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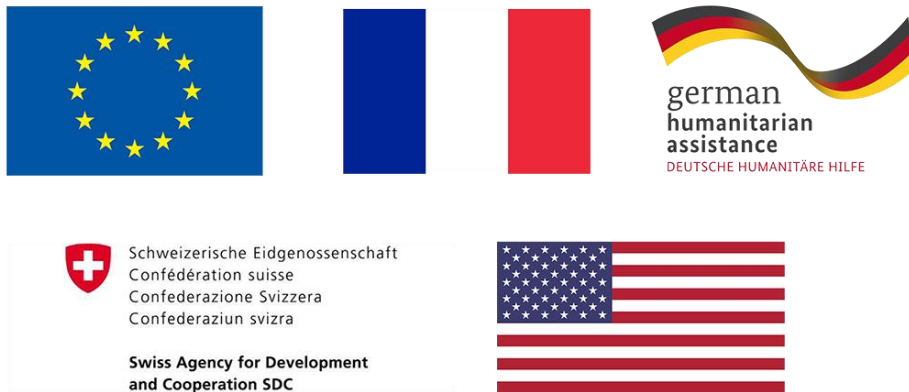
Year-End Post-Distribution Monitoring Report of UNHCR's Multi-Purpose Cash Assistance to Refugees in Egypt

February 2025



Acknowledgements

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Sagaci Research is an Africa-focused analytics firm. We provide data and insights you can trust and fuel your growth in Africa. We provide brand trackers, online panels, retail audits and other consumer research and data across the African continent.

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Summary

UNHCR uses cash-based interventions to provide protection, assistance, and services to the most vulnerable. From January to December 2024, UNHCR Egypt provided regular multipurpose cash assistance (MPCA) to an average of 24,335 refugee and asylum seeker households from all nationalities to support them in covering their priority needs. The cash assistance was delivered on a bi-monthly basis and distributed through Egypt Post Office branches, covering all of Egypt's governorates.

To inform UNHCR's strategic programming for multipurpose cash assistance, particularly in terms of understanding its impact on beneficiaries' lives and their views on the cash distribution process, UNHCR conducted an end-year post-distribution monitoring (PDM) survey for the 2024 regular MPCA. Data collection for this quantitative assessment was carried out by a third-party, Sagaci Research, between 12th December and 22nd December 2024. Telephone interviews were conducted with a representative sample of MPCA beneficiary households from all nationalities, randomly selected from Financial Service Provider (FSP) cash collection reports for November-December 2024,

The sample size for the PDM was 434 beneficiary households, representing 307 Sudanese, 38 Syrian, and 89 of other nationalities. This proportion mirrors their representation in the overall sampling frame. The sample was calculated using a 95 per cent confidence level and a confidence interval of 5, with an additional 15 per cent added to account for non-response and errors. A total of 393 MPCA beneficiary households were successfully interviewed about their use of the cash assistance, its impact on their lives, and any non-compliance issues encountered during the cash collection process.

Key Findings

- **One fifth of beneficiaries (20 per cent)** were able to cover **all or most** of their priority needs, while more than half of them (**53 per cent**) reported that they could cover **half** of their priority needs.
- Cash assistance had a positive impact on beneficiaries, with 95 per cent **reporting improved living conditions** and 94 per cent **saying it reduced stress levels**.
- Beneficiaries mainly used the cash for essential needs, with **food** being the top spending category (cited by 83 per cent of beneficiaries), followed by **rent** (75 per cent), **health-related items and services** (22 per cent), while **utilities and bills**, and **education** were each reported by 16 per cent.
- Nearly all beneficiaries (99 per cent) stated that cash assistance enabled them to afford items or services they previously could not particularly the **ability to pay rent/ avoid eviction** (71 per cent), the **ability to purchase more food** (70 per cent), and the **ability to meet healthcare needs** or access better healthcare (13 per cent).
- Most respondents (99 per cent) reported that they were able to **find the needed items in nearby markets**, and with **acceptable quality**. However, the majority (89 per cent) also observed **recent price increases**, particularly in food, rent and transportation.
- Majority of the respondents (88 per cent) used negative coping strategies due to insufficient resources. Common strategies included **reducing expenditures on essentials** (60 per cent), **moving to poorer quality shelter** (22 per cent), and **stopping children from attending school** (15 per cent).
- The majority of respondents (83 per cent) were **very satisfied/satisfied with the cash distribution process**. Also, most beneficiaries (96 per cent) **did not need any help** to withdraw and spend the cash.
- Nearly all respondents (97 per cent) **felt safe** while receiving, keeping, and spending the cash, also nearly all of them (98 per cent) **did not face any problems** while receiving, keeping and spending the cash.
- Most beneficiaries felt **well-informed** about the cash assistance (87 per cent). Also, the majority could identify at least one local channel for lodging cash-related complaints and feedback (91 per cent)

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List of Acronyms

| | |
|--------------|---|
| CBI | Cash-based Interventions |
| CFM | Complaints and Feedback Mechanisms |
| EGP | Egyptian Pound |
| FSP | Financial Service Provider |
| MPCA | Multi-purpose Cash Assistance |
| PDM | Post-Distribution Monitoring |
| rCSI | Reduced Coping Strategy Index |
| SMS | Short Message Service |
| WFP | World Food Programme |
| UNHCR | United Nations High Commissioner for Refugees |
| USD | United States Dollar |

Introduction

As of December 31, 2024, Egypt has become home to 877,012 registered refugees and asylum seekers, representing 357,952 households. Among those, 69 per cent are Sudanese, 17 per cent are Syrian, and the remaining 14 per cent primarily come from sub-Saharan Africa, Iraq, Yemen, and other countries. These refugees reside in urban areas alongside host communities, with significant concentrations in Greater Cairo (including Cairo, Giza, 6th October, and Qalyubia), as well as Alexandria, Sharkia, and Damietta.

As of December, 2024, UNHCR provided regular multi-purpose cash assistance to 24,335 households from all nationalities, including new arrivals from Sudan, with the objective of supporting these families in covering their basic needs, reducing their need to resorting to negative coping strategies, and contributing to their overall protection. The MPCA provided by UNHCR is unrestricted in nature, and thus it enables the beneficiaries to freely choose how to spend it according to their own needs and prioritization. MPCA beneficiaries are identified and selected following a vulnerability assessment which allowed for in-depth analysis of refugees' socioeconomic conditions to determine their eligibility according to their level of poverty. In light of rising inflation and the escalating cost of living in Egypt, UNHCR raised the cash transfer value by approximately 32 per cent since the start of 2024, with households now receiving monthly amounts ranging from EGP 1,125 (USD 22.68¹) to EGP 3,435 (USD 69.24), depending on household size.

In 2024, cash distribution continued to take place on bimonthly basis through Egypt Post Office and its 4,000+ branches across all governorates in Egypt. The majority of MPCA beneficiaries receive their cash accessible via iris biometric authentication at any iris-enabled post offices to reduce the risk of fraud and ensure that the assistance goes to the intended beneficiaries. However, a smaller proportion of beneficiaries who do not reside near any iris-enabled post office receive the assistance from any post office branch using their valid UNHCR card.

To ensure its accountability to affected people, and to inform cash programming, UNHCR, in collaboration with Sagaci Research, conducted a year-end Post Distribution Monitoring (PDM) survey in December 2024. This survey, which targeted a representative sample of MPCA beneficiaries, was designed to monitor compliance with cash distribution processes and to evaluate the impact of MPCA on beneficiaries' lives. The survey was carried out via telephone interviews with recipients of the November- December cash distribution, and the findings are outlined in this year-end report.

¹ According to UN exchange rate as of 1st December 2024 (49.61) <https://treasury.un.org/operationalrates/OperationalRates.php>

Methodology

This PDM survey for multi-purpose cash assistance was conducted by Sagaci Research using the most updated standard corporate PDM questionnaire developed by UNHCR HQ in December 2023, and which has been adapted to Egypt's context and to the operation's information needs while retaining the PDM core indicators for regional and global comparisons. The questionnaire was uploaded on KoBo platform to allow for mobile data collection.

Research Objectives

The research objective of this mid-year PDM survey was to assess the effectiveness and outcomes of the multi-purpose cash assistance distributed by UNHCR to vulnerable refugees in need of basic need assistance. To achieve this, the PDM survey aimed to answer the following research questions:

1. To what extent did the cash assistance help the beneficiaries in meeting their most priority needs?
2. How did beneficiaries use the cash assistance they received?
3. To what extent were beneficiaries able to find what they needed in the market at the quality level needed and with stable prices?
4. Which negative coping strategies were adopted by households to meet their most priority needs when resources were insufficient?
5. To what extent were MPCA beneficiaries satisfied with the cash distribution process and with the information they receive on the cash assistance?
6. What were the difficulties and process-related issues that beneficiaries encountered during the cash distribution cycle?
7. Were beneficiaries aware of the local channels for lodging complaints and feedback related to UNHCR cash assistance?

Sampling

A representative random sample of 434 households from all nationalities who received the November-December MPCA was drawn from the FSP cash collection report, within two weeks of the start of the cash distribution cycle. The sample size was calculated with a 95 per cent confidence level and a 5 per cent margin of error. To account for potential non-responses and data collection errors, an additional 15 per cent was added to the calculated sample size.

Data collection

Data collection was conducted by Sagaci Research, where a team of 11 enumerators conducted phone-based interviews with the sampled households starting from the 12th of December 2024 and ending on the 22nd of December 2024. The data collection was aided by four interpreters for non-Arabic speaking refugees. The "PDM Questionnaire" was uploaded on KoBo server after being modified according to Egypt's context and information and data was collected through smart phones and entered directly on the web-based KoBo form.

Interviews were conducted with the person registered by UNHCR to receive the cash assistance, mostly the principal

applicant. If the registered person was not available, the enumerator conducted the interview with any member of the household over the age of 18 who is able to give the necessary information. If neither the person registered to receive cash nor a household member above the age of 18 were available, the enumerator would end the interview. An informed consent was obtained from all participants before starting the interview and after briefing the respondents on the survey and its voluntary nature and ensuring the confidentiality of participants' data.

Out of the provided sample of **434 beneficiaries**, successful interviews were conducted with **393 respondents**, resulting in a response rate of 91 per cent. The remaining 9 per cent of the sample did not respond after three calling trials, separated by at least two hours. The reasons for non-response were turned off telephones (nine per cent of the sample).

Analysis

The global CBI data analysis framework which outlines the relevant indicators and the corresponding survey questions, as well as the methodology of core indicators calculation, was used after introducing some context-related modifications.

Data collected through KoBo web-based form was uploaded to a UNHCR-owned KoBo server after initial review by the field supervisor. The collected raw data was shared by UNHCR on a daily basis and the data quality checks were regularly applied both during and after data collection. The Sagaci Research data processing team then conducted statistical analysis on the cleaned data set using relevant software such as Microsoft Excel and SPSS. Analysis followed any stated aggregation or disaggregation of findings and data, where applicable.

Findings are presented in charts, narrations and tables. Important to note that summation of some percentages for single response questions could be slightly less or more than 100 per cent due to rounding off.

Challenges and limitations

- Respondents' recall bias might have influenced the responses to some questions. To reduce this bias, data was collected within two weeks after receiving the cash assistance.
- Information gathered from PDM survey are self-reported, and there might have been a response bias due to unfounded fear of exclusion from future cash assistance.

Results

Respondents Profile

A total of 393 refugee beneficiary households were interviewed. The largest proportion of respondents were Sudanese (54 per cent), followed by South Sudanese (16 per cent) then Syrians (10 per cent). Figure (1) shows respondents' nationalities in detail.

In terms of geographical distribution, most respondents resided in Greater Cairo (92 per cent), Alexandria (4 per cent), and the remaining (4 per cent) resided in other different governorates. Regarding gender distribution, the majority were females, accounting for 79 per cent, while males constituted 21 per cent of the sample. The age distribution of respondents was almost evenly split between two age groups: 46 per cent were between 18 and 35 years old, and 49 per cent were between 36 and 59 years old. Respondents aged 60 years and above made up 5 per cent of the total sample. The average family size of respondents was 5.1 members. As for the prevalence of disability among respondents' households, 36 per cent of respondents had at least one member in their household who had a lot of difficulty with walking, seeing, hearing, or remembering due to a health problem.

Figure 1: Distribution of respondent by Nationality

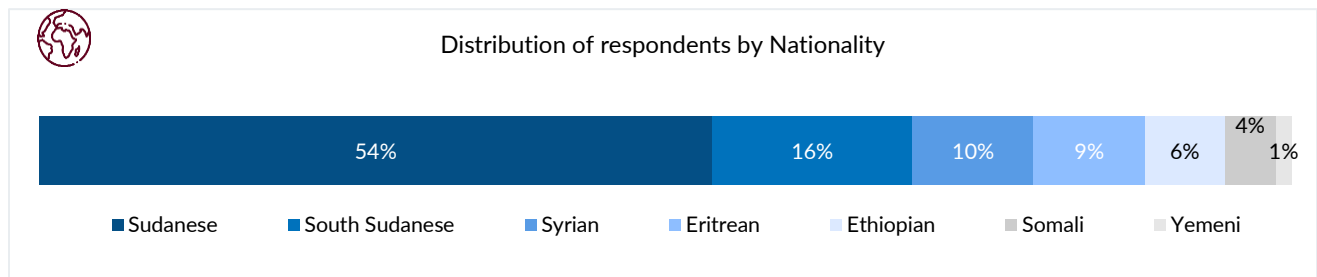
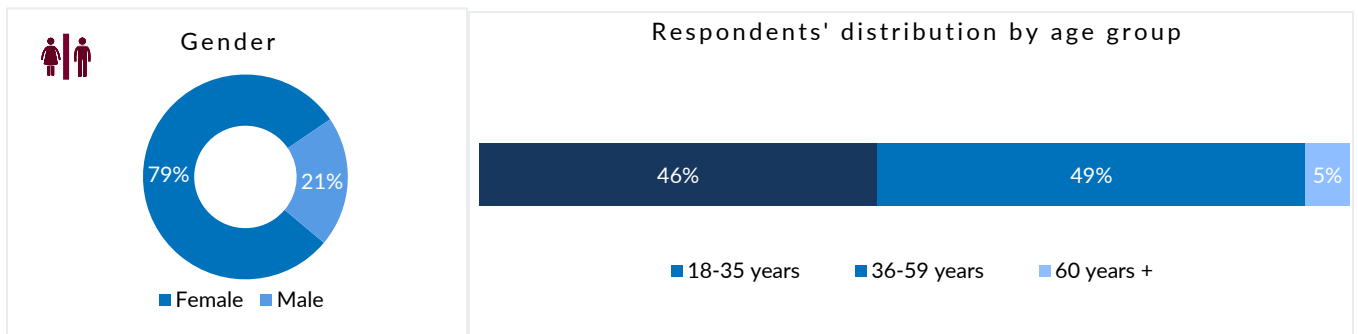


Figure 2: Distribution of respondents by gender and age group

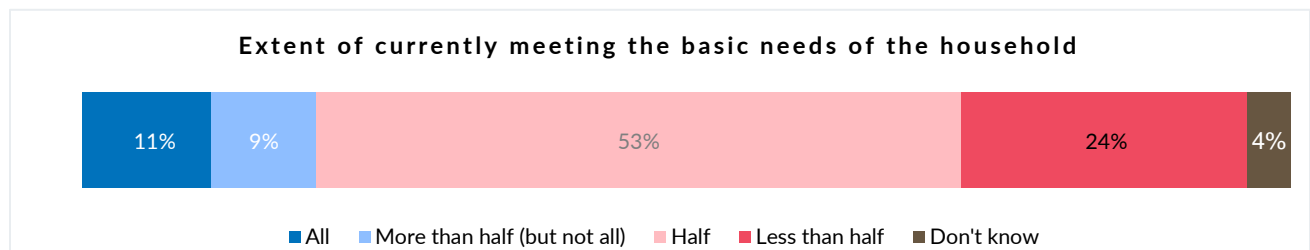


Impact of Cash Assistance

Perception about the usefulness of cash assistance and its impact on beneficiaries' wellbeing

At the time the survey was carried out, most of the respondents (73 per cent) were able to cover half or more of their basic needs. Specifically, 11 per cent of beneficiaries were able to cover all their basic needs, nine per cent were able to cover more than half of their needs, slightly more than half (53 per cent) could cover half of their priority needs, while (24 per cent) were able to cover less than half of their basic needs (Figure 3).

Figure 3: Extent of currently meeting the basic needs of the household

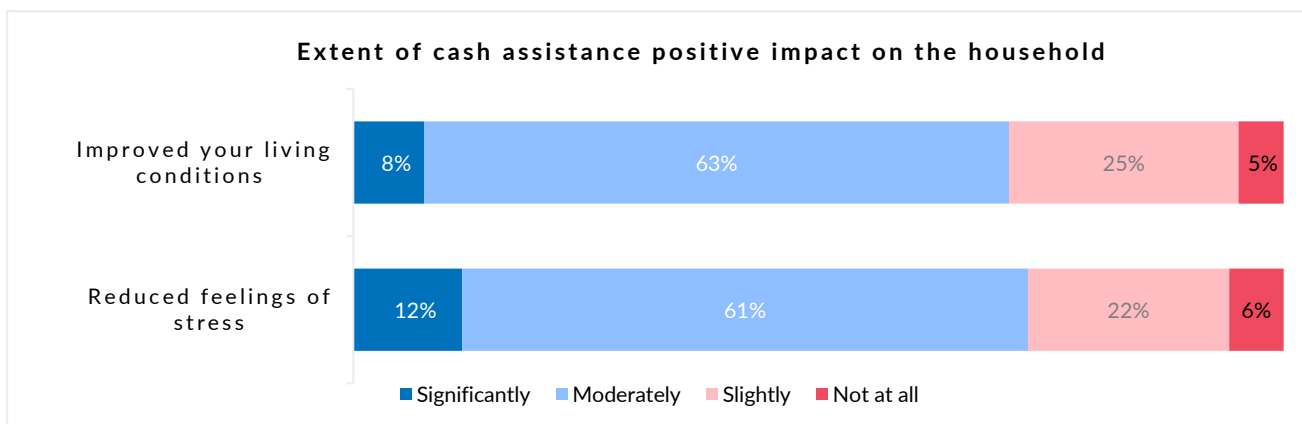


I couldn't provide my four children with food and basic household needs, but I felt relieved once I received the cash assistance.

-Female PDM survey respondent, Giza

When respondents were asked how cash assistance had impacted their lives, 95 percent stated that it had somewhat improved their living conditions, while 94 percent indicated it had alleviated their stress levels. The extent of the reported impact is shown in Figure (4).

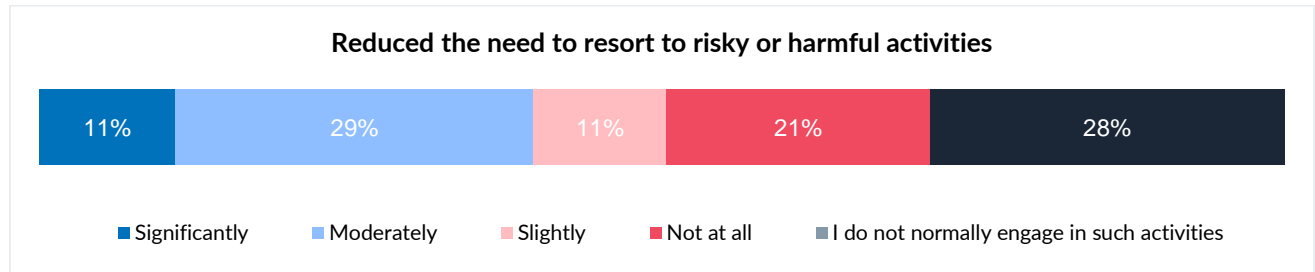
Figure 4: Extent of cash assistance positive impact on the household wellbeing and living conditions



I am a single elderly woman, and without the multipurpose cash assistance, I wouldn't have been able to pay my rent.
 -Female PDM survey respondent, Giza

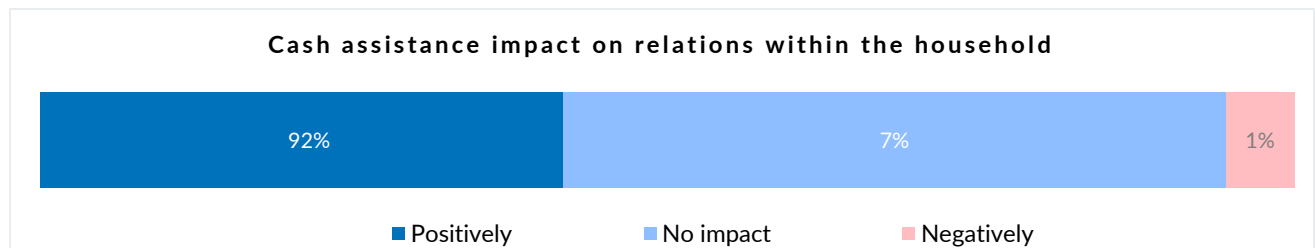
Concerning the impact of cash assistance on the need to resort to risky or harmful activities, 28 per cent of respondents stated that they do not normally engage in such activities, 51 per cent reported that the cash assistance at least slightly reduced their need to resort to these risky activities, 21 per cent of respondents stated that the cash assistance had not reduced their need to engage in these activities at all. The extent of impact on reducing risky or harmful activities is shown in Figure (5).

Figure 5: Reduced the need to resort to risky or harmful activities



Regarding the effects of cash assistance on household dynamics, survey results showed that the assistance has positively impacted relations within beneficiary households as reported by 92 per cent of respondents. However, seven per cent of respondents mentioned that it had no impact on the relations within their households, while a small proportion (one per cent) mentioned that it negatively impacted the relations within the households.

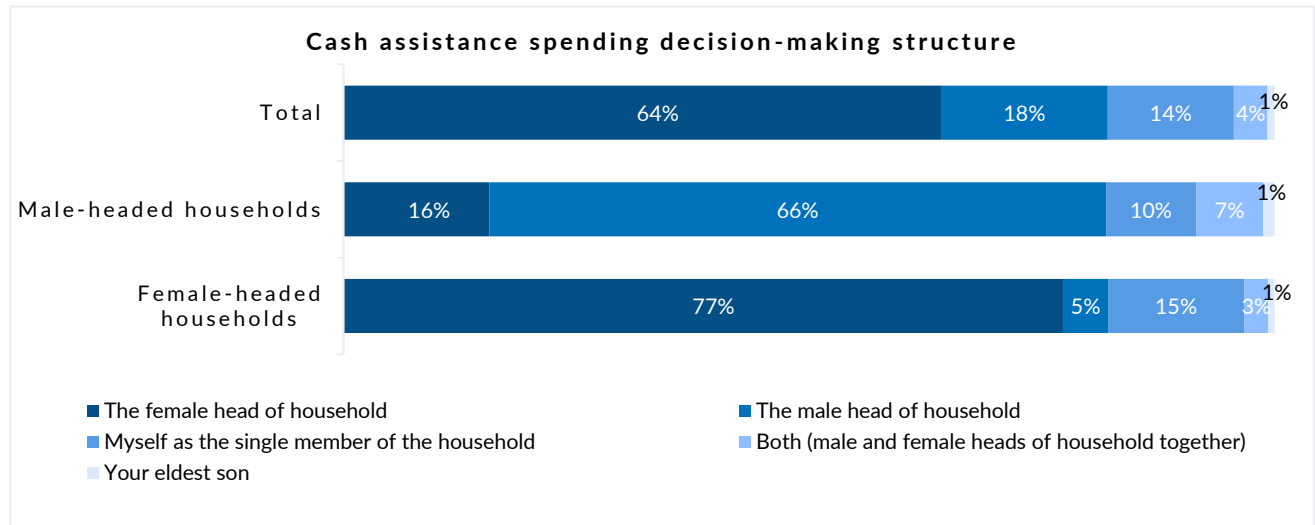
Figure 6: How cash assistance has impacted relations within household



When asked about disagreements on how to use the cash assistance within the household, 98 per cent of respondents reported no disagreements, while 1 per cent of respondents reported that they discussed the matter but eventually came to an agreement. Also 1 per cent of respondents stated they disagreed a lot on the spending decisions.

Regarding decision-making on spending the cash assistance, a sizable proportion (64 per cent) of respondents reported that the female head of household was responsible for making decisions while 18 per cent by the male head of household. The breakdown of decision makers and the disaggregation by the head of household is shown in figure (7).

Figure 7: Who in your household decided how the cash assistance should be spent

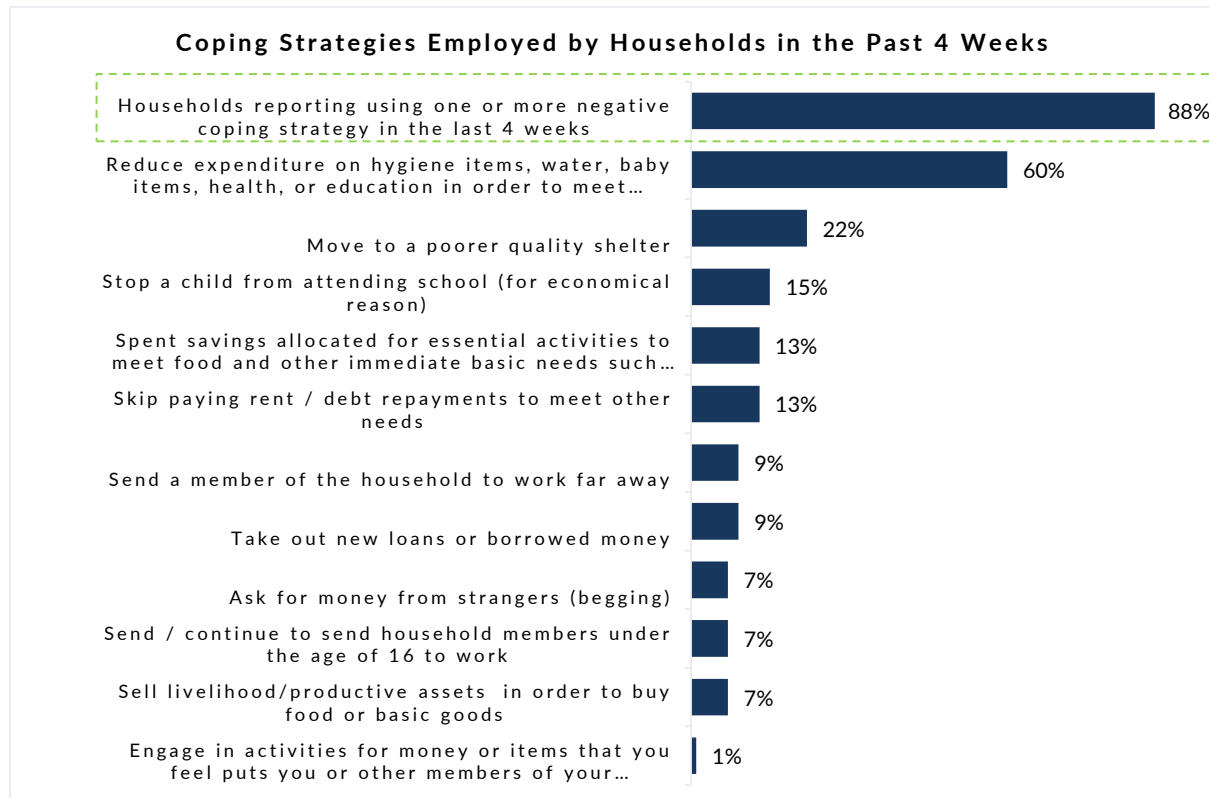


Use of Negative Coping Strategies

Coping mechanisms are behaviors adopted by households when resources are insufficient, revealing the trade-offs they are forced to make to meet their most pressing needs. Such strategies negatively impact both the livelihood and the dignity of the household's members.

The challenges faced by refugees in meeting their essential needs lead them to adopt a variety of negative coping strategies. On an aggregate level, **88 per cent of respondents reported resorting to one or more negative coping strategy** in the four weeks preceding the survey. The most common coping strategies were as follows: **(1) reducing expenditures on various basic household needs** (hygiene, health, baby items, etc.) to prioritize food needs, used by 60 per cent of respondents; **(2) Moving to a poorer quality shelter**, used by 22 per cent; and **(3) , stopping a child from attending school (for economical reason)**, used by 15 per cent of respondents. Figure (8) shows the detailed coping strategies adopted by beneficiaries.

Figure 8: Prevalence of Negative coping strategies in the past four weeks



According to the severity of their implications, negative coping strategies are further classified into stress, crisis, and emergency coping strategies. Stress strategies reduce the household's ability to deal with future shocks. Skipping rent payment and debt repayment, as well as taking out new loans are examples of stress coping strategies. Crisis strategies directly reduce future productivity (including human capital). Stopping a child from attending school and selling livelihood and productive assets are considered crisis coping strategies. Emergency strategies also affect future productivity but are also difficult to reverse or more dramatic in nature. Examples of such strategies are asking for money from strangers (begging) and engaging in activities for money that puts members of households at risk of harm.

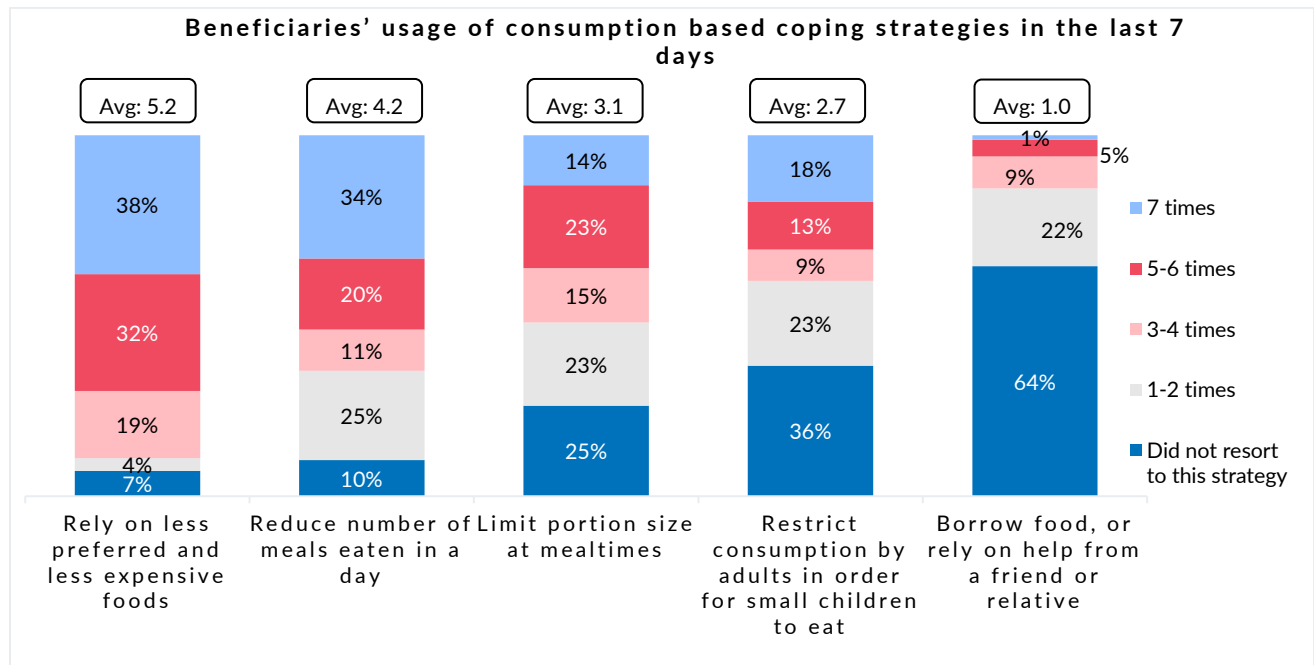
When negative coping strategies were analyzed by severity of impact, **36 per cent** of respondents resorted to **stress coping strategies**, **74 per cent** resorted to **crisis coping strategies**, while **8 per cent** of respondents resorted to **emergency coping strategies**.

To cope with their inability to meet food needs, households may resort to one or more food consumption coping strategies which vary in severity, where the most severe are restricting consumption by adults in order for children to eat, followed by borrowing food from friends or relatives.

In the week preceding the survey, **food consumption coping strategies were highly prevalent among respondents where almost all respondents (98 per cent) resorted to at least one strategy**. The most frequently used consumption coping strategy was relying on less preferred and less expensive foods, reported by 93 per cent of respondents with an average frequency of five times in the past week. This was followed by reducing the number of meals eaten in a day, used by 90 per cent of respondents averaging four times during the week. Limiting portion sizes at mealtimes was the third most common strategy, employed by 75 per cent of respondents

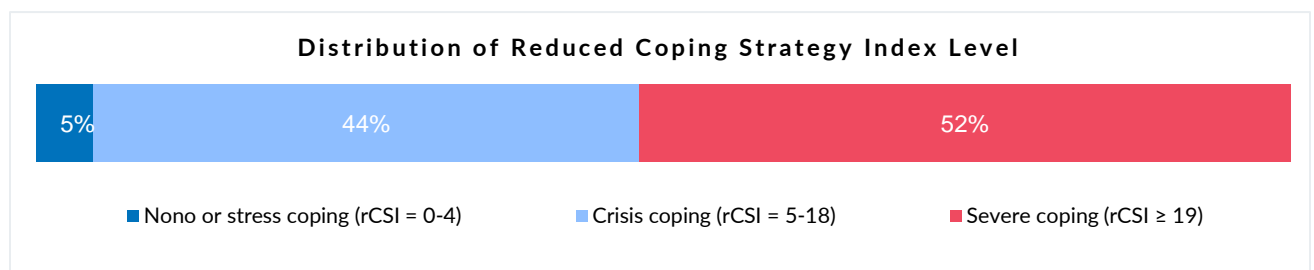
with an average of three times in the last seven days. Additionally, restricting consumption by adults in order for small children to eat was utilized by 63 per cent of respondents with an average frequency of two times in the past week. The least frequent consumption-based coping strategy was borrowing food or relying on help from friends or relatives, reported by 37 per cent of respondents with an average of one time during the week preceding the survey. See figure (9) for a detailed breakdown.

Figure 9: Prevalence and frequency of food consumption coping strategies in the past 7 days²



The **Reduced Coping Strategy Index (rCSI)**, developed by the World Food Programme (WFP), serves as a proxy for household food security by measuring the frequency and severity of food consumption coping strategies used in the week before the survey. The higher the rCSI, the more food insecurity a household experience. The **average rCSI** for the surveyed households was **22.4**, indicating a high level of food insecurity among respondents. Further analysis of the results showed that **five per cent** of the total sample experienced **no or stress coping** (rCSI = 0-4), meaning they were relatively food secure. 44 per cent had **crisis coping** (rCSI = 5-18). While slightly above half of respondents (52 per cent) of households were categorized as using **severe coping** strategies rCSI ≥ 19, highlighting serious food insecurity.

Figure 10: Levels of reduced Coping Strategy Index (rCSI) applied by beneficiaries

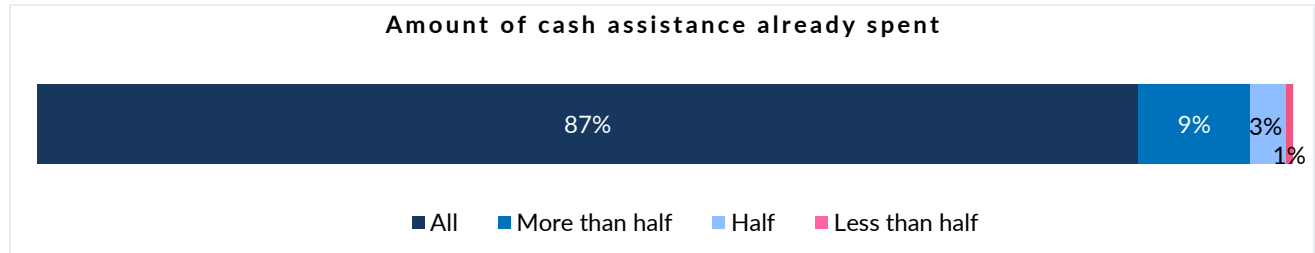


² Some of the percentages on coping strategies might be slightly less or more than 100 due to rounding off.

Use of Cash Assistance

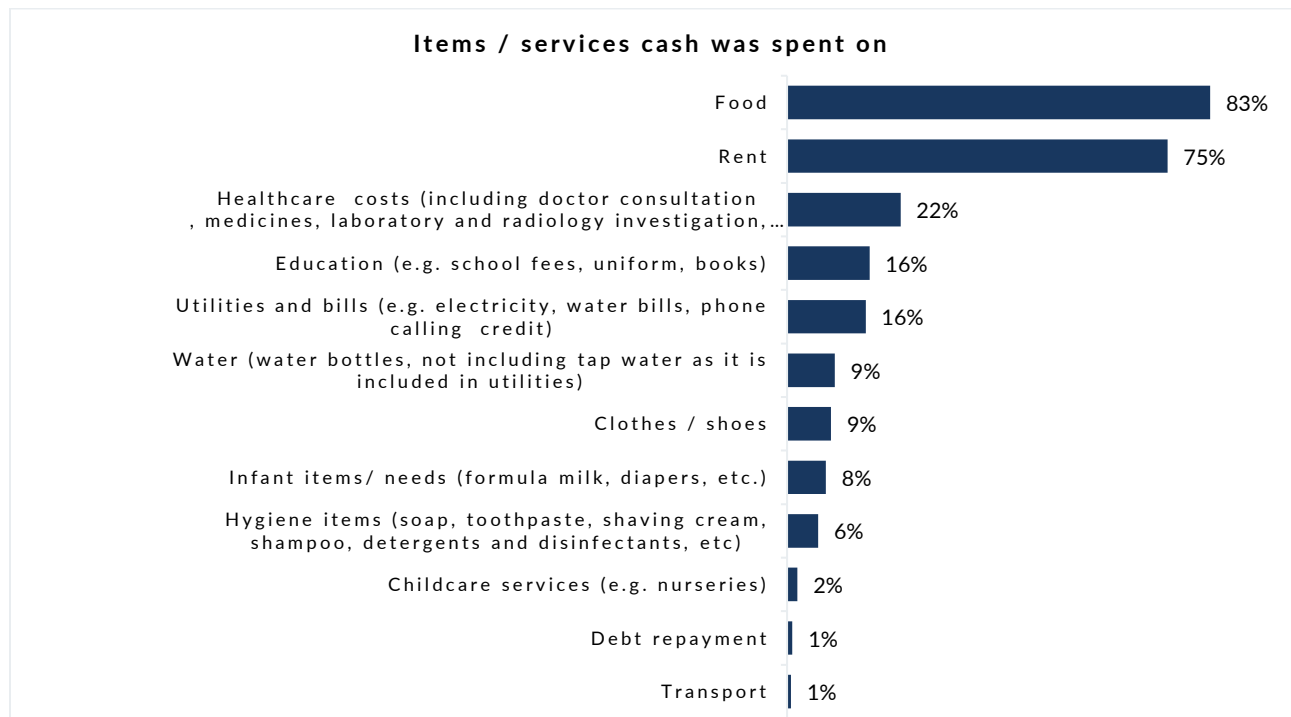
Between the period of collecting the cash and conducting the phone interviews, 87 per cent of respondents reported spending the entirety of the cash they received, nine per cent reported spending half or more, three percent half of the cash while one per cent reported spending less than half of the cash assistance. Figure (11) shows the details.

Figure 11: Proportion of cash assistance already spent at the time of the survey



Regarding the items on which respondents spent the cash assistance, results of the PDM show that **83 per cent** of respondents used the cash to purchase **food**, making it the most common expenditure among respondents. This was followed by **75 per cent** who reported spending on **rent**. Some **22 per cent** of respondents allocated funds to **healthcare costs**. Additionally, **16 per cent of respondents used the cash assistance for education** and another **16 per cent spent on utilities and bills** such as electricity, water bills, and phone credit. Other areas of spending included infant items and needs like bottled water (nine per cent), clothes (nine percent), infant items/needs (eight percent) and hygiene items (six per cent). This is detailed in figure (12).

Figure 12: Spending categories of cash assistance



Amount Spent on Different Items in the Past 30 Days

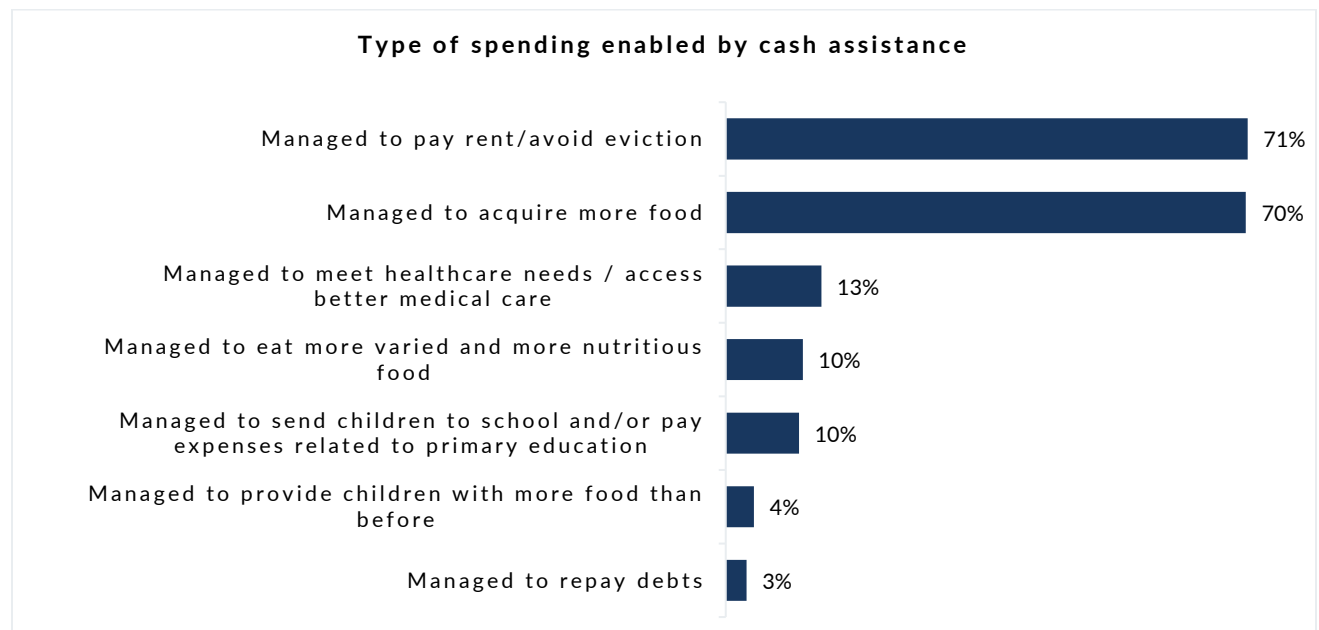
In the last 30 days, respondents reported household spending of 10,924 EGP on average. The two highest spending categories for respondents in the past 30 days were food and rent. On average, each household spent 3,500 Egyptian Pounds on food, followed by 2,500 Egyptian Pounds on rent. For a more detailed breakdown, please refer to Figure (13).

Figure 13: Average Amount spent in the past 30 days in Egyptian Pounds

| Item | Average amount (EGP) |
|--|----------------------|
| Food | 3,500 |
| Rent | 2,500 |
| Education related expenditures | 600 |
| Transportation | 500 |
| Regular/ recurrent / chronic healthcare expenditure | 400 |
| Infant items/needs | 300 |
| Hygiene items | 300 |
| Clothes/ shoes | 300 |
| Communication | 200 |
| Debt repayment | 200 |
| Electricity | 200 |
| Acute/ emergency healthcare (non-recurrent) | 200 |
| Water supply (tap water) | 100 |
| Gas (cylinder and/or natural gas) | 100 |
| Childcare services | 100 |
| Providing regular financial assistance to family and friends | 50 |
| Habitual spending | 40 |
| Household items | 30 |
| Drinking water (bottled mineral water) | 30 |

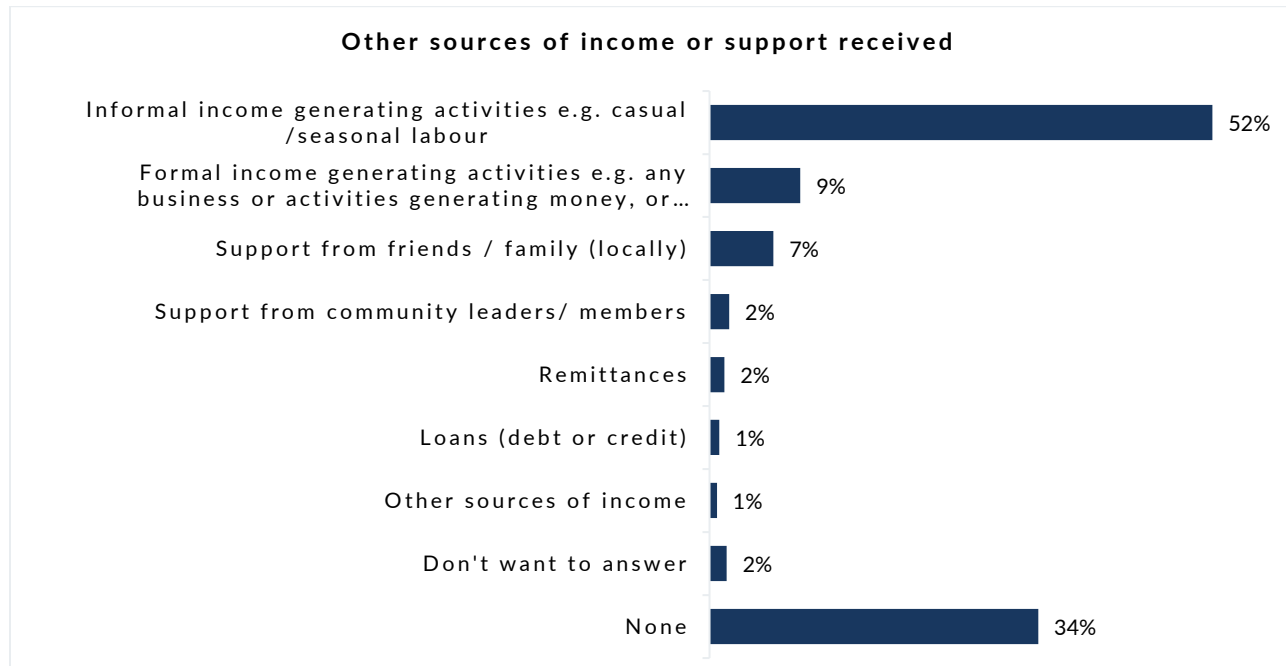
When beneficiaries were asked about things they were able to do or afford after receiving the cash assistance - which they were not able to do before - Nearly all (99 per cent) stated that the cash assistance enabled them to afford things they previously could not. The main items/ services they could afford after receiving the assistance was the **ability to pay rent or avoid eviction**, reported by 71 per cent of respondents. This was closely followed by the **ability of households to acquire more food**, as indicated by 70 per cent of respondents. The cash assistance also enabled 13 per cent of beneficiaries to **meet healthcare needs or access better medical care**, which they could not do before receiving the cash. Additionally, 10 per cent of respondents managed to eat more varied and more nutritious food, and 10 per cent managed to send children to school and/or pay expenses related to primary education. Other impacts included providing children with more food than before (reported by 4 per cent), repaying debts (3 per cent). This is detailed in figure (14).

Figure 14: Type of spending enabled by the cash assistance



Regarding other sources of income in addition to UNHCR cash assistance the household have had in the past 30 days, slightly above half of the respondents (52 percent) mentioned informal income generating activities e.g., casual /seasonal labor, nine per cent were involved in formal income generating activities while seven per cent support from friends / family (locally). Notably, 34 per cent of respondent did not have any source of income other than UNHCR cash assistance. See figure (15) for a detailed breakdown.

Figure 15: Other sources of income or support received in the last 30 days



Availability of items in the nearby markets

The PDM survey results show that **99 per cent** of respondents were able to find the items or services they needed in the market, indicating that the markets are accessible, viable and functioning effectively. The remaining one per cent (comprising four respondents) reported difficulties in finding specific items such as food (one respondent), and healthcare-related items (two respondents)

In terms of quality, **99 per cent of respondents were able to find the items they needed with acceptable quality**, again indicating effectively functioning markets. Among the one per cent reporting issues with quality (four respondents), the primary concerns were related to food items (three respondents) and other reasons (one respondent).

Despite the availability and quality of items, **89 per cent of respondents noticed an increase in prices over the previous four weeks**. The largest reported price increases were in food items (95 per cent of survey respondents), rent (30 per cent), and transportation (15 per cent). Other categories where price hikes were reported included hygiene items (6 per cent), healthcare-related items and utilities and bills (nine per cent each), clothes/shoes (eight per cent), transportation (seven per cent), hygiene items (six per cent), education related service (three per cent), and household items (one per cent).

Figure 16: Ability of beneficiaries to find key items/services with acceptable quality and at stable prices



Cash Distribution Process-Related Issues

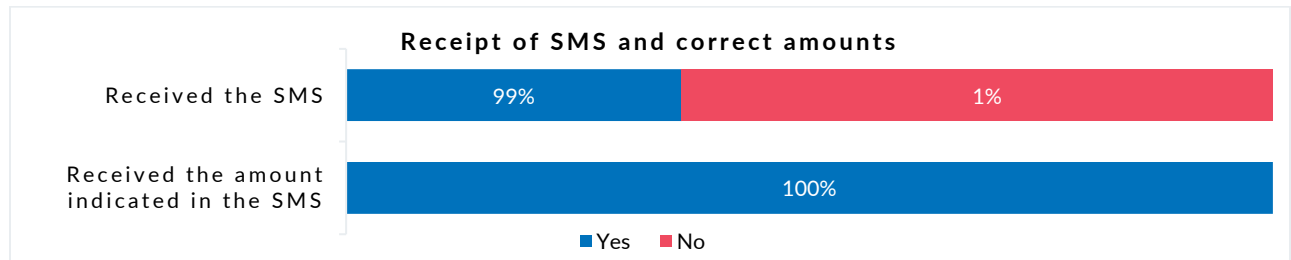
Notification about cash distribution and amounts of cash received.

The regular MPCA is distributed on a bimonthly basis where households receive double the amount of their entitlement every other month. At the beginning of each cash distribution cycle beneficiaries would receive a notification SMS from UNHCR on their registered phone and with the language spoken by the beneficiary. The SMS includes information on the amount of cash entitlement, whether cash assistance will be received through biometric authentication or UNHCR card, the nearest iris-enabled post office in case of receiving cash through biometric authentication, and the deadline of the cash distribution cycle.

Almost all the respondents (99 per cent) reported that they received a notification SMS from UNHCR upon the start of the cash distribution cycle indicating the amount of assistance they should receive and where to collect it from. Whilst one per cent of respondents (5 households) reported that they did not receive the SMS. To know that the cash distribution cycle had commenced, they relied on relatives/friends and Caritas (40 per cent each for those who did not receive SMS), going directly to the post office and asking there (20 per cent).

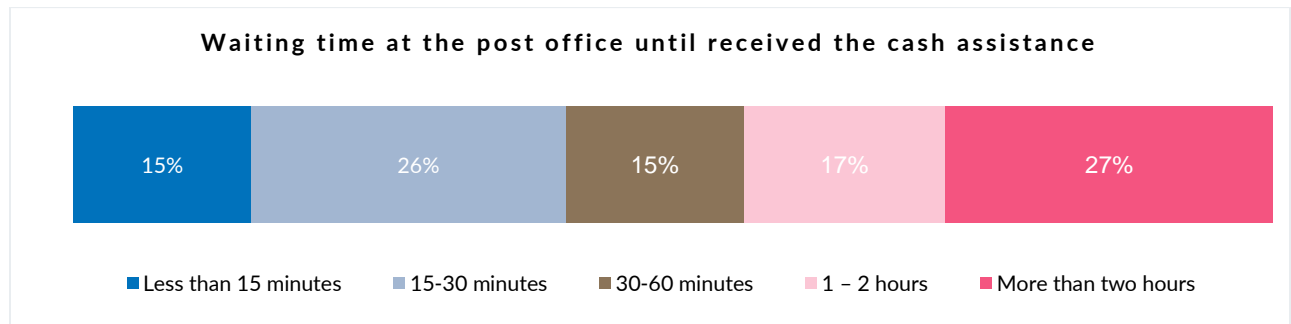
There were no instances of non-compliance as all respondents reported receiving the same amount of cash as was indicated to them in the SMS received.

Figure 17: Receiving notification SMS and the correct amount of cash entitlement



When beneficiaries were asked about the waiting time at the post office, 41 per cent mentioned that they had to wait 30 minutes or less from the time of their arrival to the post office until they received the money, 15 per cent had to wait between 30- 60 minutes, while 44 per cent waited an hour or more before they could receive their assistance. The disaggregation of the waiting time is shown in figure (18).

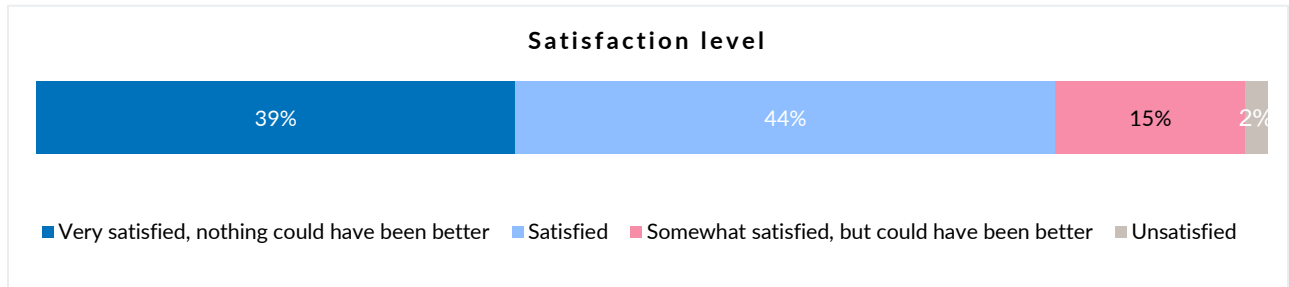
Figure 18: Waiting time at the post office to withdraw your cash assistance until the cash was received



General satisfaction with the cash collection process

Based on the collected data, 83 per cent of respondents reported being either **very satisfied** or **satisfied** with the cash distribution process. However, 17 per cent of respondents were **somewhat satisfied** or **unsatisfied** and felt there was room for improvement.

Figure 19: Satisfaction with cash distribution process



Among the respondents who were somewhat satisfied and not satisfied (17 per cent of survey respondents), the reasons for dissatisfaction cited included overcrowding/long waiting time at the post office (79 per cent), needed to visit multiple post offices until they were able to collect cash (25 per cent), paperwork issues/ refusal of identity documents (six per cent), cash shortage at the post office and delay in the timing of cash disbursement by UNHCR (three per cent each).

Beneficiaries waiting to receive their cash assistance at one of Egypt Post Office branches

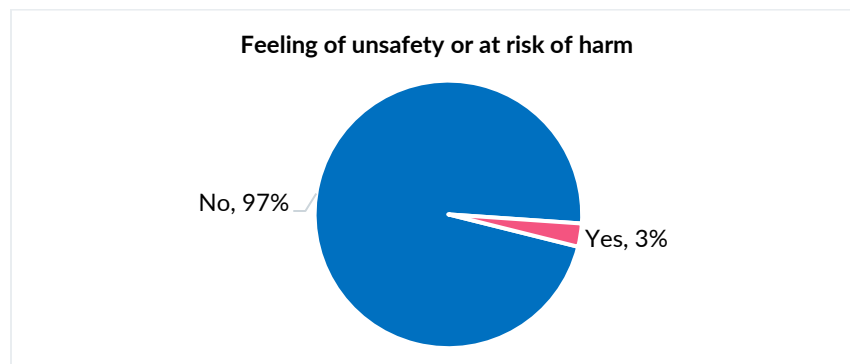


Difficulties in collecting assistance

Most respondents (96 per cent) did not need any help while they withdrew their cash indicating relative ease and smoothness of the distribution processes. The main reasons for needing help among the remaining four per cent (comprising 13 respondents) was limited mobility due to health issues (eight respondents), difficult to reach/very far away / I did not know how to reach the post office (two respondents), did not know where to go (one respondent) and other reasons mentioned by two respondents. Most respondents who needed help received it from family members (nine respondents), post office agent (2 respondents), acquaintances (one respondent) and strangers (one respondent). Only one respondent paid money for this help.

Majority of the respondents (97 per cent) reported feeling safe and not at risk of harm while receiving, keeping, and spending the cash assistance, the results are shown in figure (20).

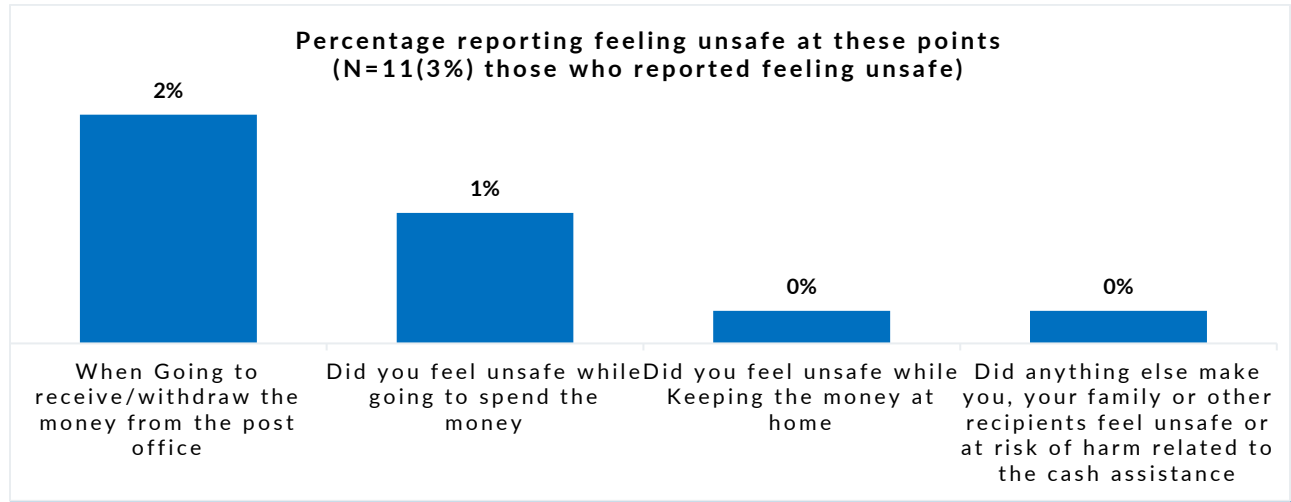
Figure 20: Feeling unsafe or at risk of harm receiving, keeping or spending the cash assistance



Further analysis shows that among the three per cent who did not feel safe (comprising 11 respondents) approximately 2 per cent (7 respondents) felt unsafe while withdrawing the cash. When those were disaggregated by the location at which they felt unsafe during withdrawal, 4 respondents felt unsafe inside the post office, while 2 respondents felt unsafe while returning from the post office and one respondent felt unsafe when going to the post office. The two main reasons for feeling unsafe while withdrawing the cash were fear of sexual violence and assault or robbery reported by (three respondent each). Fear of physical violence, harassment, or threats was reported by one respondent.

Analysis also shows that only one respondent felt unsafe while keeping the money at home, due to fear of assault or robbery. Also, results show that 36 per cent (4 respondents) of those who did not feel safe, felt so while spending the money and the main reasons for this feeling were fear of assault or robbery (4 respondents). Figure (21) shows the points at which the three per cent of respondents felt unsafe.

Figure 21: Percentage of respondents reporting feeling unsafe or at risk of harm receiving, keeping or spending the cash assistance at various stages

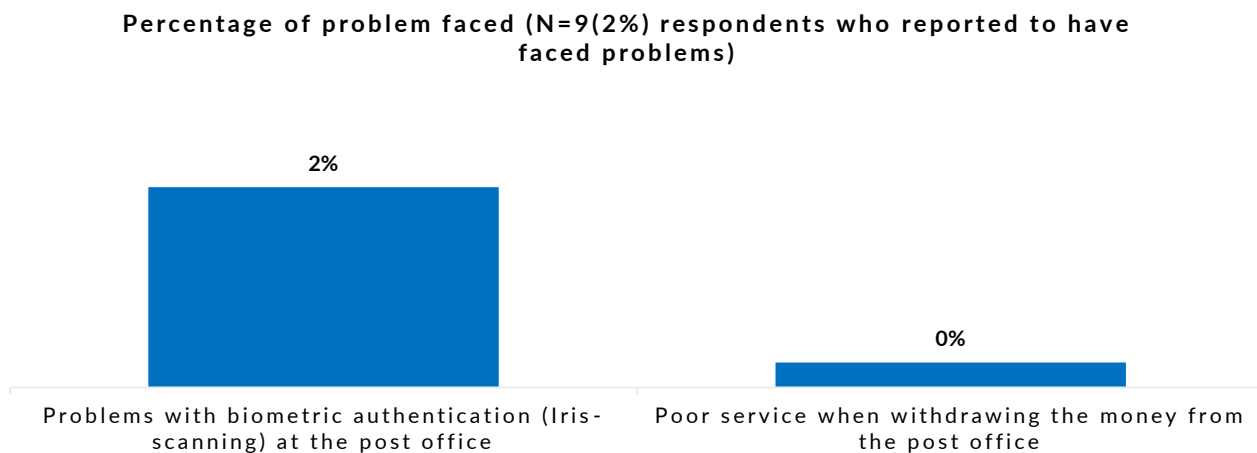


Results of the survey also show that approximately 98 per cent of respondents did not face any technical (or other) problems while withdrawing, keeping, or spending the cash they received from UNHCR.

Among the two per cent who reported facing problems (nine respondents), two per cent (8 respondents) cited issues with biometric authentication, only one respondent reported poor service at a financial service provider Figure (22).

In general, none of the survey respondents had to share the amount of cash assistance with any person outside their households.

Figure 22: Technical (or other) problems faced during receiving, withdrawing, keeping, or spending the cash



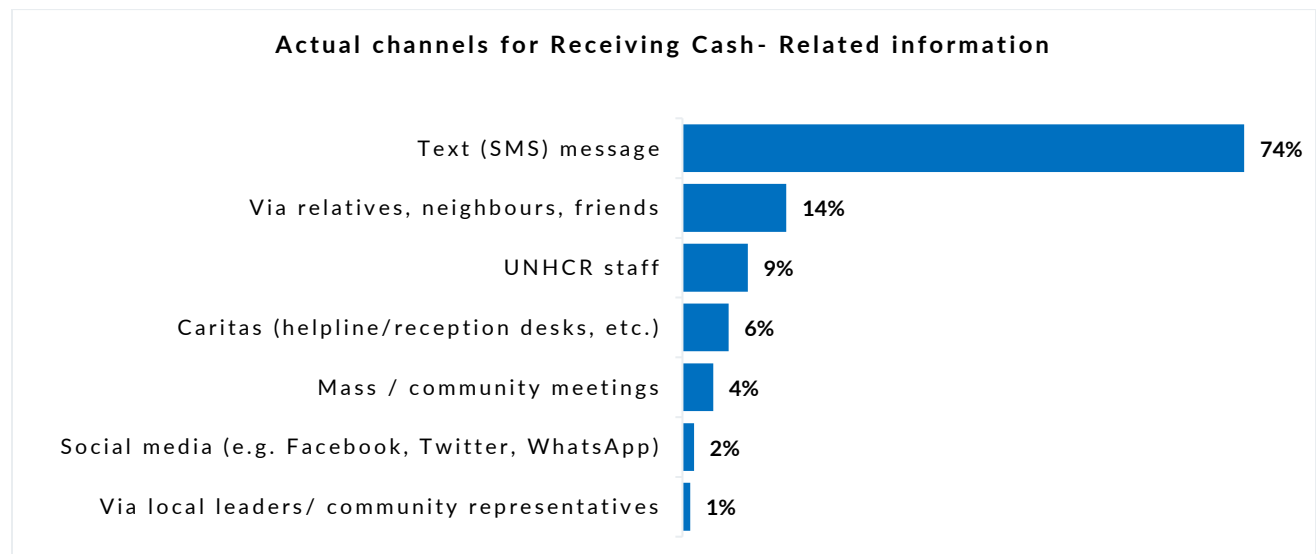
Accountability to Affected People

Information about assistance, complaints and feedback channels

As part of its protection mandate and commitment to Accountability to Affected People, UNHCR ensures that timely information on cash assistance is available to refugees through various channels, including SMS, the UNHCR Infoline, partner helplines like Caritas, reception desks, and other platforms such as the UNHCR help website, social media, and community meetings. Caritas, as a UNHCR partner, also conducts counseling calls to new recipients of cash assistance to provide essential details about collection and problem-solving.

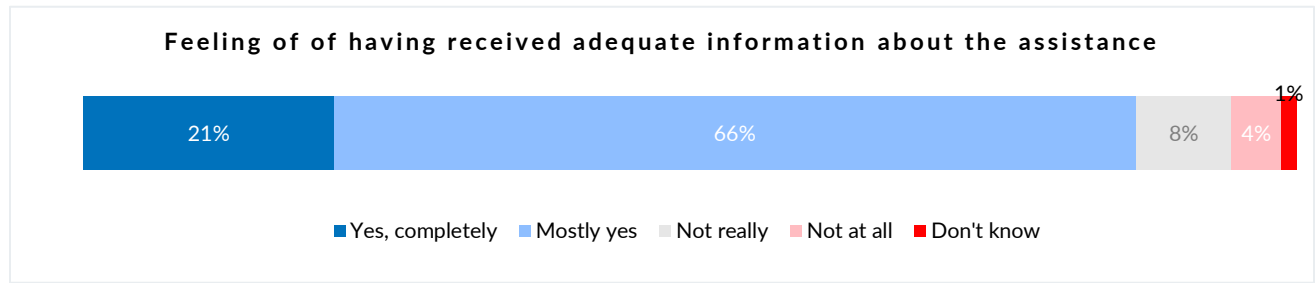
Respondents were asked about the channels through which they received information about cash assistance, and the majority (74 per cent) mentioned SMS as a source of information. Other sources included relatives, neighbors and friends (cited by 14 per cent), UNHCR staff (9 per cent), Caritas (6 per cent). Other sources of information are shown in figure (23).

Figure 23: Channels used to receive information about cash assistance



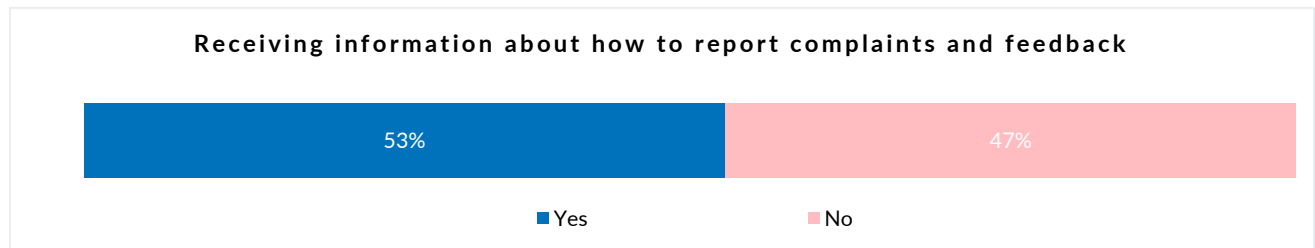
When respondents were asked whether they felt they received adequate information about the cash assistance, **87 per cent reported feeling well-informed** while 13 per cent did not feel so as shown in figure (24). For those who did not feel well-informed, they suggested that UNHCR could better inform them through providing more information about the timing of distribution of the assistance (five per cent of all respondents), giving more information on eligibility criteria for the cash assistance (three per cent of all respondents), giving more information on the duration of the assistance and clearer notification SMS (two per cent each of all respondents), More information on the documents required for registration to the assistance (one per cent of all respondents) and Increasing communication channels between UNHCR and refugees (0.3 per cent of all respondents).

Figure 24: Respondents feeling of having received adequate information about the assistance



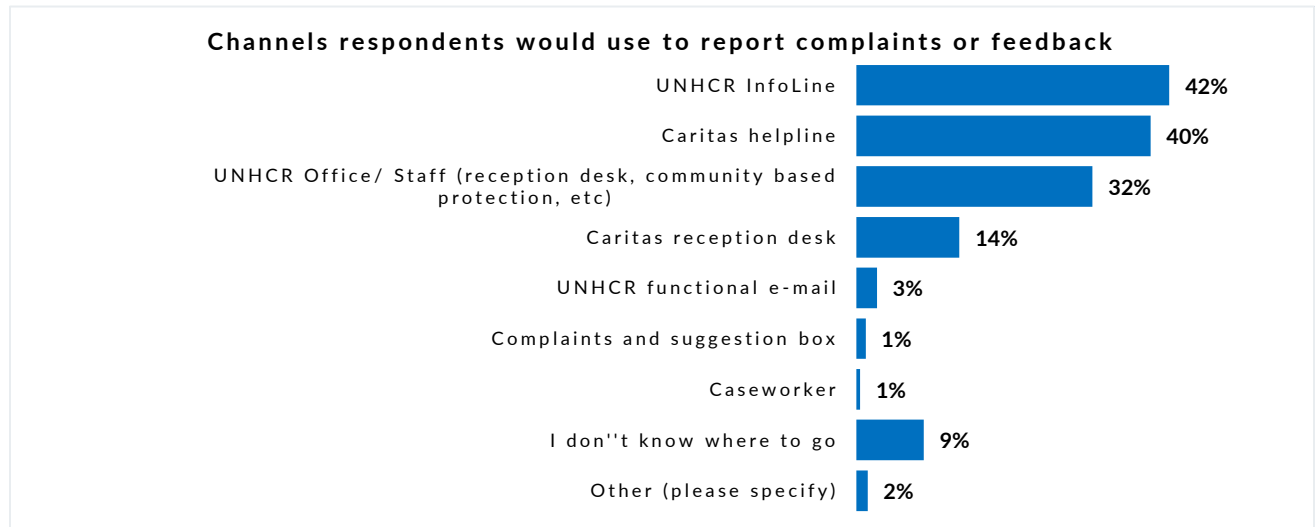
When respondents were asked if they received information about how to report complaints and feedback on the cash assistance, 53 per cent of respondents reported receiving such information. See figure (25) for details.

Figure 25: Receiving information about how to report cash-related complaints and feedback mechanism



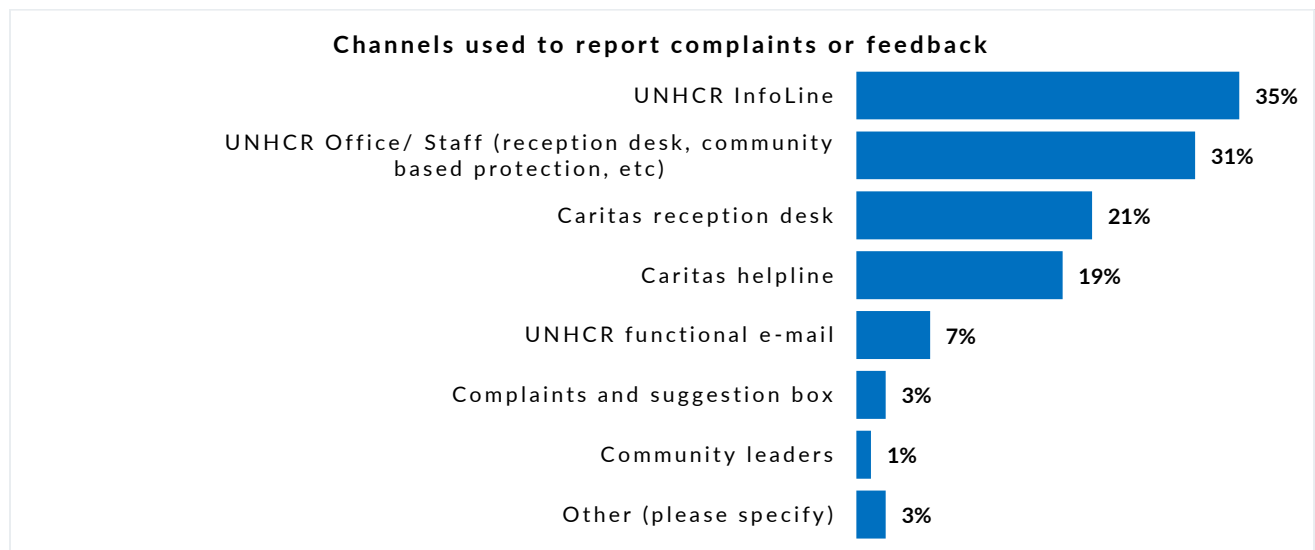
When probed further about their knowledge of complaint and feedback, 91 per cent of respondents could identify at least one local channel for lodging cash related complaints or feedback. Figure (26) shows that UNHCR InfoLine was the most recognized complaints and feedback channel and was mentioned by 42 per cent of respondents. This was followed by Caritas helpline which was mentioned by 40 per cent of respondents. Other channels recognized by respondents were UNHCR Office/ Staff (32 per cent) and 14 per cent mentioned Caritas reception desk (14 per cent). For further details, see figure (26).

Figure 26: Complaints and Feedback Channels Identified by Respondents



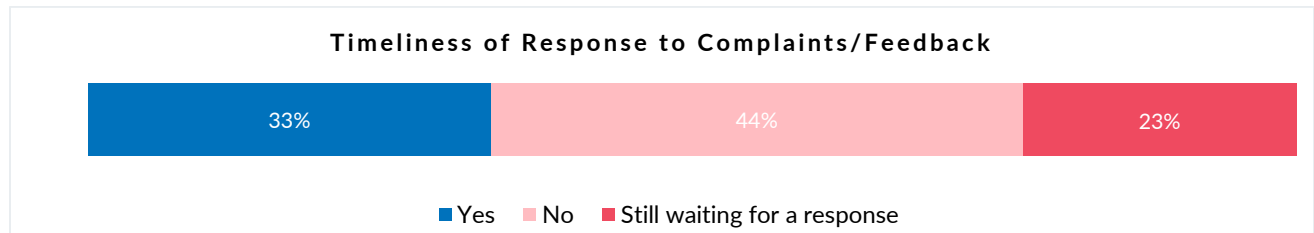
Survey results showed that 23 per cent of respondents had complaints or feedback concerning UNHCR cash assistance at some point. Of those, 84 per cent reported their complaints, denoting a high level of knowledge about complaint mechanisms among those who needed it. Among those who reported complaints, 35 per cent reported them through UNHCR InfoLine, 31 per cent reported them to UNHCR Office/ staff, 21 per cent through Caritas reception desk, and 19 per cent through Caritas helpline. Figure (27) shows the complaint channels utilized by respondents who had complaints or feedback.

Figure 27: Channels used to report complaints or feedback



When asked about the timeliness of receiving response to their complaints, 33 per cent of those who reported complaints or feedback felt they received a timely response, 44 per cent did not feel the response to be timely, while 23 per cent were still waiting for response. See figure (28) below.

Figure 28: Timeliness of Response to Complaints/Feedback Submitted to UNHCR/Caritas

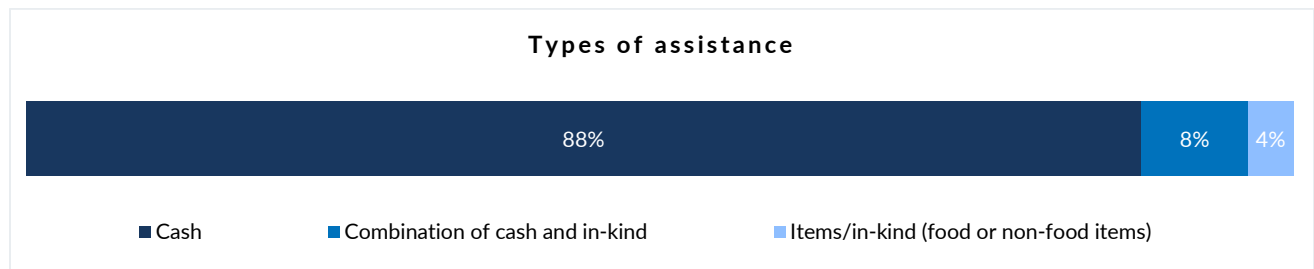


For the remaining four per cent of the total respondents who had complaints but did not report on them (14 respondents), the main reason for not submitting their complaints was no access to the channel(s) (i.e. no phone) and no expectation of a response (one per cent each comprising of two respondent per group), 0.3 per cent (one respondent) mentioned having pending previous complaints, two percent (8 respondents) cited other different reasons while 0.3 per cent (one respondent) did not give reasons for not submitting complaints.

Preferred type of assistance

Same as in previous years, and consistent with global results, most respondents mentioned cash as a preferred kind of assistance, where 88 per cent preferred to receive the assistance as cash only and 8 per cent preferred a combination of both cash and in-kind assistance. Only a small proportion of respondents (four per cent) preferred to receive the assistance as in-kind only, while less than one per cent (corresponding to one household) mentioned other types of assistance, figure (29) shows the breakdown.

Figure 29: Preferred type of assistance



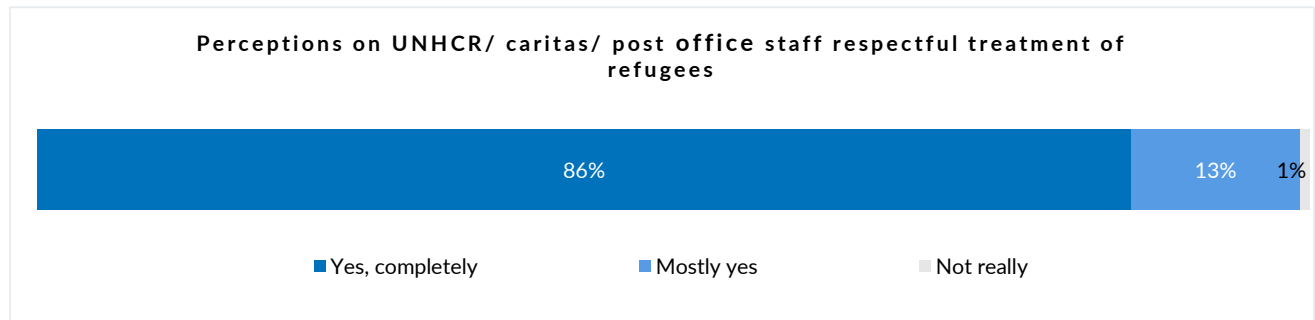
Those who preferred in-kind or a combination of both cash and in-kind (12 per cent of survey respondents, corresponding to 47 respondents) did so mostly because the cash amount is not enough to buy the in-kind items nine per cent of the total respondents (36 respondents), required items are not easily available in the market mentioned by two per cent (9 respondents), accessing the cash is difficult, cash increases tension in the family and shopkeepers will increase the price of items if cash is provided was mentioned by one per cent each (2 respondents each).

When asked about their preferred cash delivery mechanism, the majority of respondents (95 per cent) stated that they would prefer to receive the cash assistance in the same way (i.e., through the post office) if the assistance is to continue, five per cent (16 respondents) preferred to receive it in a different way such as direct cash in hand (seven respondents), pre-paid card (four respondents), mobile money (three respondents), bank account and virtual wallet (two respondents each).

Other general views on cash assistance

When asked about their treatment by UNHCR, Caritas, and Post Office staff throughout the process of receiving cash assistance, about **99 per cent of respondents felt they were absolutely or mostly treated with respect**. A small minority one per cent (three respondents) reported negative experiences, where they did not feel they were treated with respect. For further details, see figure (30).

Figure 30: UNHCR/ Caritas/ Post Office treatment of refugees

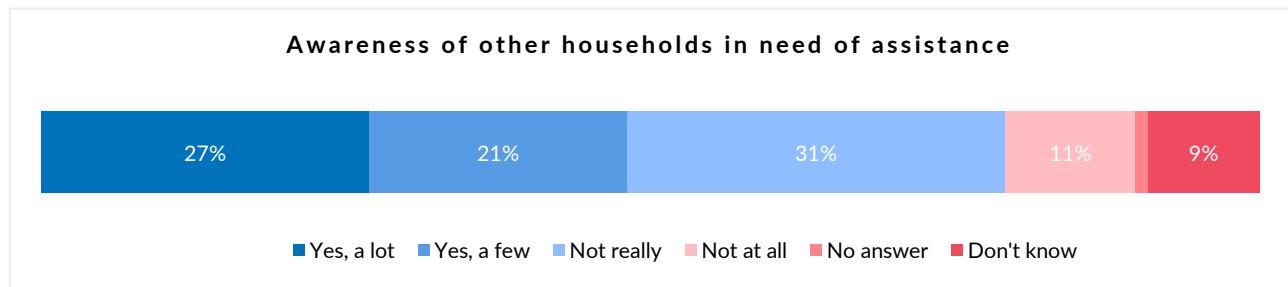


Half of those who did not feel they were not treated with respect felt so at post office staff (two respondents), while a quarter (one respondent) did not feel respected by Caritas staff.

When asked if they know of other refugees who need assistance but are not currently receiving it, **48 per cent of respondents reported knowing households receiving no support**. See figure (31) for the breakdown of responses.

The main categories of households identified as being in need but not receiving assistance included female headed households, cited by 49 per cent of respondents who answered positively, Families with very little/ no income (29 per cent), elderly (19 per cent) , large families with many members / children (17 per cent), terminally-ill people (7 per cent), people with disability (3 per cent), single-parent household and Child headed households (2 per cent each), and minority groups (1 per cent).

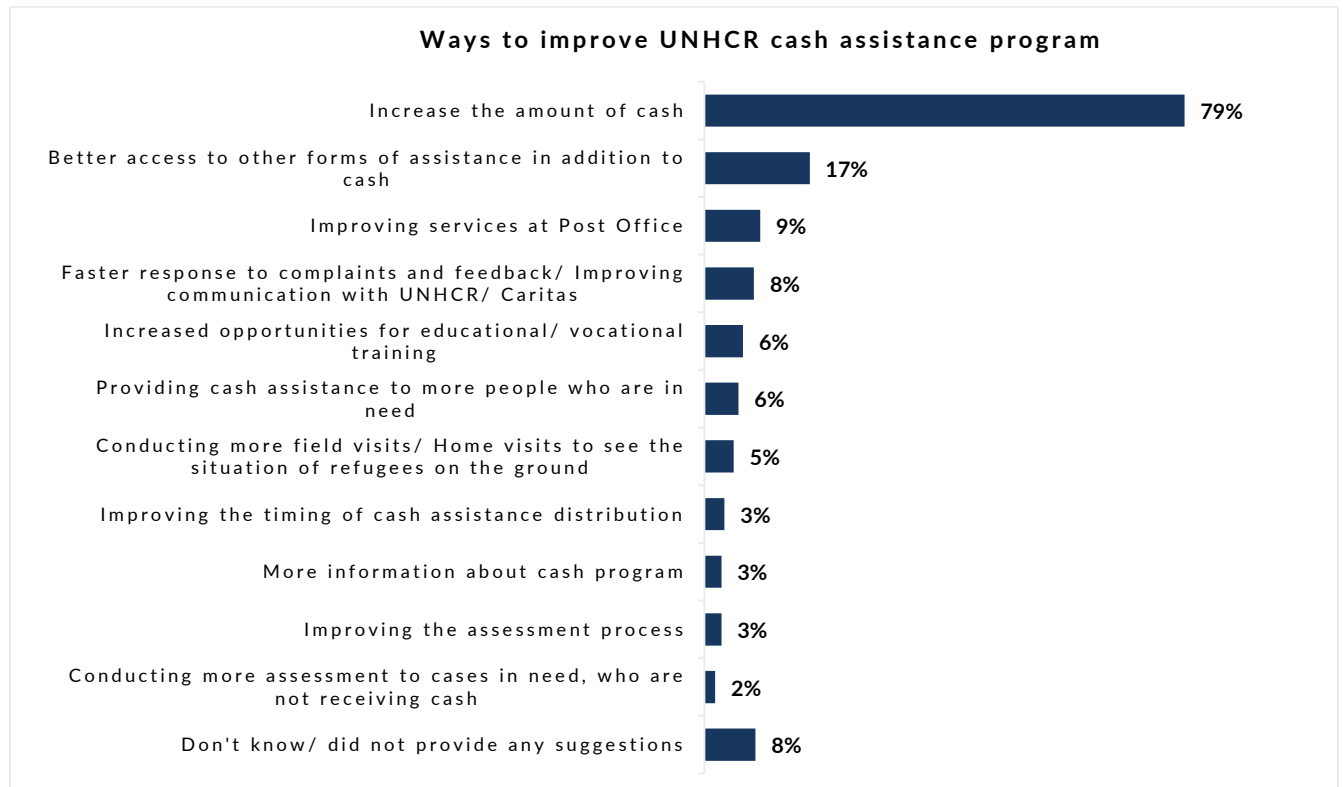
Figure 31: Other households in the community in need of assistance and not receiving



When asked how UNHCR could improve its cash assistance program, 79 per cent of respondents highlighted the need to increase the amount of cash, while 17 per cent suggested better access to other forms of assistance in addition to cash, and 9 per cent suggested Improving services at post offices.

Faster response to complaints and feedback/ Improving communication with UNHCR/ Caritas, was noted by 8 per cent of respondents. Additionally, increased opportunities for educational/ vocational training and providing cash assistance to more people who are in need was mentioned by 6 percent each, while 5 per cent of respondents suggested conducting more field visits/ Home visits to see the situation of refugees on the ground. Detailed suggestions are enumerated in figure (32).

Figure 32: Suggestions to improve the UNHCR cash assistance program



Conclusion

This end-year PDM survey was conducted to assess the usage and effect of the regular multipurpose cash assistance program, the compliance to cash delivery standard processes, and general views and preferences of cash beneficiaries.

Survey findings confirm that the regular **MPCA program continued to positively impact its beneficiaries** where nearly three quarter of (73 per cent) were able to meet half or more of their priority needs, and the majority reported at least slightly positive effect on their well-being such as reducing their stress (94 per cent) and improving their overall living conditions (95 per cent). Moreover, slightly more than half of beneficiaries (51 per cent) mentioned that that the cash assistance at least slightly reduced their need to resort to harmful or risky activities, and the vast majority of them (92 per cent) saw a positive impact on their household dynamics thanks to cash assistance.

Results also reveal that the **utilization of MPCA continue to align with its objectives with beneficiaries spending the assistance on basic needs** such as food (83 per cent), rent (75 per cent), health-related items and service (22 per cent), utilities and bills (16 per cent) and education (16 per cent). Nearly all beneficiaries (99 per cent) reported that cash assistance enabled them to afford essential items/ services they otherwise could not; namely paying rent and avoiding eviction (71 per cent), purchasing more food (70 per cent) and meeting their healthcare needs or accessing better medical care (13 per cent). **Results also show that the markets in Egypt continue to be well-functioning and able to provide most items and services and with acceptable quality as reported by almost all beneficiaries** (99 per cent), and accordingly, cash could be effectively utilized by beneficiaries to purchase basic goods and services.

Despite these positive outcomes, beneficiaries still encounter significant challenges. Nearly a quarter of beneficiaries (24 per cent) could cover less than half of their basic needs. The majority (89 per cent) reported a recent substantial increase in prices of essential goods and services; particularly food, rent and transportation, which has exacerbated their difficulties in meeting their basic needs. Governmental data from the Central Bank of Egypt in December 2024 ³ confirmed these findings with annual headline inflation at 24.1, annual inflation for food at 20.31, transportation at 37.91, medical care at 37.26 and communication at 26.28. As a result of increased cost of living, the proportion of beneficiaries resorting to one or more negative coping strategies continues to be on the rise (88 per cent), and reduced coping strategy index remained high (22.4) indicating food insecurity among beneficiaries. In response to the increased cost of living, and the Egyptian pound devaluation in March 2024, UNHCR has increased its cash transfer value multiple times, with a cumulative increase of 32 per cent in 2024.

This end-year PDM also indicates that beneficiary feedback on cash delivery processes remains positive, with the majority of cash recipients (83 per cent) reporting being either very satisfied or satisfied with the cash collection process and not needing any help while withdrawing the cash (96 per cent). Regarding the cash distribution method, most beneficiaries (95 per cent) expressed a preference for continuing to receive cash assistance through the same financial service provider (post office). Additionally, the vast majority felt safe while receiving, keeping and spending the cash (97 per cent), and 98 per cent did not face any problems during these processes. All beneficiaries confirmed receiving the exact amount of cash specified in the notification SMS.

³ https://www.cbe.org.eg/-/media/project/cbe/listing/publication/2024/december/inf_dec_2024-en.pdf

Despite the overall satisfaction, a small proportion (two per cent) experienced some problems such as technical issues during biometric authentication and long waiting times at the financial service provider. To address biometric authentication issues UNHCR is actively troubleshooting of iris-related issues through its complaint and feedback mechanism and investigating the technical root causes to minimize future occurrences. To reduce crowding, UNHCR schedules the MPCA distribution on different dates from pension distribution to nationals. Additionally, and in collaboration with Egypt Post, UNHCR is planning to increase the number of iris-enabled post offices in the refugee dense areas to accommodate more beneficiaries and reduce queues and waiting times. Furthermore, UNHCR is continuously raising awareness among beneficiaries about the iris-enabled post office branches and alternative branches that can be visited if one branch is over-crowded. This is communicated through various channels such as SMSs, flyers, UNHCR Help website, and community meetings.

Survey findings show that knowledge and awareness about UNHCR cash assistance is high, with significant majority of beneficiaries feeling well-informed about the assistance (87 per cent). Similarly, most beneficiaries could identify at least one local channel for lodging cash-related complaints and feedback. UNHCR InfoLine and office remained the most frequently utilized channel for raising complaints as and was utilized by 66 per cent of beneficiaries who had complaints, and was followed by UNHCR partner, Caritas, as reported by 40 per cent of those beneficiaries. One-third of beneficiaries who submitted complaints felt they received a timely response, while slightly less than half (44 per cent) did not, highlighting an area of improvement with regards to the capacity of complaint and feedback mechanisms (CFM). UNHCR will working with a new partner in 2025 and will work on enhancing its capacity for CFM. Perceived timeliness will also be addressed through managing beneficiaries' expectations and identifying the response timelines, based on the nature of complaint and capacity of the CFM. Notably, almost all beneficiaries (99 per cent) felt they were absolutely or mostly respected by UNHCR, Caritas and Post Office staff throughout the entire cash process. Additionally, the majority of beneficiaries continue to prefer cash as an assistance modality (96 per cent) thus affirming the effectiveness of UNHCR "why-not-cash" approach in providing assistance.

As UNHCR cash program improvement, a significant proportion of beneficiaries (79 percent) suggested increasing the amount of cash, which is understandable given the rising cost of living. This was followed by 17 percent who recommended better access to other forms of assistance besides cash. Additionally, some beneficiaries recommended improving services at post office (nine per cent).

UNHCR Egypt is a key provider of cash assistance in Egypt and is committed to improving the cash delivery processes and accountability to affected people. This year-end PDM helps UNHCR to monitor the impact of the assistance and the effectiveness of cash delivery processes and to ensure continuous improvement and aligning the cash program with the situation on the ground and on ongoing basis.