

## Cash and Voucher Assistance and Debt Among vulnerable HHs in Lebanon

### Research TOR

#### Introduction

Oxfam in Lebanon is seeking a qualified and experienced consultant/team of consultant(s)/or consulting firm(s), to conduct a study on CVA and Debt among Syrian refugees and Lebanese HHs in Lebanon. This research is part of the Cash Monitoring, Evaluation, Accountability and Learning Organizational Network (CAMEALEON<sup>1</sup>) initiative to enhance accountability to affected populations through research that shapes policy in an increasingly volatile environment. Notably, this research aims to comprehensively analyze the sources, types, and impacts of debt on the well-being and resilience of Syrian refugees and Lebanese citizens. It seeks to understand household decision-making regarding resource allocation, focusing on how conflict-related vulnerabilities, such as displacement, loss of income, and emergency survival needs, affect the utilization of cash assistance and debt repayment strategies, within the context of hyperinflation and economic instability. Additionally, it aims to assess the effectiveness of cash assistance programs in alleviating debt burdens and reaching vulnerable populations, as traditional coping mechanisms erode under volatile conditions. It will also explore how the dynamics of targeting mechanisms, debt accumulation, and program coverage adapt to the rapidly shifting humanitarian landscape, aiming to inform more responsive and context-sensitive cash assistance strategies.

#### Context

The protracted displacement of Syrian refugees in Lebanon has led to the pervasive use of debt as a coping mechanism. According to the 2022 Vulnerability Assessment of Syrian Refugees (VASYR), A staggering 94% of Syrian refugee households find themselves compelled to take on debt, amounting to an average accumulated debt of LBP 11,610,661 per household and LBP 2,764,159 per capita. This represents a threefold increase from 2021, emphasizing the increase of financial struggles.

The 2022 VASYR provides a stark depiction of the financial crisis gripping this vulnerable community. Trapped in a cycle of financial instability, most Syrian refugees are unable to meet essential needs without resorting to debt: 93% of them borrow money to cover food expenses, followed by rent (46%) and medicine (35%). The sources of borrowing predominantly include friends in Lebanon (85%), supermarket owners (52%), and landlords (16%).

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<sup>1</sup> The Cash Monitoring Evaluation Accountability and Learning Organizational Network (CAMEALEON) is a research and learning initiative in support of humanitarian and social assistance for Syrian refugees and Lebanese. CAMEALEON produces research on the relevance, effectiveness and accountability of cash and voucher assistance and supports dissemination through learning events, multi-media material and knowledge-sharing activities. CAMEALEON aims to fill relevant evidence gaps, improve access to tacit knowledge, support improved cognitive processes and promote a safe space for dialogue. The ultimate objective of CAMEALEON is to make humanitarian and social assistance for Syrian refugees and Lebanese more transparent, participatory, and accountable. Established in December 2017, CAMEALEON is a consortium of the Norwegian Refugee Council (NRC), Oxfam and Solidarites International, funded by the European Commission and the Norwegian Ministry for Foreign Affairs.

However, it's not just the Syrian refugees who are struggling; Lebanese citizens are also increasingly falling into debt. More people, including farmers, are borrowing money to grow crops or pay for their rent, medicine, and food. This financial strain has led many to report eating less and compromising on the quality of their food. According to the latest Integrated Phase Classification (IPC) analysis, 18% of the analyzed Lebanese population are expected to face high levels of acute food insecurity (IPC Phase 3 or above) between April and September 2024. This alarming statistic highlights the widespread and deepening financial crisis affecting both refugees and local residents in Lebanon.

Compounded crises in Lebanon (financial, socio-economic, health, COVID19, cholera, etc.) have affected people's ability to manage and maintain their well-being and quality of life and have led vulnerable individuals to face increasing, and sometimes overlapping, protection threats. In this context, persons at heightened risk of experiencing an imminent protection risk or incident (violence, coercion, exploitation, abuse and deliberate deprivation) due to an emergency shock or an accumulation of risk factors, are more likely to resort to negative coping mechanisms, including resorting to high levels of debt. The persistent escalation of debt levels among Syrian refugees and Lebanese population in Lebanon is prominent despite the prevalence of numerous cash assistance and Social Protection programs, which necessitates an in-depth investigation into the relevance and coherence of existing cash interventions.

The 2021 Lebanon Multi-Sector Needs Assessment (MSNA) was conducted to support evidence-based decision-making for the 2022 humanitarian planning cycle process through the provision of updated information on multi-sectoral needs. The assessment showed employment rate was generally higher among migrant individuals, with 67% aged 18 to 59 reported as working outside of their HHs. The situation appeared particularly critical in Baalbek El Hermel and Bekaa and Akkar and the North region, where respectively 86% and 70% of assessed migrant HHs reported at least one member of the HH had lost their work permanently or temporarily in the year prior to data collection (2022). The main reason reported by HHs to explain difficulty in meeting essential needs was financial. However, some specific access and availability issues were reported for both health and electricity needs. The MSNA results indicate that a significant proportion of households do not have access to adequate food (13% of the assessed were facing moderate hunger).

On the level of negative coping mechanisms, overall, 33% of Lebanese HHs reported having sold productive assets and/or means of transport. The main coping mechanism reported by HHs was reducing food expenditures.

Oxfam uses cash-based interventions, as part of a package of complementary activities, to achieve protection outcomes in response to threats of violence, coercion, and deliberate deprivation. The cash-based interventions aim at supporting persons of concern to reduce temporary vulnerabilities or increasing their capacity to deal with specific threats, and to ultimately remain safe.

For example, in 2023, Oxfam's protection humanitarian program in the Bekaa, supported 1036 individuals with cash assistance (see below summary table of emergency cash assistance beneficiaries). The individual protection assessments conducted by Oxfam showed that 78% of the cash beneficiaries (68% of which were Syrian refugees) were dealing with an accumulation of rental debt which they were not able to

reduce because of overlapping protection threats (exploitation at work, arrests, restrictions on internal movement, gender-based violence, deprivation of civil documentation, etc.) and exacerbated by sudden shocks (loss of employment, death of breadwinner, illness, steep increase of cost of rent and first necessity goods and services, etc.). Additionally, Oxfam has documented cases of exploitation by landlords and shop owners which have either demanded free labor or have systematically taken portions of the in-kind assistance (food parcels) received by the debtor/tenant. Sudden illnesses or health crises often lead, very quickly, to an increase in the amounts of debts contracted, reaching at times thousands of dollars.

UNHCR's coverage of health costs has been decreasing significantly in the last years and the percentages of the patient's shares have simultaneously increased, leaving vulnerable families with no other choice than to contract debt.

Emergency cash assistance beneficiary summary table:

Total # of supported cases	Gender		Nationality			Age range			Disability	
	F	M	Syrian	Lebanese	Other	Below 18	18-59 years old	60 and above	Yes	No
1036	71%	29%	67%	32%	1%	12%	82%	6%	12%	88%

With the conflict in Lebanon having largely subsided over the past two months, yet ongoing attacks persisting in the south, early indications suggest that financial hardships are deepening. Displaced and affected families continue to struggle with immediate needs such as emergency health care, food, and shelter, exacerbating financial strain and a loss of livelihoods. Preliminary observations suggest that households may be turning to high-risk borrowing from informal or exploitative lenders, particularly in regions where access to formal credit remains limited. Additionally, the destruction of civilian infrastructure and continued affects of the war are disrupting community networks, straining traditional support systems, and leaving individuals more vulnerable to protection risks such as exploitation and coercion. These dynamics underscore the critical need to assess whether cash assistance programs are effectively reaching newly vulnerable populations and whether they are adaptable enough to address the evolving pressures of conflict.

Oxfam in Lebanon, a leading cash actor in Lebanon, recognizes the critical need to understand the intricacies of debt among Syrian refugees and Lebanese citizens, and the dynamics between cash support and debt levels. On one hand, this research aims to understand the impact of debt on Syrian refugees and the Lebanese population and identify prominent trends of protection threats correlated with increased debt levels. On the other hand, the research seeks to assess the effectiveness of different cash modalities on debt levels and associated protection threats. Finally, the study also endeavors to examine the effects of debt on the general well-being of vulnerable populations struggling with the compounded pressures of displacement and economic hardship.

This study will investigate these emerging issues to ensure that cash interventions can mitigate heightened vulnerabilities and support households as they navigate socioeconomically induced financial stressors. Ultimately, this research is expected to provide crucial insights to enhance the design and

implementation of cash programs, ensuring they align with the overarching goal of mitigating vulnerabilities within the refugee and host communities. Additionally, this research would be vital for providing evidence and data that will inform donors and cash actors, enabling them to prioritize interventions and tailor cash programs effectively amid decreased funding for humanitarian interventions in Lebanon.

## **Objectives:**

1. Identify the sources and type of debt including its features (formal, informal), scales, duration, type of interest, while incorporating a disaggregation based on the area of residence, age and gender of the debtors:
  - Examine the Impact/effects of Debt on Syrian Refugees and Lebanese citizens:
  - Explore the multifaceted consequences of accumulated and type of debt on the safety, well-being, livelihoods, and overall resilience of Syrian refugees and the Lebanese target population.
  - Analyze the intersectionality of debt accumulation and non-payment and protection threats, uncovering trends related to increased vulnerabilities, exploitation, and other protection risks.
  - Analyze the intersectionality of debt and type of debt with overall vulnerability and coping strategies.
  - Identify any differential impact based on demographic factors such as gender, age, nationality or geography.
  - Understand HH level debt dynamics in the context of Lebanese hyperinflation and socioeconomic vulnerabilities.
  - Understand the cultural and contextual factors that influence the utilization of cash assistance and its impact on debt dynamics.
2. Explore Household Decision-Making and Resource Allocation:
  - Investigate how households prioritize and allocate resources, including cash assistance (when applicable), and its impact on debt accumulation.
  - Understand the decision-making processes regarding the utilization of cash assistance, especially in relation to access to safety and to essential needs.
  - Understand the decision-making processes regarding the utilization of cash assistance to repay debt (if any at all).
  - Analyze how cash assistance is used in the context of livelihood disruptions, specifically for households that have lost primary income sources, including whether it reduces the need to take on high-interest debt.
3. Assess the Impact of Cash Assistance Programs on Debt Dynamics:
  - Analyze the correlation between cash disbursements and changes in debt levels among Syrian refugees and the target Lebanese population.
  - Explore the effectiveness of cash assistance in preventing debt and minimizing negative coping mechanisms, factoring in variables such as the amount of assistance provided, the targeting criteria for beneficiaries, and the broader economic context. Understand the overall impact of debt relief on the well-being and social cohesion of vulnerable populations.
  - Identify factors contributing to increased debt despite the existence of cash assistance.

4. Examine the relationship between Targeting, Debt, and Coverage of Cash Programs:
  - Understand the impact of debt, debt type, and debt accumulation on vulnerability factors. Explore the interrelation of targeting mechanisms and debt accumulation, particularly how cash assistance can address protection risks and financial stress.
  - Assess the alignment of the geographical coverage of cash assistance programs with regions experiencing significant debt burdens to help mitigate debt accumulation.

### Research Questions

1. What are the prominent trends in protection threats correlated with heightened debt levels?
2. How does increased debt among Syrian refugees and Lebanese target population influence protection threats and level of vulnerability?
3. What are the main sources of debt and how does the type of debt/interest rate impact the safety and well-being of HHs and social cohesion?
4. What is the impact of hyperinflation and recent events on debt dynamics at HH level?
5. How does debt relief impact the well-being of target populations and social cohesion?
6. How do different modalities of cash assistance contribute to debt relief for Syrian refugees and target Lebanese population?
7. To what extent do cultural and contextual factors influence the utilization of cash assistance and its impact on debt dynamics?
8. Are there specific sectors, such as health, education, or livelihoods, where cash assistance is particularly effective in reducing vulnerabilities and alleviating debt?

### Methodology

1. Mixed-Methods Approach:

Utilizing a mixed-methods approach, the research will incorporate quantitative surveys to gather data on debt levels and cash utilization patterns. Qualitative interviews and focus group discussions will provide deeper insights into the cultural and contextual factors influencing decision-making. Sample selection will be designed to ensure representation across various demographic and geographical categories.

2. Sampling:
  - 2.1. Population: Syrian refugee households in informal tent settlements in Bekaa, and in urban areas in Tripoli. Lebanese population in urban areas in Bekaa and Tripoli.
  - 2.2. Sample Size: Employing sampling methodologies that answer the research questions (example: stratified random sample, etc.)
  - 2.3. to ensure representation across demographics and geographical locations, aiming for a representative sample of households.

### 3. Data collection:

3.1. Quantitative data: Conduct structured surveys (such as the HH Economic Approach) to gather information on debt levels, sources and type of debt, cash assistance utilization, and protection threats, and social cohesion.

#### 3.2. Qualitative data:

- In-depth interviews to explore decision-making processes related to cash utilization and debt, and to understand the nuances of protection and social cohesion threats exacerbated by debt.
- Focus Group discussions to capture community perceptions on the impact of cash assistance on debt and protection and to identify any cultural or contextual factors influencing resource allocation.
- User journeys or case studies to highlight indebtedness, decision making process, and impact of debt and debt relief on well-being. Kindly note that while Oxfam will provide support in the recruitment process, the consultant is expected to take the lead on recruiting participants for KIIs and FGDs and should have the necessary access and networks to facilitate engagement.
- Preliminary focus group discussion can be made earlier of data collection to get more insights on specific data collection needs.

### 4. Data Analysis:

#### 4.1. Quantitative Analysis:

- Descriptive Statistics: Analyzing mean, median, and mode of debt levels, and examining patterns in cash utilization and protection threats.
- Correlation Analysis: Assessing the relationship between cash assistance, debt, and protection outcomes.
- Causal analysis if data provides the capacity for it.

#### 4.2. Qualitative Analysis:

- Thematic Coding & analysis: Identifying recurring themes in qualitative data related to decision-making, protection threats, and debt dynamics.
- Narrative Analysis: Constructing narratives to provide a contextual understanding of the lived experiences of refugee households and presenting journeys of interviewed participants.

### **Expected Outcome**

This research concept aligns with the imperative to bridge the gap between cash assistance programs and their impact on debt dynamics, contributing to more targeted and effective humanitarian interventions for Syrian refugees in Lebanon. It aims to produce actionable insights for Oxfam in Lebanon, CAMEALEON, and other cash and protection actors in Lebanon, and humanitarian donors, allowing for informed decision-making in the design and implementation of cash assistance programs.

## Deliverables

The consultancy is intended to be a collaborative effort with Oxfam and the CAMEALEON secretariat team. The deliverables of the consultancy include:

- a. Inception report: the inception report includes a desk review of existing research and documentation, proposed methodology, sampling approach, research matrix, workplan, and data collection tools.
- b. Presentation of preliminary findings in-person: the research team will conduct a workshop with Oxfam, the CAMEALEON secretariat team, the CAMEALEON Technical Reference Group and Research Committee to triangulate preliminary findings, fill data gaps and co-construct recommendations.
- c. First draft: the consultant will submit a draft report for Oxfam to review, including a comprehensive dataset of collected raw data.
- d. Final report: the final report will include the literature review, methodology, findings, conclusions, and recommendations.
- e. Deck of slides: this will be used to share the outputs of the research in coordination fora and knowledge-sharing seminars. The research team will also conduct a final presentation to Oxfam and the CAMEALEON Steering Committee, including the donor, as well as specialised fora.

## Timeline

The research will be conducted over a six-month period, including planning, data collection, analysis, and reporting. The expected implementation timeline is March - July 2025; **the final report cannot be out before July 2025.**

## Minimum Qualifications and Professional Experience:

- Minimum of a master's degree (e.g., social sciences, economics, international development or affairs, humanitarian assistance, research or statistics, and other related fields) for all personnel assigned to work on the project – excluding enumerators. (Eligibility)
- Minimum of 5 years of documented experience for all personnel assigned to work on the project (excluding enumerators) i.e., experience in design and methodology, data collection, data analysis, and write-up of research, assessments, evaluations and/or reviews. (Eligibility)
- Experience with participatory research methods, including quantitative and qualitative, with a preference for experience with research conducted with extremely vulnerable populations. (Eligibility)
- At least one member within the proposed research team must have a minimum of 5 years of experience related to humanitarian cash programming. (Eligibility)
- At least one member within the proposed research team must have considerable experience in research for humanitarian cash programming. (Eligibility)
- Previous research on HH level debt is desirable.
- Ability to use and manage computer and software tools with a basic security level.

- Understanding of local context in the project area is a major asset.
- Fluency in written and spoken English, Arabic is required for the field work.
- Previous experience working in Lebanon is a major asset.
- International and national candidates may apply.
- Individual consultants or teams of consultants may apply.

### Expression of Interest

Oxfam invites EOI from individuals, with the experience and skills described above. The EOI must include:

1. CV(s) for the consultant(s)/company
2. Technical proposal
3. A maximum 2-page document outlining similar previous consultancies (along with an explanation of the purpose of the consultancy, who the contracting authority was)
4. A one-page budget of the offer, providing a comprehensive breakdown of all anticipated costs, including any necessary expenses such as participants transportation for FGDs, phone calls, and other relevant logistical costs, if needed. The consultant will be responsible for:
  - a. Securing venues in the local community to conduct FGDs,
  - b. Providing transportation for participants attending FGDs,
  - c. Offering refreshments during FGDs

Please submit the EOI and other documents by **February 23<sup>rd</sup>, 2025**, at the latest, to [lb\\_oitprocurement@oxfam.org](mailto:lb_oitprocurement@oxfam.org) with “CAMEALEON Research – Cash Assistance and Debt” in the subject line.



## Annex 1: Scoring Criteria

The below table highlights the method that the technical committee for this study will use to score the submitted bids:

Criteria	Weight
Quoted Professional Service Fees	30%
<b>Criteria 1: PROPOSAL/BID QUALITY: (29 points)</b> <ul style="list-style-type: none"> <li>Quality of methodology in terms of: relevancy/feasibility and robustness of research design, Innovative methodologies, suggestion of tools and tools' validity explanation, plan of analysis, community involvement, sample size/ power calculation;</li> <li>Clarity and presentation of the bid.</li> </ul>	70%
<b>Criteria 2: CAPACITY: (27 points)</b> <ul style="list-style-type: none"> <li>Quantitative research experience;</li> <li>Qualitative research experience;</li> <li>Experience managing primary data collection teams/activities;</li> <li>Experience working with various UN agencies, iNGOs;</li> <li>Institutional data quality control and ethical guidelines;</li> <li>Quality of previous research reports and academic papers.</li> </ul>	
<b>Criteria 3: RELEVANCE: (17 points)</b> <ul style="list-style-type: none"> <li>Experience in the following themes: cash programming, debt, vulnerable households and livelihoods;</li> <li>Lebanon/MENA specific experience</li> </ul>	
Minimum passing score for technical aspect: 49/70	