PCPM’s Cash for Shelter Program in Akkar Governorate, Lebanon: Evaluation and Lessons Learned

July 2012 – December 2014

PCPM staff member during a monitoring visit to a Syrian refugee family in Akkar, northern Lebanon.

PCPM cash for shelter project for the Syrian refugees in Lebanon has been funded by:

- Polish aid
- UNHCR
- The UN Refugee Agency
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The publication expresses exclusively the views of the author and cannot be identified with the official stance of the Ministry of Foreign Affairs of the Republic of Poland or other Donors to PCPM.
EXECUTIVE SUMMARY

The aim of this report is to provide an evaluation of the activities of Polish Center for International Aid (PCPM) cash for shelter program in the Akkar district in Lebanon from the perception of a refugee, a landlord and attempting to undertake a short macroeconomic analysis.

PCPM succeeded in attaining its objective of securing a habitable and dignified shelter for the Syrian refugees living in a rent setting. For the refugee respondents, rent payment is both the main worry and main assistance priority and treated as essential aid. While majority of refugees interview could do without food and other kinds of humanitarian assistance, even smaller than needed level of rent payment assistance was still perceived as critical and needed. Importantly, in majority of cases, with partial or full support from PCPM, rent remains primary expenditure – the one that has to be covered regardless of everything else.

Despite tightening budgets and a necessity to limit the level of rent support, the cash for shelter intervention allowed the refugees to refocus their expenditure from rent payment / shelter stability to other basic needs, such as improvement of living conditions, food, food and education. Over the course of 2014 PCPM has gradually decreased assistance levels to $80 - $90 / family / month, without these positive effects being reversed.

PCPM cash for shelter project implemented over 2.5-year period has had a macroeconomic impact on the recipient Lebanese communities. In 2014, average monthly disbursement of cash for shelter payments to the Lebanese landlords amounted to over $153,000/month, which benefited over a thousand local families. As the rent payments went directly to the local community members, this humanitarian project has had the same effect as if an investor opened a factory or another business and employed over 300 Lebanese citizens of $500/month salary. In the township of Bire alone, PCPM cash for shelter payments had an economic equivalent of providing $500/month employment to 90 Lebanese citizens.

The cash for shelter project contributed to limiting tension in the job market. On one hand, the refugees included in the PCPM program were under lower pressure to seek any employment at any (low) cost in order to prevent their families from being evicted. On the other, over a thousand Lebanese landlord families benefited from additional, stable income averaging over $150/month/landlord family.

Graph 1: Number of active PCPM cash for shelter project beneficiaries August 2012 – December 2014 in absolute numbers and as a percentage of Syrian refugee population in Lebanon. Despite significant increase in number of beneficiaries, the PCPM project hardly kept up with dramatic increase in the number of refugees present in Lebanon.
Map of PCPM Cash for Shelter project in Akkar, North Lebanon. Circle size corresponds to the number of Syrian refugee beneficiaries.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>As of December 2014</th>
<th>% of refugees covered by PCPM cash for shelter project</th>
<th>Economic impact on host community: equivalent to creation of stable, $500 / month jobs for Lebanese host community</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of PCPM project beneficiaries</td>
<td>Number of refugees registered with UNHCR</td>
<td></td>
</tr>
<tr>
<td>Biret Aakar</td>
<td>2,444</td>
<td>5,267</td>
<td>46%</td>
</tr>
<tr>
<td>Machta Hammoud</td>
<td>1,098</td>
<td>2,514</td>
<td>44%</td>
</tr>
<tr>
<td>Baghdad (Daousse)</td>
<td>824</td>
<td>606</td>
<td>100%</td>
</tr>
<tr>
<td>Tieil</td>
<td>797</td>
<td>830</td>
<td>96%</td>
</tr>
<tr>
<td>Khirbet Daoud Aakkar</td>
<td>783</td>
<td>1,808</td>
<td>43%</td>
</tr>
<tr>
<td>Aakkar El-Aatiqa</td>
<td>612</td>
<td>1,697</td>
<td>36%</td>
</tr>
<tr>
<td>Mazraat En-Nahriye (Aidamoun)</td>
<td>567</td>
<td>974</td>
<td>58%</td>
</tr>
<tr>
<td>Kouachra</td>
<td>545</td>
<td>1,958</td>
<td>28%</td>
</tr>
<tr>
<td>Sindianet Zeitane</td>
<td>329</td>
<td>617</td>
<td>53%</td>
</tr>
<tr>
<td>Aandqet</td>
<td>203</td>
<td>511</td>
<td>40%</td>
</tr>
<tr>
<td>Aamaret El-Baykat</td>
<td>158</td>
<td>495</td>
<td>32%</td>
</tr>
<tr>
<td>Khirbet Char</td>
<td>50</td>
<td>137</td>
<td>36%</td>
</tr>
<tr>
<td>Cheikhlar</td>
<td>44</td>
<td>44</td>
<td>100%</td>
</tr>
<tr>
<td>Majdel Aakkar</td>
<td>32</td>
<td>867</td>
<td>4%</td>
</tr>
<tr>
<td>Qbaiyat Aakkar</td>
<td>32</td>
<td>568</td>
<td>6%</td>
</tr>
<tr>
<td>Bsatine Aakkar</td>
<td>9</td>
<td>14</td>
<td>64%</td>
</tr>
<tr>
<td>Haouchab</td>
<td>8</td>
<td>143</td>
<td>6%</td>
</tr>
<tr>
<td>Aain Ez-Zeit</td>
<td>4</td>
<td>7</td>
<td>57%</td>
</tr>
<tr>
<td>Kfar Noun</td>
<td>2</td>
<td>2</td>
<td>100%</td>
</tr>
<tr>
<td>Aaouaainat Aakkar</td>
<td>1</td>
<td>1</td>
<td>100%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>8,542</strong></td>
<td><strong>19,060</strong></td>
<td><strong>45%</strong></td>
</tr>
</tbody>
</table>

Table 1: Number of PCPM project beneficiaries in December 2014 in each municipality, as % of refugees and economic impact of the project as equivalent of $500/month jobs for Lebanese subjects.
1. OBJECTIVE OF THE REPORT

The aim of this report is to provide an evaluation of the activities of Polish Centre for International Aid (PCPM) cash for shelter program in the Akkar district in Lebanon. The evaluation has been focused on the long-term results of the humanitarian aid provided by PCPM to the Syrian refugees by PCPM since 2012. Among Lebanon’s provinces, Akkar region has seen one of the highest influxes of Syrian refugee and is currently hosting over 120,000 Syrian refugees, many of whom left Syria as early as 2011.

The report comprises of two sections presenting on overview of the situation of Syrian refugees in Lebanon and the surrounding Lebanese community. First section is centered on the refugees, while the second on the Lebanese landlords. The research was focused on the following areas:

- Influence of the PCPM’s performance on the lives of the Syrian refugees in Lebanon and the surrounding Lebanese community and their relations;
- Priority needs and contingencies of the Syrian refugees.

Moreover, the report tries to address further issues and gaps among the Syrian refugees that may require additional humanitarian response.

2. METHODOLOGY

The initial research was conducted in July and September 2014 among refugees and the landlords, focusing on cases with the longest period of participation in the PCPM’s project. Individual in-depth interview (IDI) was chosen as the most suitable method to meet the goals of the evaluation. IDIs were unstructured and based on basic research questions regarding each of the aforementioned focus areas. The interviewees consisted of fairly homogenous sample of 38 cases, selected purposefully from the group of PCPM’s beneficiaries and their landlords. Each interviewee had been randomly ascribed a number from 1 to 40 (1 to 29 being the refugees and 30 to 40 – the landlords). Each of the interviews took place in the vicinity of PCPM office in Bire, Akkar and lasted around 20 minutes. The interviewees were informed about the fact that everything is being recorded for the evaluation report.

Statistical analysis of the project (pg. 4-10) was prepared based on the entire caseload of the PCPM project from January 2013 to December 2014 (2,268 Syrian refugee families).

In the second stage of the evaluation, a statistical survey was conducted in during one week in September 2014. Its aim was to collect quantitative data for an assessment of the specific context of PCPM activities in Lebanon, with special focus on shelter situation of the Syrian refugees, their priority needs and relations with the local Lebanese community and employees of the PCPM. For the survey’s purpose, a sample of 35 respondents was randomly drawn from the database of PCPM’s project participants. The group consisted of 21 refugee cases and 14 landlords. The respondents were surveyed via telephone or during a monitoring visit at their accommodation. During the survey, two of the field officers were present at all times. Both refugees and landlords were keen to answer the questions, however, there were some purposeful omissions to some of the questions. Officers conducting the survey were informed that omissions can happen and are accepted as a part of the survey’s procedure.
In Lebanon, PCPM focuses its work on the humanitarian needs of the Syrian refugees, with a particular emphasis of securing them a habitable and dignified shelter. However, PCPM has tried to provide equal attention to the needs of the local Lebanese communities that have hosted hundreds of thousands of Syrian refugees for over three years.

Assistance methodology: PCPM humanitarian aid program in Lebanon aims at assisting vulnerable families with part or all of their monthly rent payment so that the most these families, particularly those without an income and a breadwinner, could remain in their current accommodation and live free of a risk of eviction. Depending on the level of vulnerability, PCPM has contributed up to $160 towards refugees’ monthly rent payment, which covers from 60% to 100% of the entire rent. However, due to rapidly increasing number of Syrian refugees in Lebanon and falling aid budgets, the average level of cash for shelter support was cut down to the level of $100 - $120 from Q2 2014 onwards. This was necessary to accommodate newly arrived refugees in desperate need of shelter support.

PCPM’s lessons learned exercises indicate that while assistance strategy and payment modalities proved adequate to a changing situation, during program commencement in mid-2012 PCPM could have started from a lower level of maximum rent payments.

Importance of cash for shelter: As of December 2014, over 80% of Syrian refugees in Lebanon lived in rented accommodation. In the same month, only 6.8% of refugees received multi-sector cash assistance; vast majority of refugees living in rented premises were left with no assistance in meeting their rent payment obligations. Cash for shelter was the main assistance measure that increased security of tenure of this group and contributed to their economic and psycho-social stability.

Securing regular rent payments during the winter season is of top importance as any family that would be evicted due to non-payment of rent could face life-threatening cold and could even freeze to death. While this shelter assistance is life-saving in the winter season, PCPM cares to assist the Syrian families for at least a few months in order to let them found out their own ways in new conditions of Lebanon.

Graph 3: Cumulative number of Syrian refugees assisted by PCPM Cash for Shelter program from January 2013 to December 2014.
Syrian refugees in front of the Byblos bank in Qubayat, Akkar. This bank branch services over 65% of all ATM withdrawals from the cards issued as part of the PCPM project.

Relation to multi-sector cash assistance: There is no competition between multi-sector cash assistance and cash for shelter. The former is a preferred assistance modality, yet at of December 2014 it benefited less than 7% of Syrian refugees in Lebanon. The remaining vulnerable and extremely vulnerable refugees, not assisted by multi-sector cash assistance programs, are natural beneficiary pool for cash for shelter, which could serve as a second-tier cash assistance modality for this group.

In PCPM’s view, cash for shelter should supplement multi-sector cash assistance programs by helping a second tier of vulnerable refugees at least to meet their monthly rent payment obligations. Cash for shelter is also much cheaper: average assistance in PCPM cash for shelter project amounted to $89 / family / month in December 2014 versus $175 / family / month in UNHCR Unconditional Cash Assistance.

Phase-out strategy: A refugee family benefited from PCPM assistance on average for 10 months. The assistance was suspended mainly due to onward movement of a refugee or transfer to UNHCR Unconditional Cash Assistance program. All crucial eligibility, program inclusion and assistance suspension decisions are subject to approval of PCPM international staff.

Over the course of 2014, PCPM – also under donor pressure – gradually implemented a policy of decreasing the level of cash for shelter assistance. It allows both to keep the level of assistance despite decreasing funding and gradually pushes the refugees to become self-sufficient.

Disbursement and auditing: The PCPM shelter support project in Lebanon is implemented through a use of ATM cards. The ATM cards are given to the landlords who use them to receive monthly rent payments. This innovative implementation modality allows us to account for rent payments for each refugee and landlord.

The PCPM project has passed an external audit by KPMG and Moore Stephens (London) as it was co-funded by the UN High Commissioner for Refugees (UNHCR) and the UN Emergency Fund for Syria (ERF), managed by the United Nations Office for Coordination of Humanitarian Affairs (OCHA).
4. **PCPM CASH FOR SHELTER PROGRAM 2012 – 2014: STATISTICAL SUMMARY**

### Basic facts and figures

|-------------------------|----------------------|---------------|---------------|---------------|
| **Project objective:**  | 1. To secure appropriate and dignified shelter options for the Syrian refugees in northern Lebanon, as well as protect them from a threat of eviction.  
2. Prevent increased homelessness, destitution and negative coping mechanisms among the refugees.  
3. Provide support to improved relations between refugees and Lebanese host communities by providing local landlords with additional and steady source of income. |               |               |               |
| **Budget: annual and cumulative** | USD 4,182,988 | USD 307,027 | USD 1,373,601 | USD 2,502,359 |
| **Number of active Syrian refugee families enrolled in the program as of:** | 2,268 Syrian refugee families (approx. 10,212 individuals) | 366 | 1,188 | 1,560 |
| **Cumulative number of Lebanese landlord families who benefited from the project** | 1,585 Lebanese families | 244 | 660 | 1,233 |
| **Maximum level for the PCPM rent assistance** | $200 | $160 | $120 (Polish Aid) | $100 (UNHCR) |
| **Average rent assistance per one Syrian refugee family:** | $123 | $128 | $89 (average) | $84 (UNHCR) $95 (Polish Aid) |
| **Mode of cash distribution:** | ATM cards | Monthly payments to the ATM cards handed over to the Syrian refugees or Lebanese landlords | Monthly payments to the ATM cards handed over to the Lebanese landlords only |

*Table 2: PCPM project in Lebanon – basic facts and figures*

**Graph 5:** PCPM project in Lebanon: number of Syrian refugee families benefiting in each month from the Cash for Shelter support from August 2012 to September 2014 by donor.
Graph 6: Length of refugees’ participation in PCPM Cash for Shelter program (January 2013 – December 2014). On average, a refugee family benefited from Cash for Shelter assistance for 10 ¼ months. Some 50 families, enrolled in PCPM program in August-September 2012, were still assisted in December 2014.

Graph 7: Decrease in number of beneficiary cases covered by PCPM Cash for Shelter program for a sample caseload active in January 2013. Despite PCPM’s attempts to make many refugees self-sustainable, over 10% of the initial caseload had to be re-admitted in the program due to renewed vulnerability. The same pattern occurred for other caseloads and prompted PCPM staff to be more careful with declaring a refugee not in need of continued assistance.

Table 3: Continued assistance for the refugees has been funded from three sources: Polish Aid (yellow), OCHA’s ERF (blue) and UNHCR funds (red). This PCPM database, containing over 2,000 Syrian refugee families, tracks coverage of cases per donor over the course of January 2013 to December 2014.
Graph 8: Average level of cash for shelter payments compared to average rent level and % of rent payment coverage. Rate of core rent payment coverage decreased significantly from April 2014 onwards due to new guidelines set up by UNHCR resulting from severe budget restrictions.

Graph 9: Average level of cash for shelter payments in the Polish Aid / ERF-funded component of the PCPM program, compared to average rent level and % of rent payment coverage.

Graph 10: Average level of cash for shelter payments in the UNHCR-funded component of the PCPM program, compared to average rent level and % of rent payment coverage.
5. RESULTS OF THE RESEARCH CONDUCTED AMONG THE REFUGEES

5.1. Impact of PCPM activities on the situation of the refugees and their priority needs

5.1.1. Improvement in living conditions. In all of the cases a vivid difference is visible between the refugees’ living conditions before and after entering the PCPM project. Rent is of critical importance for the refugees and is being treated by them as the main priority, unattainable without an outside help. In some cases the amount of rent money was considered to be too small, however, it was still treated as an essential aid. Importantly, in majority of cases, with partial or full support from PCPM, rent remains primary expenditure – the one that has to be covered regardless of everything else. What is worth noting is the fact that all the interviewees almost unanimously declared that PCPM’s help is essential for them and their survival in the situation they have found themselves in.

The results of the survey (graph 12) show that the refugees were informed about the PCPM humanitarian aid project mostly by members of local communities (28%) or their families (23%) or neighbors (19%). The landlords gained information about the PCPM also from their local communities (28%) and, interestingly, from Syrian refugees (19%).

Additionally, since October 2013 PCPM has expanded its capacity to identify available accommodation and refer homeless refugees or those threatened with eviction to new shelter options that are almost automatically included in the cash for shelter program. This assistance reached over 9% survey respondents.

As part of the Polish Aid-funded program component, PCPM is also rehabilitating and winterizing apartments, garages and other shelters occupied by the Syrian refugees. This assistance includes installation of windows, doors, separation walls, etc., as well as provision of stoves, blankets and heating oil.

Did you find shelter through help from PCPM?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>76%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Graph 11: Finding shelter through help from PCPM.

Quotes from refugee surveys:
- “We can manage to find some food and eat anything, but please increase the rent assistance.” (I170)
- “Of course PCPM made a big difference in our life. Having the rent covered allows us to decrease our debts.” (I21)
- “The rent was the biggest need, especially that at the beginning we came to Lebanon illegally, and now our priority need is still rent.” (I27)
- “PCPM makes our life easier thanks to its assistance to rent. Without PCPM I would be homeless.” (I290)
- “Because the rent is paid, I could buy wood and materials to renovate the room we live in. It was a priority.” (I30)
- “Before I was suffering. Without the help I do not know how would I survive. (…) I have six children.” (I5)
- “Before PCPM’s help I sold my earrings to pay the rent for two months. Rent is a priority, everything else is much easier.” (I7)
- “PCPM helped a lot, because nobody is going to help us with the rent. (…) others can help with the food and medicine.” (I16)

How were the refugees informed about the PCPM project

Graph 12: How were the refugees informed about the PCPM project.
5.1.2. Primary needs of the refugees before and after joining the PCPM project.

The fact that the rent, or some part of it, is being covered by PCPM caused a shift in primary needs of all the interviewees and their families. The survey shows (graphs 13 and 14) a major drop in the shelter-related expenses after their inclusion in the PCPM project, which allowed them to increase expenditure on medicines, food and education.

Significantly, majority of the refugees declare the need of medicaments and medical treatment before (81% of the respondents) and after (86%) participating in the PCPM project. Furthermore, the survey shows that two new demands appeared after the refugees gained support from PCPM – 14% of refugee respondents need winterization supplies and 9% of the refugee respondents demand further financial aid in rent payment. As the first need will be answered shortly by PCPM’s winterization program, the latter presents a growing trend in the needs among the refugees, with both refugees and landlords deeming the rent aid insufficient.

5.1.3. Access to food. It is a common practice in those families to sell the World Food Programme coupons in order to cover the additional cost of rent. The coupons of 45,000 pounds value are exchanged for 40,000 pounds in cash, which, as indicated in the interviews, is cost-effective for both parties. However, in consequence, those families are often forced to buy food supplies

Quotes from refugee surveys:
- “Medical treatment and food. I had two heart surgeries and my medicine costs minimum $200 a month.” (I40)

Refugees' primary needs before participating in the PCPM project

<table>
<thead>
<tr>
<th>Needs</th>
<th>Before PCPM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>9%</td>
</tr>
<tr>
<td>Medicaments</td>
<td>81%</td>
</tr>
<tr>
<td>Rent payment</td>
<td>62%</td>
</tr>
<tr>
<td>Shelter security</td>
<td>67%</td>
</tr>
<tr>
<td>Education</td>
<td>4%</td>
</tr>
<tr>
<td>Other</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refugees' primary needs after joining the PCPM project

<table>
<thead>
<tr>
<th>Needs</th>
<th>After PCPM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>19%</td>
</tr>
<tr>
<td>Medicaments</td>
<td>86%</td>
</tr>
<tr>
<td>Security</td>
<td>14%</td>
</tr>
<tr>
<td>Shelter repairs</td>
<td>14%</td>
</tr>
<tr>
<td>Winterization supplies</td>
<td>14%</td>
</tr>
<tr>
<td>Education</td>
<td>14%</td>
</tr>
<tr>
<td>Rent payment</td>
<td>9%</td>
</tr>
<tr>
<td>Clean water</td>
<td>4%</td>
</tr>
<tr>
<td>Jobs</td>
<td></td>
</tr>
</tbody>
</table>

Graph 13: Refugees' primary needs before participating in the PCPM project.

Graph 14: Refugees' primary needs after being included in the PCPM project.
on credit, which they repay in the following weeks or months, depending on their ability to find a temporary job.

This path runs a further risk for families with infants (ca. 70% of interviewees), as prices of milk and other infant food are considered to be very high and are second most mentioned priority expenditure. In some of the latter cases in which the material situation is severe, the landlords, knowing the high prices of milk, set further deadlines for the rent payment or provide it themselves. Apart from that, when needed, the neighbors or local communities, both Syrian and Lebanese, provide the food.

5.1.4. Access to medical assistance. A factor that is being prioritized beyond others is healthcare and medical support. It was highlighted by majority of the interviewees that the earlier mentioned needs become less significant in case of an illness in the family. In 4 cases the ongoing illness was their main concern. The interviews indicate that after the families with an ill member started participating in the PCPM’s humanitarian aid program, they could focus their time and resources on treatment.

Most of the interviewees reported low availability of the healthcare facilities. They usually attend general practitioners that are available in mobile clinics and the clinic in Bire and provide help for free. The functioning of the PCPM clinic in Bire is highly evaluated, especially in relation to children’s diseases. However, there is a high demand for specialist medical treatment, as healthcare services provided by PCPM cover only common cases. Moreover doctors working at the clinic in Bire oftentimes only prescribe the medicaments for the refugees. For majority of the interviewees such a prescription is useless, as they do not have sufficient funding to buy them in the pharmacy. This leaves them without any particular help.

Many of the family members, mainly men, suffer from complicated wounds inflicted upon them in Syria. Curing them requires a set of resources. What is also important, there were cases reported in which the interviewees’ family members who needed a special treatment were rejected help in clinics or hospitals due to the fact that they were non-Lebanese.

Quotes from refugee surveys:
- “I need $100 more than I am receiving for food. The coupons are not enough.” (I5)
- „The main priority is the house rent but now we are caring about the food.” (I6)
- “Milk for the children, before PCPM the priority was rent.” (I8o)
- “Now food is the most important expense; unless there is a sickness in the family. (…) Before the project (PCPM) rent was the priority.” (I9)

Quotes from refugee surveys:
- “Because of the rent is paid, I can think about the medicine for my husband’s eye disease.” (I12)
- “Our priority needs after joining the project is food and medical help. Son needs hospitalization and surgery, the Clinic in Bire is not able to help. We are not able to cover the costs of the operation, UNHCR is covering 75% but we don’t have the additional money. We have to pay 15 dollars a day for his medicine.” (I25)
- “Medical care is poor. We wait for hours in the line, we get examined for free but often we have to pay for very expensive medicine.” (I27)

A safe and dignified shelter for the Syrian refugees is particularly important during winter months, when Akkar sees up to 1m of snowfall.
5.1.5. Access to education. Furthermore, an important issue concerning children occurred during the interviews. The schools in Lebanon are free of charge. The government created a second school shift in the afternoon for the Syrian children. However, the transportation to and from school is unaffordable for the parents, the cost being $10 per month. Interestingly, even those families who live as far as 500 meters from the school would not let their children walk to it due to intense traffic and numerous accidents with the pedestrians occurring on a daily basis. Those interviewees who have schoolchildren mentioned that PCPM’s relief in the matter of rent allowed them to send their children to schools and universities – if not every day, at least two or three days a week. Moreover in one of the cases the refugee family had a baby born in Lebanon. Because of lack of funding, they have not been able to register the child yet in the Syrian citizen registration system. The aid provided by PCPM they are now saving money need for that procedure.

5.2. Housing and relations with the landlords

According to majority of the interviewees their relations with the landlords are good.

The relations differ only on the level of formality of their relation. Most of the interviewees perceive the landlords as supportive and friendly. There are two cases in which the landlord proposed that the money the refugees receive from PCPM might be spent on renovation of the accommodation. Also, in those cases, the landlord gives the refugees employment possibilities consisting mainly of manual labor.

Several interviewees raised an issue of the strict payment deadlines set by the landlords. They expressed their fear about the possibility of eviction if they do not pay for the rent on time. It is

Quotes from refugee surveys:

- “I will borrow money if I have to in order to send my children to school.” (I9)
- “Children are not going to school, the education situation here is hopeless. There is no chance to get a school certificate.” (I24)
- “(...) save the money to be able to register the daughter born in Lebanon – we have to pay for the lawyer and for the registration in Syrian embassy.” (I30)

- “I have good relations with the landlord. She will not evict me when I do not pay on time, she can wait for the money for some time. But in the end I have to pay.” (I2)
- “Relation with the landlord is more than good. I am 100% sure that he will not evict us even if do not pay on time. From time to time I do little jobs for the landlord.” (I30)
- “No problems with the landlord, we are sure about him.” (I40)
- “Relations with landlord are very good: he gives us water and electricity for free and treats us as his own children. If they are late with paying the rent, he does not immediately ask about it.” (I80)
- “He (landlord) furnished our house. If we cannot pay the rent, he sets the deadlines for 2 months for example. When we are not able to buy food for the children, he always waits for us.” (I100)
- “Georges (landlord) helped us with the children, he bought milk many times.”(I110)

- “We will be thrown out if I do not pay the rent.” (I1)
- “We expect everything. The landlord cannot wait for the money, if there is a delay of 5-6 days, I have to borrow money to pay for the rent.” (I6)
- “Two weeks ago there was an accident, one refugee hit Lebanese landlord with a stick, and then I was afraid that they will evict me.” (I5)
- “I do everything to pay on time, I do not want to "try" the landlord.” (I7)
- “Yesterday the landlord came and asked for the money and that we are late. He said that he has many families that can live on our place.” (I9)
- “Landlord is not waiting for the rent and we are feeling insecure and are afraid of being evicted whenever we are late with the payment for rent.” (I20)
- “Some of the Lebanese landlords became greedy, the relations changed.” (I150)
- “Paying the rent is the most important. If you don’t pay, the landlord will kick you out on the street” (I18)
- “There is no joke with the landlord when it gets
worth noticing that these cases are all new participants of the PCPM’s program. Their relation with the landlord was described as very formal. However, majority of the interviewees were confident about their landlord and highly evaluated the cooperation between him, PCPM and themselves.

When asked about remarks concerning the rent aid, almost all of the refugees stated that it does not cover the whole rent and that they have difficulties to pay the difference. Also the results of the survey (graph 15) show that 71% of the refugees in question thinks that PCPM’s rent aid is not sufficient. Furthermore, the survey shows (graph 16) that 28% of the refugees felt threatened by evictions before they have entered the PCPM project.

As indicated by the interviewees that have been participating since 2012 in the project conducted by PCPM, an important change took place among some of the landlords. In opinion of four of the interviewees the landlords have become greedy. The reason for that opinion is based upon the growing prices for accommodation in the Governorate of Akkar. According to the refugees the rents were raised because of the support of PCPM. Supposedly the landlords gradually raised the prices, knowing that PCPM will be paying for the rents. However, a major factor has not been taken into consideration – the fact that the accommodations became more expensive is due to the drastically growing population of the region overcrowding all the vacancies. What is also important, it strongly affected the Lebanese community, as the housing prices went up for everyone.

5.3. Community relations between Syrians and Lebanese

Majority of the interviewees declared that they live among the Lebanese as brothers and sisters. Both communities present themselves as cohesive when it comes to language and traditions.

However, it can be observed that although Syrians describe the relations as good and non-problematic, they are unwilling to deepen them and prefer to stay by themselves at homes or inside the Syrian community. Among the majority of the interviewees was a pervading belief that it is better not to intermingle with the Lebanese society.

There were several indications of growing tensions between those two communities. The reason for all that has one background – the situation on the local labor market. Lebanese and Syrians have to constantly compete for decreasing job opportunities. The latter ones being more desperate to seek income usually win this competition by agreeing on conditions with which no Lebanese would ever comply. As a consequence, Syrian refugees are being

Quotes from refugee surveys:
- “We can manage to find some food and eat anything, but please increase the rent assistance.” (I17o)

Graph 15: PCPM’s rent aid sufficiency in refugees’ opinion

Graph 16: Threat of eviction – before joining PCPM project.

Quotes from refugee surveys - positive:
- “Relations are more than fine. We pay visits to each other, Syrians and Lebanese” (I3o)
- “We are like brothers and sisters. “ (I14)
- “All fine, like brothers” (I30)
- “The neighbor said that if I do not have money, he will pay my rent.” (I5)

Quotes from refugee surveys – negative:
- “I do not mingle with the society, I prefer to stay at home, with people who understand my situation.” (I8o)
perceived as those who steal jobs from the Lebanese.

The main reason for the withdrawal from the community, in cases in which it was declared, was the animosity openly expressed by the Lebanese neighbors towards them based on the issues with employment.

Although there is a risk that the tensions caused by the situation on the labor market may pervade the day-to-day interactions, both communities adapted to the new situation flexibly and, in some cases, seamlessly. It was explained by one of the interviewees as a result of numerous relations between Syrians and Lebanese in the past and the proximity of the Syrian border.

Also a number of interviewees admitted that the participation in the PCPM project enabled them to broaden the relations with the surrounding Lebanese community by cooperating in renovation of the accommodations or exchanging labor services for food supplies.

Importantly, after the unrest in Arsal, which began in August 2014, all the interviewed Syrian refugees became more moderate in characterizing their relations with the local Lebanese communities.

5.4. Situation in the labor market

The situation of the refugees on the labor market is volatile. The capacity of the refugees to work is greatly impaired. Men are the only ones allowed to work and in majority of the cases they are suffering from war inflicted wounds and injuries. It inhibits their ability to work or limits it to only a number of days during the month.

The major factor that influences the situation of the refugees on the labor market is the dramatic increase of the population in the northern regions of Lebanon. The influx of the refugees caused a drop in the employment rate. As one of the landlords has mentioned, the employment possibilities were already scarce before the Syrian refugees came and most of the young people have been leaving Akkar province to seek employment in Beirut or abroad.

Majority of the interviewees stated no income-generating possibilities, although all of them who are capable of working declared willingness to do so. Furthermore, this process entailed a drastic drop in the daily wages from around 50,000 pounds a day to 20,000 a day. Among the interviewees that have worked before in Lebanon, all of them were employed in low wage sectors of the market, like quarries and in construction companies. In cases where the men were unskilled, all of them declared a willing to participate in vocational training in order to improve their qualifications.
6. RESULTS OF THE RESEARCH CONDUCTED AMONG THE LANDLORDS

6.1. Influence of PCPM activities on the situation of the landlords

According to all interviewed landlords the cooperation with PCPM and Syrian refugees is good. They evaluate it mainly from the economical point of view. They perceive the refugees as determined to pay the rent. None of the landlords had any problems with his or her tenants.

Importantly, majority of the surveyed landlords (graph 17) stated that the rent aid, which they are receiving through PCPM, is not sufficient. The trend is the same as with refugees.

The landlords are pointing out that in many cases the refugee families do not have enough resources to pay extra money for rent above the PCPM level of support. It creates a gap with which the landlords deal by themselves. Many of them set further deadlines for the payment or lend the refugees the money needed for the full rent. In families where PCPM is partly paying for the rent, organizing the rest of the funding is essential. In one of the cases PCPM’s assistance decreased but the landlord decided not to ask the refugees to pay the difference because he knew that they cannot afford it. However, the decrease of PCPM’s assistance indirectly affected the landlord’s situation as his family lives from renting accommodations for the refugees.

As the survey shows (graph 18) in 95% of the cases the refugees have to pay extra money for rent above the level of support provided by PCPM. In families consisting only of females and children or in those where the male is unable to work due to an illness, finding the additional money for the rent presents itself

PCPM response to refugees’ and landlords’ concerns over limited level of rent payment coverage

The evaluation findings that identified a demand for increased level of cash for rent support among both refugees and landlords has been factored in from the very onset of PCPM’s program in mid-2012. The level of cash for shelter support has been calculated so that it would cover part, or all, of the core rent payments, however it does not cover the cost of electricity, water and other utilities. From the very start it was meant to prompt refugees to seek livelihoods opportunities and limit aid dependency.

Furthermore, from July 2012 to September 2014, the number of Syrian refugees in Lebanon has increased by over 3400%. In such an environment, when newly arriving families are usually more vulnerable than those already well-established in Lebanon, we tend to gradually decrease the level of cash for shelter support. On a regular basis we phase out between 1% and 5% of our long-term beneficiaries that no longer are in need of PCPM assistance in order to make space for those who just crossed the border and are in most need of the shelter support.

Quotes from Landlords’ surveys:
- “Participation in the project helped a lot. My husband cannot work and has a heart disease, so the rent helps to pay for his medicine.” (I32o)
- “It is good (participation in PCPM’s project) because the Syrians want to pay the rent and the Lebanese landlord wants to be paid.” (I33o)
- “I came back to Lebanon and live from renting the houses.” (I33o)
- “They are our brothers and sisters in humanity.” (I33o)
- “Relations between the communities are good, we spend time together, eat together, we are both poor.” (I34)
- “PCPM’s project influenced social and economic situation, it helped improving financial and living conditions because in Akkar there is no job (landlord lives from this assistance as well as the refugees). Without PCPM’s aid landlord would not be able to keep the refugees in their accommodations because the refugees are not capable to pay the rent on their own.” (I37)

Is the rent aid from PCPM sufficient?

Do you have to pay extra money for rent above PCPM level of support?

Graph 17: PCPM’s rent assistance in landlords’ opinion.

Graph 18: Percentage of refugees paying rent above PCPM level of support.
6.2. Community relations, relations with the tenants and security matters.

The landlords highly evaluate participation in the project from the social perspective. The refugees are treated as part of the community, whom the landlords visit and provide help if needed. Often the money provided by PCPM is used by landlords to provide further services for the refugees and local Syrian communities.

Nonetheless, they are concerned with the same issues that occur as a consequence of influx of the Syrian refugees. They are aware of the processes happening on the labor and housing markets. However, they do not blame Syrians for it, but the Lebanese state. Two of the landlords expressed their disappointment with the fact that no actions are undertaken by the government to improve the situation, even though the numbers of incoming Syrian refugees are not decreasing.

In several cases the interviewed landlords spoke about the security matters of the refugees. In their opinion, PCPM is taking the burden off the refugees shoulders, however, without the aid, the situation may deteriorate drastically. Lack of external aid, as the one from PCPM, leaves many of the refugee families without any means to live. It often leads to pathologies in relations between them and the landlords.

As the results of the survey show, 62% of the refugees entering PCPM’s project are in need of security. Most of the interviewed landlords feel responsible for the security and wellbeing of the refugees whom they are hosting. In some cases the landlords become well-known in the region for protecting them and assuring their safety. Some of them provide help to all of the refugees arriving at their doorstep and helping them with entering the PCPM’s project. Two of the interviewed landlords are willing to welcome as many refugees in need as possible and are not concerned about security reasons because a lot of refugees just want to go back home where they have their families.

PCPM Cash for Shelter program had a stabilizing and pacifying influence on relations between Syrian refugees and Lebanese host communities in the villages where a large percentage of landlords benefited from regular rent payments and additional income generated by this program. In mid-2012, relations between Lebanese and Syrians in Machta Hassan and Machta Hammoud soured to the level threatening refugees’ eviction from this area. Inclusion of this region in the Cash for Shelter program and additional income for the landlords created economic bondage between the communities and stabilized inter-communal relations.

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**Economic linkages between an aid agency and the local community as a stabilizing factor**

In mid-July 2014, the main road crossing a village of Khirbet Daoud in Lebanon’s Akkar was blocked by a small group, voicing general resentment of aid agencies and requesting reinstatement of two national staff made redundant by one of international NGOs. The group blocked aid agencies’ access to the village and made verbal threats towards international and local staff of numerous aid agencies, including PCPM.

When mediation efforts, involving local village leaders and sheiks, proved unsuccessful, PCPM Head of Field Office, in coordination with UNHCR and other agencies, announced that the Cash for Rent program in the village will be suspended as there is no possibility to conduct safe monitoring. As over 100 Lebanese families Khirbet Daoud benefited from Cash for Shelter payments, with PCPM co-paying rent for virtually ever other house in the village, the local community applied a pressure on the protesters and a road block was removed the following day.
7. MACROECONOMIC IMPACT

PCPM cash for shelter project implemented in several municipalities of Akkar over 2.5-year period is large enough to estimate its economic impact on the recipient Lebanese communities. In 2014, average monthly disbursement of cash for shelter payments to the Lebanese landlords amounted to over $153,000/month, which benefited over a thousand local families. As the rent payments went directly to the local community members, this humanitarian project has had the same effect as if an investor opened a factory or another business and employed over 300 Lebanese citizens of $500/month salary. In the township of Bire alone, PCPM cash for shelter payments had an economic equivalent of providing $500/month employment to 90 Lebanese citizens.

The cash for shelter project contributed to limiting tension in the job market. On one hand, the refugees included in the PCPM program were under lower pressure to seek any employment at any (low) cost in order to prevent their families from being evicted. On the other, over a thousand Lebanese landlord families benefited from additional, stable income averaging over $150/month/landlord family. In case of landlords who either owned several dispersed dwellings or a large building with several apartments this additional income exceeded $1000/month. Many Lebanese landlords derived a good second salary from the rent payments, which supplemented their regular income from work, retirement benefits or government employment.

8. CONCLUSION

PCPM participation in delivering humanitarian aid in Lebanon successfully pursues its strategy, with visible results among the Syrian refugees and Lebanese community. As the evaluation exercise and the survey show, aid provided by PCPM is seen by all its recipients as crucial. Not only it gives them a possibility of decent life, in many cases it guarantees their survival.

Also, the results of the survey have confirmed the trends revealed during the interviews – the refugees’ primary needs shifted from shelter security and now focus mainly on healthcare, food and education. All of them capable of work are striving on the labor market. At the same they are trying to maintain proper and warm relations with their landlords and local Lebanese communities. Both groups perceive each other with much respect. The landlords are fully aware of the incapacities of the refugees and in many cases try to help them by, among others, extending the rent payment deadlines. Perceived insufficiency of the rent aid is a strong tendency among both refugees and landlords.

- “We thank the good hands of PCPM’s employees, we don’t know how to pay them back their help. Without them we’d be in the street. God bless you and your families.” (I18)

Graph 19: PCPM employees described by the refugees and landlords participating in the PCPM project.
PCPM is one of the largest Polish charities specializing in humanitarian and development aid abroad. In 2014, PCPM worked in eight countries of Africa (Kenya, Ethiopia), the Middle East (Lebanon, occupied Palestinian territories), Asia (Georgia, Tajikistan) and Europe (Ukraine, Bosnia and Herzegovina), implementing projects funded by the Government of Poland and the United Nations. PCPM’s humanitarian projects are focused on assisting the populations displaced by a conflict and other humanitarian emergencies, as well as providing medical and emergency assistance to the victims of natural disasters.

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