

Post distribution monitoring for Winter Cash Assistance for Syrian Refugees (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 programs targeting Syrian refugees in Lebanon.

During the 2020-2021 winter season, UNHCR assisted close to 200,000 Syrian refugee families. 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. Additionally, strains on the economy and the banking sector made the use of ATMs in the country more restricted. Inflation and increased prices made it more difficult for families to meet their most basic needs.

UNHCR provided assistance to refugees through an unconditional, unrestricted cash transfer as part of the winter cash assistance program (WinCAP). Previously conducted research has shown that refugee families in Lebanon have increased expenditure during the winter months linked to additional needs. This is coupled with a decrease in the availability of income generating activities, which are usually more accessible in warmer months.

Starting November 2020, and through the season, UNHCR provided a one-off cash payment of LBP 954,000 to refugee families in an effort to help them meet the additional basic needs brought about by the winter season.

The cash transfer was redeemable through an ATM card from ATMs and/or through direct payment in shops equipped with POS across the country in the local currency.

III. Methodology

There were 531 valid survey responses in this data collection exercise. A simple random sample was selected from the list of beneficiaries who received winter cash assistance during the month of December 2020 representing all of Lebanon. Data collection was administered by phone and took place between the 3rd and the 17th of February 2021. Data collection occurred through trained partner staff by phone.

IV. Key findings

Process

- Only 46.7% of households mentioned that the amount of cash they received was the amount expected
- Half of the interviewees mentioned that the male head of household was the decision-maker on how to spend the cash
- About 51.6% of interviewed households attended a distribution of red cards in the last three months.
- The average time that the card distribution attendees took to arrive at the distribution site was 28.6 minutes. The average transportation cost to the distribution site cost was 7,803 LBP. Most families were satisfied with the distribution process (94.6%).
- The vast majority of households who received assistance (98.7%) withdrew it from ATM. The average cost of transportation to the ATM was 5,270 LBP.
- Most households (98%) reported not facing any safety risk related to receiving, keeping, or spending the cash.

Outcomes

- More than 63 % of families had enough winter items such as blankets, heaters, mattresses, and cloths
- Most of the households (95.2%) mentioned that they were able to find the items and services needed in the markets and shops
- Most of the respondents (87.1%) 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), rent (2nd), firewood, or fuel for cooking or heating (3rd).
- Most of the respondents (98.7%) agreed that the cash assistance improved their living conditions, reduced their financial burden (98.95%), and reduced feelings of stress (98.7%).
- Most households (72%) 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 cash assistance through ATM from humanitarian organizations, credit debts, and income for work, which was similar to 2019-2020 PDM results
- The majority of families (87.9%) had borrowed money in the last three months, which was similar to 2019-2020 PDM results
- The average overall debt amount that has not been paid back was 1,846,817 LBP which was higher than the average debt for WINCAP only assisted group (1,475,605) in 2019-2020 PDM results
- The majority of interviewed households (63.9%) indicated being dissatisfied or very dissatisfied with their lives, that they feel their standard of living is getting worse (71.7%), and that they worry about the money always or most of the time (88.4%).
- About 99.2% of households had at least one food coping strategy, 77.6% had at least one stress coping strategy, 74.3% had at least one crisis coping strategy, 1.7% of households had at least one emergency coping strategy
- The top four coping strategies were: 1. Reduce food expenditure; 2. Reduce expenditure on hygiene items, water, baby items, health, or education; 3. Take out new loans or borrowed money; 4. Skip paying rent/debt repayments
- The percentage of households reporting no increase in prices of key items/services over the last four weeks was 7.9%.

V. Demographics

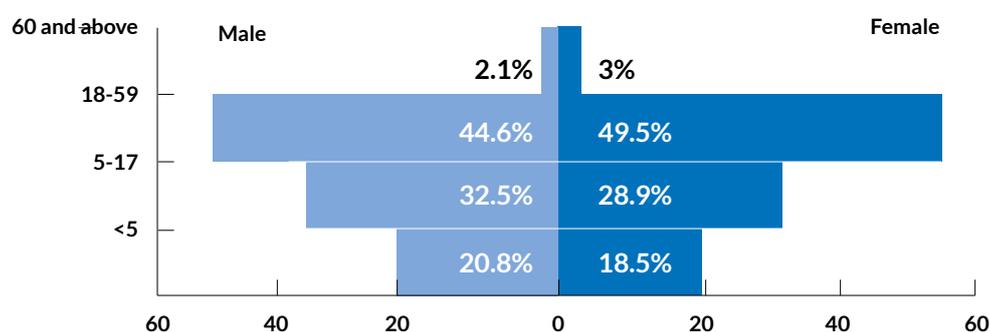
The sample was randomly distributed across field offices, including 32.6% of households in Beirut and Mount Lebanon, 28.2% in the North, 26.2% in Bekaa, and 13% in the South. About 30.3% of the interviewees were females, whereas 66.7% were males. The interviewees' age was mainly between 18 and 35 years old (58.4%) and 36 to 59 years old (36.7%). The majority of those interviewed were the heads of households (81%). The remaining 19% were mainly spouses of the head of household (77.2%) or had another type of relationship such as mother/ father (8.9%), daughter/son (0.4%), and other family relation (11.9%).

Most household heads were males (81%), while the remaining 19% were female-headed households. The age of heads of households was mainly between 18 and 35 years old (52.4%) and between 36 and 59 years old (51.60%), while only a few were 60 years old and above (6%)—the average number of individuals per household is 4.4 individuals.

Table 1: Age and Gender groups of interviewed households

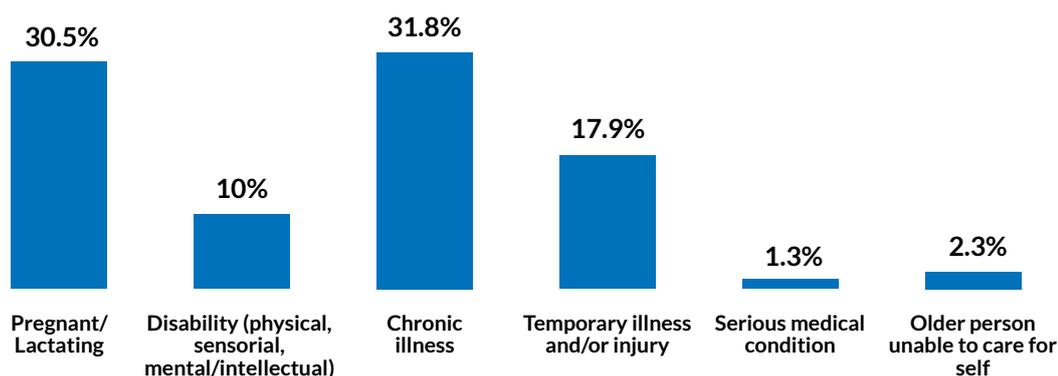
Age group	Male	Female	Total	Total Percentage
< 5	246	213	459	19.7%
5-17	384	333	717	30.7%
18-59	528	570	1098	47.0%
60 and above	25	35	60	2.6%
Total	1,183	1,151	2,334	100.0%

Figure 1: Age and gender distribution of interviewed households



Around 30.5% of the households had pregnant or lactating women, 10% of the respondent households had a person with a disability, 31.8% had individuals with chronic illness, 17.9% had temporary illness or injury, 1.3% of households had individuals with serious medical conditions, and 2.3% had elderly who are unable to take care of themselves.

Figure 2: Households with individuals with specific needs



VI. Shelter and Household Assets

Most of the refugees lived in apartments or houses (70.8%), followed by tents (14.5%), and the remaining lived in other types of housing. The majority of refugee households lived in rented apartments/places (86.8%), 7.3% were hosted for free, and 3.2% rented in exchange for work. The average rent per month among households who paid rent was 328,917 LBP, while the median rent was 300,000LBP. The average rent was the highest in Beirut and Mount Lebanon and the lowest in Bekaa.

Table 2: Average rent per month

Area	Average rent per month in LBP
Bekaa	230,390
Beirut and Mount Lebanon	441,957
North	282,522
South	316,641
National	328,917

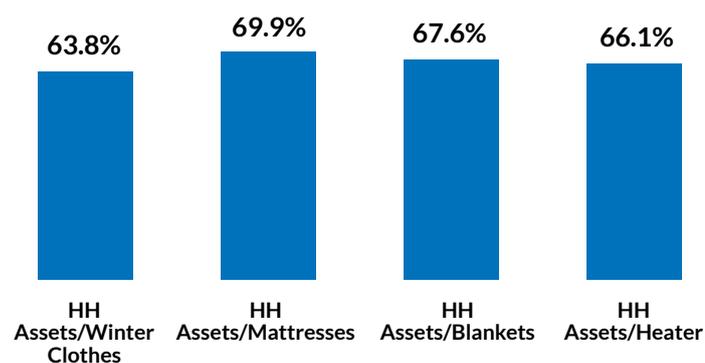
Regarding the households' satisfaction with their shelters, 17.5% were dissatisfied, 3.4% were very dissatisfied, 33% were satisfied, and 1.7% were very satisfied. The remaining 44.4% were neither satisfied nor dissatisfied. When it comes to the relationship with the landlords, 50.3% of households stated that the relationship with the landlord was positive or very positive, whereas 43.2% stated that the relationship with landlords was neither negative nor positive, 6.5% indicated having negative or very negative relationships with their landlords.

Most beneficiary households (70.8%) indicated their landlords didn't know that they received winter cash assistance from UNHCR, whereas 20.9% indicated their landlords knew about receiving assistance, while 8.4% of households mentioned they don't know if their landlords knew about the assistance.

About 29.2% of households mentioned that their shelter was affected by adverse weather conditions, 2.4% of households said they needed to procure additional shelter materials to secure or reinforce shelter for winter.

About 63.8% of respondent households had enough winter clothes, 69.9% had enough mattress, 67.6% had enough blankets, and 66% indicated having enough heaters.

Figure 3: Households reporting on winter items availability



Most of the families indicated not receiving core relief items during the winter (94.4%). About 4.3% of families indicated receiving blankets, 2.6% indicated receiving quilts, 1.7% indicated receiving winter clothes for adults or children, and 0.2% indicated receiving heaters.

VII. Income Sources and Debt

a) Income

Regarding income, the top three income sources were cash assistance through ATM from humanitarian organizations, credit debts (informal) from shops, friends hosts, and income for work (formal and informal).

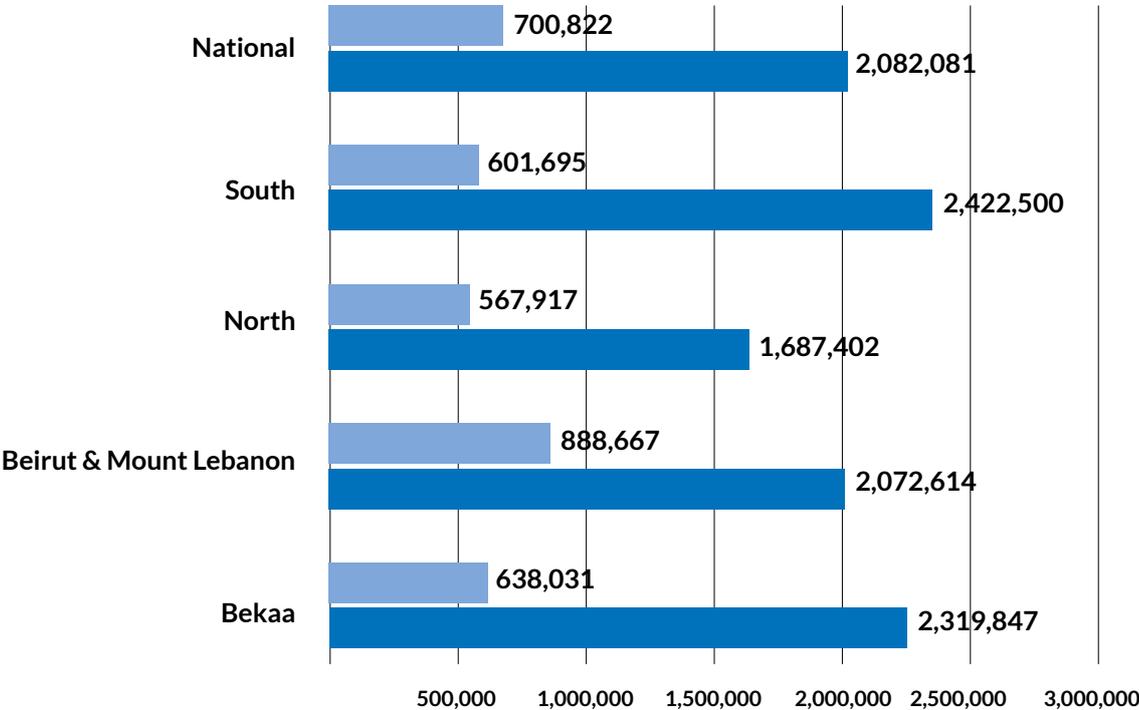
About 44.3% mentioned cash assistance as their first choice of income, followed by income for work (former or informal) (26.4%) and 16.6% for Ecards used in WFP food shops. Regarding the second choice for income households, mainly mentioned credit/debts (informal) shops, friends hosts (38.5%), followed by cash assistance through ATM (30.2%), and Ecards used in WFP food shops (15.3%). The third choice for income participant households mainly mentioned credit/debts (informal) shops, friends hosts (33.0%), while 43.3% of families had no third income source.

b) Debt

The majority of families (87.9%) had borrowed money in the last three months. The primary reasons for debt were to buy food (91.2%), to pay rent (67.7%), to buy medicine (39%), and to pay for health care such as a doctor or hospital visit (17.1%).

About 89% of HH are on debt. For this group of people, the average national debt amount that has not been paid back, the average was 2,082,081 LBP, while the median value was 1,600,000 LBP. The average amount of new debt in the last 30 days was 700,822 LBP, while the median value was 600,000 LBP. The highest amount of total debt was in the south, while the average new debt was the highest in Beirut and Mount Lebanon.

Figure 4: Average debt in field offices



VIII. Accessing Cash assistance

a) Amount of assistance received

Regarding the amount of assistance, most the beneficiaries (98.6%) indicated receiving an amount that is 940,000 LBP or above. About 46.7% mentioned that the amount they received was the expected, 35.6% mentioned that it wasn't the amount expected, whereas 17.7% said they don't know.

b) Spending cash assistance

Respondents mainly mentioned spending cash assistance in the supermarket (61.8%), in local markets (45.2%), and local shops (42.4%).

Most families (99.8%) had no disagreement related to decisions on how to use cash assistance. About half of the interviewees mentioned that the male head of household was the decision-maker on spending the cash, whereas 39.5% of the family mentioned a joint decision between husband and wife. Only 10% mentioned that it was the woman head of household was taking the decision.

c) Card Distribution

About 51.6% of interviewed households had a member who attended a red card distribution in the last three months. Distributions were mainly attended by the heads of households (76.3%), followed by the wife of the head of household (19%), and the remaining were other family members. About 87.6% of households who attended distribution mentioned that the person who attended the distribution was available to answer the distributions' questions. Most of the distribution attendees (99.6%) indicated that the information received about the distribution was clear. Only one person mentioned that the information received was unclear, and it was stated that they received the card without any information.

At the national level, the average time that the families took to arrive at the distribution site was 28.59 minutes. The average transportation cost among those who had paid for transportation was 9,515 LBP. The average time spent at the distribution site was around 56 minutes.

Most families were satisfied with the distribution process (94.6%), while only 5% mentioned that they were neither satisfied nor dissatisfied and only one family mentioned that they were not satisfied with the process. All families indicated that the distribution process was safe.

d) Withdrawing assistance at ATMs

The vast majority of households who received assistance (98.7%) withdrew it from ATM; The remaining consisted of those who didn't withdraw through ATM including 0.4% of families made purchases directly at the supermarket with the card, whereas 0.9% of households could not withdraw cash.

Regarding withdrawal from the ATM, 24.1% of households indicated withdrawing the assistance on the same day of receiving SMS, 33.9% withdrew the money the day after receiving the SMS, 19.6% withdrew money two days after receiving the SMS, and 20.2% withdrew money more than three days after receiving the SMS, and 1.3% went before receiving the SMS.

Most of the respondents (81.7%) were the people who went to the ATM to withdraw money. Most of those who went to withdraw the cash were heads of households (80.6%), followed by the spouse of the head of household (9.5%), other household member (4.3%), and not a household member (4.4%). Only two families reported that the person who withdrew the money asked for a fee in return, and one family only reported having issues with the person who withdrew the money for them.

Regarding transportation to the ATMs, households mainly relied on taxi (36.1%), bus (25.4%), and walking (25.6%). About 67% of the households paid transportation cost. The average transportation cost for those who paid for transportation to the ATM was 8,502 LBP. This cost varied among field offices; the mean cost was the lowest in Beirut and Mount Lebanon (5267 LBP) and the highest in the South (16,667 LBP). The mean time to get to the ATM was 21.75 min. Time varied across regions: it was the highest in the South at 27.6 minutes, followed by the North at 26.2 minutes.

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

Area	Average transportation cost (LBP)	Average Length in time to reach ATM (min)
Bekaa	5684	20.74
Beirut and Mount Lebanon	5267	16.63
North	8494	26.24
South	16679	27.62
National	8502	21.75

About 37.8% of the households mentioned that they had to wait in line before using the ATM. The average waiting time at the ATM was 54 minutes, while the median time was 30 minutes. About 24.5% of households mentioned facing very long waiting times at ATMs, whereas 5% mentioned that they went and found no cash available at the ATM. Around 1.5% said they faced mistreatment at ATM. However, 1.1% had their card blocked after several attempts, and one family only (0.2%) mentioned they needed to pay money to use the ATM. Most families (98.7%) withdrew the full amount from the first time.

IX. Risks and problems related to the cash assistance

The majority of households reported not facing any problems while going to withdraw or get the money (98.1%) when keeping money at home (99.1%) or going to spend money (99.1%). Most families indicated not having problems such as the registered person is not being available to withdraw money (99.4%), having wrong pin code (99.4%), or issues such as poor service at the bank (99.8%), or markets or shops refusing to serve them (99.2%). All families confirmed not needing to pay additional favors to spend or withdraw money. Only 1.6% of the families expressed being worried about safety issues, such as COVID 19 and theft.

Regarding COVID-19 related restrictions, 15.9% of the families indicated that they had movement restrictions when withdrawing cash assistance, 13.8% of families had movement restrictions when spending the money, and only 1.7% had issues when withdrawing or spending money due to a household member having contracted COVID-19.

In summary, 2 % of households reported feeling at risk (unsafe) receiving, keeping, or spending the cash assistance, and 18% of households reported having one or more problems receiving, keeping, or spending the cash assistance, including COVID related restrictions.

Most households (99.6%) mentioned that they had faced no issues with the refugees who did not receive cash assistance. Only two families mentioned having tension with other refugees who didn't receive assistance. All families interviewed indicated that they didn't face any problems with the host community related to receiving cash assistance.

X. Markets and shops

Most of the households (95.2%) mentioned that they could find the items and services needed in the markets and shops while 88.6% said that they were able to find the right quality items and services in the market. However, 82.9% reported an increase in the price of the items and services provided. These included 55.9% of households reporting an increase in food prices, 6.8% claiming an increase in the baby product's prices, 3% mentioned increase in the cost of fuel and heating, 8% on hygiene and cleaning items, and 41.6% noted an increase in all items' prices.

XI. Expenditure

Most of the respondents (87.1%) mentioned that they had spent the full amount received from UNHCR, 4.8% spent more than half, 5.1% spent half, and 2.7% spent less than half. The top three expenditures as rated by respondents were food (1st), rent (2nd), firewood, or fuel for cooking or heating (3rd). Cash was mainly spent on food (83.5% of households) with an average of 416,212 LBP spent, followed by rent (45.5% of households) with an average of 357,393 LBP spent, debt repayment (33.1% of households) with an average of 428,259 LBP spent, firewood or fuel for cooking or heating (32.7%) with an average of 349,645 LBP spent, health costs (29.8%) with an average of 260,490 LBP, hygiene items (21.3%) with an average of 106,464 LBP spent.

XII. Outcomes

The majority of respondents (98.3%) mentioned that the assistance improved their living conditions and reduced their feelings of stress. Also, 98.9% indicated that the assistance contributed to reducing their financial burden. Table 4 shows the detailed responses

Table 4: Households outcomes

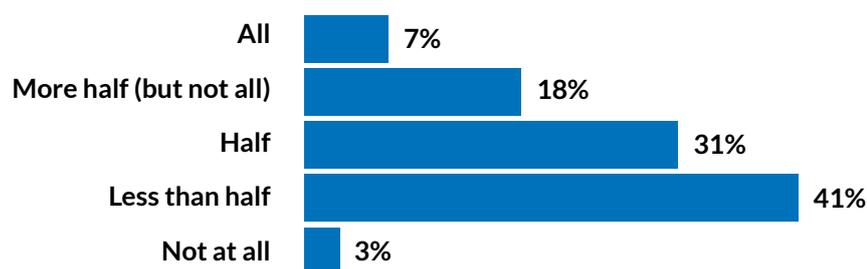
Households that had	Improved your living conditions	Reduced the financial burden of their household	Reduced feelings of stress
Not at all	1.3%	1.1%	1.3%
Slightly	26.8%	28.9%	27.4%
Moderately	51.3%	49.4%	55.9%
Significantly	20.5%	20.5%	15.4%
Total	100.0	100.0	100.0

Only 7.4% of refugee households mentioned they met all their basic needs, 18.3% met more than half but not all their needs. The majority of families (71.7%) indicated they met half or less than half of their needs, while 2.7% did not meet their needs at all.

Table 4: Households outcomes

Area	Average rent per month in LBP
Bekaa	230,390
Beirut and Mount Lebanon	441,957
North	282,522
South	316,641
National	328,917

Figure 5: Extent to which needs are met



The primary cited unmet needs that were not affordable were food (59.1% of households), rent (55.4% of households), and debt repayment (39.9% of households). Many families mentioned that they had other unmet needs that they could not afford, such as hygiene items (30%), clothes and shoes (28.5%), and health costs, including medicines (27.7%).

XIII. Well being

The majority of interviewed households (63.9%) indicated being dissatisfied or very dissatisfied with their lives, 27.2% were neither satisfied nor dissatisfied, and only 8.9% were satisfied. The majority of respondents (71.7%) 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%).

Figure 6: Feeling about the standard of living

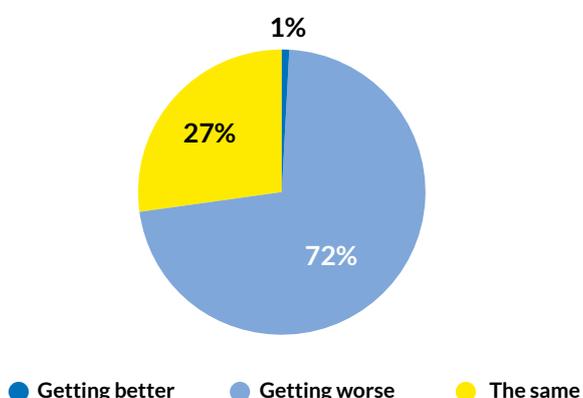
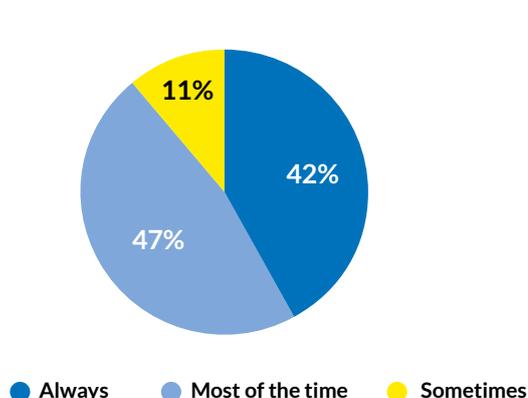


Figure 7: Worrying about money

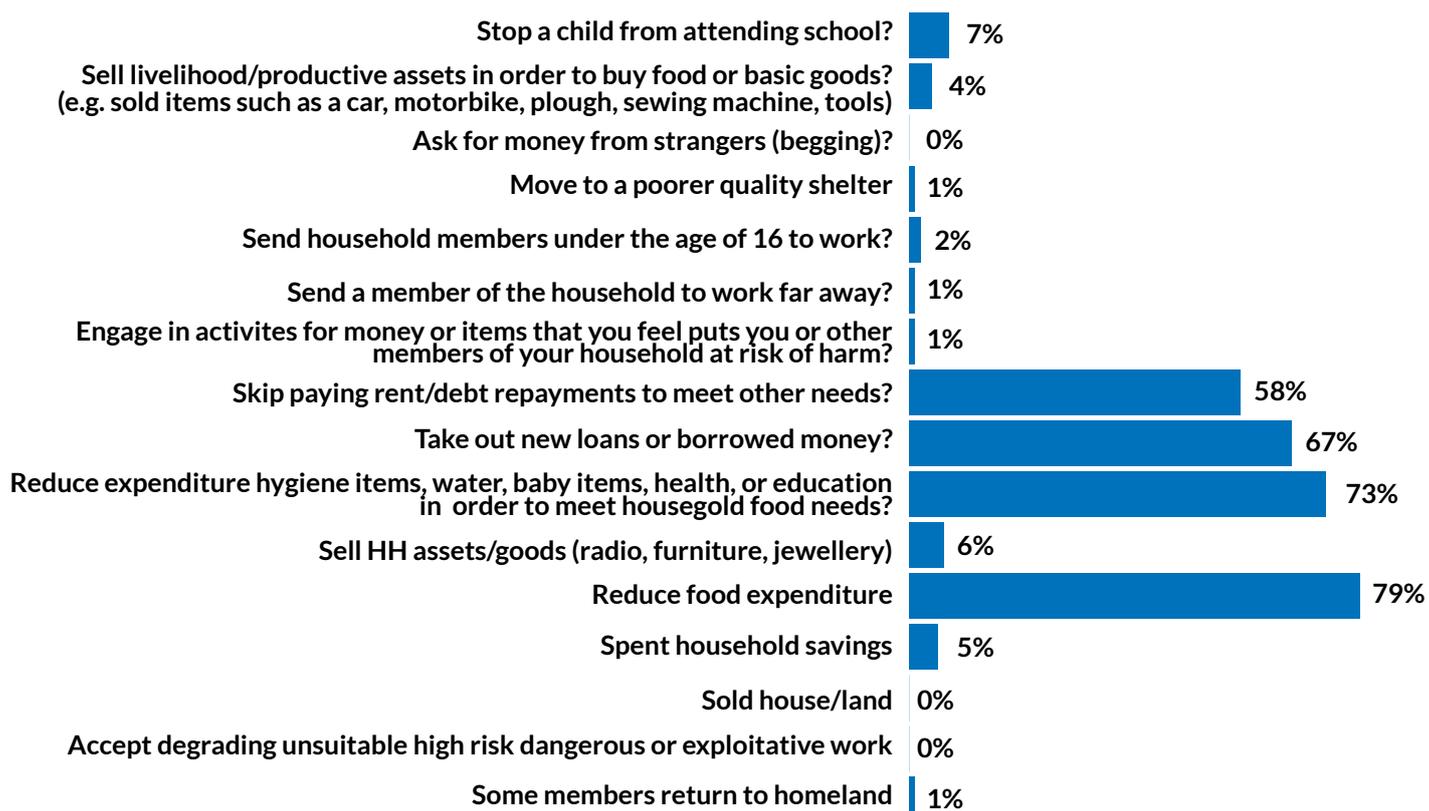


XIV. Coping mechanisms

a) Livelihoods coping strategies

About 99.2% of households had at least one food coping strategy, 77.6% had at least one stress coping strategy, 74.3% had at least one crisis coping strategy, and 1.7% had at least one emergency coping strategy. The main cited coping strategies were reducing expenditure on food (78.5%), reduce expenditure on hygiene items, water, baby items, health, or education (72.8%), taking out new loans (66.9%), and skip paying rent or debt repayment (57.6%).

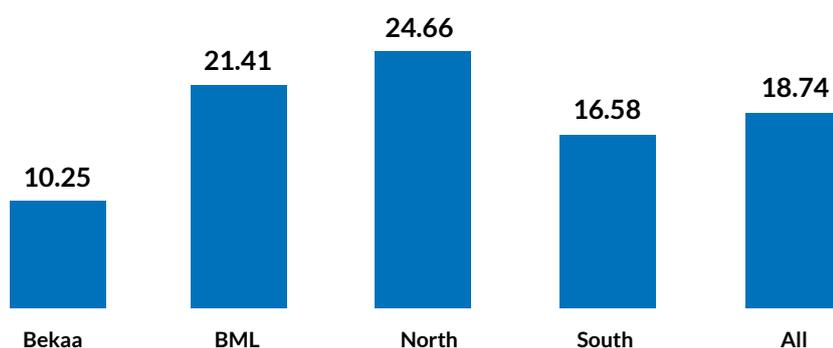
Figure 8: Livelihoods coping mechanisms



b) Food coping strategies

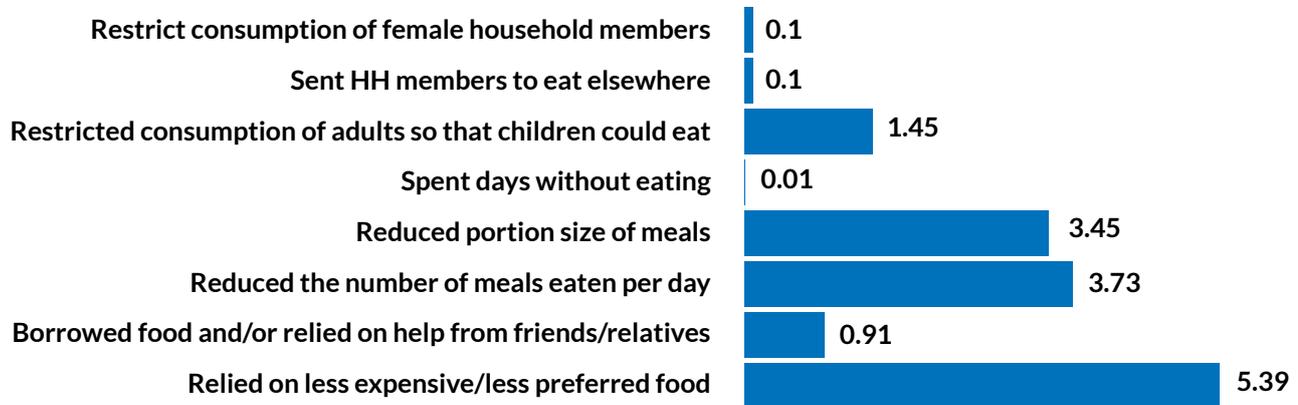
The reduced Coping Strategies Index (rCSI) includes the five most commonly used food-related coping strategies and their order of severity as a proxy indicator to measure access to food. The higher the rCSI, the more coping strategies households had to endure. The reduced food coping index score was 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 9: Food coping reduced 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 5.39 days, followed by reducing the numbers of meals eaten per day with an average of 3.73 days, reducing the portion size of meals with an average of 3.45, and then restricted consumptions of adults so that children can eat with 1.45 days.

Figure 10: Average numbers of days per week for food coping strategies



XV. Accountability

The majority of households (87.4%) indicated that they knew how to report on complaints and feedback regarding cash assistance. The main channels mentioned were a hotline (97.2%), complaints desk (6.9%), and complaints and suggestion box (1.5%). Only 9% of the respondents have previously registered a complaint related to cash assistance. Complaints were mainly about missing an upload of a particular month (45.85%), request to receive cash or food assistance (33.3%), lost, damaged or stolen card or pin and (10.4%), and card swallowed by ATM (6.3%). Complaints were mainly reported through the hotline (81.3%).

XVI. Difference between food assisted and non-assisted

The majority of the sample households (507; 95.4%) were either non-assisted or food-assisted¹. The non-assisted constitute 56% of this group, while the food assisted constitutes 44% of this group. In this section, outcomes such as debt, expenditures, meeting needs, and coping mechanisms will be compared between these two groups.

The average current dept (unpaid) and the average new dept (last 30 days) were significantly lower ($p < 0.05$) for the food assisted group.

Table 5: Unpaid debt and new debt across groups

	Average Current Debt	Average Current Debt
Overall sample	2,082,081	700,822
Non-Assisted	2,151,206	740,246
Food assisted	1,959,067	669,083
Mann-Whitney U test (Food assisted vs non assisted)	21975; $p=0.038$	18809.5; $p = 0.014$

¹One family was MCAP assisted, while the assistance status for the remaining files was not available in the database. The analysis in this section will focus on food assisted and non-assisted groups.

Regarding the top 3 expenditures, the first two choices were identical among both groups. However, the third choice was debt repayment for non-assisted and firewood/fuel for the assisted group.

Table 6: Top 3 expenditure across groups

Order	Overall	Non-Assisted	Assisted
First	Food	Food	Food
Second	Rent	Rent	Rent
Third	Firewood/Fuel	Debt repayment	Firewood/Fuel

The results in table 6 show that the percentage of households meeting all or more than half of basic needs was higher among the food assisted group (28.1%) vs. the non-assisted group (25.2%). The same pattern was observed among households who met half of their needs. It was 35.3% among food assisted vs. 24.9% among non-assisted. However, the percentage of households not meeting their needs at all or less than half of the needs was higher among non-assisted (49.8%) vs. food assisted (36.7%). Thus, those who are food assisted were more likely to meet a higher portion of their needs.

Table 7 Meeting needs across groups

Coverage of Basic needs	Overall	Non-Assisted	Food Assisted
All	7.4%	7.8%	7.7%
More than half but not all	18%	17.4%	20.4%
Half	31%	24.9%	35.3%
Less than half	41%	45.2%	36.2%
Not at all	3%	4.6%	0.5%

Table 8: Reduced food coping index across groups

	Reduced food coping index score
Overall sample	18.74
Non assisted	19.52
Food assisted	16.70
ManWittney U test (Food assisted vs non assisted)	26514.5; p=0.05

The food coping index was significantly lower within the food-assisted group (16.7 vs. 19.52 within the non-assisted), indicating less food coping severity. Thus, those who are not assisted had a more severe food coping than their food assisted counterparts.

Table 5 shows the differences in different coping strategies between non assisted and food-assisted groups. The percentage of households with at least one stress coping strategy was higher among non-assisted (79%) than those who were food-assisted (73%). However, Chi-square test results confirm no significant differences among food-assisted and non-assisted groups regarding the three coping strategies listed below.

Table 9: Coping strategies across groups

Coping strategy	Overall	Non-Assisted	Assisted
HH with at least one Stress Coping strategy	77.6%	79%	73%
HH with at least one Crisis Coping Strategy	74.3%	75%	76%
HH with at least one Emergency coping strategy	1.7%	1%	2%

Regarding wellbeing, a higher percentage of non-assisted (77%) indicated that their standard of living is getting worse as shown in table 10. In addition, a higher percentage of non-assisted were dissatisfied or very dissatisfied about their lives as shown in table 10.

Table 10: Wellbeing difference between assisted and non-assisted

Standard of living	Overall	Not Assisted	Food Assisted
Getting better	1%	1%	2%
Getting worse	71%	77%	63%
The same	28%	23%	35%
Satisfaction about life			
Very dissatisfied	22%	25%	18%
Dissatisfied	42%	46%	37%
Neutral	27%	23%	33%
Satisfied	9%	7%	12%