

TERMS OF REFERENCE
VULNERABILITY PROFILES AND MULTI-PURPOSE CASH ASSISTANCE: HOW WFP MULTI-PURPOSE CASH BENEFICIARIES WITH DIFFERENT VULNERABILITY PROFILES SPEND INCOME AND ACCESS VULNERABILITY RELATED SERVICES

1. BACKGROUND AND CONTEXT

In the context of a refugee crisis and economic crisis stemming back nearly a decade, Lebanon has faced a wave of multi-faceted and unprecedented shocks over the past year and a half. In 2019, the poor economy and high unemployment manifested into a broad-based protest movement and civil uprising against the government. The Covid-19 outbreak emerged on top of these compounding crises further slowing the economy and restricting movements. Additionally, in August 2020, a huge explosion in Beirut killed over 200 people and displaced an estimated 300,000 people devastating the capital city. These events further exacerbated the rapid deterioration of the economy and the devaluation of the Lebanese pound (LBP)¹, which reached 131% inflation by September 2020². Between October 2019 and November 2020, the Consumer Price Index rose by 133%³ and the Food Price Index witnessed annual inflation of 422%⁴.

As of today, 88% of the Syrian refugee population are estimated to be living below the Survival Minimum Expenditure Basket, meaning that 9 out of 10 Syrian refugee households are living in extreme poverty⁵. Refugee families live in a dire situation where high inflation rates for food, services, and basic commodities, and rising unemployment coupled with diminishing livelihood opportunities are the new reality⁶. This context is especially challenging for households with certain vulnerabilities, especially those that impact the ability of household members to work or result in additional spending needs, such as for medication.

Since 2017, the World Food Programme (WFP) has been assisting Syrian refugee households living in extreme poverty in Lebanon with unrestricted multi-purpose cash (MPC) transfers to help cover food and other basic essentials. In 2021, WFP is planning to assist 349,000 individuals/58,167 Syrian Refugee household with a package of LBP 400,000 per household per month and LBP 100,000 per family member per month. The aim of the programme is to stabilize the situation of households. The MPC programme has been evidenced to improve the food security of families, in addition to improving other well-being outcomes including increasing access to Primary Healthcare, school attendance for children and mental well-being.

2. ABOUT CAMEALEON

The Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON) is an NGO-led consortium co-managed by the Norwegian Refugee Council, Oxfam and Solidarités International (SI), providing MEAL support to the WFP MPC programme. CAMEALEON's mandate is to conduct independent research and analysis to generate evidence and learning in order to generate recommendations to improve decision-making, accountability to affected people, programme cost-efficiency and effectiveness of WFP's MPC programme.

¹ Value of a dollars soared from LBP 1500 per USD in September 2019 to LBP 7400 per USD in November 2020.

² Bloomberg Bank, Lebanon's Inflation Rate Hit a Second Record-high of 131% in September 2020, September 2020

³ Basic Assistance Working Group; January 2021 updates

⁴ Food Security Sector Working Group, January 2021

⁵ Basic Assistance Working Group; October 2020 updates

⁶ Monitoring of the Effects of the Economic Deterioration on Refugee Households- Wave I; UNHCR March 2020.

One of the key pillars of CAMEALEON's work for 2020-2022 is to build further evidence on MPC related impact and conceptualize a social safety nets approach for assistance to Syrian refugees. The aim of the work under this pillar is to generate a more in-depth and nuanced understanding on the impact of MPC on Syrian refugee households, focusing on selected sectors and different vulnerability profiles of families and explore how complementary interventions can support severely vulnerable households to effectively use their MPC assistance and address issues beyond the reach of cash. This evidence and learning will form the basis of a proposal for how assistance for Syrian refugees could be orientated towards a social safety net approach in Lebanon.

This ToR outlines one of three commissioned research studies under this pillar that looks at the impact of cash assistance on the well-being of selected vulnerability profiles. The below sections detail the research rationale, objectives, methodology and timeline.

3. RESEARCH RATIONALE

Targeting for MPC in Lebanon is based on an econometric model that predicts household expenditure to score and prioritise refugee families for assistance based on their predicted socio-economic vulnerability. Whilst the 'candidate variables' which inform the model include protection related factors such as family members with disabilities and female Head Households (2021 data) alongside demographic, education and occupation variables, the weighting of variables which ultimately predict expenditure are determined through a machine learning algorithm. Over the past few years there has been a growing focus on how to ensure that families with particular vulnerabilities are not excluded from MPC and food ecard assistance. For example, since 2018, the Grievance Redress Mechanism (GRM) has been based on protection-related vulnerability criteria.

However, scant research has been conducted to date on how Syrian refugee households with different vulnerabilities, such as those with disabled or chronically ill members, in Lebanon spend their income and the share of their total household income that is based on multi-purpose cash assistance. In addition, it is not clear to what extent there is variation in how families with different vulnerability profiles cope with expenditure gaps, and what support services they are able to access, or not access, in addition to the MPC they are receiving. Generating evidence on this topic can support WFP, donors and other cash actors in a number of ways, including in monitoring the adequacy of the transfer value of MPC in relation to the SMEB, future refinements of the GRM, and considerations on which complementary services need to be prioritized as part of an ambition to create a social safety nets for refugees.

Understanding how different vulnerability profiles spend their income is particularly pertinent given the current context of inflation and limited availability of some services due to COVID-19. According to a September 2020 UNDP report called, 'Leave no one behind', certain groups of households are more at risk, such as women and girls, the elderly, refugees, migrant workers and young people, and these households need to be specifically considered for an inclusive and just recovery process. Understanding how refugee households with different vulnerability profiles, such as those with disabled members, elderly households, female headed or chronically ill, are able to prioritise spending and access services is especially important considering the current economic and public health crisis, especially since the cost of living and unemployment are rapidly increasing. The amount of people living under the survival minimum expenditure basket (SMEB) has increased dramatically in the past year.

Contextual factors are also showing signs of changing how poverty and food security is being experienced. According to the Durable Solutions Platform and CAMEALEON study, Pinning Down Moving

Targets, the living conditions in lockdown altered spending patterns and resulted in decreased purchasing power. These unprecedented changes, as a result of the multiple crises including the pandemic, may present a challenge for the analysis of findings from assessments. For example, indications that the majority of household expenditure by MPC beneficiaries is spent on food may be due to a lack of resources, but could also be potentially exacerbated by a lockdown situation and economic crisis, making access to markets to buy other commodities more difficult.⁷

This research therefore aims to unpack and better understand the differences in spending patterns and support needs and networks that MPC beneficiaries with differing vulnerability profiles utilise to meet their basic needs. Building an evidence base that takes vulnerabilities into account will allow humanitarian agencies, such as WFP, to have more evidence on how to tailor MPC and related service packages in order to maximise the impact of the assistance provided for those with specific vulnerabilities. The analysis may also include factors relating to the safety and dignity experienced by beneficiaries as a result of receiving the multi-purpose cash assistance.

4. SCOPE AND OBJECTIVES

The purpose of this research is to understand how the expenditure patterns of Syrian refugee households with specific vulnerabilities differ to other households, how MPC helps them to meet their basic needs, and how receiving MPC impacts access to services. Profiles will be based on common vulnerabilities that WFP see as having higher protection related risks. These may include vulnerabilities experienced by MPC beneficiary households such as child protection concerns, disabilities, elderly households, households with acute malnutrition, female headed households with young children, and chronically ill households. Possible attributes of households have been selected below from the protection related candidate variables in the MPC econometric targeting model. However, the researcher leading this study will work with WFP and CAMEALEON to identify which profiles to include based on consultations during the inception period.

The research will explore expenditure related themes, such as differences in spending patterns and expenses per vulnerability profile as well as access (or lack of) to services related to their vulnerability. Additionally, the research will look at how receiving MPC is used to mitigate vulnerability related protection concerns, such as the need for child labour or ability to pay hospital related debt and receive treatment for illnesses.

The vulnerability profiles selected will include 3 or 4 of the household profiles below which may be further developed in consultation with WFP during the inception period:

1. Head of household above 60 years old in a small family (4 members or less)
2. Female headed household, with no male adult between 18-60 years old (working age)
3. Household has a family member with a disability
4. Households with child labour
5. Child headed households

The research will use a sample of average MPC beneficiary households as a term of comparison. While this group will not represent a rigorous control group, it will provide a point of triangulation of research findings.

⁷ Mentioned in a key informant interview conducted by the Durable Solution Platform for the research titled, “Pinning down moving targets”: Adapting humanitarian cash programmes to the multi-pronged crises in Lebanon”

5. RESEARCH QUESTIONS

The purpose of this research is to understand how households with specific vulnerabilities that are receiving MPC meet their basic needs through their income and access services? The research will take into account that fact that WFP is unable to transfer the full recommended SMEB. The purpose is not to assess impact, rather to understand how MPC is used.

1. How do the spending patterns of households with specific vulnerabilities differ per vulnerability profile? What factors enhance or hinder their ability to pay for key needs such as rent, food, health, and education?
 - a. How do spending patterns differ between vulnerability groups, how are spending and needs prioritised?
 - b. What additional vulnerability related expenditures do they have compared to the average MPC beneficiary household (as defined by VASyR and UN data)?
 - c. To what extent is MPC constituting the sole source of income for different vulnerability profiles?
 - d. What coping strategies are used to meet unmet needs, such as taking on debt and borrowing. What needs tend to remain unmet?
 - e. How does receiving MPC help families address protection concerns, such as avoiding child labour, taking children out of school or engaging in exploitative work? Does MPC allow a caregiver of young children or a disabled or chronically ill person to give up employment?
2. What complementary formal and informal social services do MPC beneficiaries with specific vulnerabilities have access to and what services would they like to access but cannot, and why?
 - a. What formal led by the GoL and informal services (from religious organisations or community support groups for example), are accessed by MPC beneficiaries with different vulnerability profiles? How did they learn about these services? Do they feel the services provide sufficient and convenient support to meet their household's needs?
 - b. What services do MPC beneficiary households with different vulnerability profiles need to access but cannot? Examples may include services for disabled children, subsidies to help treat people that are chronically ill, or childcare to allow a carer to work.
 - c. If the service is needed but not available, why? E.g. Is the service not available, too far away to reach, too expensive, they do not qualify, they are not aware of how to access the service, etc.?

6. METHODOLOGY

The study will employ a mixed methods approach, using quantitative and qualitative data collection methods focusing on 3 to 4 vulnerability profiles. To determine these profiles, a review of the most common profiles based on the CAMEALEON database will be conducted as well as a review of the criteria used by WFP for their Grievance Redress Mechanism. The candidate variables used in the 2021 targeting model will inform this choice. The list of vulnerability profiles will include disability and will be explored through the Washington Group Questions.

Once the vulnerability profiles are selected, a sample of households will be generated to represent the selected profiles. Quantitative data collection will be conducted through household visits if possible, or phone calls if Covid-19 related measures do not allow for in person meetings. If phone calls are the only option, the research questions and survey tool will need to be reviewed and adapted accordingly. An

estimated 1,500 households will be surveyed in total, broken down by vulnerability profile. The various stratas will be determined in consultation with the research consultant and WFP during the inception period.

Informed by the quantitative data analysis, more in-depth and explorative questions will be developed to be used in the qualitative component in order to allow households to expand upon and delve into some of the key issues raised during the quantitative component and to clarify and deepen aspects of the data collected. Methods may also include asking participants to keep expenditure diaries over a period of time to track how their money is spent. This tool could also be considered for a portion of the quantitative component. The qualitative component will include an estimated 12 focus group discussions if possible. If this is not possible due to Covid-19, remote interviews through mobile calls will be made with an estimated 25 households.

7. MAIN RESPONSIBILITIES AND DELIVERABLES

Responsibilities of the Consultant

1. Develop a detailed inception report outlining the details of the research methodology, sample strategy, data analysis methods/software, number of enumerators to be recruited, and detailed timeline for the study.
2. Conduct a thorough desk review.
3. Lead in the:
 - a. write-up for the inception report;
 - b. specifying the optimal sampling technique and sample size to be used;
 - c. drafting of consent forms;
 - d. development of the quantitative and qualitative data collection tools;
 - e. translation of data collection tools;
 - f. coding of surveys onto Kobo (if needed);
 - g. recruitment and training of enumerators;
 - h. overseeing the quantitative data collection on a daily basis;
 - i. facilitation of the focus group discussions or (dependent on Covid-19) over-the-phone in-depth interviews;
 - j. conduct data cleaning and analysis once data collection is finalized;
 - k. generate graphics for data visualization;
 - l. Drafting of the final report (with executive summary);
 - m. Integrating report feedback from CAMEALEON and WFP;
 - n. Delivery of the final report;
 - o. Presenting the findings of the study to CAMEALEON, WFP and other key stakeholders.
4. The consultant must submit all raw and cleaned data to CAMEALEON.
5. The consultant must adhere to NRC guidelines on consent, child protection, and communications.
6. The consultant must adhere to confidentiality and data protection/sharing guidelines.

Responsibilities of CAMEALEON

1. Coordinate in obtaining the sample list from UNHCR once the sampling technique and sample size are confirmed, in accordance with the Data Sharing Agreement for the programme.
2. Provision of transportation in case of face-to-face data collection (NRC will handle all transportation logistics required from and to the NRC Beirut office).

3. Ensure that activities are conducted in compliance with NRC’s SOPs and minimum standards, including Covid-19 and security measures.
4. Provide reference and relevant supporting material.
5. Provide on-going feedback and revision of deliverables.

Expected Deliverables

1. Delivery of inception report and desk review.
2. Delivery of final report.
3. Presentation of the research findings to key stakeholders.

8. MINIMUM QUALIFICATIONS AND PROFESSIONAL EXPERIENCE

- Minimum of a Bachelor’s Degree in relevant field of study (e.g., social sciences, public health, international affairs, and other related fields) for all research personnel assigned to work on the project – excluding enumerators.
- Minimum of 5 years of documented research experience for all research personnel assigned to work on the project (excluding enumerators) i.e., experience in research design and methodology, development of quantitative and qualitative research tools, data collection, data analysis, and write-up of research reports. (Eligibility)
- Experience of conducting humanitarian research for one or more of the following types of institutions: NGOs, the United Nations, governments (Eligibility)
- Experience in conducting research related to one or more of the following topics: poverty, protection and humanitarian cash programming is an asset (Eligibility)
- Experience of conducting research involving vulnerable populations (Eligibility)
- Understanding of local context in the project area is a plus.
- Fluency in written and spoken English, Arabic is a major asset.
- International and national candidates may apply. Also, those residing in or outside of Lebanon can apply.

9. APPLICATION PROCEDURE

Refer to the ITB Document.

10. EVALUATION CRITERIA

Criteria	Weight
Price	40%
Criteria 1: Quality of technical proposal <ul style="list-style-type: none"> • Quality of proposed methodology and approach • Evidenced understanding of assignment as outlined in ToR • Sufficient resources allocated (staff and enumerator time) 	20%
Criteria 2: Technical experience of research team. Assessed by CVs for all research personnel assigned to work on this project (excluding enumerators)	20%

<ul style="list-style-type: none"> • Previous experience in design and delivery of mixed methods research • Previous experience conducting research involving vulnerable research subjects • Previous experience in humanitarian research for NGOs, the UN and/or governments • Experience in conducting research related to one or more of the following topics relevant to the study: poverty, protection and/or Cash and Voucher assistance 	
<p>Criteria 3: Quality of previous work. Assessed by research reports submitted as previous experience.</p> <ul style="list-style-type: none"> • Overall quality of the submitted reports • Evidence of robust quantitative and qualitative research design and methodology • Evidence of sensitive handling of issues related to vulnerable populations • Experience with large data sets and large scale data collection activities 	20%
<p>Minimum passing score for technical aspect: 46/60</p>	

ANNEX 1: TIME LINE

Progress plan with milestones and delivery dates

Delivery dates (2021)	Milestones
May - June	Recruitment of research consultant
14 June	Contract signed/project started
14 till 18 June	Hold inception workshop
25 June	Delivery of inception report
9 July	Delivery of desk review
28 June till 9 July	Development of data collection tools, recruitment and training of enumerators
12 July till 30 July	Quantitative data collection and analysis
2 August till 13 August	Qualitative data collection (Key Informant Interviews) and analysis
3 September	Delivery of first draft of the report
4 October	Finalize draft report to send to SC
29 October	Report sign-off
November	Report launch and presentation