furthermore, the level of state engagement in social protection before the crisis may result in differing power dynamics during and after a crisis. In instances with low state engagement, humanitarian actors may secure a prominent position, but in instances of higher state engagement they may play a supporting role to larger initiatives.

04

## NO SPECIFIC OPERATIONAL MODEL IS MOST SUITED FOR SOCIAL PROTECTION INTEGRATION, BUT THERE ARE SEVERAL RESPONSE CHARACTERISTICS THAT CAN CREATE A SUPPORTIVE ENVIRONMENT.

- | No context had a single operational model. In most cases, one usually dominated but several tended to complement each other. In Iraq and Yemen, there were consortium models between INGOs. In Jordan and Lebanon, UNHCR RAIS supported the coordination of registration, selection, and saw the creation of LOUISE and the CCF. Even with these dominant approaches, single-agency MPCA programmes existed and filled gaps in coverage. Occupied Palestinian Territory and Syria are fragmented contexts where coordination has been more difficult and, as a result, the Cash Working Group (CWG) manages collaboration.<sup>63</sup>
- | Harmonised technical delivery at scale is critical for attracting the interest of government actors, regardless of model or its perceived efficiency. In cases where the government has been interested in incorporating humanitarian models into the social protection regime, there has been a combination of some level of political will as well as a harmonised response that achieves significant scale. This could be because scale increases the credibility of MPCA actors (Mercy Corps, 2021). It is also likely that harmonisation at scale produces a unified ‘voice’ of the humanitarian community, reducing the number of actors and perspectives that the government would have to engage.
- | Conflict sensitivity is a challenge in all humanitarian programming. Several contexts struggled with balancing engaging directly with government responses and maintaining the neutrality and independence of the humanitarian response. This is particularly a challenge with social protection programmes, which can lead to longer term power imbalances and exclusion if not implemented correctly. In some cases, the government may not prioritise those most in need or exposing these populations could be risky. In Iraq, how to manage the needs of families with perceived ISIS affiliation remains a challenge. In Yemen and Occupied Palestinian Territory, there are already difficulties with data protection and ensuring the independence of programming. Syria is also a context where differing authorities have differing levels of interest in selection processes and recipient data. Social protection integration necessitates confronting these issues.

<sup>63</sup> It is critical to mention here that both Palestine and Syria have multiple CWGs, which was both a practical decision and one that has likely reduced overall harmonisation.



# 04

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# RECOMMENDATIONS





## FOR HUMANITARIAN AGENCIES

- 01** Harmonising approaches across humanitarian response is the first step. A unified voice from humanitarian actors will be more effective at attracting the attention of governments. Technical support is an important entry point for influencing and it is more easily done when humanitarian actors have been able to achieve a high technical standard in the response. This can be started by consortiums or large UN agency responses, but ultimately should be led by a strong Cash Working Group (CWG) that is able to support all levels of cash actors and represent humanitarian actors to the broader response, development community, and government.
- 02** MPCA values should consolidate multiple needs or grants into a single transfer (i.e., food and non-food), is preferable and most closely aligned with most social safety net approaches. In addition, combining transfers reduces transfer fees and provides a single transfer households should be expecting, reducing administrative burden and stress.
- 03** UN agencies' and NGOs' differing strengths should be leveraged in joint response. Equal partnerships or opportunities to collaborate can be a meaningful way to leverage the positioning and institutional strengths of UN agencies while taking advantage of the agility and community connections that typify NGO responses. The Cash Consortium of Yemen has been able to leverage this joint approach with IOM and CAMEALION has demonstrated the value of NGO partnerships. The CLCI found that logical next steps in their programming included joint initiatives with UNICEF and ILO as key social protection and cash stakeholders.
- 04** Develop redlines on protection - ensure that target populations will not be put at risk. Ultimately, moving towards higher levels of integration with government systems entails a degree of trade-offs for humanitarian actors. This includes some loss of independence and a need to compromise; while commitments to supporting safety nets are important, organisations should be mindful of what redlines are important to maintain and ensure they are clearly communicated and consistent across partners.
- 05** Look for other opportunities to engage on social protection issues more broadly, rather than just non-contributory social safety nets (i.e., labour market approaches, social grants). Protection teams can be essential in supporting community members in eventually accessing government support on other tracks, including civil documentation support and referrals.
- 06** Continue to focus on delivering quality MPCA when social protection transition is not always be desirable or possible. This includes continually ensuring the adequacy of transfer value, improving the speed of delivery, continually engaging communities to ensure needs are met. Social protection transition should not distract from the initial cause for humanitarian response.



## FOR DONORS

- 01** Prioritise alignment between humanitarian & development funding. Humanitarian funding cycles tend to be one year or less, while development funding may be three years or more. Often, donor agencies divide 'humanitarian' and 'development' responsibilities internally - so there may be little coherence between the objectives and capacities of agencies implementing MPCA and expectations from development actors. Should there be an opportunity for productive engagement on social protection integration, donors should ensure that there is a common understanding amongst themselves as to the objectives of supporting this transition as well as outlining realistic expectations for all parties that are matched with appropriate funding mechanisms.

**02** Prioritise monitoring and research - including human resourcing and public sharing - when allocating funds. Responses with perceived strength were able to prioritise monitoring and research. Analysis of operational models can tend to focus on effectiveness and efficiency gains through how the response is structured in terms of management and delivery; however, responses that were deemed to be more effective also have had strong support for public research, monitoring, and advancing best practices - including prioritising feedback from target populations. Funding should be contingent on ensuring that adequate resources and investment have been allocated to fund monitoring and analysis - this includes ensuring appropriate human resourcing to oversee and lead these efforts. Donors should push for monitoring and research data to be made as public as possible to advance dialogue. Even bad monitoring results are opportunities for regional improvement.

**03** Use influence to play a convening role or identify institutional partners with influence who can. As highlighted by the CLCI (Mercy Corps, 2021), social protection integration is complicated due to the number of stakeholders involved. It is essential that there is an adequate convener to support discussions and bring all stakeholders to the table. In some contexts, this has included the move towards a 'social protection forum' or a 'social protection working group' (Yemen, Iraq, Occupied Palestinian Territory). In other contexts, longstanding engagement from other actors on social protection (the World Bank, ILO) has been critical to supporting dialogue (Iraq, Lebanon).

**04** Ensure consortiums are well-placed to support CWGs and are prioritised in the response. While consortiums have demonstrably improved quality in several responses, a strong CMWG is still important to bring smaller actors on board and increase scale, scope, and harmonised experiences for end users. In the cases assessed, CWGs benefit from strong consortiums as they are often inadequately resourced and do not have the independent capacity to conduct the level of research required to lead on continually changing technical guidance and monitoring.

**05** Identify and support opportunities for influencing political will and government engagement to help ensure integration (or even alignment). It is important in contexts with low political will to identify and support alternative options for influencing, including supporting alternative means to engage in social protection (i.e., labour market approaches) and supporting technical research and engagement that could serve as an entry point for future work when political conditions are more favourable. In some cases, it is worth recognising that social protection integration will never be desired by the government in question (particularly in refugee-hosting countries) due to the financial and political burden required and that support for continued humanitarian programming that is able to continually demonstrate improvements in quality (effectiveness, efficiency, accountability) may be the most appropriate option.



## FOR GOVERNMENTS

**01** Be open to engaging with humanitarian actors who have experience in shock-responsive programming and can provide technical support. Openness to engage on technical aspects of social protection and humanitarian response is an opportunity to take advantage of lessons learned over the course of their implementation periods and can offer a good starting point for discussions.

**02** Engagement at the technical level is often the best approach. Government information management experts, social workers, and social protection policy experts will closely align with the technical interests of humanitarian MPCA teams and provide an opportunity to identify areas where technical overlap already exists or could easily be achieved. Government should assign technical focal points to ensure consistency in engagement through political transitions and changing appointments of more senior positions.

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# ANNEX 1

## METHODOLOGY

Smart, et al. (2018), developed a framework for the analysis of cash transfer programming operational models to assess the extent to which different operational model design features can affect the efficiency and effectiveness of cash delivery. The framework was developed with a broad range of purposes, one of which was to support organisations and researchers to assess and analyse operational models across different contexts to determine what worked well, what did not, and to provide some baseline for comparability. This research leans on the framework developed by Smart, et al. (2018), to document contextual factors that led to the selection of each model, the evolution of the model over time, and to highlight factors that increase or hinder effectiveness. The model is applied, however, with some limitations. First, the framework was designed to support in-depth analysis of single operational models in single contexts. Given the scale of this study, it would not be possible with the time and resources available to apply the entirety of the framework to each country and then to each model that had been adopted. Second, this study is interested specifically in establishing a baseline for understanding the interaction of MPCA and social protection systems - including what factors in those models and contexts that may help facilitate deeper integration. In this sense, this research is less concerned with understanding the precise relative aspects of each model in general (e.g., cost to transfer ratios, project cycle considerations) - which is a significant component of the framework.

With this in mind, the research has employed two methods to address the research questions. First, a literature review served as the starting point for the assessment. The literature review was conducted before any primary data was collected to: (1) assess the extent to which MPCA approaches had been documented in each context, (2) to understand the state social protection systems in each context, (3) to determine the extent to which social protection was already being considered in each context, and (4) to ensure that key informant interviews focused on addressing gaps in the literature. Given the growing interest in humanitarian CVA and social protection linkages in the region, there are a number of studies that have already been produced documenting MPCA programmes and social protection linkages, including those published by CALP - though all contexts were found to have incomplete or out-of-date information.

Key informant interviews were conducted for each case study country. In total, 12 interviews were conducted with coordination, INGO, and UN actors. Following key informant interviews, country case studies were updated, and the analysis and recommendations components finalised.

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