Inter-Agency Coordination Lebanon

BASIC ASSISTANCE WORKING GROUP

24TH JUNE 2021

AGENDA

1) Sector updates
   - May Assistance and coverage
   - Socio-Economic Indicators
   - Transfer Value for MPCA
2) WFP situational analysis
3) LOUISE Operational Updates
4) Presentation from UNICEF on new program “Haddi”
5) Presentation from CAMEALEON on ATM experience research: confidence and usage of ATMs
6) PSEA Focal Point TOR and Call for Expression of Interest

Inter-Agency Coordination Lebanon

1) Sector Updates:

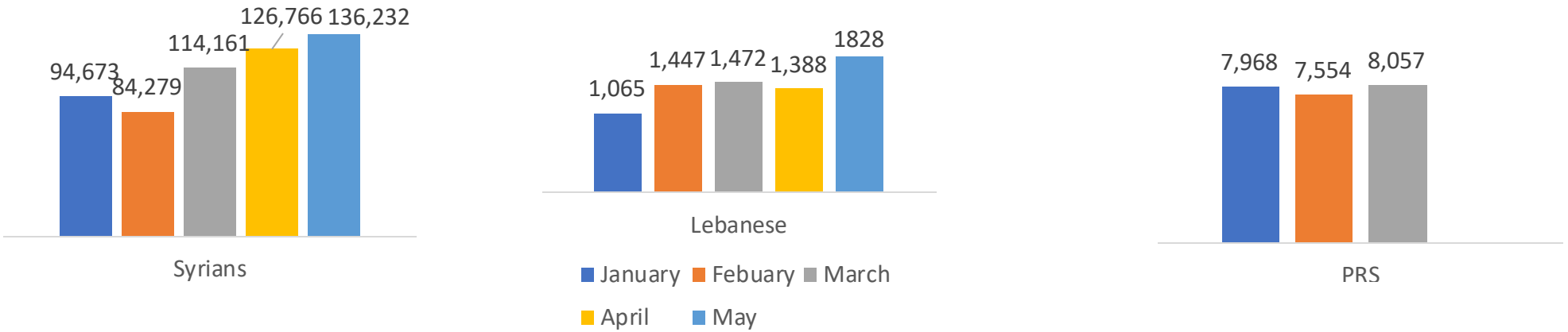
May 2021 Assistance Summary (Activity info)

138,060 vulnerable households received multi-purpose cash grants

136,232 SYR HHs 1,828 LEB HHs

UNICEF's Integrated Child Wellbeing Program

5,486 HHs



MPCA disbursed in the amount of US$ 4,508,355

3,015 **blankets** and 970 **mattresses** distributed

8 heaters distributed

5,985 **Clothing kits** distributed

Multi-Purpose Cash Assistance Targeted- May 2021

Syrians

Total Population:
300,000 HHs

6,000 Families
in poverty (MEB-SMEB)

267,000 Families in extreme poverty (under SMEB)

61,614 Families living in extreme poverty and not receiving MPCA/food.

205,386 Families Assisted with MPCA and/or food assistance (77%).

56,841HH/253,185 Ind
WFP Food Only

148,545 Families Assisted with MPCA (56%)

52,851HH/368,871 ind UNHCR MCAP + WFP CFF/Ecard (36%)

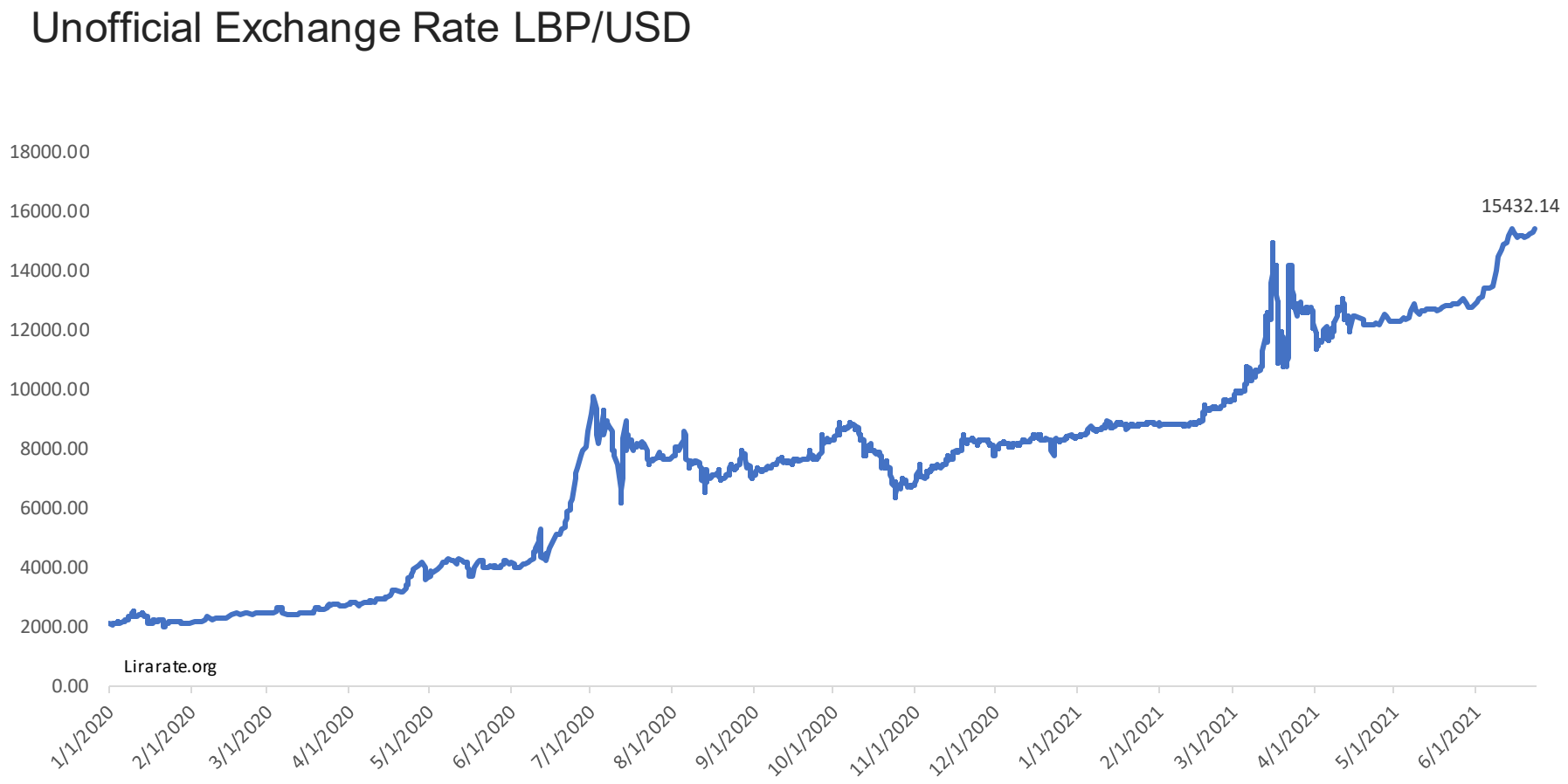
30,045 UNHCR MCAP only (20%)

64,949HH/348,999 WFP MPC (Food +Non-Food) (44%)

700 MPCA (Oxfam, Caritas, SCI, LRC, ACF)

44% (118,455 families) not receiving MPCA

Exchange rate

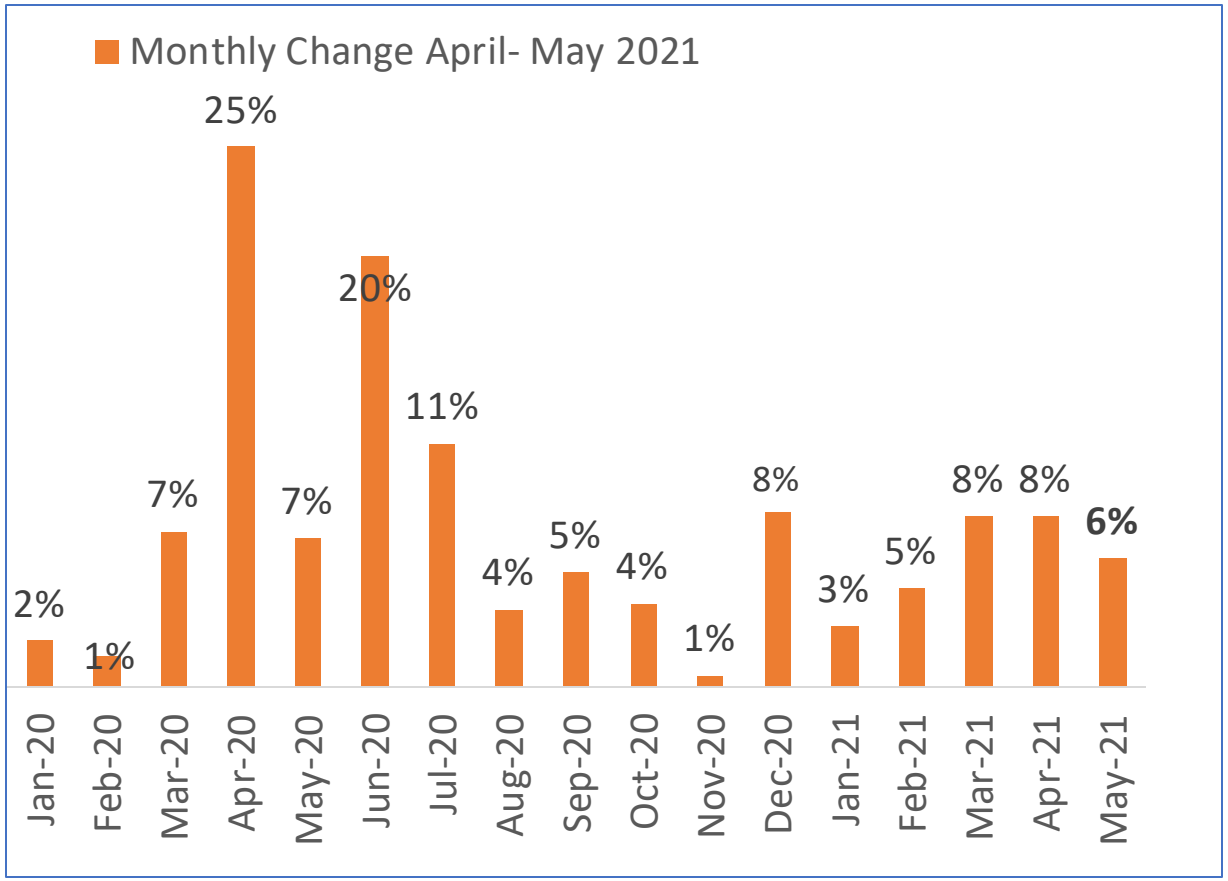


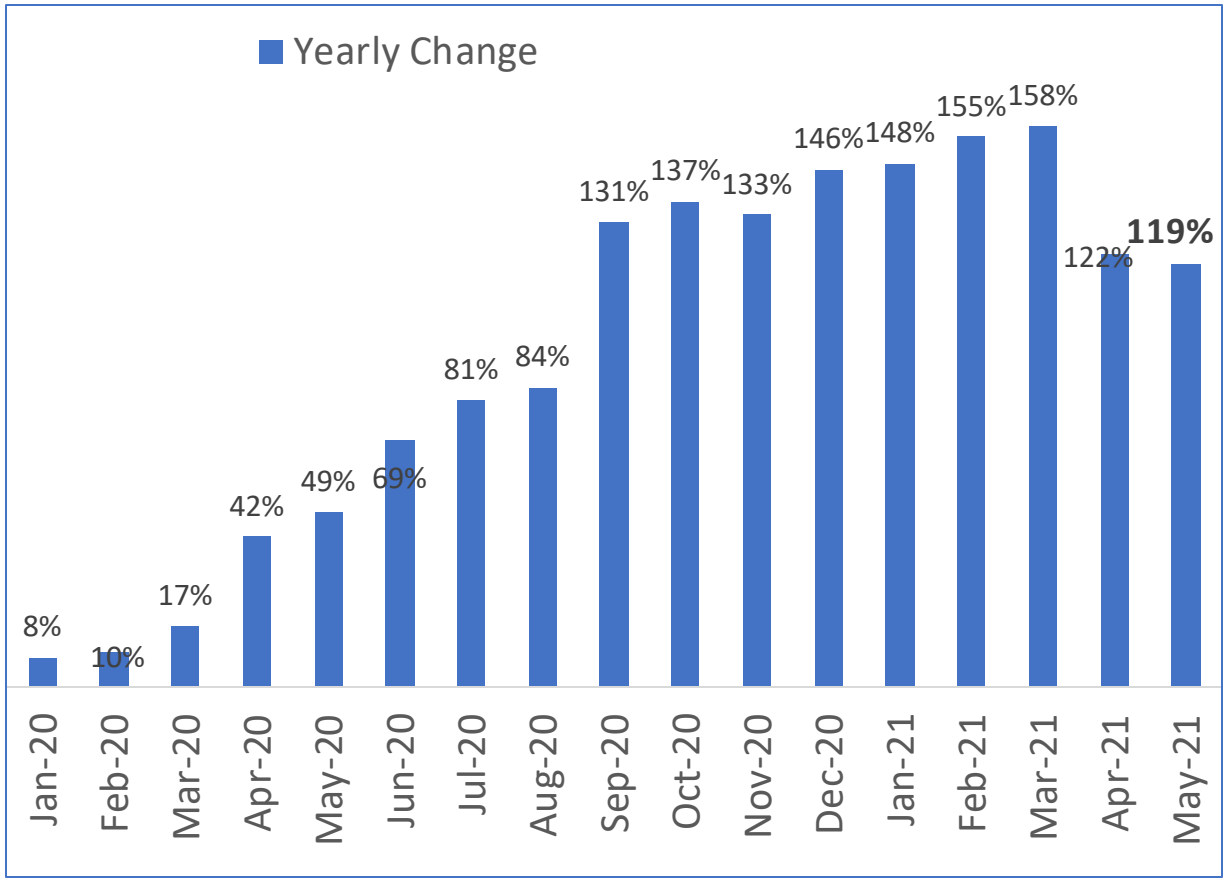
The LBP hit new lows in June, after averaging around 12,000LBP/USD in previous months. Rate steadily increasing from 13,000 LBP/USD to high 15,000s during June.

While some partners have been able to secure higher exchange rates with FSP (~12,000); others are still unable to secure exchange rates higher than 3,900LBP/USD

Socio-economic Indicators

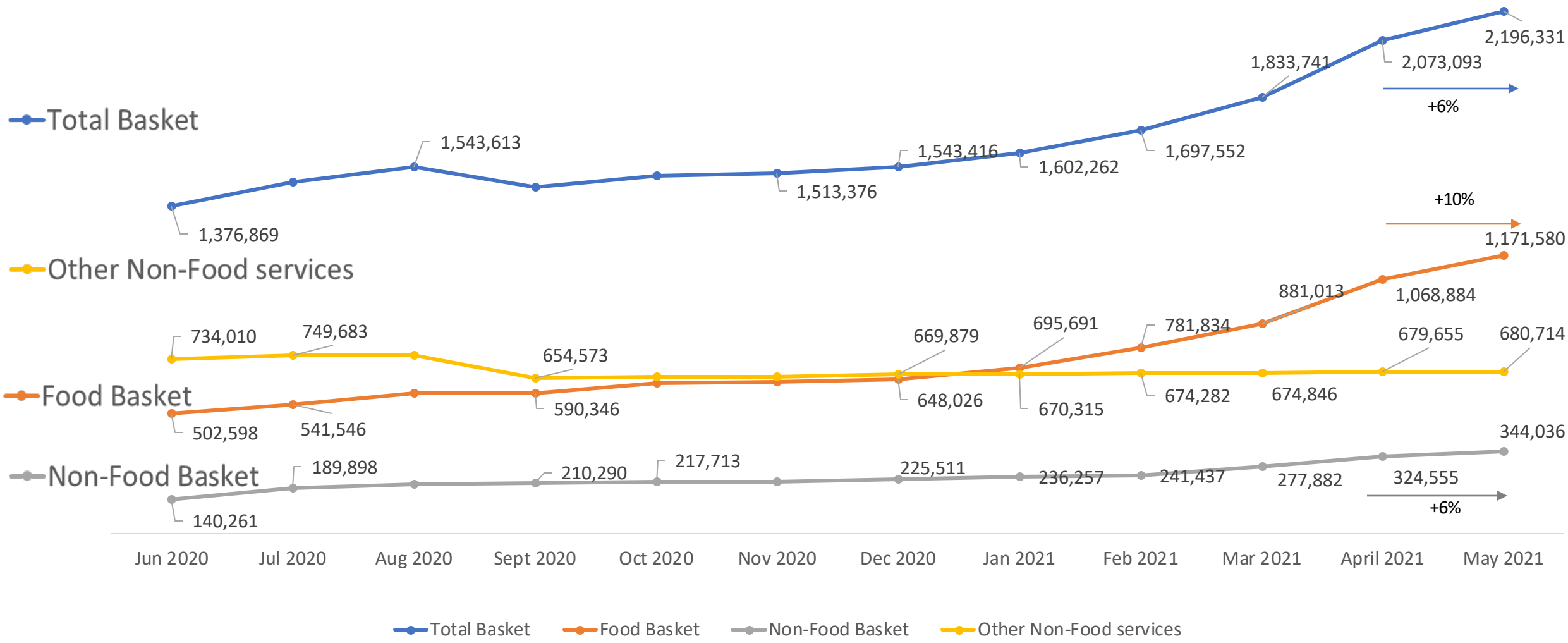
Consumer Price Index- May 2021



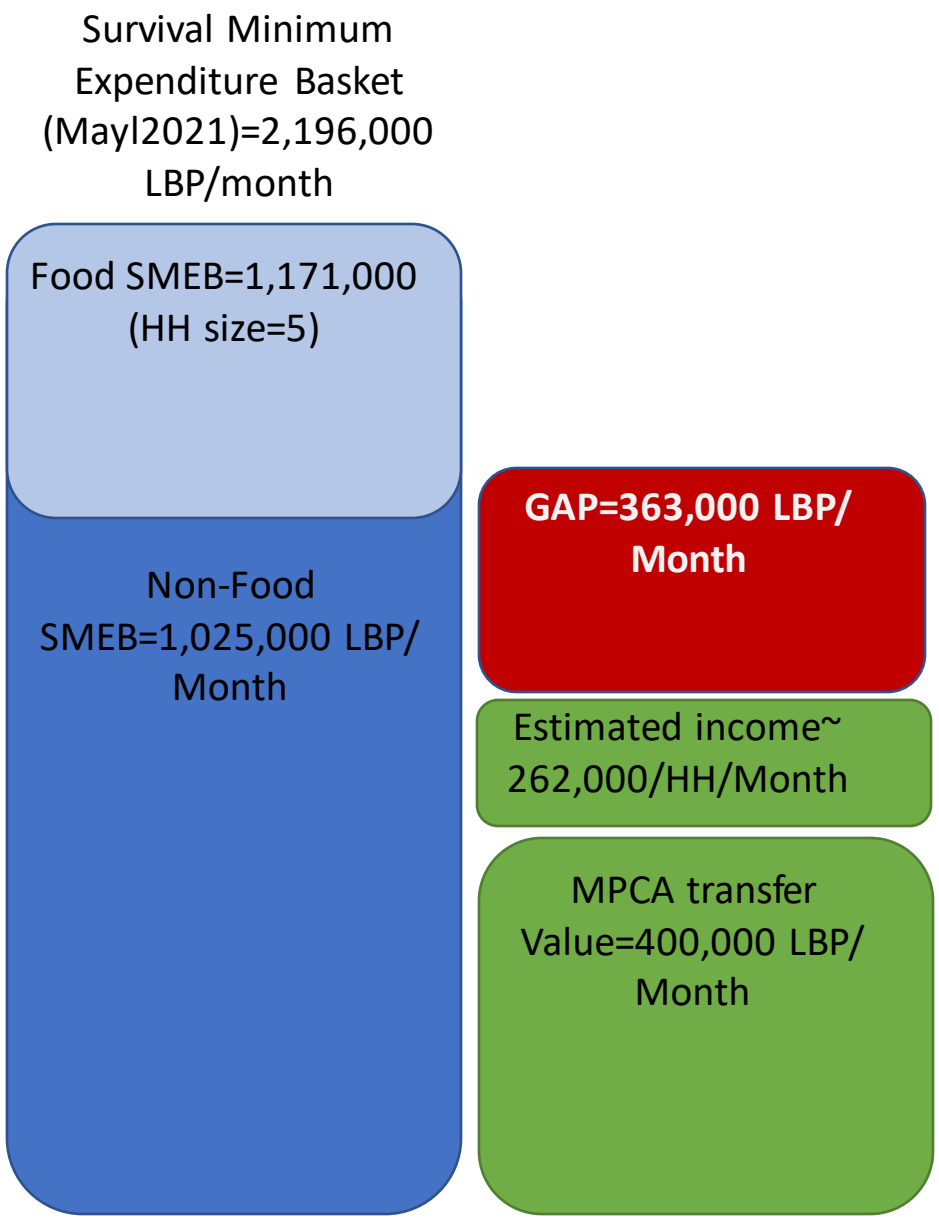


http://www.cas.gov.lb/index.php/93-english/statistics-by-topics/economic-statistics-en/185-cpi-en-2

SMEB price monitoring



Transfer Value for MPCA



- Amount needed to cover full Non-Food SMEB= 763,000LBP/month/household.
- Partners with increase exchange rates at the level of the FSP are able to increase coverage for the full basket. Others, may not be, but could increase over 400,000LBP.
- Discussions with MoSA/GoI have been on-going. UNHCR/WFP request to GoL to increase TV.

WFP

World Food Programme

WFP RAM & Retail/Supply Chain Unit Lebanon

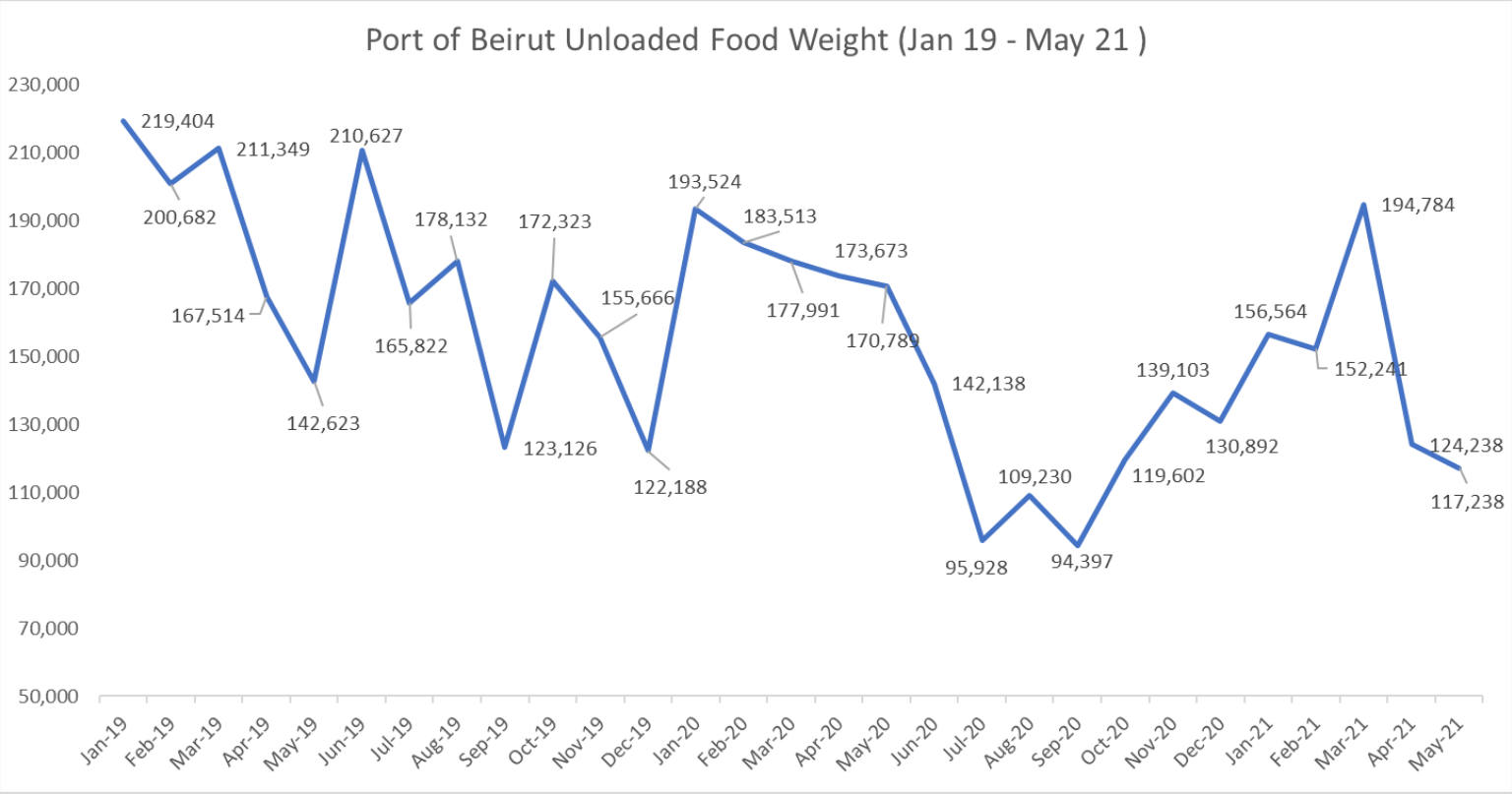
National BAWG – Food Security and Markets Situation Analysis

BAWG Meeting

24 June 2021

SAVING LIVES
CHANGING LIVES

Decreasing trend (- 17%) in food imports continue in 2021



- A decrease of 21% is noticed when comparing August 2020 - May 2021 figures against the same period the previous year.
- A decrease of 17% is registered when comparing January to May 2021 figures to the same period in 2020.
- Decrease in 2021 led by the following imports categories decrease:
  - 40% in edible vegetables
  - 31% in sugar and confectionary
  - 20% in live animals
  - 19 in cereals
- A decrease of 31% is registered when comparing May 2021 figures to May 2020 figures.
- Subject to change for the May 2021 figures as more data is released!

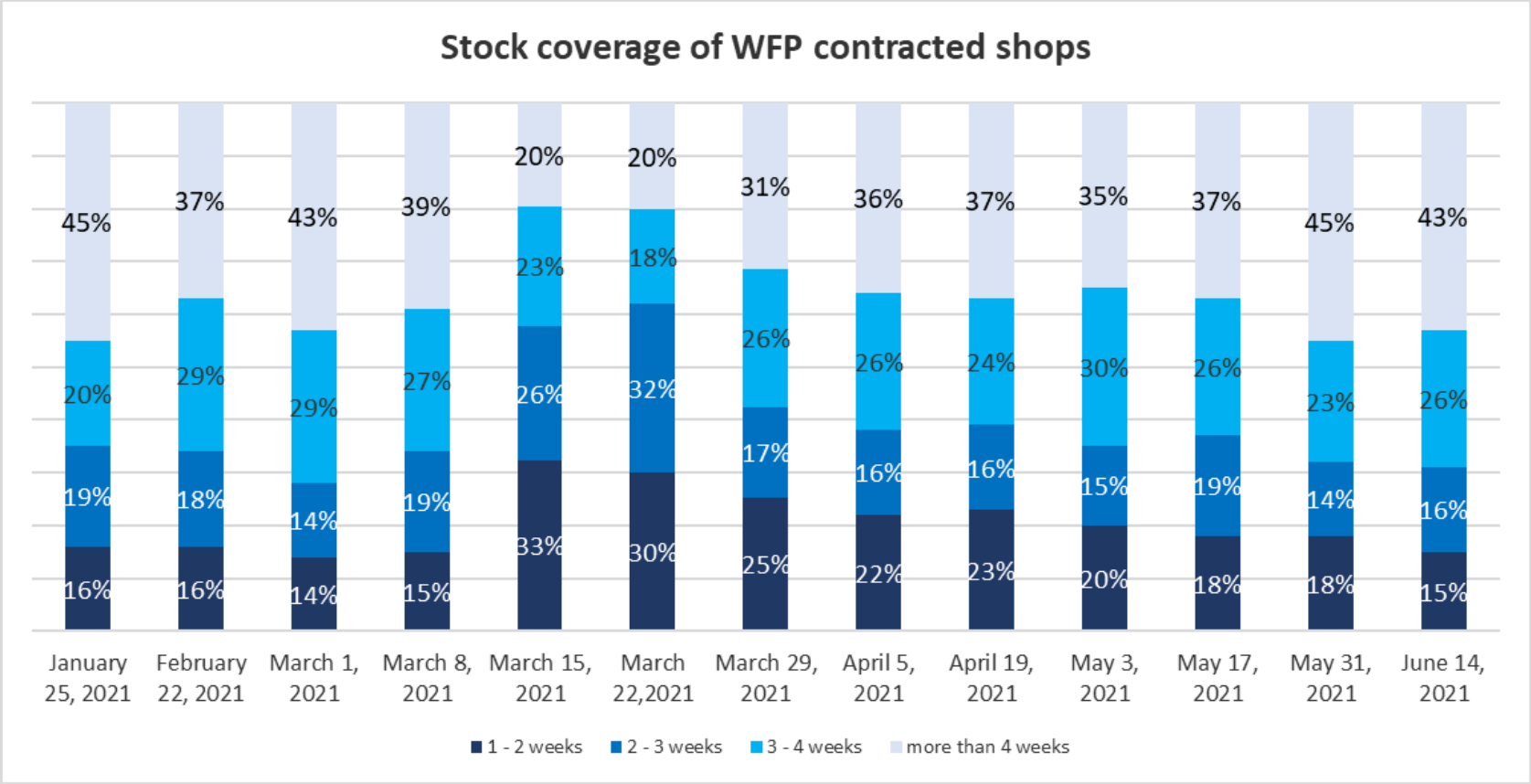
Source: Port of Beirut data, 2019-2021 as of June 24, 2021, subject to change.

Yet, Cereal imports increased, as it continues to benefit from subsidies mechanism (until February 2021)

Imports	2019	2020	% Change	Jan-Feb 2020	Jan – Feb 2021	% Change
Cereal	1,251,205	1,369,192	9%	212,204	231,127	9%
Total Food (excluding cereals)	1,641,992	1,459,597	-11%	275,414	272,009	-1%
Total Food	2,893,197	2,828,789	-2%	487,618	503,136	3%
Total Imports	19,835,640	13,670,765	-31%	2,132,055	1,967,540	-8%

Source: Lebanese Customs Agency Data – as of June 23, 2021, subject to change.

Traders are able re-stock and are back to beginning of March 2021 stock levels, prior to market disruption events – but with lower brand diversity



- Some improvements in stock coverage, reaching same percentages prior to March disruption events
- Shops with more than 2 weeks of stock coverage now at 85 percent, similar to week of March 8.
- By sub offices during the week of June 14:
  - Contracted shops located in the BML & South region had the highest shop coverage above 2 weeks (99 percent), followed by the Beqaa region (95 percent). Contracted shops in the north had the lowest one (62 percent).
  - Shops in the BML & South region had the highest 4 weeks stock coverage (60 percent), followed by shops in the Beqaa region (36 percent) and shops in the north (33 percent).

Source: Retail Weekly Shop Phone Survey – as of 22 June 2021

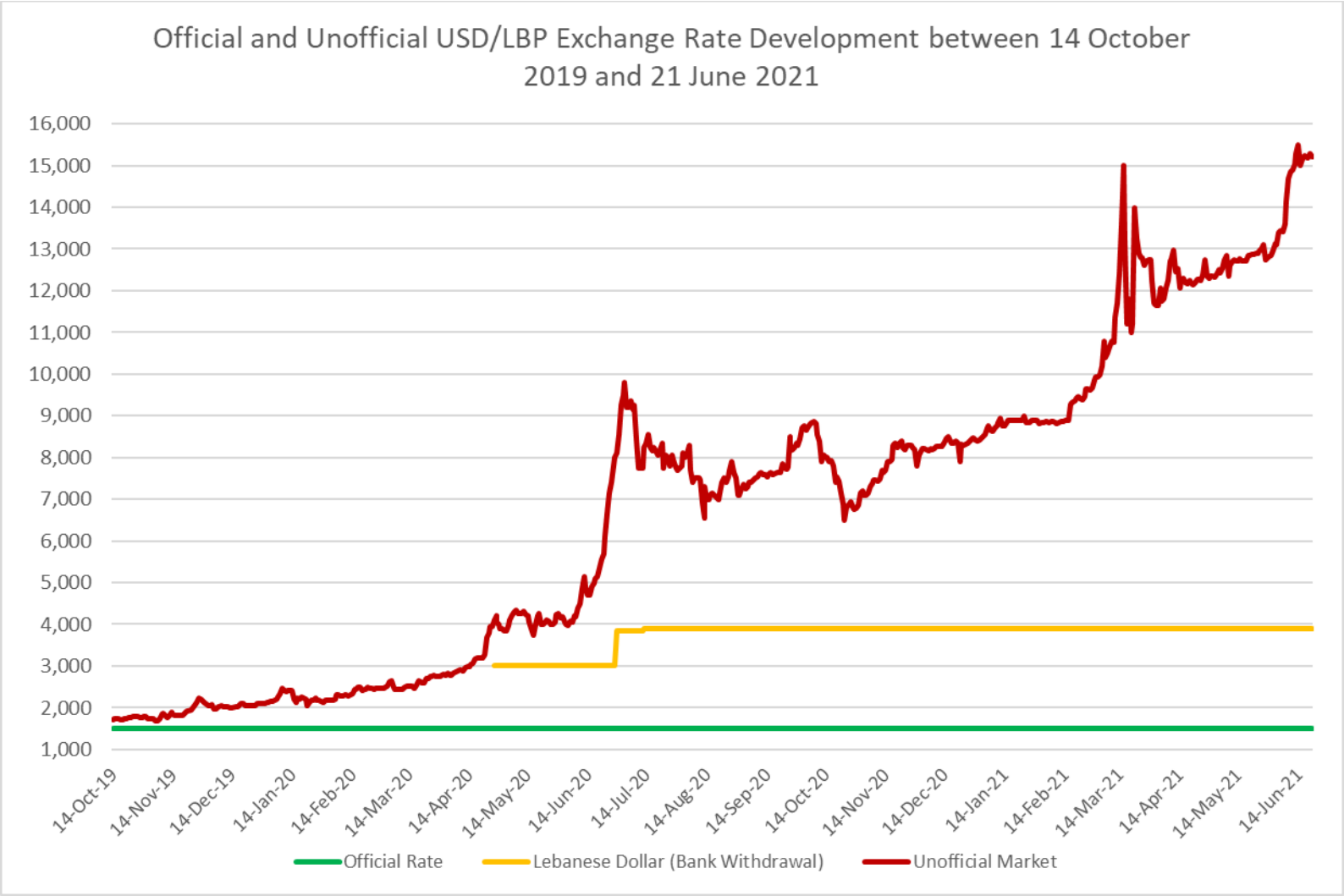
Some improvements in products availability and delivery - Subsidized products becoming further scarce 9 out 10 Traders state

- Based on the retail unit contracted shops assessment survey results:

Reported	Week of March 1, 2021	Week of April 5, 2021	Week of May 3, 2021	Week of May 31, 2021	Week of June 18, 2021
Scarcity in certain Products	68%	60%	51%	55%	59%
Expecting to receive new orders within one week	94%	83%	95%	97%	94%
Suppliers delivering full ordered quantities	62%	45%	50%	66%	68%
Scarcity in subsidized items (at rate of LBP 3,900	38%	85%	89%	95%	93%
Availability of subsidized products	79%	72%	67%	54%	36%
Suppliers accepting new subsidized products orders	64%	42%	40%	15%	24%
Receiving full ordered subsidized products quantities	1%	1%	1%	1%	0%

Sources: Retail Weekly Shop Phone Survey – as of 22 June 2021

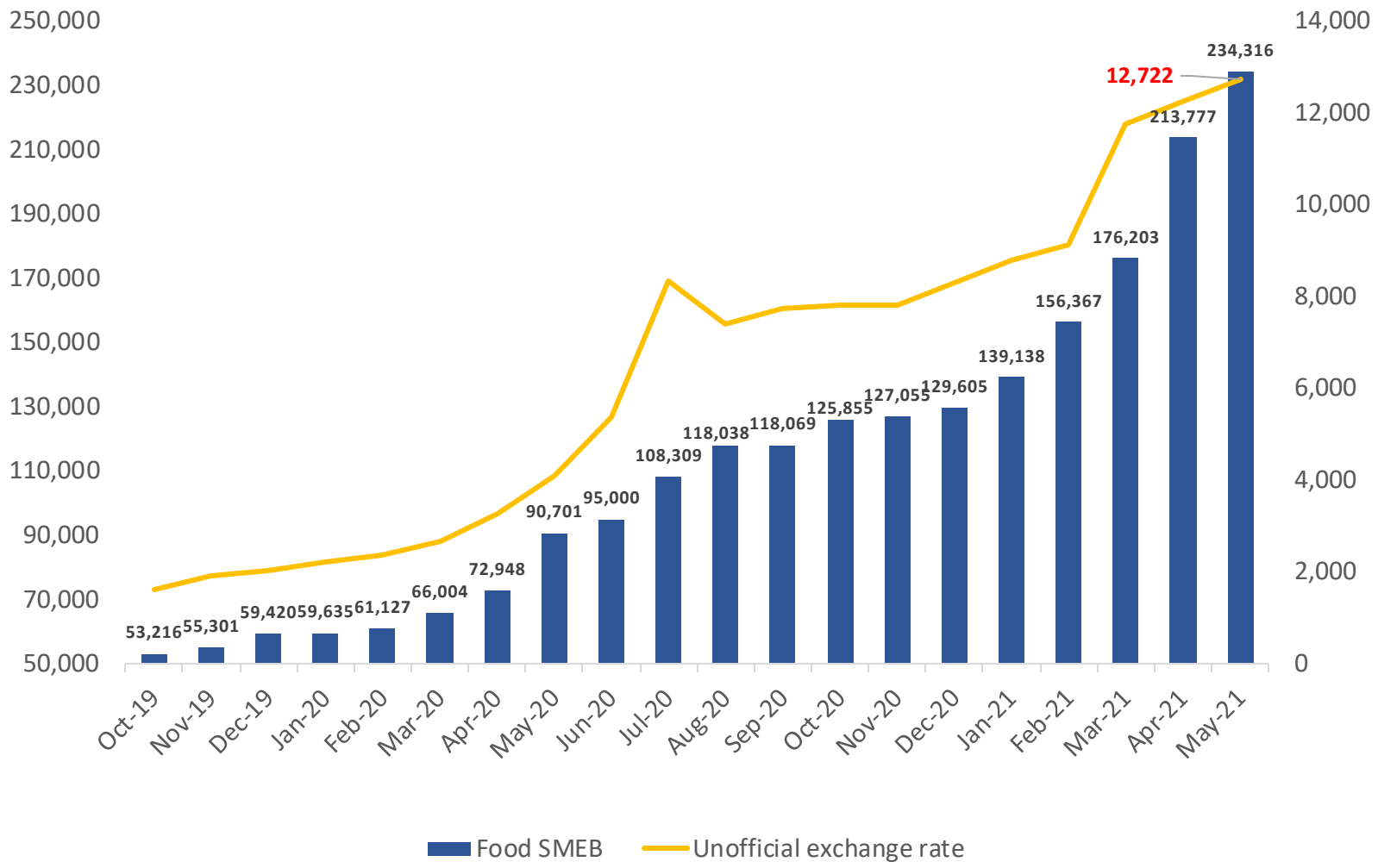
Depreciation of the Lebanese Lira accelerates in June and breaches the LBP 15,000 mark again



- Black market rate (red line) breached the LBP 15,000 again on June 12, 2021.
- Withdrawal from non-fresh money dollar account in LBP at LBP 3,900 (circular 151) temporarily halted on June 2, following State Council decision. Rate reimplemented next day following meeting at Presidential palace (yellow line).
- Central Bank providing USD dollars to commercial banks through "Sayrafa" platform at the rate of USD/LBP 12,000.
- Customers to register their demands with commercial banks and provide counter value in LBP cash.
- Central Bank providing amounts to commercial banks intermediary banks.
- Total amount traded during week of June 14 reached USD 35 million.

Source: http://lebaneselira.org & https://lirarate.com – reported rates for black market and syndicate are the average of the buy and sell rates – Reuters - Annahar

Revised food SMEB cost in LPB (national average) further increases (10%), in parallel with the exchange rate depreciation – Since October 2019 (340%)

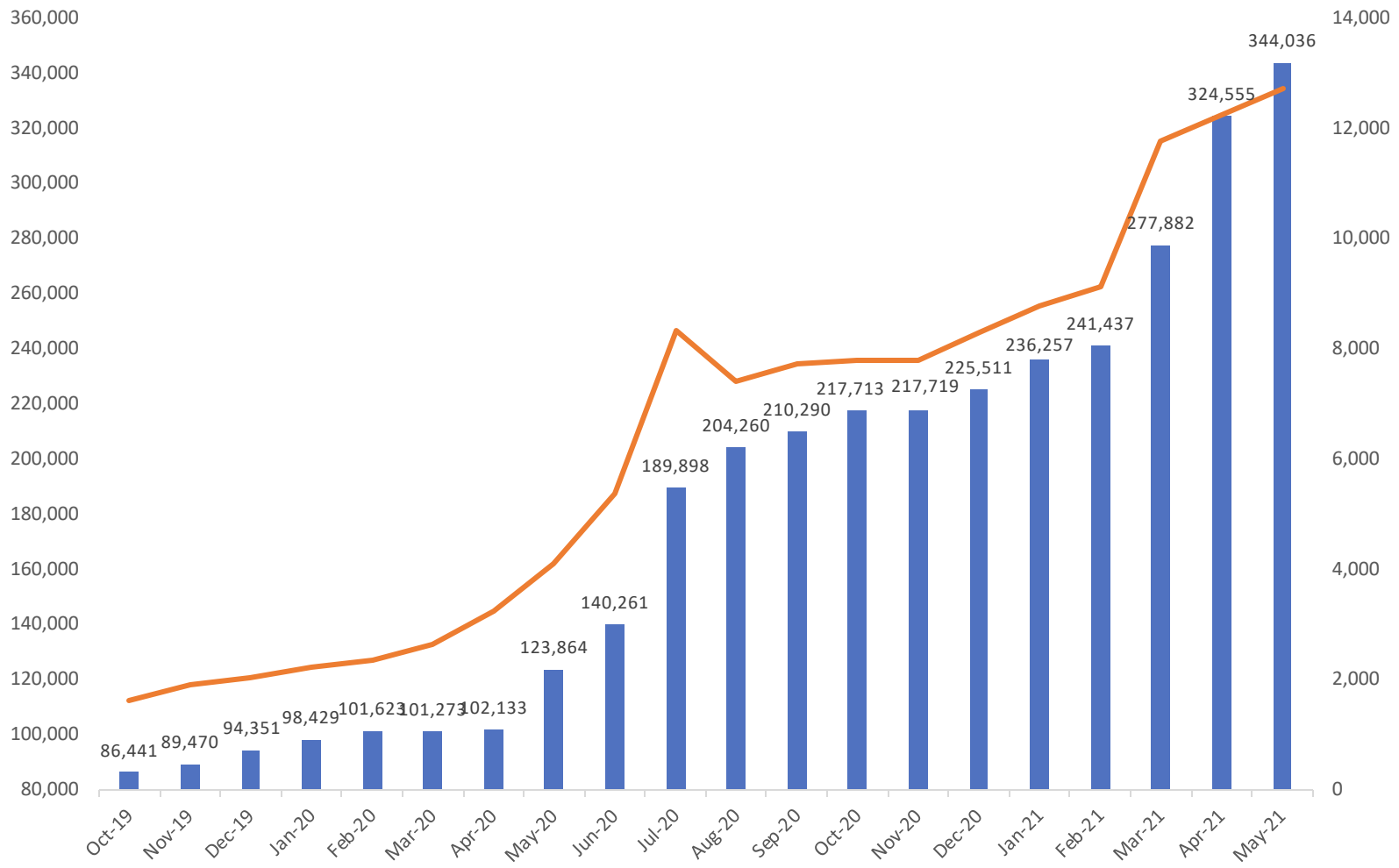


- Revised Food SMEB recorded a 10% increase between April and May 2021, at LBP 234,316.
- The cost of the revised food SMEB in May 2021 more than four times the cost of the basket back in October 2019 (340% increase).

Source: WFP price data, 2020, & 2021 as of 7 June 2021, subject to changes. The weights of the commodities used in the calculation of the price of the basket was further updated in the calculation of the basket cost from February 2021 onwards. Further revisions to the previously published prices might take place in the future.

WFP World Food Programme

Similar to food basket, revised non food items (NFI) basket register important price increases (6%), reflecting the Lira Depreciation – Since October 2019 (298%)



- The revised non-food items basket of 12 commodities is composed of the same items as the 2014 non-food basket, except hypoallergic soap that was removed. The basket include in addition 5 toothbrushes (changed every 3 months) and 5 blankets. Cooking gas quantity was further increased compared to the 2014 basket.
- Between October 2019 and May 2021, the basket has increased by nearly 4 times (298%)
- Between April & May 2021, a 6% increase was registered.

Source: WFP retail price database, 2020 & 2021, as of 21 April 2021, subject to changes & IPT Fuel Price for Cooking Gaz: https://www.iptgroup.com.lb/ipt/en/our-stations/fuel-prices - Blanket Price from UNHCR Retail Team - The weights of the commodities used in the calculation of the price of the basket was further updated in the calculation of the basket cost from February 2021. Further revisions to the previously published prices might take place in the future.

WFP World Food Programme

Fuel shortages continue across the country – lack of funds, smuggling, and hoarding among main reasons stated by the media

Date	Gasoline 95 Oct	Diesel	Cooking Gas
December 2020	24,300	16,200	18,600
June 23, 2021	45,200	33,300	28,400
Price increase	**20,900**	**17,100**	**9,800**
% increase	86	106	53

- Nearly 60 percent of market needs not being met currently. Rumours of a lack of gasoline starting next week.
- Shortage due to delays in approving payments by the Central Bank.
- Shortages as well due to hoarding by traders, in hope of rising prices in the future.
- Smuggling decreasing availability as well. It was estimated by media sources that each smuggled tank of gasoline can generate a profit of USD 20.
- Expected modification to current subsidies mechanism. Two proposed plan:
  - Decreasing subsidies percentage to 70 percent at the official rate
  - Raising subsidies rate to the USD/LBP 3,900
- Gasoline price increased by 86 percent, diesel by 106 percent, and cooking gas by 53 percent since the beginning of December 2020

Source: https://www.iptgroup.com.lb/ipt/en/our-stations/fuel-prices, MTV News, LBC News

Unclarity continues on subsidies removal plan and financial support card – "De Facto" subsidies rationing already happening

- The World Bank has declared the current economic crisis in the top 3 of the most severe crises globally.
- Rationing of subsidies "de-facto" happening. Electricity blackouts, medicine and fuel shortages main examples.
- Increased electricity blackouts, reaching up to 20 hours in the capital alone. Fuel shipments received in past week, however rationing will continue in order for fuel reserve to last as long as possible (expected until mid-August at current rate).
- Bread prices further increased – large package price has increased by 117 percent since June 2020 – Latest prices are:
  - Large package (910 grams) set at LBP 3,000 if sold at bakeries and LBP 3,250 if sold at retail shops.
  - Medium package (395 grams) set at LBP 2,000 if sold at bakeries and LBP 2,250 if sold at retail shops.

Source: Naharnet, LBC News, Executive Magazine, Akhbar Newspaper, World Bank, WFP

Thanks!
Questions?

WFP Lebanon

RAM & Retail/Supply Chain Unit

WFP RAM 2020 Key Products

March 2021

December 2020

SAVING LIVES
CHANGING LIVES

LOUISE
LEBANON ONE UNIFIED INTER-ORGANISATIONAL SYSTEM FOR E-CARDS

LOUISE Programmatic Updates & Mitigation Measures
June 2021

Mitigation Measures to Safeguard LOUISE Operations

LOUISE Preferential Exchange Rate:

- Market rate between 12,000-12,200 LBP/USD provided by LOUISE FSP (BLF in agreement with BDL) as of May 2021

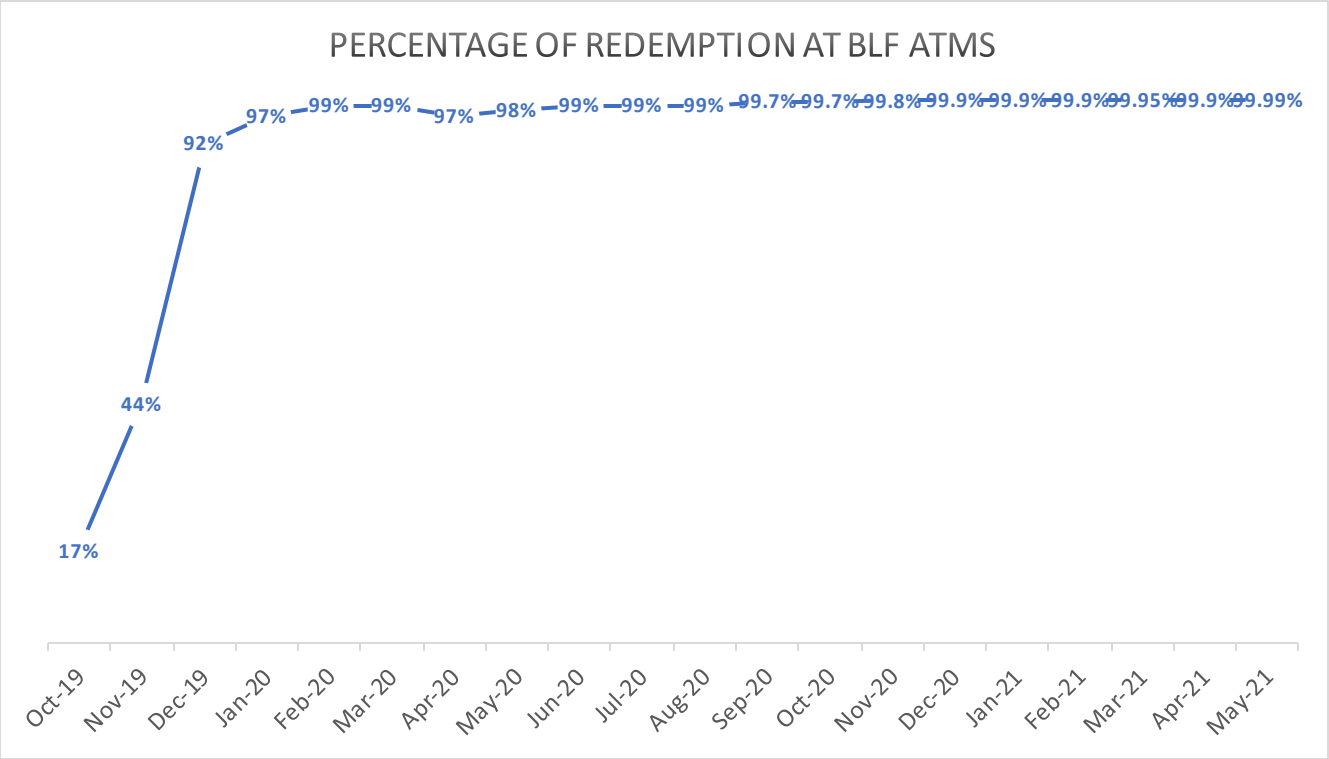
Staggering of Upload Schedules for May 2021:

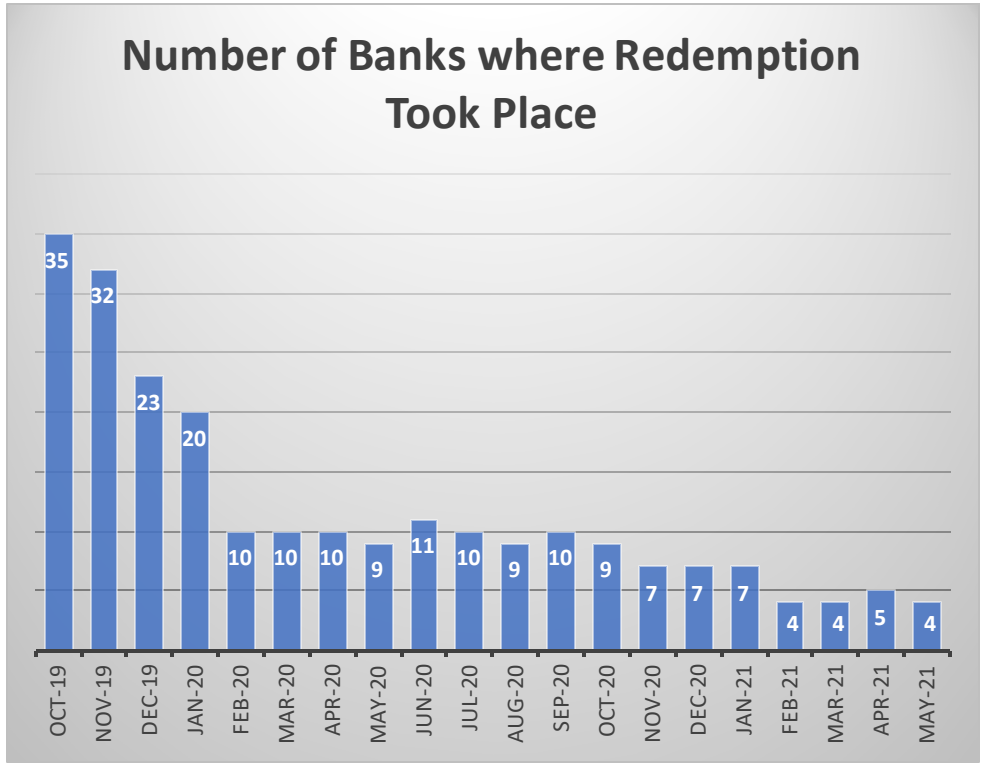
- Uploads commenced on the 7th of June, until the 21st of June for MPC/MCAP and food e-card beneficiaries.
- MCAP/CFF and MPC staggered over 10 days in Bekaa/Akkar/T5/BML and the South.
- WFP e-card food voucher loadings staggered over 4 days
- Loading on the 21st of June: WFP Livelihoods program, UNHCR DAFI and PCAP, and UNICEF ICWBG (on the 22nd of June)
- No uploads planned for weekends (to account for limited replenishment over weekends)

ATM Monitoring and Crowd Control, Additional ATM Installations:

- Regular monitoring by UNHCR/WFP/UNICEF field teams.
- No major issues with overcrowding despite sizeable horizontal expansions currently rolled out.
- Finalizing the installation of additional ATMs in El Minnieh, North and Marjeyoun, South respectively.
- Total of 20 additional BLF ATMs installed across the country since December 2019.

Concentration of Redemption at BLF ATMs
As of May 2021





Redemption rates for the month of May 2021 stood at 98.4%

LOUISE Programmatic Updates

1. UNHCR Horizontal Expansion Plans, June 2021:

- *Increase caseload of MCAP assistance by* ***35,000 Households (on top of the 5,500 households added in May 2021).*** *All households are previously non-assisted households.*
- *All additional households will receive MCAP assistance only, and will start receiving assistance as of June.*

2. No planned horizontal expansions for WFP planned in June 2021 (awaiting transfer value increase agreement).

3. UNICEF Programs:

I. ***Integrated Child Well-being Program:.*** *Increase in transfer value to 500,000 LBP/child, capped at 2 children in June 2021; additional children to be added in July 2021, along with discontinuation of children that have received 12 months of assistance by July 2021.*

II. ***Program monetizing WASH services in Arsal Informal Tented Settlements*** *(now planned for July 2021, verification of cases ongoing)*

III. *Possible relaunch of the* ***Reaching School Program*** *in July or August 2021.*

IV. ***New social assistance program "Haddi"*** *reaching around 70,000 individuals/children of all nationalities (first payment to go through on June 28th with a transfer value of 40 USD/child.*

LOUISE Programmatic Updates
(cont'd)

4. Shield Association:

- *Currently rolling out cash for work project in the Hasbaya region (forest management)-total of 133 workers-Last payment due in June 2021.*
- *Also rolling out another Cash for Work project in Kfarhamam (running until August 2021).*

5. New Agencies Joining LOUISE in the pipeline:

1. **PU-AMI (single cash assistance to vulnerable populations, and regular MPCA ranging from 3-6 months, to one year).**
2. **UNFPA (recurrent cash assistance to select GBV survivors, for a period of 5 months).**
3. **6 Italian Cooperation funded NGOs (implementing Cash for Work Projects across the country.)**
4. **ACF (MPCA to vulnerable families)**
5. **Relief International (ECA and Cash for Education programs)**
6. **IRC (Requested application to be pu on hold following access to Sayrafa rate of 12,000 LBP/USD through their FSP)**

Applications to join LOUISE are currently suspended until the end of 2021, to ensure business continuity of ongoing programs rolled out through LOUISE.

LOUISE Programmatic Updates

(Transfer Values Update)

1. **Food Component Transfer Value:** 100,000 LBP/individual as of November 2020.
2. **MCAP/MPC Transfer Value:** remains at 400,000 LBP/HH as of July 2020

WFP and UNHCR in discussions with MoSA to increase food component to 200,000 LBP/individual, and MCAP/MPC assistance to 700,000 LBP/HH as of July 2021 (if request is approved).

Program	January-March 2020	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21
	Monthly Entitlement Amount (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH	Updated Monthly Entitlement (in LL)/HH
WFP CFF Assistance	40,500/individual	50,000/individual	50,000/individual	60,000/indvidual	70,000/individual	70,000/individual	70,000/individual	70,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual
WFP MPC Assistance	260,250	260,250	320,000	320,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000
MPC Food Component	40,500/individual	50,000/individual	50,000/individual	60,000/indvidual	70,000/individual	70,000/individual	70,000/individual	70,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual
WFP E-card Food Voucher Program	40,500/individual	50,000/individual	50,000/individual	60,000/indvidual	70,000/individual	70,000/individual	70,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual
WFP RON cash for Food Assistance	40,500/individual	50,000/individual	50,000/individual	60,000/indvidual	70,000/individual	70,000/individual	70,000/individual	70,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual	100,000/individual
UNHCR MCAP Assistance	262,500	262,500	320,000	320,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000
UNHCR MCAP Assistance (RON)	262,500	262,500	320,000	320,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000	400,000
UNHCR Winterization Assistance									954,000 LBP	954,000 LBP	954,000 LBP	n.a	n.a	n.a	n.a	n.a
UNHCR Protection Cash Assistance				450,000	450,000	450,000	450,000	450,000	450,000	450,000	450,000	450,000	550,000	550,000	550,000	550,000
UNHCR Cash Assistance for Education (DAFI)				600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	600,000/student	700,000/student
UNHCR Cash for Rent	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	200,000 to 320,000	200,000 to 320,000
UNICEF Reaching School Program*	56,250/hh	56,250/hh	56,250/hh	56,250/hh	NA	NA	NA	NA	NA	NA	NA	50,000/child	50,000/child	n.a	n.a	n.a
UNICEF Integrated Child Wellbeng Program (ICWBG)**	120,000/child	160,000 child	240,000 child	240,000 child	240,000 child	240,000 child	240,000 child	240,000 child	240,000 child	240,000 child	240,000 child	380,000/child	380,000/child	380,000/child	380,000/child	500,000/child
UNICEF One-Off Social Grant***										460,000 /child	460,000 /child	380,000-500,000 /child	n.a	n.a	n.a	n.a
UNICEF "Haddi" Program****																40$/child

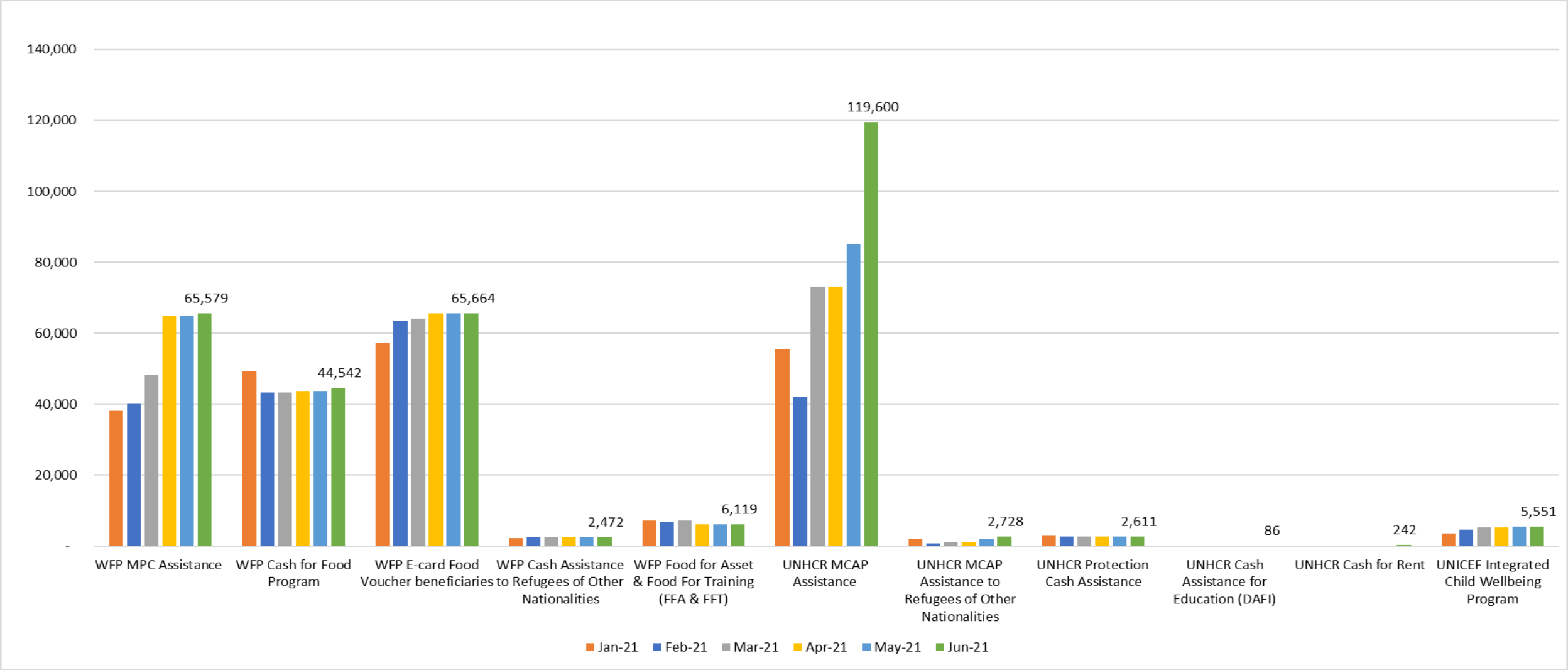
* Reaching School Program resumed in February 2021, with a TV of 50,000 child, uncapped.
**Transfer Value per Child, capped at 2 children
***Transfer Value per Child, capped at 3 children
****capped at 2 children, and rolled out through OMT (not LOUISE)

LOUISE Programmatic Updates
(Number of Households Targeted as of June 2021)

Program	January-March 2020	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21
	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached	Number of Households Reached
UNHCR MCAP Assistance	33,000	33,000	33,000	49,800	49,800	55,577	55,577	55,577	55,577	55,577	55,577	42,000	73,100	73,100	85,133	119,600
WFP CFF Assistance	33,000	33,000	33,000	37,600	40,168	47,580	49,370	49,384	49,384	49,384	49,384	43,196	43,196	43,758	43,758	44,542
WFP MPC Assistance (includes Food transfer value)	23,650	23,650	23,650	34,910	34,910	44,044	38,213	38,255	38,255	38,255	38,255	40,239	48,301	64,949	64,949	65,579
WFP Food E-card Assistance	54,500	54,500	54,500	55,830	55,922**	57,147**	57,139**	57,317	57,317	57,317	57,317	63,492	64,056	65,664	65,664	65,664
WFP RON cash for Food Assistance	3,030	3,030	3,030	3,030	2,253	2,253	2,253	2,253	2,253	2,253	2,253	2,472	2,472	2,472	2,472	2,472
UNHCR MCAP Assistance (RON)	1,500	1,500	1,500	1,641	1,641	2,037	2,037	2,037	2,037	2,037	2,037	750	1,240	1,240	2,051	2,728
UNHCR Winterization Assistance									113,986	44,644	40,570	1,713	-	-	-	-
UNICEF Reaching School Program	31,836	32,348	32,790	33,018	-	-	-	-	-	-	-	17,463	-	-	-	-
UNICEF Integrated Child Wellbeng Program (ICWG)	3,817	3,722	3,715	3,807	4,871	3,865	3,918	4,276	4,419	4,419	3,516	4,575	5,303	5,376	5,553	5,551
UNICEF One-Off Social Grant										44,774	-	12,227	-	-	-	-

**Total expanded beneficiaries for the food e-card has remained the same to account for the former e-card beneficiaries that have been moved to CFF and MPC assistance

LOUISE Programmatic Updates
(Number of Households Targeted as of June 2021)



Inter-Agency Coordination Lebanon

4) Presentation from UNICEF program "Haddi"

unicef
for every child

Launch of “Haddi”: UNICEF’s new Integrated Child Grant programme

Social Policy | Lebanon Country Office

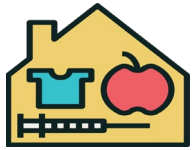
June 2021

00. Economic Situation

Lebanon's severe economic crises having multiple impacts

Increase in unemployment and underemployment, specially for youth and women

Reduction of Wages



Reduction of access to quality basic needs

Increase in multidimensional poverty (over 50% for Lebanese and 90% for Syrians)

Possible decrease in social stability and community cohesion

01. Programme’s Rationale

- The economic crises has multiple impacts on household's health, nutrition, protection, and educational status. And it’s impacting their access to the basic services.

- In addition, during the past year COVID-19 pandemic and lockdowns worsened the overall socio-economic situation.

- The most vulnerable groups, including children and PwD are worse hit, particularly in the continued absence of a sustained national social assistance programme to vulnerable households.

02. What is Haddi

Building on *the emergency cash assistance of 2020 as well as the pre-existing regular social assistance* ***for child wellbeing****, UNICEF is launching a new social assistance programme for children.*

Haddi: UNICEF's Integrated Child Grant programme.

The initiative is designed to respond to the current economic context through the provision of integrated social assistance to some of the ***most vulnerable children*** *in Lebanon over a period of* ***at least 6 months*** *through the existing programmes of UNICEF Lebanon partners.*

02. What is Haddi

Targeted population: *Individuals* ***covered by UNICEF Services through our partners****. The programme is aiming to reach around 70,000 individuals already enrolled and benefiting from UNICEF services. ~30% Lebanese, ~20% Palestinians and ~50% Syrians.*

Frequency: *Monthly cash transfer that will be implemented over a period of 6 to 12 months.*

What is the support: *provision of social assistance* ***specifically for child wellbeing****, in addition to the services they are receiving from partners as well as referral to additional complimentary services if needed.*

The programme is an response taking into consideration the current economic situation

03. Haddi: Transfer Value and Currency

The transfer value is based on previous UNICEF cash transfer adequacy and feasibility studies and adjustments based on inflation. Considering the importance of balancing the transfer value with national incomes and possible tensions.

- ✓ 40 USD → families with 1 child
- ✓ 60 USD → families with 2 children
- ✓ 80 USD → families with 3+ children

Currency and risk: following the Feb/Mar risk analysis and mitigation planning under LOUISE and the Cash TaskForce, *haddi* was approved for disbursement in USD; conditioned on an extensive risk mitigation plan implemented; including

- Not creating crowds at ATM (no ATMs being used)
- Including Lebanese (aiming for one-third)
- Strong GRM, communication, accountability plan
- Very regular monitoring including within 24hrs of transfer
- Documentation to learn for USD use

04. Basic Principles

*The programme **<u>will not seek to identify 'new' children</u>** according to a set of criteria or based on referrals. We will rather use our existing services that are already reaching the most vulnearble as a foundation so as to:*

- *Link with services and take an integrated (or cash plus) approach*
- *Not confuse national population and raise expectations*
- *Avoid subjective targeting*

No outreach is needed

Click to add text
Click to add text
Click to add text

One-off Registration: *Registration was opened for a specific period in June*

The cash is given unconditionally: *The cash assistance is not connected to the service that the child has received through the partner, to ensure that no HH perceives the programme as being paid to 'do' anything (Push/Pull factors).*

Can act as a top-up to minority of Syrian HH that receive MPC

05. Accountability to beneficiaries

- *UNICEF call center will be answering all calls related to Haddi Programme. Dedicated operators will be responsible of answering the calls*
- *Grievance Redress Mechanism in place*
- *Developed Questions and Answers for range of audiences*
- *External communication plan in place*
- *Risk and Mitigation plan in place*
- *Follow-up and monitoring of disbursement process*
- *Close coordination between UNICEF and FSP customer service.*

06. Expected timeline

Registration is expected to be finalized by the 25th of June.

First payment to the first batch of beneficiaries on the 28th of June.

SMS will be staggered over one week and geographically

Full impact evaluation designed (treatment and comparison) - baseline being completed now

unicef
for every child

Thank you!

حدّي, for every child

Social Policy | Lebanon Country Office

June 2021

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Inter-Agency Coordination Lebanon

5) Presentation from CAMEALEON on ATM experience research: confidence and usage of ATMs

CAMEALEON

CASH • MONITORING EVALUATION ACCOUNTABILITY & LEARNING • ORGANIZATIONAL NETWORK •

Confidence and Usage of ATMs
Thursday, 24 June 2021
BAWG meeting, Lebanon

Norwegian Ministry
of Foreign Affairs

FUNDED BY THE EUROPEAN UNION

EU REGIONAL TRUST FUND 'MADAD'

الصندوق الاستئماني الأوروبي 'مدد'

Delivered in partnership with the WFP Multi-Purpose Cash Steering Committee in Lebanon, which also includes the donors mentioned above

European Union
Civil Protection and
Humanitarian Aid

CAMEALEON

INTRODUCTION

- This research aimed to build a deeper understanding of the level of confidence of WFP MPC beneficiaries to use the ATM to withdraw their assistance, the coping strategies they use in cases of low confidence and the factors that hinder or enhance their ability to use the ATM confidently
- This study was conducted as part of CAMEALEON's mandate to conduct research and analysis in support of the WFP MPC programme.
- The research questions were:
  1. How confident do Syrian refugees feel in withdrawing MPC assistance from ATMs?
  2. What coping strategies do beneficiaries use to withdraw their assistance at the ATM and why?
  3. What factors enable or hinder households with low ATM proficiency or confidence from successfully withdrawing assistance from ATMs?
- This research was conducted by the CAMEALEON secretariat team between June-December 2020

METHODOLOGY

Mixed method approach

Limitation:

Before October 2019, WFP MPC beneficiaries were able to use ATMs of any bank in Lebanon. Confidence levels therefore could have been affected by experiences with a wider range of bank ATMs compared to those accessible in the current context.

Phone survey

- 398 WFP MPC beneficiaries
- Sample representative of the WFP MPC caseload in May 2020
- Calls last 25 minutes on average
- Enumerators spoke with the family member that went to the ATM in June 2020
- If a third party went, the person that is usually responsible for the Red Card

Key informant interviews

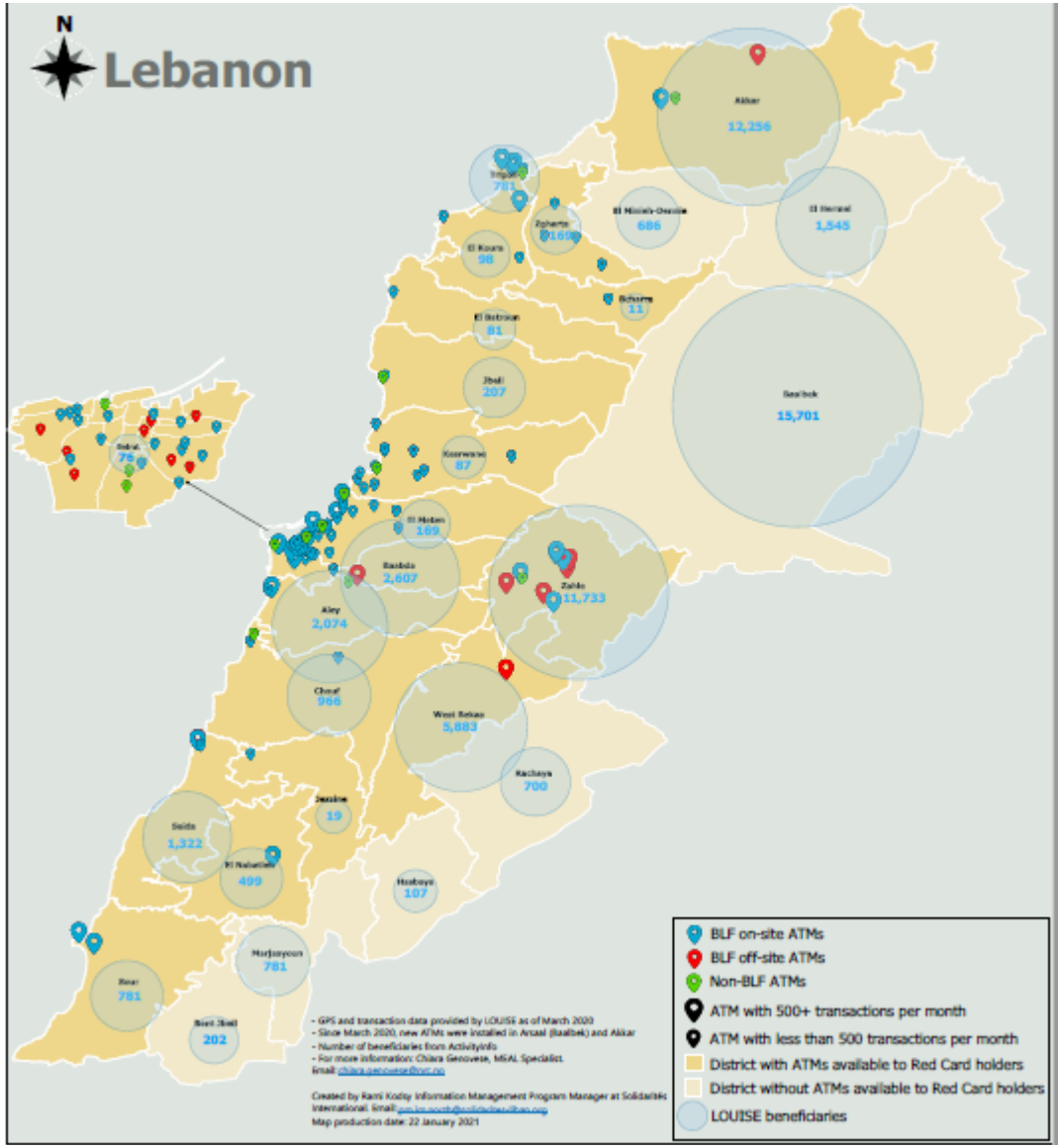
- 11 KIIs with WFP, LOUISE, BLF, Cooperating partners
- Explore the technical capabilities of BLF ATMs
- Gather contextual information on ATM monitoring activities
- Collect insights around the modalities of training offered to beneficiaries

In depth interviews

- 7 males + 7 females in Bekaa
- Explore the barriers to using the ATM with confidence
- Ask for feedback on withdraw all option
- Explore preferences on training formats

USING THE ATM

- WFP MPC beneficiaries can withdraw their monthly assistance from the ATM using the Red Card.
- In March 2020, Red Card users used 187 ATMs in Lebanon: 120 BLF onsite, 45 BLF offsite, 22 belonged to 10 other banks.
- Onsite ATMs are attached to a bank branch: if the card is withheld, bank staff can retrieve it.
- Offsite ATMs are usually placed in a shopping street or gas station: if withheld, the card is shredded.
- Red Card users can use fast cash options (list of pre-defined amounts on the ATM screen) or the manual option (to type in the preferred amount).
- Since October 2019, LOUISE agencies have conducted ATM monitoring activities.
- WFP released a report based on this analysis in March 2020 entitled "Sustaining Cash Delivery: ATM Withdrawal Report".



CAMEALEON

RESEARCH QUESTION 1:
HOW CONFIDENT DO SYRIAN REFUGEES FEEL IN WITHDRAWING MPC ASSISTANCE FROM ATMS?

STUDY FINDINGS ON PREVIOUS EXPERIENCE

- 98.0% of survey respondents had never used an ATM in Syria before displacement in Lebanon.
- 99.7% of survey respondents had never used a Point of Sale (POS) in Syria before displacement.
- In Syria, the majority of interviewed beneficiaries lived off subsistence farming or the remuneration they received for work was mainly in the form of cash-in-hand payments.
- In 2012, there were 8.22 ATMs per 100,000 inhabitants in Syria compared to 39.25 ATMs in Lebanon in 2019 (World Bank data).

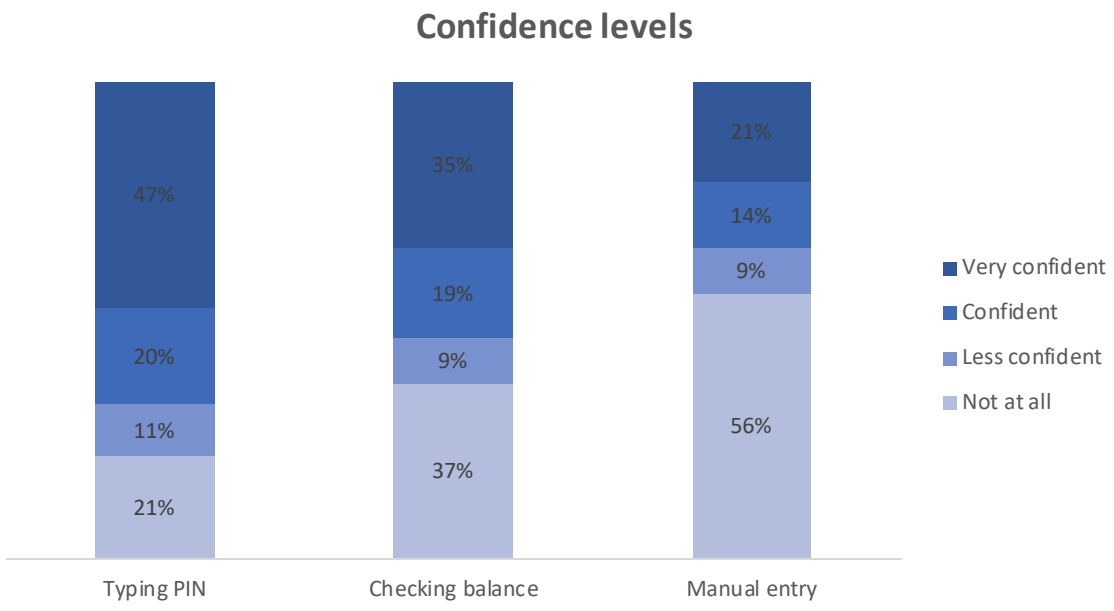
Photo credit: Ziad Rizkallah/WFP

CONFIDENCE AT USING THE ATM

- Typing the PIN is the operation that MPC recipient respondents reported they found easiest.
- Using the manual entry is the operation that MPC recipient respondents said they found most difficult.
- Most respondents with low confidence levels cited the reason as being a fear of the card being withheld.
- The manual option helps withdrawing the full amount in one transaction, reducing the time spent at the ATM.
- The manual option was installed at all BLF ATMs starting in April 2020.

'Those who are having trouble using the ATM are illiterate […] If you can read and write, you learn pretty fast', ***Amira case study***

'My brother, my nephew or my cousin does it for me […] because I worry too much that the ATM might swallow the card once I insert it. I'm afraid that I might do something wrong', ***Mohammad case study***



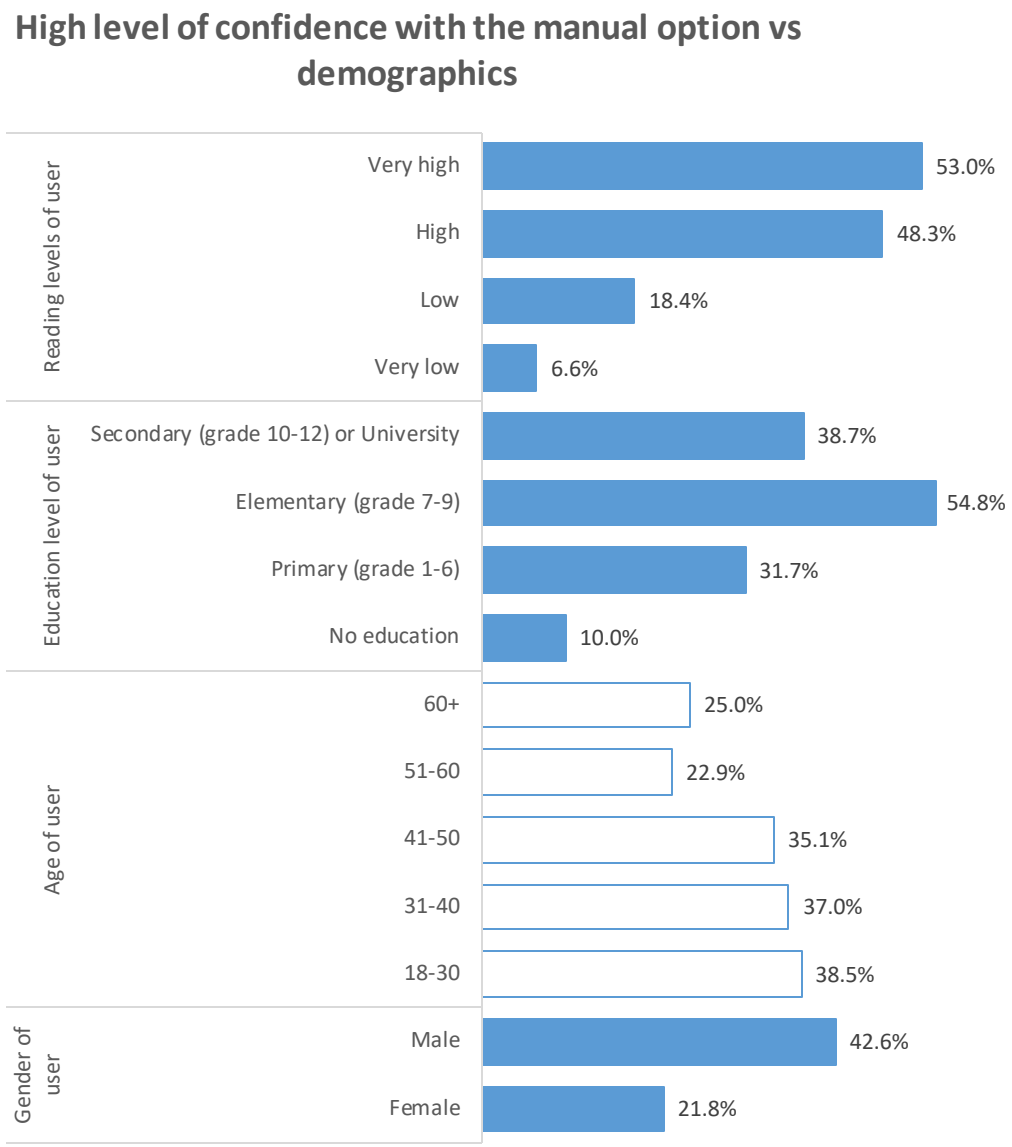
FACTORS THAT INFLUENCE CONFIDENCE WITH THE MANUAL OPTION

The following factors significantly affect the confidence with the manual option:

- ✓ Male users are more likely to be confident (42.6%) than female users (21.8%)
- ✓ The literate are more likely to be confident (53%) than the illiterate (6.6%)
- ✓ Those with higher levels of education are more likely to be confident than those with lower levels of education

- ✗ The age of the user and presence of a disabled family member do not significantly affect the confidence with the manual option.

"When people are watching me and I feel pressured, I chose the menu [fast cash] option" (female, 31)



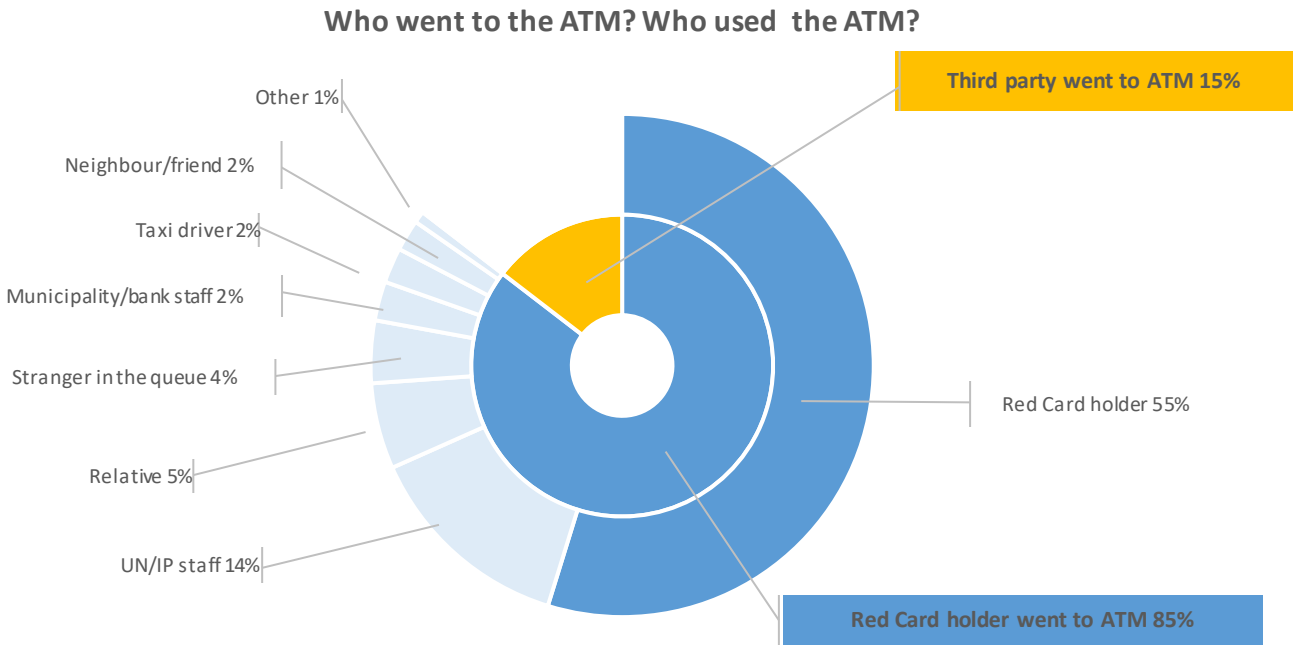
RESEARCH QUESTION 2
WHAT COPING STRATEGIES DO BENEFICIARIES USE TO WITHDRAW THEIR ASSISTANCE AT THE ATM AND WHY?

USE OF THIRD PARTIES

- 15% of survey respondents gave their cards to someone to go to the ATM (extended family members, friends, neighbours, taxi drivers).
- 85% of survey respondents went to the ATM.
  - Of these, 30% gave their cards to someone to operate the ATM (UN/CP staff members, friends, neighbours, taxi drivers);
  - 55% used the ATM themselves

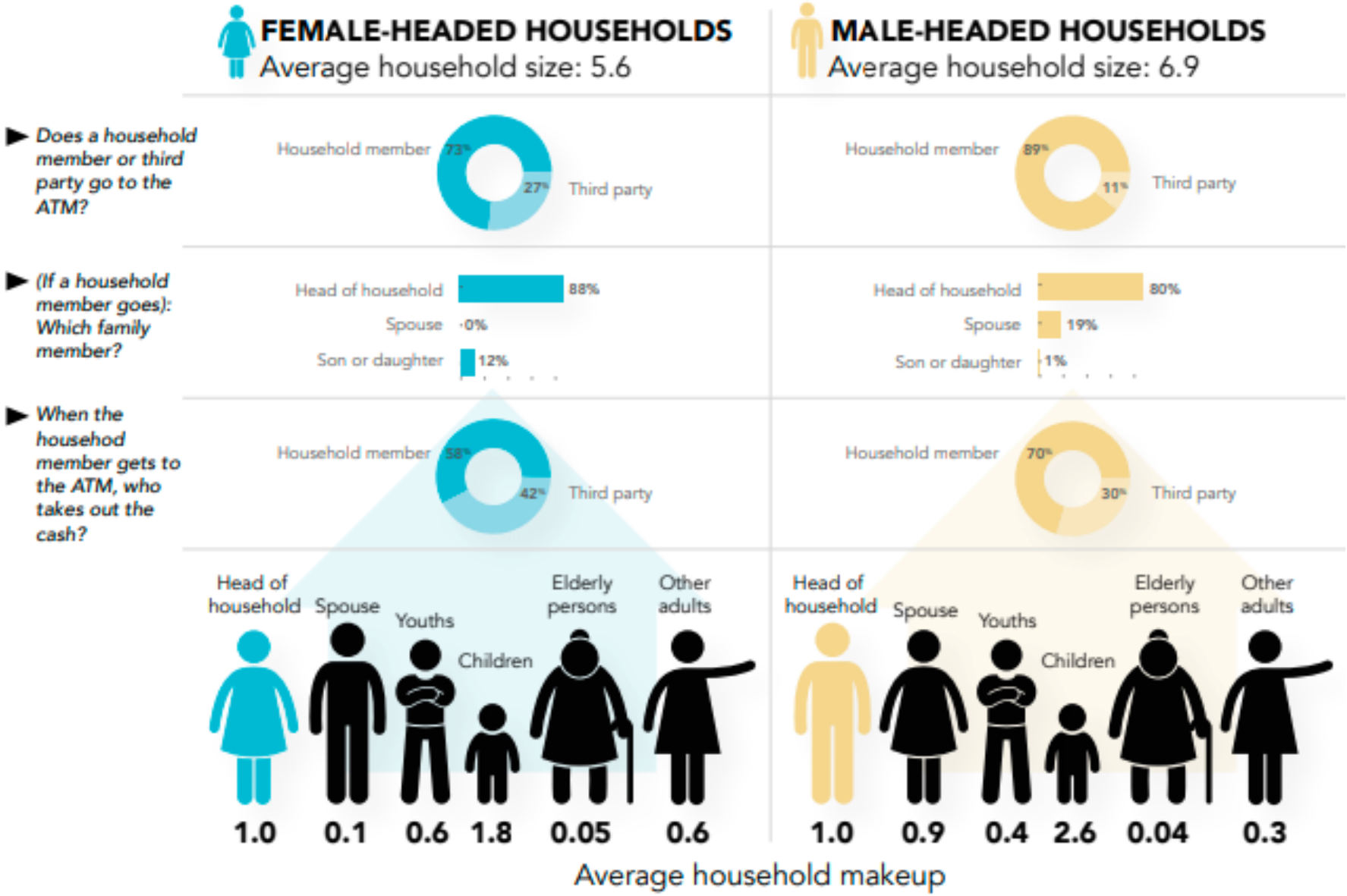
Who sends a third party and why?

- Smaller families are more likely to ask a third party to go to the ATM than larger households.
- Female-headed households are more likely to ask a third party than male-headed households.
- While considerations around saving time, money and care duties play a role when deciding about going to the ATM, overall little confidence with the ATM is the most common reason for seeking a third party's help.



FEMALE VS MALE-HEADED HOUSEHOLDS

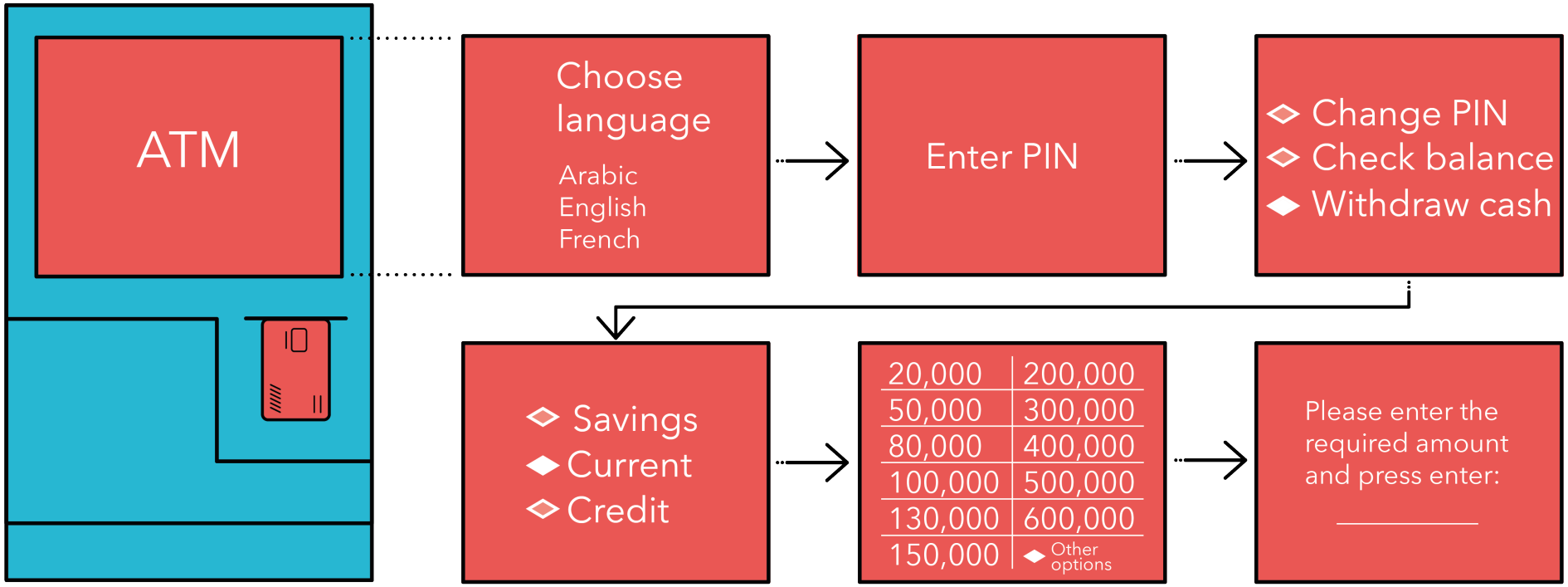
- Male-headed household respondents are 6.9 in size on average
- Female-headed household respondents are 5.6 in size on average
- Female-headed households (1.7) have fewer adult members than male-headed households (2.2) and prioritize caring responsibilities



(Source: VASyR 2020 data. To calculate the average household makeup, the study only used data for households headed up by one person. Households reporting no or multiple heads of household were left out of this calculation.)

MULTIPLE TRANSACTIONS

- In June 2020, the transfer values of the programme were LBP60,000 per individual and LBP320,000 per HH per month
- 88% respondents said they knew how much was deposited on their cards in June 2020
- The median reported amount was LBP 680,000, which corresponds to the MPC amount for a family of 6
- The fast-cash options only match the card balance on the beneficiary's card in a few cases. When they do not, the beneficiary can either withdraw the remaining amount using the manual option to key in a specific amount or withdraw the left-over balance on the card by making several fast-cash transactions



Only "Current" is available to red card holders.

Fast Cash option.

Manual option.

RESEARCH QUESTION 3
WHAT FACTORS ENABLE OR HINDER HOUSEHOLDS WITH LOW ATM PROFICIENCY OR CONFIDENCE FROM SUCCESSFULLY WITHDRAWING ASSISTANCE FROM ATMS?

TRAINING AND INFORMATION PROVISION ON ATM USAGE

- 98% survey respondents said they had received training on the use of the Red Card at card distribution or replacement
- The research highlighted that training appears to be effective at explaining the risks related to sharing the card and PIN with third parties
- However, the study suggests that literacy levels have a bearing on whether beneficiaries are able to put what they learnt at the training into practice.
- In IDIs, WFP MPC beneficiaries highlighted a training video and hands-on coaching sessions as types of additional support that would be helpful.
- In December 2020, a new video on the use of the manual option at the ATM was published on the Refugees Lebanon webpage.

Photo credit: Ziad Rizkallah/WFP

'They gave us the card, and explained the withdrawal steps: how to type in the PIN code and withdraw the money… It was all clear' (male, 33 years).

'Yes [I received training], but I guess it didn't work in my case I'm illiterate, you know. So, I told myself I would seek help' (female, 32 years).

FEAR OF CARD BEING WITHHELD

BLF ATMs withhold the card when: 1. The card is reported as lost/stolen; 2. The user takes too long to perform an action on the screen

BLF staff will verify the identity of the beneficiary. The procedure can take up to two working days.

7% respondents said their card was withheld at least once in the past

BLF ATMs do not swallow the card if the PIN is typed in three times wrong

If beneficiaries call the helpline, the PIN can be re-activated on the spot if the beneficiary knows it

If an onsite BLF ATM withholds the card, BLF staff can retrieve it

If an offsite BLF ATM withholds the card, it is shredded

44% of them said it happened because they typed the PIN wrong three times.

If the PIN is lost, beneficiaries can request a new one. The procedure can take up to seven weeks.

The beneficiary can request a new card through the helpline. The procedure can take up to seven weeks.

CONCLUSIONS

How confident do Syrian refugees feel in withdrawing MPC assistance from ATMs?

- The vast majority (98%) of MPC recipients had not used an ATM before moving to Lebanon
- Confidence levels with ATM usage were found to be correlated with literacy levels and gender

What coping strategies do beneficiaries use to withdraw their assistance at the ATM and why?

- 45% of survey respondents sought the help of a third party to withdraw assistance (15% to travel to the ATM on their behalf and 30% sought help at the ATM).
- WFP MPC beneficiaries aim to withdraw the balance on the cards each month.
- Those that selected the fast-cash options reported making 2.9 transactions on average. Those that used the manual option reported making 1.1 transactions on average.
- The manual option offers the quickest route to withdrawing the full balance

What factors enable or hinder households with low ATM proficiency or confidence from successfully withdrawing assistance from ATMs?

- 97% of respondents said they received training on the use of the ATM
- There was strong reported retention of information about keeping cards and PINs safe.
- The research did not highlight much evidence that training increased confidence of recipients with the ATM, particularly of those with low literacy levels.
- Onsite BLF ATMs offer some advantages over offsite ATMs which could be promoted to recipients. For example, if the card is withheld, bank staff is available to retrieve the card, a procedure that can take two days,

RECOMMENDATIONS

The findings of the study are accompanied by set of recommendations structured around the following themes:

- Adaptations to training and information provision about using ATMs, with a focus on reducing fear/providing opportunities to practice
- Exploring technical adaptations to the ATM screens to support ease of use and encourage more independent usage of ATMs
- Strengthening customer support and sensitization of front line bank staff

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6) PSEA Focal Point TOR and Call for Expression of Interest