

Post distribution monitoring for Winter Cash Assistance for Lebanese (2020-2021)

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UNHCR
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II. Introduction

This report presents the Post Distribution Monitoring (PDM) results for the winter cash assistance program (WINCAP) targeting Lebanese.

During the 2020-2021 winter season, UNHCR assisted close to 8,719 Lebanese families with cash assistance. UNHCR aimed at supporting vulnerable families who are faced with increased stress due to extreme weather conditions, coupled with already limited resources. In the winter season of 2020/2021, families in Lebanon not only faced challenges of the winter season but also additional challenges due to the deteriorating national economy and COVID19 pandemic. Inflation and increased prices made it more difficult for families to meet their most basic needs. Starting December 2020, and through the season, UNHCR provided a one-off cash payment of LBP 950,000 per family to Lebanese families in North, South and Beirut and Mount Lebanon(BML) through money transfer agencies , in an effort to help them meet the additional basic needs brought about by the winter season. Beneficiaries received assistance in the period starting from December 2020 until February 2021.

The selection process and vulnerability assessment were unique for each area office. In the North vulnerability assessments were conducted over the phone. Accordingly, the cases were scored based on different variables such as family composition, income, specific needs, shelter, debt, assistance, coping mechanisms, access to health and expenditures. The final list of beneficiaries was selected based on the scoring results - most vulnerable cases. In BML, partners' previous vulnerability assessment for the Lebanese population were used for targeting. BML aimed to target the most vulnerable families economically (having specific needs, unable to pay rent, elderly, etc.). In the South, the Program targeted vulnerable Lebanese in high altitude villages 600 meter and above in the districts of Nabatieh, Bent Jbeil, Marjaayoun, Jezzine, Sour and Hasbaya, which covered 141 villages.

III. Methodology

There were 376 valid survey responses in this data collection exercise. A simple random sample was selected from the list of beneficiaries who received winter cash assistance. Data collection was administered by phone and took place between the 18th and the 26th of March 2021. Data collection occurred through trained partner staff by phone, within a period of 2 month after receiving assistance.

IV. Key findings

Process

- Only 53.2% of households mentioned that the amount of cash they received was the amount expected by the household
- The average transportation cost for those who paid for transportation to the money transfer agency branch was 10,904 LBP.
- The mean time to get to the money transfer agency branch was 17.7 min.
- Most households (99%) reported not facing any safety risk related to receiving, keeping, or spending the cash.

Outcomes

- Most of the households (65%) mentioned that they were able to find the items and services needed in the markets and shops.
- Most of the respondents (94%) mentioned that they had spent the full amount received from UNHCR by the time of the interview.
- The top three expenditures as rated by respondents were food (1st), health cost (2nd), and hygiene items (3rd).
- Most of the respondents (99%) agreed that the cash assistance improved their living conditions, reduced their financial burden, and reduced feelings of stress.
- Most households (80%) were able to meet half or less than half of their basic needs.

Socioeconomic conditions and well being

- The top three sources of income were 1- Income from work (formal or informal), 2- Help from friends/relatives inside Lebanon (without the expectation of paying back), and 3- Credit/debts (informal) shops, friends host.
- The majority of families (55.6%) had borrowed money in the last three months.
- The average overall debt amount that has not been paid back was 3,050,282 LBP.
- The majority of interviewed households (71%) indicated being dissatisfied or very dissatisfied with their lives, they feel their standard of living is getting worse (90.7%), and that they worry about the money always or most of the time (88.8%).
- About 63.8% had at least one stress coping strategy, 73.9% had at least one crisis coping strategy, 3.9% of households had at least one emergency coping strategy.
- The top four livelihood coping strategies were: 1. reducing expenditure on food; 2. reduce expenditure on hygiene items, water, baby items, health, or education; 3. taking out new loans; 4. and skip paying rent or debt repayment.

V. Demographics

The sample was randomly distributed across field offices, including 34% of households in Beirut and Mount Lebanon, 25% in the North, and 41% in the South. About 46.3% of the interviewees were females, 53.5% were males, and 0.3% other. The interviewees' age was mainly between 36 to 59 years old (59%) and 60 years old and above (28.5%). The majority of those interviewed were the heads of households (74%). The remaining 26% were spouses of the head of household (60.2%) daughter/son of the head of households (34.7%), and other family relation (5.1%).

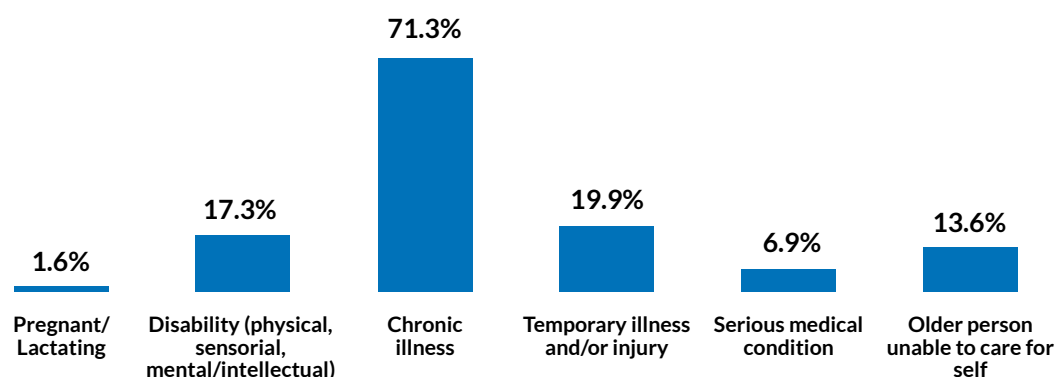
Most household heads were males (69%), while the remaining 31% were female-headed households. The age of heads of households was mainly between 36 and 59 years old (59%), 60 years old and above (36%), while the remaining 5% were between 18-35 years old. The average number of individuals per household is 4.1 individuals.

Table 1: Age and Gender groups of interviewed households

Age group	Male	Female	Total	Total Percentage
< 5	25	38	63	4%
5-17	146	173	319	20%
18-59	436	476	912	59%
60 and above	100	164	264	17%
Total	707	851	1558	100%

At the time of the interview, around 1.6% of the households had pregnant or lactating women, 17.3% of the respondent households had a person with a disability, 71.3% had individuals with chronic illness, 19.9% had temporary illness or injury, 6.9% of households had individuals with serious medical conditions, and 13.6% had elderly who are unable to take care of themselves.

Figure 1: Households with people with specific needs



VI. Shelter and Household Assets

Most of the interviewed households lived in apartments or houses (99.2%). Most of them lived in owned properties (65%), followed by rented apartments/places (27.4%), 7% were hosted for free, and 0.3% were assisted by NGOs. The average rent per month among households who paid rent was 469,431 LBP, while the median rent was 450,000 LBP. The average rent was the highest in Beirut and Mount Lebanon with a value of 550,577 LBP

Table 2: Average rent per month

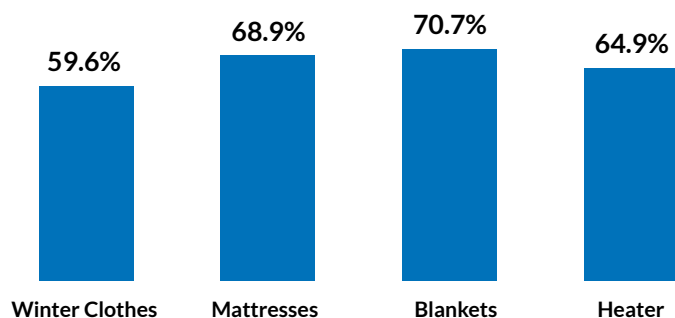
Area	Number of HHs	Average rent per month in LBP
Beirut and Mount Lebanon	64	550,577
North	27	328,704
South	11	313,636
National	102	469,431

Regarding the households' satisfaction with their shelters, 48% were satisfied or very satisfied, 33% were neither satisfied nor dissatisfied, and 19% were dissatisfied or very dissatisfied. For those renting, 43.7% of households stated that the relationship with the landlord was positive or very positive, whereas 45.6% stated that the relationship with landlords was neither negative nor positive, and 10.7% had negative relationship with their landlords which were mainly in North and Beirut and Mount Lebanon.

Most beneficiary households who lived in rented places (73.8%) indicated their landlords did not know that they received winter cash assistance from UNHCR, whereas 9.7% indicated their landlords knew about receiving assistance, while 16.5% of households mentioned they don't know if their landlords knew about the assistance.

About 60% of respondent households had enough winter clothes, 69% had enough mattress, 71% had enough blankets, and 65% indicated having enough heaters.

Figure 2: Households reporting on winter items availability



VII. Income Sources and Debt

a) Income

Regarding income, the top three income sources were: 1- Income from work (formal or informal), 2- Help from friends/relatives inside Lebanon (without the expectation of paying back), and 3- Credit/debts (informal) shops, friends, hosts.

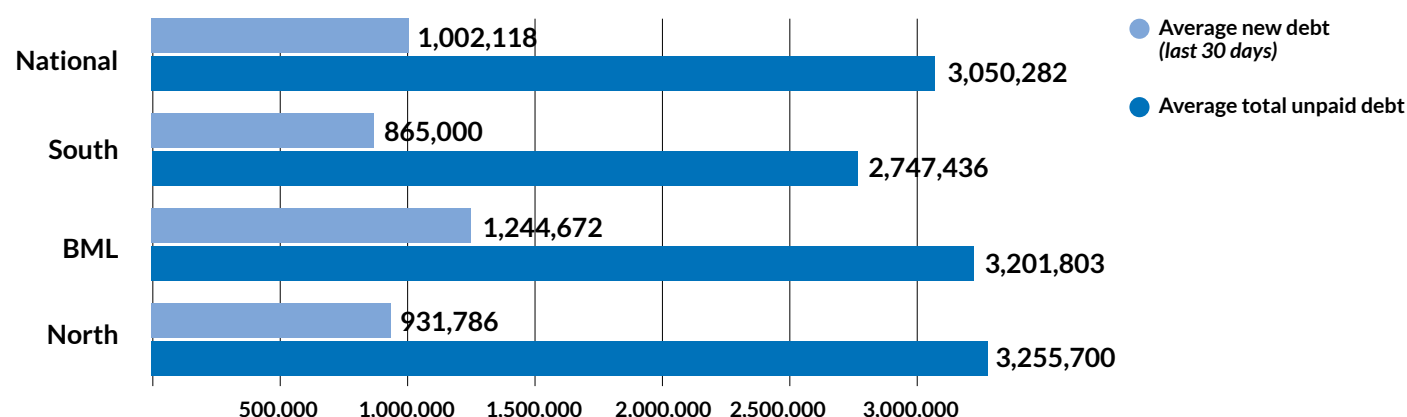
About 48.7 % mentioned income for work (former or informal) as their first choice of income, followed by 22.1% who got help from friends/relatives inside Lebanon (without the expectation of paying back), and 15.4% of households who got credit/debts (informal) shops, friends hosts. Regarding the second choice for income households mainly mentioned cash assistance (25.5%), credit/debts (informal) shops, friends hosts (18.1%), and about 27% had no second source of income. The third choice for income participant households mainly mentioned cash assistance through ATMs (10.5%), followed credit/debts (informal) shops, friends hosts (8.63%), while 69% of families had no third income source.

b) Debt

The majority of families (55.6%) had borrowed money in the last three months, and 54% have newly incurred debt in the last 30 days. The primary reasons for debt among households who had debt were to buy food (89.5%), to buy medicine (47.8%), and for rent (24.4%).

About 56% of HH are on debt. For this group of people, the average national debt amount that has not been paid back was 3,050,282 LBP. The average amount of new debt in the last 30 days was 1,002,118 LBP. The highest average amount of total debt was in the North, while the average new debt was the highest in Beirut and Mount Lebanon.

Figure 3: Average debt in field offices



VIII. Accessing Cash assistance

a) Amount of assistance received

Regarding the amount of assistance, all households indicated receiving an amount that is 900,000 LBP or above. About 53.2% mentioned that the amount they received was the expected, 22.3% mentioned that it wasn't the amount expected, whereas 24.5% said they don't know. About 9 households in the south indicated that the municipality asked them to share assistance with other families, which they did.

b) Spending cash assistance

Respondents mainly mentioned spending cash assistance in the supermarket (76.6%), in local shops (45.2%), and local markets (29.3%).

Most families (93.4%) had no disagreement related to decisions on how to use cash assistance. About 36.7% of the interviewees mentioned that the male head of household was the decision-maker on spending the cash, whereas 33.5% of the family mentioned a joint decision between husband and wife. Only 20.5% mentioned that it was the woman head of household was taking the decision.

c) Withdrawing assistance at money transfer agents

Regarding withdrawal from Money transfer agency branches, 29.31% of households indicated withdrawing the assistance on the same day of receiving payment notification SMS, 45.1% of households withdrew the money the day after receiving the SMS, 12.3% withdrew money two days after receiving the SMS, and 11.7% withdrew money more than three days after receiving the SMS.

Most of individuals who went to withdraw the cash were heads of households (73.4%), followed by the spouse of the head of household (14%), son / daughter (8.5%), other household member or relative (4%), and not a household member (0.3%).

Regarding transportation to the Money transfer agency branches, households mainly relied on driving themselves or transported by another family member (38.8%), walking (31%) and taxi (22.4%), driven by neighbors, friends or other relative for no fee (6.9%), and the remaining used other modalities of transportation. About 23.7% of the households paid transportation cost. The average transportation cost for those who paid for transportation to money transfer agency branch was 10,904 LBP. The mean time to get to the money transfer agency branch was 17.7 min. Time varied across regions: it was the highest in the North at 23.5 minutes.

Table 3: Average ATM transportation Cost and Time to Reach per Area

Area	Average transportation cost (LBP)	Number of respondents
Beirut and Mount Lebanon	5,500	18
North	11,191	42
South	13,845	29
National	10,904	89

Table 4: Average time to reach money transfer agency branch y per Field Office

Area	Average time to reach money transfer agency branch	Number of respondents
Beirut and Mount Lebanon	14.5	115
North	23.5	67
South	15.5	135
National	17.7	317

About 32.8% of the households mentioned that they had to wait in line before receiving the money. The average waiting time at the money transfer agency branches for those who had to wait was 27.6 minutes, while the median time was 20 minutes. About 22.7% of households mentioned facing very long waiting times at money transfer agency branches, whereas 7.6% mentioned that they went and found no cash available at the branch. Around 0.6% said they faced mistreatment at from money transfer agency employees.

IX. Risks and problems related to the cash assistance

The majority of households reported **not facing** any risk while going to get the money (99.7%) when keeping money at home (99.7%) or going to spend money (99.5%). Most families indicated not having problems such as the registered person is not being available to withdraw money (99.5%), or issues such as poor service at the money transfer agency branch (99.2%), or markets or shops refusing to serve them (99.2%). All families confirmed not needing to pay additional favors to spend or withdraw money.

Regarding COVID-19 related restrictions, 5.3% of the families indicated that they had movement restrictions when withdrawing cash assistance, 1.1% of families had movement restrictions when spending the money, and only 0.2% (1 household) had issues when withdrawing or spending money due to a household member having contracted COVID-19.

In summary, 0.5 % of households reported feeling at risk (unsafe) receiving, keeping, or spending the cash assistance, and 8% of households reported having one or more problems receiving, keeping, or spending the cash assistance, including COVID related restrictions.

X. Markets and shops

Most of the households (65%) mentioned that they could find the items and services needed in the markets and shops, while 35% (128) of households indicated their inability to find items and services needed in the market. The items stated as not being available were food (95%), medicines (29%), hygiene items (9%). It is important to keep in mind when reading these results the deteriorating socio economic conditions

Table 5: Items not available in the market

Item indicated not being available	Frequency	Percentage
Food products	122	95.3%
Baby products	3	2.3%
Hygiene items	12	9.4%
Medicines	37	28.9%
Fuel/ Gaz	0	0.0%
Heaters	0	0.0%
utilities (ex: electricity)	1	0.8%
Other	1	0.8%

XI. Expenditure

Most of the respondents (94%) mentioned that they had spent the full amount received from UNHCR. The top three expenditures as rated by respondents were food (1st), health cost (2nd), and hygiene items (3rd). The assistance expenditure data showed that cash was mainly spent on food (96% of households) with an average of 521,500 LBP spent, followed by health (54% of households) with an average of 288,392 LBP spent, hygiene items (43% of households) with an average of 113,500 LBP, debt repayment (21% of households) with an average of 360,987 LBP spent, and fuel or firewood for cooking or heating (19%) with an average of 286,761 LBP spent.

XII. Outcomes

The majority of respondents (99%) mentioned that the assistance improved their living conditions and reduced their feelings of stress. Also, 99% indicated that the assistance contributed to reducing their financial burden. Table 4 shows the detailed responses.

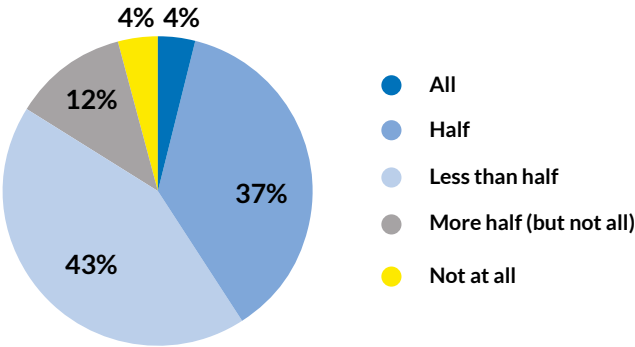
Table 6: Households outcomes

Households that had	Improved your living conditions	Reduced the financial burden of their household	Reduced feelings of stress
Not at all	0.3%	0.3%	1.1%
Slightly	15.7%	14.6%	15.2%
Moderately	47.3%	44.9%	38.6%
Significantly	36.7%	40.2%	45.2%
Total	100%	100%	100%

Only 4% of Lebanese assisted households mentioned they met all their basic needs, 12% met more than half but not all their needs. The majority of families (80%) indicated they met half or less than half of their needs, while 4% did not meet their needs at all.

Figure 4: Extent to which needs are met

Overall, to what extent are you currently able to meet the basic needs of your household?



The primary cited unmet needs that were not affordable were food (70% of households), health costs (45 % of households), and cloths (40% of households). Many families mentioned that they had other unmet needs that they could not afford, such as paying utilities and bills (35%), debt repayment (29%), and rent (16%).

XIII. Well being

The majority of interviewed households (71%) indicated being dissatisfied or very dissatisfied with their lives, 22% were neither satisfied nor dissatisfied, and only 7% were satisfied. The majority of respondents (91%) mentioned that they feel their standard of living is getting worse and that they worry about the money always or most of the time (88.4%). The high percentages of dissatisfaction and worry can be explained by the overall country deteriorating socio-economic conditions.

Figure 5: Feeling about the standard of living

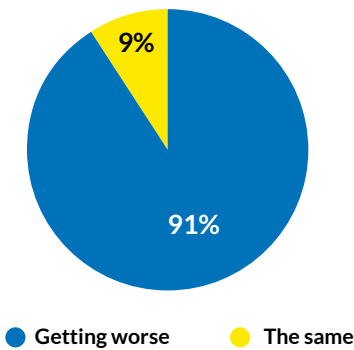
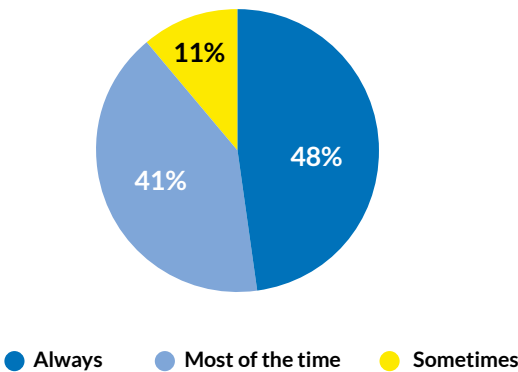


Figure 6: Worrying about money

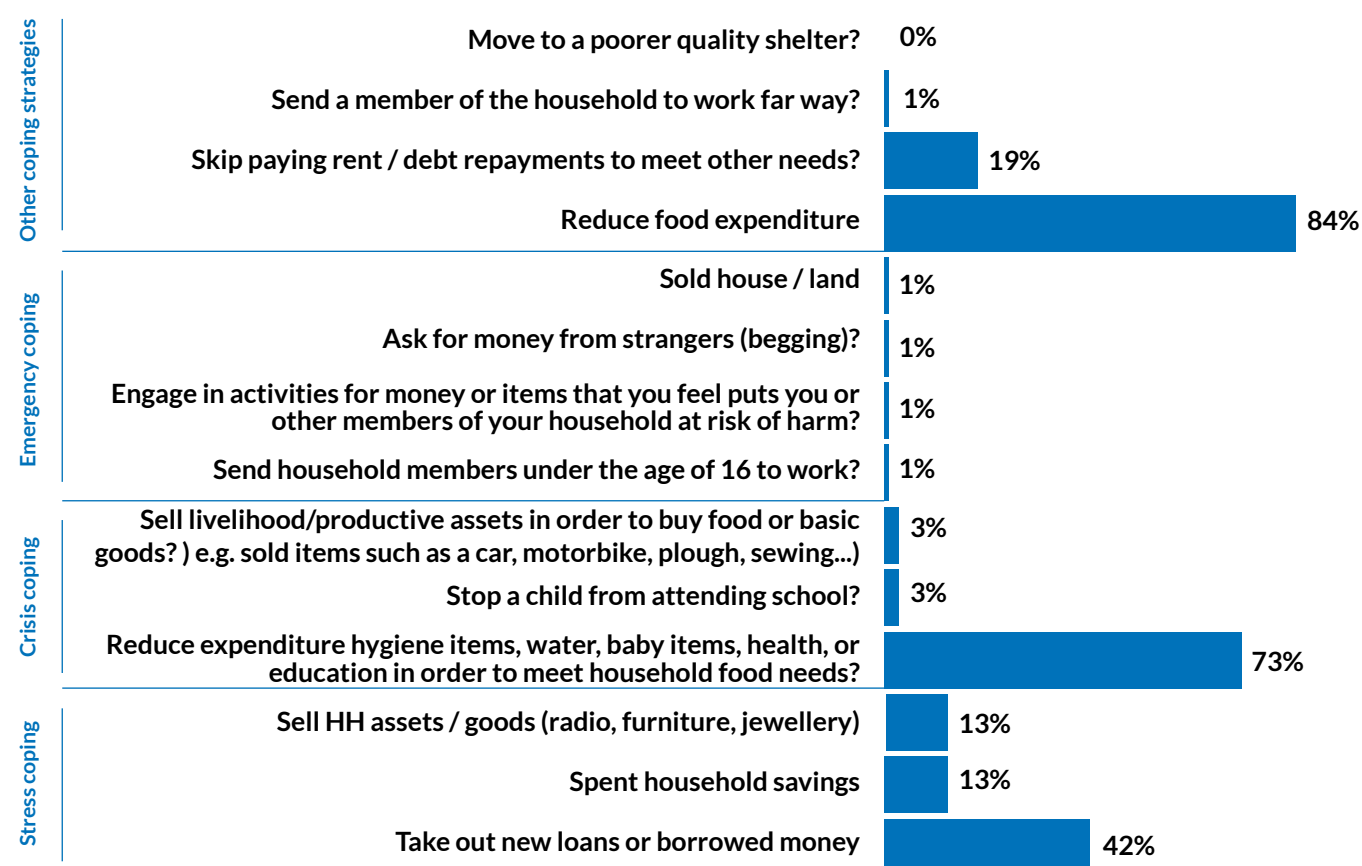


XIV. Coping mechanisms

a) Livelihoods coping strategies

About 92% of households had at least one coping strategy. Sixty four percent of households had at least one stress coping strategy, 74% had at least one crisis coping strategy, and 3% had at least one emergency coping strategy. The main cited coping strategies were reducing expenditure on food (84%), reduce expenditure on hygiene items, water, baby items, health, or education (73%), taking out new loans (42%), and skip paying rent or debt repayment (19%).

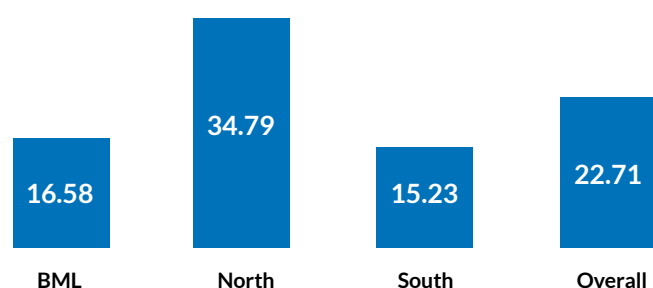
Figure 7: Livelihoods coping mechanisms



b) Food coping strategies

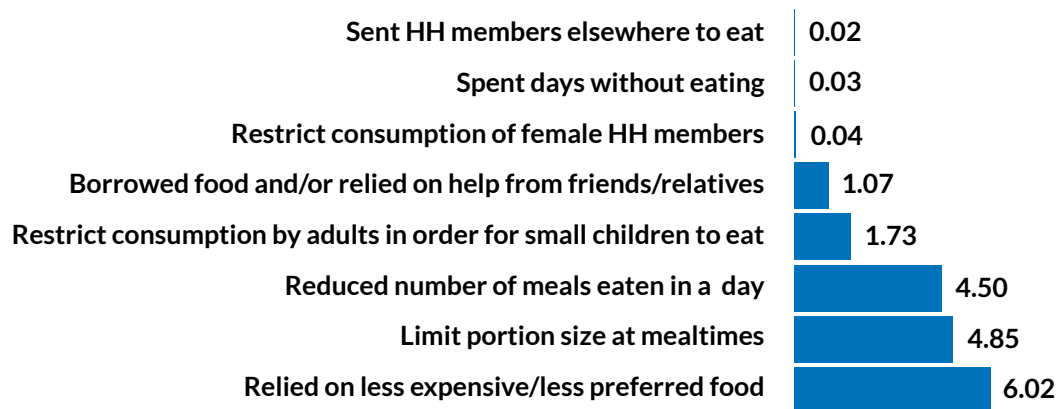
The reduced Coping Strategies Index (rCSI) includes the five most commonly used food-related coping strategies and their order of severity as a proxy indicator to measure access to food. The higher the rCSI, the more coping strategies households had to endure. The reduced food coping index score was the highest in the North with a value of 24.66, followed by BML 21.4, South 16.58, and Bekaa was the lowest with the value of 10.25.

Figure 8: Average reduced food coping index score per area



Regarding the average number of days using different coping strategies, the most used coping strategies were relying on less expensive or preferred food with an average of 6 days, followed by reducing the portion size of meals with an average of 4.85, followed by reducing the numbers of meals eaten per day with an average of 4.5 days, and then restricted consumptions of adults so that children can eat with 1.7 days.

Figure 9: Average numbers of days per week for food coping strategies



XV. Accountability

As the WINCAP for Lebanese is a one-off assistance, there was no dedicated hotline or complaints and feedback mechanism. Yet complaints could be raised through existing hotlines such as the hotline of the money transfer agency or the partners' hotline. The majority of households (92%) indicated that they didn't know how to report on complaints and feedback regarding cash assistance. The main channels reported by those who knew how to report complaints was the hotline (97%). Only 9% of the respondents have previously registered a complaint related to cash assistance. About 2.4% of participants indicated that they want to raise a complaint regarding the assistance, which included two households complaining about the municipality splitting their assistance with other households and seven households requesting for additional assistance. The survey shows that 10 families have shared their cash assistance with other families including 9 families in the south who were asked by the municipality to do this.

If the assistance would start again, the majority of Lebanese households (92%) prefer receiving cash assistance, while 6.5% prefer a combination of cash and in-kind assistance and the remaining 1.5% prefer in-kind assistance. The majority of households (59%) knew other households in their area that are eligible for assistance but did not get any assistance.

Most of households did not know how they were selected (91%). Of those who knew, 98% indicated that they were selected because they are in need. Moreover, most of households did not know why they were selected (90%). Of those who knew, 70% indicated that they were selected by the municipality, who were mainly from the south area.