



COVID 19 CASH ASSISTANCE (ROUND 2) POST DISTRIBUTION MONITORING

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UNHCR - Lebanon

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Introduction

Starting August 2020, a 3-month temporary unrestricted cash assistance was provided to around 12,000 Syrian refugee families who were not recipient of other regular cash assistance (multipurpose or food assistance) to support them facing challenges related to COVID 19. Families were selected to receive three monthly cash transfers at the value of 400,000 LBP per month, in August, September and October. The cash transfer was redeemable through a prepaid card either through ATMs or for use in shops equipped with a POS (including but not limited to WFP contracted shops).

This intervention followed a first round of COVID 19 temporary cash assistance programme which run from May to July 2020, and for which another Post Distribution Monitoring (PDM) exercise was conducted in May-June 2020.

This report provides the results of a second PDM exercise conducted in November 2020 on the second round COVID 19 cash assistance Programme. It highlights the main findings and provides a snapshot of the differences between the May-June and November PDM results. It is important to note that the assistance in the first group of refugees included Syrian and non-Syrian families, while the second group of assisted refugees was exclusively Syrian.

Methodology

Sampling and Data collection

In order to measure the efficiency of the COVID 19 cash assistance for the second round, a simple random sample using 95% Confidence Interval (CI) and 5% error was selected. The number of households surveyed was 381. Data collection occurred between 13 November and 1 December 2020. Data was collected by UNHCR partners Caritas, Makhzoumi, SHEILD, and World vision.

Results

Demographics

Households selected for interviews were mainly from the Bekaa governorate (38.3%), followed by Mount Lebanon (18.1%), North (15%), Akkar (10.5%), and 15.4% from the other governorates. Participants were mainly males (62.6%), and the average participants' age was 37. The majority of heads of households were males as well (77.2%). Most respondents were the heads of households (71.9%), followed by the wife of the head of household (16.9%).

Use of assistance

The vast majority of recipients (67.2%) used ATMs to withdraw cash assistance, 43.6% indicated using the card at WFP contracted shops, and only 1% used it at non-WFP contracted shop while 3.7% had not redeemed the assistance at the time of the interview.

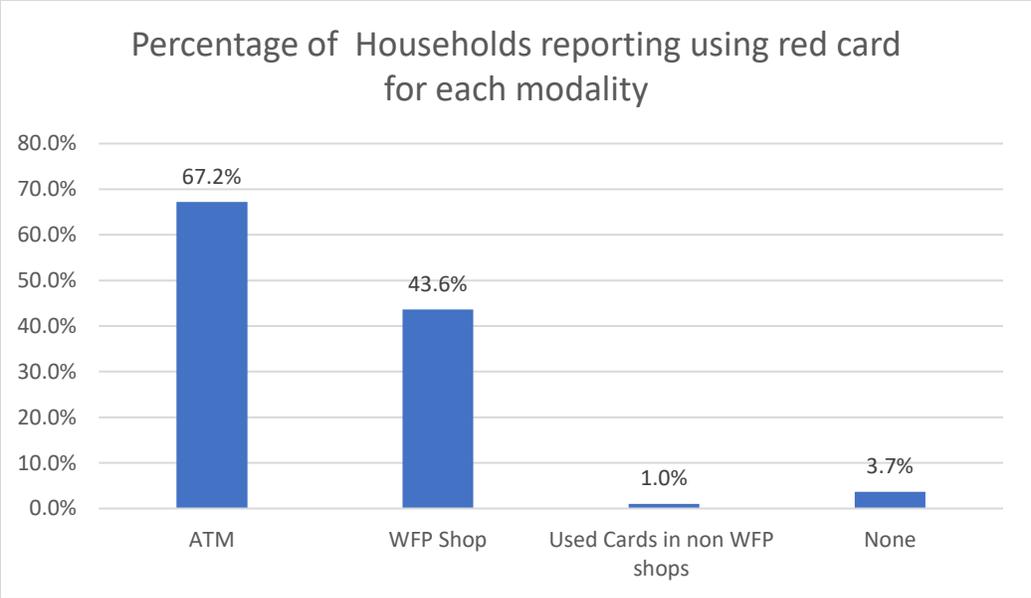


Figure 1 Uses of red cards by modality

Cash withdrawal from ATM

About 67% of households used ATMs to withdraw cash. From these, around 81 % of respondents mentioned that they were the people who went to the ATM, of which less than a quarter were accompanied by another person. Most households had family members withdrawing cash at ATMs for them except for nine households indicating having people outside their household withdrawing money, with no related problems. Only one household had to pay a fee of 10,000 LBP.

Households traveling to ATM were mainly taking bus (42.2%), taxi (32.1%), walking (19%). The average travel time was 21.84 min. For those who paid for transportation, the average transport cost was 4,866 LBP, while the median cost was 3,000 LBP.

The majority of respondents who went to ATMs (93.2%) mentioned no issues when traveling to ATMs. However, when using ATMs, 44.3% mentioned having a very long waiting time, 46% indicated there was a large gathering of people.

Regarding COVID specific measures, 67.1% of respondents who went to ATM indicated the presence of people supporting crowd control, 86.5% indicated that people were taking safe distancing measures.

WFP Shops Card Use

About 43.6% of respondents indicated that their household used the red card to buy items from a WFP contracted shop. The majority of these respondents (92.8%) were mainly the people who went to the WFP contract shop and the remaining households (7.2%) had another household member or another relative going to the WFP contracted shop. About 75.9% of households using the cards at WFP shops have used the card before (75.9%), while 21.4% were first-time users.

Thirty-nine percent of those who went to WFP contracted shops were accompanied mainly by head of household (25%) or wife of the head of household (45%).

Regarding means of transportation, participants indicated mainly walking (46.7%) and taxi (35.8%). For those who paid for transportation, the average transportation cost was 5,329 LBP, while the median was 0 LBP. Most of those who traveled to the shop (93.3%) indicated there were no issues during their travel to the shop. Respondents were also asked about their choice to use WFP shops versus going to the ATM; about 20% indicated that the shop is close to where they live, 48.5 % mentioned that assistance is only available at the shops or were told that the card cannot be used at ATMs or that they followed the instruction as per the SMS.

Regarding issues, while using the red card in the WFP shops, about 14% indicated waiting for a long time, and 17.6% indicated there was a large gathering of people.

Other Shops Card Use (shops having POS machine)

About 88% of the respondents indicated that they were aware that they could use their cards at a shop or institution that has a payment machine. Only four households used the red card in non-WFP contracted shops. These households reported no issues while traveling to shops.

Safety and Security

The majority of respondents reported no feelings of risk or unsafety while going to withdraw money (95.7%), deciding how to spend money (98.1%), keeping money at home (97.8%), or going to spend money (97.8%). Most of the respondents (98.9%) mentioned that nothing else made them feel unsafe or at risk of harm related to the cash assistance.

Problems faced while withdrawing or spending the cash

Less than 0.5% of respondents indicated having problems related to withdrawing or spending the UNHCR cash assistance related to the absence of a household member to withdraw the assistance, and wrong pin code entered, poor service at the bank/shop. Respondents did not report any concerns regarding the need to pay additional favors to be able to withdraw or spend cash or the refusal of markets to serve them.

COVID 19 restrictions

About 13.9% of participants indicated that the COVID 19 related movement restrictions affected their withdrawal for the money, while 12.5% indicated that it affected their spending of the money, and 6% mentioning having difficulty in withdrawing or spending the money since a household member was contracted with COVID.

Experience in markets and shops and expenditure

Most of the respondents indicated that the items they needed were available in the market (98.1%), but mentioned there has been an increase in price in the last four weeks (90.5%).

Regarding expenditure of assistance, respondents expressed spending their money mainly on items such as food (83.9%), health costs (25.3%), rent (24.5%), hygiene items (22.9%), water (15%), firewood or fuel (15%) and debt repayment (13.6%)

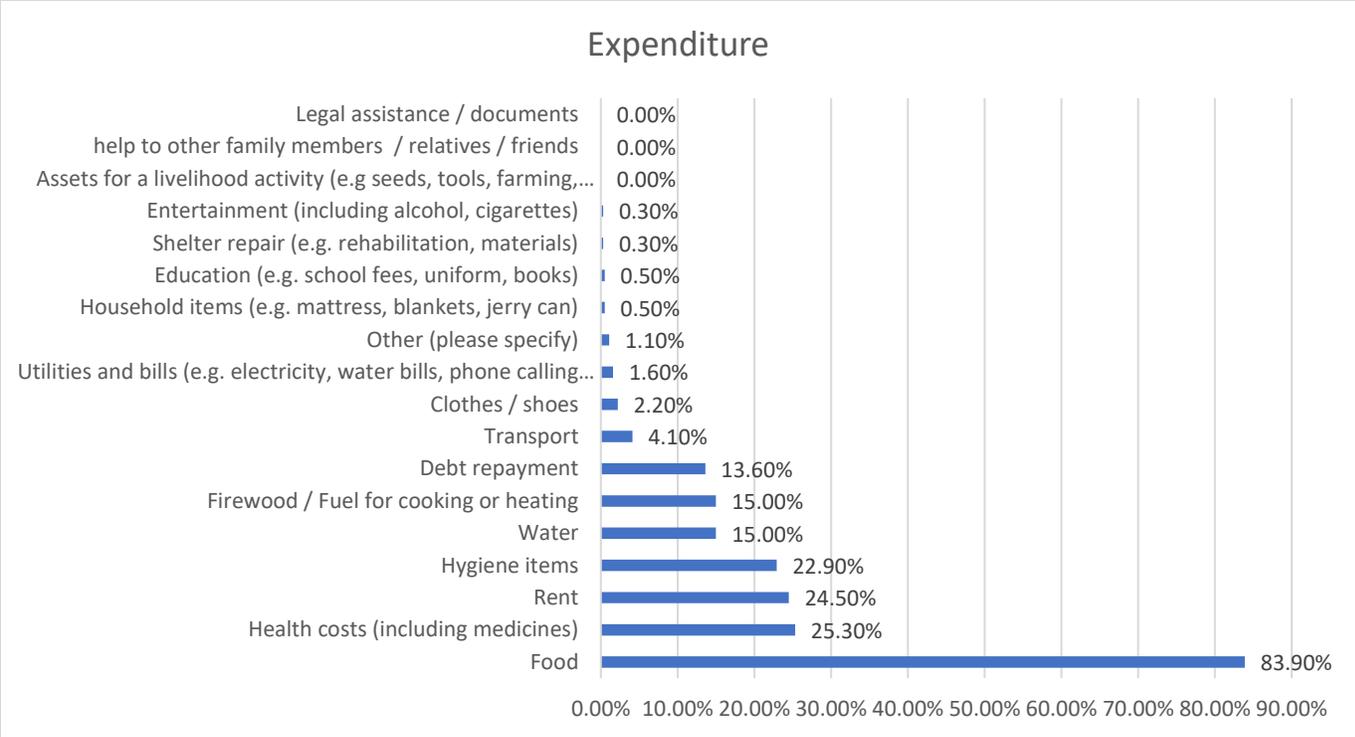


Figure 2 Household expenditure of assistance

Outcomes of assistance and coping mechanisms

The majority of respondents mentioned that the UNHCR assistance has moderately or significantly improved their living conditions (72.2%), reduced financial burden on their households (72%), reduced feelings of stress (75.7%). Overall, 2% of families mentioned they were able to meet all their basic needs, 55.6 % mentioned being able to meet half of their needs or more than half but not all, and 41.7% indicated they were able to meet less than half of their needs. Figure 3 shows these percentages.

OVERALL, TO WHAT EXTENT ARE YOU CURRENTLY ABLE TO MEET THE BASIC NEEDS OF YOUR HOUSEHOLD?

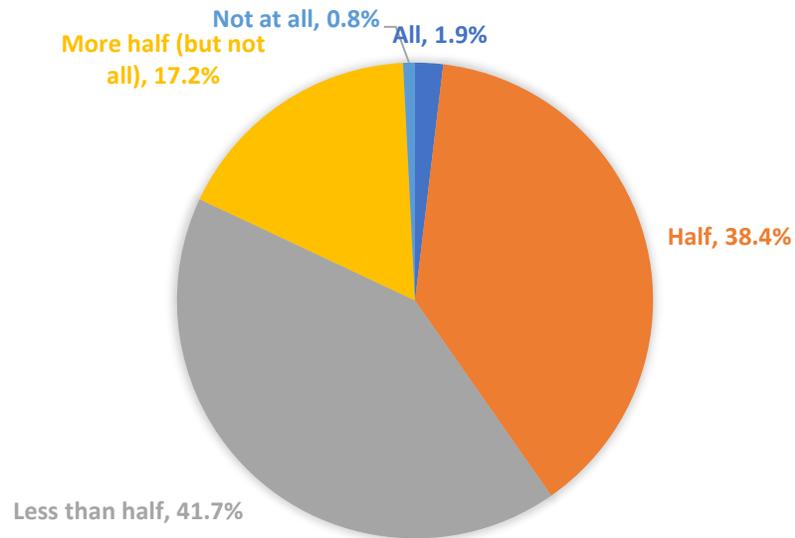


Figure 3 Assistance and needs of families

Regarding negative coping mechanism, most families indicated borrowing money (87.2%), reducing expenditure on hygiene items (80.9%), and skipping paying rent or debt repayment (75.7%). Figure 5 shows the different coping mechanisms.

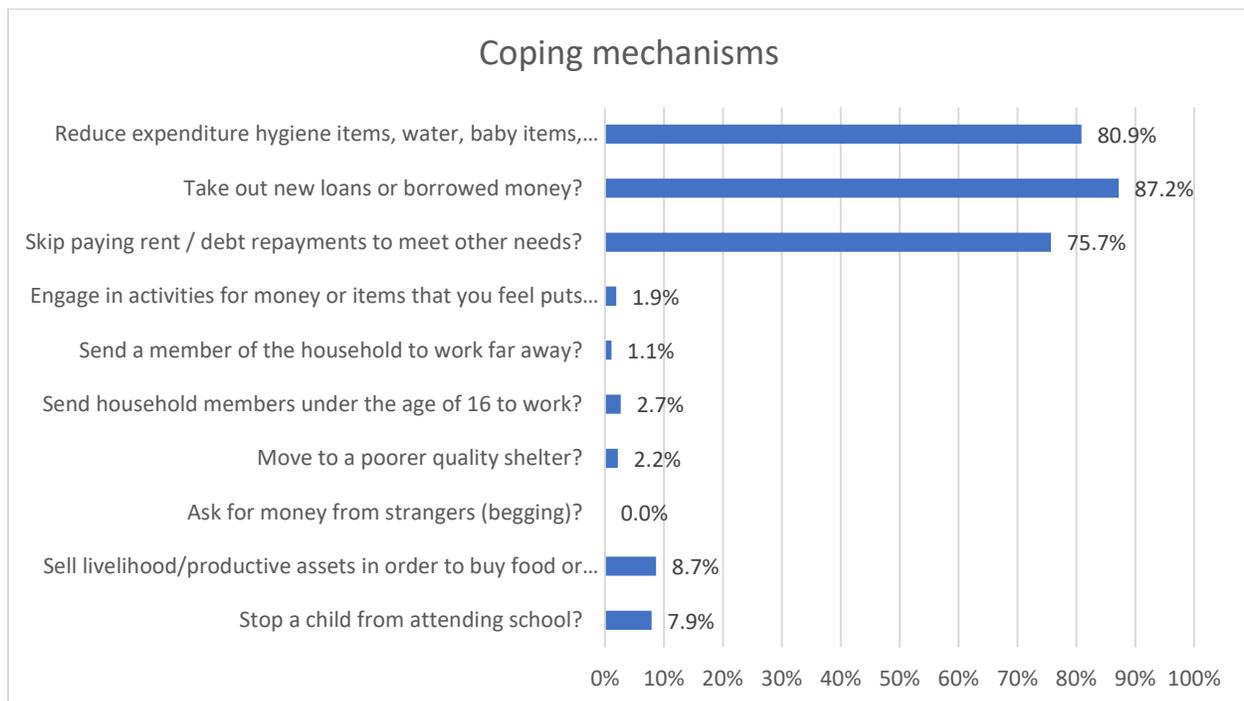


Figure 4 Coping mechanisms

Accountability

The majority of respondents indicated knowing how to report complaints and feedback on cash assistance from UNHCR (93.4%). About 88.5% of those who know how to report mentioned the possibility of submitting complaints or receiving feedback through hotlines, while 10.7% indicated reporting through community mobilizers.

If the assistance would start again, most households indicated preferring having cash through ATMs (88.8%), while fewer indicated a combination between cash and in kind assistance (7.9%) and a few household mentioned preferring having an e-card/voucher to use in any shop (3%).

Differences with PDM conducted in May 2020 on 1st Round COVID19 Temporary assistance

The PDM conducted in May 2020 and the one conducted in November 2020 were done with two different groups of recipients. Thus, the differences mentioned here could reflect the differences between the characteristics of the two groups. In addition, these PDMs were conducted at different point in times of the year. The PDM done in May was only 2 months after the COVID19 pandemic start, while the November PDM corresponded to a period where impacts of the COVID19 pandemic had already been felt for months. Also, May PDM was undertaken only after one month COVID19 assistance, while the November one was conducted after the end of the 3-month assistance.

The percentage of households using ATMs only was lower in November (53%) than May (95%) while those who used cards in WFP shops was higher (29% in November vs. 4% in May) and those who used both has changed from 1% in May to 14% in November. Regarding modalities of transportation to ATMs, figure 6 shows that there was a significant increase in the percentage of households using the bus (42% in November vs. 28% in May), and a decrease in those who used taxis (32% in November vs. 39% in May). The percentage of families mentioning no issues when traveling to ATMs has also increased (93% in November vs. 86% in May). Yet, at the ATMs, a higher percentage reported large gatherings (46% in November vs. 34.7% in May)

Regarding the average travel time to ATMs, it was 21.8 min for households surveyed in November while it was 29.2 min for households surveyed in May.

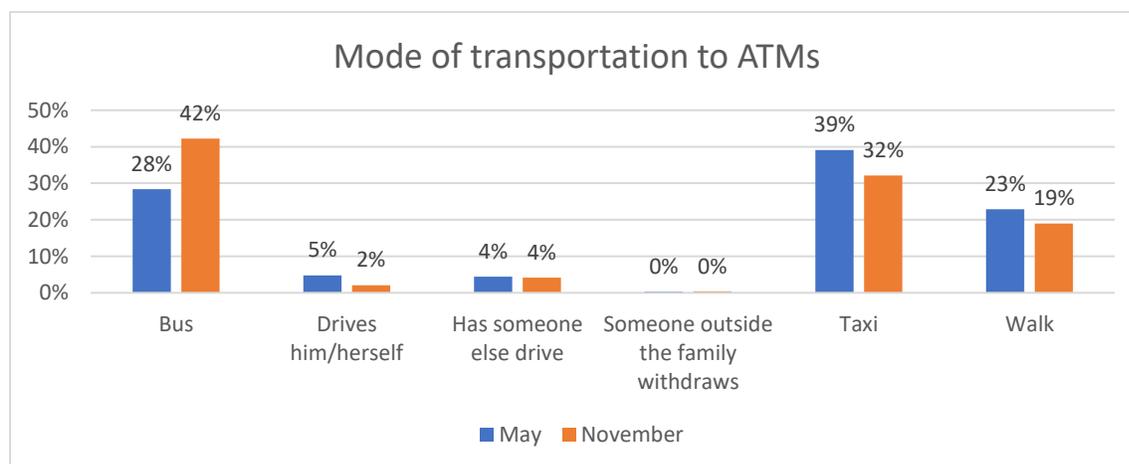


Figure 5 Means of transportation to ATMs

Regarding expenditure, figure 7 shows that there was a decrease in the percentage of households reporting spending assistance on food and rent, yet there was an increase in the percentage of HH indicating using assistance for health, hygiene items, and debt repayment. The decrease in percentage of recipients using this assistance to by food can be partly explained by the fact that the vast majority of them were also receiving food assistance from WFP, which was not the case in May.

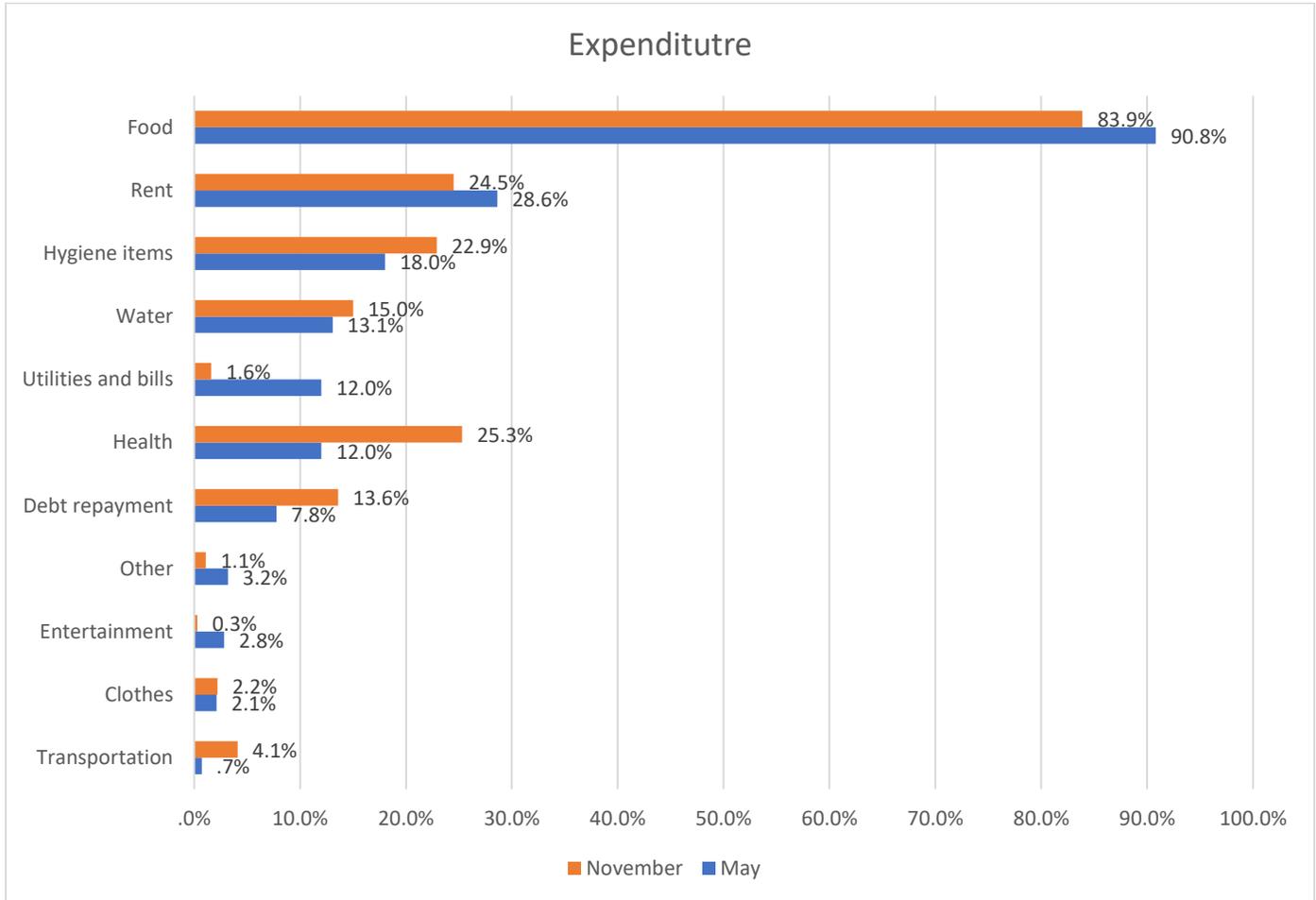


Figure 6 Expenditure of the COVID 19 assistance

Regarding the perceptions on the outcomes of assistance, Figure 8 shows that the percentage of households that perceived the assistance had moderately improved their living conditions was higher in November (57.5%), while the one indicating a slight improvement was lower in November (26.2%). The same patterns apply for the percentage of families reporting cash assistance reduced the financial burden and financial stress on the families, where there was a decrease in the percentage of families reporting a slight improvement while those reporting moderate and significant improvement has increased since May.

The percentage of households reporting meeting less than half and more than half of their needs has decreased, while those who meet half of their needs have increased.

These differences might be explained by the timing of PDM data collection, which happened earlier after the start of assistance in May than in November.

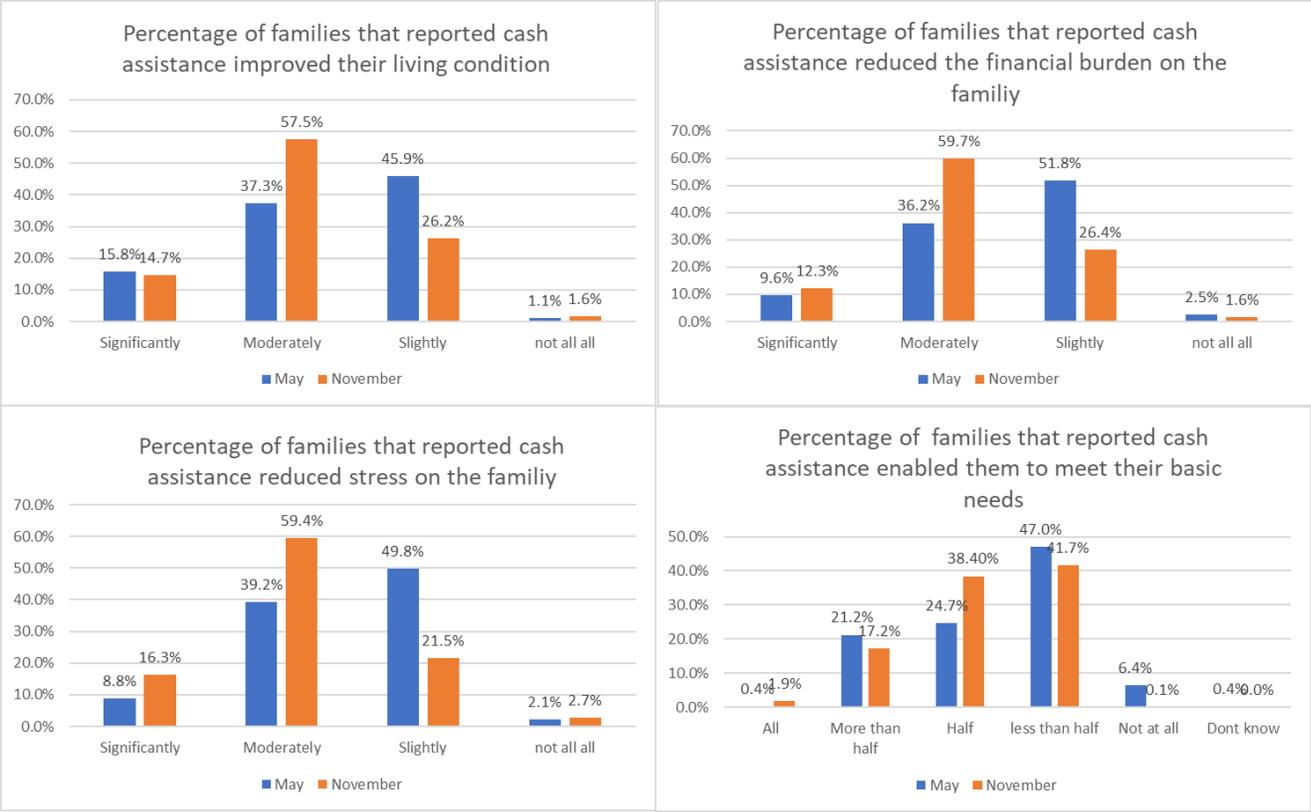


Figure 7 Households perceptions about the outcomes of assistance

Limitations of the comparison

- The May PDM was conducted after only one month after COVID19 assistance started, while the November one was conducted after recipient had received the 3 months assistance. This could explain differences in results
- A number of recipients were also receiving food assistance during the second round of COVID, which was not the case during the first round. By the time PDM was conducted, 50% of interviewed households already have received food assistance which can explain the decrease in percentage expenditure on food.