UNHCR
The UN Refugee Agency

ENDLINE 2023 REPORT

MULTIPURPOSE CASH ASSISTANCE FOR SYRIAN REFUGEES IN LEBANON

Post Distribution and Outcome Monitoring

I. Contents

II. List of Acronyms ... 3
III. Introduction ... 4
IV. Methodology ... 7
V. Key Findings ... 9
VI. Surveyed Households characteristics ... 10
VII. Receiving cash assistance ... 11
VIII. Markets and Prices ... 11
IX. Redemption ... 11
X. Card Validation and Distribution ... 13
XI. Spending cash assistance ... 13
XII. Perceived households' impact of assistance ... 14
XIII. Percentage of households meeting half or more of their basic needs ... 15
XIV. Perceived Social Tensions Related to Assistance ... 15
XV. Economic Conditions and Work ... 16
a) Debt ... 16
b) Work ... 17
a) Economic Capacity ... 17
XVI. Food Security ... 18
XVII. Livelihood Coping mechanisms. ... 20
XVIII. Shelter and WASH ... 22
XIX. Well being ... 23
XX. Health ... 23
XXI. Schooling ... 24
XXII. Beneficiary Satisfaction and Accountability ... 24
XXIII. Refugees' Proposed recommendations through the FGDs ... 25
XXIV. Conclusion ... 26
XXV. Annexes ... 27
Annex 1: Non-Assisted group compared to Assisted Households ... 27
Annex 2: Assistance Packages compared outcomes ... 28
Annex 3: Outcomes by gender of head of household ... 29

II. LIST OF ACRONYMS

ATM: Automated Teller Machine

CFF: Cash for food

ECMEN: Economic Capacity Mapping for Essential Needs

FDG: Focus Group Discussion

HH: Household

HoH: Head of household

IPC: Integrated Food Insecurity Phase Classification

MCAP: Multipurpose Cash Assistance Program

MTO: Money Transfer Operator

PDOM: Post Distribution and Outcome monitoring

SMEB: Survival Minimum Expenditure Basket

UNHCR: United Nations High Commissioner for Refugees

USD: United States Dollars

VASYR: Vulnerability assessment for Syrian Refugees

WFP: World Food Program

III. INTRODUCTION

This report presents the endline post distribution and outcome monitoring (PDOM) results for the UNHCR multi-purpose cash assistance program (MCAP) targeting Syrian refugees in Lebanon implemented between January and November 2023.

▶ LEBANON CONTEXT

Lebanon is facing significant socio-economic challenges characterized by high inflation, currency depreciation, and economic contraction. Over the past year, inflation has soared to 212 percent, with food prices up by 220 percent and energy prices by 104 percent[1]. Syrian refugees in Lebanon are particularly affected, struggling to meet their basic needs amid escalating inflation, lack of job opportunities and inadequate assistance[2]. The VAYSR 2023 report shows a reported increase in restrictive measures, such as curfews specifically for Syrians, from 4% in 2022 to 12% in 2023. Legal residency rates remain low, with only 20% holding valid residency, exposing them to risks like detention and exploitation. Consequently, these measures lead to limit ability of movement and access to employment opportunities. Employment rates among Syrian refugees in 2023 improved significantly, with overall employment rising from 33% to 39%, yet despite income improvements, households could only cover 28% of the monthly food and non-food SMEB value, indicating persistent financial challenges[2]. The integrated food insecurity phase classification (IPC) analysis conducted in October 2023, showed that during the period October 2023 to March 2024 the percentage of Syrian refugees in need for urgent food humanitarian assistance was 27%, and it was expected to increase to 33% during the period April 2024 to september 2024, mainly due to inflation, reduced humanitarian assistance, and ongoing conflict in the south. The ongoing conflict in the south has compounded these challenges, causing significant displacement and disruptions in essential services, further impacting vulnerable populations[3].

▶ MCAP PROGRAM IN 2023

As part of a global basic needs approach, UNHCR multi-purpose cash assistance program aims at helping families meet their basic needs with safety and dignity through the provision of monthly unconditional unrestricted cash transfers. Assisted families have access to cash assistance through a prepaid card protected with a PIN number that can be used at selected ATMs and MTOs (Money Transfer Operators) to withdraw money or at any shop equipped with a POS machine to pay directly for goods or services.

In November 2023, 127,138 Syrian families known to the UNHCR were receiving cash assistance for basic needs, composed of a food and non-food component. Part of this group have been receiving a part of the cash for basic needs entitlement ("MCAP Only" – non-food component only) until August 2023, when they started receiving a full assistance package (transitioning to "MCAP Combo" – including both food and non-food component). The other group ("MCAP+CFF[4]") kept receiving the full Cash for basic needs package during the whole 2023 assistance cycle. In addition, the assistance cycle experienced changes in both components transfer values and currency of disbursement, with a shift to dual currency (allowing redemption in USD, in addition to Lebanese pounds) in May 2023, and multiple changes in transfer values between January and May, as per the below table. Non food component transfer value is calculated per family, and uses as a reference the non-food items and services SMEB[5], while the food component transfer value was calculated per individuals (and capped as five individuals pe family maximum), based on the food SMEB.

1 World Food Programme. (2024, January 23). Food security analysis - Lebanon market monitor, December 2023. Accessible at: https://docs.wfp.org/api/documents/WFP-0000155911/download/

2 UNHCR, UNICEF, & WFP. (2024, June 10). VASyR 2023: Vulnerability assessment of Syrian refugees in Lebanon. Accessible at:

3 **IPC.** (2023). *Acute food insecurity in Lebanon: October 2023 – September 2024 report.* https://www.ipcinfo.org/fileadmin/user_upload/ipcinfo/docs/IPC_Lebanon_Acute_Food_Insecurity_Oct2023_Sept2024_Report.pdf

4 With the MCAP component transferred by WFP and the Cash For Food Component (CFF) transferred by WFP, in a coordinated way to the same families, on the common Pre-Paid card and on the same day each month.

5 SMEB is the cost of essential goods and services required for a household to meet basic survival needs, such as food, water, shelter, and sanitation, typically in a humanitarian or emergency context.

Table 1 – Assistance Packages Provided in 2023

	January – May 2023	May – July 2023	August – November 2023
MCAP Only/ MCAP Combo	Non-food component only TV = 1.0 to 2.5M LBP/HH (equivalent to 23.6 to 31.3 USD)	Non-food component only TV = 25 USD/HH	Food and Non-food component TV = 25 USD/HH + 20 USD/ individual
MCAP +CFF	Food and Non-food component 1.0 to 2.5M LBP/HH (equivalent to 23.6 to 31.3 USD) + 0.5 to 1.1 M LBP/individual (equivalent to 10.4 to 14.5 USD)	Food and Non-food component TV = 25 USD/HH+ 20 USD/ individual	Food and Non-food component TV = 25 USD/HH+ 20 USD/ individual

In 2023, UNHCR selected some of the most socio-economically vulnerable refugee families to receive MCAP. Targeting was mostly based on an econometric formula predicting expenditures of refugee families ("Proxy-Means Test"), allowing to rank refugees from the most to the least economically vulnerable. UNHCR prioritized families at the very bottom of the vulnerability ranking to receive MCAP+ CFF. In addition, UNHCR defined a series of specific vulnerability profiles at heightened protection risks due to the presence of specific needs and limited income-generating abilities on the case ("Categorical Targeting"). Families living below the extreme poverty line with such profiles were prioritized to receive MCAP only, later transformed into MCAP Combo.

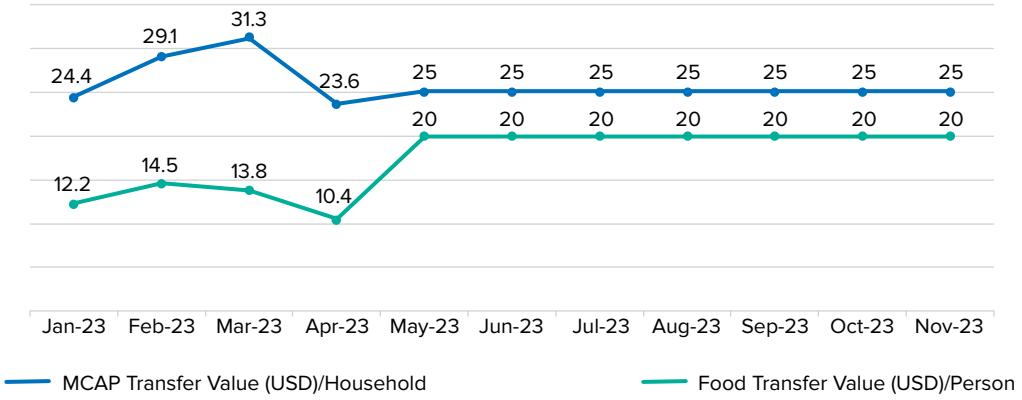


Figure 1 – Transfer values change in USD in 2023 by month[6]

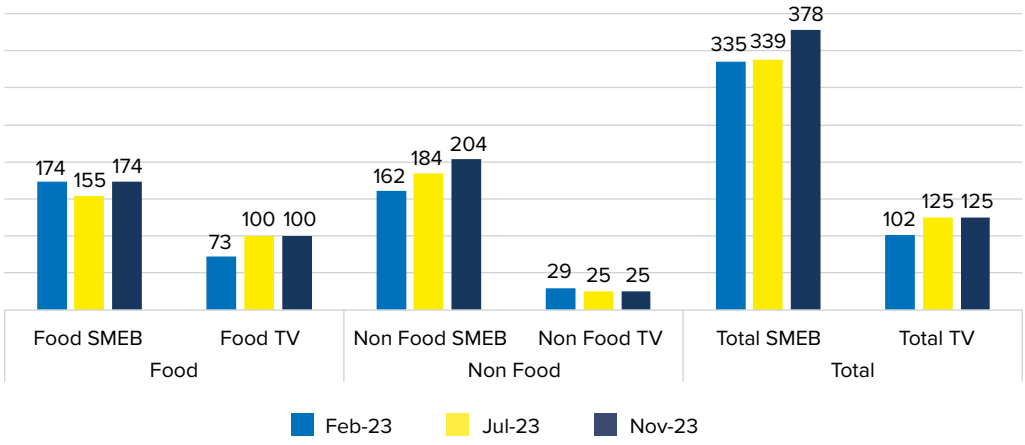


Figure 2 – Transfer values versus SMEB in 2023

6 To be noted that before May 2023, cash assistance could be redeemed in LBP only. The USD value in the graph is the equivalent calculated based on the adjusted humanitarian exchange rate that was applied on cash assistance transfers at the time.

While assistance shifted to dual redemption currency in May 2023, hence helping to preserve the value of assistance and its purchasing power, it continued reducing due to inflation. In August 2023 the full package (food and non food) assistance was covering 37% of the survival minimum expenditure basket (SMEB)[7] and only 33% in November 2023, in comparison to May 2022 when the assistance value was covering more than 51% of the SMEB.

Table 2 – SMEB coverage

SMEB coverage for full package (food and nonfood) recipient family of 5	May 2022	November 2022	February 2023	July 2023	November 2023
% of coverage of food SMEB	63%	45%	42%	65%	57%
% of coverage of non food SMEB	36%	18%	18%	14%	12%
% of Coverage of total SMEB	51.6%	31%	30%	37%	33%

7 SMEB is the cost of essential goods and services required for a household to meet basic survival needs, such as food, water, shelter, and sanitation, typically in a humanitarian or emergency context.

IV. METHODOLOGY

▶ PURPOSE OF CONDUCTING POST DISTRIBUTION AND OUTCOME MONITORING

- Understanding Refugees Experience in accessing assistance

1 Is the assistance provided in safe, convenient, timely manner?

- Measuring outcomes of assistance of cash assistance

2 How is the assistance used? Was it enough? Why?

3 What are the outcomes of different assistance packages?

4 What is the difference in outcomes between the assisted and non-assisted groups?

MIXED METHODS

A mixed methods approach was used to collect the feedback of beneficiaries on the assistance provided, how it was distributed and used, and its contribution to reducing the impact of the major economic deterioration taking place in the country.

▶ SURVEY

A repeated Cross-Sectional Comparative Study Design was used throughout the assistance cycle to monitor the outcomes of cash assistance. Three different representative samples from the population were selected for each exercise (baseline, midline, and endline) to assess outcomes associated with the cash assistance program. Including both assisted and non-assisted households in each of the samples allows for comparative analysis, making it possible to evaluate the impact of the assistance by comparing outcomes between the two groups at different stages of the program. The repeated cross-sectional design is advantageous for evaluating programs over time without needing to follow the same households longitudinally. Each cross-section is independent, offering snapshots of impact at different points in time, which, when combined, provide a comprehensive picture of the program's effects across the population. Below are the details of data collection and sampling for each stage:

Table 3 – Outcome Monitoring Design

Stage	Baseline	Midline	Endline
Sampling methodology	**Assisted:** simple random sample using 95% CI and 5% Error **Non-Assisted:** random sampling		
Respondents	**390 assisted HH** • 57% MCAP + CFF beneficiaries • 43% MCAP Only Beneficiaries **270 Non-Assisted Households**	**449 assisted HH** • 57.5% MCAP + CFF beneficiaries • 42.5% MCAP Only Beneficiaries **214 Non-Assisted Households**	**453 assisted HH** • 57% MCAP + CFF beneficiaries • 43% MCAP Combo Beneficiaries **222 Non-Assisted Households**
Data collection details	HH visits February 7 – 28th 2023	HH visits August 7th – 22nd ,2023	HH visits November 21st – December 5th, 2023

The baseline tool consisted of a list of questions of outcome indicators that were compared later to the midline and endline. The PDOM survey used for midline and endline was adapted from the UNHCR Corporate PDM guidance and tool, by adding additional questions for outcomes measured at the baseline.

▶ FOCUS GROUP DISCUSSIONS (FGDS) AT ENDLINE FOR ASSISTED HOUSEHOLDS:

To better understand the challenges faced by refugees to meet their needs and feedback on assistance received, **6 FGDs were conducted** across Lebanon. This included the FGDs of MCAP + CFF beneficiaries (Majdel Anjar-Bekaa, Qobayat- Akkar, and Beirut) and 3 FGDs of MCAP Combo beneficiaries (Marj-Bekaa, Mineh-North, Saida-South). A total of 55 participants amongst assisted families were consulted of which 44 females and 11 were males. Participants in Bekaa from Marj and Majdel Anjar as well as those in Minieh North lived in ITSs, those in the south lived in collective shelters while the other participants lived in apartments or houses. FGD were conducted between November 30th and December 6th and took between 1h to 2 hours.

Limitations:

- The outcome monitoring sampling frame didn't include beneficiaries who did not receive monthly assistance for 11 consecutive months, for instance families included into MCAP after the beginning of the assistance cycle or through the grievance redress mechanism (GRM)[8].
- Results comparison based on beneficiary assistance package and geographical areas are indicative only.
- The non assisted group vulnerability has changed because of expansions that took place throughout the year. Therefore, the endline non assisted sample included comparatively less vulnerable group of people than the baseline and midline, and the results cannot be compared with those collected in February 2023 nor to those in August 2023.
- South districts facing hostilities were excluded from the endline sample (Hasbaya, Marjaayoun, Bent Jbeil).

8 The grievance redress mechanism (GRM) is UNHCR and WFP's main appeal system for cash assistance. Once a year, non-assisted refugees feeling vulnerable are invited to file a claim for re-consideration for cash assistance. UNHCR and WFP assess their situation and include some of the claimants in the assistance pool shortly after the start of the cycle. Families selected through the GRM were included into MCAP in February 2023.

V. KEY FINDINGS

The analysis provided here would reflect the perceived contribution of assistance to the refugees' lives, their feedback about the effect of assistance, their ability to meet their needs and the coping mechanisms they are resorting to cope with the lack of resources. Below you can find the key findings of the MCAP PDOM endline results compared to midline and baseline showing a relative improvement in the situation since the baseline.

▶ PROCESS:

- Around **99% of households** mentioned that the amount of cash they received was the amount expected compared to **97% in the midline**.
- About **57% of the interviewees** mentioned that female heads of household were involved in the decision on how to spend the cash compared to **60% in the midline.**

- Most households who received assistance (**79%**) withdrew it from ATMs, **19%** withdrew it from MTOs compared to **71.5%** from ATMs and **26.5%** at MTOs in the midline.
- The average cost of transportation to the ATM was **162,231** (1.8 USD) compared to **141,118 LBP** in August 2023 (1.6USD) for a round trip.

- The time required to reach ATM also decreased from 20.6 in August 2023 to **19.3 min** in November 2023, and the waiting time and issues faced previously at ATMs significantly decreased since the endline of 2022 cycle following dollarization and MTO network expansion.

▶ OUTCOMES:

- Most of the respondents (**81.3%**) mentioned that they had spent the full amount received from UNHCR by the time of conducting the survey similar to the midline.
- Most respondents (**99.8 %**) mentioned that the assistance improved their living conditions and reduced their feelings of stress (**99.6%**). Also, **98.4%** indicated that the assistance contributed to reducing their financial burden. These percentage were higher than the midline which were **94.4%**, **92.6%** and **94.9%** respectively.

- The main uses of assistance mentioned by households were food (**88%**), rent (**56.7%**), hygiene items (**39.1%**), health costs (**35.1%**) and water (**15.8%**).
- About **60% of households** were able to meet half or more than half of their basic needs compared to **52% in the midline** 2023 and **36% in the baseline** 2023.

- About **76%** of previously MCAP only recipients' households were satisfied or very satisfied about MCAP Top up increase and receiving a full package. Eighty percent of MCAP Combo recipients agreed that the assistance increased improved their ability to meet their basic needs. Yet, **38%** of MCAP Combo recipients indicated that the increase in assistance caused an increase in the rental prices and **20%** indicated that it increased the tension with the local community.

▶ SOCIOECONOMIC CONDITIONS AND WELL-BEING.

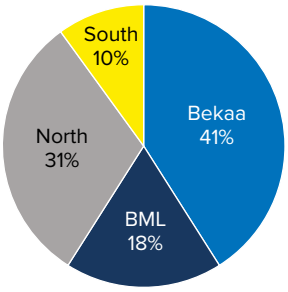
- Most families (**91.1%**) had unpaid debt compared to (**86.2%**) in the midline and (**89%**) in the baseline. The average debt increased from **$249** in the baseline, to **$289** in the middle and **$493** in the endline.
- The average new debt was **143 USD** at the baseline, **96 USD** at the baseline and **126** at the endline.
- About **35% of assisted households** have their economic capacity equal or above SMEB (ECMEN), **22%** in the baseline and **24%** in the midline. This percentage was much higher among non-assisted households with **70%** of households spending above SMEB.
- There was a decrease in percentage of households resorting to emergency coping strategies from the baseline to midline from **23.3% to 11.8%**, and it slightly increased at the endline to **12.8%**
- The percentage of assisted households living under eviction notice was reduced from **7.9%** in the baseline to **4%** in the midline and increased to **4.9%** at the endline.

VI. SURVEYED HOUSEHOLDS CHARACTERISTICS

Below is the demographic characteristics of the surveyed households

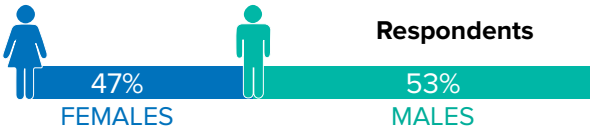
ASSISTED

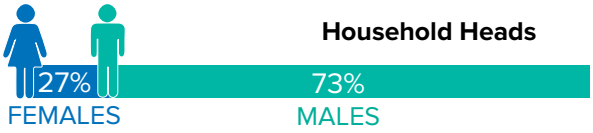
Geographical areas



453 household survey respondents

77% of respondents were heads of households.





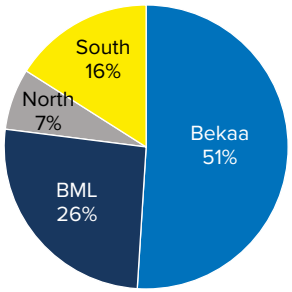
– MCAP + CFF: **19%** female headed households.
– MCAP Combo: **37%** female headed households

Household size: **5.49**

– MCAP + CFF 6.9
– MCAP Combo 3.6

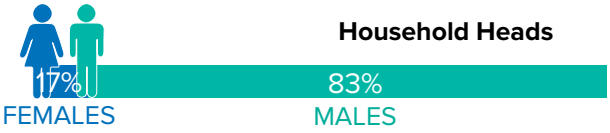
NON-ASSISTED

Geographical areas



222 household survey respondents

88% of respondents were heads of households.



HH size **3.4**

Figure 3 – Demographics of Endline Survey Respondents

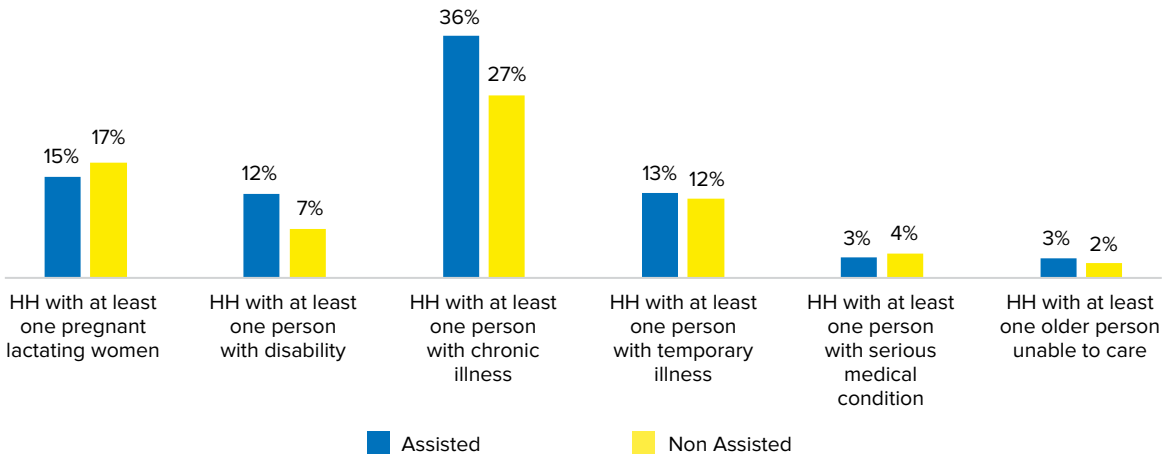


Figure 4 – Households with at least one person with a specific need

Assisted households sample included a higher percentage of households with individuals having disability and chronic illnesses.

VII. RECEIVING CASH ASSISTANCE

Assisted households reported the following:

99% received cash the day expected	**98% received the amount they expected**	**99% considered the messaging of UNHCR clear about the amount, currency and duration of assistance**	**97% of Households had a household member withdrawing assistance**

Participants across all FGDs provided positive feedback about communication through SMS.

VIII. MARKETS AND PRICES

Most assisted households (**86%**) mentioned that they could find all the items and services needed in the markets compared to **84%** in the midline. While vast majority, **86.3%**, indicated they were able to find all the items/services they needed, a smaller portion, **7.1%**, reported they could find Most of what they needed, and **5.8%** mentioned they found some of the items needed. This data suggests that the markets and shops were largely effective in meeting the needs of the respondents. The main items or services not found in the market were some food products and medicines.

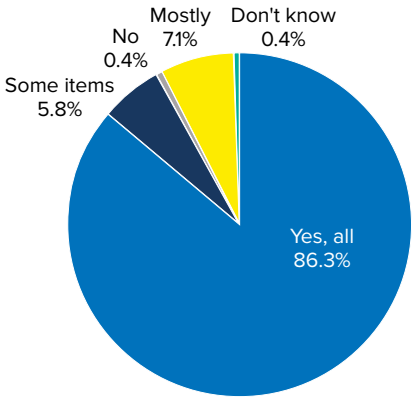


Figure 5 – Assisted households' ability to find items needed in the market

IX. REDEMPTION

99% of households could redeem their assistance on the first time they went to a redemption point.

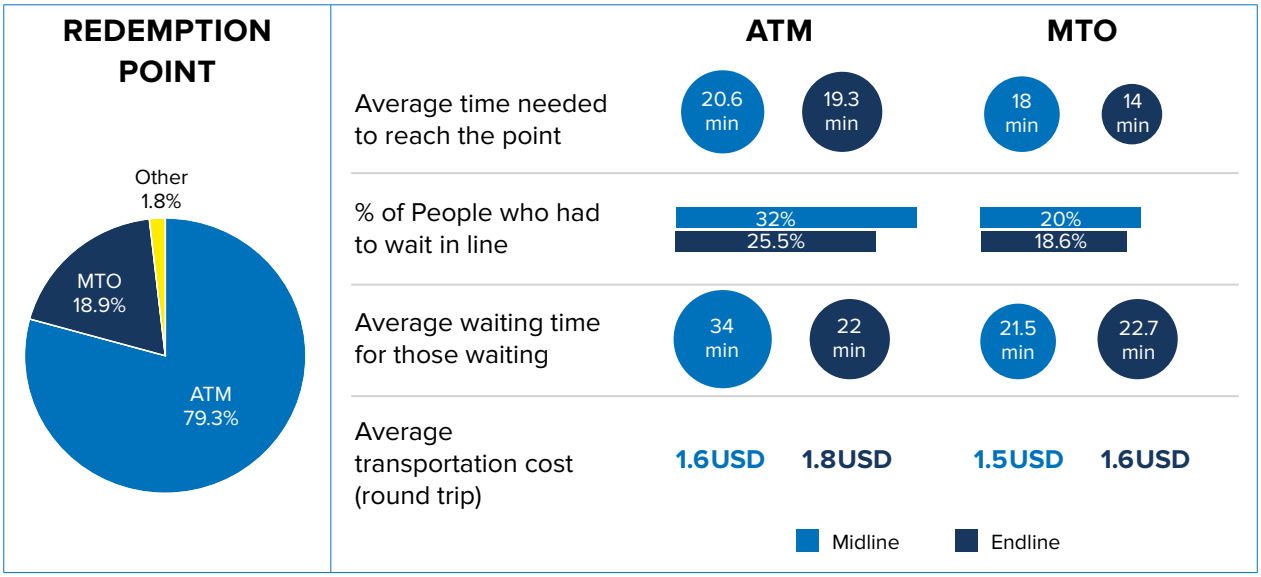


Figure 6 – Time and cost to access redemption points

The time required to reach ATM also decreased from **20.6** in August 2023 to **19.3 min** in November 2023. The highest transportation cost and time needed to reach ATM was observed in the south while the lowest values were in Beirut and Mount Lebanon.

Table 4 – Time and cost to reach ATMs by geographical area

Field Office	Average time in min to reach ATM-Midline	Average time in min to reach ATM-Endline	Average Transportation cost to ATM (round trip) USD-Midline	Average Transportation cost to ATM (round trip) USD-Endline
BML	17.07	15.96	1.11	0.59
Bekaa	20.36	18.56	1.84	2.13
North	21.55	22.23	1.34	2.00
South	25.96	20.37	2.18	2.56
National	**20.64**	**19.30**	**1.59**	**1.82**

Table 5 shows that the issues faced previously at ATMs significantly decreased since the endline of 2022 cycle following dollarization and expansion of the MTO network.

Table 5 – ATM related cost, time and issues faced by refugees

ATM redemption process related variables	Endline- December 2022 (2022 Cycle)	Midline- 2023	Endline- 2023
Average Transportation cost to ATM	72,724 LBP (equivalent to 1.9USD)	141,118 LBP (Equivalent to 1.6USD)	162,231 (Equivalent 1.8USD)
Time needed to reach ATM site (min)	25.19	20.6	19.3
No cash available at the ATM	21%	4.1%	2.4%
ATM Not functioning	7%	0.4%	1.2%
ATM closed	5%	0.0%	0.8%
Pushing due to the crowd	5%	2.4%	0.8%
No electricity in the ATM	6%	0.4%	0.8%

At endline, **2.4%** of assisted household mentioned feeling at risk while receiving, keeping or spending cash assistance (**1.8%** when going to withdraw money, **1.6%** when keeping money at home and **2.3%** while going to spend money). **1.8%** had experienced a problem while receiving, withdrawing or spending money: **1.1%** where the registered person was not available to withdraw the money, **0.7%** mentioned having entered a wrong pin code, and 0.2% having faced a poor service at the redemption point.

RISKS AND PROBLEMS

% of households who report **feeling at risk (unsafe)** receiving, keeping or spending the cash assistance
- **Midline 3.1%**
- **Endline 2.4%**

% of households who report **facing one or more problem** receiving, keeping or spending the cash assistance
- **Midline 1.1%**
- **Endline 1.8%**

- FGD results showed the increase in number of contracted MTOs made refugees save time and transportation fees by redeeming their assistance from the BOB finance agents near their residing places.
- Some FGD participants reported hostility and discrimination from the host community primarily because of the deteriorated economic conditions and having refugees receive cash assistance. Few participants reported verbal harassment while approaching ATMs. Discrimination affected the experiences of beneficiaries influencing their preference on MTO modality as it is safer and reduces visibility.
- Most women groups declared that they feel safer when UNHCR Partner Staff overseeing the redemption process was present at ATMs as some have faced harassment.

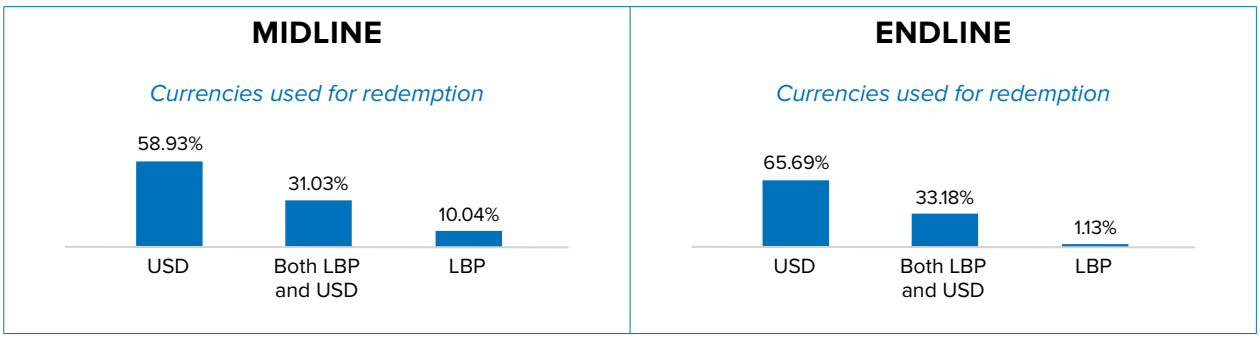


Figure 7 – Currencies of Redemption

FGD participants stated the positive impacts of dollarization such as reduced waiting times at ATMs and saved time and transportation at MTOs. However, participants in the South expressed counter-feedback as they reported landlord dollarizing and increasing the rental fees in response to the dollarization of assistance.

X. CARD VALIDATION AND DISTRIBUTION

Table 6 – Validation and Distribution

	Midline	Endline
Card Distribution		
Percentage of HH attending Card Distribution in the last 90 days	6%	7%
Card Validation		
Percentage of HH attending Card Distribution or Validation in the last 90 days	91%	70%
Average time needed to reach the Validation Site	32 min	27 min
Average time spent at the validation site	39.6 min	37.8 min

XI. SPENDING CASH ASSISTANCE

– **81%** of households spent the full amount of assistance by the time of data collection similar to midline.
– **97%** of households had no disagreement on the use of assistance.

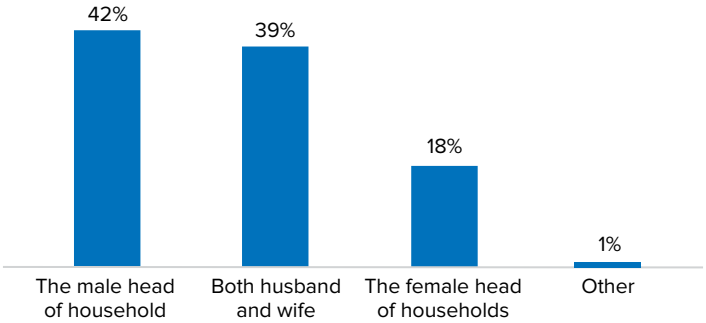


Figure 8 – Households' decision maker on spending assistance

About **57% of the interviewees** mentioned that female heads of household were involved in the decision on how to spend the cash compared to 60% in the midline.

Table 7 – Assistance Expenditure

	What did you spend the UNHCR MCAP cash assistance on? (Midline)	What did you spend the UNHCR MCAP cash assistance on? (Endline)	Which of these you paid directly in dollars? (Endline)
Food	93.5%	88%	72%
Rent	42%	56.7%	49%
Hygiene items	38.4%	39.1%	23%
Health costs (including medicines)	19.9%	35.1%	25.6%
Water	23%	15.8%	5.1%
Debt repayment	9.6%	11.8%	7.6%
Firewood / Fuel for cooking or heating	2%	10.4%	8%

The top priority assistance expenditures remained food, rent and hygiene items through the cycle. However, there was a decrease in the percentage of households declaring spending assistance on food and water and an increase in the percentage of households spending assistance on rent, health and firewood/fuel. This change in expenditure priorities could be related to the winter season imposing higher fuel needs, reduced water needs and increased health expenditures related to winter. Also the increase in expenditure related on health can be attributed to the decreased health assistance coverage by UNHCR.

XII. PERCEIVED HOUSEHOLDS' IMPACT OF ASSISTANCE

The households' perceived outcomes have significantly changed and improved since the midline, with the percentage of household expressing significant improvement in living condition, reduced feelings of stress and reduced financial burden has doubled.

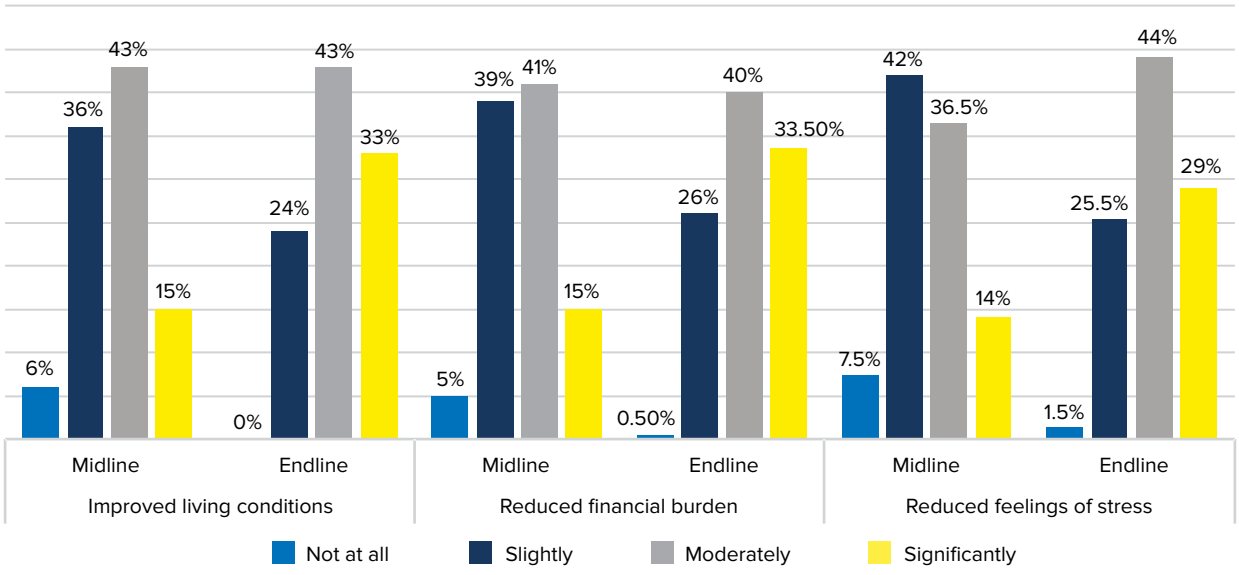


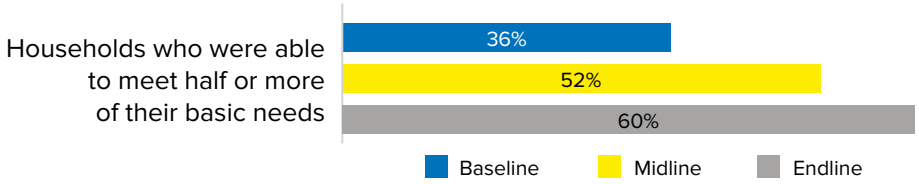
Figure 9 – Households' perceived outcomes

One FGD participant indicated

> *"The assistance is truly saving us from being homeless and kicked on to streets."*

About **76%** of previously MCAP Combo recipient households (receiving MCAP Only until July 2023) were satisfied or very satisfied about the assistance increase and receiving additional assistance. **80%** of MCAP Combo recipients agreed that the assistance increased improved their ability to meet their basic needs. Yet, **38%** of MCAP Combo recipients indicated that the increase in assistance caused an increase in the rental prices and **20%** indicated that it increased the tension with the local community.

XIII. PERCENTAGE OF HOUSEHOLDS MEETING HALF OR MORE OF THEIR BASIC NEEDS



About **2%** of households did not meet any of their needs, **37%** of households met less than half of their needs, **37%** met half of their needs, **17%** met more than half of their needs, while **6%** met all their needs.

Are the recipients able to meet their basic needs?

60% of households are able to meet half of more of their basic needs thanks to cash assistance

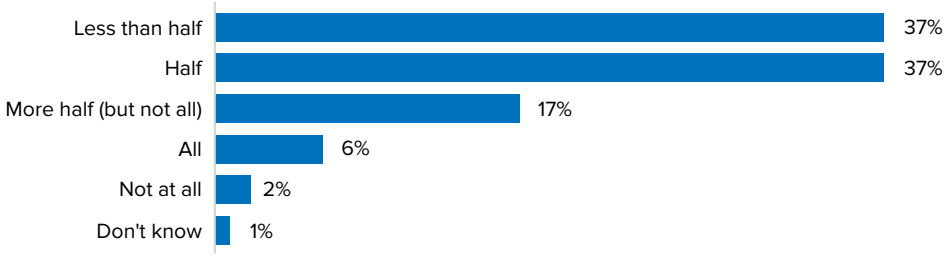


Figure 10 – Assisted households' ability to meet needs

There was a continuous improvement in households' ability to meet half or more of their needs throughout the cash assistance cycle. The main unmet needs were food, rent, hygiene items and health costs.

XIV. PERCEIVED SOCIAL TENSIONS RELATED TO ASSISTANCE

The percentage of assisted household expressing that cash assistance created tensions with their host communities decreased by 5 percentage points since the midline.

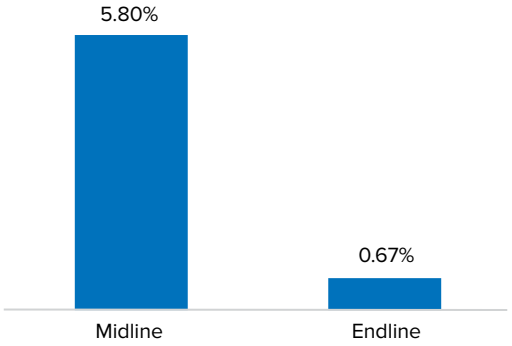


Figure 11 – Households reporting cash assistance causing tension with members of the host community

FGD results showed that some Syrian refugees face social tensions at assistance redemption points, which strains relationships both within their community and with the local host community. Refugees indicated the provision of aid leads to perceptions of wealth among beneficiaries, causing envy among non-recipients and prompting landlords to increase rents, further complicating the socio-economic dynamics. One FGD participants indicated:

> *"My husband has been robbed twice, so receiving assistance can sometimes expose the beneficiary to danger if they are being watched".*

XV. ECONOMIC CONDITIONS AND WORK

▶ DEBT

Most households are constantly in debt despite of receiving assistance.

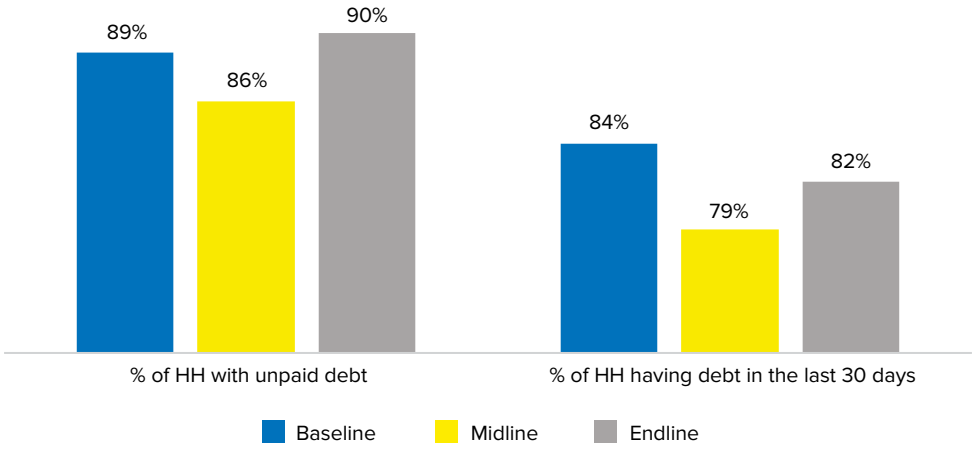


Figure 12 – Assisted households with debt

The percentage of assisted households with unpaid debt slightly decreased at the midline to **86%** and then increased to **90%** at the endline.

The percentage of households with unpaid debt among not assisted was **86%** at the baseline and **81%** at both midline and endline. However, the percentage of non-assisted households with debt in the last 30 days was **85%** at the baseline, **73%** at the midline and **71%** at the endline.

The average amount on unpaid debt continued increasing throughout the assistance cycle while the average new debt has decreased in the midline and increased again in the midline to reach an average of 126USD per family. It is important to note that the average household income (excluding assistance) of households in the last 30 days was below the average new household debt in the last 30 days through the assistance cycle.

It is important to note that at the endline the median unpaid debt was **300USD** (similar to non-assisted) and for debt incurred in the last 30 days was **90USD** (vs **100USD** among non-assisted). The average income among non-assisted households (**169USD)** was almost double the income for assisted households.

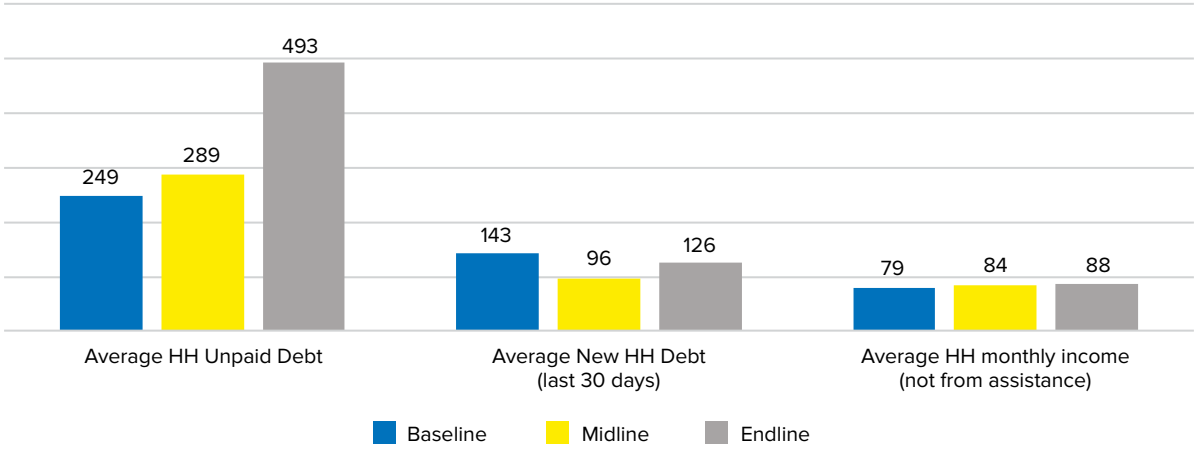


Figure 13 – Average debt and income among assisted households

84.4% of households with debt feel negative or very negative about their ability to pay back debt. The average total amount spent on paying back debt in the last 30 days was **6.9USD**.

▶ WORK

About **70%** of assisted households had at least one working member (compared to **69%** in the baseline and **78%** at the midline), while **90%** of non-assisted households had at least one working member.

About **2.9%** of assisted families had working members under 15 compared to **3.2%** among non-assisted. The percentage of households having working members below 18 was higher among assisted households (**6.6%**) than non-assisted (**4.5%**) but was lower than the baseline (**8.7%**).

The percentage of assisted households that mentioned their breadwinner has a negative or very negative working conditions decreased from 30% in the baseline to 27% in the midline and 19% in the endline which was lower than non-assisted households (27%).

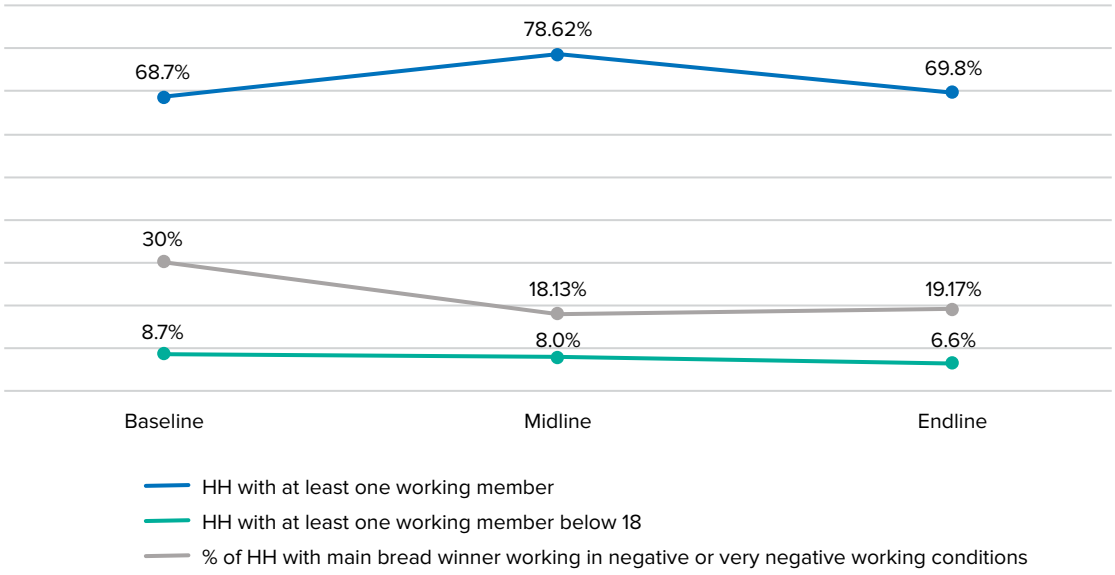


Figure 14 – Percentage of refugee households working and their working conditions

▶ ECONOMIC CAPACITY

The Economic Capacity Mapping for Essential Needs[9] (ECMEN) indicator is used to assess the ability of households or communities to meet their essential needs, such as food, water, and shelter, based on their economic resources. It is a summation of the credit and cash expenditures over the last 30 days. Households with economic capacity below the SMEB are likely unable to access the bare minimum required to survive, therefore they cannot access all the essential needs they need to live a dignified life.

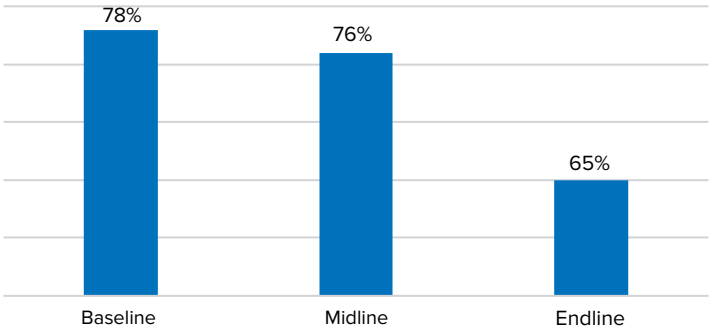


Figure 15 – Assisted households with economic capacity below SMEB

An improvement in the economic condition was observed after receiving assistance which has been observed through the decrease in the percentage of households with economic capacity (ECMEN) below the SMEB from **78%** in the baseline to **65%** in the endline[10] (compared to **30%** among non-assisted families).

9 World Food Programme. (2022, December). *Economic capacity to meet essential needs (ECMEN) guidance note*. https://docs.wfp.org/api/documents/WFP-0000145644/download/

10 The SMEB threshold references used to classify households with ECMEN below or equal/above SMEB were February 2023, July 2023, and November 2023 SMEB for baseline, midline and endline calculation respectively.

However, the majority of assisted households are still spending below the SMEB. The assisted households in the North showed the highest percentage of households with economic capacity below SMEB (71%) despite assistance. Insufficiency of the amount of assistance received to cover for all basic needs was reported across all FGDs indicating a consistent challenge faced by beneficiaries as prices get higher and while the amount of assistance is small, beneficiaries ask for an increase in transfer value.

The findings from the Focus Group Discussions shed light on the challenging economic conditions faced by participants, compounded by high market prices and inadequate assistance. The struggle to meet basic needs, especially during winter, has resulted in a range of difficulties, from securing housing and electricity to obtaining essential food, medication, and fuel. Participants have employed various coping strategies, such as incurring debt and, alarmingly, children dropping out of school due to financial constraints.

XVI. FOOD SECURITY

The Food Consumption Score (FCS) is an indicator that assesses the quality and diversity of household food consumption, while the Reduced Coping Strategies Index (r-CSI) measures the extent to which households resort to negative coping strategies to deal with food shortages.

The endline PDOM results showed an improvement in the food security situation which was reflected by an increase of the food consumption score among assisted households from **42.59** at the baseline to **46.04** at the endline and a decrease in the reduced food coping index from **26.95** to **20.64**. At the endline, the food consumption score was similar between assisted and non-assisted while r-CSI was still higher among assisted households showing that assisted households remained more food insecure that not assisted. It is important to note that the non assisted group composition has changed throughout the assistance cycle[11] and the apparent improvement inFCS and r-CSI scores for this group doesn't necessarily mean improvement in the overall food security situation in the country.

Table 8 – Food Consumption Score and Reduced Food Coping Index

	Baseline		Endline	
	Not Assisted	**Assisted**	**Not Assisted**	**Assisted**
FCS	43.53	42.59	46.19	46.04
rCSI	25.87	26.95	17.82	20.64

According to their FCS, households are classified into three groups: poor (0–28), borderline (28–42), or acceptable (>42) food consumption.

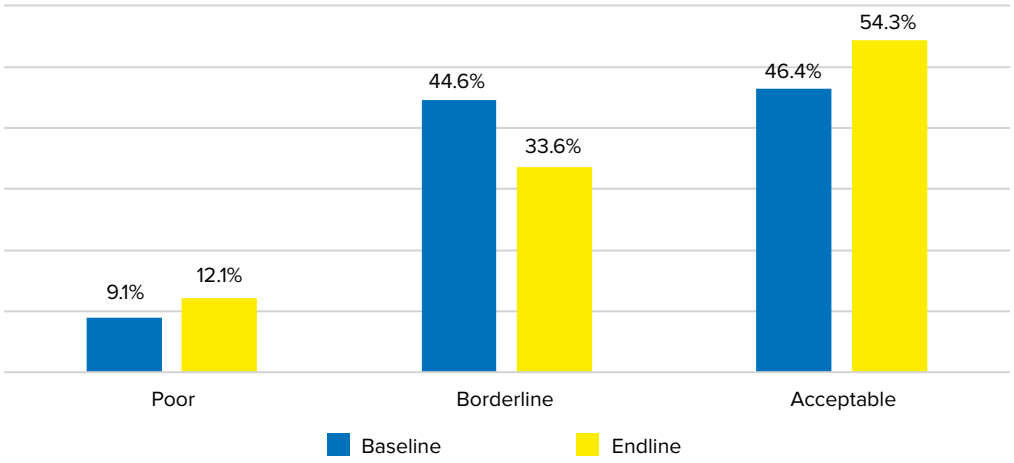


Figure 16 – Food consumption categories for assisted households

11 At baseline, 75% of the Syrian refugee population were receiving some form of cash assistance, from UNHCR or WFP, and the non-assisted group included families below and above the SMEB (relatively less vulnerable). At endline, coverage was reaching 90% of the population, hence the non-assisted sample was only composed of families above the SMEB.

Looking at the food consumption categories, the proportion of assisted households with an acceptable food consumption has increased by 8 percentage points, while the proportion of those classified with a poor food consumption increased by 3 percentage points. For comparison, at endline, the percentage of non-assisted households with acceptable food consumption score was **53%**, those with borderline consumption was **37%** while those with poor food consumption was **10%**.

According to their rCSI, households are classified into three groups: Low (0-4), Stress (4-19), or High (19 and above) food consumption.

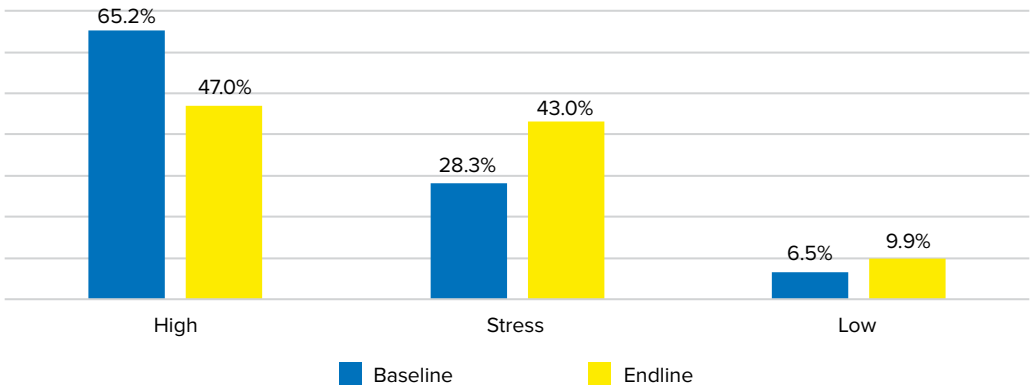


Figure 17 – Food coping categories for assisted households

Looking at the food coping categories a significant decrease in the households with high food coping from **65.2%** to **47%** which was reflected in the increase of stress and low food coping categories. Regarding non assisted, **33%** were classified in high food coping categories compared to **47%** among assisted.

Overall, the increase in FCS and decrease in r-CSI shows an overall improvement in food security situation among assisted households. However, despite this increase in all areas, Beirut and Mount Lebanon (BML) showed a decrease in food consumption score showing a deterioration in food consumption since the baseline as shown in the figure below.

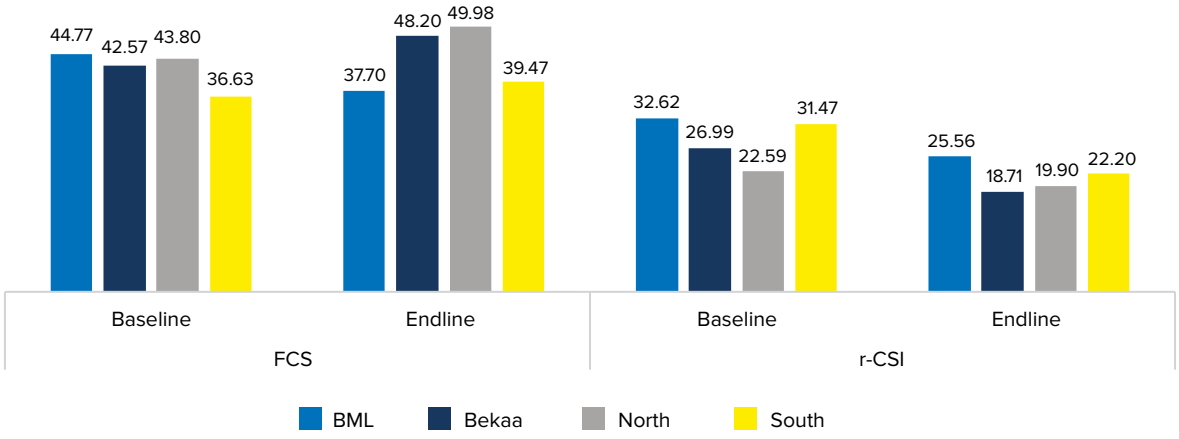


Figure 18 – Average FCS and r-CSI across regions among assisted households

XVII. LIVELIHOOD COPING MECHANISMS.

The percentage of assisted households resorting to emergency coping strategies decreased by **10 percentage** points since the baseline. In comparison, **9.5%** of non-assisted households reported resorting to emergency coping strategies. The percentage of households not resorting to any coping strategies was **11%** amongst non-assisted against **6%** for assisted families at endline.

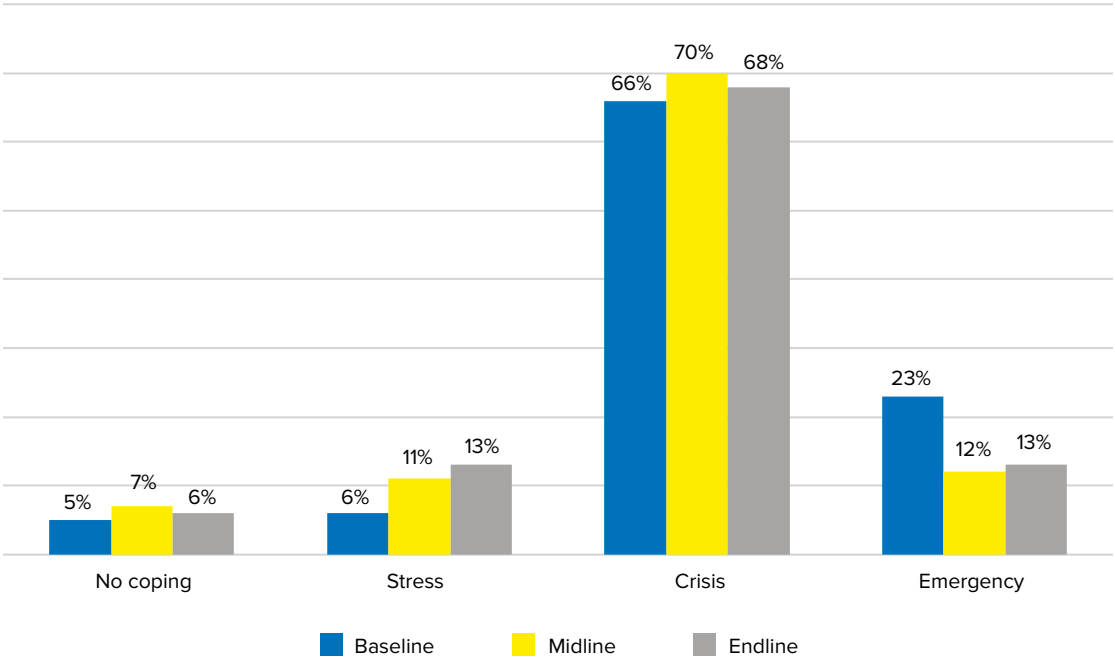


Figure 19 – Assisted households' highest level of livelihoods coping strategies

Table 9 shows that for most of categories, at endline, the percentage of assisted households resorting to negative coping strategies remained higher than non-assisted (keeping in mind the non-assisted sample of at endline is composed only of families categorized above the SMEB). However, spending savings, moving to poorer quality shelter and sending household members to work far away was higher among non-assisted households. In addition, begging and skipping paying rent or debt showed a similar level among assisted and non-assisted group.

Table 9 – Coping Strategies Used in the last 30 days for assisted households

		Baseline	Midline	Endline	
Coping stratregy		**Assisted**	**Assisted**	**Assisted**	**Non-Assisted**
Stress coping	Purchased food on credit	78.2%	75.7%	75.9%	65.3%
	Take out new loans or borrowed money	75.6%	73.3%	78.8%	72.5%
	spent household savings	7.9%	4%	11.5%	16.7%
	Sell HH assets/ goods (radio, furniture, Jewelry)	20.3%	8.2%	14.1%	11.7%
Crisis coping	Reduce expenditure hygiene items, water, baby items, health, or education in order to meet household food needs	82.8%	76.4%	76.4%	72.5%
	Stop a child from attending school	24.4%	22.3%	25.2%	7.7%
	Sell livelihood/productive assets in order to buy food or basic goods? (e.g. sold items such as a car, motorbike, plough, sewing machine, tools, seed stock, livestock, productive land)	13.6%	4.2%	7.5%	3.2%
Emergency coping	Send household members under the age of 16 to work	12.8%	9.1%	7.9%	4.1%
	Engage in activities for money or items that you feel puts you or other members of your household at risk of harm	4.1%	0.4%	1.8%	0.5%
	Accept degrading unsuitable high risk dangerous or exploitative work	2.6%	0.7%	0.4%	
	Ask for money from strangers (begging)	8.5%	3.1%	4.0%	4.1%
	Sold house/ land	1.0%	0.2%	0.9%	0.9%
Other coping strategies	Reduce food expenditure	90.0%	84.60%	84.8%	80.6%
	Skip paying rent / debt repayments to meet other needs	50.0%	48.10%	42.6%	42.8%
	Send a member of the household to work far away	5.1%	4.20%	1.3%	2.7%
	Move to a poorer quality shelter	9.7%	17.10%	16.3%	18.5

FGD participants mentioned facing difficulties meeting essential needs, especially during winter due to high market prices and insufficient assistance. One FGD participant mentioned:

> *"Sometimes we have to resort to eating 5-old day bread because we are prioritizing the use of the assistance for other critical needs such as rent."*

XVIII. SHELTER AND WASH

▶ SHELTER

- **86%** of assisted HH live in Rented appartments and houses compared to **63%** among non assisted households.
- The average monthly rent for assisted households accross all shelter types was **67.3USD** which shows an increase from both midline (**59USD**) and baseline (**47.7 USD**). The average monthly rent for non assisted was **89 USD** at the endline which was higher thab the assisted group.
- **52%** of assisted households live in Appartment and Houses – Average monthly rent **80 USD**
  30% of assisted households live tents – Average monthly rent **20 USD.**
- **14.6%** of assisted household share shelter with other families similar to midline. The percentage of non assisted hosuseholds sharing shelter with other families was **28%** which is higher than assisted households.
- **33%** of the assisted households were not able to pay any part of their rent compared to **37%** among non assisted households. This indicates that the assisted households have a slightly better ability to pay rent.
- **4.9%** of assisted households currently live under eviction notice similar to midline (**4%**) but lower than baseline (**7.9%**). The percentage of non assisted households living under eviction notice was **4.5%**.
- **52%** of landowners knew that assisted households were receiving assistance, of which **14%** pressured refugees to pay rent.
- **41%** of assisted households have access to basic assets compared to **45%** among non assisted and **45%** in the midline. Basic assets include mattresses, blankets, heaters, winter clothes and gaz.

▶ WASH

- The percentage of assisted households with no access to improved sanitation facility has decreased from **5.9%** at the baseline to **4.4%** at the endline compared to **1.8%** among non assisted.
- The percentage of assisted households having enough water for daily use decreased from **92%** at the baseline to **87%** at the endline compared to **95%** among non assisted.
- The percentage of assisted households considering their drinking water source safe has decreased from **84%** at the baseline to **78%** at the endline compared to **86%** among non assisted.
- **68%** of households have enough access to hygiene items showing a decrease from the midline (**81%**) and sligtly higher than baseline (**66%**).

XIX. WELL BEING

The percentage of assisted households mentioning their standard of living getting worse has decreased throughout the cycle, yet percentage of those expressing worrying about money remained similar to baseline although it decreased at the midline. At the endline, the non-assisted households showed similar perceptions on feeling their standard of living getting worse (**60.5%**) and always or often worrying about money (**80%**)

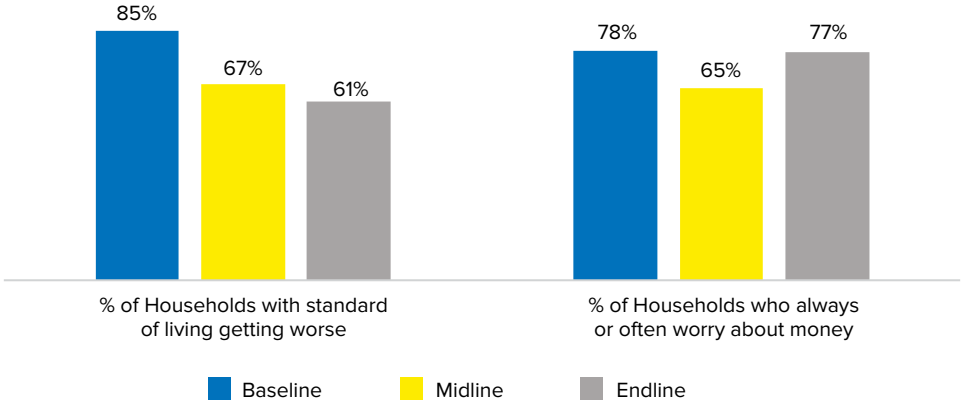


Figure 20 – Perceived well being among assisted households

FGD participants noted safety concerns, particularly due to the lack of electricity in the informal settlements in Marej Bekaa and North.

XX. HEALTH

At the endline, **39%** of assisted households had at least one member in need for health care in the last 3 month of which **69%** had all their members accessing the health care needed compared to **64%** among non-assisted. At the midline **81%** of households in need for health care had all their members getting the required health care compared to **71%** among non-assisted.

ACCESS TO HEALTH SERVICES

39% of households had at least one member in need for healthcare in the last 3 months.

Of those households in need for health care, 69% had all their household members able to get the health care needed.

Ability to access healthcare needed by household members

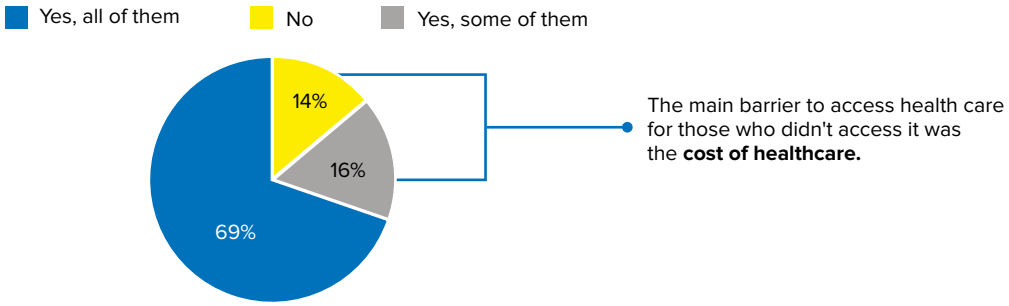


Figure 21 – Assisted households' access to health services

XXI. SCHOOLING

Most assisted families (**78%**) had youth and children between the ages of 4-17 compared to **41%** only among non-assisted. The percentage of children and youth enrolled in school was **47%** among assisted households compared to **46%** at the baseline and **61%** among non-assisted households.

Figure 20 shows the barriers to school enrolment among assisted and non-assisted households, and cost remains the major barrier to education. The percentage of households indicating having children not being enrolled due to medical conditions was higher within the non-assisted group.

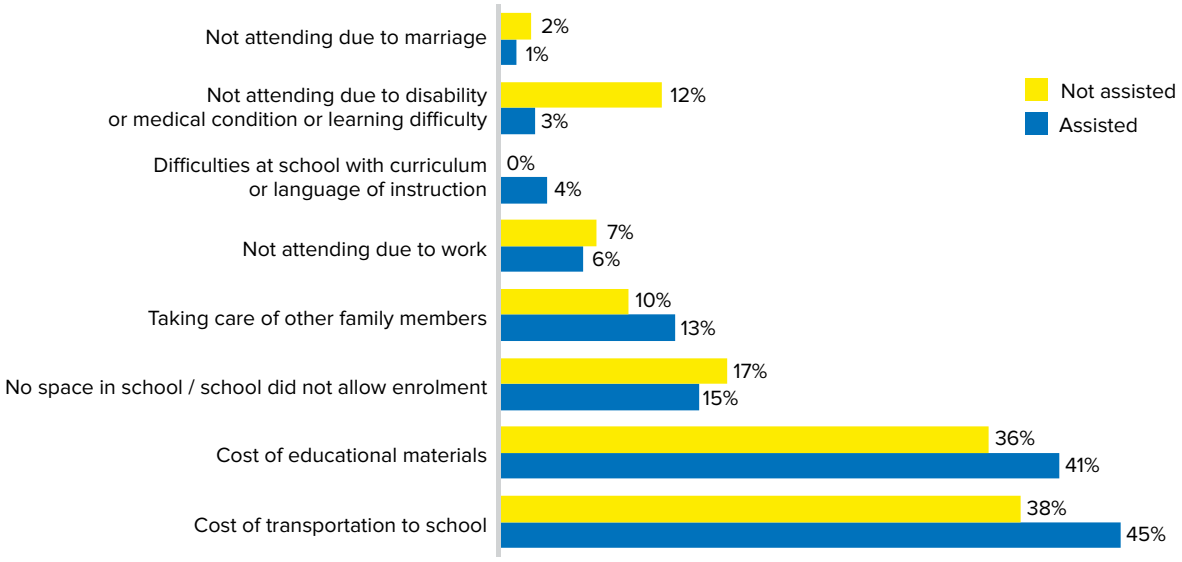


Figure 22 – Reasons for not being enrolled at school

XXII. BENEFICIARY SATISFACTION AND ACCOUNTABILITY

About **87%** of households considered cash as their preferred assistance modality at the endline compared to **90%** at the midline. The percentage of assisted households satisfied or very satisfied about assistance showed an increase since the midline.

Figure 23 – Cash as their prefered modality of assistance

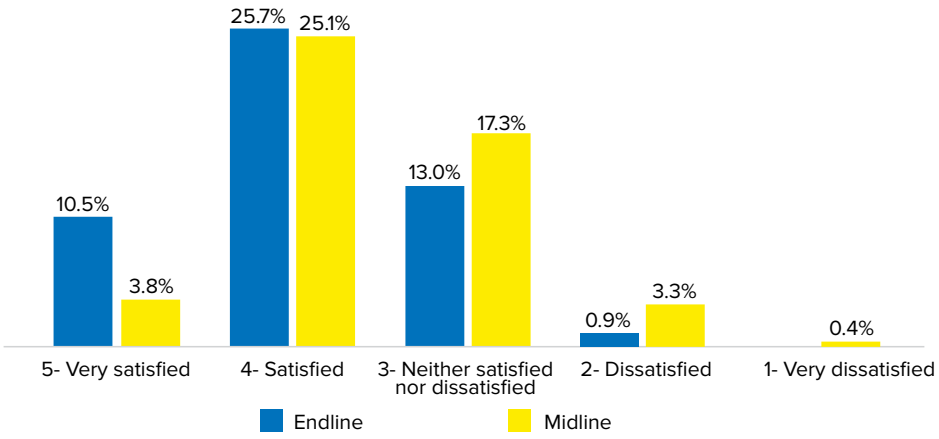


Figure 24 – Satisfaction with the assistance received

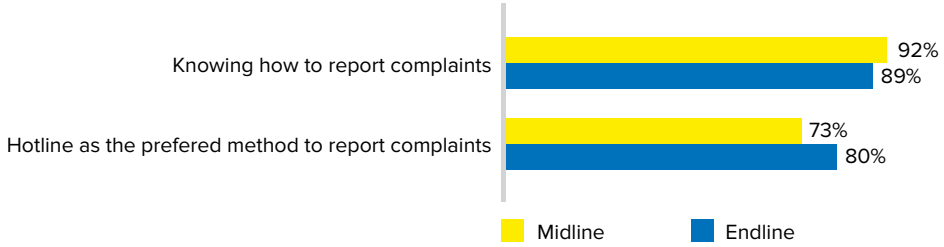


Figure 25 – Household Awareness and Preferences for Reporting Complaints and Cash Assistance

XXIII. REFUGEES' PROPOSED RECOMMENDATIONS THROUGH THE FGDS

▶ ON ASSISTANCE

- Review the transfer value on a regular basis to accommodate for the evolution of refugees' needs and market prices, and consider beneficiaries' need and feedback on assistance. Minimum of 100 USD for Non food.
- Address the frustration and shock regarding the termination of WinCap by increasing assistance or providing in kind assistance such as fuel, wood, blankets and winter clothing.
- Provide medical coverage for urgent cases and in-kind winter support through fuel or winter clothes provision.
- Ensure more families are included in the assistance programs especially food.
- Provide education assistance, including school transportation.
- For ITSs
  - Increase targeted assistance to cover more refugee households, especially those in informal settlements.
  - Provide solar systems to save energy at ITS.
  - Conduct door-to-door visits after bad weather to assess damages and flooding for faster rehabilitation and CRI assistance.

▶ ON REDEMPTION AND COMMUNICATION AND SPECIFIC NEEDS

- Increase MTO contracts to cover all areas efficiently.
- Improve communication with more hotlines and better connectivity with UNHCR RC.
- Continue efforts to enhance accessibility and ease of assistance redemption, especially for vulnerable beneficiaries.
- Address specific needs of vulnerable groups, such as the elderly, illiterate, and disabled.

▶ OTHER

- Explore resettlement options as a solution for refugee families.
- Monitor and address misconceptions within the community regarding changes in assistance programs.

XXIV. CONCLUSION

- The majority of assisted households were satisfied about assistance and considered cash as their preferred modality of assistance
- Most assisted households know how to report complaints and consider hotline as their preferred methods to raise complaints or provide feedback.
- Recipients' safe access to cash assistance continued to improve throughout the cycle and the change was significant compared to last year. Therefore, it is important to continue expanding the number and coverage of redemption points, focusing on currently underserved and hard to reach areas, with the aim to reduce recipients time, costs and risks incurred to access their assistance.
- Households showed improved ability to meet their needs after receiving assistance, and the percentage of households living under eviction notices decreased by half between the baseline and the endline. Moreover, the percentage of assisted households' resorting to emergency coping strategies has decreased by almost half since the baseline.
- The level of debt has increased since the baseline and it surpasses households' income. The survey and FGD results showed that assistance was not enough given that most households are still spending below SMEB, and refugees still have unmet needs such as food, shelter health and hygiene items. However, assistance has helped refugees from resorting to further coping strategies the percentage of households resorting to emergency coping strategies has decreased by half since the baseline. Therefore, it is critical to look into options to increase transfer value of assistance closer to the minimum recommended values, to accommodate for the evolution of refugees' needs and market prices and consider beneficiaries' need and feedback on assistance.

XXV. ANNEXES

▶ ANNEX 1: NON-ASSISTED GROUP COMPARED TO ASSISTED HOUSEHOLDS

Table 10 shows key indicators comparing the MCAP PDOM results to baseline data collected in February 2023, midline data collected in August 2023, Endline 2023 collected in November 2023.

At the endline, while the non-assisted group has a higher percentage of households with expenditure per capita equal to or above SMEB (**70% vs. 35% among assisted**), the non-assisted group expressed a lower perceived ability to meet half or more of their needs (**56% vs 60% among assisted**). Also, the non-assisted group showed a similar level of worry about financial issues than the assisted group. However, the assisted group had a higher percentage of households expressing being positive or very positive about their ability to payback debt.

Table 10 – Key indicators: comparing baseline to outcome monitoring results and comparing to non-assisted

	Baseline		Midline		Endline	
	Assisted	**Non assisted**	**Assisted**	**Non assisted**	**Assisted**	**Non assisted**
Meeting needs						
Households who were able to meet half or more of their basic needs	36%	26.8%	52%	31%	60%	56%
Households that have enough access to personal hygiene items, cleaning items, female hygiene items, and baby care items	66%	72.8%	80.8%	79.4%	68.2%	73%
Coping Mechanisms						
Households reporting using one or more negative coping strategies in the last four week[12]	94%	92%	92.7%	95.9%	90.7%	85.6%
Households resorting to stress coping strategies in the past 30 days	85.6%	83.3%	85.3%	81.8%	87.4%	90.5%
Households resorting who resorted to crisis coping strategies in the past 30 days	86.9%	82.6%	79.5%	84.6%	79.5%	73.4%
Households resorting resorted to emergency coping strategies in the past 30 days	23.3%	19.2%	11.8%	12.6%	12.8%	9.5%
Financial ability						
Households with expenditure per capita below SMEB	77.2%	68.3%	76.2%	39.6%	64.9%	29.7%
Households with unpaid debt	89%	85.9%	86.2%	81.3%	90%	81%
Households that borrowed money or purchased goods on credit in the past month (newly incurred debt)	86.9%	85.1%	79.1%	73.4%	81%	71%
Households expressing being positive about debt payback	6.1%	8.9%	15.5%	14.4%	15.6%	8.5%
Households reporting never, rarely, or sometimes worrying about financial issues	23.1%	22.1%	35%	22%	23%	20%

12 Calculation was done based on the coping strategies listed in the UNHCR PDM 2021 guidance.

▶ ANNEX 2: ASSISTANCE PACKAGES COMPARED OUTCOMES.

Table 11 compares key indicators of the MCAP PDOM results for the assisted group based on the assistance packages in the baseline, midline and endline 2023. The table shows a significant increase in the perceived ability to meet needs among the MCAP combo group since the baseline and midline, improvement in economic capacity and increase in households' access to basic assets. This could be partially attributed to the fact the value of assistance they received substantially increased in August, when they started receiving the food component of USD 20/individual. However, despite the improvement of access to hygiene items and household basic assets among both assisted groups at the midline level, there was a significant drop at the endline level, which could be partially attributed to the inflation and degradation of overall context, the increased needs during winter period and the lack of job opportunities.

Table 11 – Key indicators: comparing baseline to outcome monitoring results and comparing by assistance package

	Baseline		Midline		Endline	
	MCAP +CFF	MCAP Only	MCAP +CFF	MCAP Only	MCAP +CFF	MCAP COMBO
Ability to meet basic needs						
% of households who were able to meet half or more of their basic needs	37%	35%	62.4%	37.7%	60.85%	58.97%
% of households that have enough access to personal hygiene items, cleaning items, female hygiene items and baby care items	69.8%	61.3%	84.9%	75.4%	68.99%	67.18%
% of households indicating having enough access to water for daily use	94.1%	88.7%	82.95%	87.96%	87.60%	85.64%
% of households that have enough access to all basic household assets	25.7%	26.2%	45%	52.4%	28.68%	56.41%
Coping Strategies: livelihoods						
% of households who resorted to stress coping strategies in the past 30 days	83.3%	88.7%	86%	84.3%	90.3%	91.3%
% of households who resorted to crisis coping strategies in the past 30 days	86.5%	87.5%	79.1%	80.1%	77.9%	81.5%
% of households who resorted to emergency coping strategies in the past 30 days	23.4%	23.2%	14%	8.9%	14%	11.3%
% of individuals who report negative or very negative working conditions (main bread winner)	27%	35%	13%	27%	17%	23%
Debt and Expenditures						
% of households with unpaid debt	88.7%	89.3%	84.5%	88.48%	92.2%	87.2%
% of households that borrowed money or purchased goods on credit in the past month (newly incurred debt)	85.6%	81.5%	79.2%	76.8%	82.2%	79%
% of households with negative ability to pay back debt in a timely manner	94%	94%	84.4%	84.6%	82%	88%
ECMEN- % of households with monthly expenditures below SMEB	88.3%	62.5%	88.8%	59.2%	80.6%	44.1%

▶ ANNEX 3: OUTCOMES BY GENDER OF HEAD OF HOUSEHOLD

- Female-headed households exhibit higher rates of economic vulnerability, including a greater likelihood of sharing shelters, facing eviction, and accumulating unpaid debts compared to male-headed households.
- A sizable portion of female-headed households employs negative emergency coping strategies, indicating heightened financial and social distress.

Table 12 – Selected indicators showing differences between Male headed households and Female headed Households

	Baseline		Midline		Endline	
Indicator	**Male HoH**	**Female HoH**	**Male HoH**	**Female HoH**	**Male HoH**	**Female HoH**
Shelter						
% households sharing shelter with other families	19.7%	25.5%	12.84%	21.31%	10.5%	25.6%
Percentage of households living currently under eviction notice	4.8%	13.5%	3.98%	4.10%	6.0%	1.7%
Coping Mechanisms						
% of households reporting using one or more negative coping strategy in the last 4 weeks	94%	95.0%	92.7%	92.6%	89%	93%
% of households resorting to Emergency coping strategies	21.3%	27%	13.9%	11%	11.7%	15.7%
Debt						
% of households with unpaid debt	86.7%	92.9%	86.54%	85.25%	84.3%	92.2%
% of households with debt in the last 90 days	84.7%	90.8%	86.54%	84.43%	83.5%	88%
% of households with debt in the last 30 days	81.9%	87.2%	79.51%	77.87%	77.7%	81.9%
ECMEN including credit and assistance						
% of households with economic spending capacity below SMEB	71.6%	82.3%	78.3%	70.5%	68.1%	56.2%

UNHCR
The UN Refugee Agency

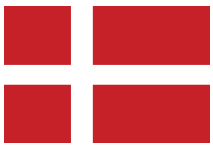
UNHCR thanks its donors for their generous support to its programmes for refugees, stateless persons and Lebanese communities

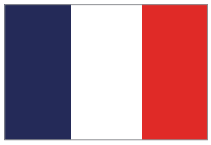
تشكر المفوضية السامية للأمم المتحدة لشؤون اللاجئين المانحين على دعمهم السخي لبرامجها الهادفة إلى مساعدة اللاجئين والأشخاص عديمي الجنسية والمجتمعات اللبنانية

Australian Aid

Belgium
partner in development

In partnership with Canada

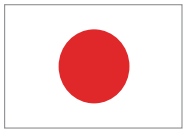




german humanitarian assistance
DEUTSCHE HUMANITÄRE HILFE

Irish Aid
Rialtas na hÉireann
Government of Ireland

COOPERAZIONE ITALIANA



From the People of Japan

LUXEMBOURG AID & DEVELOPMENT

Gouvernement Princier
PRINCIPAUTÉ DE MONACO

قطر الخيرية
QATAR CHARITY

QATAR FUND FOR DEVELOPMENT
صندوق قطر للتنمية

Saïd Foundation
مؤسسة سعيد للتنمية

Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Agency for Development and Cooperation SDC

UKaid
from the British people

United Nations CERF

Funding for this operation is also received through private donations.

برامج المفوضية ممولة أيضًا من جهات مانحة خاصة.