2025 Post Distribution Monitoring Report

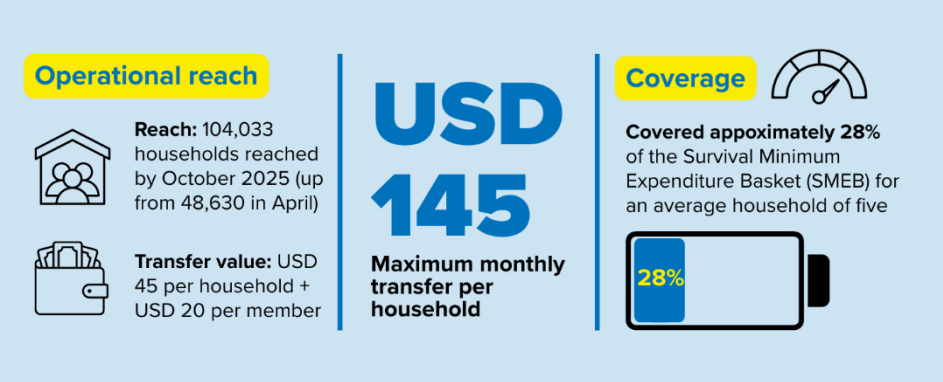
Multi-purpose Cash Assistance for Syrian Refugees in Lebanon

Introduction and context

This report synthesizes findings from the 2025 Post Distribution and Outcome Monitoring (PDOM) of UNHCR's Multi-purpose Cash Assistance Programme (MCAP) for Syrian refugees in Lebanon. It assesses the effectiveness, efficiency, and outcomes of cash-based assistance in supporting vulnerable households to meet their essential needs.

What is the multi-purpose cash programme?

The Multi-purpose Cash Assistance (MPCA) programme provides monthly cash support to vulnerable refugee families so they can cover their basic needs such as food, rent, healthcare, and transport and avoid harmful coping strategies like taking on debt, child labour, or early marriage.



The programme supports families based on their level of vulnerability and available funding, with households regularly added or removed to ensure assistance reaches those most in need. Cash is delivered through a unified system shared with the World Food Programme (WFP), allowing families to withdraw money easily and choose how to spend it according to their priorities. Families are selected through a joint assessment process that considers poverty levels, protection concerns, health, shelter, and other essential needs, alongside specific risks faced by more vulnerable households.

Monthly transfers comprised USD 45 per household and USD 20 per household member, capped at five members, to support both non-food and food needs, for a maximum monthly transfer of USD 145 per household. By October 2025, the transfer value covered approximately 28% of the Survival Minimum Expenditure Basket (SMEB) for an average household of five, reflecting the continued erosion of purchasing power.[1]

Post Distribution Monitoring

The PDOM covers the MCAP cash cycle implemented between April and October 2025, during which assistance reached 48,630 households at the start of the cycle and 104,033 households by October. Post Distribution and Outcome Monitoring is carried out at the end of each cycle, whose duration is at least six months.

Data was collected through structured telephone interviews. The PDOM sample included 378 assisted households and 245 non-assisted households, randomly selected from households that either received

[1] As of October 2025, the MEB was measured at USD 662.50 and SMEB at USD 510.60.

assistance for the full cycle period (April–October 2025) or did not receive assistance during the same period, respectively.

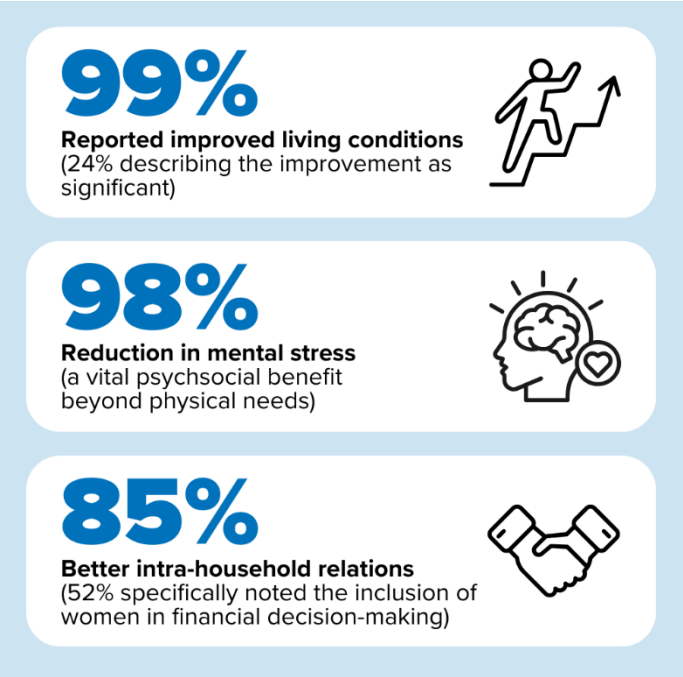
Summary findings

- **Strong improvements in living conditions and well-being:** Almost all assisted households reported improved living conditions (99%) and reduced stress (98%) following cash assistance.
- **Cash effectively met essential needs:** Assistance was primarily used for food, rent, health, water, and hygiene, supporting household survival and dignity.
- **Reduced negative coping and protection risks:** Over one third of households (35%) reduced harmful coping strategies, with lower reliance on the most severe coping behaviours.
- **Markets and delivery systems functioned well:** Functioning markets enabled effective use of cash, with 99% successful redemption and nearly all beneficiaries reporting safe access.
- **High acceptance and preference for MPCA:** Cash assistance remained the preferred modality for 94% of recipients, with strong confidence in accountability mechanisms.
- **Limits to impact remain:** Despite these positive outcomes, vulnerability remains high, with many households still relying on negative coping strategies and facing sustained socio-economic pressure.

Key findings

1. Cash improved living conditions and strengthened protection

Multi-purpose Cash Assistance (MPCA) yielded improvements in household stability and perceived well-being. **99%** of respondents reported improved living conditions, of whom **24%** stated a significant improvement.



Cash assistance also helped to reduce feelings of stress for **98%** of households surveyed, highlighting an important, positive psychosocial effect of cash assistance on their well-being. Most of the assisted households (**85%**) also reported improved intra-household relations with no disagreement on cash use with **52%** of households reported the inclusion of women in financial decision-making.

Households also reported cash assistance allowed them to invest in the future of their children, by buying larger quantities and more diversified foods, paying for adequate shelter, repaying debts, and investing in healthcare and education in a way that would not have been possible without assistance. More specifically, refugees emphasized that without cash assistance, they would have been unable to secure sufficient food (**82%**), pay rent (**42%**), or afford healthcare (**26%**).

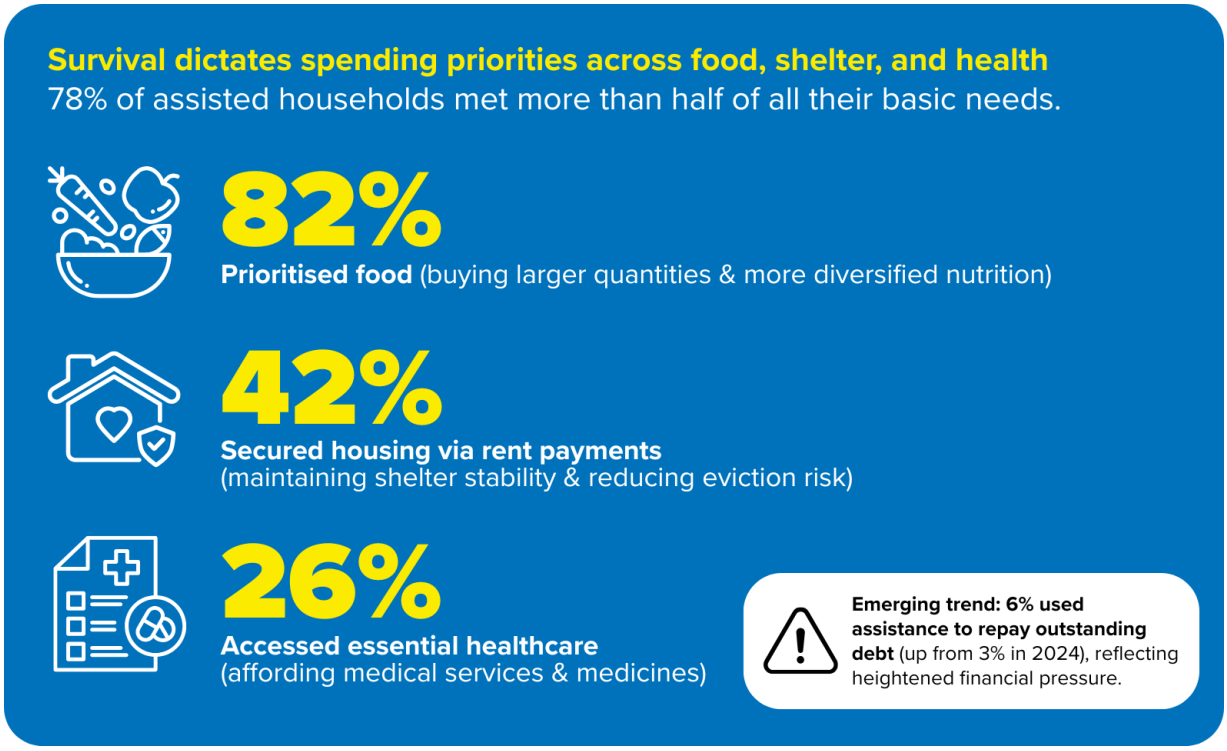
2. Cash remains the preferred assistance modality, with strong recipient satisfaction

83% of respondents reported satisfaction with cash assistance with a clear majority of cash recipients preferring cash (**94.4%**) or a combination of cash and in-kind (**5.3%**) assistance modalities. Only 0.3% indicated a preference for in-kind assistance.

3. Cash was used to meet prioritized basic needs

Cash assistance continued to play a critical role in helping refugees meet their immediate survival needs. In 2025, **78%** of assisted households reported meeting more than half or all of their basic needs, underscoring the importance of cash assistance as a key safety net. Household expenditure patterns confirm that cash was primarily directed toward essential needs, with food, rent, health, hygiene items, and water remaining the largest spending categories.

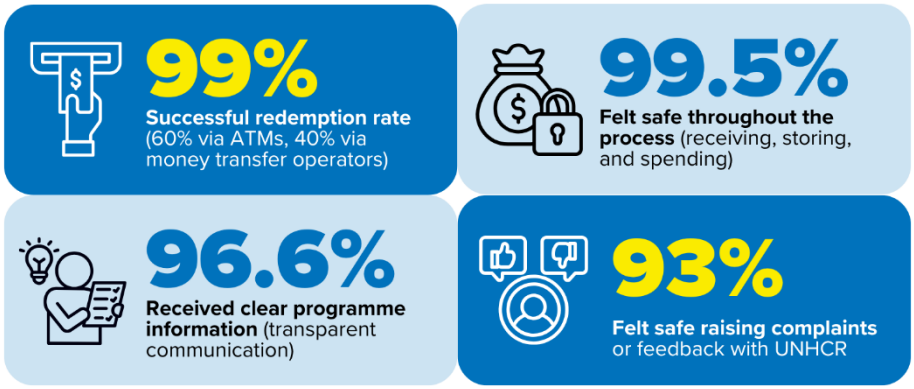
A small but increasing share of households (6%, up from 3% in 2024) reported using part of the assistance to repay outstanding debt, reflecting heightened financial pressure and prioritization of immediate critical obligations.



4. Cash Delivery is Safe, Accessible, and Accountable

Cash assistance continued to be delivered through a safe, trusted, and well understood system. Nearly all recipients (**99.5%**) reported **feeling safe when receiving, storing, and spending the cash assistance**, consistent with 2024 levels.

Access to and redemption of cash assistance were found to be largely efficient and secure. **99%** successfully redeemed cash. ATMs remained the main withdrawal channel (60%), followed by Money Transfer Operators (40%). Cash assistance continued to be delivered through a safe, trusted, and well understood system. Nearly all recipients (**99.5%**) reported **feeling safe when receiving, storing, and spending the cash assistance**, consistent with 2024 levels.



In addition, **93%** of assisted households indicated that they felt safe raising complaints or sharing feedback with UNHCR, while **96.6% reported receiving adequate and clear information** about the cash assistance programme.

5. Cash Effectively Leveraged Functioning Markets

Markets continued to function effectively in Lebanon across the country during the time of the cash cycle, enabling recipients to use cash assistance as intended. Nearly all assisted households reported **access to required goods and services of adequate quality**, while **91%** confirmed being **able to obtain items and services in sufficient quantity**, indicating that local markets were able to absorb demand generated by cash assistance.

> By October 2025, the maximum transfer value covered approximately **28%** of the SMEB for an average household of five, reflecting the continued erosion of broader purchasing power.

Reported access gaps were limited to a small share of households and primarily affected essential items, including medicines, hygiene supplies, and baby products. Where medicines were cited, constraints were largely driven by affordability rather than availability, pointing to purchasing power limitations rather than market supply constraints.

6. Cash Contributed to Sectoral Outcomes

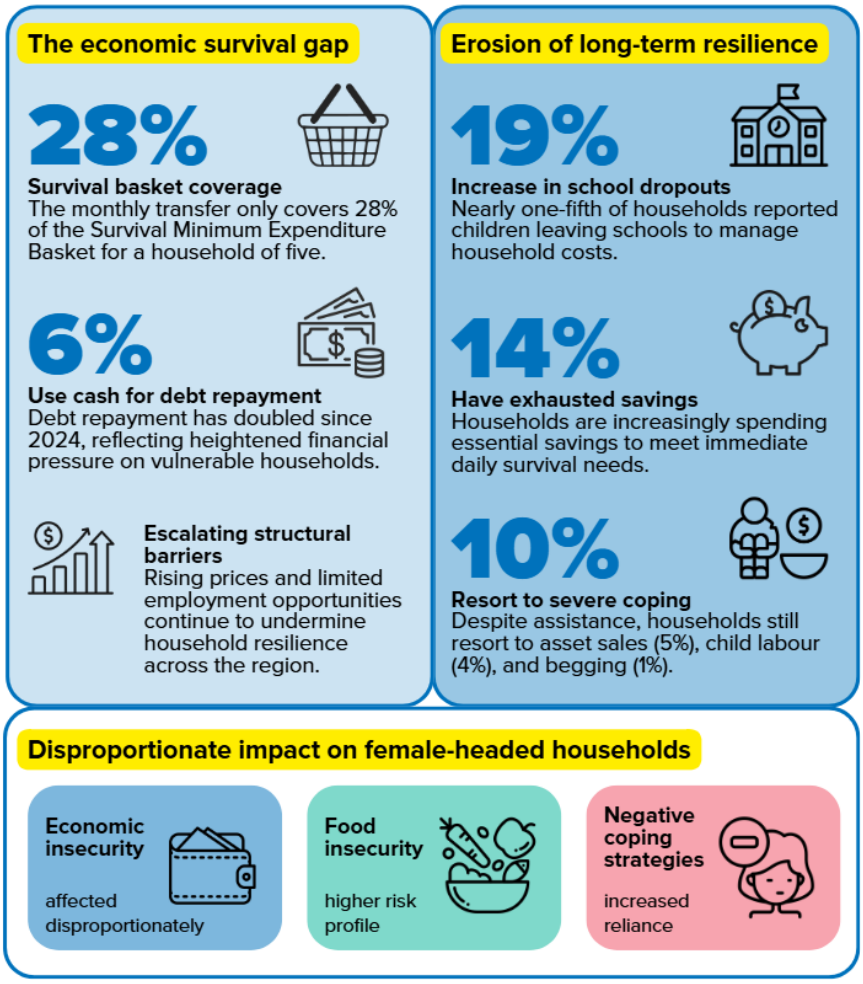
Overall, cash assistance contributed positively to key sectoral outcomes, particularly in shelter stability, food consumption, WASH conditions, and household well-being, by improving purchasing power, reducing reliance on negative coping strategies, and helping households maintain access to housing and basic services. However, its impact on broader socio-economic vulnerability remains constrained. Persistently high debt levels (90% of assisted households still carry unpaid debt, 92% in 2024), rising new indebtedness (monthly new debt rose to an average of USD 230 (a 46% increase from 2024), continued food insecurity, and limited income-earning opportunities continue to drive structural vulnerability, with female-headed households disproportionately affected.

Sector-specific outcomes indicate that:

- **Economic outcomes:** MPCA increased household purchasing power and doubled SMEB coverage among assisted households (39% spent above SMEB post-assistance compared to 21% pre-assistance), despite sustained debt accumulation.
- **Livelihoods and labour:** Assisted households reported lower incidence of child labour, fewer exploitative work conditions, and higher participation of working-age members compared to non-assisted households.
- **Food security:** Food consumption showed modest improvement among assisted households; however, they continue to lag behind non-assisted households and rely heavily on food-related coping mechanisms.
- **Shelter:** Cash assistance supported housing stability and low eviction risk, though deteriorating rent affordability reflects broader economic pressures beyond the scope of MPCA.
- **WASH and basic services:** Sanitation conditions improved slightly, while access to hygiene items declined, indicating uneven outcomes across basic services.
- **Well-being and protection:** MPCA contributed to reduced financial stress and negative coping overall, yet female-headed households remain more vulnerable across economic, food security, and coping indicators.

7. Vulnerability remains high despite assistance

Despite receiving cash assistance, vulnerability remains high among assisted households. The majority (**85%**) continued to rely on one or more harmful coping mechanisms to meet basic needs, only marginally lower than non-assisted households (**90%**). While over one third (**35%**) reported that assistance helped reduce reliance on harmful coping strategies, financial stress persisted. In the previous 30 days, 72% borrowed money, 57% reduced food spending, and 51% cut other essential expenditures. Although the use of emergency coping strategies declined compared to 2024 (5% vs 8%), households remained under strain, with **52%** skipping rent or debt payments, signalling ongoing housing insecurity.



At the same time, erosion of long-term resilience was partly contained, as fewer households resorted to the most severe coping strategies, such as asset sales (5%), resorting to begging (1%), or child labour (4%). However, 14% spent essential savings and 19% reported children dropping out of school, underscoring persistent socio-economic vulnerability that cash assistance alone could not fully offset.

Conclusions

The PDOM 2025 findings underscore the pivotal role of multi-purpose cash assistance in stabilizing refugee households. The MCAP programme continues to demonstrate relevance, efficiency, and accountability. Programme performance and access remained strong, with smooth delivery, high redemption rates, and consistent perceptions of safety.

The assistance contributed positively to intra-household relations, decision-making dynamics, and household well-being. Recipient satisfaction remained high despite widespread acknowledgment that the transfer value is insufficient considering rising prices. Across several outcome areas, including meeting basic needs, resorting to emergency coping, meeting health needs, and worrying about money, assisted households consistently outperform non-assisted households. However, the analysis highlights persistent gaps. Transfer values remain below survival thresholds, limiting the programme's capacity to ensure a minimum standard of living. Rising prices, debt burdens, low wages, and reliance on potentially exploitative work continue to undermine resilience.

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Demonstrating the effectiveness, efficiency, and tangible human impact of the **Multi-purpose Cash Assistance Programme (MCAP)** on vulnerable households

Human well-being and household stability

99%

reported improved living conditions
Nearly all assisted households experienced a boost in their daily living standards, with 24% describing the improvement as significant.

98%

reported reduction in mental stress
Beyond physical needs, the cash assistance provided a vital psychological benefit, significantly reducing feelings of stress for almost all recipients.

85%

better intra-household relations
Families reported fewer disagreements regarding finances, with 52% specifically noting the inclusion of women in financial decision-making.

Essential spending categories

82%

of households prioritised food
Food remains the primary expenditure, with families using cash to buy larger quantities and more diversified nutrition.

42%

secured housing via rent payments
Cash assistance played a critical role in maintaining shelter stability and reducing the immediate risk of eviction.

26%

accessed essential healthcare
One-quarter of households relied on the assistance to afford medical services and medicines that would othrwise be out of reach.

Economic impact and resilience

94%

preference for cash modality
Recipients overwhelmingly prefer multipurpose cash over other forms of aid due to the dignity and flexibility it provides in meeting diverse needs.

SMEB coverage
Pre-assistance

SMEB coverage
Doubled post-assistance

Reduction in severe coping strategies
The programme helped contain the erosion of resilience, with only 1% of households forced into begging and 4% into child labour.

Operational efficiency & safety

99%

successful redemption rate
The delivery system proved highly effective, with 60% of recipients using ATMs and 40% using money transfer operators to access funds.

99.5%

felt safe throughout the process
Beneficiaries reported feeling secure while receiving, storing, and spending their cash, maintaining high levels of trust in the system.

96.6%

received clear programme information
Transparent communication ensured that the vast majority of households understood how to access and use the assistance.