Mid-Term Outcome Monitoring for Multipurpose Cash Assistance for Syrian refugees in Lebanon

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UNHCR
The UN Refugee Agency

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II. Introduction

This report presents the midterm outcome Monitoring results for the UNHCR multi-purpose cash assistance program (MCAP) targeting Syrian refugees in Lebanon.

The MCAP assistance cycle started in November 2021, and MCAP beneficiaries received 800,000 LBP for nonfood needs, which was increased in April 2022 to 1,000,000 LBP. In May 2022, about 139,000 house-holds received MCAP assistance, of which 56% were topped up with cash for food (CFF) from WFP, 3% were topped up with food assistance through e-cards, and 41% received the MCAP only amount. The outcome monitoring (OM) results address only the MCAP+CFF assisted group and the MCAP only assisted group.

Currently, the MCAP package consists of 1,000,000 LBP, which, although unconditional and unrestricted, is aiming to support refugees meeting their nonfood needs, while the cash for food (CFF) package consists of 500,000 LBP/ person for a maximum of 6 persons per household.

As part of a global basic needs approach, UNHCR MCAP helps families meet their basic needs with safety and dignity through the provision of monthly unconditional cash transfers. Assisted families have access to cash assistance through an ATM card and PIN number that can be used at ATMs across the country.

III. Methodology

This outcome monitoring is the midterm exercise for the 2021/2022 assistance cycle (OM1). A simple random sample of households receiving multi-purpose cash assistance was selected based on 95% confidence interval and 5 % error. The number of respondent households was 429 households, including 73.9% MCAP + CFF beneficiaries and 26.1% MCAP only beneficiaries. A random sample of non-assisted households (not receiving MCAP from UNHCR, nor MPC, CFF or food e-card from WFP) was also selected as a comparison group to compare the main outcome indicators. The number of non-assisted respondent households was 242 which were not receiving any type of cash assistance from UNHCR and WFP. The non-assisted group are likely to be less vulnerable than the assisted group as they were not selected for assistance through the proxy mean testing method. Data was collected through household telephone surveys from May 30th until June 12th, 2022.

A simple random sample was selected from the list of beneficiaries who received multi-purpose cash assistance from UNHCR and Cash for Food from WFP for the period starting from November 2021 until May 2022 and from the nonbeneficiaries of cash programs delivered by UNHCR and WFP for the same time period. Data collection was conducted through trained partner staff by phone. Throughout the report, differences in outcomes between assisted and non-assisted groups will be highlighted. Additionally, findings of OM for the assisted group are compared to the baseline survey conducted in December 2021.

The baseline data collection was administered by phone and collected from 1 till 11 December 2021 and included 408 households of those who were selected for receiving assistance in the new assistance cycle (2021-2022). The baseline sample consisted of 69% continuing beneficiaries and 31% newly included beneficiaries (not assisted with cash in 2021 cycle). The continuing beneficiaries received different types of cash packages such as MCAP + CFF, MCAP Only, MPC, and Food e-card. The baseline was done only for the assisted households' group, including both MCAP+CFF (65%) and MCAP only beneficiaries (35%).

It is important to note that when comparing the results of the outcome monitoring to the baseline, the majority of households in the previous cycle were assisted. While outcomes can show a deterioration in certain outcomes that means assistance is preventing further deterioration of socio-economic conditions.

No baseline for the non-assisted group was done. The Selection criteria for the outcome sample was: The Selection criteria for the PDOM sample was:

- MCAP Only: Received MCAP Only (November 2021 -> May 2022)
- MCAP +CFF: Received MCAP+CFF (November 2021 -> May 2022)
- Non-assisted: Did not receive any type of multipurpose cash assistance or food assistance neither from UNHCR nor from WFP (November 2021 -> May 2022).

IV. Key findings

Process
- Around 85% of households mentioned that the amount of cash they received was the amount expected
- About 60% of the interviewees mentioned that both male and female heads of household were the decision-maker on how to spend the cash
- In the last three months, 14.7% of interviewed households attended a distribution of red cards, and 93 % attended a validation process.
- The vast majority of households who received assistance (89.3%) withdrew it from ATMs.
- The average cost of transportation to the ATM for those who paid transportation was 48,741.38 (one way), showing a 60% increase since September 2021 outcome monitoring, or 30,557LBP

Outcomes
- Most of the assisted households (86.5%) mentioned that they were able to find the items and services needed in the markets and shops compared to 82.8% in the baseline.
- Most of the respondents (86%) mentioned that they had spent the full amount received from UNHCR by the time of the interview.
- The top three assistance expenditures, as rated by respondents, were food, rent, and hygiene items.
- Most of the respondents (97.4%) agreed that cash assistance improved their living conditions, reduced their financial burden (98.1%), and reduced feelings of stress (97.4%).
- About half of households (57%) were able to meet half or more than half of their basic needs compared to 61% in the baseline.

Socioeconomic conditions and well being
- The majority of families, 88% had unpaid debt compared to 83% in the baseline
- The average overall debt amount that has not been paid back was 5,513,055 LBP compared to 3,588,328 LBP in the baseline.
- The average monthly expenditure was 5,138,524.48 compared to 3,481,622 LBP, the baseline
- 80% of interviewed households indicated that they feel their standard of living is getting worse compared to 88% in the baseline.
- There was an increase in the percentage of households resorting to stress (84%) and crisis coping (80%) from the baseline to 88% and 87% respectively. However, there was a decrease in households resorting to emergency coping strategies from 6% to 4.7%.
- Only 16.8% of assisted households have their expenditure per capita equal to or above SMEB compared to 23% in the baseline.

V. Demographics and respondents' characteristics

The respondent households included 429 assisted households and a comparison group of 242 non-assisted households. The geographical distribution of households is shown in figure 1. The geographical[1] distribution of assisted households was different than non-assisted. About 22.6% of assisted households lived in Bekaa, 31.5% in the North, 35 % in Beirut and Mount Lebanon, and 11% in the South. This included 26% MCAP only recipients and 74% MCAP +CFF beneficiaries. Regarding non-assisted, the households live mainly in BML (44%) and Bekaa (27.7%).

Figure 1: Distribution of respondent households by geographical regions and target group
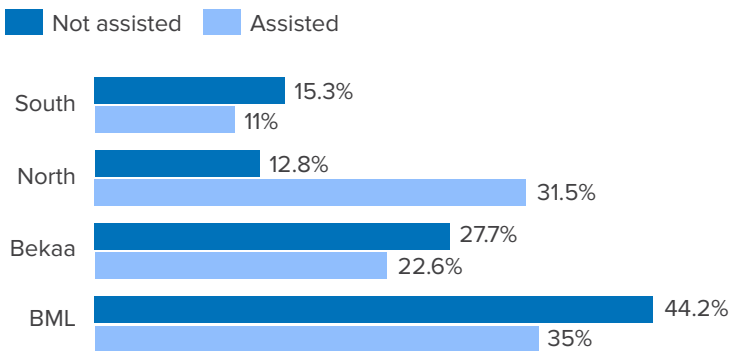
About 36.6% of the assisted interviewees were females, whereas 63.4% were males. Their age was mainly between 36 to 59 years old (53.8%) and 18 and 35 years old (44.1%). The majority of those interviewed were the heads of households (78.6%), while the remaining were other household members.

Most assisted households heads were males (80.4%), while the remaining 19.6% were female-headed households. The age of heads of assisted household was mainly between 36 and 59 years old (58.5%) and between 18 and 35 years old (38%), while 3.5 % were 60 years old and above. The average number of individuals per assisted household is 5.7 individuals; it was higher for MCAP + CFF beneficiaries than for MCAP Only beneficiaries (6.19 vs. 4.3).

Table 1 shows the main demographic characteristics and differences between assisted and non-assisted groups. The assisted group has a larger household size than the non-assisted (5.7 vs. 3.17), more female heads of households (20% vs. 12%), and more heads of households aged 36 and above (58.5% vs. 26.4%)

Table 1: Demographic characteristics by target group

Demographic Characteristic	Non-assisted	Assisted
Average Household size	3.17	5.7
Sex of Head of Household		
Female	11.6%	19.6%
Male	88.4%	80.4%
Age of head of Household		
18-35 yr	67.4%	38.0%
36-59 yr	26.4%	58.5%
60 yr+	6.2%	3.5%

[1] The geographical areas in this report correspond to the areas of activities covered by the four UNHCR field offices in Lebanon. These offices are the Mount Lebanon sub- office covering for both Beirut and Mount Lebanon governorates, Zahle sub-office covering for Bekaa and Baalbek El Hermel governorates, Tyr field office covering for South and Nabatieh governorates and Tripoli sub-office covering for North and Akkar governorates.

Around 17.2 % of the assisted households had pregnant or lactating women, 15.2% had a person with a disability, 41.7 % had individuals with chronic illness, 17.9% had temporary illness or injury, 4.2 % of households had individuals with serious medical conditions, and 1.2% had elderly who are unable to take care of themselves.

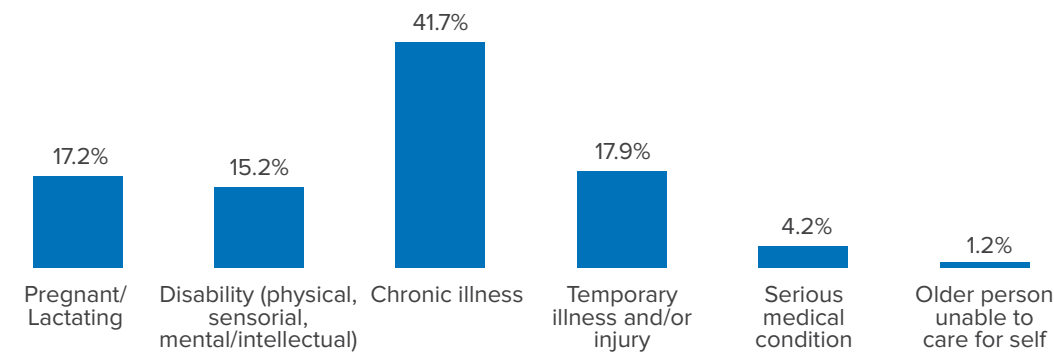## Figure 2: Assisted households with individuals with specific needs

Table 2 shows the population figures for the assisted and non-assisted groups. It shows that the percentage of individuals below 18 was higher among the MCAP assisted (57%) as compared to the non-assisted 33% of households.

Table 2: Age and Gender groups of all family members of interviewed households

Number of individuals per age group	No assistance				MCAP assisted			
	Males	Females	Total	% of total	Males	Females	Total	% of total
Less than 5 years old	69	73	142	19%	193	169	362	15%
Between 5 and 17	64	45	109	14%	537	500	1037	42%
Between 18 and 59	260	221	481	63%	458	535	993	41%
60 years old and above	17	17	34	4%	23	30	53	2%
Total	**410**	**356**	**766**	**100%**	**1211**	**1234**	**2445**	**100%**

VI. Legal Residency

Around 71.6% of assisted households have members 15 and above with no legal residency compared to 76% for non-assisted. Within assisted families, 73% of individuals aged 15 and above do not have legal residency, while the percentage was 76.7% among non-assisted families. The percentage of individuals above 15 with no legal residency has decreased within the assisted group from 77.5% at the baseline to 73%, which shows a slight improvement.

VII. Shelter and Household Assets

Most of the assisted refugee households lived in apartments or houses (70.9%), followed by tents (17.9%), and the remaining lived in other housing types. Most assisted households lived in rented apartments/places (92.3%), 2.6% were hosted for free, and 3.5% rented in exchange for work. However, 76.9% of non-assisted refugees lived in apartments or houses, followed by tents (12.4%). About 81.8% of non-assisted households lived in rented places through direct payment, 10.3% were hosted for free, and 4.5% rented their places in exchange for work.

The average rent per month among assisted households who paid rent for apartments and houses was 1,092,347 LBP. For tents, the average rent was 328,662 LBP. Overall, the average rent was 928,393LBP across the different types of shelters for assisted households and 971,352 for non-assisted households. Table 3 shows the change in overall rent value for assisted households from 566,821 LBP in the baseline in December 2021 to 928,393 in the outcome monitoring in May/June 2022. The average rent value for the assisted households has increased by almost 61% since the baseline. About 33.6% of households reported an increase in the rent value in the past month.

Table 3: Average rent per month for assisted households at the baseline and outcome monitoring

Geographical areas	Average of Rent per month in LBP (Baseline)	Average of Rent per month in LBP (OM)
BML	731,618	1,198,936
Bekaa	388,658	562,452
North	437,236	816,640
South	665,789	1,117,083
National	**566,821**	**928,393**

Regarding the households' satisfaction with their shelters, 37% of assisted households were satisfied or very satisfied with their shelters (similar to baseline) compared to 33% among non-assisted households. The percentage of households reporting sharing the shelter with other families was higher among non-assisted (18.6%) than assisted households (9.3%).

Regarding the relationship with the landlords, 41% of assisted households stated that the relationship with the landlord was positive or very positive (similar to baseline) compared to 34 % of non-assisted households.

Almost 34% of beneficiary households (46%) indicated their landlords knew that they were receiving multi-purpose cash assistance, whereas 51.5 % indicated their landlords did not know about receiving assistance, while 14.4% of households mentioned they don't know if their landlords knew about the assistance.

About 1.4% of assisted households and 2.1% of non-assisted households indicated that they had been evicted in the last 30 days. Yet, there are more assisted households (6.8%) reported living under eviction notice than non-assisted (4.1%).

Regarding access to basic household assets, most assisted families mentioned having enough blankets (75.3 %), stoves for cooking (84.8%), and mattresses (66.9%). However, less than half (32.6%) had enough heaters and winter clothes (31.7%). The percentage of assisted households having enough of all five types of basic household assets among assisted households was 12.6% (slightly lower than the baseline of 14%) compared to 9.9% for non-assisted households.

Most assisted households had enough access to mobile phones (90.4%), TVs (59.7 %), kitchen sets (64.8 %), and water containers (54.3%). Only a few households (less than 1%) had access to enough vacuum cleaners. Table 4 shows the availability of assets by type of household, including assisted vs. non-assisted. The percentage of households having enough mattresses, blankets, beds, tables and chairs, oven, and water containers was higher among non-assisted households than in assisted households. On the other hand, a higher percentage of non-assisted households reported access to stoves for cooking, washing machines, TV, mobile phone, internet, refrigerator, kitchen sets, and means of transportation.

Table 4: Access to household assets

Does your household currently have access to enough amounts of the following items to cover household needs?	Non-assisted	Assisted
Mattresses	78.1%	66.9%
Blankets	86.4%	75.3%
Beds	20.2%	12.1%
Table and chairs	26.4%	20.0%
Small gas stove for cooking	76.4%	84.8%
Refrigerator	38.8%	43.8%
Oven	9.5%	5.8%
Vacuum cleaner	2.5%	0.9%
Pots/pans and Kitchen utensils / Cutlery sets	61.6%	64.8%
Water containers	58.3%	54.3%
Heater (electric, diesel, wood, etc.)	28.1%	32.6%
Water heater	22.3%	20.0%
Washing machine	37.2%	50.6%
TV	49.2%	59.7%
Computer/ Tablet	0.4%	2.1%
Mobile phone	82.2%	90.4%
Internet	46.7%	57.6%
Means of transportation (Motorcycle/Car/van/truck)	2.9%	7.0%
Winter clothes	35.1%	37.1%

VIII. WASH

Most assisted households (66%) indicated that they had enough water for their daily uses compared to 69% for non-assisted households. About 90% of assisted households had access to functional latrines compared to 83.5% of non-assisted households. About 74.4% of assisted households had enough personal hygiene items, and 81 % had enough cleaning hygiene items compared to 71% and 74%, respectively, among non-assisted households.

About 82 % of assisted households with menstruating females had access to female dignity items, while among non-assisted, it is 73%. Regarding baby care items, where applicable, 68.6% of assisted households had enough baby care items, while only 62.4% of non-assisted households had enough baby care items.

Compared to baseline, a lower percentage of households had access to WASH services in the outcome monitoring, where 95% of households had enough access to water, 98.3% had access to functional latrines, 92% had enough hygiene items, 93% had enough female dignity items and 81% baby care items.

In summary, 66.2% of assisted households had enough hygiene items compared to 64.5% among non-assisted households and 80% in the baseline. While the decrease in access to water can be explained by the seasonality effect where more water is needed during summer, the decrease in access to hygiene items is concerning.
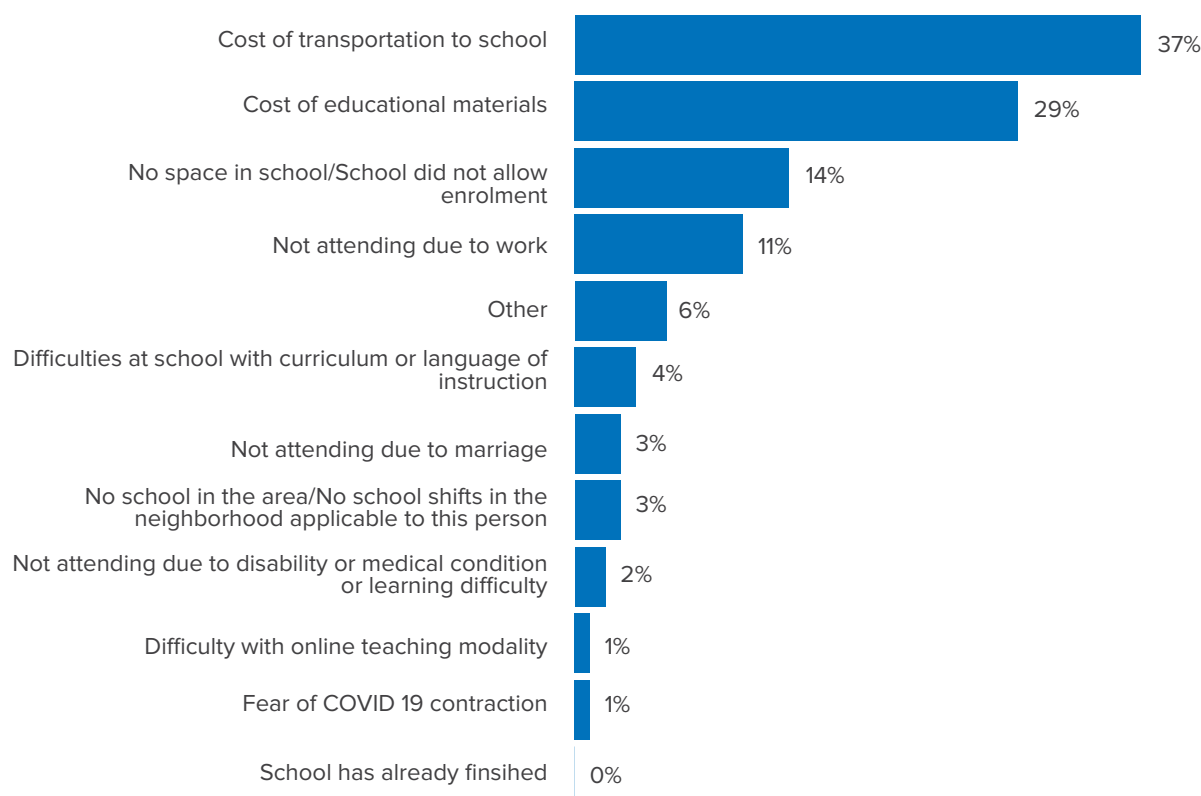
IX. Schooling

Most assisted families (92.3%) had youth and children between the ages of 4-24. The total number of children and youth was 1,340, of which 621 (46%) were enrolled in a certain type of schooling, and 719 (54%) were not enrolled in any type of schooling. Among the non-assisted families, 68% of the children were not enrolled. Around 68.5% of assisted households had at least one child not enrolled.

The reasons mentioned for not being enrolled were the following: cost of educational materials (37%), transportation cost (33%), and no space in school/school did not allow enrollment (14%).

The percentage of enrolled children and youth was higher among assisted households (46%) than the non-assisted households (32%) and showed a slight increase since the baseline (42%).

Figure 3 shows the barriers to school enrolment among assisted households, and cost remains the major barrier to education.

Figure 3: Reasons for not being enrolled at school

Reason	Percentage
Cost of transportation to school	37%
Cost of educational materials	29%
No space in school/School did not allow enrolment	14%
Not attending due to work	11%
Other	6%
Difficulties at school with curriculum or language of instruction	4%
Not attending due to marriage	3%
No school in the area/No school shifts in the neighborhood applicable to this person	3%
Not attending due to disability or medical condition or learning difficulty	2%
Difficulty with online teaching modality	1%
Fear of COVID 19 contraction	1%
School has already finsihed	0%

X. Income Sources and Debt

a) Income sources

The top three income sources for the assisted group were cash assistance through ATMs from humanitarian organizations (1st), income from work (formal and informal) (2nd), and credit/debts (informal shops, hosts, friends) (3rd). Yet, for the non-assisted group, the top 3 sources of income were income from work (1st), credit/debts (informal shops, hosts, friends) (2nd), and help from friends and relatives (3rd).

b) Work

About 75% of assisted households had at least one working member (compared to 69% in the baseline), while 82.2% of non-assisted households had at least one working member.

About 74.4% percent of the assisted households had an income (other than assistance), and the average income for this group (adjusted for major outliers) is 2,055,014 LBP. The average income for the MCAP + CFF assisted group was 1,858,685 LBP which was lower than the MCAP only group with an income of 2,527,956 LBP. The average income for assisted households was slightly lower than the non-assisted group, which had an average of 2,299,751 LBP.

About 2.3% of assisted families had working members under 15 compared to 0.4% among non-assisted and 3.7% in the baseline. About 7% of assisted households had working members between 15-17 years old, 71.3 % had working members between 18-59 years old, and 0.9 % had working members 60 and above. About 2.5 % of non-assisted households had working members between 15-17 years old, 79.3 % had working members

between 18-59 years old, and 1.2 % had working members 60 and above. Thus, the percentage of households having working members below 18 was higher among assisted households than non-assisted. Yet, the percentage of assisted households with members below 15 has decreased since the baseline, while those working below 18 remained at the same level.

The percentage of assisted households that mentioned their breadwinner has a negative or very negative working conditions decreased from 12.5% to 7.8%. Yet, as shown in figure 4, the percentage of households with negative working conditions was higher among the non-assisted group.

Figure 4: Negative Working conditions of the breadwinner for households with working members

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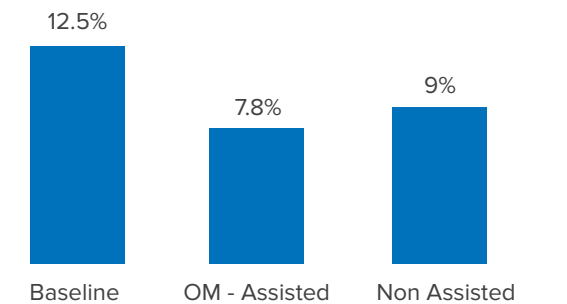
c) Debt

The majority of assisted families (83.4%) had borrowed money in the last three months compared to 80% in the baseline and 85.1% for non-assisted. The primary reasons for debt among assisted households were to buy food (86%), pay rent (58%), buy medicine (31.3%), and pay for health care doctor visits (19.3%).

Figure 5: Reasons for debt among assisted households
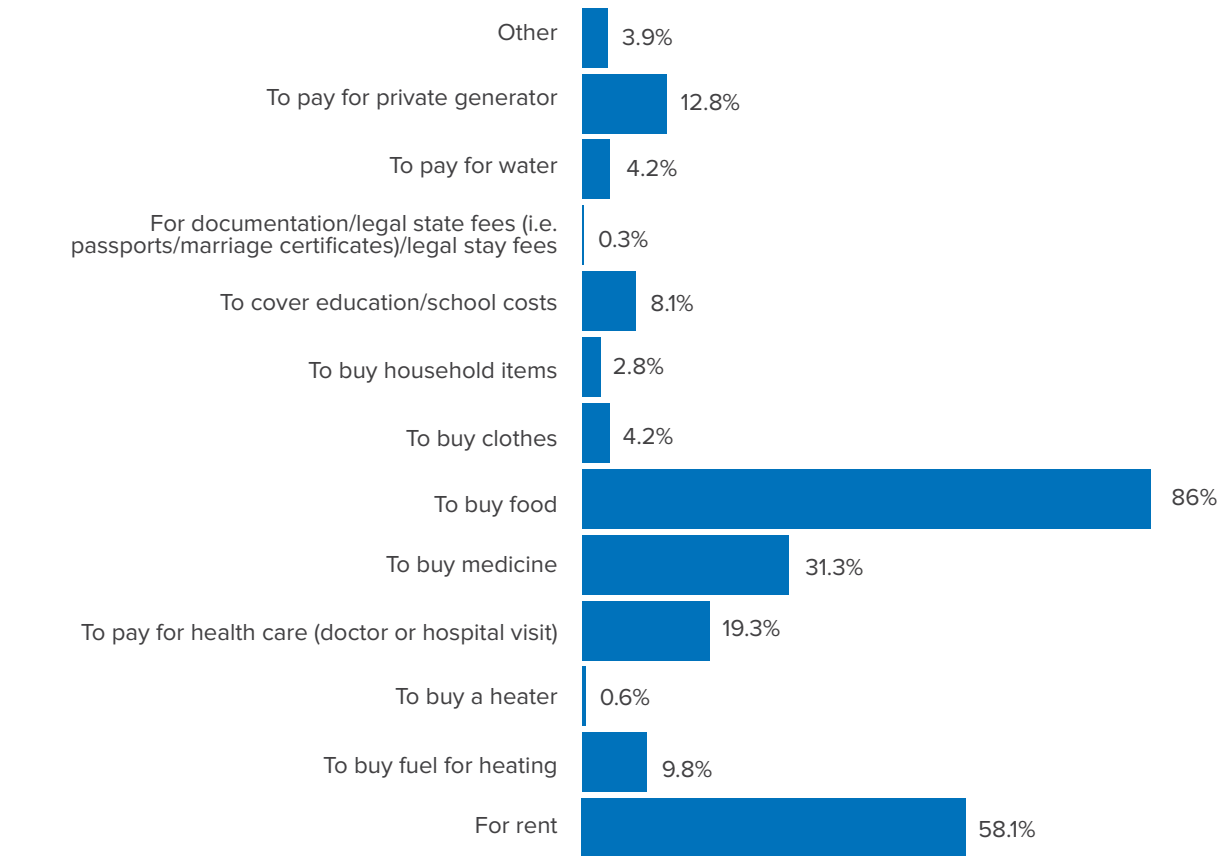
About 83% of the beneficiaries had a debt that had not been paid back in the baseline. In the outcome monitoring, the percentage has increased by 5.6 points, where 88.1% of households have a debt that has not been paid back, including 88.6% of the fully assisted group and 86.6% of MCAP only assisted group.

 For the assisted households with debt, the average national debt amount that has not been paid back, the average was 7,612,733 LBP, the median value was 5,000,000, and the adjusted mean value after removing major outliers was 5,265,114 LBP. For the non-assisted households with debt, the average national debt amount that has not been paid back, the average was 7,276,095LBP, and the adjusted mean value after removing major outliers was 5,630,211LBP.

About 79% of assisted households that borrowed money in the last 30 days compared to 76% in the baseline. The average amount of new debt in the last 30 days for assisted families who borrowed money was 2,355,178 LBP, and the median value was 2,000,000 LBP, while the adjusted value after removing outliers was 1,924,911 LBP.

The highest amount of total debt was in Bekaa, while the average new debt was the highest BML.

Figure 6: Average total debt in for assisted households with debt that has not been paid back by geographical areas
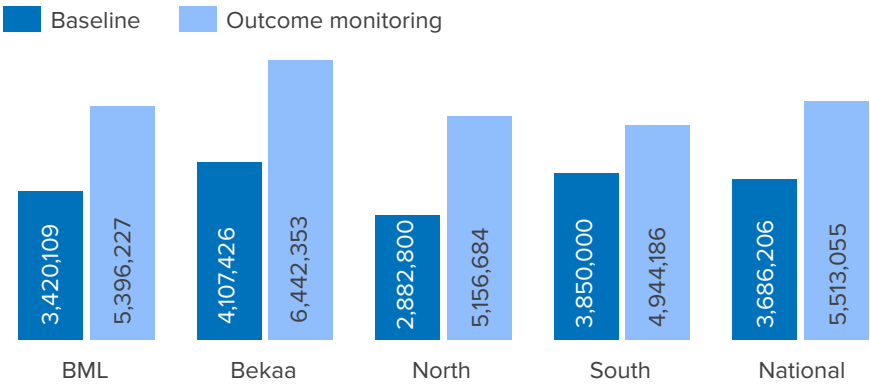
Figure 7: Average new debt for assisted households by geographical area
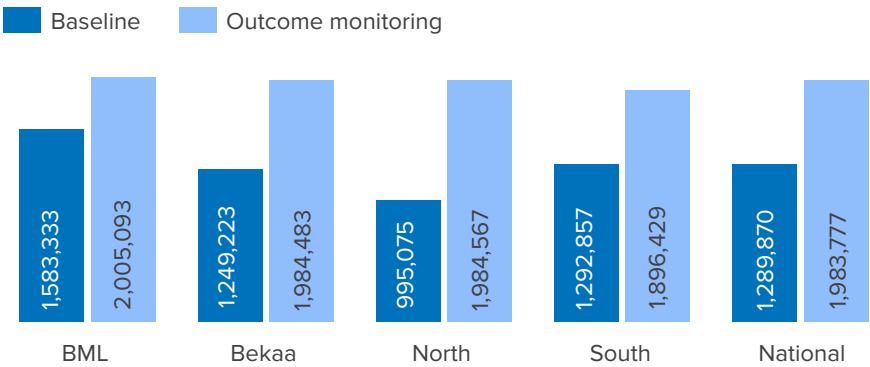
There was about a 3.7% increase in the percentage of assisted households feeling positive about their ability to pay back debt from 11.3% in the baseline to 15% in the outcome monitoring. Only 9.7% of non-assisted households felt positive about their ability to pay back debt. About 2.4% of assisted and non-assisted households were subject to harassment because they were not able to pay back their debt compared to 2.1% in the baseline.

Only 3.3 % of the assisted families were able to save money in the last 30 days in the OM compared to 3.7% at the baseline and 0.8% for non-assisted households.

XI. Accessing Cash assistance

a) Redeeming assistance

About 89.3 % of households used red cards to withdraw assistance at ATMs, 7.5% used them at WFP contracted shops, and 4% used it at shops with POS machines.

b) Amount of assistance received

Regarding the amount of assistance, most of the beneficiaries (86.9%) mentioned that the transfer amount they received was the amount they expected, 7.2% mentioned that it wasn't the amount expected, whereas 5.8 % said they didn't know.

c) Spending cash assistance

Respondents mentioned spending cash assistance in the supermarket (60.1%), local markets (47.6%), and local shops (37.8%).

Most families (99.1%) had no disagreement related to decisions on how to use cash assistance. Around a quarter (26.3%) of the interviewees mentioned that the male head of household was the decision-maker on spending the cash, whereas 59.9% of the families mentioned a joint decision between husband and wife. Only 12.1% mentioned that it was the woman head of the household who was making the decision.

d) Card Distribution

About 14.7% of interviewed households had a member who attended a red card distribution in the last three months. Of these, 69.8% of households (44 families) had the distribution attendee available to answer the distributions' questions.

The average time the families took to arrive at the distribution site was 36.14 minutes. About 90% of households who went to distribution indicated they had to pay a transportation fee. The average transportation cost among those who had paid for transportation was 60,375 LBP (one way) and 119,750 LBP (round trip). The average time spent at the distribution site was around 42.16 minutes. All families indicated that the distribution process was safe, and 97.5% mentioned that they were satisfied with the distribution process.

e) Card Validation

About 93% of interviewed households had a member who attended card validation in the last three months. Only 81.5% of these households had available members to answer the validation section questions. All validation attendees indicated that the information received about the validation was clear.

At the national level, the average time the families needed to arrive at the validation site was 38.77 minutes. About 85.2% of this group paid transportation costs. The average transportation cost among this group (one way) was 56,324. Yet the average total transportation cost (round trip) for the validation was 110,430 LBP. The average time spent at the validation site was around 48.39 minutes.

Most families were satisfied or very satisfied with the validation process (93%), while 5% mentioned that they were neither satisfied nor dissatisfied, and only 2% of families mentioned that they were not satisfied with the process. All families indicated that the validation process was safe.

f) Withdrawing assistance at ATMs

Most of those who went to withdraw the cash were household members (97.1 %), while the remaining 2.6% were not household members. Four out of these eleven families reported that the person who withdrew the money asked for a fee in return; the average amount paid for a non-household member was 77,500 LBP. Around 76.2% of the households members who went to the ATM were available to answer the ATM-related questions. Around 76.2% of the households members who went to the ATM were available to answer the ATM-related questions.

The mean time to get to the ATM was 27.25 min. The time varied across regions: it was the highest in the North at 31.15 minutes, followed by the Bekaa at 29.16 minutes. Regarding transportation to the ATMs, households mainly relied on a bus (32.2%), walking (31.8%), a taxi (24.7%), 5.1% had a friend driving them, while 5.8% drove themselves. About 60% of these households paid transportation costs. The average transportation cost for those who paid for transportation to the ATM was 48,463 LBP for one way and 96,120 LBP for a round trip, with a median value of 80,000LBP. This average total transportation cost (round trip) varied among geographical areas; the mean cost was the lowest in Beirut and Mount Lebanon (64,667 LBP), where there is the highest number of ATMs and the highest in the South (113, 899 LBP), where the lowest number of ATMs are available.
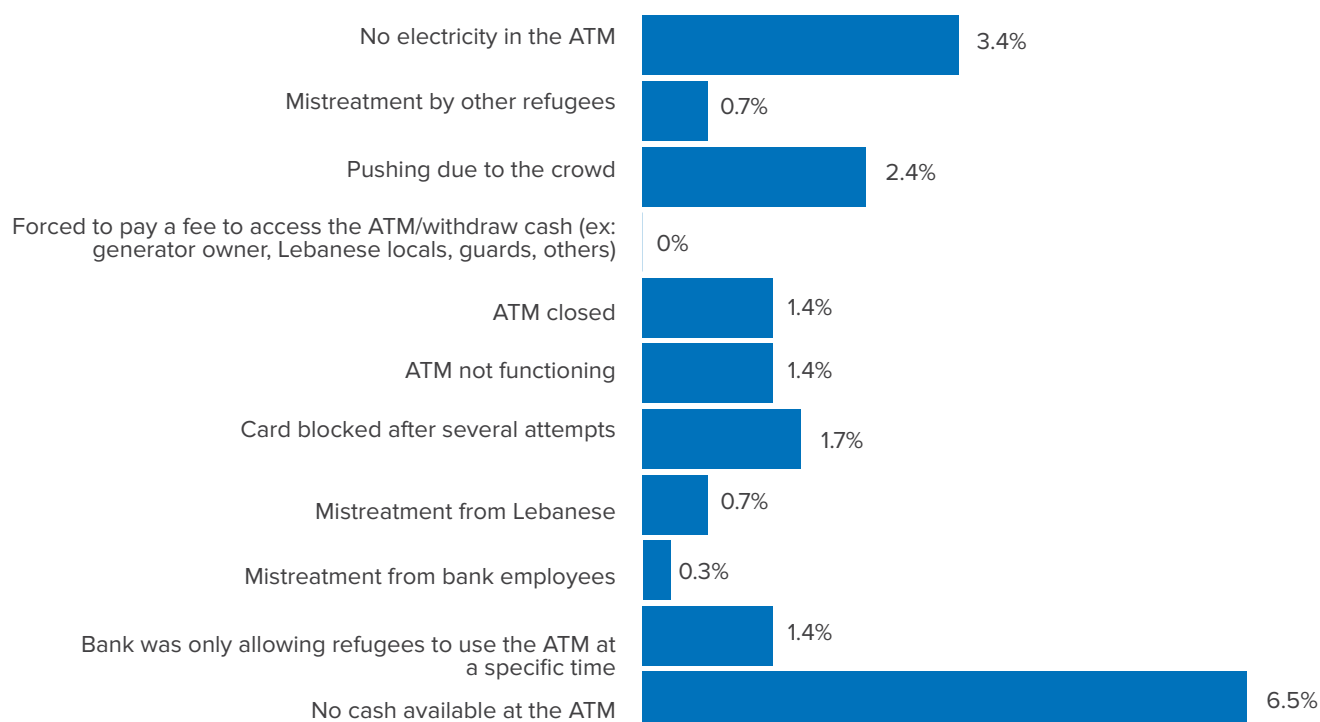
Table 5: Average ATM Transportation Cost and Time to Reach per Area

Field Office	Average time to reach ATM in minutes	Average Transportation cost to ATM for those who paid (One way) in LBP	Average Transportation cost to ATM for those who paid (round trip) in LBP	Number of ATMs' locations available
BML	19.28	35,500	64,667	67
Bekaa	29.16	48,068	96,881	10
North	31.15	50,932	103,220	17
South	31.09	58,333	113,889	7
National	27.25	48,463	96,120	101

About 33.9 % of the households mentioned that they had to wait in line before using the ATM (compared to 64% in September 2021). The average waiting time for this group at the ATM was 42.19 minutes.

Figure 8 shows the issues faced at ATMs during households' attempts to withdraw assistance. About 6.5% of household participants mentioned that they went and found no cash available at the ATM, and 0.7% said they faced mistreatment at ATM from host communities. About 1.7% of households had their card blocked after several attempts, one family mentioned they were mistreated by the financial service provider employees, and 1.4% of households indicated that they were not allowed to use ATMs at specific times. Most families (99%) withdrew the full amount at one time.

Figure 8: Issues faced at ATMs

Issue	Percentage
No electricity in the ATM	3.4%
Mistreatment by other refugees	0.7%
Pushing due to the crowd	2.4%
Forced to pay a fee to access the ATM/withdraw cash (ex: generator owner, Lebanese locals, guards, others)	0%
ATM closed	1.4%
ATM not functioning	1.4%
Card blocked after several attempts	1.7%
Mistreatment from Lebanese	0.7%
Mistreatment from bank employees	0.3%
Bank was only allowing refugees to use the ATM at a specific time	1.4%
No cash available at the ATM	6.5%

XII. Risks and problems related to the cash assistance

The majority of assisted households did **not report facing** any risk while going to get the money (97.9%) when keeping money at home (98.4%) or going to spend money (98.4%). Most families indicated did **not report having problems** such as the registered person not being available to withdraw money (96.7%), or issues such as having a wrong pin code (99.3%), poor service at the bank (99.1%), or markets or shops refusing to serve them (99.1%). About 98.8% of families confirmed not needing to pay additional favors to spend or withdraw money.

In summary, 3.5% of households reported feeling at risk (unsafe) in receiving, keeping, or spending cash assistance, and 3% of households reported having one or more problems in receiving, keeping, or spending cash assistance.

Most households (99.3%) mentioned that they had faced no issues with the refugees who did not receive cash assistance or with the host community related to receiving cash assistance (98%).

XIII. Markets and shops

Most assisted households (86.5%) mentioned that they could find the items and services needed in the markets compared to 82.8% in the baseline. In parallel, 80.5% of non-assisted households indicated they were able to find their needs in the market. The main products that were not available in the market according to the 13.5% of assisted households that could not find all items and services needed at the market were food, fuel for cooking/ heating, hygiene items, and baby products. Table 6 shows the main products that were considered not found in the market for assisted households.

Table 6: Items not available in the market by the families indicating difficulties finding items

What items/services were not available?	Number of Households
Food products	49
Fuel/ Gaz	17
Hygiene items	15
Baby products	10
Electricity (private or grid)	10
Medicines	14
Water	6
Heaters	3

XIV. Expenditure

a) Assistance expenditure

Most of the respondents (86%) mentioned that they had spent the full amount received from UNHCR. Refugee households who received cash assistance mentioned they mainly spend the cash on food (94.2%), rent (56.2%), hygiene costs (30.5%), health care (23.8%), and bills and utilities (16.6%).

b) Total expenditure

The SMEB for the month of May 2022 was 6,774,607 LBP for a household of 5. The food part of the SMEB was 3,960,149 LBP, while the nonfood part was 2,814,458 LBP. In April 2022, UNHCR increased its transfer value to 1,000,000 LBP per family for the nonfood part of the SMEB, which covers about 36% of the nonfood component of the SMEB basket. At the same time, WFP provides, on average, 2,500,000LBP per family of 5 for food which covers 63% of the food component of the SMEB basket. These percentages could decrease with time as the transfer value is fixed while the SMEB value is increasing due to inflation of prices. Overall, UNHCR and WFP provided for MCAP and CFF beneficiaries 3,500,000 LBP per family of 5, which covers 51.66% of the SMEB.

Table 7 shows that the percentage of households reporting their last month expenditure per capita below the SMEB had increased since the baseline from 77% to 83.2% for the assisted households. The percentage of households reporting expenditure below the SMEB was higher among MCAP + CFF assisted households (85.8%) than the MCAP Only assisted (75.9%). However, this percentage was lower among non-assisted (63.2%). If we remove cash assistance, the percentage of assisted household spending below SMEB will be 93.2%.

Table 7: Adjusted value for Expenditure per capita per area

Geographical area	EPC – Baseline (Last 30 days)	Percentage of households with EPC below SMEB (Baseline)	EPC OM- Assisted (Last 30 days)	Percentage of households with EPC below SMEB (OM- Assisted)
National	701,429	77%	948,547	83.2%
Beirut and Mount Lebanon (BML)	760,334	72%	993,615	79.3%
Bekaa	567,312	88%	809,555	92.8%
North	599,142	85%	948,916	85.2%
South	913,828	61%	1,090,511	70.2%

The assisted household average expenditure over the last 30 days was 5,346,450LBP which constitutes 69.2 % of the SMEB value for May 2022. The highest expenditure value was on food with an average of 2,833,298LBP, followed by rent with an average of 604,137 LBP, health costs at 429,170 LBP, electricity at 378,562, and hygiene items at 299,767 LBP. The adjusted expenditure after removing major outliers for assisted households is 5,138,524, which is 67% of the SMEB; yet the expenditure varied significantly among geographical areas. The average expenditure in the last 30 days was the highest in the South with a value of 5,764,894 LBP and the lowest in the Bekaa with an average of 4,892,577 LBP. The average expenditures were slightly higher in BML than in the North (5,269,365 vs. 4,951,793 LBP).

The average nonfood expenditure constituted 88% of the nonfood part of the SMEB, while the average food expenditure constituted 56% of the food SMEB.

Table 8 shows the average expenditure coverage of SMEB is much lower than the average money available (including assistance, debt and income) in all groups, and this can be mainly due to credit levels not being counted as part of the cash expenditure.

For assisted households, the average new debt for households who had debt occurring in the last 30 days is 1,512,110, which constitutes 20% of the SMEB and 28 % of the expenditure. The average income for households having income other than cash assistance was 1,518,507 LBP which constituted 20% of SMEB and 28.4% of total expenditure.

Table 8: Expenditures, debt, and income share of SMEB value and total expenditure

	Overall	Group 1: MCAP + Food	Group 2: MCAP Only	Non-assisted
Household size	5.7	6.2	4.3	3.2
SMEB per capita (LBP)	1,354,921	1,354,921	1,354,921	1,354,921
SMEB Calculated for HH size (LBP)	7,722,104	8,390,254	5,831,001	4,288,718
Average Income (LBP) - All	1,518,507	1,313,374	2,099,107	1,910,124
Average New Debt (LBP) - All	1,512,110	1,541,309	1,429,464	1,794,835
Expenditure (LBP)	5,138,524	5,396,003	4,409,768	3,394,975
Average Expenditure coverage of SMEB	67%	64%	76%	79%
Assistance Amount (LBP)		4,000,000	1,000,000	-
Average (Income + Assistance)		5,313,374	3,099,107	1,910,124
% of (income + Assistance) of SMEB		78%	53%	45%
Money available: (Income +Debt + Assistance)		6,854,683	4,528,571	3,704,959
% of SMEB (Money available)		82%	78%	86%

The food expenditure share was 53% among assisted households and 45% among the non-assisted group. Table 9 shows the expenditure shares for assisted households for food and nonfood items.

Table 9: Expenditure share for assisted households

	Percentage of total expenditure
Food	53%
Rent	11%
Health costs (including medicines)	8%
Electricity	7%
Hygiene items	6%
Transport (including fuel)	4%
Water	3%
Firewood / Fuel for cooking or heating	2%
Debt repayment	2%
Communications (phone)	2%
Entertainment (including alcohol and cigarettes)	1%
Education (e.g., school fees, uniform, books)	1%
Clothes/shoes	0%
Other	0%

XV. Perceived Assistance Outcomes

The majority of respondents (97.4 %) mentioned that the assistance improved their living conditions and reduced their feelings of stress. Also, 98.1% indicated that the assistance contributed to reducing their financial burden.
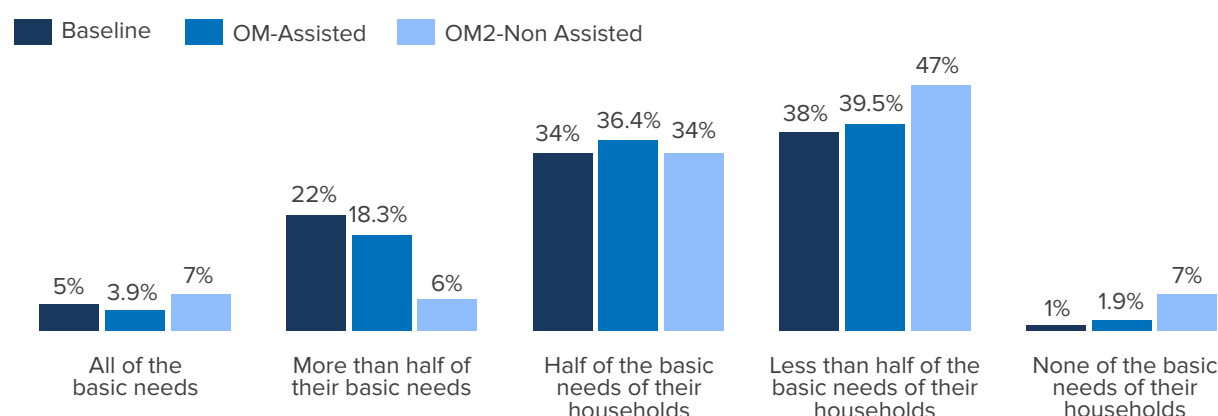
Table 10: Expenditures, debt, and income share of SMEB value and total expenditure

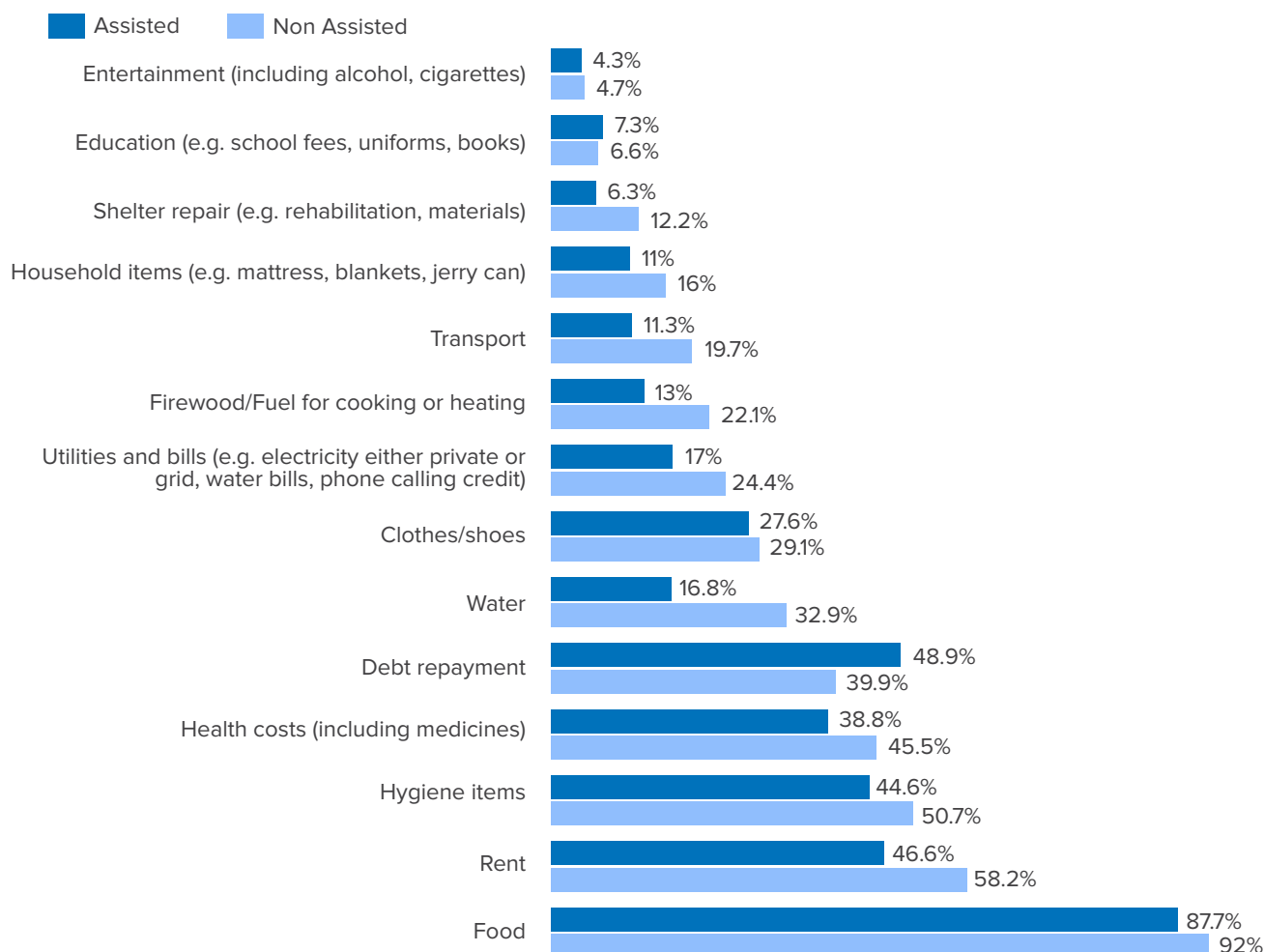| Households that had	Improved your living conditions	Reduced the financial burden of their household	Reduced feelings of stress
Not at all	2.6%	1.9%	2.6%
Slightly	31.9%	32.2%	32.4%
Moderately	48.0%	48.7%	48.0%
Significantly	17.5%	17.2%	17.0%
Total	100%	100%	100%

XVI. Ability to meet basic needs

Only 3.9% of assisted refugee households mentioned they met all their basic needs, and 18.3% met more than half but not all their needs. About 36.4% of families indicated they met half of their needs, while 39.5% met less than half of their needs, and 1.9% did not meet their needs at all. Figure 9 shows that the percentage of households accessing half or more of their basic needs in the outcome monitoring (59%) was lower than the baseline (61%). Yet, the situation of the assisted households was much better than the non-assisted where 46% only met half or more of their basic needs.

Figure 9: Extent to which needs are met

Baseline ■ OM-Assisted ■ OM2-Non Assisted

	All of the basic needs	More than half of their basic needs	Half of the basic needs of their households	Less than half of the basic needs of their households	None of the basic needs of their households
Baseline	5%	22%	34%	38%	1%
OM-Assisted	3.9%	18.3%	36.4%	39.5%	1.9%
OM2-Non Assisted	7%	6%	34%	47%	7%

The primary cited unmet needs that were not affordable for the assisted group were food (87.7% of households), debt repayment (48.9%), rent (46.6%), hygiene items (44.6%), and health costs (38.8%). Many families mentioned that they had other unmet needs that they could not afford, such as clothes (27.6 %), payment of utilities and bills (17%), water (16.8%), and fuel (11.3%). Figure 10 shows the differences in unmet needs by target groups (assisted vs. non-assisted).

Figure 10: Unmet needs by target group

■ Assisted ■ Non Assisted

Entertainment (including alcohol, cigarettes)
- 4.3%
- 4.7%

Education (e.g. school fees, uniforms, books)
- 7.3%
- 6.6%

Shelter repair (e.g. rehabilitation, materials)
- 6.3%
- 12.2%

Household items (e.g. mattress, blankets, jerry can)
- 11%
- 16%

Transport
- 11.3%
- 19.7%

Firewood/Fuel for cooking or heating
- 13%
- 22.1%

Utilities and bills (e.g. electricity either private or grid, water bills, phone calling credit)
- 17%
- 24.4%

Clothes/shoes
- 27.6%
- 29.1%

Water
- 16.8%
- 32.9%

Debt repayment
- 48.9%
- 39.9%

Health costs (including medicines)
- 38.8%
- 45.5%

Hygiene items
- 44.6%
- 50.7%

Rent
- 46.6%
- 58.2%

Food
- 87.7%
- 92%

XVII. Well being

Most assisted households (64.1%) indicated being dissatisfied or very dissatisfied with their lives compared to 67.4% in the baseline. However, the dissatisfaction rate was higher among non-assisted households, with 82% of households indicating being dissatisfied or very dissatisfied about their lives.

Most assisted households mentioned that they feel their standard of living is getting worse (80.2%) compared to 88% at the baseline and 82% for the non-assisted group.

The majority of assisted households worried about money always or most of the time (92%), which was similar to the baseline.

About 77.6% of the MCAP + food assisted group mentioned their standard of living getting worse compared to 87.5% in the MCAP Only assisted group. There were slightly more households reporting being worried about money (always and most of the time) among the MCAP Only group (93.75%) compared to the fully assisted group (91.2%).

Figure 11 shows that there is a decrease of 8% in families reporting their standard of living is getting worse since the baseline for the assisted group. It also shows that the percentage of households feeling their standard of living was getting worse was higher among non-assisted (93%).

Figure 11: Feeling about the standard of living among assisted households

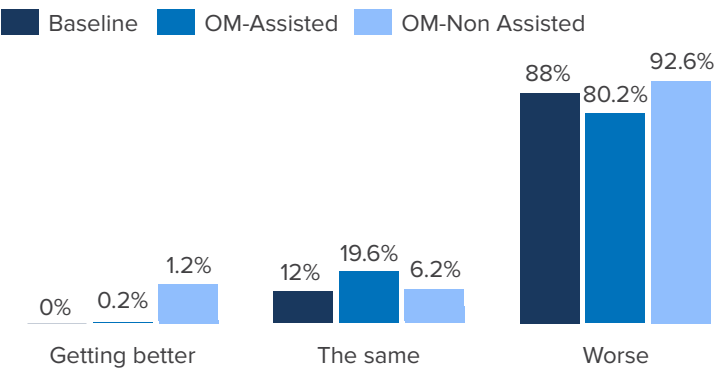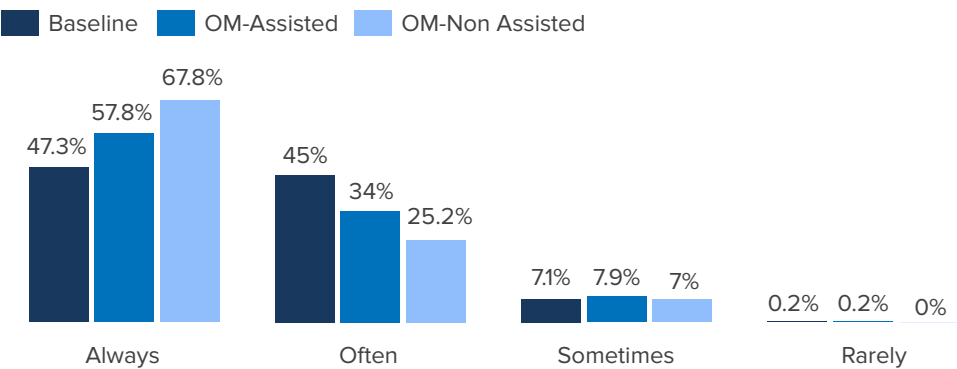**Baseline** **OM-Assisted** **OM-Non Assisted**

Figure 12 shows that the percentage of families worrying about money always increased by 10% since the baseline for assisted households and was 10% higher than non-assisted households.

## Figure 12: Worrying about money among assisted households

Baseline **OM-Assisted** **OM-Non Assisted**

About 70.2% of assisted households indicated being able to access the necessary health and medical services moderately, 15.9% mostly, and 1.6% completely, whereas 11.9% of households had no access. These figures were better than those of the non-assisted group, 21.5% with no access to health services.

XVIII. Food Security

a) Food consumption

The most consumed types of food within assisted families were condiments with an average of 6.4 days and cereals with an average of 6.3 days across the respondent households, followed by oil and sweets. The consumption of fruits and meat was the lowest. Moreover, these households are consuming proteins and fruits on average less than one day per week (figure 13).

Figure 13: Average number of days for types of consumed food
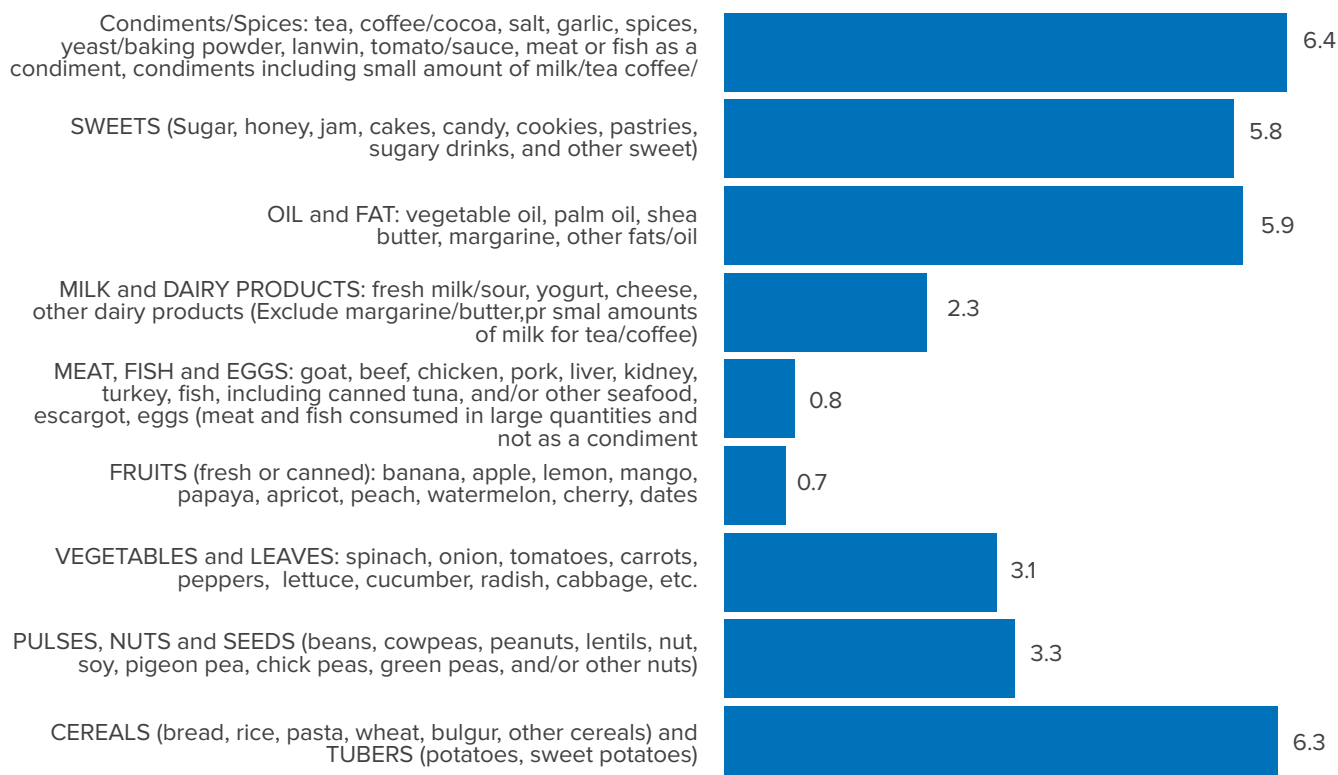
The Food Consumption Score (FCS) measures households' food access and is used as a proxy for household food security. Food consumption indicators are designed to reflect the quantity and quality of people's diets.

The food consumption score was calculated for all households. The average food consumption score was 44.15 for the assisted households, which decreased since the baseline by 2.72 (46.87). Figure 14 shows that the decrease in FCS occurred in all areas except for Bekaa, where there was an improvement in the FCS, and this can be explained by the agriculture production in Bekaa.

Figure 14: Food Consumption score for the assisted group by geographical area
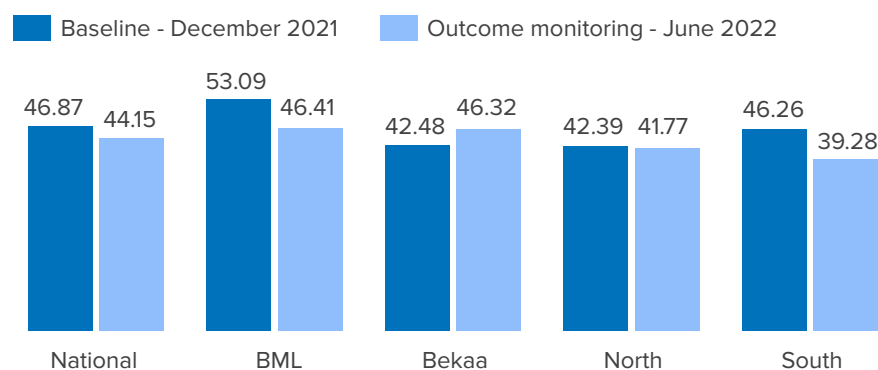

The food consumption score was higher among the MCAP + CFF group (44.69) than the MCAP Only group (42.62).
The food consumption score for the non-assisted group was 41.15, which is 3 points lower than the assisted group (44.15).

According to their FCS, households are classified into three groups: poor (0-28), borderline (28-42), or acceptable (>42) food consumption[2]. The WFP Emergency Food Security Assessment Handbook recommends using the cut-off points between 28 and 42 to allow for the fact that oil and sugar are consumed extremely frequently among all households surveyed. Therefore 9.3% of assisted households have a poor consumption score, 36% have a borderline food consumption score, and 52.7% have an acceptable food consumption score. As per figure 15, the percentage of households with poor consumption scores was higher among non-assisted households, with 19% of households being poor compared to 9.3% among assisted households. In addition, figure 15 shows a decrease in the percentage of households classified in the acceptable category from 64% in the baseline to 43%.

Figure 15: Levels of food consumption scores
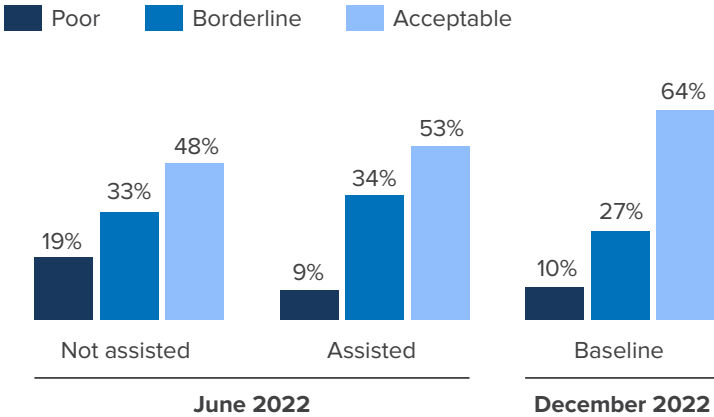
b) Food coping strategies

In the past seven days, about 79.3% of assisted households indicated that there had been times when they did not have enough food or money to buy food. These households followed different types of food coping strategies.

Regarding the average number of days using different food coping strategies, the most used coping strategies were relying on less expensive or preferred food with an average of 6 days per week, followed by reducing the portion of meals with an average of 4.3 days, reducing the numbers of meals eaten per day with an average of 4.1 days, and then restricted consumptions of adults so that children can eat with 2.78 days (figure 16).
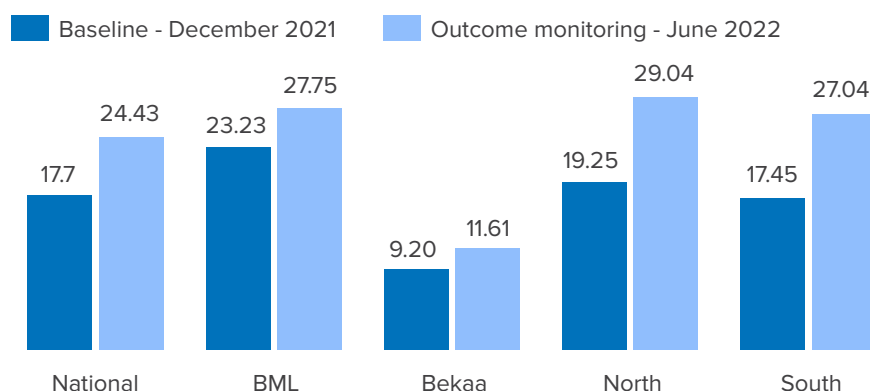
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[2] **Poor food consumption:** *Households that are not consuming staples and vegetables every day and never or very seldom consume protein-rich food such as meat and dairy.*
Borderline food consumption: *Households that are consuming staples and vegetables every day, accompanied by oil and pulses a few times a week.*
Acceptable food consumption: *Households that are consuming staples and vegetables every day, frequently accompanied by oil and pulses, and occasionally meat, fish and dairy.*

Figure 16: Average number of days per week for food coping strategies for assisted households

Strategy	Value
Restrict consumption of female household members	0.04
Sent HH members to eat elsewhere	0.09
Spent days without eating	0.06
Reduced the number of meals eaten per day	4.1
Restrict consumption by adults in order for small children to eat?	2.78
Limit portion size at mealtimes	4.3
Borrow food and/or rely on help from friends/relatives	0.84
Rely on less expensive/less preferred food	6.02

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 29.04, followed by BML 27.75, South 27.04, and Bekaa was the lowest with a value of 11.61. As shown in figure 17, the reduced coping index score has increased from 17.77 to 24.3 at the national level, and it has increased in all areas showing a deterioration in food consumption. In addition, the reduced food coping index for the assisted households was slightly higher than the non-assisted (24.3 vs. 22.65).

Figure 17: Reduced Food coping Strategies Index score per area

Legend: Baseline - December 2021 | Outcome monitoring - June 2022

Area	Baseline - December 2021	Outcome monitoring - June 2022
National	17.7	24.43
BML	23.23	27.75
Bekaa	9.20	11.61
North	19.25	29.04
South	17.45	27.04

XIX. Livelihood Coping mechanisms

About 88% of assisted had at least one stress coping strategy, 87 % had at least one crisis coping strategy, and 5% had at least one emergency coping strategy. Figure 18 shows that the stress and crisis coping strategies have increased since the baseline. Yet, there was a 1.3% decrease in emergency coping strategies. The percentage of households resorting to at least one stress coping strategy was the same among assisted and non-assisted; it was 3% lower for the crisis coping strategy and 2% higher for the emergency coping strategies for the assisted group as compared to non-assisted.

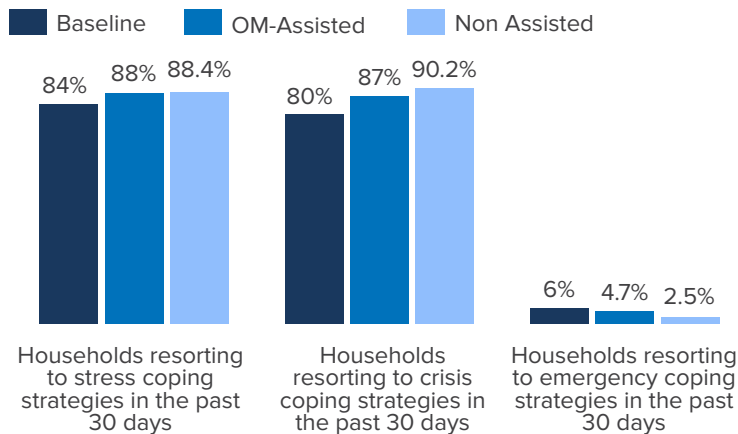## Figure 18: Coping strategies

Figure 19 shows the coping strategies used by assisted households at the baseline and outcome monitoring. The results show an increased level of reducing expenditure on food and hygiene, health, and education and a slight decrease in resorting to taking new loans and purchasing food on credit.

The main cited coping strategies at the outcome monitoring level were reducing expenditure on food (93.7%), reducing expenditure on hygiene items, water, baby items, health, or education (84.6%), purchasing food on credit (69.7%), taking out new loans (66.7%), and skip paying rent or debt repayment (32.2%), and stop children from attending school (18.6%).

Figure 19: Livelihoods coping mechanisms
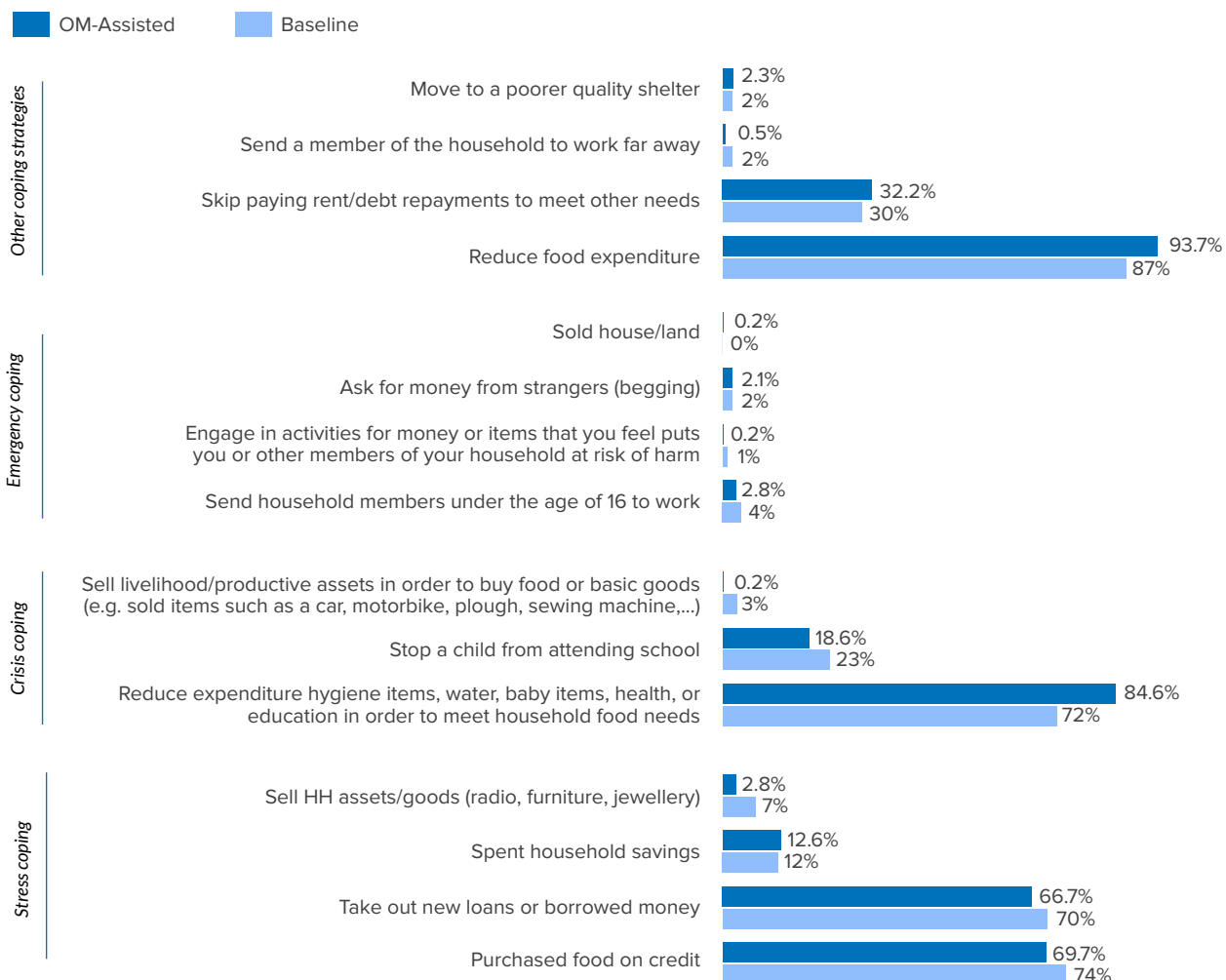
XX. Community relations

The majority of assisted refugee households (70%) rarely or never worry about their safety in the areas where they live, whereas 20% worry sometimes, and about 10% often worry or always about the safety of their household members in the area where they live compared to 4% in the baseline.

On the other hand, about 65% of non-assisted households rarely or never worry about their safety, whereas 26.4% worry sometimes, and about 8.7% often worry or always about the safety of their household members in the area where they live.

Most assisted refugee households (62.2%) rarely or never interact with the host community, whereas 25.9% interact with them sometimes, and about 11.8% interact with the host community often or always, as compared to 2% in the baseline. Only 44% of non-assisted households rarely or never interact with the host community, whereas 39.3% interact with them sometimes, and about 16.9 % interact with the host community often or always.

Regarding the quality of interaction with the host community, about 43.1% of assisted households mentioned that their relationship with the host community was positive or very positive compared to 50% for non-assisted and 50% for the baseline.

Around 5.8% of assisted households mentioned the presence of a high or very high level of tension between refugees and host communities in there are, while only 3.7% of non-assisted households mentioned this. The percentage of assisted households indicating a high or very high-tension level has increased by 4% since the baseline (1.5%).

XXI. Accountability

The majority of households (89%) indicated that they knew how to report on complaints and feedback regarding cash assistance. The main channels mentioned were a hotline (98.2%), complaints desk (8.9%), and complaints and suggestion box (2.4%). The majority of respondents (83%) mentioned the hotline as their preferred way to lodge complaints, followed by going to the agency office (7.9%) and using WhatsApp messages (5.6%). About 95.3% of respondents indicated that if the assistance starts again, they will choose to get cash assistance rather than in-kind assistance or a combination of in-kind and cash assistance.

About 35% of households mentioned they had complaints to submit. Ninety six percent of these complaints were requests for additional assistance, while the remaining 4% were requests for resettlement services or appointments to register new family members.

XXII. Effect of increase in the transfer value

About 80.4% of households were aware of the increase in the MCAP transfer value from 800,000 to 1,000,000 LBP. About 91% of the MCAP only group were aware of this increase, while only 78% of the MCAP + CFF group knew that the transfer value increased by 200,000 LBP.

The majority of households mentioned the increase in the transfer value helped them to meet their needs either significantly (15.6%), moderately (43.6%), or slightly (27.7%). Only 13.1% of households indicated that this increase did not help at all to meet their needs.

About 63% of households were satisfied or very satisfied with the increase in transfer value. Yet the satisfaction was higher among the MCAP+ CFF assisted group (66%) than the MCAP Only group (56%) which can be explained by the fact that the food assistance component also increased at the same time by 200,000 LBP per individual (capped at 6 individuals per family).

XXIII. The difference in results between the MCAP + CFF and MCAP Only assisted groups

In the next paragraphs, differences between the MCAP+ CFF assisted (fully assisted), and the MCAP Only assisted group across different outcome results will be discussed, including food consumption, debt, expenditure, income, coping strategy, and others. It is important to note that the group that was selected to receive the full assistance was more economically vulnerable than the group selected for MCAP only assistance.
- Demographics
  o The average household size for the fully assisted group was 6.19, while it was 4.3 for the MCAP only assisted group.
- Needs
  o No major differences between households that met half or more of their needs between the two groups.
- Debt
  o The percentage of households borrowing money in the last 30 days was higher among the fully assisted group (79.2%) than the MCAP only group (76.8%). Also, the percentage of households who had total unpaid debt was slightly higher among the fully assisted group (88.6%) than the MCAP only assisted group (86.6%).
  o The majority of households receiving full assistance felt negative about paying back their debts (85.1%) which was similar to the MCAP only assisted households (84.5%).
- Expenditure
  o The percentage of households whose expenditure per capita is lower than SMEB was higher among the fully assisted group (86%) than the MCAP assisted group (76%). Despite of receiving assistance only 14% of fully assisted household and 24% of MCAP only assisted household have met the minimum survival expenditure per capita needed. This shows that despite the assistance packages received, the situation is not improving yet preventing further deterioration of the socio-economic conditions.
- Food:
  o The average food consumption score was higher among MCAP + CFF assisted group (44.69) than the MCAP Only assisted group (42.62). The r-CSI also shows the average r-CSI of MCAP only assisted group (27.1) was higher than the fully assisted group (23.49).

- Coping strategies
  - o In the last four weeks, a slightly higher percentage of the MCAP and CFF assisted households (94%) resorted to at least one negative coping strategy than the MCAP only assisted group (90.2%).
  - o The percentage of households resorting to emergency and crisis coping was higher among the MCAP Only assisted group (85.1%) than the fully assisted group (77.2%).
  - o No major differences between the MCAP Only and MCAP + CFF assisted groups in terms of resorting to stress coping strategies and emergency coping strategies. Yet, more households in the MCAP + CFF assisted group (88.6%) are resorting to crisis coping strategies than the MCAP Only assisted group (83%).
- Other
  - o The fully assisted group had a lower average household income in the last 30 days (1,313,374 LBP) than the MCAP only group (2,099,107LBP).
  - o The percentage of households who never, rarely, or sometimes worried about financial issues was higher among the fully assisted group (8.8%) than the MCAP Only group (6.3%).
  - o More fully assisted beneficiaries reported access to hygiene items (67% vs. 63%) and water (66% vs. 64%) than the MCAP Only beneficiaries.
  - o Although the percentage of households having all basic assets was low among the fully assisted group (14.5%), the percentage was much lower among MCAP only assisted group (7.1%).

XXIV. Results Discussion

Although many outcomes show the general deterioration in the socio-economic conditions, there are slight improvements shown over several outcomes. Differences were noted between assisted and non-assisted households in both cases. The paragraphs below discuss the change in outcomes and compare the assisted and non-assisted groups in case of deteriorating outcomes, improving outcomes, and outcomes showing no change.

It is important to note that when comparing the results of the outcome monitoring to the baseline that most households (69%) in the baseline sample were assisted in the previous cycle. While outcomes can show a deterioration in certain outcomes, we may still consider that it is preventing further deterioration of socio-economic conditions rather than not making a difference especially that most of households surveyed in the baseline were assisted in the previous assistance cycle (2021-2022).

A- Outcomes showing deterioration compared to the baseline
The results show a general trend of deterioration in socio-economic conditions despite the assistance provisions. However, the assisted households showed better access to services and the ability to meet needs, lower level of debt, and a higher food consumption score. On the other hand, non-assisted households showed a lower percentage of households with expenditure per capita below SMEB, a lower average of reduced food coping strategies, less worry about safety in the area they live in, and lower tension levels.

Assisted better than non-assisted households: About 66% of Assisted Households have enough access to hygiene items compared to 80% in the baseline and 62.4% among non-assisted. Additionally, 90% of assisted households have access to functional latrines compared to 80% among non-assisted and 98% in the baseline. Moreover, the percentage of assisted households meeting half or more of their needs has dropped since the baseline from 61% to 59%, yet this was better than the non-assisted (46%). The percentage of assisted households having enough basic household assets was 12.6% (slightly lower than the baseline of 14%) which was higher than non-assisted households (9.9%). The levels of debt have increased since the baseline, yet the average debt was higher among non-assisted households. The average food consumption score was 44.15 for the assisted households, which decreased from the baseline by 2.72 (46.87), but still higher than the average FCS for the non-assisted group (41.15).

Non-assisted better than assisted household: The percentage of households reporting expenditures below the SMEB had increased since the baseline from 77% to 83.2% for the assisted households. However, this percentage was lower among non-assisted (63.2%). This shows that despite assistance, the majority of assisted households are not able to meet their needs and the majority of non-assisted households (although in a lower proportion) are also unable to meet their needs. Regarding the reduced coping index score has increased from 17.77 to 24.3 at the national level for assisted households, yet it was slightly higher than the non-assisted (24.3 vs. 22.65). Moreover, the percentage of households that always or often worry about their safety has increased from 4% in the baseline to 10% among assisted households but was lower than the non-assisted (8.7%). The percentage of assisted households indicating a high or very high-tension level has increased since the baseline by 4%. The percentage of assisted households (5.8%) showing high and very high levels of tension was higher than non-assisted households (3.7%). The higher level of tensions and feelings of unsafety among the assisted group can be explained by the higher economic vulnerability and ability to meet their needs, and the lower interaction with the host community than the non-assisted group.

B- Outcomes showing improvement compared to the baseline
Despite the general deterioration of the socio-economic conditions, there are slight improvements among assisted households regarding schooling, legal residency, working conditions, ability to pay debts, standard of living, and emergency coping strategies. Assisted households showed better access to education, legal residency, less severe working conditions for the main breadwinner, more positivity about their ability to pay back debt, better access to the market, and lower dissatisfaction level about their lives. Non-assisted households had fewer working members under 15 and a lower level of emergency coping strategies.

Assisted better than non-assisted households: There was a slight increase in the percentage of assisted households (86.5%) mentioning finding the items and services needed in the markets from 82.8% in the baseline. In parallel, 80.5% of non-assisted households indicated they were able to find their needs in the market.

There was a 4.5% decrease in the percentage of individuals that do not have legal residency since the baseline among assisted households. Moreover, the percentage of individuals with legal residency was lower among non-assisted households (23.3) than in assisted households (27%). The percentage of children and youth enrolled slightly increased from 42% in the baseline to 46% in the OM, which was higher than non-assisted (32%).

In addition, the percentage of households reporting negative working conditions for their main breadwinner decreased from 12.5% in the baseline to 7.8% in the OM for assisted households, which was lower than non-assisted households (9%). The dissatisfaction level about lives dropped by 3.3% from the baseline for the assisted group to 64.1%, which was much higher than the non-assisted group, where 82% of households indicated being dissatisfied or very dissatisfied with their lives. The same applies to the feeling of worsening living conditions, which has dropped from 92.6% for the assisted household to 80.2%, which was lower than the non-assisted group (82%) .

On a positive note, there was about a 3.7% increase in the percentage of assisted households feeling positive about their ability to pay back debt to 15% in the outcome monitoring, compared to 9.7% for non-assisted households.

Non-assisted better than assisted household: Among assisted households, there was a decrease in the percentage of households with working members below 15 from 3.7% in the baseline to 2.3%. Yet the percentage was lower among the non-assisted households (0.4%). This was also reflected in the decrease of emergency coping strategies from 6% at the baseline to 4.7% in outcome monitoring and the fact that assisted households have 2% higher for emergency coping strategies than non-assisted households. This also explains the higher level of vulnerability among the assisted group from a protection perspective.

C- Outcomes showing no change compared to baseline

The percentage of assisted households that were satisfied with their shelters and that had positive relationships with the landlords were similar to the baseline; however, slightly higher than non-assisted households.

XXV. Conclusions and recommendations

The results indicate a general deterioration in the economic situation of the contacted households. This trend can be explicitly explained by the economic crisis and political standstill; the overall inflation and depreciation have eroded people's purchasing power and the ability to meet their basic needs, while multipurpose cash assistance transfer value, despite an increase in April 2022, remained significantly below the recommended transfer value set by the Basic Assistance Working Group.

A lower percentage of households were able to meet half of their needs than the baseline, yet as compared to non-assisted, the situation was better for assisted households. This was also reflected by the decrease in food security score, lower percentage of non-assisted households meeting their WASH needs than the assisted, and by the increased level of debts in general since the baseline and the higher level of debt among non-assisted households.

Below are a few recommendations:

   - Review the transfer value on a regular basis to accommodate for the evolution of refugees' needs and market prices, and consider beneficiaries' needs and feedback on assistance.
   - Maintain and increase, where possible, the coverage of multipurpose cash assistance to reach 100% of the refugee population below the SMEB and advocate for similar coverage with food assistance.
   - Continue expanding the number and coverage of redemption points, focusing on currently underserved and hard to reach geographical areas, with the aim to reduce recipients time, costs and risks incurred to access their assistance.
   - Enhance recipients' knowledge on how and where to submit feedback and complaints, as well as access to these mechanisms, through different communication channels.
   - Address the issue of access to basic household assets among refugees through increasing MCAP transfer value, combined with targeted core relief item distribution where relevant.

XXVI. Limitations

There are some limitations to the outcome monitoring exercise:

   - The outcome monitoring sampling frame covered MCAP+ CFF beneficiaries and MCAP Only beneficiaries, who received assistance from November until May 2022 in a row, and it didn't cover the beneficiaries who were benefitting from assistance but did not get it for 7 consecutive months including cases added after expansion or GRM.
   - Results comparison based on beneficiary assistance package, and geographical areas are indicative only.
   - The continuing beneficiaries were receiving a different type of packages in the previous cycle.
   - In April 2022, the transfer value increased to 1,000,000 LBP. Thus, the results do not reflect the full effects of the transfer value increase.
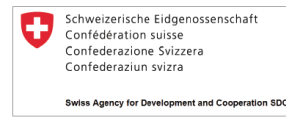
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تشكر المفوضية السامية للأمم المتحدة لشؤون اللاجئين المانحين على دعمهم السخي لبرامجها الهادفة إلى مساعدة اللاجئين والأشخاص عديمي الجنسية والمجتمعات اللبنانية