

Outcome Monitoring Report

Q4 2017

KEY FINDINGS



800 Syrian refugee families were interviewed for this Outcome Monitoring report. Of these, 400 were enrolled in UNHCR MCAP programme, while 400 were not receiving assistance.

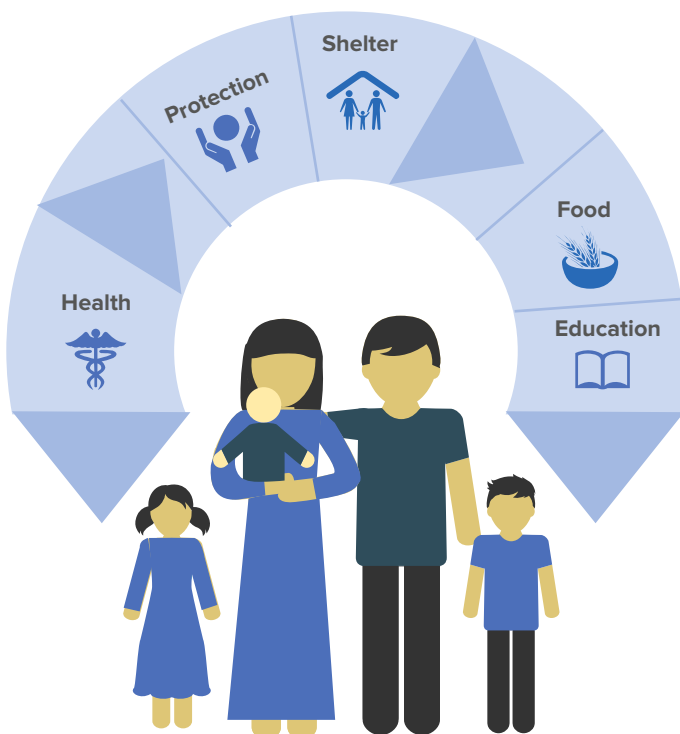
Background

The United Nations High Commissioner for Refugees (UNHCR) assists 33,000 families with the multi-purpose cash assistance program (MCAP) in Lebanon.

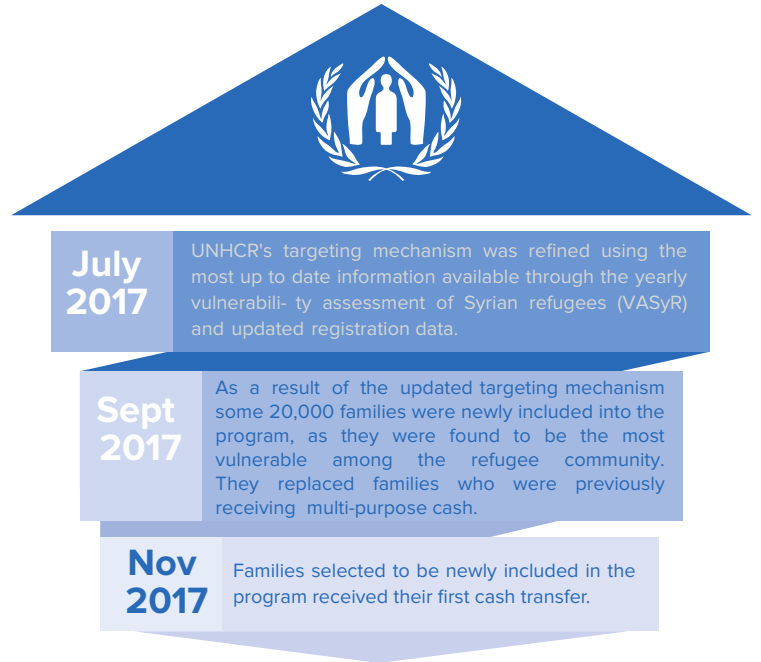
Families receive a monthly 175 USD transfer, which can be redeemed at any ATM across the country. Through a basic needs approach, UNHCR is committed to helping refugee families meet their basic needs. UNHCR MCAP in Lebanon feeds into this aim by allowing refugee families easy and safe access to cash, empowering them to manage their expenditures and prioritize their essential needs.

Basic needs, defined in UNHCR Basic Needs Approach, encompasses the main survival needs of families including health, nutrition, shelter, education and more. While enabling families to meet their basic needs, UNHCR's approach expands to also focus on longer term wellbeing and protection solutions to ensure sustainable strategies and action.

UNHCR's Basic Needs Approach



UNHCR Targeting 2017



Since the start of UNHCR cash based intervention in Lebanon, targeting methodologies to select families to receive MCAP have become more robust. With a focus on socio-economic vulnerability, refugee families are scored through the means of an econometric model. The model is built on data gathered during the annual multi-sectoral needs assessment, the Vulnerability Assessment of Syrian Refugees (VASyR). This 'desk formula' allows for the prioritization of families based on their vulnerability level. The categorization of families by socio-economic vulnerability is based on the Survival Minimum Expenditure Basket (SMEB) as well as on family expenditures. UNHCR targets the most socio-economically vulnerable families (those living under the SMEB in extreme poverty) across the four regions of Lebanon for MCAP. The intervention is designed with the intention to lift poor families above the poverty line in such a way to help them live a dignified life.

Objective and Methodology

Objective

The purpose of the outcome monitoring exercise is to track key outputs of cash assistance and living conditions of benefiting families by comparing families benefiting from UNHCR MCAP to families not enrolled in the programme, designed as a control group. The control group, which is selected to be comparable on key characteristics, provides a baseline to understand the effects of UNHCR assistance on recipient families.

Design and sampling

Two groups of families were surveyed.

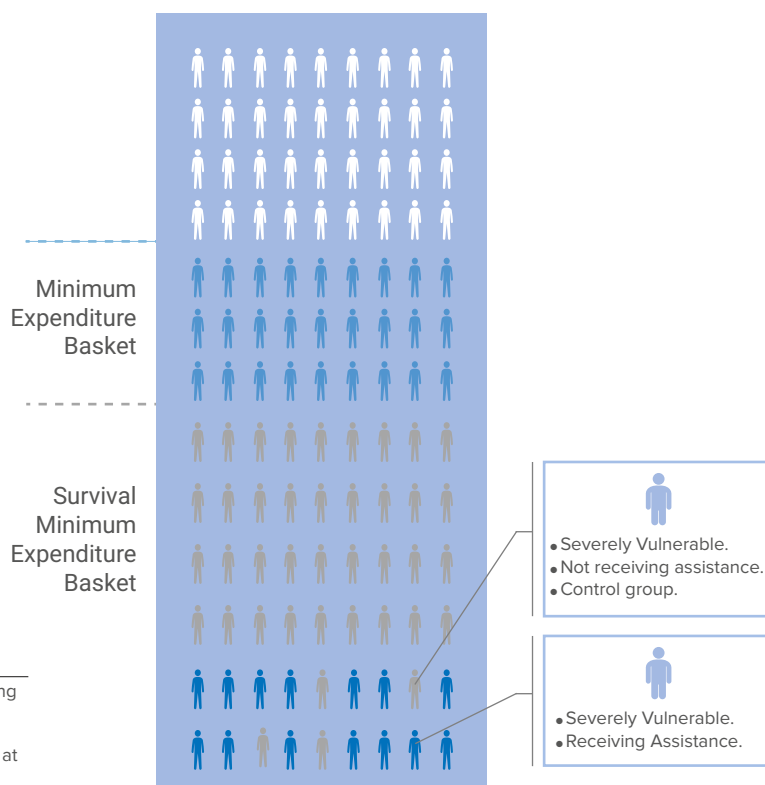
- 1) Families who had been receiving MCAP from UNHCR in 2017 cycle and would continue to be enrolled in the program during 2018 cycle. 83% of these families were also receiving food assistance.
- 2) Families who were not receiving MCAP. They were found to be among the most poor of the population and would start receiving cash assistance as of November 2017⁽¹⁾. 37% of these families were receiving food assistance.

Simple random sampling⁽²⁾ was used to yield a sample of approximately 400 families from each group, distributed across the country in proportion to the caseloads in each area. Data was collected between September and October 2017 by trained enumerators through face-to-face interviews at refugees' homes.*

(1) Families in the second group were not informed that they would be receiving cash assistance at the time of the survey.

(2) Assuming a confidence interval of 95%, margin of error at 5%, design effect at 1% and a prevalence of 50%.

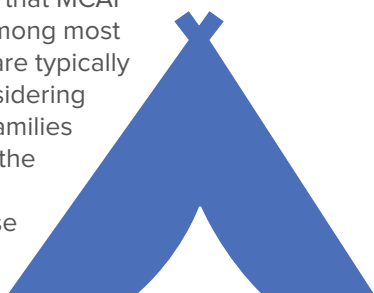
* Data was cleaned and analyzed using SPSS version 23.



Sample Characteristics

Family size

The family size of the sampled population (7 members) is larger than the average size reported in 2017 VASyR (4.9 members). This was expected, given that MCAP recipients are selected among most vulnerable families, who are typically larger than average. Considering that half of the sampled families in the study were among the most vulnerable, this contributed to the increase of the family size among those interviewed.



Specific needs

The sample surveyed for this exercise had slightly higher levels of specific needs (including chronic disease, disabilities, and serious medical conditions). The sample however, had lower rates of reported temporary illnesses or injuries. Temporary illness/injury may be linked to beneficiary family's increased access to healthcare.



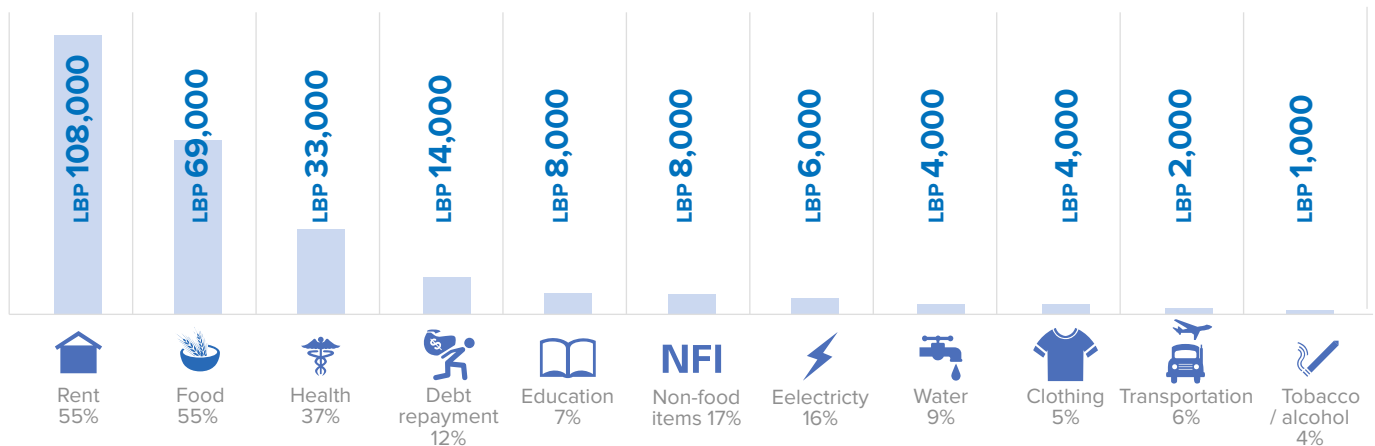
Outcomes of Cash Assistance

Expenditure and household assets

Families who receive multi-purpose cash assistance are able to have a higher average monthly expenditure than families who do not receive cash assistance (554 USD compared to 409 USD). Particularly, families receiving cash assistance had higher expenditures on rent, food, shelter materials, water, transportation, clothing, communications and hygiene/cleaning materials. Most families reported spending the largest proportion of their cash assistance on rent, food and health, indicating that the cash assistance is being used by families to cover expenses related to their most basic needs. On average, the largest amount (LBP 108,000) of cash assistance is being spent on rent. This could be due to most families also being recipients of food

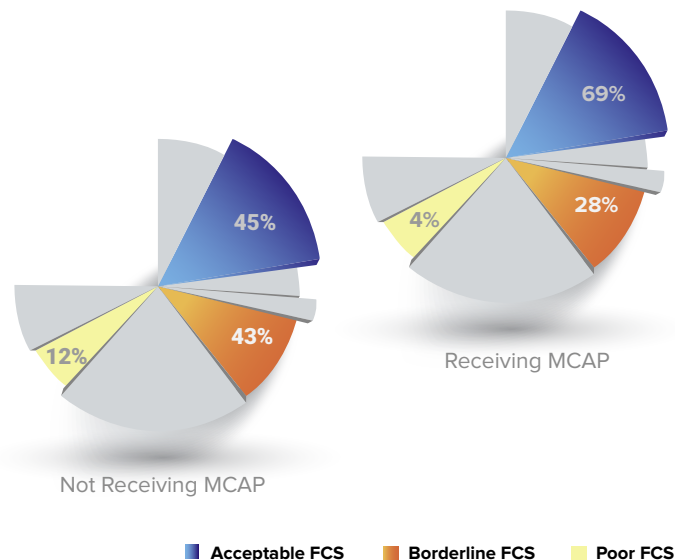
assistance and thus use a smaller amount of the multi-purpose cash to cover remaining food needs. Compared to families who do not receive cash assistance, larger proportions of those who are enrolled in UNHCR's MCAP have access to a number of key household assets. This includes having enough access to baby care items (64% of MCAP recipients have enough vs. 55% of non-recipient families), tables and chairs (14% vs. 8%), cooking stoves (93% vs. 89%), refrigerators (72% vs. 61%), dish washers (12% vs. 5%), water containers (83% vs. 76%), water heaters (47% vs. 39%) and telephones (83% vs. 76%). Thus, MCAP may not only be enabling families to meet their basic needs through increased expenditure but also through increased access to needed assets.

Average reported expenditure from monthly MCAP and proportion of families who spent a portion of the cash assistance on various purchases or services.



Food consumption

UNHCR MCAP can be associated with better quantity and quality of food consumed by assisted families. Families were asked about their frequency of consumption of major food groups within the 7 days preceding the interview. From this data it was observed that families reported, on average, a higher frequency of consumption of a number of food groups including main staples (e.g. cereals, rice, bread, etc.), vegetables, meats, and dairy. The above resulted into a better Food Consumption Score (FCS). FCS is a measurement of diet quality which takes in account both the types of foods consumed by families as well as the frequency at which families are eating those foods. Specifically, 69% of families assisted by UNHCR MCAP recorded an acceptable FCS, as opposed to 45% of non-assisted families.



Sources of income

UNHCR cash assistance may be alleviating families' reliance on debt as a primary source of income. Informal debts were cited as a primary source of income for 9% of families not receiving cash assistance and just under 1% for those families that were receiving cash assistance. Additionally, one third of families not receiving cash assistance reported debt as a secondary income source compared to 5%

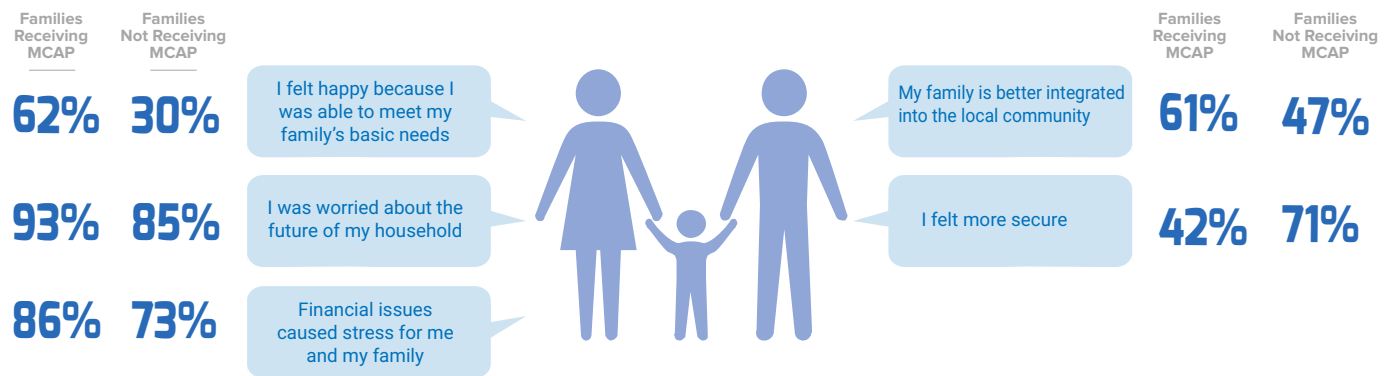
of benefiting families. As a primary source of income, almost all (95%) of the families that were receiving MCAP cited humanitarian assistance as their primary source of income, including food assistance. For those not receiving UNHCR MCAP, 64% cited food assistance as their primary source of income followed by non-agricultural casual labor (20%).

Refugees Perception on UNHCR Assistance

Wellbeing, social cohesion and safety

More families receiving UNHCR MCAP (62%) were happy with their increased ability to meet their basic needs, compared to those not receiving UNHCR assistance – only 30% of non-recipients were satisfied with their ability to provide for their family. That being said, a large proportion of MCAP beneficiaries still face financial worries. Cash beneficiaries were also more likely to report “very good” relations with the host community, compared to non-benefiting families (20% compared to 11%). This might be due to their increased ability to contribute to the local economy through increased spending capacity.

About one third of families reported that they take precautions to stay safe as beneficiaries of the cash program. Most commonly these were hiding the cash well (64%), spending the whole amount of cash at once (21%) and locking the door where the card is kept (18%). This indicates that assisted families are aware of potential risks to which they might be exposed to as beneficiaries of a cash programme and have developed mitigating measures.



Decision making

Of the 403 beneficiary families that were surveyed, just over 60% reported that the male head of household is the family member who is usually in possession of the ATM card. When it comes to decision making, 48% stated that the male head of household makes the decisions on how to spend the cash while 27% reported that the female head takes those

decisions. One quarter of the families stated that decisions are made jointly between the husband and wife. Almost none of the families reported that making decisions on how to spend the cash assistance caused disagreement in the household.





Access to ATMs and withdrawing cash

Overall, the analysis shows a high level of satisfaction with access to ATMs, as well as the ability to successfully withdraw cash, and a solid understanding of the loading modalities and timelines. Specifically, 92% of respondents reported complete satisfaction with ATM access. Among the remaining 8%, discontent is due to transportation costs and overcrowding at ATMs. Almost all families (99%) reported that they know about the loading timeline through the SMS sent monthly by the bank. As for the withdrawing patterns, almost all respondents (96%) typically withdraw the full monthly amount at once, to avoid the hassle of multiple trips to the ATM. Almost all respondents (96%) are well versed in withdrawing modalities. For those reporting challenges

(4%), most mentioned concerns are not knowing how to use an ATM, having to wait in long lines at the ATMs, or not enough cash being available in the ATM.

Most families (93%) were also satisfied with the loading date of the card, which typically occurs towards the 3rd week of the month. For those that were not satisfied (7%), most would prefer loading during the first week of the month.

In terms of transportation to ATM, 40% of respondents reported walking as the primary means to get to an ATM, with the remaining using other modes of transportation, likely public transportation. For those who walk, they need an average of 18 minutes to get to an ATM, compared to 24 minutes for those that do not walk. For those who reported not walking to an ATM, most (93%) had some kind of cost associated with transportation, mostly (66%) less than 5,000 LBP. About a quarter reported that they paid between 5,000 LBP and 15,000 LBP and fewer (3%) more than 15,000 LBP.

Complaints and feedback

The majority of respondents are aware of UNHCR complaints and feedback mechanisms. About 80% of the families stated that their preferred way to file a complaint or provide feedback related to the management of the cash assistance card is by calling UNHCR call center. This includes issues such as card replacements and reports of a stolen card or PIN. The remaining 20% indicated that they prefer to approach the UNHCR office in person. Preference may also depend on the type of complaint to be filed, with more protection oriented issues likely to be addressed directly the UNHCR info desks.

Less than 20% of the beneficiaries stated that they had, at some point, registered a complaint related to the cash assistance program. The majority of those (62%) indicated that their complaint was resolved. Among the 23% of the families who were not fully satisfied with the complaints and feedback mechanism, the long response time was indicated as the main challenge.



Recommendation on the way forward

- MCAP is the primary source of income for 95% of assisted families, and overall assisted families are reporting better outcomes on food consumption and overall expenditures, suggesting a positive impact of MCAP on recipient families, as well as the need to maintain the assistance to empower refugees to meet their basic needs.
- Receiving MCAP seems to provide more safety and dignity to assisted families. However, UNHCR will continue to monitor this component more in depth in the next monitoring exercise, for accountability purposes.
- Families report a positive perception of UNHCR cash assistance on their overall ability to meet their basic needs, as well as their integration with the local community, although financial concerns continue to be reported across both receiving and non-receiving families. Efforts should continue to be made to monitor the wellbeing of affected population.
- UNHCR Outcome Monitoring shows a high level of satisfaction with access to ATMs, as well as families' ability to successfully withdraw MCAP, and a robust understanding of assistance loading modalities and timelines. Efforts should be made to continue to monitor patterns of access to ATM and withdrawal modalities.
- It may be worth further exploring families' behavior when it comes to communicating with UNHCR on issues related to the cash assistance. From this exercise it was clear that most families are aware of the system that is in place and would use it in case they needed it. However examining in more details how families would react to different types of challenges in terms of communication with UNHCR would provide additional insight and allow for the strengthening of the existing system.